

FY 2022 Budget Straw Votes City Council Vote on Budget Adjustments

City of Charlotte

**May 26, 2021 at noon
CMGC, Room 267 Regular Electronic Meeting**

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| I. Introduction | Mayor and City Manager |
| II. Consideration of adjustments from the May 19, 2021, City Council Budget Adjustments Meeting | Mayor and City Council |
| III. Consideration of motion directing the City Manager to prepare the necessary documents and resolutions for the FY 2022 Budget Ordinance | Mayor and City Council |
| IV. Next Step <ul style="list-style-type: none">• June 14th – Budget Adoption at Council Business Meeting | |
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Distribution: Mayor and City Council
Marcus D. Jones, City Manager
City Attorney
City Clerk
Senior Leadership Team
Office of Strategy & Budget Staff

Recommendations from May 19 City Council Budget Adjustments

Adjustments included in this packet were recommended for consideration by Mayor and City Council at the City Council Budget Adjustments Work Session on May 19.

The materials from budget workshops, the City Manager's presentation, Proposed FY 2022 Budget, and previously answered Q&As can be found on the Strategy and Budget website:

<https://charlottenc.gov/budget/Pages/budget-development.aspx>.

Overview Tables

The three tables below list items discussed at the May 19 Budget Adjustments meeting that received five or more votes for further consideration. The first table includes budget adjustments that received five or more votes that were under the \$150,000 available balance that was included in the Proposed FY 2022 Budget:

Items Below the \$150,000 Available Undesignated Balance		
Ref #	Adjustment	Amount
1	The Bengali Women's Forum	\$10,000
2	Siloam School restoration	\$10,000
3	TreesCharlotte	\$50,000
4	Charlotte Mecklenburg Historic Landmarks Commission's revolving fund	\$70,000
Sub-Total: Budget Adjustments Below \$150,000 Threshold		\$140,000

The second table includes the one item with a projected cost that is higher than the \$150,000 undesignated balance:

Items Above the \$150,000 Available Undesignated Balance		
Ref #	Adjustment	Amount
5	Shift pay differential equal to \$0.25 per hour	\$625,000

The final two items did not have specific funding requests but were related to process changes and requests for information on specific programs or concepts:

Items Without a Funding Request		
Ref #	Adjustment	Amount
6	Road to Hire Pathways – selection process to include RFP	n/a
7	Expansion of affordable housing initiatives	n/a

ADJUSTMENTS RECOMMENDED FROM THE MAY 19 COUNCIL BUDGET ADJUSTMENTS MEETING

Adjustment 1: \$10,000 for The Bengali Women's Forum to fight hate crimes in the Asian American community

The Bengali Women's Forum (BWF) is a 501c3 non-profit organization that received its non-profit status in 2020. During the city's fiscal year (FY) 2022 financial partner application process, BWF submitted a \$10,000 funding request, however funding was not included in the Proposed FY 2022 Budget. BWF's application indicated that their goal is to provide constructive programming around current affairs, social concerns, personal and professional development, as well as informal gatherings, all of which are designed to strengthen and nurture connections among communities across the greater city.

Following budget adjustments, BWF has indicated that they would focus funding on the effort to reduce anti-Asian hate crimes in Charlotte. This information is included as **Attachment 1**. Although the Charlotte-Mecklenburg Police Department (CMPD) does not currently have a formal or financial relationship with the organization, CMPD has a community engagement team that works with various Asian communities in the city.

At the May 19, 2021 City Council meeting to consider budget adjustments, \$10,000 was proposed as a contribution to The Bengali Women's Forum. If approved, the recommended source of these funds is a reduction in the General Fund undesignated balance.

Adjustment 2: \$10,000 to support the restoration of the Siloam School, a school built for African American children in 1920

Siloam School, one of Mecklenburg County's oldest remaining African American schoolhouses, is one of the community's last standing Rosenwald Schools. Siloam School is on the National Register of Historic Places but is endangered due to its current state of disrepair. The city previously provided \$50,000 in FY 2018 toward the relocation of the school.

The Save Siloam School Project:

The effort to save the Siloam School is a partnership of The Charlotte Museum of History, Mecklenburg County, the City of Charlotte, the Historic Landmarks Commission, Aldersgate Retirement Community, Silver Star Community Inc., Tribute Companies, and a growing number of community organizations and individuals as listed below. Silver Star Community, Inc, has been working to save Rosenwald

Schools and Black spaces in Mecklenburg County for more than 10 years and were the original champions to save Siloam School. Now, a dedicated committee of partners and volunteers are working to save and restore the historic structure. As of March 2021, more than \$500,000 has been raised, including pledged contributions, more than halfway to the goal of \$1 million. Additional information is available at: <https://charlottemuseum.org/siloam/#save-siloam>

At the May 19, 2021 City Council meeting to consider budget adjustments, \$10,000 was proposed as a contribution to the Save Siloam School Project described. According to the organization, the funds would be used to assist with the cost of architectural services needed to complete the moving and restoration of the structure. If approved, the recommended source of these funds is a reduction in the General Fund undesignated balance.

Adjustment 3: Increase TreesCharlotte funding by \$50,000 (from \$100,000 to \$150,000)

Currently the Proposed FY 2022 Budget includes \$100,000 in funding for TreesCharlotte, consistent with the \$100,000 in funding provided in FY 2021. Previously all funding for TreesCharlotte was used specifically for tree planting. The write-up below was provided by TreesCharlotte to describe how the additional \$50,000 in funding that was requested for FY 2022 would be used.

TreesCharlotte utilizes funding to plant trees and engage citizens to steward trees properly. Over the past 2 years, Charlotte has grown over 15,000 residents, many of whom come from out-of-state. Reaching these newcomers and promoting trees as a community value is central to growing our canopy. \$20,000 of the requested increase will go to marketing, education, and elevating community engagement. \$30,000 will fund planting and stewarding 300 additional trees or 6 football fields of additional canopy

At the May 19, 2021 City Council meeting to consider budget adjustments, an additional \$50,000 above the proposed \$100,000 was proposed as a contribution to TreesCharlotte. If approved, the recommended source of these funds is a reduction in the General Fund undesignated balance.

Adjustment 4: Provide a one-time contribution of \$70,000 in FY 2022 to the Charlotte Mecklenburg Historic Landmarks Commission's revolving fund

The Charlotte-Mecklenburg Historic Landmarks Commission (CMHLC) is authorized by state enabling legislation and considered to be a component of Mecklenburg County. CMHLC is governed by a 12-member board which consists of six appointees

from the Mecklenburg County Board of Commissioners, and six appointees from the Charlotte Mayor and City Council. CMHLC protects historic properties in Mecklenburg County by:

1. Designating properties as historic landmarks,
2. Buying and selling endangered historic landmarks through a revolving fund,
3. Administering design review of intended alterations of historic landmarks, and
4. Educating the general public about the significance of historic landmarks.

In the FY 2021 budget the city provided the CMHLC fund with a non-recurring contribution of \$35,000.

At the May 19, 2021 City Council meeting to consider budget adjustments, \$70,000 was proposed as a contribution to the CMHLC revolving fund. If approved, the recommended source of these funds is a reduction in the General Fund undesignated balance.

Adjustment 5: Shift pay differential equal to \$0.25 per hour

The intention of shift differential pay is to incentivize employees to work different shifts than the traditional day shift. In peer cities, where implemented, shift pay ranges from \$0.65 per hour to \$1.60 per hour. Since it would be lower than peer cities, it is uncertain if a \$0.25 shift differential would have any impact on preference when recruiting for second or third shifts. Additionally, in order to implement shift differential, a number of policies and business processes would need to be developed. Implementation and policy decisions that would need to be considered before the implementation of shift differential would include:

- Would employees working day-shift on weekends receive shift differential?
- Would employees working a 24-hour shift receive any portion of shift differential, even if that is considered the most advantageous shift in the department?
- Would shift differential be awarded to day-shift employees working overtime during second or third shifts?
- What is the impact to the retirement systems of allowing a method to increase compensation during the employee's highest-paid years?

Additionally, an implementation timeline is likely to extend beyond the beginning of the fiscal year and may necessitate changes in payroll coding and payroll supervisor training.

The projected 12-month cost of shift differential in the General Fund at \$0.25 per hour is approximately \$625,000. Seventy-five percent of this total would be concentrated in CMPD. As an alternative to an ongoing 12-month shift differential program, a one-time bonus could also be considered. Using the same \$625,000 General Fund estimate as the 12-month program noted above, a one-time bonus would allow for payments of approximately \$375 to each current employee that worked a second or third shift during the previous fiscal year. This one-time bonus would be discretionary in nature and not subject to additional overtime pay.

A budget adjustment of \$625,000 is beyond the \$150,000 undesignated balance and would require an additional reduction in the budget. A proposed adjustment was not identified during the Budget Adjustments process. To mitigate any impact to current service levels, it would be recommended that a reduction come from any service enhancements or new programs that were included in the Proposed FY 2022 Budget.

Adjustment 6: Road to Hire Pathways, update process to include RFP to select service partner for program

Considered Language: *"Augment the provision in the budget to provide \$890k to expand Road to Hire Pathways to instead call for an RFP and Diligence process by the Economic Development Department to help underrepresented students gain access to workforce training and employment opportunities, so that all organizations across the City have an opportunity to bid and maximize the outcomes of this investment and its impact on the corridors of opportunity. The results of this RFP process would be presented to council per our standard process for approval in our consent agenda when ready given its size and magnitude."*

Background Information

In September 2020, the Department of Economic Development solicited a "Workforce Partner Support Grants" process. The intention was to use CARES Act funding to support initiatives by non-profits related to career resources and job placement assistance. One organization that applied and received assistance was Road to Hire, which is an eligible 501(c)3 organization. Road to Hire received \$250,000 to support "Road to Hire Fellowships" which are apprenticeships that serve 18 to 25 year-olds in Charlotte. This funding went toward stipends for students in the program. Although not part of the request, the application also included information on the Road to Hire Pathways program that serves Charlotte Mecklenburg Schools (CMS) upperclassmen high schoolers at Title I schools and offers two and four-year college scholarships.

The Proposed FY 2022 Budget Presentation referenced a potential connection to utilize Corridors of Opportunity funding to support the Road to Hire Pathways program. The city's contribution of \$898,227 would be utilized to fund paid summer learning internships before the senior year of high school for students from Charlotte's high schools with the highest-poverty rates. \$570,000, (63 percent) would go to students for stipends during the summer programs. Following the summer program, Mecklenburg County (which included funding in their Proposed FY 2022 Budget) would provide \$884,036 to support in-school instruction and programming for the same students.

The city maintains flexibility on the process for supporting non-profits who are providing services in the community. The program was referenced to be supported in the Proposed FY 2022 Budget Presentation by Corridors of Opportunity funding because of four factors:

- The non-profit had recently responded to a CARES Act financial partner application process, was selected, and had implemented a similar program for the city;
- County and private funds would also support the program
- A new, formal application process would take anywhere from four weeks to two months and could prevent the program from becoming operational this summer; and
- Formal approval of the program would require full City Council approval in an upcoming Request for Council Action.

Adjustment 7: Affordable Housing – Overview of existing programs, utilization, and additional initiatives available

Core services within the Housing and Neighborhood Services department include the provision of affordable housing programs for low- to moderate-income residents through the construction of new affordable housing, preservation of existing affordable housing, helping residents stay in place, and creating homeownership opportunities. The city uses a diverse tool set to accomplish these initiatives. These programs are supported through a mix of both federal and local funds.

Additionally, the \$7,000,000 of proposed Pay-As-You-Go funding to Support Housing and Neighborhood Stabilization in the six Corridors of Opportunity is also planned to be used to enhance pathways to homeownership, help residents stay in place, and leverage collaborations with existing housing partners including the Westside Land Trust and create new partnerships with key partners such as estate planners. As the city explores increased pathways to homeownership in the Corridors, existing programs such as down-payment assistance programs and homeownership

education classes will be utilized, and new strategies will also be explored including the relocation of donated homes. The staying in place program will also leverage existing anti-displacement housing strategies, including housing rehabilitation programs, which can be explored for expansion related to the 2040 Comprehensive Plan. By leveraging and layering existing housing programs with new strategies, neighborhoods within the Corridors of Opportunity will benefit from this new approach to neighborhood stabilization.

To address some of the housing specific recommendations and questions raised at the Budget Adjustments meeting the following section includes additional clarifications and details.

Housing Services Questions and Answers

1. Question: The city reduced the number of down-payment assistance loans it is providing. Can some of the leftover funding be used to increase down-payment assistance to encourage homeownership?

The House Charlotte down payment assistance program is funded with Pay-As-You-Go and federal HOME funds. The city is able to use any unused portions of funds for the program in FY 2022. The reduction in down-payment assistance was due to a limited supply of housing inventory available for-sale, coupled with increasing home sales prices in relation to the maximum home purchase price allowed in the HouseCharlotte program. Staff is currently working to administratively amend the maximum home purchase price for these programs.

2. Question: What can the city do to be more intentional and deliberate about Housing and Neighborhood Services' work on anti-displacement? This could be increasing down-payment assistance, assisting with other costs to purchase, tax abatement, low-interest loans for remodeling, etc.

The current programs described below are designed to assist households earning 80 percent and below the area median income (AMI). Any desire to assist households above 80 percent of the AMI could be funded through the proposed \$7 million of Pay-As-You-Go funding designated for housing in the Corridors of Opportunity program.

- The city has several programs designed to help homeowners remain in their homes and support anti-displacement. Some of the existing programs include:
 - Safe Home Housing Rehabilitation,
 - TLC by CLT Targeted Rehabilitation,
 - LeadSafe Charlotte,
 - Safe Home Emergency Repair, and
 - Lowe's Housing Preservation Program (targeted to homes in the Beatties Ford Road corridor).

- As indicated in the response to question #1, staff is currently exploring a plan to increase the amount of down payment assistance that eligible homebuyers can receive.
- The HouseCharlotte down payment assistance program can assist with not only the required down payment in a home purchase, but also with closing costs or to buy down the interest rate of the primary mortgage.

3. Question: Can the city explore the costs for estate planning outreach for older homeowners (e.g., educating senior homeowners on their options for their estate).

Staff will explore the incorporation of estate planning and general financial literacy into community trainings offered through the Housing and Neighborhood Services Community Engagement division, with a focus on sessions with senior homeowners living in gentrifying neighborhoods.

4. Question: Can the city explore the costs for a city-facilitated owner-occupant-buyer/seller match program to connect purchasers with sellers; the program could be administered by an external entity such as the Westside Community Land Trust or it could be administered by city staff).

- City staff currently assist with helping to match homeowners that have participated in the HouseCharlotte down payment assistance program who are looking to sell their property with potential homebuyers who meet the down-payment assistance eligibility requirements such as AMI and maximum home sales price.
- This effort can be expanded to include other homeowners who have affordability deed restrictions on their homes, such as those participating in Habitat and Westside Community Land Trust homeownership programs, as well as assisting individuals who have completed the mandatory housing counseling / training through the HouseCharlotte down payment assistance program.
- Non-subsidized homeowners are less likely to seek such assistance because they want to sell their homes at a fair market value that often exceeds the maximum sales price a subsidized homebuyer can pay.

5. Question: Can the city assist current owner/occupiers with upfitting their homes for income properties, pending the outcome of the Comp 2040 discussions?

- The city has already provided funding from prior-year savings in other housing programs to the Westside Community Land Trust to assist two homeowners to rehab their homes that will serve as primary residences, and to also create a for-rent accessory dwelling unit (ADU) on their property as an income-generating property.
- The city's support for the Westside Community Land Trust project could serve as a model for a pilot to expand this concept. Staff from various city departments completed a study that explored a home rehabilitation/ADU Program where low- to moderate-income homeowners could receive assistance to rehab their homes to address deferred maintenance needs, as

well as add an ADU onto their home as a for-rent income opportunity. A pilot of this idea, including the costs of the pilot versus a program with recurring funding, is worth considering. The pilot could be an expansion of the existing partnerships the city has with community organizations (such as the Westside Community Land Trust).

6. Question: We've had a donation of 20 acres of land on Arrowood Road, and we've acquired some other land around Charlotte. I'm hearing Council say that we need to look at affordable housing. Let's build a neighborhood on this land we have.

- A cross-departmental team is currently preparing a Request for Proposals for the development of affordable housing on the donated land on Arrowood Road, as well as several other city-owned parcels.
- This best practice is referred to in the Charlotte Housing Framework and the city has been successful in conveying several other city-owned parcels to qualified affordable housing developers for the development of deed-restricted affordable housing. Through these efforts, 351 affordable housing units will be coming online over the next three years, including both multi-family for-rent units, as well as single-family for-sale units.

7. Question: What are all the current tools and programs the city uses to promote affordable housing and related initiatives?

An overview of the city's current housing programs and initiatives by type of support provided is included in the following section for reference.

Overview of Existing Housing Programs and Initiatives

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Homeless Support (see also COVID Pandemic Relief)

Federal Emergency Solutions Grant (ESG) for rapid rehousing, case management and rental assistance to households moving from emergency shelter into permanent housing, and increasing landlord participation in housing these vulnerable households. Funds can also be used for facility (shelter) renovations.

Program Name:

Emergency Solutions Grants

Program Description: Provided to nonprofit emergency housing providers specifically serving the homeless population. Partner funding is used to provide shelter support, homelessness prevention, rapid rehousing, and the Homeless Management Information System. Funds can also be used for facility renovations.

Funding is often determined through competitive requests for proposals (RFP). Examples of eligible nonprofit emergency housing providers include Roof Above, Salvation Army Center of Hope, and The Relatives.

Population Served: Homeless residents at 30% AMI and below as defined by HUD.

Program Name:

Housing CLT

Program Description: Housing CLT creates a collaborative approach between landlords and human service agencies by recruiting landlords to make their units available for homeless individuals and families ready to exit emergency shelters, creating a shared system for accessing housing resources for households experiencing homelessness, and tracking and supporting to ensure they have the skills and resources for housing stability. Risk mitigation funds for landlords are also provided. Housing Navigators assist households with finding units, completing rental applications and leasing the unit. Housing navigators also provide support to landlords, ensuring subsidies are received and assisting with any tenant landlord disputes. The program is administered by the local nonprofit Socialserve.

In response to the COVID-19 pandemic, a recent contract creates additional capacity for Housing Navigators to support housing placement for approximately 300 homeless persons, including support associated with the United Way homelessness initiatives in response to COVID-19.

Population Served: 50% AMI and below.

Program Name:

A Way Home Rental Assistance Endowment

Program Description: Partnership with Foundation for the Carolinas. Provides rental subsidies and support services to low income individuals/households. *Funding for eligible households is provided for up to 24 months.*

In 2014, the city committed \$10 million of Local PAYGO funds to the program. Outside private-sector funding sources provided a \$10 million match, and Mecklenburg County also contributed \$1.4 million.

Population Served: 50% AMI and below.

Rent & Relocation

Programs that support access to, or ability to maintain, rental housing. These funds are provided to partners who administer rental assistance programs. Note: COVID-19 rent assistance programs are included in the pandemic relief section.

Program Name:

Tenant Based Rental Assistance

Program Description: Provides funding to nonprofit housing agencies to assist clients with temporary rent subsidies. The goal of this program is to stabilize housing for households working towards active self-sustainability or waiting for a permanent subsidy to become available. *Funding for eligible households provided for up to 24 months.*

Funding is determined through competitive requests for proposals (RFP). Examples of eligible nonprofit housing agencies include Charlotte Family Housing, Supportive Housing Communities, the Men's Shelter, and the Salvation Army.

Population Served: 60% AMI and below.

Program Name:

Housing Opportunities for Persons with HIV/AIDS (HOPWA)

Program Description: Provides various housing services to low income residents living with AIDS / HIV. Program services include rental assistance, housing information services and support for facilities that provide HIV housing and

services. The program is administered by the local nonprofit, Carolinas CARE Partnership.

Population Served: 80% AMI and below with an HIV positive household member.

Program Name:

[Emergency Rent & Utility Assistance \(see also COVID-19 Pandemic Relief\)](#)

Program Description: Provides assistance to households with late rent or overdue utilities to avoid utility cut offs and evictions. Funding is determined through the city's annual financial partners budget process; the program is administered by Crisis Assistance Ministry.

Population Served: 60% AMI and below

Program Name:

[NOAH Rental Subsidy Pilot](#)

Program Description: A pilot program that provides long-term rent subsidy for 30% AMI households in high-quality NOAH developments. Property owner agrees to a long-term deed restriction and set aside at least 15% of units for 30% AMI households who don't have existing vouchers or other forms of rental assistance. City commits annual funding for the length of the deed restriction at amount equal to City property tax bill. Mecklenburg County approved comparable pilot equivalent to County tax bill. The subsidy program is administered by SocialServe.

City Council approved the Lake Mist Apartments NOAH Rental Subsidy Pilot in November 2020. Lake Mist will create 22 new subsidized units through the pilot.

Population Served: 30% AMI households who don't have existing vouchers or other forms of rental assistance.

Program Name:

[Voluntary Emergency Relocation](#)

Program Description: Provides voluntary relocation from a rental housing unit with serious code violations to another unit suitable for human habitation. The program is offered when Code Enforcement is unsuccessful in having serious repairs completed by a landlord to a housing unit under a repair order.

The program is administered by the local nonprofit agency, Community Link.

Population Served: 60% AMI and below

Housing Rehabilitation & Anti-Displacement

Programs that support rehab and maintenance of housing units to preserve the life of a structure and allow occupant to remain in the home under safe conditions, and other anti-displacement measures such as property tax assistance.

Program Name:

Safe Home *and* TLC by CLT Targeted Rehab

Program Descriptions:

Safe Home: Provides moderate housing rehabilitation to remove code violations and improve handicap accessibility, energy efficiency and environmental safety.

TLC by CLT: Provides moderate housing rehabilitation to remove code violations and improve handicap accessibility, energy efficiency and environmental safety. Includes exterior improvements to increase curb appeal. In 2016, staff identified Camp Greene and Lincoln Heights as pilot neighborhoods for the program. The selection was based on data, including median income of households, age of the housing stock, housing code violations, and the pace of neighborhood change. In 2018 the program was expanded to Washington Heights and Revolution Park

Population Served:

Safe Home: 60% AMI and below, with preference given to elderly and/or disabled households.

TLC by CLT: Owner occupants or renters at 80% AMI and below living in selected TLC neighborhoods.

Program Name:

Housing Preservation Program

Program Description: The Housing Preservation Program provides essential repair support to corridors selected for service. Code Enforcement identifies units with potential code violations and invites households to apply for assistance. Eligible households receive up to \$30,000 in assistance to repair essential systems and remedy code violations. The program started operating April 2021 in the Beatties Ford corridor.

Population Served: 100% AMI and below.

Program Name:

[Lead Safe](#)

Program Description: Provides testing and remediation of lead-based paint in homes built prior to 1978. Units counted under this heading include units solely funded by the Lead Hazard Control Grant. Program funds are also used in CDBG funded rehab and outcomes are captured under those programs. The City of Charlotte administers the program

Population Served: Owners-occupied or rental properties serving households 80% AMI and below.

Program Name:

[Emergency Repair](#)

Program Description: Provides urgent repairs for homeowners experiencing a housing condition that affects life, health or safety, and that could lead to the household being displaced from the home unit. Most requests for service are resolved in three business days. The City of Charlotte administers the program.

Population Served: Homeowners, 60% AMI and below.

Program Name:

[Partner Housing Rehabilitation](#)

Program Description: Provides funding to non-profit partner for critical home repairs and housing rehabilitation options. The City of Charlotte partners with Habitat for Humanity to leverage Habitat's extensive experience to provide safe, decent, affordable housing options.

Population Served: 60% AMI and below.

Program Name:

[Aging in Place](#)

Program Description: Provides grants to low income senior citizens to help pay city property taxes. The program compliments existing state property tax assistance programs administered by Mecklenburg County to support low-income senior and veteran homeowners (Homestead Exclusion and Circuit Breaker programs). The City of Charlotte administers the program.

Population Served: Between \$31,000 and 80% AMI.

Preservation and New Construction

Programs that lead to the creation and preservation of affordable housing units.

Program Name:

Housing Trust Fund

Program Description: The Housing Trust Fund (HTF) is the City's primary affordable housing development tool. Used principally to provide gap financing to affordable housing developers, the HTF leverages other public and private funding to increase the supply of deed-restricted affordable housing units. New HTF funding is available every two years through bond offerings approved by voter referendums. Funding is provided to affordable housing developers for new construction and preservation developments through a competitive Request for Proposals (RFP) process.

Population Served: Up to 80% AMI.

Program Name:

City-Owned Land

Program Description: City Council approved the Guidelines for Evaluation and Disposition of City-Owned Land for the development of Affordable Housing in 2019. Deed restrictions/terms of affordability for a period that aligns with city priorities through recorded deed restrictions are applicable.

Population Served: The guidelines seek to achieve the highest number of affordable units serving households earning between 30 and 80 percent of the AMI, with an emphasis on units serving households earning 30 percent or below of the AMI.

Program Name:

Naturally Occurring Affordable Housing (NOAH) Fund

Program Description: Created in 2020 via a one-time funding allocation, the NOAH Fund is designed to enable the City to preserve affordable housing for families earning up to 80% of the AMI. The program has been implemented in partnership with affordable housing developers who are encouraged to acquire NOAHs to create mixed-income and inclusive communities.

Population Served: Up to 80% of AMI.

Program Name:

DreamKey Partners (formerly the Charlotte-Mecklenburg Housing Partnership)

Program Description: DreamKey partners uses City financial support to develop affordable housing options for residents. Funding is provided through the City's annual financial partner budget process. DreamKey recently completed the development of Brightwalk a 778 unit mixed income development. Current projects include the rehabilitation of affordable housing assets to extend their useful life.

Population Served: Up to 80% AMI

Program Name:

HOME Consortium

Program Description: The HOME Consortium is mandated by HUD. The City is a member of the HOME Consortium, which allows for a larger allocation of federal HOME funding. Consortium members include Mecklenburg County and other municipalities located within Mecklenburg County. Members request funding for HOME eligible projects, including down payment assistance and new housing construction. Nonprofit organizations can access a special HOME set-aside for Community Housing Development Organizations (*see homeownership programs for more information on CHDO*).

Population Served: Owner-occupied projects at 80% AMI and below, and 60% AMI and below for rental projects.

Homeownership

Programs that expand homeownership opportunities to low-to-moderate income households.

Program Name:

House Charlotte Down Payment Assistance

Program Description: Provides up to \$17,000 of down payment and closing cost assistance for home purchase. Funds can be used for principal reduction, closing costs, or rate buy downs. Public employees receive an additional benefit of a shorter loan write-down period. This program is available to residents that qualify for a primary loan from an approved lender. The program includes housing education to ensure families are positioned for success as homeowners. DreamKey

Partners (formerly the Charlotte Mecklenburg Housing Partnership) administers the program.

Population Served: 100% AMI and below; Public employees must be at 80% AMI or below.

Program Name:

[Community Heroes](#)

Program Description: Community Heroes expands the House Charlotte down payment assistance program to provide up to \$30,000 down payment assistance for firefighters, law enforcement, other first responders, public school teachers and, in response to the pandemic, other essential workers. The City of Charlotte partners with the Federal Home Loan Bank of Atlanta (FHLB-Atlanta) to provide the Community Heroes down payment assistance.

Population Served: 100% - 120% AMI, targeted sectors including public school teachers, first responders and essential workers.

Program Name:

[Single Family Acquisition, Rehabilitation and Resell Program](#)

Program Description: This program was approved in the FY 2020 budget to fund the acquisition, preservation and rehabilitation of 12 or more single family homes. The homes will be sold to households earning up to 80% of AMI, with deed restrictions. Funds are made available to affordable housing developers/organizations through a competitive Request for Proposal process. The City administers the program.

Population Served: Up to 80% AMI.

Program Name:

[Housing Counseling](#)

Program Description: Provides homeownership education classes, pre-purchase counseling, and assistance with housing loss mitigation. All HouseCharlotte Down Payment Assistance participants are required to participate in housing counseling. Counseling services are provided by DreamKey Partners (formerly the Charlotte Mecklenburg Housing Partnership) and Prosperity Unlimited, LLC.

Population Served: 100% AMI and below.

Program Name:

Land Trust Support

Program Description:

The City is partnering with the West Side Community Land Trust (WSCLT) to help them realize their goal to develop 50 permanently affordable homeownership units. To date the City has completed, is currently involved in and considering the following assistance.

COMPLETED

- Provided \$49,000 to acquire property in the Lakewood Neighborhood that will be used to create two homeownership opportunities and two for-rent units. WSCLT will create these opportunities on the property by developing two single-family for-sale homes. Each home will have a for-rent Accessory Dwelling Unit (ADU). The ADUs will be accomplished by the relocation/placement of two historic shotgun homes to the property that will be rehabbed as for-rent units. The new homeowners will be able to rent the ADUs.
- Approved \$117,525 to help cover site development costs for three lots located on Gilbert Street within the Beatties Ford Road Corridor of Opportunity. The sitework will entail mitigating storm water runoff as well as site grading and clearing. Three homes will be relocated to the sites for renovation and will be sold to households between 60% and 80% of the Area Median Income.

ON-GOING

- Housing & Neighborhood Services staff provides on-going guidance on the process of applying for federal HOME funding through the City's Certified Housing Development Organization (CHDO) Request for Proposals.
- Housing & Neighborhood Services staff participates in meetings with the Westside Land Trust and provides strategic guidance on the future of the organization.

POTENTIAL FUTURE SUPPORT/PARTNERSHIP

- Discussing the possibility of conveying four city-owned in-fill sites that were realized through reverter clauses with CDCs who were unable to develop these parcels. The sites can possibly be conveyed to WSCLT for the development of townhome styled affordable homeownership. The sites are located on Ambassador Street and Columbus Circle. WSCLT will be partnering with True Homes and the Belmont Community Development Corporation to develop the housing units. The four parcels have appraised for a total of \$496K collectively.

Valuation of Potentially Donated Land:

Address	Parcel #	Zoned	Size/Acres	Appraisal Date	Amount
2619 Columbus Cir	067-041-38	R-5	0.207	2/23/21	\$72,000
2632 Columbus Cir	067-073-26	R-8	0.272	2/23/21	\$74,000
801 Ambassador St	071-121-21	R-5	0.4	2/4/21	\$190,000
Ambassador St	071-121-22	R-5	0.187	2/4/21	\$160,000
					\$496,000

Population Served: 80% AMI and below.

Program Name:

Community Housing Development Organization (CHDO)

Program Description: HUD allows the use of federal HOME funds to support CHDO housing development. Recent CHDO activity has involved single-family new construction in Druid Hills and Elizabeth Heights. Ongoing funding is subject to HUD annual allocations and set aside requirements. Examples of local certified CHDO organizations include Belmont CDC, CrossRoads CDC, Dream Key Partners, and Friendship CDC.

Population Served: Up to 80% AMI.

COVID-19 Pandemic Relief

The City has implemented a number of housing assistance programs in response to the COVID-19 pandemic.

Program Name:

Rent and Mortgage Assistance

Program Description: The program is targeted to households who have fallen behind on their rent or mortgage payments as a result of a COVID-19 related event such as a loss or reduction in income, incurring a significant increase in expenses, or some other financial hardship due to the pandemic.

Population Served: Households financially impacted by COVID-19.

Program Name:

Utility Arrears Assistance

Program Description: The program is targeted to households who have fallen behind on their utility bill(s) as a result of a COVID-19 related event such as a loss or reduction in income, incurring a significant increase in expenses, or some other financial hardship.

Population Served: Households financially impacted by COVID-19.

Program Name:

COVID-19 Emergency Shelter Support

Program Description: The City has supported the following organizations to provide emergency shelter support for individuals and families experiencing homelessness.

- Salvation Army – Hotel Lease to Expand local shelter capacity through the Salvation Army’s planned hotel lease during July-December 2021 (\$700,000).
- Salvation Army - Facility renovations and modifications to increase social distancing and add protections against the spread of disease (\$500,000).
- United Way – Rapid Rehousing & Supportive Services to help households move out of emergency shelters and into permanent housing, aided with the supportive services provided by community partners (3,407,640).
- United Way - Provide one-year of housing for 75 previously unsheltered households who resided in the North End encampment (\$2,100,000).

- Heal Charlotte - Provide emergency shelter and related services in response to households facing hardship due to COVID-19 (\$80,000).

Population Served: Households meeting the HUD definition of homelessness and impacted by COVID-19

Program Name:

Hotel Acquisition

Program Description: Homeless services providers have responded to the pandemic by acquiring existing hotels to expand housing options. Units in these facilities will be converted to family style units to allow families to stay together and create social distancing. This approach will increase system resiliency by adding non-congregate units to Charlotte's homeless services infrastructure.

Population Served: Households experiencing homelessness and impacted by COVID-19.

Program Name:

Deposit Assistance

Program Description: Provide deposit assistance (rent, security and utility) to transition homeless individuals and families into non-supportive permanent housing. The program is administered by Socialserve and leverages the work of homeless services providers, including the Men's Shelter of Charlotte and the Salvation Army Women's Shelter.

Population Served: Households experiencing homelessness impacted by COVID-19.

Attachment 1: Follow up information provided by The Bengali Women's Forum

Background & The Bengali Women's Forum's (BWF) standing for AAPI community

Between 2019 and 2020, hate crimes nationally against Asian-Americans and Pacific Islanders increased to 150%, according to the center for the study of Hate and Extremism (Ref - <https://www.csusb.edu/hate-and-extremism-center>) at California State University, San Bernardino.

We have also noticed recently that

- On April 2nd, a local Asian-owned business in the Charlotte Transit Center, Plaza Sundries, was vandalized
- Just 12 days later, 37-year-old storeowner Devi Chauhan was shot in the chest while working at his Asian grocery store off Albemarle Road
- In March, six Asian American women were shot in Atlanta.

Further to that, on May 18, 2021, congress Passes a bill to counter **The Rise In Anti-Asian Hate Crimes**, which makes this a National issue.

The **Bengali Women's Forum (BWF)** condemned mounting violence against **Asian-American and Pacific Islander communities (AAPI)**, BWF believes that rooting out racism by **building stronger relationships and supporting community-led solutions** is the way forward.

BWF was founded on various fundamental principles like equity for equality, equal opportunity, and opportunity for well-being. With the backdrop of these hate incidents, BWF finds its Mission Statement as apt with the cause, i.e. **"BWF strives to be the change catalyst and brings the change the society wants to see"**.

Future Road maps

There have been over 30 recorded anti-Asian hate incidents in Charlotte since March of last year and BWF believes that the AAPI community needs support in multiple ways and therefore proposing the following avenues to increase the outreach to **AAPI owned businesses, families, and women**.

1. Conducting Training using social channels on **"Harassment Intervention Training"**

This will be conducted either through a volunteered led inhouse program or by partnering with an established social organization at Charlotte to make the participants aware that ***how important is to address even the seemingly inconsequential behaviors of any individual's if noticed in a public place*** to prevent any large scale escalation of the matter which can lead into Harassment or major situation including loss of life.

2. Building social consciousness by highlighting matters through various BWF's established channels
 - Campaign & fundraising to support the cause and stand beside the **AAPI** victims
 - Social awareness campaign through social media
3. To standing by the Victims, Victim's family, the suffering society and provide them the necessary training and help building skills to overcome their financial impact by getting a good job in the Charlotte market. This objective will be aligned with the ongoing programs of BWF, i.e. through the **Social & Economic Empowerment Program & Skill 2.0 program**.

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- **Social & Economic Empowerment Program** – This program will focus on improving the skills of the impacted AAPI person or their family members or impacted society members who have suffered substantial financial challenge due to the hate incident happened with their family or individuals and they are in dire need to re-establish themselves financially. BWF will stand beside them and will provide free coaching and help in building skills that will eventually **help them to get jobs or help in rebuilding their business**
- **Skill 2.0 program** – This program will focus on specifically the Victim's children and help them to be **"Future Ready"**

Both of these programs fall under the **'Workforce and Business Development'** strategic priorities of the city and an established operating model of BWF. The details of the same were shared previously as part of the initial grant request and the same has been furnished below as the implementable model to stand beside the **AAPI community** and help them to be **Strong Mentally & Financially**.

Program Details that will be rolled out to Asian American and Pacific Islanders (AAPI):

1. Social & Economic Empowerment Program

1.1. Goal - Develop a framework for Social & Economic empowerment

The objective of this program is to establish the process of developing **a sense of autonomy and self-confidence within an identified set of people** and making them act individually and work with them collectively to change social relationships and the institutions and discourses that exclude "people in need" and keep them in poverty.

It has been noticed that people's empowerment, and their ability to hold others to account, is strongly influenced by their

- Individual assets (such as Assets, Investments, savings),
- Human capabilities (such as good health and education),
- Social (such as social belonging, a sense of identity, leadership relations), and
- Psychological (self-esteem, self-confidence, the ability to imagine and aspire to a better future). Also

It is important to highlight people's collective assets and capabilities, such as voice, organization, representation, and identity, and make them successful people. Such characteristics are core to an individual's success and this framework is build considering strengthening this key objective in mind.

Keeping all these into **considerations BWF will focus on preparing people to enhance some or all of the above-mentioned areas in a more focused or customized fashion and empower them by developing necessary skills so that the people in need are ready to get a job in the market.** This framework is transformational in nature by itself and will mature as it progresses through its journey by continuously learning and improving the process.

1.2. Target Audience

1.2.1. The main focus of this program audience is to train the "people in need" who are looking for

Attachment 1: Follow up information provided by The Bengali Women's Forum

a job and make them market-ready

- The training will focus primarily on building soft skills & leadership skills
- Case by case basis this program will organize work-related technology training

1.3. Operating model

BWF will create a framework by utilizing various available sources (People & Technology) in the community to impart training, coaching, and mentoring to make any individual ready to obtain a job in the market.

This includes

- Utilizing professional, credible trainers/agencies to provide market-relevant training
- Utilizing HR professionals/Educationalists to coach an individual in soft skills & leadership skills
- Working closely with recruitment consultants to provide possible job opportunities for the trained resources

1.4. Measure the success (Key Performance Indicators)

a. Enablement & providing a platform for all

- This Program & Platform is open for all in the community.
- Frequencies of program rollouts, participations, and its success is a key measure
- The program will target participation through free memberships with a 95% of newly identified registration for each cycle

b. Direct Outcome

- Eventually, the participants get the job

c. Indirect Outcome

- Individual performance improvements in one or all of the identified parameters such as Psychological, Social, Human capabilities, and Individual assets
- Participants to appraise 'effectiveness of these events on a higher scale through training feedback

2. Skill 2.0 Program

2.1. Goal - Develop the soft skills to be future-ready– Skill 2.0 program

Following are the key objectives of this program

- A market Study report published by HCI research conducted in partnership with Randstad) shows the following data points
 - The hardest-to-find skills are overwhelmingly soft skills, such as leadership, communication, and listening. The higher up in the organization, the greater the percentage of soft skills that are required for the role:
 - 67 percent for entry-level and individual contributors;
 - 75 percent for mid-level positions and
 - 82 percent for senior leaders

Attachment 1: Follow up information provided by The Bengali Women's Forum

- BWF believes that inculcation of such skills should start from the school going children level
- Considering this theme as a background of this program, BWF has organized its first program in 2019 where the **theme was to build leadership capabilities among the young students of Charlotte**. The program was encapsulated under the flagship event names **"Leaders in the making" and the event topic was "Our Children is tomorrow's civic leaders"**. This program was an overwhelming success and been participated by Charlotte city council members, mayor protem, and NC state senators. BWF is envisaging continuity of this event post COVID scenario and **nurture the soft skills of the younger generation and train them as "future-ready"**
- Building the future blocks under the Skill 2.0 program based on the BWF's experience, BWF is putting forward an objective of grooming the Soft Skill and leadership skills within the young students in the community

2.2. Target Audience

2.2.1. The main focus of this program is to coach leadership & soft skills **to the young students of the community and give them a platform to experience their learning and build confidence**. The tag line of this program is **"Skill 2.0 – Be Future -Ready"**

2.3. Operating model

This program is specifically to build soft skills and leadership skills for the targeted audience. This program will cover **participants from an elementary school to a young adult who wants to learn and sharpen their capabilities and become "future-ready"**. To make it happen BWF will use the already created framework by utilizing various community sources (People & Technology) to impart training to the identified sets of individuals.

This program includes

- Identify the student set based on the student registration process
- Utilizing Social skilled professional, credible trainers, HR personnel to provide relevant training on soft skills and leadership skills
- Give the trained individual an audience of renowned personalities to present their learned skills and eventually provide them live feedback, recognize their confidence and capabilities in a meaningful way

2.4. Measure the success (Key Performance Indicators)

a. Enablement & providing a platform for all

- This Program & Platform is open for all students in the community.
- Frequencies of program rollouts, participations, and its success is a key measure
- The program will target participation through a free registration

b. Direct Outcome

- Eventually, the participants get 4 to 5 (vary course to course basis) weeks of training
- Get a forum to present their learning through the **"Leaders in making"** banner

Attachment 1: Follow up information provided by The Bengali Women's Forum

- to the renowned personalities in the society
- Get certification for performance

c. Indirect Outcome

- Individual performance improvements in one or all of the identified parameters
- Participants to appraise 'effectiveness of these events on a higher scale through training feedback

3. The common Framework to be set up and the Activities to be performed for running these programs are:

- Setup infrastructures related to humans & technologies. such as
 - creating a sustainable trainer base & ecosystem,
 - a building like-minded volunteer base,
 - identify professional agencies who are aligned with this type of work,
 - building a reusable technology platform to support such program repeatedly
- Program execution, event programming, venue management, etc.
- Reaching out to the society and identify the "people in need" and "Student base" and filter them eventually to meet these program need
- From a program success perspective creating an ecosystem with Job recruiters & professionals
- Connecting with social and city officials to encourage them to participate in these events to provide real-life feedbacks to the audience
- Running a barebone operating infrastructure by recruiting part-time personnel for maintaining day to day operational needs
- Set up telephony support to receive calls from resources and manage interactions. For this a dedicated investment of cell phone, monthly rentals and part-time cost for an office staff who will be responsible to manage these activities needs to be planned