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Affordable Housing and the Development of Land in the Black Communities of Asheville

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Introduction

Housing is a necessity for all members of the community, a common need that exists in all forms across the world. In the city of Asheville, North Carolina, housing prices rise in an unsustainable economy while median income remains stagnant, causing people who cannot afford the prices to be forced out of certain areas in Asheville, or the city of Asheville in general. This general trend of house prices rising had started in 2012, and has been ongoing into 2018, with 2016 as a notable year with multiple reports of this unsustainable housing across the country and in Asheville¹. As a result, African American members in these communities around Asheville can no longer feasibly afford housing. Pricing of apartments and houses are exceeding, and continue to exceed what African Americans are able to afford, despite the existence of the communities the late 19th century. Because of these events, what factors have lead to disparities of African American community members in Asheville with regard to housing? By analyzing and evaluating historical and modern maps of Asheville, defining “affordable housing” and evaluating Asheville’s current “Redevelopment of City-owned Land” plans and its effects on Asheville, this study hopes to quantify and qualify the extent to which the African American community and its members are being disparaged in Asheville.

While examining through the scope of economical, social, and political differences brought about by ethnicities through housing, it is important to emphasize the lack of demographic information on historical maps. These maps do not give population characteristics as the ones produced today and in general, lack a variety of information in their keys that would

¹ Cronin, Mike. May 9, 2016. “National study finds Asheville housing market unsustainable.” <https://www.citizen-times.com/story/news/2016/05/09/national-report-asheville-housing-market-unhealthy-unsustainable-affordable-housing-real-estate-housing-sector-asheville-buncombe-county/84115312/>. (February 27, 2018).

be helpful for the purpose of this study. This only becomes more evident while examining historical maps of Asheville City, a smaller city in the Appalachian region that in comparison to other cities in the United States during 20th century, was not as well known. Even though there are maps that exist through such companies as Sanborn or through the City of Asheville, they are limited to purposes such as documenting the geographical terrain or documenting housing and buildings for fire insurance, not for documenting demographics as their primary objective. This lack of information could perhaps be attributed to a variety of reasons, one in which the makers and producers of the maps decided that demographic information was unimportant at the time, or perhaps the makers and companies that produced such maps deliberately left out such information in order to create policies and political decisions that could not be measured as directed towards or against any specific group of people or ethnicities.

Information available through maps will allow us to establish an important connection about demographics and current economic situations surrounding housing today, especially in terms of affordability. Afterwards, discussing affordable housing through methods by which the City of Asheville and the United States Department of Housing and Urban Development set parameters is important with regard to current economic situations people and families in Asheville face, especially among the Black communities. By moving through the parameters set by both Asheville and the US Federal Government, can establish if these parameters accurately represent the current housing situation for all people in Asheville, or if African Americans in Asheville are put at a disadvantaged to obtain housing. Attention must also be drawn to the differences in owning a house versus renting a house or apartment. Those renting housing are financially at a disadvantage to establish themselves and secure their wellbeing for the longterm

compared to those that own a house. Moving forward, if affordable housing is unattainable financially for people, what are the results? Has the Asheville City made any indications surrounding their decisions involving policies, whether it be reforming or changing?

One of the focuses has been on a project to develop affordable housing for those financially below the standards set by Asheville. These standards focus on determining rental prices based on median household income. Maximum rental standards, or lower prices, are available through programs if one's median household income is lower than 100% of Asheville's median income. Asheville's current "Redevelopment of City-owned Land" plans have been in the works since early 2018. The Asheville City's website about community development says

"the City has committed to use its property to develop affordable housing. Asheville, like many other high-cost housing markets, is using vacant or underutilized public land to develop affordable housing options for people at all economic levels and stages of life."²

What is noticeable about this project in particular is their project goal of identifying areas for development, particularly while achieving a primary goal of providing affordable housing for the people of Asheville who are poorer. Often times these areas are marked for development with the idea of bringing economically poorer communities up to a higher economic status. Such development, or gentrification, often times has large impact on the communities it involves and lead to substantial changes, not only in terms of income, but impacts who is now involved in these communities. Such areas marked for development are made up of primarily Black communities, and lead to adverse effects for these community members whose lives and families have revolved around Asheville for many years.

² The City of Asheville. 2018. "Redevelopment of City-owned Land". https://www.ashevillenc.gov/departments/community/community_development/affordable_housing/redevelopment_of_city_owned_land.htm. (April 12, 2018).

Asheville Through Historical and Modern Maps

Through analyzing and evaluating historical maps of Asheville with regard to time, locations, demographics, social statuses, and economics with comparison to modern-day Asheville, is important to establish connections from what is known of the past with information provided today. One of the ways in doing so is comparing selected areas from historical maps to the same areas today. In this first part of establishing whether there are connections between the historical and modern-day demographics of Asheville, four different maps are used simultaneously to aid in visualizing and create a better sense of changes or lack of changes from early 20th century to today. The 4 different maps used in comparison are all of the city of Asheville, and include the Sanborn Fire Insurance Map of 1913 (which identify churches as “Negro”); The Asheville Chamber of Commerce Redline Map of 1937 which establishes grades for areas in terms of developing reality; the Demographic Maps that display population characteristics and economic information from the 2010 Census and 2012-2016 American Community Surveys; Google Maps to aid in establishing correct locations through referencing geographic features and roads.

Historically, the Appalachian region has been occupied by African Americans, in which “by 1860 African Americans were approximately 10% of the population.”³ In the city of Asheville, recorded occupation by African Americans can be traced back to as early as 1850, and through the Sanborn Map Company in 1885, which labels buildings or houses as “Negro Tenement”.⁴ The Sanborn Map Company most commonly kept record of buildings and houses

³ Webb, Althea. “African Americans in Appalachia”. 2012. <http://www.oxfordaasc.com/public/features/archive/0213/essay.jsp>. (April 12, 2018).

⁴ See Appendix - Picture 1 (Sanborn Fire Insurance Map of Asheville in 1885 & “Negro Tenement” on Sanborn Fire Insurance Map of Asheville in 1885).

with regard to their purpose, structures, materials, and source of heat for fire insurance purposes. However, these early maps provide insights into historical demographics because of the labeling of Negro churches and houses. This enables the correspondence of locations of such Negro churches and houses, to modern day Asheville by cross-referencing streets and geography, through comparing the Sanborn Fire Insurance maps to current maps. The importance of such maps cannot be understated given the fact that there is a lack of information surrounding the demographics during a time in which civil rights to variety of ethnics were not given.

The most informational Sanborn Fire Insurance Map of Asheville during the early 1900s is of Asheville in 1913, giving insight into the historical population characteristics.⁵ With 41 different pages illustrating the geography and city structure of Asheville, the most amount of areas around Asheville mapped at that time, detailing the most amount of Negro churches in its index. Specific information regarding demographics, would be available from these time periods in the 1910 US Census, however it would be difficult to quantify all information of people living in Asheville in a feasible time for this study. Because of this, Negro churches are used in a qualitative value to evaluate the demographics of the surrounding areas. The churches provide a more accurate evaluation than houses or specific tenants because first and foremost, the churches are included in the index of the map, making it easier to locate versus unidentified houses occupied by Negro tenants. More importantly, historians who focus on African American life in the past, especially in the early 20th century, argue that

“These new institutions became vitally important arenas for antebellum African American organizing and public discussion of a range of issues, including the abolition of slavery and the stars of free blacks... African American denominations also contributed to black public life and

⁵ UNC University Library. “North Carolina Sanborn Maps”. <https://dc.lib.unc.edu/cdm/compoundobject/collection/ncmaps/id/3964/rec/7>. (April 29, 2018).

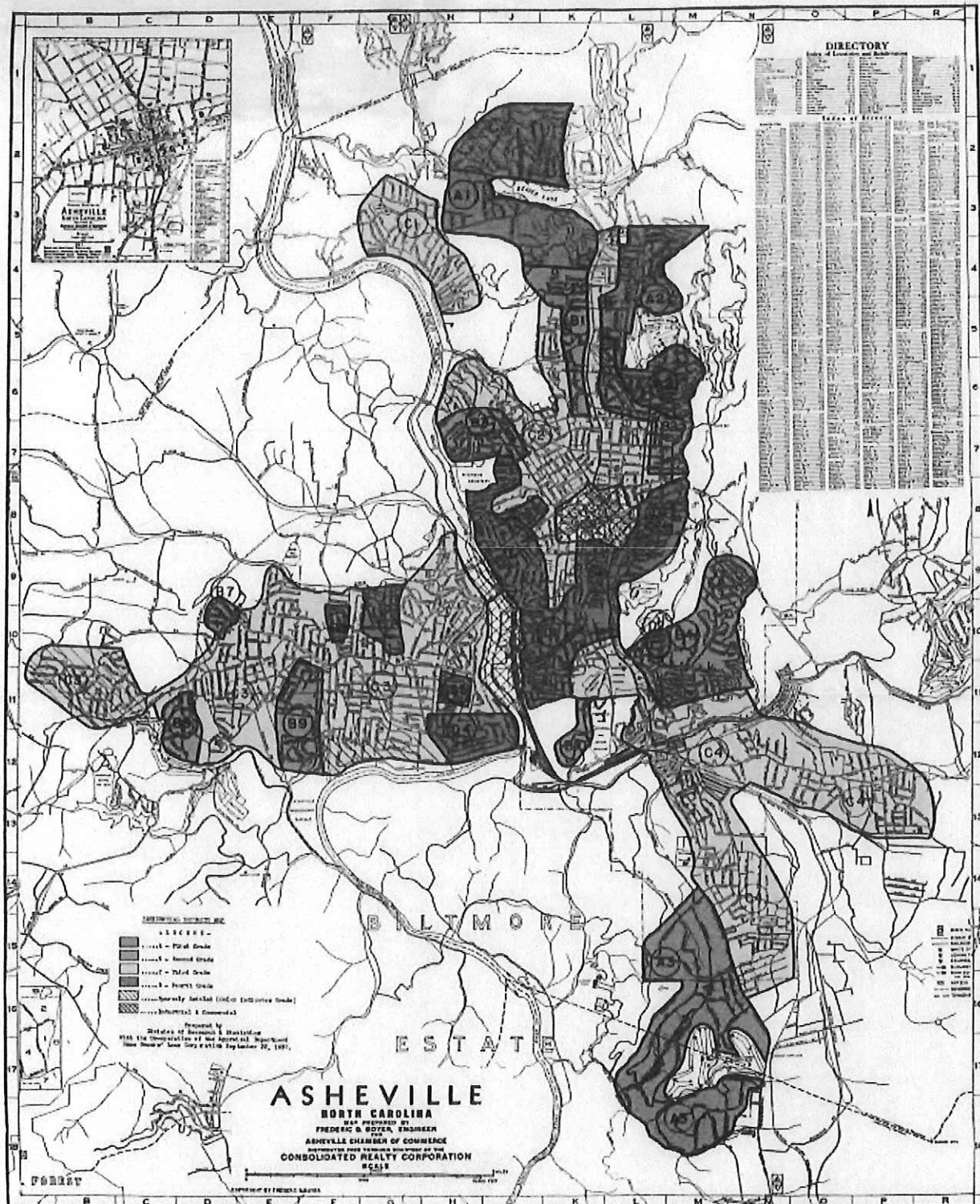
culture through the 19th century by creating and supporting a range of economic enterprises, infusing publishing houses that produced journals and newspapers, and established a range of educational institutions.”⁶

Such an argument is made that these churches would be of significance for the African-American communities, acting as a hub in efforts to not only mobilize, but establish and bring together other African-Americans in the city to their local community in the Asheville area. This is an important factor, especially when comparing demographics of the same exact areas, although often times geographically modified overtime, to the demographics of the current populations.

Before the examination of specific locations around the center of Asheville, another important map to visualize on a greater scale compared with demographics is Asheville’s Chamber of Commerce Redline Map of 1937, which as mentioned, establishes grades for areas in terms of developing reality — especially surrounding the housing market in the early 1900s, in which Asheville was the third largest city in North Carolina at that time.⁷ Using the map establishes an economic aspect and gives insight into the development of Asheville during the time. Comparing to historical and modern demographics aids in establishing a connection between ethnicities and economic situations. Here, in the comparison of the map from 1937 that rates areas based on 4 grades (with the grades roughly translating to - Green: “Best”, Blue: “Still Desirable”, Yellow: “Definitely Declining”, and Red: “Hazardous”) to determine the land best for developing, to the current demographics from the 2010 US Census on the Justice Map, with the color red represents the percentage of Black ethnicities living in each block, or area, marked

⁶ Weisenfeld, Judith. “Religion in African American History”. March 2015. <http://americanhistory.oxfordre.com/view/10.1093/acrefore/9780199329175.001.0001/acrefore-9780199329175-e-24>. (April 12, 2018).

⁷ North Carolina Business History. “North Carolina Cities Population Changes in the 1800s”. 2006. <http://www.historync.org/NCCityPopulations1800s.htm>. (April 12, 2018).



Asheville Chamber of Commerce Redline Map of 1937

Big Humanities. "Mapping Inequality: Redlining in New Deal America". https://bighumanities.net/national-redlining-collection/mapping_inequality_redlining_in_new_deal_america/. (April 29, 2018).



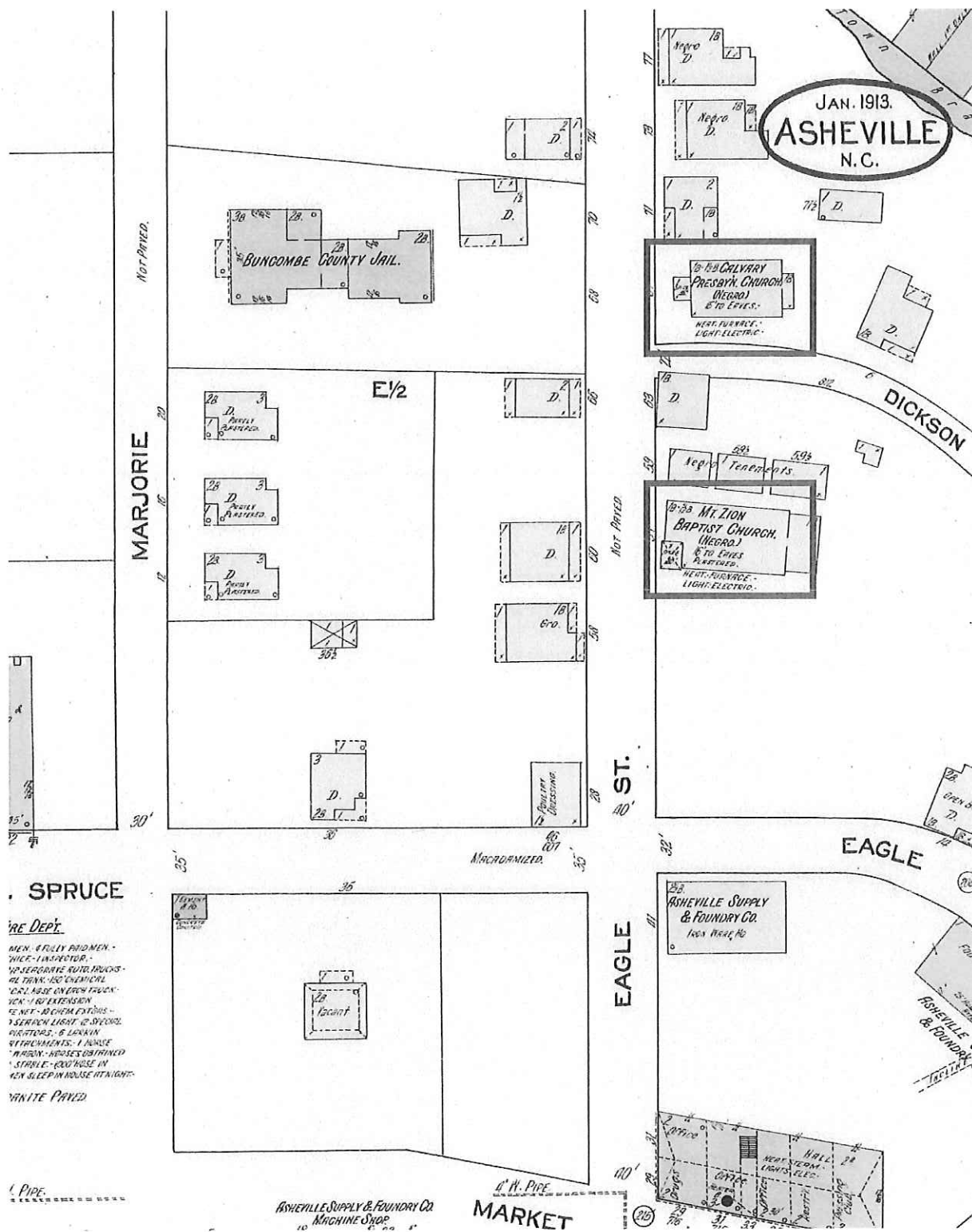
Asheville Justice Map Population Characteristics of African Americans
(Screenshot from justicemap.org)

Kreider, Aaron. 2012-2016. "Justice Map - open map tile layers for race and income powered by Census Data". www.justicemap.org. (February 27, 2018).

out by the map. The darker the red, the higher percentage of Black people live in these areas. Without a doubt, there is a similarity that was deliberate in its creation, with comparing areas that have predominately Black populations to areas that were marked for being “Hazardous”, or the worst grade, to avoid developing, and areas that would be marked “Best” north of Asheville near Woodfin and south of Asheville near Biltmore Estate have areas that are below the average percentage of Black people.

First in establishing a connection between historical demographics and modern demographics, alongside redlining map for economic purposes, three major areas were established around the center of Asheville City. These areas were established because of the locations of Black churches noted in the Sanborn Fire Insurance Map of 1913, sometimes including two or three different Black churches labeled on a single sheet of the 41 pages. The first area in examination is located near modern day Pack Square and Pack Square Park, in the heart of Asheville City.⁸ Within this area includes two churches labeled as “Negro” including Calvary Presbyterian Church and Mt. Zion Baptist Church that existed across from each other. As mentioned early, cross-analyzing maps from different time periods and different information is the objective to serve as establishing a link between the demographics of these areas back in early 1900s to the demographics of Asheville today. In addition with Sanborn Fire Insurance Map detailing information of the locations of “Negro” churches, modern demographics from the Justice Map show us percentage of Black population living around these areas. Once a link in demographics is established, a look into Asheville’s Chamber of Commerce Redline Map of 1937 gives insight to the economic and financial situation surrounding planning development of

⁸ See Appendix - Picture 3 (Complete Page #8 of the Sanborn Fire Insurance Map in 1913)



Asheville Sanborn Fire Insurance Map of 1913 - Page 8



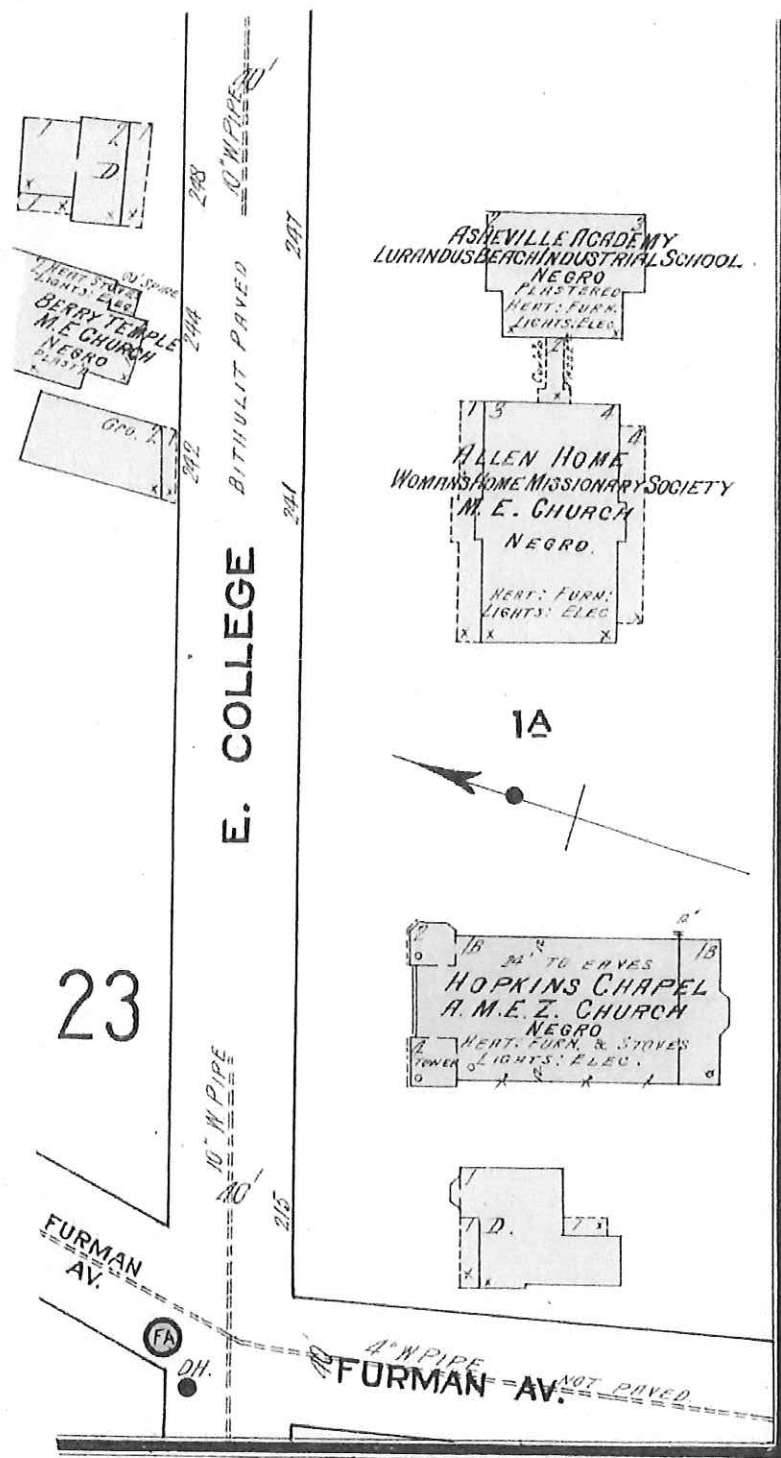
Google Maps (Top), Justice Map (Center), Asheville's Redline Map of 1937 (Bottom)

University of Richmond. "Mapping Inequality - Redlining in New Deal America". <https://dsl.richmond.edu/panorama/redlining/#loc=12/35.5830/-82.5700&opacity=0.8&city=asheville-nc>. (April 29, 1018).

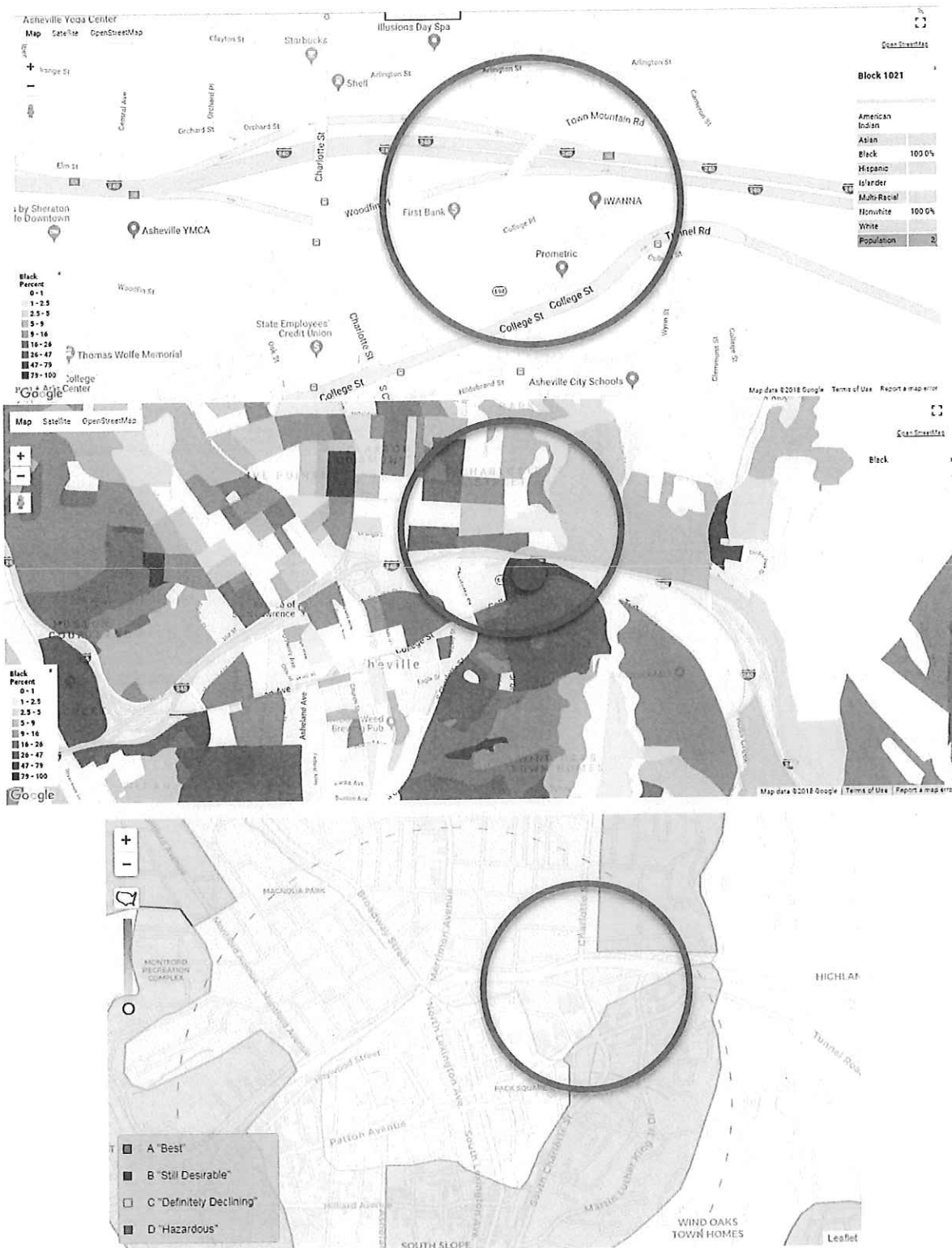
land, primarily for homes.

Calvary Presbyterian Church and Mt. Zion Baptist Church, two historically Black churches around Pack Square, are outlined on the Sanborn Fire Insurance Map of 1913 and connections are established based on geography and streets (Top) on Google Maps. Demographics from the US 2010 Census and ACS 2012-2016 represented by the Justice Map (Center) show heavy Black population in the surrounding areas. Asheville's Redline Map of 1937 (Bottom)⁹ has a "Hazardous" grade for a majority of the area as a deterrent for development in the late 1930s. When observing and analyzing the demographics of the area, it is important to note that the most recent demographic information conducted by the ACS in 2016 estimates that the percentage of Black or African Americans living in Asheville is 12.3%. When looking at the maps, areas that are plain red or darker show areas that make up a larger portion of the Black population in Asheville, with many living in and around these communities. On this image, the majority of the area has a Black population upwards of 26%, double the average Black population in the whole of Asheville, and sometimes even having areas that are 47% or higher, triple that of the average Black population in Asheville. Interestingly enough, these two historically Black churches are not located in their original locations on Eagle Street. Over the century, These churches have moved away, in which developments like Pack Square Park, Pack's Tavern, and numerous Buncombe County buildings, including Permits & Inspections, Planning & Development, Courthouse, Identification, and Detention Center, now occupy the nearby land once surrounding these churches. Calvary Presbyterian Church now exists pasts South Charlotte Street, on Circle Street, now behind its original spot in 1913.

⁹ Courtesy of University of Richmond and their Digital Scholarship Lab for digitalizing Asheville's Redline Map of 1937



Asheville Sanborn Fire Insurance Map of 1913 - Page 23



Google Maps (Top), Justice Map (Center), Asheville's Redline Map of 1937 (Bottom)

University of Richmond. "Mapping Inequality - Redlining in New Deal America". <https://dsl.richmond.edu/panorama/redlining/#loc=12/35.5830/-82.5700&opacity=0.8&city=asheville-nc>. (April 29, 1018).

The second area in examination is slightly northeast of the first area¹⁰, now three churches and one school labeled as “Negro”, including Berry Temple M.E. Church, Hopkins A.M.E.Z. Church, and Allen Home M.E. Church with the inclusion of Woman’s Home Missionary Society and Asheville Academy Lurandus Beach Industrial School attached to the side of the church. All mentioned above are located on East College Street near the intersection of Furman Avenue. Historically Black churches and school on East College Street are seen on the Sanborn Fire Insurance Map of 1913 and connections are established based on geography and streets (Top) on Google Maps. Demographics from the US 2010 Census and ACS 2012-2016 represented by the Justice Map (Center) show a majority Black population in the surrounding areas. Asheville’s Redline Map of 1937 (Bottom) has a “Definitely Declining” grade for a majority of the area as a deterrent for development in the late 1930s.

Here we can see that none of the original buildings still exist in the same area. Once again, these historically Black churches and communities had been forced to move elsewhere. One of the key features in the area is now I-240 that cuts through this predominately Black area, alongside College Street. The remaining infrastructures that once surrounded the area and churches do not exist, with primarily commercial buildings taking their place, with the remaining part of the community now on the North side of I-240. Something is to be said about an area that is historically, and for the most part today, made of African American communities that now has a highway cut through the land. I-240 was not built until the early 1970s, and without a doubt the City of Asheville at that time referenced maps like the one in 1937 in determining land and areas that could be developed for cheap. This in combination with the lack of protection for these

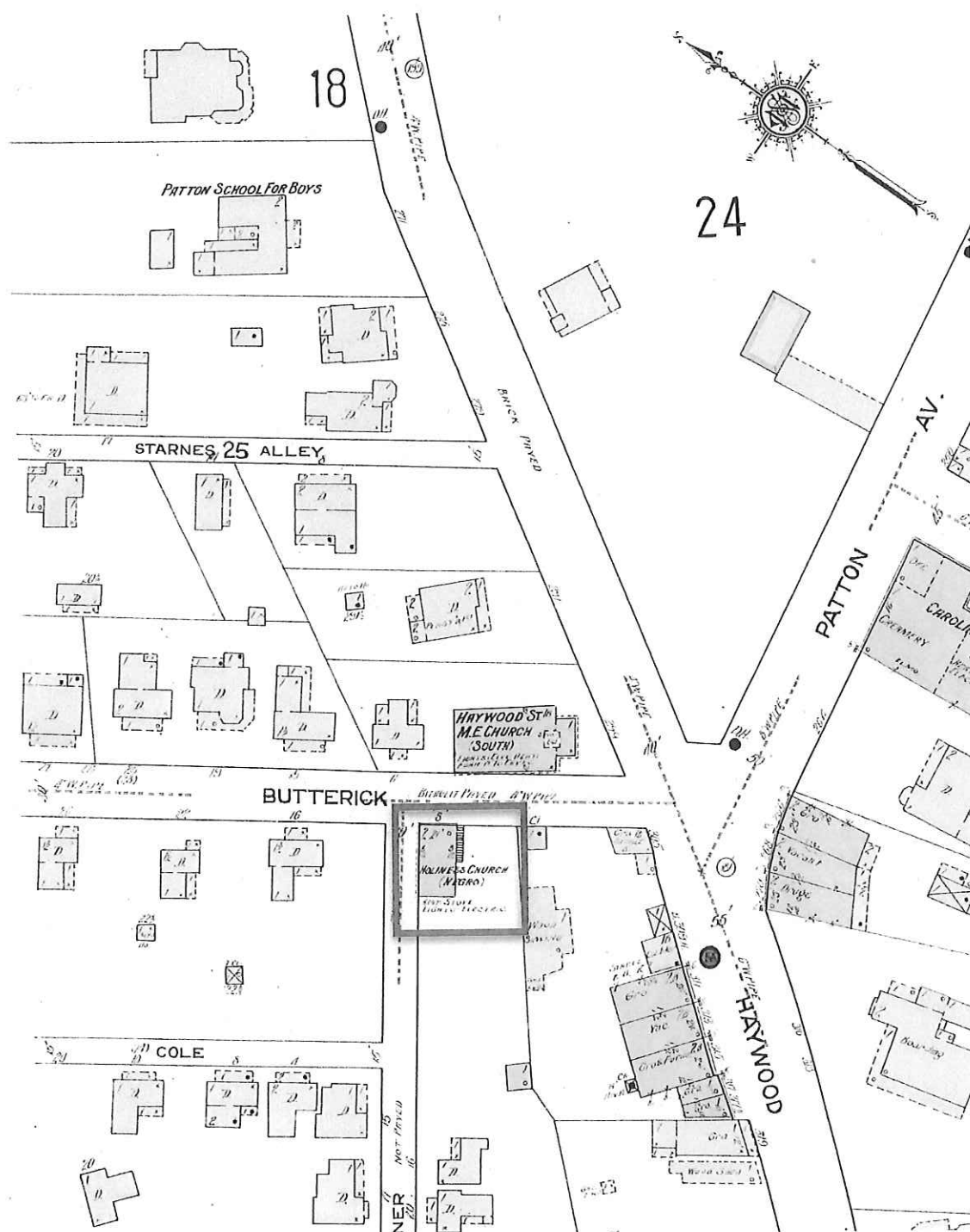
¹⁰ See Appendix - Picture 4 (Complete Page #23 & part of Page #31 of Sanborn Fire Insurance Map in 1913)

African American communities allowed the construction and development of an interstate. This same area that was deemed as “Definitely Declining” mostly had not only the development of an interstate highway, but the later development of commercial interests that we see today over what were once historically African American communities through one of the most densely populated areas, with the buildings and churches of Berry Temple M.E. Church, Hopkins A.M.E.Z. Church, Allen Home M.E. Church, Woman’s Home Missionary Society, and Asheville Academy Lurandus Beach Industrial School.

The third and last area in examination is around the East area near downtown Asheville.¹¹ An area where once Haywood Avenue and Patton Avenue connected and had one church labeled as “Negro”, the Holiness Church. This area is also located next to the French Broad River and Riverside Industries part of town. The area is now overwhelmed with both I-240 and I-26 interstates that now occupy the area and have removed a majority of the housing surrounding the bridge the crosses the French Broad River into West Asheville.

The historically Black church on what was once Butterick is seen on the Sanborn Fire Insurance Map of 1913 and connections are established based on geography and streets (Top) on Google Maps. Demographics from the US 2010 Census and ACS 2012-2016 represented by the Justice Map (Center) show a majority Black population in the surrounding areas. Asheville’s Redline Map of 1937 (Bottom) has a “Hazardous” grade for a majority of the area as a deterrent for development in the late 1930s. Once again land that has gotten a low grade, or in this case the worst, for land development had highways that would be planned by the city go through these areas.

¹¹ See Appendix - Picture 5 (Complete Page #38 of the Sanborn Fire Insurance Map in 1913)



Asheville Sanborn Fire Insurance Map of 1913 - Page 38

UNC University Library. "North Carolina Sanborn Maps". <https://dc.lib.unc.edu/cdm/compoundobject/collection/ncmaps/id/3964/rec/7>. (April 29, 2018).



Google Maps (Top), Justice Map (Center), Asheville's Redline Map of 1937 (Bottom)

University of Richmond. "Mapping Inequality - Redlining in New Deal America". <https://dsl.richmond.edu/panorama/redlining/#loc=12/35.5830/-82.5700&opacity=0.8&city=asheville-nc>. (April 29, 1018).

Moving forward from these comparisons, there is a clear connection between areas that once held historically black communities and churches to their current demographics, specifically the above average and higher percentages of African Americans in those areas. Even more so, such information gained from labeling Black housings, churches, and buildings back in 1913 surely had effects that would lead up to the redline map of 1937. And such decisions would have had an impact which saw the two of the areas, near Riverside Industries and where College Street meets Tunnel Road today, and their communities with predominately Black demographics have the interstate highways cut through land that was once occupied by housing. There is a clear distinction even today from the current Black populations in Asheville as of 2010 through to 2016 that relate to the areas that received the worst or second-worst ratings in terms of developing for buildings, whether for commercial purposes or not, and housing in general back in 1937. The body from the City of Asheville that would play a role in rating the plots of land for development would be Asheville's Chamber of Commerce. Importantly this must be kept in mind later on while defining what affordable housing entails in the city of Asheville and when analyzing current housing projects and developments from Asheville City, specifically in these areas that have historically had predominately Black communities that are still there today. Are such developments amplifying effects that stem from historical disadvantages such as slavery, Jim Crow era laws, and the underdevelopment of Black homes leading to poor pricing evaluations? And, if such areas have been labeled as having Black members and have been deliberately underdeveloped, is the City of Asheville truly now developing areas to aid the Black members of Asheville?

Affordable Housing and Asheville Redevelopment Plans in 2018

Having established links between the historical and modern demographics regarding the Black population in Asheville, it is now time to turn to Asheville's current redevelopment plans for the city in 2018. Having gone through discussing the relationship of Black populations from almost 100 years difference, why does the information about Black communities, Asheville's development plans, and affordable housing matter? One of the most important things that affect people around the United States are policy outcomes. Whether it be at a city level like Asheville, a state level like North Carolina, or a federal level covering the whole United States, the decisions of government officials at any level have a drastic impact in determining policies and plans for the future. One of the current plans in Asheville is their "Redevelopment of City-owned Land" plans in 2018. Currently as of March 2018, Asheville has identified areas of land that are owned by the city and using them to develop for the city's interests. Ultimately these plans laid out by the city of Asheville are only working against people of poor economic status, with the intent to develop expensive properties and apartments. These are people who have throughout history been members of the Black communities and are in desperate need of affordable housing.

On Asheville's webpage for "Redevelopment of City-owned Land" they explicitly define the plans involve, with

"The City of Asheville owns land and buildings in many areas of the city. The City uses its property for parks, community centers, fire stations, police stations, public works garages, offices and other municipal purposes. Additionally, the City has committed to use its property to develop affordable housing. Asheville, like many other high-cost housing markets, is using vacant or underutilized public land to develop affordable housing options for people at all economic levels and stages of life."

In addition, for the development of certain areas, they clearly define certain areas marked out as a strategic investment site. "A Strategic Investment Site is a site where the City has identified

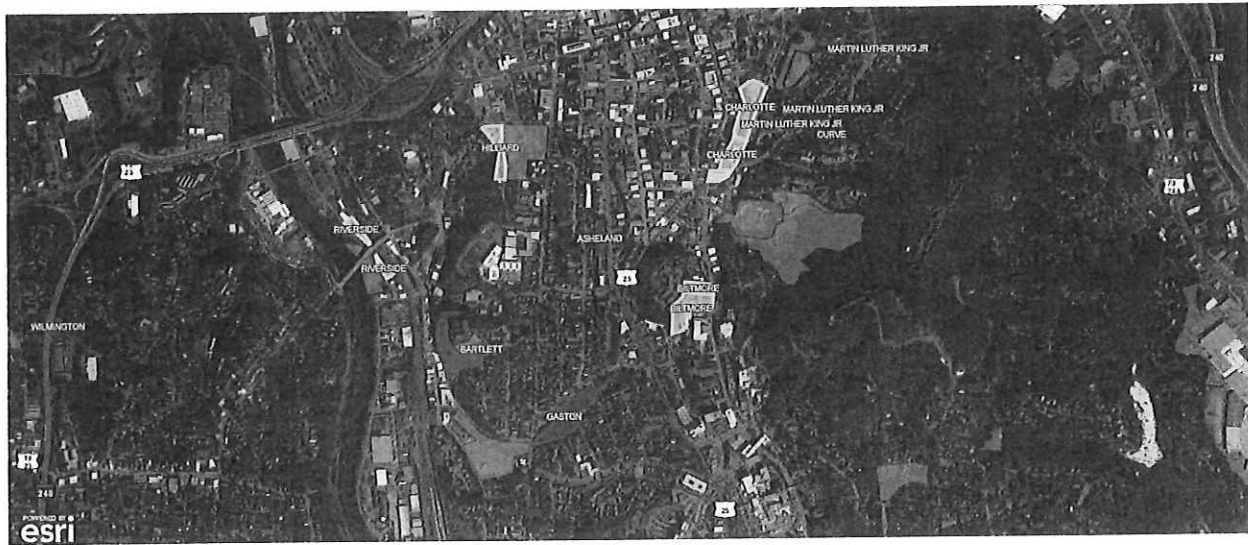
properties that can be used to support affordable housing and achieve other City goals.”¹²

Currently, Asheville has three projects underway for the development of these sites.

Through Asheville’s website, one can explore an Asheville database that includes a map of the city’s current property and even mark the property for their uses in the future. In the image of Asheville’s “Redevelopment of City-owned Land”, is a compared with the Justice Map that includes demographical information from the 2010 US Census. In the Asheville City Map for development, areas that have been marked as strategic investment sites are marked yellow, while the other areas in red are under review with high likelihood of being turned into a strategic investment site in the future, and later developed. Here the majority of the area is a dark red, with the population showing around 50% of the members as being of African American ethnicity, nearly 5 times as many in the area when compared to the 12.3% of Black people living in Asheville as of 2017. While it does not seem to be a problem in developing the land while only taking into consideration demographics, when taking into account the financial situations of community members in these areas and social-economical class it is found that Asheville’s development plans disadvantage those that already live in the area, especially those of the African American communities in Asheville. With the land being developed and marketed at a high prices, the African American communities will no longer be able to afford these apartments and be forced to move where they can find affordable housing, other than the City of Asheville.

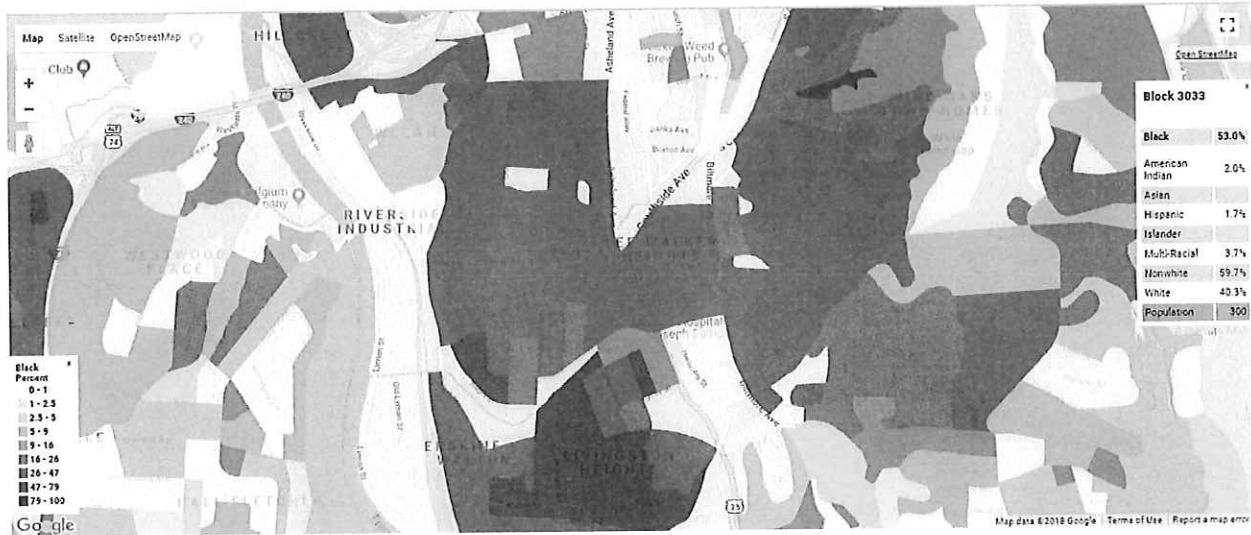
First and foremost, defining affordable housing is important in the context because of the not only the changes in the housing market historically, but especially with regard to the past few

¹² The City of Asheville. 2018. “Redevelopment of City-owned Land”. https://www.ashevillenc.gov/departments/community/community_development/affordable_housing/redevelopment_of_city_owned_land.htm. (April 12, 2018).



Asheville's "Redevelopment of City-owned Land"

The City of Asheville. 2018. "Redevelopment of City-owned Land". https://www.ashevillenc.gov/departments/community/community_development/affordable_housing/redevelopment_of_city_owned_land.htm. (April 12, 2018).



Justice Map of Downtown Asheville

Kreider, Aaron. 2012-2016. "Justice Map - open map tile layers for race and income powered by Census Data". www.justicemap.org. (February 27, 2018).

years around the city of Asheville. As Asheville develops, it is being touted as a city appealing to many outsiders or fellow North Carolinians through its location in the mountains, home to many beautiful areas, especially along the Blue Ridge Parkway, and an increasing number of breweries drawing the attention of many beer lovers, among many other characteristics people seek when looking to settle into a new city and area. Last year *Asheville Citizen-Times*' John Boyle wrote an article about Asheville's sprawling population being attracted here and the gentrification process underway in the city.¹³ While Asheville's Chamber of Commerce has been content with the gentrification process of the city, other residents, especially those in historically African American neighborhoods, have been hurting from the process. The Chamber of Commerce willfully develops the lands in these neighborhoods to have housing be sold at the highest prices that people are willing to buy, often times moving into Asheville, while African Americans are not seeing the benefits as the cost of living, in housing and necessities of life, continue to increase to prices that their incomes do not match.

Asheville has not been the only city hurting from the effects gentrification has on both the demographics and financial situations people have struggled with. Larger cities like New Orleans¹⁴, Oakland¹⁵, and Washington D.C¹⁶ that have historically had large number of Black

¹³ Boyle, John. January 25, 2017. "Asheville gentrification pace makes top 10 list". <https://www.citizen-times.com/story/news/local/2017/01/24/asheville-gentrification-pace-makes-top-10-list/96992182/>. (April 13, 2018).

¹⁴ Arel, Dan. April 19, 2017. "How Gentrification Is Killing US Cities and Black Lives". <http://www.truth-out.org/opinion/item/40260-how-gentrification-is-killing-us-cities-and-black-lives>. (April 15, 2018).

¹⁵ Kimberley, Margaret. May 29, 2015. "Gentrification and the Death of Black Communities". <https://www.commondreams.org/views/2015/05/29/gentrification-and-death-black-communities>. (April 15, 2018).

¹⁶ Adrian. January 19, 2018. "Gentrification Could be Hurting Oakland". <https://www.youthvoices.live/2018/01/19/gentrification-could-be-hurting-oakland/>. (April 15, 2018).

residents are now struggling with the after affects of gentrification as members of their own communities voice their opinions on the negative impacts. Asheville to a similar degree has been, and today is still affected in the same way, but seemingly does not produce the same amount of outrage given the small size of the Black population, a size that only seems to get smaller. From data given by the US Census, the city of Asheville once had a Black population that made up 19.8% of the population in 1990¹⁷, 17.6% of the population in 2000¹⁸, 13.4% of the population in 2010¹⁹, and now down to 12.3% as of 2017. Over the past 30 years, the Black population has been steady decreasing in the city of Asheville, with reasons that stem from areas like increased house and apartment prices, from the increased demand from those willing to pay more, coupled with the financial strain from low incomes coming typically from low wage jobs, such as in the service industry as reported by the *Asheville Citizen-Times*²⁰ through Robert Hardy, president of the Southside Organization. In addition, Asheville's Chamber of Commerce reports Asheville's cost of living at 95.6 on the "Cost of Living Index", which is slightly above North Carolina's capital of Raleigh and the Queen City of Charlotte, with their cost of living at 94.4 and 94.8 respectively.²¹

¹⁷ U.S. Department of Commerce. "1990 Census of Population". <https://www2.census.gov/library/publications/decennial/1990/cp-1/cp-1-35.pdf>. (April 15, 2018).

¹⁸ United States Census Bureau. "2000 Demographic Profile Data". https://factfinder.census.gov/bkmk/table/1.0/en/DEC/00_SF1/DP1/1600000US3702140. (April 15, 2018).

¹⁹ United States Census Bureau. "2010 Demographic Profile Data". https://factfinder.census.gov/bkmk/table/1.0/en/DEC/10_DP/DPDP1/1600000US3702140. (April 15, 2018).

²⁰ Boyle, John. January 25, 2017. "Asheville gentrification pace makes top 10 list". <https://www.citizen-times.com/story/news/local/2017/01/24/asheville-gentrification-pace-makes-top-10-list/96992182/>. (April 13, 2018).

²¹ Asheville Chamber of Commerce. "Asheville Area Cost of Living". 2018. <https://www.ashevillechamber.org/wp-content/uploads/2018/01/Current-COL-Fact-Sheet.pdf>. (April 29, 2018).

As mentioned at the beginning, housing is an important factor, especially while determining where to live. Examining the Black population percentage in the city of Asheville within the past 30 years overtime shows a certain trend while also posing a certain question. Why is the Black population moving out of the city of Asheville? While recognizing there are numerous push and pull factors that lead to migration, there are factors that play a role that are seemingly important to this study, such as limited supply of good quality, affordable housing, housing prices and the cost of living, in addition with limited employment opportunities that provide enough income to meet what is deemed within affordable housing.²² While understanding various push and pull factors, it seems those that cannot find an affordable house or apartment are pushed out of the Asheville area, and sometimes even pulled out of the area with better housing or cost of living elsewhere, and to an extent the increased sense of community among Black ethnicities, both of which are applicable to larger cities like Charlotte or Atlanta nearby in the region. Those who cannot afford to move are stuck and isolated in a city that only continues to disparage them in terms of affordable housing and cost of living.

Affordable Housing in Context

Primarily the focus will be examining apartment rental prices in context due to the fact Asheville's current redevelopment plans heavily focus on building affordable apartments in areas that are predominately black versus permanent homes. In addition, almost 50% of the Asheville housing, whether apartments or homes, are occupied by renters.²³ It is also easier to measure

²² COSLA Strategic Migration Partnership. 2018. <http://www.migrationscotland.org.uk/migration-toolkit/understanding-migrant-populations/4-4-understanding-push-and-pull-factors>. (April 12, 2018).

²³ Affordable Housing Online. 2018. "Affordable Housing in Asheville". <https://affordablehousingonline.com/housing-search/North-Carolina/Asheville#waitlists> (April 15, 2018).

APPENDIX 1

AFFORDABILITY REQUIREMENTS

(Effective January 1, 2018)

Maximum Program Rents (80% AMI, based upon Voucher Payment Standards):

Unit Size	Maximum Rent Standard*	Utility Allowance***	Maximum Rent to Tenant
Efficiency/Studio Units	783	117	666
One Bedroom Units	788	129	659
Two Bedroom Units	991	164	827
Three Bedroom Units	1,338	199	1,139
Four Bedroom Units	1,745	234	1,511

Maximum Program Rents for Special Terms (60% AMI and below):

Unit Size	Rent Standards for Special Terms**	Utility Allowance ***	Maximum Rent to Tenant
Efficiency/Studio Units	655	117	538
One Bedroom Units	660	129	531
Two Bedroom Units	829	164	665
Three Bedroom Units	1120	199	921
Four Bedroom Units	1460	234	1226

* Maximum program rents will be indexed to the Housing Authority of the City of Asheville Voucher Payment Standards, updated annually in January. The rents above are based on the 2018 standards and all projects receiving Housing Trust Funds must meet the final standards as of January 1, 2018.

Monthly rents charged to the tenant are inclusive of utilities. The maximum rent charged cannot exceed the "maximum rent standard" less the average utility allowance. All tenants must earn less than 80% of the Area Median Income, adjusted for household size.

**Maximum program rents for special terms will be indexed to the Fair Market rent limit, which are published annually, typically in December by the Housing Authority of the City of Asheville.. Monthly rents charged to the tenant are inclusive of utilities. The rents above are based on the 2018 standards and all projects receiving Housing Trust Funds must reflect the final standards effective January 1, 2018. The maximum rent charged cannot exceed the rent standards for special terms less the average utilities allowance. All tenants must earn less than 60% of the Area Median Income, adjusted for household size.

***The utility allowance is based on the average fees and costs in Asheville for multifamily units. These estimates are currently updated annually in January for the Housing Authority of the City of Asheville. The allowance above assumes electric for cooking heating and other appliances, and also includes standard monthly fees for water, sewer, and trash collection. Please adjust the current utility allowances to fit your particular project. Current average utility allowances, provided by HUD, are found in Appendix 8. Owners/developers are welcome to submit actual expense reports to the City following 12 months of occupancy. If actual documented utility costs are lower, an adjustment to tenant rents may be granted at the City's discretion.

City of Asheville Maximum Rental Standards based on median income

The City of Asheville. 2018. "Redevelopment of City-owned Land". https://www.ashevillenc.gov/departments/community/community_development/affordable_housing/redevelopment_of_city_owned_land.htm. (April 12, 2018).

2017 Income Limits*

Household Size	100% of median income	80% of median income	60% of median income
1	42,938	34,350	25,763
2	49,063	39,250	29,438
3	55,188	44,150	33,113
4	61,300	49,050	36,780
6	71,125	56,900	42,675

**The above Income limits are for 2017. 2018 Income limits will be posted when HUD releases those numbers. 2017 Income Limits will be effective until that time.*

Notes

1. Homes built for sale must be sold to buyers earning less than 100% of the area median income adjusted for household size, and whose total housing obligation (principal and interest repayments, taxes, insurance, and mortgage insurance) does not exceed 30% of the buyer's household income.
2. Homes built for rent, must have rents at or below the **Maximum HTF Rent to Tenant listed above**, and the first tenants must have income below **80% of median income**.
3. To be eligible for a HTF loan at the most favorable terms (0% interest or interest-only at 2% with principal deferred); rental units must be restricted to tenants with household income below **60% of median income** and rented at or below the **Maximum Program Rent for Special Terms** listed above.
4. Income limits and rents will be reviewed annually on January 1st.
5. Please note that setting sales prices or rents very close to the maximum allowed will limit your market of eligible buyers or tenants. It is your responsibility to assess market demand for your units.
6. The affordable units may not be sold or rented to relatives or business associates of the developer.
7. **Failure to comply with affordability requirements will cause the interest rate on the HTF loan to be accelerated and made retroactive to the date of loan disbursement.**

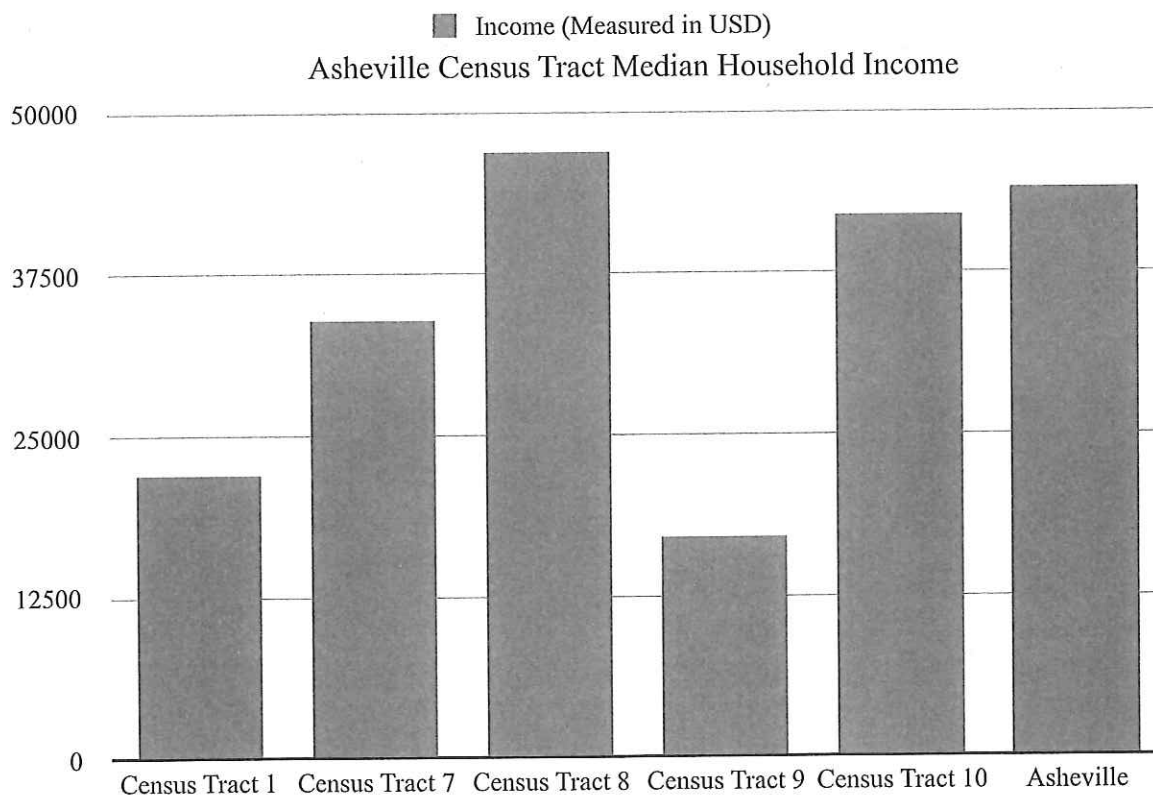
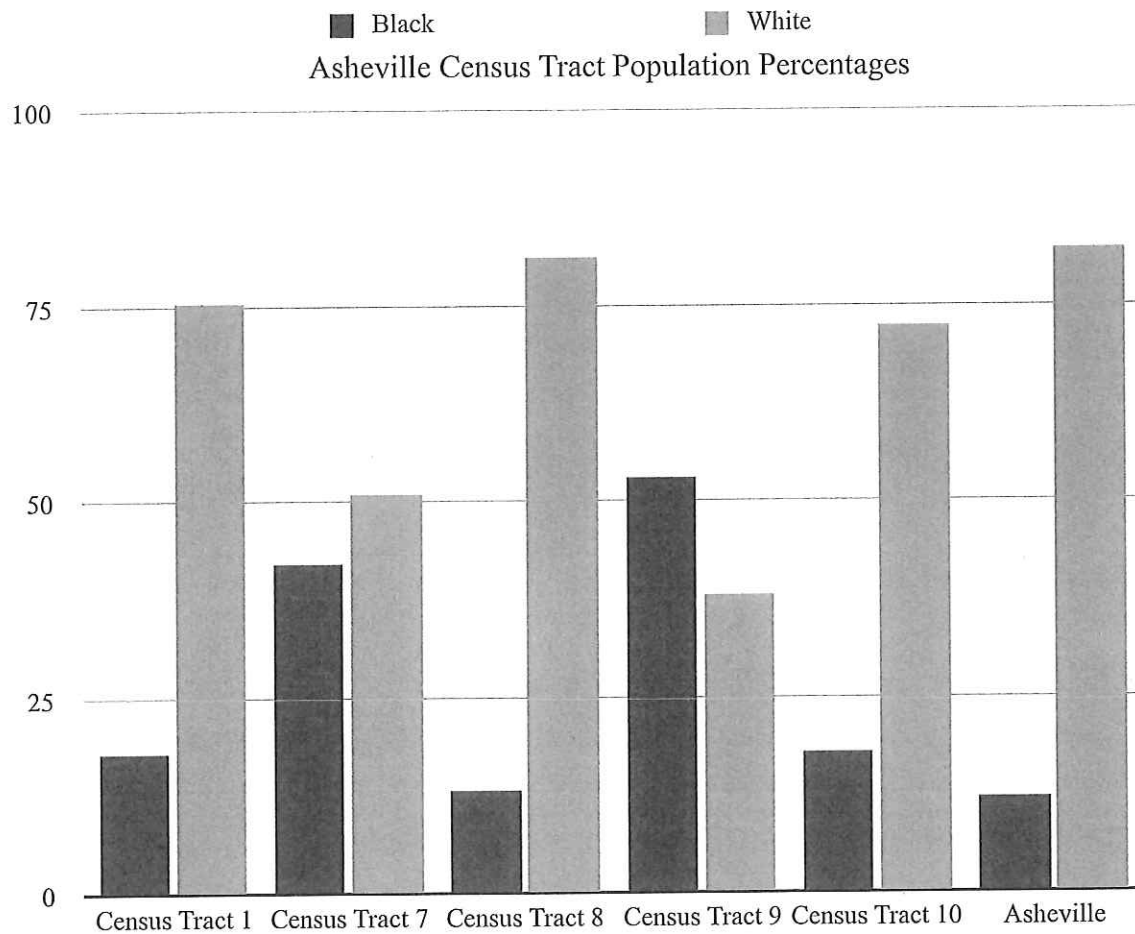
City of Asheville Income Limits for Maximum Rental Standards

The City of Asheville. 2018. "Redevelopment of City-owned Land". https://www.ashevillenc.gov/departments/community/community_development/affordable_housing/redevelopment_of_city_owned_land.htm. (April 12, 2018).

median family income alongside monthly or yearly costs set by the city, versus costs that vary from seller to seller in the cases of homes. In examining what constitutes affordable housing, the city of Asheville offers an appendix labelling and regarding what income levels met certain affordability requirements.²⁴ In effect as of January 1, 2018, certain income limits are set by the Asheville Housing Authority based on household size and percentage of median income. One of the standards set by Asheville Housing Authority is that “Homes built for sale must be sold to buyers earning less than 100% of the area median income adjusted for household size, and whose total housing obligation (principal and interest repayments, taxes, insurance, and mortgage insurance) does not exceed 30% of the buyer’s household income.” Similarly, on a federal level the United States Department of Housing and Urban Development identify similar terms, “Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. An estimated 12 million renter and homeowner households now pay more than 50 percent of their annual incomes for housing. A family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States.”²⁵ In the next part, comparing demographics and income in the areas directly next to where apartments are being built will be important to see if Asheville’s standards can be feasibly met. These properties that are under development are located at 172-179 South Charlotte Street, 91 Riverside Drive, and 319 Biltmore Avenue.

²⁴ The City of Asheville. 2018. “Affordable Housing Current Income and Price Points”.<https://drive.google.com/file/d/0B3tkTHtINlbdOGJnRWVhRkVmTHNLX0N3dWRNd0oydVFRZGVn/view>. (April 15, 2018).

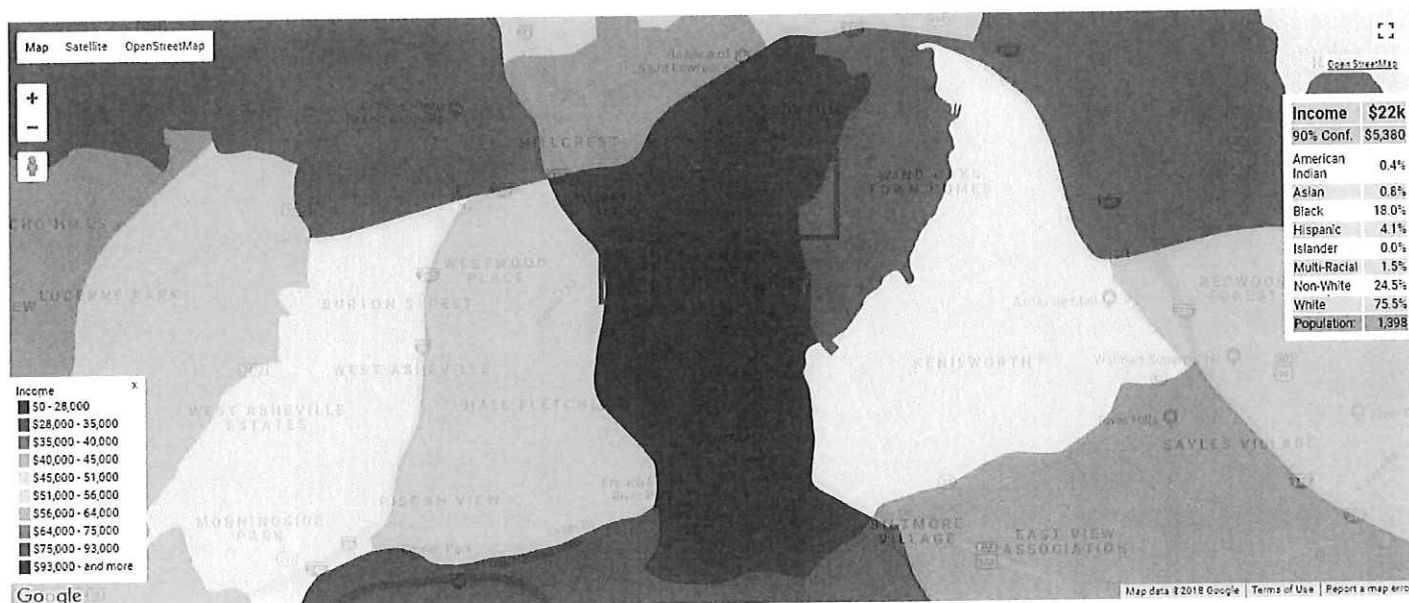
²⁵ U.S. Department of Housing and Urban Development. 2018 “Affordable Housing”. https://www.hud.gov/program_offices/comm_planning/affordablehousing/. (April 14, 2018).



To start, look at these properties in which Asheville is currently redeveloping as part of their plans at 172-179 South Charlotte Street, 91 Riverside Drive, and 319 Biltmore Avenue will give insight into socio-economical backgrounds surrounding these areas. Through using the Justice Map, areas are segmented and broken into “Census Tracts”. These tracts surrounding 172-179 South Charlotte Street immediately include Census Tract 1, Census Tract 7, and Census Tract 9. The tracts surrounding 91 Riverside Drive also include Census Tract 9 and Census Tract 10. Surrounding 319 Biltmore Avenue are Census Tract 7, Census Tract 8, and Census Tract 9. For the purpose of this analysis, focus will be on the percentages of populations that are either White or Black because the rest of the demographics are insignificant (all other ethnicities make up around 5% or less of the tract populations). In addition, income from the surrounding tracts will also be measured. To put it in comparison, the city of Asheville’s demographics and median household income will also be compared with each tract’s data. While the focus is not comparing the averages of Asheville as a whole to each Census Tract, the discrepancies between the city’s average and these select areas where development is happening should be noted. The main focus is measuring whether the standards set by Asheville’s Housing Authority are feasible and realistic given the median household incomes of areas where brand new apartments are being developed.

As a preface in the comparison of Asheville standards to the actual information, a snapshot of renting regarding housing in Asheville includes the average household size, of about 2 persons, a median household income of \$43,334, and a median rent of \$866, while the percentage of renters financially overburdened is approximately 46%.²⁶ In another study, it found

²⁶Affordable Housing Online. “Affordable Housing in Asheville”. <https://affordablehousingonline.com/housing-search/North-Carolina/Asheville#waitlists> (April 15, 2018).



Justice Map divided into Census Tracts (Income)

Kreider, Aaron. 2012-2016. "Justice Map - open map tile layers for race and income powered by Census Data". www.justicemap.org. (February 27, 2018).

typical two bedroom apartment in Asheville goes for about \$1,180 in 2016.²⁷ While considering such averages for this study, analyzing a two person household for apartment rents, assuming a median household income of about \$43,000 would be accurate. Therefore, under the assumption that this holds true for a significant portion of Asheville, Asheville's Affordability Requirements and Income Limits will be examined in consideration of a two person household.

Asheville's Redevelopment Projects

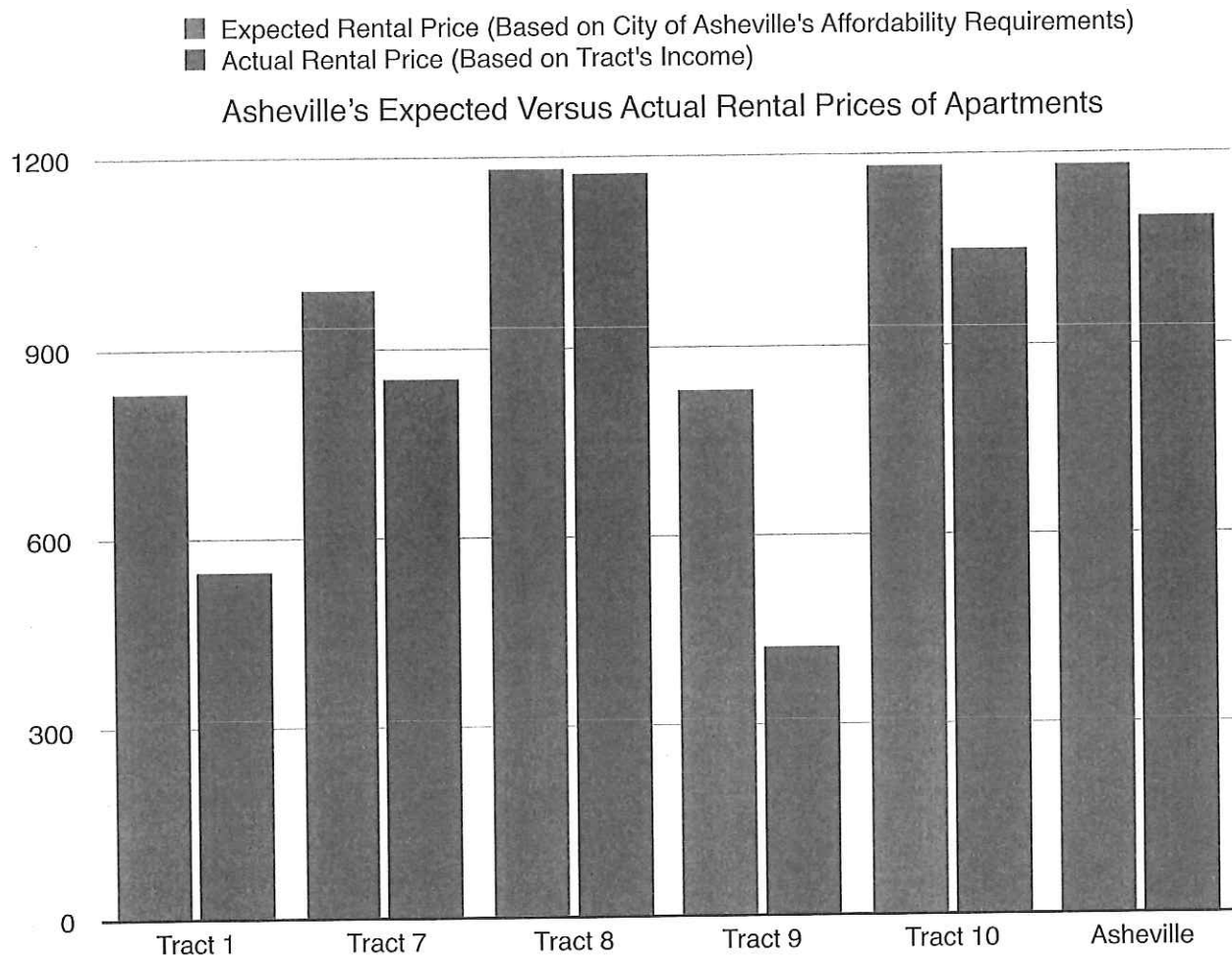
With analyzing Asheville's appendix table for affordable housing, they put a household of a two person that has 100% of median income at \$49,063. Both the city of Asheville and the US Department of Housing and Urban Development agree that no housing obligation should exceed

²⁷ Cronin, Mike. April 11, 2016. "Asheville rents most expensive in NC - and still climbing". <https://www.citizen-times.com/story/news/2016/04/11/asheville-rents-most-expensive-and-climbing-fastest-nc-housing-sector-affordable-housing-home-ownership/82509140/>. (April 15, 2018).

30% of their median income. In the instance of Asheville, 30% of \$49,063 is rounded to \$14,719. Divided into 12 months, the maximum rent that a two person household with a median income of \$49,063 a year should be paying per a month is about \$1,226. With regard to the tract, Census Tract 1, the median household income is about \$22,000. For the sake of the study, assuming that a two person family is earning a median income of \$22,000 for themselves, 30% of \$22,000 is \$6,600. Divided into 12 months, the maximum rent a single person with a median income of \$22,000 a year should be paying per a month is approximately \$550. According to the Asheville 2017 Income Limits, this would put the person under the \$25,763 threshold that is considered 60% of median income. If allowed and able to on special terms, directly by Asheville's Housing Authority through special terms, a single apartment with two bedroom unit could be rented from \$829, with the inclusion of utilities. Technically, this would cause the person to have to pay well above the 30% of their median income, paying about 45% of their median household income assuming they were able to obtain special terms through meeting the 60% AMI requirements, still putting them at a burdened state.

When looking at the other tracts, the similarities of financial burdens are strikingly similar. In Census Tract 7, the median household income is about \$34,000. Assuming that a two person household is earning a median income of \$34,000 for themselves, 30% of \$34,000 is \$10,200. Divided into 12 months, the maximum rent a two person family with a median income of \$34,000 a year should be paying per a month is approximately \$850. Again, according to the Asheville 2017 Income Limits, this would put the household under the \$34,350 threshold that is considered 80% of median income, making them eligible upon registration for Voucher Payment Standards to have a maximum rent of \$991 will utilities included for a two bedroom apartment.

This would cause the person to have to pay above the 30% of their median income, at about 35% to technically put them just above the threshold for what is considered a burdened state, even when assuming this two person household were to obtain Voucher Payment Standards for the apartment.



With Census Tract 8, the median household income is about \$47,000. Assuming that a two person household is earning a median income of \$47,000 for themselves, 30% of \$47,000 is \$14,100. Divided into 12 months, the maximum rent a two person family with a median income of \$47,000 a year should be paying per a month is approximately \$1,175. Accordingly, this

would put the person under the \$49,063 threshold that is considered 100% of median income. While not directly being applicable for any of the special terms directed by Asheville's Housing Authority, an apartment with a two bedroom unit could be rented from at any price with the inclusion of utilities. If a two bedroom apartment were to be \$1,180 as found in a study from 2016, This would cause the two person household to just be at level of the 30% of their median income, teetering the line in which was set in consideration of financial burdens.

With Census Tract 9, the median household income is about \$17,000. Assuming that a two person household is earning a median income of \$17,000 for themselves, 30% of \$17,000 is \$5,100. Divided into 12 months, the maximum rent a two person family with a median income of \$17,000 a year should be paying per a month is approximately \$425. Once again, even more so this time, this would put the person under the \$25,763 threshold that is considered 60% of median income. If allowed and able to on special terms, directly by Asheville's Housing Authority through special terms, an apartment with a two bedroom unit could be rented from \$829, with the inclusion of utilities. This would cause the person to have to pay well above the 30% of their median income, at approximately 59% of their median income, overwhelmingly putting them at a grossly burdened state while managing such a low income.

With Census Tract 10, the median household income is about \$42,000. Assuming that a two person household is earning a median income of \$42,000 for themselves, 30% of \$42,000 is \$12,600. Divided into 12 months, the maximum rent a two person family with a median income of \$17,000 a year should be paying per a month is approximately \$1,050. Accordingly, this would put the person under the \$49,063 threshold that is considered 100% of median income, and just above the \$39,250 threshold that is considered 80% of median income. While not

directly being applicable for any of the special terms directed by Asheville's Housing Authority, an apartment with a two bedroom unit could be rented from at any price with the inclusion of utilities. If a two bedroom apartment were to be \$1,180 as found in a study from 2016, This would cause the two person household to still have to just be above the 30% level of their median income, coming in at 33% of their median household income, again just over the line in consideration of financial burdens.

Now having computed the numbers, what is important about analyzing and computing these numbers is we assumed that every household that fell below the average median income, into these categories of 80% or 60% to obtain vouchers for payments or special terms negotiated to pay the rent. Even when done so, all two person households around 172-179 South Charlotte Street fell above the 30% maximum considered to become financially burdened while paying for apartments. However, such special terms are rarely an option given the incredibly difficult process one must go through by the Housing Authority to become eligible for these lower rental prices. Similarly, going through the process to obtain a voucher payment in order to subsidize the cost of living in apartments can take a full year to obtain, if the Housing Authority decides that you are eligible for it.²⁸ In addition, there is no guarantee the apartment owners, those who developed the areas, will rent to those either on special terms or through vouchers. The only note that this City of Asheville makes is as such:

“Failure to comply with affordability requirements will cause the interest rate on the HTF loan to be accelerated and made retroactive to the date of loan disbursement.”

²⁸ Affordable Housing Online. 2018. “Why is the wait so long?”. <https://affordablehousingonline.com/housing-help/Why-Is-The-Wait-So-Long>. (April 15, 2018).

With regard to Housing Trust Fund (HTF) loans, the City of Asheville grants loans to developers for projects, and in this case affordable housing through apartments. Based on this, the City of Asheville essentially invests into developing the land through private contractors with hopes of providing for the community, with the addition of being profitable for the city.²⁹ However, while the City of Asheville imposes an affordability period to ensure developers rent these apartments out to lower median income households, developers could analyze costs as of now, and in the future if the average rental prices continue to increase, and determine if selling apartments at higher prices could overcome the loan amount and its interest rate from the city. If so, the developers of these areas could be penalized for not selling affordable housing based on the City of Asheville's requirements, but overcome penalties imposed by the City of Asheville through profits from willing buyers at higher prices.

Asheville's Housing Authority does not publicly publish the amount of vouchers issued each year in their own report, however, "According to the 2016 Q4 Picture of Subsidized Households database, the housing authority's voucher program has an annual turnover of 15% having issued approximately 189 vouchers in the past year. The average voucher holder has received housing benefits for 4 years and 4 months. According to the 2016 PSH database, persons who were issued a voucher in the preceding 12 months waited an average of 11 months on the waiting list."³⁰ To put this in perspective, an earlier analysis put approximately 50% of the population of Asheville as being considered a renter. According to the most recent estimates of

²⁹ Davis, Dillon. April 12, 2018. "Asheville City Council OKs \$2.4M in loans to create 130 rental units". <https://www.citizen-times.com/story/news/local/2018/04/12/asheville-city-council-oks-2-4-m-loans-create-130-rental-units/510205002/>. (April 30, 2018).

³⁰ Affordable Housing Online. 2018. "Housing Authority of the City of Asheville". <https://affordablehousingonline.com/housing-authority/North-Carolina/Housing-Authority-of-the-City-of-Asheville/NC007#1>. (April 15, 2018).

Asheville's population by the American Community Survey in 2016, Asheville's population is at 87,531 and continuing to increase. If half the population is considered as renters, this would mean about 43,765 people in Asheville are of renter status. If only 189 people received vouchers that would aid their status in having lower than 80% or 60% average median income, that would put only .004% of the renter population into receiving vouchers, meaning one out of every 232 persons received vouchers, or on average on rental family household received a voucher out of ever 131 rental family households.

Conclusion

As had established the context of demographics historically in the area, Black communities have lived in all of these areas for a significant amount of time. Even with a decreasing number in the Black population in Asheville over the past 30 years, a significant portion still live in these communities and neighborhoods where the City of Asheville is developing these brand new apartments that are deemed to be affordable housing. All of these Census Tracts at minimum have the average Black population, with a significant focus on Census Tract 7 and 9, which areas had encompassed the Black churches and communities back in 1913 based on the Sanborn Fire Insurance Maps, and currently encompass all of the current and future projects in 2018, having a Black population of 42.2% and 55.9% respectively, nearly quadruple and quintuple of the average Black population in Asheville. Statistically, African American minorities in Asheville are most likely to be affected by these new projects, of which focus on gentrifying the area and attracting outsiders into Asheville that are more than willing to pay prices for the current rental market, prices that exceed \$1,000 and continue to rise. Such prices as proven for all theses areas lead to rents either exactly 30% of a household's median

income, or well over 30% of a household's median income, representing a financial burden on the renters in these communities.

The policy outcomes for the public housing communities by the City of Asheville attempt to solve the problem of affordable housing, but continually fall short in doing so. While the Housing Authority of Asheville notes that "Homes built for rent, must have rents at or below the Maximum HTF Rent to Tenant listed above, and the first tenants must have income below 80% of median income.", these notes do not say the exact amount of tenants that the apartments must have. This ambiguity surrounding the number of tenants that must have a household income under 80% of the median income set by the City of Asheville is striking. In addition, the number of those who obtain vouchers to qualify for Voucher Payment Standards that would enable them to rent at the rates set for 80% of the median income were extremely limited to only 189 persons compared to the 43,766 tenants that seek to rent. The likelihood that these brand new apartments that are being developed for affordable housing will be around the median rent of \$866 seems extremely unlikely. Furthermore, even if the new affordable housing met the requirements set by the Housing Authority of the City of Asheville, it seems many in these areas would not even be able to afford apartments based on the median incomes in the surrounding areas, making far less than needed to be at less than the 30% threshold set for consideration of those who are financially burdened.

In addition, it is extremely likely that the decreasing Black population would most likely come from these areas being developed, as they cannot afford the rental prices following the gentrification of areas and increasing demand for new apartments and rentals. Despite the information, both historical and modern, of the surrounding areas and their Black communities,

little in terms of policies have been coming from the City of Asheville in retaining and benefiting these communities. Instead, Asheville's Chamber of Commerce, combined with other Asheville authorities, are more pleased to put efforts into gentrification that serves to raise the plot of land's value, making these areas that the Black communities population more expensive in terms of apartments, but alongside other industries driven by the increasing influx of people moving to Asheville and the booming tourism.

While it might be argued that the Housing Authority of the City of Asheville has various programs that only expand upon the affordability such as Community Development Block Grants (CDBG), Home Investment Partnerships Program (HOME), Housing Trust Fund, and many others, these programs could take a serious hit in the next year if the current administration of the United States is able to set their plans for the 2019 Fiscal Year. Donald Trump's administration is proposing to cut \$8.8 billion, or 18.3% of the budget, through removing housing programs developed by the United States Department of Housing and Urban Development. Respectively, "Among programs being cut by the President are: \$977 million (4.8%) cut to Section 8 Housing Choice Vouchers, \$1.6 billion (44%) cut to the Public Housing Operating Fund, \$1.94 billion (100%) cut to Public Housing Capital Fund, \$3.06 billion (100%) cut to Community Development Block Grants, and \$950 million (100%) cut to HOME."³¹ Due to the Trump administration's current agenda to severely cut the budget, specifically targeting housing programs for those who cannot afford to finance their own living situations, the likelihood that Black communities in Asheville will either continue to be displaced, forced to move into other cities or areas that are affordable on low incomes or fall further into poverty.

³¹ Affordable Housing Online. 2018. "Housing Authority of the City of Asheville". <https://affordablehousingonline.com/advocacy/issues/fy19-hud-budget>. (April 15, 2018).

What is most important about these budget cuts is that it would have a direct impact on the affordable housing being developed. The developers located in the City of Asheville that are building affordable housing rely on these programs through obtaining loans and finances to aid in their developments. However, if Trump's proposed cuts and new budget were to go through, such finances through loans would be very limited. The more immediate impact would be the developers reaction to abide by the loan terms set out by the City of Asheville, or attempt to increase their profits and earnings through increased rental prices. As of now, the City of Asheville has not calculated or taken into consideration the effects Trump's new proposed budget for the next year might have on developments and the city as a whole.

While this study attempts to explore the historical and modern circumstances surrounding housing in Asheville, this is just one of the opportunities in comparison. This study could be complimented with additional research into the historical maps of Asheville. Because of the amounts of data located in a single year in these historical maps, more analysis could be of use to even further the connection between historical and modern housing in Asheville. In addition, while the modern part of the study would seem sufficient enough to stand alone, the historical context is what ultimately makes this increasingly more important. The fact that the City of Asheville has historically label buildings and houses of the Black communities show that developments of land have always happened with the context of looking at these Black communities, for at least the past 100 years and longer, from post-slavery through Jim Crow and the Civil Rights era, up to a modern era which many relate to Black communities around the United States as the "New Jim Crow". Such developments cannot be done unconsciously without the consideration of demographics simply. Due to this fact, the City of Asheville needs to be held

to a higher standard, especially while majority of the city's inhabitants consider themselves to be upmost liberal.

Furthermore, the communities and people of Asheville need to push to have more information and data surrounding not only housing projects, but projects and developments around Asheville in general. While the City of Asheville makes known their indexes set for affordable housing, Asheville lacks providing statistical data for a variety of topics. This includes the amount of vouchers being issued by the Asheville Housing Authority. This also includes population characteristics of those who apply for vouchers, including household size, ethnicity, age, etc. In general, Asheville needs to account for population characteristics along with looking at the socio-economic classes of the communities developments encompass.

Moving forward, the City of Asheville needs to reanalyze their current developmental projects and their objectives for the future. While the population continues to grow at an accelerated rate, houses and apartments will only continue to increase in price, to a point where it will become unsustainable and forcing native populations out of Asheville. These populations, specifically those with generational connections to the city, should be given consideration, especially with their commitments to the city itself and its communities. Primarily, Asheville should attempt to retain its Black populations, with respect to the people and their livelihood, versus the indirect expulsion of such groups because they can no longer afford to live in the city.

A variety of initiatives and policies could be implemented to protect such groups and communities, as provided by Shelterforce, an organization involved with community developments across the United States.³² Initiatives that most likely would work within the

³² Price, David. May 23, 2014. "7 Policies That Could Prevent Gentrification". https://shelterforce.org/2014/05/23/7_policies_that_could_prevent_gentrification/. (April 24, 2018).

communities of Asheville involve establishing an index and build housing that does provide affordability, correcting the index that the City of Asheville has been using in their affordable housing developments. In addition, protecting senior homeowners through providing incentives, tax breaks, and other means to encourage them to stay in the communities and make the cost of living in their communities more affordable. Lastly, make payment vouchers easier to obtain to allow more people to spend money on other necessities, such as food or clothing. Then, housing will become obtainable and affordable, while people would be allowed to spend money elsewhere that could be used to promote the City of Asheville's economy.



Population 30000 Prev Winds- N in Winter S in Summer

WATER FACILITIES

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FREE DEPARTMENTS

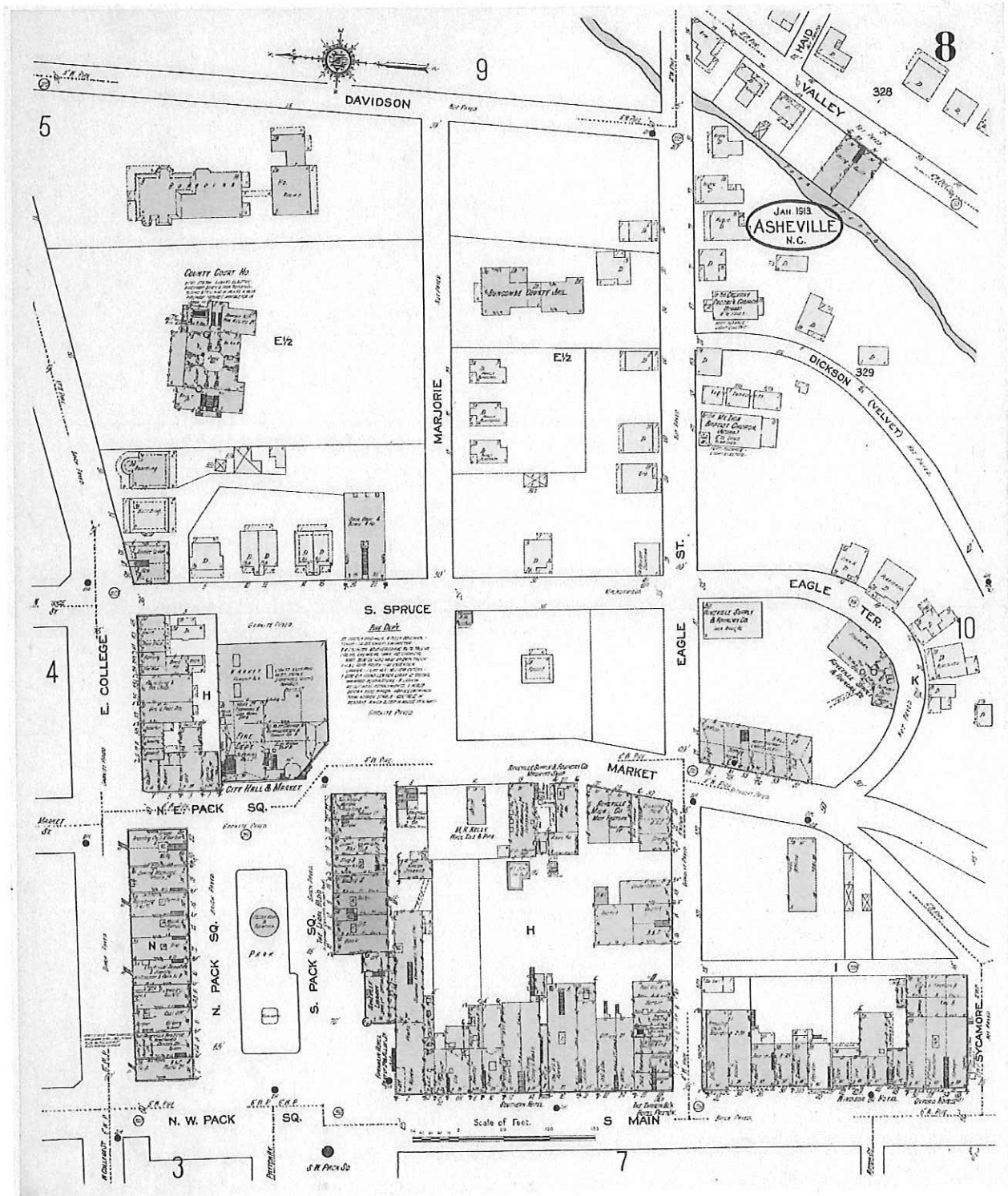
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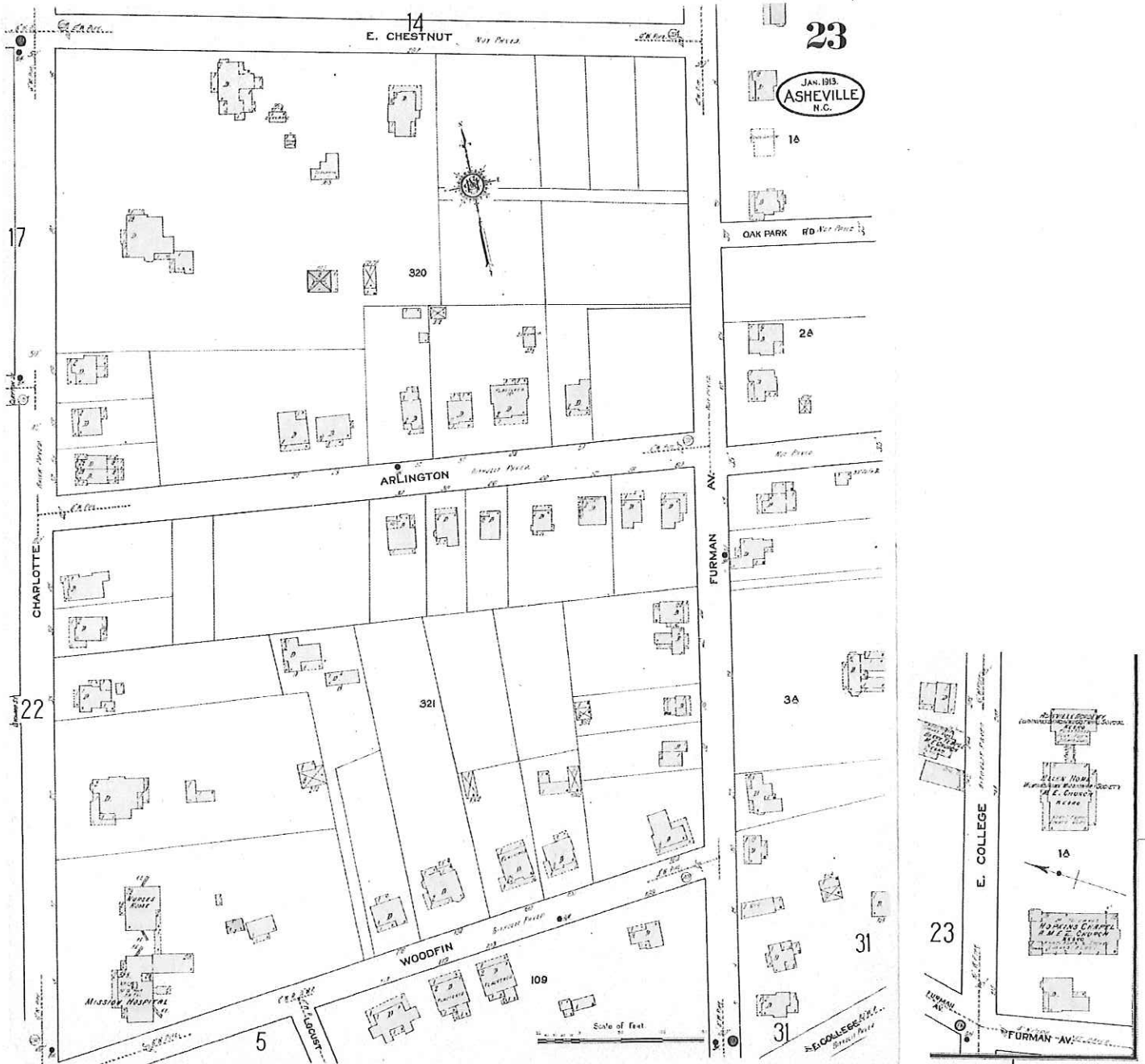
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* Indicates only one side of Street shown.

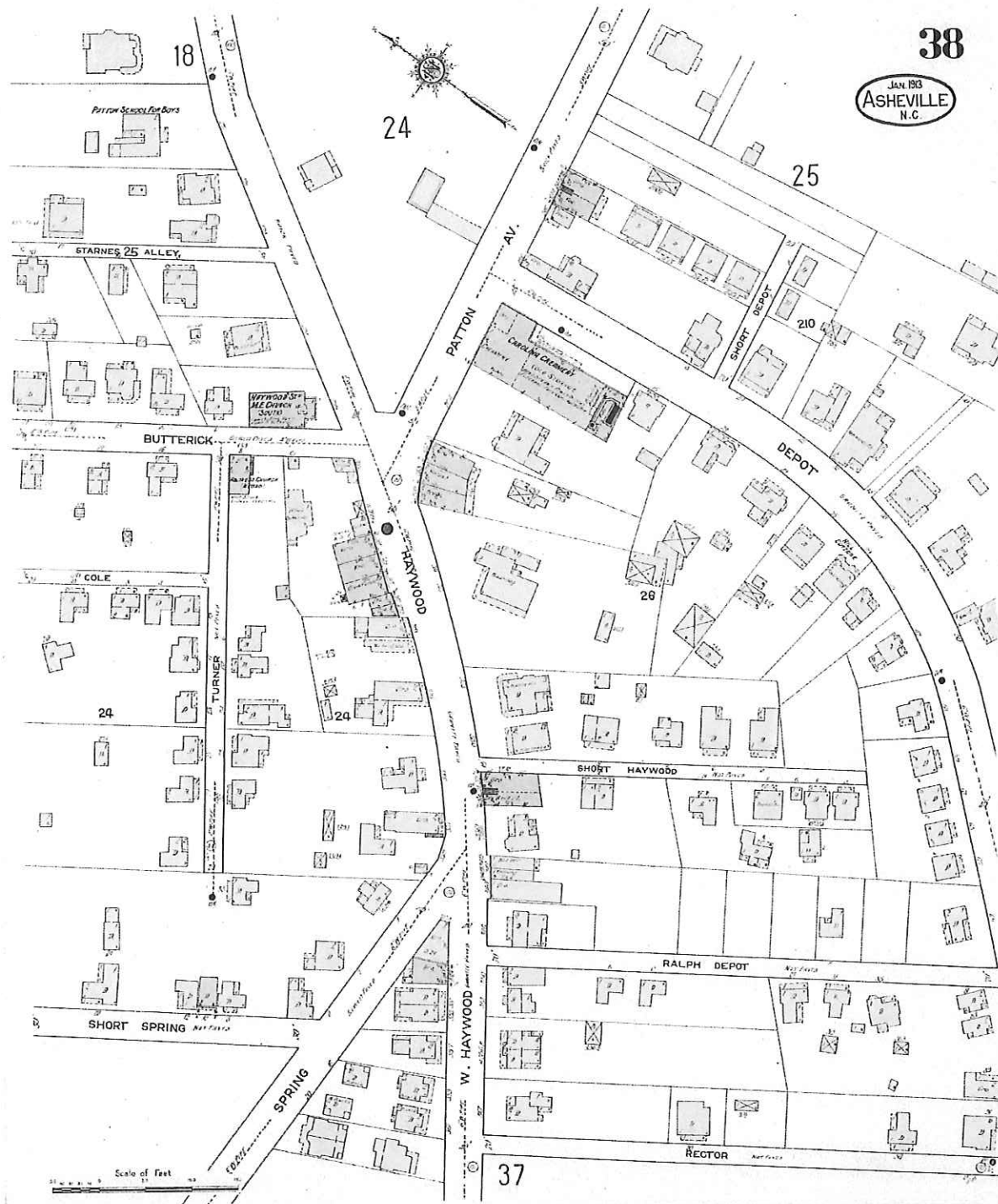
Asheville Sanborn Fire Insurance Map of 1885



Asheville Sanborn Fire Insurance Map of 1913 - Page 8



Asheville Sanborn Fire Insurance Map of 1913 - Page 23 and Part of Page 31



Asheville Sanborn Fire Insurance Map of 1913 - Page 38

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