

# JACKSON COUNTY PLANNING OFFICE

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## MEMO

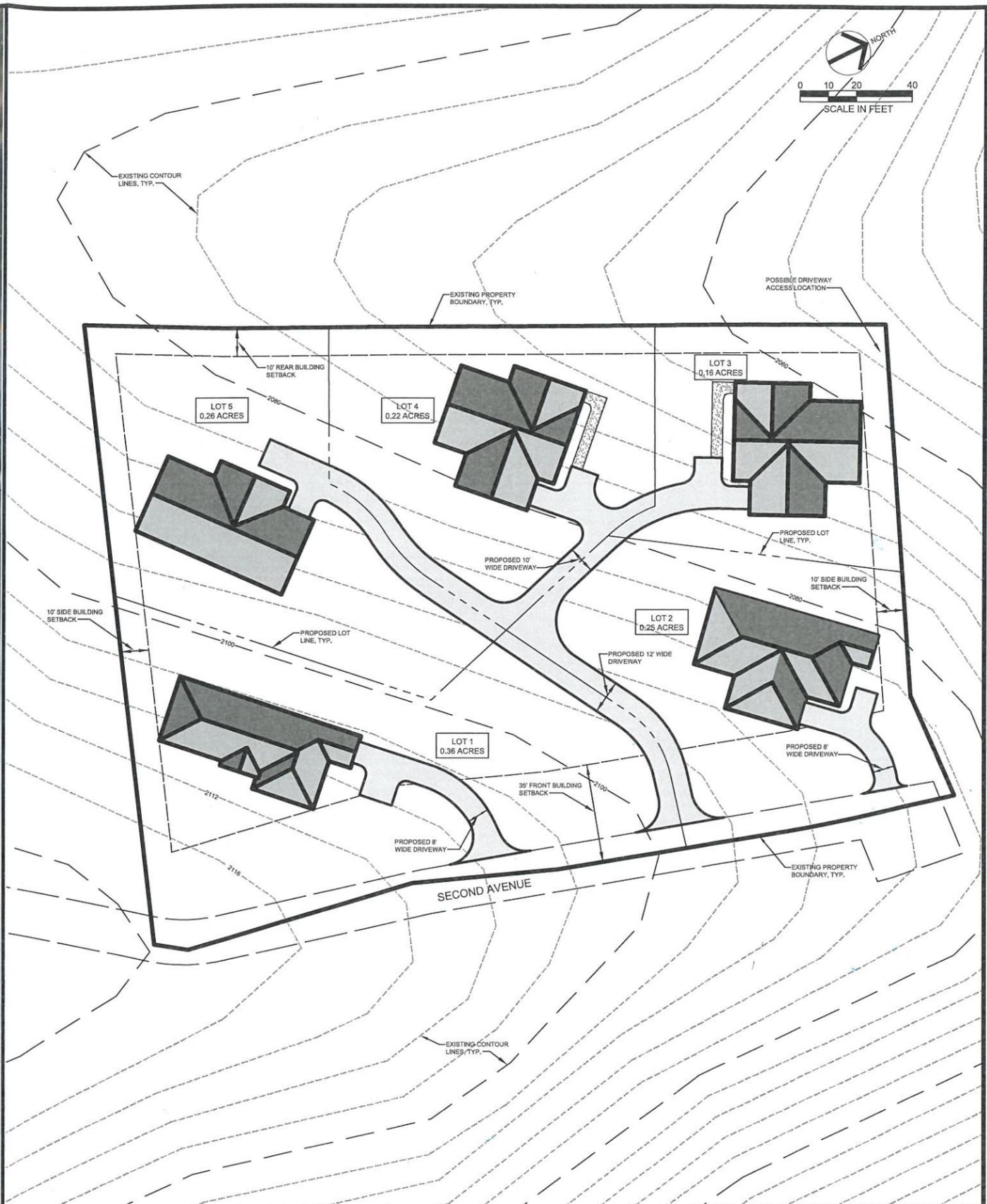
To: Jackson County Board of Commissioners  
From: Michael Poston, Planning Director  
Date: September 5, 2019

RE: Mountain Projects Housing project

Mountain Projects has received a grant from USDA to construct new single family housing units in Jackson County that will serve households that make \$45,000 or less per year and can meet the USDA loan qualification standards. The grant requires approved applicants to contribute sweat equity in the construction of the houses, but does not require a down payment or payments on the loan until the closing is finalized. Mountain Projects has been working to identify a property for this program for several years without success. This year they have identified a 1.2-acre property on Second Avenue in the Town of Sylva that can accommodate five housing sites. They currently have the property under contract and are in their due diligence stage.

This project would provide five single family houses that would be serving households that make between 80%-100% of the median household income. This is a housing segment that is much needed in Jackson County. In similar projects in Haywood County, Mountain Projects has stated that the average value of the houses at closing is approximately \$200,000 per unit. Upon approval of the project by USDA, Mountain Projects will be responsible for identifying and qualifying five applicants. USDA does not have any restrictions on who can apply for the program. However, Mountain Projects will be encouraging members of our law enforcement community, educational community, and other emergency services members in Jackson County to apply for the program.

USDA has to approve the site and project prior to moving forward. One of the criteria of the grant program is that the site acquisition cost and site development costs cannot exceed approximately \$45,000 per lot. Mountain Projects is estimating that the total cost will be approximately \$51,000 per lot. It is our understanding that USDA will not approve the project with the projected site development costs. Staff is requesting that the Board of Commissioners consider partnering with Mountain Projects by allocating up to \$30,000 to offset site development cost in order to meet the USDA program requirements.



NOTE:  
 THIS IS A CONCEPT LAYOUT ONLY AND IS NOT TO BE USED  
 FOR CONSTRUCTION OR THE CONVEYANCE OF LAND. IT IS  
 RECOMMENDED THAT THE PROPERTY OWNER / DEVELOPER /  
 INTERESTED PURCHASER RETAIN THE SERVICES OF AN  
 APPROPRIATE DESIGN PROFESSIONAL TO COORDINATE  
 ALL SITE DESIGN / SURVEY / CONSTRUCTION ACTIVITIES.

MOUNTAIN PROJECTS  
 SECOND AVENUE  
 CONCEPT HOUSING PROJECT  
 JUNE - 2019