

Housing Resources

Are you ready to be a homeowner:

Listing of Housing Assistance for: **Buncombe - Henderson - Madison - Transylvania Counties**

* indicates agency that offers home ownership assistance

Buncombe County

Appalachian Legal Services

Contact: anyone answering the phone can assist 828-236-1080

Asheville Area Habitat

Asheville Area Habitat for Humanity is a nonprofit housing ministry dedicated to building simple, decent houses with community volunteers in partnership with qualified families currently living in inadequate housing. Houses are sold at no-profit, through no-interest loans. No down payment is required. Families are required to perform a minimum of 200 hours of Sweat Equity. Contact: Michelle Kaiser, Family Services Coordinator 828-251-5702

Asheville-Buncombe Community Relations Council

Hears complaints of alleged discriminatory practices and works to resolve them. Service to prevent discriminatory practices against individuals in employment and housing, based on age, sex, race, religion, national origin or handicap. Based on Titles VII and VIII of the Civil Rights Act of 1964 and 1968. Contact: Robert Smith, Executive Director 828-252-4713

Asheville Housing Authority

Public Housing Program The program's purpose is to provide subsidized housing for low-income families in housing units in developments owned by the Housing Authority. Public housing is similar to apartments you would find in private rental housing. They are well kept, well managed and good places to raise a family. Eligibility is based on adjusted gross income and family composition. Rent can be no greater than 30% of the adjusted gross income of the tenant. Contact: Alberta Williams and Constance Proctor 828-258-1222

Section 8 Program

The program's purpose is to provide Housing Choice vouchers which subsidize the rent of low-income tenants in private market rental units. Clients can have incomes no greater than 50% of the median income for the area. This program serves all of Buncombe County. Contact: anyone in the office can assist. 828-257-2653

Asheville-Buncombe Community Crisis Ministry

Its purpose is to provide emergency assistance to persons in need in cooperation with other agencies and/or when services of other agencies are not available or applicable. It provides emergency assistance for food, clothes, household furniture. There is also

limited financial aid for fuel, rents, utilities, prescriptions, transportation, etc. It provides stability for the chronically homeless of our area. It also provides crisis intervention and problem-solving skills through trained volunteers. Assistance is available to anyone who demonstrates need. Contact: Christi Bornemann 828-259-5300

Asheville-Buncombe Community Christian Ministry-South

Its purpose is to help area residents in emergency situations through aid and assistance to needy persons of all ages who have immediate problems with food, utility bills, fuel, clothing, medical needs and household needs. It serves the Skyland-Arden-Fletcher-Fairview area and other areas south of the Blue Ridge Parkway and Interstate 40. Contact: Nathan Ownby 828-684-3872

Buncombe County Council on Aging

One of its purposes is to help single and disabled elderly people make simple home repairs. It also has a weatherization program for residents age 60 and over and disabled. To be eligible, clients must be over age 60 and there are no income requirements. Contact: Stephen Boyer 828-277-8288

Buncombe County Department of Social Services

It will assist low-income people to move into housing, with rent and deposits, or deposits for gas, electricity and water. Helps people to keep from losing residence through eviction or foreclosure plus other household necessities. People must be in a verified emergency to qualify for assistance. Contact: Tracy Franklin - Emergency Assistance Program 828-250-5500

City of Asheville Planning & Development Dept. Community Development Division

Housing Trust Fund It was created in 2000 to assist in the development of affordable housing in Asheville. Assistance is in the form of repayable, low-interest loans. Loans are available to experienced non-profit or for-profit developers planning to build affordable housing. More information is available online at: <http://www.ashevillenc.gov/planning/trust.htm> Contact: Adria Hardy 828-259 5728 Fee Rebate Program Gives up to a 50% rebate on permits and water & sewer fees. Rebates are available to experienced non-profit or for-profit developers planning to build affordable housing. Contact: Adria Hardy 828-259 5728

Consumer Credit Counseling Service of WNC, Inc.

Its purpose is to help people who want to pay their debts and develop a plan to meet their financial responsibilities in cooperation with their creditors. It conducts public education and individual/family counseling on budgeting and money management. Assistance is available to anyone wanting help in managing their personal finances. There is no fee. Contact: Celeste Collins, Executive Director 828-255-5166

Helpmate, Inc.

Helpmate is the community agency of Buncombe County that offers services to women and their children who are in abusive relationships and subject to domestic violence. Services include a 24-hour crisis line, emergency shelter for women and children in danger, counseling, support group, court advocacy, children's program and community

education. Contact: Valerie Collins Business line: 828-254-2968 Crisis Line: 828-254-0516

Hominy Valley Community Service

Hominy Valley community services will assist with groceries, utility bills, clothes (especially for children), necessary prescriptions and fuel in regard to emergency needs of families and children in the Enka School District. Contact: Martha Wolf 828-667-3441

Hospitality House

A HOPE Day Center is open to all the area homeless, from 7:00 a.m. to 12:00 noon Monday - Friday. Its purpose is to provide shelter and transitional housing for homeless men, women, and families on a 3-month or longer basis to help them establish a foundation for finding permanent housing. It provides shelter and meals, showers, laundry facilities, counseling, aid in finding resources for gaining stability and a feel of a community where someone cares. Contact: Martha Are 828-258-1695

Mountain Housing Opportunities

The purpose of Mountain Housing Opportunities is to provide decent, affordable housing for low-income people through innovative programs of housing and human development. Programs include: 1) Emergency home repair, 2) Rural Home Rehabilitation, 3) Affordable Home ownership, and 4) Affordable Rental Housing.*Can also provide assistance to first-time home buyers. Contact: Julie Harris – Affordable Home Ownership Program 828-254-4030 Lloyd Freel – Tier 2 Emergency Repairs [same #]

North Buncombe Samaritan Ministries

Helps on an emergency basis with rent, utilities, food, clothing, medical supplies and prescriptions. Contact: Marlene McCanless 828-645-6141

Pisgah Legal Services

Member of the WNC Affordable Housing Coalition, whose purpose is to provide free legal advice and representation of low-income residents with housing problems, particularly involving landlord/tenant disputes and subsidized housing assistance. It also provides legal information to a group of elderly and low-income residents in a six-county area. Clients must be low-income (household incomes must not exceed 125% of the national poverty guidelines, based on family size) and must not have significant assets or resources beyond their own homes and individual automobiles. Accessible on the Web at <http://www.main.nc.us/pls/>Contact: anyone answering the phone can assist 828-253-0406

Salvation Army

Its purpose is to provide material family assistance (food, clothing, rent, utilities, furniture, shelter, and meals) to needy residents, transients, and homeless. Contact: Jamie Scott, Social Worker 828-253-4723

Self-Help Credit Union, Western Regional Office

Member of the WNC Affordable Housing Coalition, whose purpose, is to extend mortgage opportunities to a greater range of people than that provided through conventional mortgage programs.*Can also provide assistance to first-time home

buyers.Contact: Thomas Witherspoon, Mortgage Officer 1-800-229-7428 or 828-253-5251

Swannanoa Valley Christian Ministry

Its purpose is to help meet the emergency needs of area residents through provision of food and used clothing. There is limited financial aid for fuel, utilities, rent, medical bills, etc. It also provides counseling and transportation services. It serves all of the Swannanoa Valley.Contact: Renae Brame, Director 828-669-9404

The Mediation Center

Its purpose is to provide quality mediation services as both an alternative to court and as an option for resolution of personal disputes (family, neighbors, workplace, tenants and landlords). The Mediation Center periodically offers training for conflict resolutions. Mediation services are free of charge.Contact: Alan Bishop - Family Disputes Laura Howell - Community Disputes 828-251-6089 Tanya Burdett, Director of Development

The Opportunity Corporation of Madison-Buncombe Counties

The mission of the Opportunity Corporation of Madison-Buncombe Counties is to be an efficient provider of services to economically disadvantaged people within our community. Housing services include: weatherization assistance, heating appliance repair and replacement program.Contact: Sybil Schaerer 828-252-2497

USDA Rural Development

Its purpose is to provide loans in rural areas to finance home ownership and housing rehabilitation. Loans may be used to buy, build, improve, repair or rehabilitate rural homes and related facilities. It also makes Home Improvement Loans and Repair Loans and grants for safety and sanitation purposes. Two examples of USDA programs are: Rural Housing 504 Loans and Grants This money can be used for repairs; however, there is a \$7,500 limit on grants and \$20,000 limit on loans. The purpose is to eliminate safety and health hazards. Grant applicants must be 62 years or older, be very low-income. Loan applicants have no age restriction, but must be very low-income.

Rural Housing 502 Loans

These are direct loans to the borrower to purchase, repair, or construct a new home. Qualification is based on your income and the inability to receive a loan from traditional lending institutions. Applicants must be low or very low-income and unable to qualify for a conventional loan to buy or build a home. Income limits vary based upon family size. Good credit and stable employment are also required. It serves the area of Buncombe County outside the Asheville urban area.*Can also provide assistance to first-time home buyers.Contact: Susan Ekalo 828-254 0916 ext. 4

Western Carolina Rescue Mission

Meals

Breakfast: Served only to men who stayed the previous night.Lunch: Monday – Saturday at Noon (No lunch served on Sunday.) Supper: Sunday – Saturday at 5:00 p.m. (Except on Wednesday)

Shelter

The Mission currently offers free emergency overnight shelter for men only. There are not restrictions on the number of nights a man may stay during each month. Check-in

begins at 5:30 p.m. and concludes at 7:00 p.m. Chapel begins at 7:00 p.m. and attendance is required. Our capacity is 32 men per night on a first-come, first-served basis. The Mission follows a policy of zero tolerance towards drugs, alcohol or violence. Violators will be ejected from the Mission and will not be permitted to re-enter until the staff grants permission.

Food Boxes

Needy families or individuals may receive a free food box from the Mission quarterly. Potential clients must be interviewed in order to receive assistance. Picture ID is required. The hours to be interviewed and to receive a food box are Monday-Friday, 8:00 a.m. - 10:00 a.m. and 1:00 p.m. - 3:00 p.m.

Recovery ProgramsMen:

The Mission offers a free 120-day residential Christian Recovery Program for men addicted to drugs and/or alcohol. The program is in the Twelve-Step tradition. Clients are not required to be Christian in order to participate, but must be open to a Christian approach to addiction issues. Contact: Sandy Hyder 828-254-0471

Women and Women with Children:

The Mission offers a free 120-day residential Christian Recovery Program for single women and women with children that addresses not only addiction to drugs and/or alcohol, but also issues particular to women such as single parenting and domestic abuse. Children up to the age of eleven can be accommodated as their mother works through the program. Contact: Bethany 828-254-6699

Other Services

Clothing is freely distributed to the needy on Mondays and Thursdays, 9:30 a.m. – 11:00 a.m. Please call (828) 254-0471 if there is an emergency need for clothing (such as a family being burned out). Showers are provided for men Monday – Friday, 2:00 p.m. – 4:00 p.m.

Henderson County

Appalachian Legal Services

Contact: anyone answering the phone can assist 828-236-1080

Consumer Credit Counseling Service of WNC, Inc.

Its purpose is to help people who want to pay their debts and develop a plan to meet their financial responsibilities in cooperation with their creditors. It conducts public education and individual/family counseling on budgeting and money management. Assistance is available to anyone wanting help in managing their personal finances. There is no fee. Contact: Celeste Collins, Executive Director 828-255-5166

Henderson County Habitat for Humanity, Inc.

Asheville Area Habitat for Humanity is a nonprofit housing ministry dedicated to building simple, decent houses with community volunteers in partnership with qualified families currently living in inadequate housing. Houses are sold at no-profit, through no-interest loans. No down payment is required. Families are required to perform a minimum of 200 hours of Sweat Equity. Contact: Rita Christensen, Office Manager 828-694-0340

Henderson County Council on Aging

It will do minor home repairs and install bathroom handrails for people age 60 and over. Contact: anyone in office can assist 828-692-4203

Henderson County Dispute Settlement Center

Its purpose is to provide quality mediation services as both an alternative to court and as an option for resolution of personal disputes. In cooperation with Pisgah Legal Services and Consumer Credit Counseling Services, it helps resolve landlord/tenant disputes involving repairs, security deposits and damages. It also conducts public educational workshops to provide information on handling landlord/tenant disputes and methods of creative conflict resolutions. Mediation services are free of charge. Contact: Amanda Gaines, Community Mediation Director 828-697-7055

Henderson County Rescue Mission

At the present location, 639 Maple Street, men, women, and children who are in need of emergency food and/or shelter are given assistance by the Mission staff. Meals are offered to all who are hungry, and are open to the public. As a resident, an individual is also given a comfortable bed, access to hot showers, and clothing as needed. Contact: Anthony S. McMinn, Chief Executive Officer 828-697-1354

Hendersonville Housing Authority

Its purpose is to provide subsidized housing for low-income families in housing units in developments owned by the Housing Authority. Public housing is similar to apartments you would find in private rental housing. They are well kept, well managed and good places to raise a family. Eligibility is based on adjusted gross income and family composition. Rent can be no greater than 30% of the adjusted gross income of the tenant. Contact: Karen Brown 828-692-6175 Ext. 4

Housing Assistance

Home Assistance's goal is to increase the supply and quality of affordable housing for low income individuals in Henderson County. HAC offers qualified families the opportunity to build new affordable homes by using the Self Help Housing Method. Minor home repairs may be completed through the FIX It Up Program and participants in the Home Ownership with Sweat Equity Rehabilitation (HOWSER) can rehabilitate an existing home using sweat equity. HAC also offers housing counseling, a Home Buyer Education Class, and affordable apartment rentals. Contact: Cheri Wilson - Home Repair Program 828-692-4744

Mainstay

Mainstay provides services for women who are victims of domestic violence and their children. These services include shelter, counseling, support groups, children's programs and option coordination. Abuser education classes are also provided. Services are also provided in Spanish. Contact: anyone who answers the phone can assist 828-693-3840

North Carolina Human Relations Commission

The N.C. Human Relations Commission is a state government agency which enforces the Fair Housing Act. If you think you have been discriminated against in housing, you should contact the commission. The commission will investigate your complaint to see if

the law was broken. If there was a violation, the commission can help you get certain legal remedies to which you may be entitled. Most of the time, the commission can settle housing discrimination complaints quickly and easily. If it is necessary, the commission can take discrimination cases to a hearing or to court. You may call 9:00 a.m. to 5:30 p.m., Monday through Friday. You may visit or write to the commission at 217 W. Jones St., Raleigh, NC 27603-1336. The commission's services are free. Contact: anyone answering the phone can assist 919-733-7996

Pisgah Legal Services

Member of the WNC Affordable Housing Coalition. Its purpose is to provide free legal advice and representation of low-income residents with housing problems, particularly involving landlord/tenant disputes and subsidized housing assistance. It also provides legal information to a group of elderly and low-income residents in a six-county area. Clients must be low-income (household incomes must not exceed 125% of the national poverty guidelines, based on family size) and must not have significant assets or resources beyond their own homes and individual automobiles. Accessible on the Web at <http://www.main.nc.us/pls/Contact>: anyone answering the phone can assist 828-253-0406

Salvation Army

Its purpose is to provide material family assistance (clothing, rent, utilities, and furniture), shelter, and food to needy residents, transients, and homeless. Contact: Betty Roark 828-693-4181

Self-Help Credit Union, Western Regional Office

Member of the WNC Affordable Housing Coalition. Its purpose is to extend mortgage opportunities to a greater range of people than that provided through conventional mortgage programs.*Can also provide assistance to first-time home buyers. Contact: Thomas Witherspoon, Mortgage Officer 1-800-229-7428 or 828-253-5251

USDA Rural Development

Its purpose is to provide loans for homeownership in rural areas . Loans may be used to buy, build, improve, repair or rehabilitate rural homes and related facilities. It also makes Home Improvement Loans, Repair Loans and grants for safety and sanitation purposes.*Can also provide assistance to first-time home buyers. Contact: Susan Ekalo 828-254 0916 ext. 4

Western Carolina Community Action (WCCA)

Rental Assistance

The service is for very low income families and individuals. Unlike public housing, the Section 8 Rental Assistance Program allows recipients to choose the unit in which they wish to live. Once that is done, WCCA inspects the unit to assure it meets HUD minimum housing quality standard and then contracts with the landlord to pay a portion of the rent for the client. The program serves both Henderson and Transylvania Counties. Contact: Sheryl Fortune 828-693-1711

Weatherization Program

The homes of income eligible clients, either home owners or renters, are assessed to learn what is needed to make the homes more energy efficient. Once that is determined WCCA works with the homeowner to make the improvements necessary. Does not

include underpinning of mobile homes or cosmetic work, such as painting. Contact: Steve Neely 828-693-1711

Madison County

Appalachian Legal Services

Contact: anyone answering the phone can assist 828-236-1080 Consumer Credit Counseling Service of WNC, Inc. Its purpose is to help people who want to pay their debts and develop a plan to meet their financial responsibilities in cooperation with their creditors. It conducts public education and individual/family counseling on budgeting and money management. Assistance is available to anyone wanting help in managing their personal finances. There is no fee. Contact: Celeste Collins, Executive Director 828-255-5166

Habitat for Humanity, Inc.

Asheville Area Habitat for Humanity is a nonprofit housing ministry dedicated to building simple, decent houses with community volunteers in partnership with qualified families currently living in inadequate housing. Houses are sold at no-profit, through no-interest loans. No down payment is required. Families are required to perform a minimum of 200 hours of Sweat Equity. Contact: Jim Utterback 828-689-1279

Hot Springs Housing Authority

Provides 60 units of low-income housing. Open Monday, Wednesday and Friday, 8:00 a.m. to 4:00 p.m. Rent can be no greater than 30% of the adjusted gross income of the tenant. You have a choice of paying the 30% or a flat rent. Contact: Christine Harrison 828-622-3237

Madison County Department of Social Services

It can assist with heating and cooling source payments during the winter and summer months. Clients must be in a verified emergency situation to qualify for assistance. Contact: Hope Rice 828-649-2711

Madison County Housing Authority

Provides the county's public housing - rent based on 30% of gross income and family size. Section 8 Rental Assistance. Contact: Genell King 828-689-2721

Madison County Revolving Loan and Grant Program

The Revolving Loan and Grant Program helps lower income residents of Madison County replace blackwater (toilet) straight-pipes or repair failing septic systems with properly functioning wastewater systems that meet current health and safety guidelines. • The program provides loans, grants and loan/grant combinations. • Assistance will be provided for existing homes only. Financial assistance is not available for newly constructed homes or for new placement of mobile homes. • Homes with only gray water straight pipes (bath/sink/washing water) are not covered under the program. • An application for a septic repair permit must be on file at the local Health Department before a loan or grant can be processed. In order to apply for the Revolving Loan and Grant Program you need: • Verification of all household income • Verification of ownership of the property • Verification of property tax payment For more information or to

set up an appointment contact the Madison County Revolving Loan and Grant Program. Contact: Brian Repass 828-649-1161

Mars Hill Housing Authority

Open Monday, Tuesday and Wednesday, 7:00 a.m. - 4:00 p.m. Provides elderly, low income, disabled and handicapped accessible housing. 47 units. Rent can be no greater than 30% of the adjusted gross income of the tenant. Also, flat rent rates are available. Contact: Barbara Robinson 828-689-4531

Marshall Housing Authority

The Marshall Housing Authority has 50 total units; 20 one bedroom units, 14 two bedroom units, and 12 three bedroom units and 4 four bedroom units. Utilities are furnished, with electrical based on utility allowance. Rent is based on income, which is 30% of the adjusted gross. The Marshall Housing Authority is an equal housing opportunity authority. Contact: Beatrice Banks 828-649-2545

My Sister's Place

Helpmate of Madison County is a non-profit agency that serves victims of domestic violence. Our services include: 24-hour crisis line, emergency Safe House for victims and their children, crisis counseling, information and referral, court advocacy, weekly support group, community education, and professional training. Contact: Joyce Cody 888-765-3441 or 828-649-2582 Crisis Line: 828-649-2446

Neighbors In Need

Its purpose is to assist people in crisis with food, rent, clothing, medical bills, and utilities for the elderly, unemployed, disabled, disadvantaged, and underprivileged. Its crisis ministry also reaches out to those in jail, family care homes, and other institutions in Madison County. Open Tuesdays 1:00 – 3:00 p.m. Contact: Joyce Sain 828-649-3622

Pisgah Legal Services

Member of the WNC Affordable Housing Coalition. Its purpose is to provide free legal advice and representation of low-income residents with housing problems, particularly involving landlord/tenant disputes and subsidized housing assistance. It also provides legal information to a group of elderly and low-income residents in a six-county area. Clients must be low-income (household incomes must not exceed 125% of the national poverty guidelines, based on family size) and must not have significant assets or resources beyond their own homes and individual automobiles. Accessible on the Web at <http://www.main.nc.us/pls/> Contact: anyone answering the phone can assist 828-253-0406

Salvation Army

Its purpose is to provide material family assistance (food, clothing, rent, utilities, and disaster emergency shelter) to needy residents, transients, and homeless. Serves Thanksgiving meal. Open Monday, Tuesday, Wednesday, Friday, 9:00 a.m. - 2:00 p.m. Contact: Lt. Paul Brown 828-622-7205

Self-Help Credit Union, Western Regional Office

Member of the WNC Affordable Housing Coalition. Its purpose is to extend mortgage opportunities to a greater range of people than that provided through conventional

mortgage programs.*Can also provide assistance to first-time home buyers.Contact:
Thomas Witherspoon, Mortgage Officer 1-800-229-7428 or 828-253-5251

The Mediation Center

Its purpose is to provide quality mediation services as both an alternative to court and as an option for resolution of personal disputes (family, neighbors, workplace, tenants and landlords). The Mediation Center periodically offers training for conflict resolution. Mediation services are free of charge.Contact: Barry L. Master 828-251-6089

The Opportunity Corporation of Buncombe-Madison Counties

The mission of the Opportunity Corporation of Buncombe-Madison Counties is to be an efficient provider of services to economically disadvantaged people within our community. Housing services include: weatherization assistance, heating appliance repair and replacement program, and emergency assistance program.Contact: Tootsie Gunter 828-649-3231

USDA Rural Development

Its purpose is to provide loans in rural areas to finance home ownership and housing rehabilitation. Loans may be used to buy, build, improve, repair or rehabilitate rural homes and related facilities. It also makes Home Improvement Loans and Repair Loans and grants for safety and sanitation purposes.*Can also provide assistance to first-time home buyers.Contact: Anita Burleson 828-765-0889 ext. 4

Transylvania County

Brevard Housing Authority

Its purpose is to provide housing for low-income families in housing units in developments owned by the Housing Authority. Public housing is similar to apartments you would find in private rental housing. They are well kept, well managed and a good place to raise a family. Eligibility is based on adjusted gross income and family composition. Rent can be no greater than 30% of the adjusted gross income of the tenant(s).Contact: Judy Griffin 828-884-2146

Consumer Credit Counseling Service of WNC, Inc.

Its purpose is to help people who want to pay their debts and develop a plan to meet their financial responsibilities in cooperation with their creditors. It conducts public education and individual/family counseling on budgeting and money management. Assistance is available to anyone wanting help in managing their personal finances. There is no fee.Contact: Celeste Collins, Executive Director 828-255-5166

North Carolina Human Relations Commission

The N.C. Human Relations Commission is a state government agency which enforces the Fair Housing Act. If you think you have been discriminated against in housing, you should contact the commission. The commission will investigate your complaint to see if the law was broken. If there was a violation, the commission can help you get certain legal remedies to which you may be entitled. Most of the time, the commission can settle housing discrimination complaints quickly and easily. If it is necessary, the commission can take discrimination cases to a hearing or to court. You may call 9:00 a.m. to 5:30

p.m., Monday through Friday. You may visit or write to the commission at 217 W. Jones St., Raleigh, NC 27603-1336. The commission's services are free. Contact: anyone answering the phone can assist 919-733-7996

Pisgah Legal Services

Member of the WNC Affordable Housing Coalition. Its purpose is to provide free legal advice and representation of low-income residents with housing problems, particularly involving landlord/tenant disputes and subsidized housing assistance. It also provides legal information to a group of elderly and low-income residents in a six-county area. Clients must be low-income (household incomes must not exceed 125% of the national poverty guidelines, based on family size) and must not have significant assets or resources beyond their own homes and individual automobiles. Accessible on the Web at <http://www.main.nc.us/pls/Contact>: anyone answering the phone can assist 828-253-0406

SAFE

Shelter for victims of domestic violence. 24-hour hotline. Contact: Sally Stepp 828-885-7233

Self-Help Credit Union, Western Regional Office

Member of the WNC Affordable Housing Coalition. Its purpose is to extend mortgage opportunities to a greater range of people than that provided through conventional mortgage programs.*Can also provide assistance to first-time home buyers. Contact: Thomas Witherspoon, Mortgage Officer 1-800-229-7428 or 828-253-5251

Transylvania Christian Ministry (Sharing House)

It provides short-term emergency rental and utility assistance. It will guarantee security deposits with the Brevard Housing Authority and some private housing providers. Contact: Hollis Andersen 828-884-2866

Transylvania County Department of Social Services

Transylvania County Department of Social Services receives monies to assist individuals with rent and utilities in crisis situations. Individuals must meet certain eligibility criteria to receive assistance from these funds. Referrals are also made to other organizations which have resources to assist families. Contact: Charles Tompkins 828-884-3174

Transylvania County Center for Dialogue

Its purpose is to provide quality mediation services as both an alternative to court and as an option for resolution of personal disputes. In cooperation with Pisgah Legal Services and Consumer Credit Counseling Services, it helps resolve landlord/tenant disputes involving repairs, security deposits and damages. It also conducts public educational workshops to provide information on handling landlord/tenant disputes and methods of creative conflict resolution. Mediation services are free of charge. Contact: Gail Livingston 828-877-3815

Transylvania County Habitat for Humanity, Inc.

Asheville Area Habitat for Humanity is a nonprofit housing ministry dedicated to building simple, decent houses with community volunteers in partnership with qualified families currently living in inadequate housing. Houses are sold at no-profit, through no-interest

loans. No down payment is required. Families are required to perform a minimum of 200 hours of Sweat Equity. Contact: Linda Rote 828-884-3464

USDA Rural Development

Its purpose is to provide loans in rural areas to finance home ownership and housing rehabilitation. Loans may be used to buy, build, improve, repair or rehabilitate rural homes and related facilities. It also makes Home Improvement Loans and Repair Loans and grants for safety and sanitation purposes.*Can also provide assistance to first-time home buyers. Contact: Susan Ekalo 828-254 0916 ext. 4

Western Carolina Community Action (WCCA)

Rental Assistance

This service is for very low income families and individuals. Unlike public housing, the Section 8 Rental Assistance Program allows recipients to choose the unit in which they wish to live. Once that is done, WCCA inspects the unit to assure it meets minimum housing quality standards and then contracts with the landlord to pay a portion of the rent for the client. The program serves both Henderson and Transylvania Counties. Contact: Sheryl Fortune 828-693-1711

Weatherization Program

The homes of income eligible clients, either homeowners or renters, are assessed to learn what is needed to make the homes more energy efficient. Once that is determined WCCA works with the homeowner to make the improvements necessary. Does not include underpinning of mobile homes or cosmetic work, such as painting. Contact: Judy Corbisero 828-693-1711