

2021-2025 Charlotte Mecklenburg Consolidated Plan

DRAFT

FOR REVIEW June 12 – July 10 2020

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Charlotte and Charlotte-Mecklenburg Regional Housing Consortium's Five Year Consolidated Plan and Annual Action Plan identifies the City's community development needs and outlines a comprehensive and coordinated strategy for addressing these needs. It serves as the application for funding for the following federal entitlement programs that serve low and moderate income families;

Community Development Block Grant (CDBG)

HOME Investment Partnership (HOME)

Emergency Solutions Grant (ESG)

Housing Opportunities for Persons with HIV/AIDS (HOPWA)

Overview

The last five years have been a period of recognizing increasing gaps in the Charlotte community. The need for housing for households at lower income levels remains strong, particularly households with special needs such as members with development disabilities or those living with HIV/AIDS. Charlotte has recognized increasing inequities between low income households and higher income households. These differences are most notable in the wealth and opportunity gaps between minority and white households. Investments must continue to be made to reduce these gaps and strengthen low income communities.

This plan continues to fund activities that increase access to affordable housing, homeownership opportunities and supports critical programming for homelessness prevention and economic development.

2. Summary of the objectives and outcomes identified in the Plan

The City of Charlotte's plan builds off the successes of past plans and identifies nine goals for the 2021-2025 plan cycle:

- Provide opportunities for homeownership
- Improve existing affordable housing stock
- Increase the supply of affordable rental housing
- Provide temporary rental assistance
- Increase neighborhood sustainability
- Provide programs to support persons with HIV/AIDS
- Provide assistance to households in crisis
- Promote businesses and a robust workforce
- Respond to community needs related to COVID19

Some goals will be accomplished through continued funding of the City's housing rehabilitation programs and the HouseCharlotte downpayment assistance program. Other goals will be accomplished by partnering with community agencies to rehabilitate and develop housing, provide emergency utility / rental assistance and support programs that assist families return to self-sufficiency. Ending and preventing homelessness continues to be a particular focus for the Charlotte community and this plan. To assist in reaching this goal, the City will continue to provide support for homeless services agencies through funding of shelter operations, homelessness prevention and the provision of rental subsidies. Approval of the Consolidated Plan by City Council is a requirement for continued participation in federally funded housing and community development programs. The activities indicated in this plan address three statutory goals set by HUD:

Provide Decent Housing

Provide A Suitable Living Environment

Provide Expanded Economic Opportunities

3. Evaluation of past performance

From 2016 to 2020 the City of Charlotte used HUD funding in varied ways to improve the lives of low and moderate income families in Charlotte. The City of Charlotte provided financed, rehabbed and preserved over 5000 housing units. Using federal, local and leveraged funds, housing units were built, single family homes in existing neighborhoods were repaired and first-time homebuyers recognized the dream of homeownership. The City also provided job creating economic development grants and supported programs that provide educational enrichment activities for children. As the City of Charlotte

grows, the need for these activities continues and services such as these play an important role in creating diverse, healthy and vibrant communities for all Charlotteans.

4. Summary of citizen participation process and consultation process

The City of Charlotte is committed to ensuring all Charlotte-Mecklenburg residents have the opportunity to learn, understand and provide comments regarding City plans. Prior to developing the plan, the City consulted with its housing and community development partners. These groups included nonprofit organizations, the Charlotte Apartment Association, the Charlotte Mecklenburg Coalition for Housing, the Community Relations Committee, Carolina's Care Partnership, the Continuum of Care, the Charlotte Housing Authority and the Charlotte Mecklenburg Housing Partnership.

Based on partner feedback, a needs assessment, and market analysis, the City developed a draft plan that was presented at three community forums, one of which was provided in Spanish. The draft plan was made available for 30 days for review and comment online and at Mecklenburg County libraries. Finally, City Council held a public hearing prior to approving the plan. This City conducts citizen engagement that results in better plans that more wholly reflect the needs and aspirations of all Charlotteans.

5. Summary of public comments

Ongoing.

6. Summary of comments or views not accepted and the reasons for not accepting them

N/A

7. Summary

The City of Charlotte embraces its responsibility to serve all Charlotteans, support diverse communities and build neighborhoods that are healthy and vibrant. This Consolidated Plan provides tools to continue this work through 2025. The plan emphasizes the City's role as a partner in a larger coalition of agencies providing diverse housing and services to the citizens of Charlotte-Mecklenburg.

The Process

PR-05 Lead & Responsible Agencies - 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Charlotte	Housing & Neighborhood Services
HOPWA Administrator	Charlotte	Housing & Neighborhood Services
HOME Administrator	Charlotte	Housing & Neighborhood Services
ESG Administrator	Charlotte	Housing & Neighborhood Services

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Warren Wooten
600 E. Trade Street
Charlotte, NC 28202
twooten@charlottenc.gov

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The following section outlines the City's consultation process. By consulting and collaborating with housing and community development stakeholders, the City can align and coordinate community development programs with a range of other plans, programs and resources to achieve greater impact.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City of Charlotte recognizes the need for a coordinated effort between local governments, nonprofits and provider agencies in dealing with the challenges facing low and moderate income families. The City participates in the Continuum of Care, which oversees homeless services activities in the community. The City also a member of the Homelessness Services Network, a group of organizations working together on issues related to homelessness. Throughout the year, City Council offers public engagement opportunities to allow organizations and citizens the opportunity to speak directly to City Council about housing issues.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Emergency Solutions Grant allocation recommendations are developed by a review group that consists of Continuum of Care members. HMIS administration is managed by the Continuum of Care Governance Committee. By having Continuum of Care member organizations involved in these activities, it ensures ESG and HMIS information and policies are frequently reviewed and understood by ESG grant administrators at the subrecipient agency and by HMIS users.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Carolina's Care Partnership
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
2	Agency/Group/Organization	Charlotte-Mecklenburg Housing Partnership, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

3	Agency/Group/Organization	Charlotte Mecklenburg Continuum of Care
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Service-Fair Housing Planning organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
4	Agency/Group/Organization	CHARLOTTE HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

Identify any Agency Types not consulted and provide rationale for not consulting

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City participates in regional meetings led by the Centralina Council of Governments, the HOME Consortium and the Continuum of Care. These meetings are attended by staff from area local governments ensuring awareness of City programs and providing an environment for project collaboration. City staff also participate in statewide organizations such as the yearly Housing Coalition Affordable Housing Conference and events held by the North Carolina Community Development Association.

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200 (c) and 91.300(c)

- 1. Summary of citizen participation process/Efforts made to broaden citizen participation**
Summarize citizen participation process and how it impacted goal-setting

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Charlotte Mecklenburg region is home to diverse communities, thriving businesses and a rich culture of respect and inclusion. Unrest in 2016 in Charlotte as a result of a police related shooting of a black man demonstrates continuing enquiities if Charlotte and accross the country. Charlotte was ranked 50 out of 50 large cities for economic mobility with major divides between white households and minority households. Wages at the bottom end of earnings remain stubbornly low. Low income households continue to struggle to meet daily living expenses and many are unable to accumulate savings. Illness, job loss or other life events that cause income loss result in immediate financial crisis. In many cases, the end result for low income families is the loss of housing.

This assessment indicates continuing needs of low income, low wealth households. Of note, low income African American households bear a disproportionate number of negative impacts related to housing. While 35% of the population of Charlotte is African American, over 50% of negative impacts fall on African America families. These and other households are impacted by continuing deficiencies in the number of available properties affordable to low income households with significant gaps for housing affordable to households earning below 50% of the median area income.

Housing and services for special populations is also in demand. Persons with disabilities, the elderly and persons living with HIV/AIDS are all living longer which increases the need for housing and services they need for daily living. The Charlotte community continues to focus on ending and preventing homelessness. This effort has made significant progress but will require continued support to sustain the momentum generated over the last five years.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Charlotte is a growing City that continues to attract global business and strong commercial and residential growth. Available quality housing that meets the needs of current and future citizens is critical to Charlotte's ongoing sustainability and growth. The data and analysis in this section provides an overview of housing needs and a context for goal development and resource targeting.

Charlotte's population has increased by 14% between 2011 and 2016. Most recent demographic estimates project the population of Mecklenburg County has already exceeded one million people with a median household income of just above \$83,500.

Charlotte's population is made up of approximately 370,000 households. About 24% of the City's households earn 50% or less of area median income. Of the 89,000 low income households living in Charlotte, 26% of them have at least one member over 62 years of age. 20% of low income households have at least one child under the age of six.

Housing cost burden is a measure related to how much income a family is expending on housing. HUD considers a household cost burdened when 30% or more of household gross income is expended on housing. If a family spends more than 50% of household gross income on housing, that family is considered severely cost burdened. 14% of all households in Charlotte are cost burdened and 14% are severely cost burdened. The cost of housing as a percent of household income is a significant challenge for both owners and rentals and disproportionately affects lower income households.

Demographics	Base Year: 2011	Most Recent Year: 2016	% Change
Population	905,299	1,034,290	14%
Households	356,853	370,925	4%
Median Income	\$55,994.00	\$61,695.00	10%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

2012-2016 CHAS Data

Data Source Comments: population, income data from 2017 ACS Data

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	47,020	42,845	62,250	36,240	182,585
Small Family Households	16,810	15,895	23,385	14,065	96,125
Large Family Households	3,634	4,170	4,950	2,653	12,004

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Household contains at least one person 62-74 years of age	6,831	6,601	9,833	5,479	27,109
Household contains at least one person age 75 or older	4,440	5,293	5,749	2,489	8,204
Households with one or more children 6 years old or younger	9,361	8,917	10,104	5,706	25,187

Table 6 - Total Households Table

Data 2011-2015 CHAS
Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	385	285	315	90	1,075	109	55	55	10	229
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	465	495	334	220	1,514	35	105	125	15	280
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,504	1,434	1,320	365	4,623	289	364	344	349	1,346
Housing cost burden greater than 50% of income (and none of the above problems)	23,100	8,294	1,789	150	33,333	7,564	5,615	3,999	974	18,152

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	2,635	13,530	12,980	1,974	31,119	1,844	3,830	10,085	4,974	20,733
Zero/negative Income (and none of the above problems)	3,390	0	0	0	3,390	1,489	0	0	0	1,489

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	25,460	10,499	3,769	820	40,548	8,004	6,140	4,519	1,350	20,013
Having none of four housing problems	5,569	17,175	29,850	15,170	67,764	3,094	9,015	24,115	18,890	55,114

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Household has negative income, but none of the other housing problems	3,390	0	0	0	3,390	1,489	0	0	0	1,489

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	11,400	9,245	5,360	26,005	2,564	3,194	5,569	11,327
Large Related	2,344	1,899	554	4,797	868	1,328	1,128	3,324
Elderly	4,103	3,058	1,593	8,754	3,925	3,572	4,317	11,814
Other	9,980	9,133	7,578	26,691	2,399	1,623	3,293	7,315
Total need by income	27,827	23,335	15,085	66,247	9,756	9,717	14,307	33,780

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	10,145	2,975	595	13,715	2,149	1,979	1,339	5,467
Large Related	1,894	375	80	2,349	690	625	140	1,455

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Elderly	3,478	1,550	484	5,512	2,887	2,032	1,448	6,367
Other	9,090	3,708	689	13,487	2,125	1,104	1,149	4,378
Total need by income	24,607	8,608	1,848	35,063	7,851	5,740	4,076	17,667

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,615	1,485	1,334	375	4,809	199	363	324	174	1,060
Multiple, unrelated family households	339	409	270	140	1,158	120	99	140	190	549
Other, non-family households	35	40	85	70	230	10	0	0	0	10
Total need by income	1,989	1,934	1,689	585	6,197	329	462	464	364	1,619

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

Charlotte Mecklenburg is home to over 120,000 single person households, approximately 30 percent of all households in the county. 31,000 households are single elderly living alone. Charlotte is home to several large and medium size college systems and these counts include students living alone. Single person households are of particular concern as they tend to have lower incomes and are less able to weather economic downturns or market changes. Renter households are especially vulnerable.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Domestic violence is a serious and growing issue in Charlotte Mecklenburg. In the 2017 fiscal year, 8,845 calls for service were placed with police related to domestic violence. 3,396 protective orders were issued by the Mecklenburg District Court - continuing a five year trend of growth in domestic protective orders. The large majority of housing needs caused by domestic violence are for emergency housing and relocation for women and their children. Charlotte has a domestic violence shelter that utilizes various housing programs to rehouse households effected by domestic violence. (FY17 Community Report on Domestic Violence in Mecklenburg County)

What are the most common housing problems?

The most common housing problem in the City of Charlotte, based on the HUD Comprehensive Housing Affordability Strategy (CHAS) data, are households with costs burdens. XX% of households in Charlotte are considered cost burdened or severely cost burdened. Housing lacking complete plumbing systems as well as occupied properties in delapidated condition posing a health or safety risk to the occupants are also frequent problems faced by low and moderate income households. UPDATE

Are any populations/household types more affected than others by these problems?

Generally households with children and elderly or disabled households will be more significantly impacted by high housing costs. Families with children have higher costs of living creating additional strain on family income. Due to elderly or disabled individuals having fixed incomes, any change in housing cost is difficult for the household to absorb, particularly if the family is already cost burdened.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

At risk households require ongoing and intensive support to attempt to prevent homelessness and if unsuccessful, rehouse to a new permanent housing situation or to a shelter if no housing is available. Families with children have an extensive set of needs and typically require continuing assistance with nutrition, child care and housing following periods of homelessness. Several temporary housing

opportunities are available in Charlotte to provide up to two years of housing support. Households who are unable to stabilize during this period require longer term assistance such as below market rate rental housing or Housing Choice Voucher support. In some instances, the cause for continuing instability is a disability requiring a more intensive supportive housing environment.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

N/A

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Housing in extremely dilapidated condition and overcrowded units can both be linked to housing instability increasing the risk of homelessness. Overcrowded units can be the result of families "doubling up" where two or more families occupy the same dwelling unit. If conflict arises, any household not on the deed or lease may be forced to leave, resulting in a potentially unhoused household. Regarding housing condition, a household may choose or be required to leave a dwelling if the physical condition results in the unit being unsafe for human habitation.

Discussion

Housing needs in Charlotte continue to be most pronounced at very low income levels. Very low income households are highly cost burdened, more frequently occupy dilapidated housing and are more likely to live in overcrowded situations.

NA-15 Disproportionately Greater Need: Housing Problems - 91.205(b) (2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	37,940	4,183	4,879
White	10,893	1,463	1,709
Black / African American	19,104	2,340	2,215
Asian	1,259	124	325
American Indian, Alaska Native	210	10	35
Pacific Islander	0	0	0
Hispanic	5,414	148	460

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	33,995	8,844	0
White	11,174	3,963	0
Black / African American	15,045	3,130	0
Asian	1,080	285	0
American Indian, Alaska Native	50	15	0
Pacific Islander	85	0	0
Hispanic	5,754	1,330	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	31,320	30,910	0
White	13,353	13,264	0
Black / African American	12,419	12,039	0
Asian	1,422	898	0
American Indian, Alaska Native	60	130	0
Pacific Islander	15	20	0
Hispanic	3,474	4,149	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,104	27,119	0
White	4,834	13,314	0
Black / African American	2,995	10,245	0
Asian	485	723	0
American Indian, Alaska Native	0	19	0
Pacific Islander	0	0	0
Hispanic	648	2,413	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

NA-20 Disproportionately Greater Need: Severe Housing Problems: 91.205 (b) (2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This analysis is a comparison of racial and ethnic groups that have higher instances of severe housing problems. The data below is compared to baseline racial and ethnic population percentages in Charlotte. Groups with a significantly higher portion of severe housing problems by race or ethnicity compared to the baseline have a greater need for assistance. For a baseline, the population of Charlotte is 731,424 based on the 2010 Census. Approximately 50% of the total population is White, 35% Black, 5% Asian, 0.4% Native American, Hawaiian or other Pacific Islander with the remainder listing themselves as multi-racial or other. 13% of the population of Charlotte is Hispanic.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	33,464	8,663	4,879
White	9,744	2,623	1,709
Black / African American	16,759	4,695	2,215
Asian	1,084	299	325
American Indian, Alaska Native	180	34	35
Pacific Islander	0	0	0
Hispanic	4,735	822	460

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,639	26,190	0
White	6,363	8,799	0
Black / African American	6,735	11,445	0
Asian	495	870	0
American Indian, Alaska Native	30	35	0
Pacific Islander	70	15	0
Hispanic	2,568	4,524	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,288	53,965	0
White	3,659	22,969	0
Black / African American	2,603	21,854	0
Asian	784	1,536	0
American Indian, Alaska Native	8	180	0
Pacific Islander	0	35	0
Hispanic	1,210	6,419	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,170	34,060	0
White	1,035	17,115	0
Black / African American	580	12,660	0
Asian	185	1,038	0
American Indian, Alaska Native	0	19	0
Pacific Islander	0	0	0
Hispanic	345	2,717	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

The data shows that black families in Charlotte with incomes between 0%-60% of Area Median Income have disproportionate occurrence of housing problems. While blacks represent 35% of Charlotte's population, 51% of housing problems for families earning 0% - 30% of Area Median Income are experienced by blacks and 48% of housing problems for families earning 31% - 60% of Area Median Income are experienced by blacks.

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.205 (b) (2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This review of housing cost burdened households defines overburdened as a household paying more than 30% of its gross income for housing. The data below is compared to baseline racial and ethnic population percentages in Charlotte. Groups with a significantly higher portion of housing cost burden by race or ethnicity compared to the baseline have a greater need for assistance. For a baseline, the population of Charlotte is 731,424 based on the 2010 Census.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	246,649	63,773	55,426	5,059
White	151,054	26,450	21,235	1,779
Black / African American	62,295	25,615	24,714	2,260
Asian	11,554	2,318	1,855	375
American Indian, Alaska Native	474	145	235	35
Pacific Islander	50	30	70	0
Hispanic	17,699	7,935	5,980	470

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2011-2015 CHAS
Source:

Discussion

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Low and very low income African American households are identified as having disproportionately greater needs. The study also indicates that white households are impacted disproportionately by cost burdening.

If they have needs not identified above, what are those needs?

The data identifies the needs as dilapidated housing, housing cost burdens and severe housing cost burdens. Severe cost burdening is defined as spending more than 50% of gross income on housing. Because gross income is significantly higher than the take home pay available to a household for expenses, this analysis understates the number of cost burdened households.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Charlotte is the home to diverse neighborhoods throughout the City. Several neighborhoods located in the inner suburbs directly adjacent to the city center in West and North Charlotte are home to historically African American neighborhoods.

NA-35 Public Housing - 91.205 (b)

Introduction

Over the past five years Inlivan has made a concerted effort to partner with community agencies seeking to house both the homeless and the disabled, including the Urban Ministry Center (Moore Place), Supportive Housing Communities (McCreesh Place), and The Affordable Housing Group (Everett House) to increase the supply of housing for the disabled.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	2,755	3,858	278	3,514	66	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	9,383	10,539	12,044	10,413	10,932		0

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	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average length of stay	0	0	5	6	1	6	0	0
Average Household size	0	0	2	2	1	2	1	0
# Homeless at admission	0	0	2	5	0	5	0	0
# of Elderly Program Participants (>62)	0	0	697	447	127	313	7	0
# of Disabled Families	0	0	459	778	28	723	27	0
# of Families requesting accessibility features	0	0	2,755	3,858	278	3,514	66	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	211	207	35	168	4	0	0

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Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Black/African American	0	0	2,512	3,630	242	3,326	62	0	0
Asian	0	0	16	10	0	10	0	0	0
American Indian/Alaska Native	0	0	7	8	0	8	0	0	0
Pacific Islander	0	0	9	3	1	2	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	36	130	10	119	1	0	0
Not Hispanic	0	0	2,719	3,728	268	3,395	65	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

As of June 2020, a total of 1,648 families reported that at least one family member is disabled on the tenant-based housing choice voucher waiting list. When applicants reach the top of the tenant based housing choice voucher waiting list to be determined eligible for the housing subsidy, the family is given the opportunity to request a reasonable accommodation, including the need for an accessible unit or a unit with accessible features.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

- 5,933 families currently on INLIVIAN Housing Choice Voucher waitlist.
- 6,705 children currently on waitlist.
- 11 years average waitlist per applicant family.
- Average search time with a voucher was 73 days (data capture from January 2019-November 2019)
- 79% of HCV families were issued a voucher and able to enter into a lease agreement with the issued voucher in 2019 (data from December 2019).
- If this success rate stays consistent, an estimated 1,408 children who occupy the current waitlist, will gain access to a voucher--but won't be able to find a home with that voucher.
- 4,164 current HCV program head of households are mothers; (with more on the waitlist).
- 89% of current HCV head of households are black female mothers (similar proportion on the current HCV waitlist).
- Most HCV families live in census tracts with poverty rates that range from 26% to 62%—at least double the rate of poverty of the average Mecklenburg County census tract (13%).
- A plurality (46% of all HCV families and 48% of HCV families with children) live in very low opportunity neighborhoods.

How do these needs compare to the housing needs of the population at large

To further investigate the unequal access of housing options experienced by voucher holders, in comparison to other renting families who are experiencing poverty, third party research evaluators explored Census data to find: a much lower percentage of housing choice voucher families living in neighborhoods classified as higher opportunity, and a much lower proportion of housing choice voucher families living in higher opportunities (with the difference most stark in higher opportunity classifications). Based on the 2018 Census and INLIVIAN administrative data reviewed, bringing voucher

families to parity with all renters in poverty, would mean moving 393 HCV families (or an estimated 904 individuals) to high or very high opportunity neighborhoods. The below table represents the percentage of voucher holders living in each opportunity neighborhood classification vs the percentage of their counterparts renting in the private market without a voucher, who are also experiencing poverty.

Discussion

INLIVIAN offers supportive services for every family, across subsidy types, to assist families in gaining employment, grow wages, and reach their highest potential.

NA-40 Homeless Needs Assessment - 91.205 (c)

Introduction:

In Charlotte-Mecklenburg, it is estimated that on any given night over 1700 individuals (within 1373 households) are experiencing homelessness. The estimated count of individuals at risk of homelessness is much higher. Overall from 2010-2019 the number of people experiencing homelessness has decreased. From when to when, there was a 13% (253 people) decrease in the number of people experiencing homelessness. However, from 2018 to 2019, Charlotte-Mecklenburg experienced an increase of total number of homeless persons, persons with households with only Adults, Chronically Homeless individuals and Veterans.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	158	0	1,860	1,650	1,849	0
Persons in Households with Only Children	0	0	170	135	116	0
Persons in Households with Only Adults	1,027	196	4,842	2,463	1,677	0
Chronically Homeless Individuals	174	73	925	0	430	0
Chronically Homeless Families	162	7,336	36	0	42	0
Veterans	148	17	607	270	299	342
Unaccompanied Child	46	14	170	252	118	0
Persons with HIV	29	7	161	0	0	0

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:

Charlotte-Mecklenburg Point In Time Count Report

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	230	56
Black or African American	1,300	135
Asian	8	0
American Indian or Alaska Native	5	3
Pacific Islander	3	2
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	45	12
Not Hispanic	1,491	184

Alternate Data Source Name:

Charlotte-Mecklenburg Point In Time Count Report

Data Source

Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

In Charlotte-Mecklenburg there were 1,742 total people homeless, 1,373 were households (two adults, adult with a child, youth only). Of these 1,373 households, 158 were families (composed of at least one adult and one child). Included in this number are nine parenting youth (18-24 years old) families. There were four families that met the definition of chronically homeless. Nine families (31 total persons) had at least one Veteran and at least one child. There were no unsheltered families. (2019 PIT)

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Data indicates that African Americans make up 81% of homeless service users, while only 42% of extremely low-income residents and 30% of all residents are represented in Charlotte-Mecklenburg population resulting in an over representation of 40%. White users are under represented by 16% and Asian users are under represented by 6%. While Hispanic/Latino make up 25% of the low-income area population, they only represent 3% of homeless service , an under representation of 22%. (CoC Racial Disparity Assessment/HMIS Jan 2018-Jan 2019)

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In Charlotte-Mecklenburg, homeless persons were 89% more likely to be sheltered than unsheltered, 11%. Of those sheltered, 80% were in emergency and seasonal shelters and 20% were in transitional housing programs. (2019 PIT)

Discussion:

While there are decreasing numbers of people experiencing homelessness in Charlotte-Mecklenburg annually, there continues to be a steady inflow of people entering homelessness. Shelter utilization has remained above 90% since 2011. Available data indicates that Charlotte-Mecklenburg is making progress in assisting households experiencing homelessness. 70% of people experiencing homelessness successfully exited from emergency shelter, transitional housing and rapid re-housing to permanent housing - an increase from 59% in FY17. 33 people who received street outreach assistance exited to permanent housing, an increase from 15 people in FY17. Persistent needs continue for homeless services and facilities. Service providers continue to request increased funding for housing subsidies and permanent housing solutions. (2019 Charlotte-Mecklenburg State of Housing Instability & Homelessness Report)

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	4,562
Area incidence of AIDS	0
Rate per population	0
Number of new cases prior year (3 years of data)	1,192
Rate per population (3 years of data)	0
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	8,788
Area Prevalence (PLWH per population)	0
Number of new HIV cases reported last year	395

Table 27 – HOPWA Data

Data Source Comments:

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	100
Short-term Rent, Mortgage, and Utility	150
Facility Based Housing (Permanent, short-term or transitional)	500

Table 28 – HIV Housing Need

Alternate Data Source Name:

HOPWA Beneficiary Verification Worksheet

Data Source Comments:

Describe the characteristics of special needs populations in your community:

Populations with special needs are any special population that needs support to maintain housing and without support would suffer a decreased quality of life or risk for homelessness. This is a broad description that encompasses persons with developmental disabilities, addiction, the chronically homeless or persons living with HIV/AIDS.

Persons with HIV/AIDS continue to report significant experience with stereotypes and stigmas resulting in fear and discrimination. Challenges created by this behavior include barriers to securing and maintaining housing. Persons with HIV/AIDS typically have difficulty maintaining full time employment

resulting in low-income. Chronic health issues impact their ability to maintain job stability and results in poor credit and rental history.

What are the housing and supportive service needs of these populations and how are these needs determined?

Special needs population needs have a multitude of housing and supportive service's needs. Many of the needs revolve around the impact of experiencing poverty, working low-wage jobs, lack of access to health insurance, information about local resources and/or access to these resources. Housing and supportive services needs include: Tenant Based Rental Assistance, Case Management services, Substance Abuse Treatment services, and rent/utilities deposit assistance.

Person with HIV also are impacted just as other special populations. Additional housing and supportive service needs include Short-Term Rent, Mortgage, and Utility Assistance, Mental Health Services, and Facility Based Housing.

To determine what housing and supportive services needs there are in the community, the City coordinates with services providers to gather how many people are presenting to access services, how many are able to be serve, and how many people are on waitlists. Additionally, service providers gather feedback from program participants on unmet housing and supportive services.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to current HIV statistics, there are 9,297 individuals living with HIV/AIDS in our 10 County MSA. These counties include Cabarrus, Gaston, Iredell, Lincoln, Mecklenburg, Rowan, and Union in North Carolina and Chester, Lancaster and York Counties in South Carolina. According to the Ryan White Program Needs Assessment, and with estimates for individuals living with HIV/AIDs for Cabarrus, Gaston, Mecklenburg, and Union North Carolina and York Counties in South Carolina, African Americans represent 62.8% of the cases, Whites 25.6% and Hispanics 7.7%. Men represent 71.8% and women 27.5% of the individuals living with HIV/AIDS. Individuals aged 20-44 years represent 38.2% and people aged 45+ represent 61.2%.

Discussion:

Due to complex and unique needs, providing housing and services for special populations is a difficult undertaking. Advances in health care and best practices for working with these population means persons with special needs are living longer. Taken together, the need for special populations housing and services will continue to increase.

NA-50 Non-Housing Community Development Needs - 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Post housing recession, Charlotte experienced a tremendous amount of growth. This has increased the need and utilization of public facilities and public places. The County has primary responsibility for funding and operation of parks and schools. The City provide police and fire facilities. Other community facilities are nonprofit driven and include educational enrichment facilities, nonprofit community centers and other facilities. Of special concern are facilities located in Charlotte's business corridors. Rapid growth continues to strain these areas and may require investment in new public facilities. As the City continues to grow, existing aging assets will be in need of rehabilitation, retrofit and upgrade.

How were these needs determined?

The City of Charlotte conducts yearly Community Investment Planning - short, medium and long term planning for City capital expenditures. Mecklenburg County Parks and Recreation, City Planning, Public Transit, Engineering, Utilities and other city departments all work together to assess capital development needs. Capital investments are then reviewed and prioritized through the city budget process. Residents have the opportunity to comment on the capital investment priorities through the budget process and by recommending investments to city staff and elected officials.

Describe the jurisdiction's need for Public Improvements:

Like public facilities, public improvements such as water, sewer, streets and drainage will continue to be constructed. Older infrastructure continues to be a focus of rehabilitation and retrofit funding. Due to aging infrastructure in low and moderate income communities, these populations are disproportionately impacted.

How were these needs determined?

See response above.

Describe the jurisdiction's need for Public Services:

The Charlotte region has held consistently high demand for a variety of public services. Demand for job training, job readiness and college prep are particularly high. Other needs include child care assistance, various types of drug treatment, post incarceration and out of school educational enrichment. Housing

related public services including case management, financial literacy, housing placement and other types of housing related soft services are consistently requested and critical in mitigating affordable housing shortages in Charlotte.

How were these needs determined?

Needs for public services are expressed by utilization of existing programs and services offered by the City of Charlotte, Mecklenburg County and other service providers. Requests for funding from agencies also helps to determine the level of need for the various types of public services.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The housing market made a strong recovery from the 2008 Housing Crisis with Charlotte housing prices up year over by approximately 4% annually. The volume of both residential sales and new construction starts are also up year of year save the current reduction in activity due to pandemic related stay at home orders.. Even considering the 2020 Pandemic, rental and for-sale markets remain strong.

Market trends indicate a strong real estate market characterized by continuing in-migration and job growth. This news is mixed for low- and moderate-income households; more jobs may be available but wages continue to fall behind increasing housing costs. The impacts of the 2020 Pandemic are yet to be fully understood. Researchers currently believe the worst impacts will adversely impact already vulnerable populations. These include service industry workers and renter households.

Along with the lack of units needed for low income households, the analysis indicates ongoing needs to protect existing subsidized housing, rehabilitate dilapidated housing stock and provide units of housing for special populations. Several years of direct intervention to mitigate the impacts of economic loss due to the pandemic may be required.

MA-10 Housing Market Analysis: Number of Housing Units - 91.210(a)&(b)(2)

Introduction

Charlotte is a growing metropolitan area with good schools, jobs and amenities that encourage business growth and immigration. Growth encourages market rate development evidenced by a recent surge in new rental construction, single family housing development and increased private housing retrofits in established neighborhoods. As a result, housing affordable to low and moderate income families is experiencing stagnation or decline due to conversion of rental units, land prices, rising rents and construction costs. Especially vulnerable are very low income households and special populations such as the chronically homeless.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	236,995	59%
1-unit, attached structure	29,900	7%
2-4 units	18,275	5%
5-19 units	67,469	17%
20 or more units	44,545	11%
Mobile Home, boat, RV, van, etc	6,319	2%
Total	403,503	100%

Table 29 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	677	0%	3,508	2%
1 bedroom	2,488	1%	38,520	24%
2 bedrooms	24,865	12%	64,285	40%
3 or more bedrooms	183,295	87%	53,285	33%
Total	211,325	100%	159,598	99%

Table 30 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City of Charlotte has a large and growing housing stock of over 400,000 units. Housing programs focus on the creation of new affordable housing units, conversion of market rate housing to affordable housing units and preservation of existing affordable housing. The City employs a variety of

programs to accomplish these goals including housing rehabilitation, housing acquisition, new housing construction and financial instruments to accomplish the same.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

In Charlotte, the most abundant housing affordable to households earning below 80% of the area median income is market rate housing where the market rent is affordable to this income group. Because there is no restriction on the rent charged, economic pressures may drive prices above affordable levels for low and moderate income households. Affordable units available for homeownership are also being lost due to rising home values in desired neighborhoods and purchases by rental investors who convert single family homes to rental properties.

An additional concern regarding rental housing is Low Income Housing Tax Credit funded apartment communities. Projects developed with this funding provide a significant number of units to very low income households. After 15 years, many of these projects affordability requirements expire. Over 1,600 units of tax credit funded housing is anticipated to expire over the period covered by this plan. CHECK THIS STAT

Does the availability of housing units meet the needs of the population?

Available housing does not meet the needs of Charlotte's most vulnerable populations. Housing options for the chronically homeless and subsidized units for low income households are limited; especially at very low income levels. The need for units serving very low income households was demonstrated when Inlivan (formerly the Charlotte Housing Authority) opened its waiting list for vouchers that subsidize housing costs and received over 32,000 applications.

Describe the need for specific types of housing:

Charlotte has a need for housing that meets the needs of special populations including the elderly, chronically homeless and persons with disabilities who require supportive services. Housing for low income households is in demand, particularly in areas with access to transportation and in proximity to job centers.

Discussion

Meeting the needs for housing is a complex undertaking and is affected by various external factors requiring adjustments to project financing, pricing and location. The City's approach will continue to focus resources on housing activities that create or sustain unit types that are not produced or under produced by the private housing market.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The Charlotte market offers rental and single family housing units at a variety of price points. Charlotte minimum housing codes ensures a level of housing quality to protect residents and remove blighted properties from the community. Following the end of the housing recession, housing costs have trended up. Increased housing cost is anticipated due to increasing demand over the next five years.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 31 – Cost of Housing

Rent Paid	Number	%
Less than \$500	20,434	12.8%
\$500-999	99,824	62.5%
\$1,000-1,499	30,754	19.3%
\$1,500-1,999	5,433	3.4%
\$2,000 or more	3,131	2.0%
Total	159,576	100.0%

Table 32 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	6,184	No Data
50% HAMFI	32,728	15,313
80% HAMFI	96,170	45,263
100% HAMFI	No Data	67,322
Total	135,082	127,898

Table 33 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 34 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Charlotte is currently experiencing a shortage of housing for low and moderate income households, especially rental housing. Available data overstates current rental market inventory. Resulting from the financial crisis of 2008, strict requirements to obtain mortgage financing have resulted in increased demands for rental housing. A significant number of single family homes affordable to low and moderate income families were purchased by investors for rental housing reducing available homeownership units for low and moderate income households and aggravating the negative effect of tighter mortgage requirements.

How is affordability of housing likely to change considering changes to home values and/or rents?

Its estimated that by 2025, the population of Mecklenburg County will exceed 1,250,000 persons, a 23% increase since 2014. Rapid growth and a more stringent credit market result an increased demand for housing, especially rental properties. Increasing housing values and rental costs typically follow population increases as household demand for housing units outstrips the markets ability to provide units. This trend is anticipated to increase over the next five years.

In addition to decreased unit availability, pressures on the housing market will also affect affordability. Market rate rental properties will respond to increasing demand by increasing rental rates. This will likely result in an increase in housing cost burdened families and fewer units available for low and moderate income households.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Current HOME rents are roughly equal to market rates in the City of Charlotte with the exception of four bedroom units. Larger units are in high demand and the market is responding with increased prices for these units. Due to anticipated market pressures, market rate rents for all unit types may rise above affordable ranges for low and moderate income households. Housing in close proximity to amenities, transit lines and in desired neighborhoods are most likely to experience sharp increases in rental rates.

Existing City policies focus rental activities in these areas and require affordability periods to ensure ongoing availability of affordable rental units.

Discussion

This analysis provides a basis for understanding current trends that indicate moderate to significant housing cost increases over the next five years, particularly in the most desired neighborhoods. The City will look at multiple strategies to protect housing for low and moderate income households and prioritize availability in locations close to job centers and transportation.

MA-20 Housing Market Analysis: Condition of Housing - 91.210(a)

Introduction

HUD Comprehensive Housing Affordability Strategy (CHAS) data indicates The City of Charlotte has over 370,000 single family and multifamily housing units. Over 100,000 units were constructed in the last twenty years. The City's housing programs related to rehabilitation and redevelopment focus on units constructed prior to 1979. Over one third of the City's entire housing stock was built in this period. Aging housing stock requires increased capital investment to maintain standard condition. Maintenance and upkeep is a challenge for low income families, the elderly and disabled homeowners. The City recognizes the importance of maintaining the condition of housing. Housing in dilapidated condition lowers property values, may lead to health problems and can accelerate disinvestment in a neighborhood.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation":

The City of Charlotte enforces a minimum housing code to ensure City residents live in safe, decent and sanitary conditions. The City considers any housing unit in substandard condition if it does not meet the City's minimum housing code located in Part II Chapter 11 of the City of Charlotte Code of Ordinances. When a unit is selected for rehabilitation, all structures and systems are assessed and must have a remaining useful life of five years. Systems or structures having less than five years of useful life must be replaced during rehabilitation. In general, the City considers a unit suitable for rehabilitation if the unit can be repaired removing all code violations and degraded systems replaced for less than \$42,000. Housing units with repair costs exceeding \$42,000, excluding lead costs, are considered not suitable for rehabilitation.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	49,800	24%	70,330	44%
With two selected Conditions	1,022	0%	3,982	2%
With three selected Conditions	14	0%	140	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	160,480	76%	85,155	53%
Total	211,316	100%	159,607	99%

Table 35 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	66,821	32%	41,188	26%
1980-1999	79,523	38%	64,965	41%
1950-1979	53,657	25%	44,933	28%
Before 1950	11,309	5%	8,519	5%
Total	211,310	100%	159,605	100%

Table 36 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	64,966	31%	53,452	33%
Housing Units build before 1980 with children present	45,330	21%	26,096	16%

Table 37 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 38 - Vacant Units

Data Source: 2005-2009 CHAS

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Within the City of Charlotte, over 118,000 housing units were constructed prior to 1979. Assuming that 30% of these units are occupied by low and moderate income households and estimating that approximately 50% of these units require some type of rehabilitation, over 17,000 units are in need of some type of rehabilitation.

Rehabilitation reduces the negative impacts of a dilapidated and aging housing stock. A high quality durable housing stock, affordably priced for various income groups, provides a necessary component for a diverse community. Rehabilitation also reduces health issues related to living in dilapidated housing

such as poor air quality or trip and fall hazards. In addition to the health benefits resulting from housing rehabilitation, reuse of existing housing stock reduces the need for new development that may stress existing public infrastructure.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

The City estimates that there may be as many as 1,800 housing units currently occupied by low and moderate income households that may contain lead hazards. The City continues to operate a lead hazard reduction program with a goal of reducing the number of occupied homes containing lead hazards to zero.

Discussion

The City of Charlotte enforces a minimum housing code to ensure City residents live in safe, decent and sanitary conditions. The City considers any housing unit in substandard condition if it does not meet the City's minimum housing code located in Part II Chapter 11 of the City of Charlotte Code of Ordinances. Housing rehabilitation is an important component to an overall land use and development strategy that produces diverse housing options in an efficient manner while protecting our natural resources.

MA-25 Public And Assisted Housing - 91.210(b)

Introduction

INLIVIAN leadership recognized during the development of the agency's previous Five-Year Plan ("the 2013 Plan") that although INLIVIAN, formerly the Charlotte Housing Authority, has been long recognized as a high performing agency, some fundamental changes must be made to adapt to Charlotte's rapidly changing environment.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	3,225	4,724	296	4,428	332	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 39 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

With INLIVIAN's conversion to RAD, in concert with the utilization of the agency's MTW funding flexibilities, INLIVIAN has reduced renovation needs through access to a slightly higher, stabilized rental revenue stream to support tenant services, capitalize reserve funds, and develop new units aimed to promote mixed income communities. Creating vibrant, mixed-income communities remains a focus for INLIVIAN to ensure subsidized families can access market-rate amenities and opportunities, so revitalization projects can extend to a broader range of the Charlotte

population, affordable units are located in sustainable communities and to offer more units at diverse price-points. Below is a map of Charlotte, identifying the location of each subsidy type offered by INLIVIAN which include market rate units, Low-Income Housing Tax Credit (LIHTC) units, mixed income communities, and housing choice voucher locales.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 40 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Over the past 25 years, INLIVIAN, formerly the Charlotte Housing Authority, has undertaken an aggressive approach to modernizing its public housing stock. Using HOPE VI, The American Recovery and Reinvestment Act of 2009 (ARRA), Neighborhood Stabilization Program (NSP), local Housing Trust Fund (HTF), MTW flexibilities, tax credits, and other funding sources. Two significant revitalization efforts of traditional, and locally iconic public housing sites that are currently slated for substantial revitalization are:

Hall House site on 8th & Tryon: Mixed-use, mixed-income redevelopment of this site will include all new construction with a retail component along North Tryon and a residential component with 368 total units. This is an exciting opportunity for lower-income households who wish to reside close to job opportunities, serving as a catalyst for upward economic mobility.

Revitalization of the former Strawn Cottages community is underway. The 16-acre site that is situated in the highly desirable Dilworth neighborhood, will soon add 725 mixed-income apartments (145 affordable), 330,000 square feet of office space, 57,000 square feet of retail, 20 for sale townhomes, and hotel featuring 180 rooms. The recently renovated Strawn Tower is on the property and will continue to operate as 100% affordable to seniors primarily at a 30% and below income. Strawn tower offers 170 units dedicated to senior living. Revitalization improvements and new public transportation options look to bolster walkability and accessibility to community features for Seniors of the Strawn Tower site.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

In 2019, INLIVIAN's Board of Commissioners adopted a Five-Year Strategic Plan. Three of the six board approved goals of the agency's strategic plan relate to improving outcomes for residents and increasing the quality of INLIVIAN supported communities and associated supportive services programs.

Discussion:

MA-30 Homeless Facilities and Services - 91.210(c)

Introduction

Charlotte-Mecklenburg has established a vast network of partners to facilitate homeless facilities and services including Mecklenburg County, Community Support Services, non-profit organizations and health care providers. Charlotte-Mecklenburg's Coordinated Entry process has established a systematic way starting housing-first conversations with individuals new to homelessness. Three major entry points to services have been established and are staffed by Mecklenburg County. Individuals are screened for housing opportunities and service resources during their initial conversation with Coordinated Entry staff. Homeless facilities and services providers have established clear program guidelines that include a list of criteria individuals must meet to be served by their organization. Charlotte-Mecklenburg has established community based prioritization that and data sharing to improve a service coordination amongst providers.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	367	208	183	365	0
Households with Only Adults	697	0	169	891	0
Chronically Homeless Households	0	0	0	810	0
Veterans	56	0	29	484	0
Unaccompanied Youth	9	0	0	0	0

Table 41 - Facilities Targeted to Homeless Persons

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Connecting people to mainstream benefits is an important component to the long-term success of maintaining housing for special needs populations, including homeless persons. Charlotte-Mecklenburg continues to connect participants with mainstream benefits utilizing community resources. The Charlotte-Mecklenburg Continuum of Care (CoC) partners with the local healthcare providers to share resources and works/train staff on sliding scale and opportunities for health coverage. Service providers utilize the NC e-PASS system to assist program persons in applying for Medicaid and NC Health Choice. ACA Assistants and SOAR Specialists work with homeless service provider persons applying for Social Security/Medicaid/Medicare, as appropriate. Local Federally Qualified Health Clinics (FQHC) and prescription assistance programs are available to maximize the use of Medicare for healthcare services. Homeless Services Providers provide bus passes/ride share to assist persons in traveling to doctor appointments. The CoC regularly reviews high users of our community's emergency/hospital systems who are then targeted for outreach/case management. Additionally, mainstream employment organizations attend CoC organized resource fairs to assist persons in increasing their cash income. To make these job fairs more effective some are targeted specific populations (i.e. Youth, chronic homeless). The resource fairs have employers on-site accepting applications.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Asheville-Buncombe Community Christian Ministry (ABCCM) - provides short/medium term rental subsidy and targeted prevention for Veterans through the SSVF program.

Catholic Charities – provides short/medium term rental subsidy Veterans through the SSVF program.

Charlotte Family Housing – provides short/medium term rental subsidy for families.

Carolinas CARE Partnership - provides long term rental subsidy for individuals and families with HIV/AIDS.

Community Link – provides short/medium term rental subsidy for families and targeted prevention for at risk individuals and families.

Family Forum - provides transitional housing for Veterans.

Florence Crittendon - provides transitional housing for women who are pregnant.

Friendship CDC (My Sister's House) - provides transitional housing for single women.

HomeCare of the Carolinas - provides transitional housing for Veterans.

Hope House Foundation – provides transitional housing for single women or women with children.

Lily Pad Haven – provides transitional housing to individuals fleeing sex trafficking.

Mecklenburg County, Community Support Services- provides Permanent Supportive Housing for chronic homeless individuals and families.

Safe Alliance – provides emergency housing and transitional housing for persons fleeing domestic

violence.

Samaritan's House - provides emergency housing for individuals being released from a hospital system.

Sunshine Village - provides transitional housing for Veterans.

Supportive Housing Communities- provides short/medium term rental subsidy and Permanent Supportive Housing for chronic homeless.

The Salvation Army - provides diversion assistance, emergency shelter, short/medium term rental subsidy for individuals and families.

The Relatives – provides emergency shelter, transitional housing and short/medium term rental subsidy for youth (18-24 years old).

Time Out Youth – provides transitional housing for LGBTQ youth.

Roof Above (dba Urban Ministry Center/Men's Shelter of Charlotte) – provides diversion assistance, emergency shelter, short/medium term rental subsidy and Permanent Supportive Housing for chronic homeless.

YWCA of Charlotte – provides transitional housing for single women and families.

Veteran Bridge Homes - provides targeted prevention for Veteran through the SSVF program.

MA-35 Special Needs Facilities and Services - 91.210(d)

Introduction

Charlotte-Mecklenburg provides support for facilities and service providers that assist special populations. Allowing persons to live independently, including special populations, is a goal of Charlotte-Mecklenburg. To make this possible, housing and service providers utilize a wide range of facilities to support the varying and specific needs of individuals and families who may need assistance. Additional housing units are needed for households with special needs, particularly those requiring those requiring higher amounts of subsidy to maintain independent living.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	80
PH in facilities	3
STRMU	90
ST or TH facilities	40
PH placement	125

Table 42 – HOPWA Assistance Baseline

Alternate Data Source Name:

HOPWA Beneficiary Verification Worksheet

Data Source Comments:

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Charlotte-Mecklenburg's special needs population includes persons living with HIV/AIDS, developmental disability, mental health issues, persons receiving assistance for substance abuse, victims of all forms of domestic violence, youth aging out of foster care and elderly/frail elderly. Each of these populations have a unique set of supportive housing needs. These may include a single site facility that includes on-site case management and health services (i.e. on-site nurse). Another option is scattered-site housing in close proximity/or easily access to public transportation to program facilities or where to services can be provided at the resident's unit. Physical constructions of housing is of equal importance. Safe and supportive housing may require special security considerations as gating and/or security doors especially when providing housing for persons fleeing domestic violence.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Charlotte-Mecklenburg's major hospital systems, Novant Health and Atrium Healthcare actively work with the Continuum of Care to ensure needing housing assistance that utilize their services (mobile crisis, behavior health, emergency room, hospital care) are connected to the CoC Coordinated Entry process to connect them to appropriate supportive housing upon discharge. Additional community resources and referrals may include Samaritan's House, C.W. Williams Community Health, Charlotte Health Clinic, Cardinal Innovations, local Federally Qualified Health Clinics, and substance abuse detox/treatments facilities. Additionally, NC CARE 360 is an up to date resource directory and referral platform to provide coordinated, community-oriented, person centered information including supportive housing opportunities for person with mental and physical health needs.

Discharging person from institutions into homeless is a last resort in Charlotte-Mecklenburg. Local institutions (hospital, jails, treatments centers) have case managers who work with person on a discharge plan to coordinate a housing placement prior to their exit date. Despite a vast array of housing providers, there is a shortage of affordable housing for this population. Lack of income or very-low income can be a large contributing factor, Charlotte-Mecklenburg has SSI/SSDI Outreach, Access and Recovery (SOAR) workers who work with person eligible for disability to apply financial assistance. Once this income is received, secure and maintaining supportive housing is easier. Unfortunately, preventing a discharge to a shelter cannot be avoided. In these cases, shelter providers offer case management and direct housing assistance.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Charlotte-Mecklenburg will use HOPWA funding to provide housing, information resources and supportive services for persons living with HIV/AIDS. Housing Rehabilitation utilizing CDBG and HOME funds will focus on housing improvements for elderly, frail elderly or disable homeowners which may include accessibility modifications.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Charlotte-Mecklenburg will use HOPWA funding to provide housing, information resources and supportive services for persons living with HIV/AIDS. Housing Rehabilitation utilizing CDBG and HOME funds will focus on housing improvements for elderly, frail elderly or disable homeowners which may include accessibility modifications.

MA-40 Barriers to Affordable Housing - 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

Factors creating barriers to affordable housing include stresses on available funding for affordable housing, high land costs, dilapidated housing stock and the lack of low income household access to credit.

The City of Charlotte works proactively to ensure diverse housing is available throughout the City. The City supports housing programs and operates a local Housing Trust Fund to provide gap funding for housing developments. This resource is becoming increasingly stressed due to cuts in funding for affordable housing at both the Federal and State level. In 2014 the North Carolina General Assembly cut funding to affordable housing by eliminating the North Carolina State Tax Credit and the North Carolina Historic Tax Credit. It replaced these sources of funding with a loan program that excludes medium and large size cities such as Charlotte from participation, decreasing available funding for Charlotte-Mecklenburg.

Land costs continue to increase in Charlotte-Mecklenburg. Land prices affect the cost of multifamily development and increase mortgage payment amounts for single family homebuyers. Along with land, the infrastructure requirements to support development have also increased. Infrastructure costs along with land price increases reduce the number of units coming to market that are affordable to low and moderate income families.

Another barrier to affordable housing is the significant level of aging housing stock in Charlotte-Mecklenburg. Older housing is often leased to low income buyers at affordable rates but can be unsafe or unhealthy. Low cost housing stock is targeted by investors for rental use or redevelopment and may remove affordable rental or homeownership opportunities from the market.

A major barrier to affordable housing is access to mortgage loans for low income buyers. One result of the 2008 finance crisis was the tightening of credit rules and increases in insurance premiums related to mortgage lending. Fewer households are able to qualify for a mortgage loan at any percentage rate as a result.

MA-45 Non-Housing Community Development Assets - 91.215 (f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	814	1,002	0	0	0
Arts, Entertainment, Accommodations	54,723	70,704	15	13	-2
Construction	17,413	30,427	5	6	1
Education and Health Care Services	46,414	58,307	13	11	-2
Finance, Insurance, and Real Estate	43,559	67,730	12	13	1
Information	14,796	23,638	4	4	0
Manufacturing	26,103	33,989	7	6	-1
Other Services	11,744	16,350	3	3	0
Professional, Scientific, Management Services	57,033	86,180	16	16	0
Public Administration	0	0	0	0	0
Retail Trade	49,200	66,283	14	13	-1
Transportation and Warehousing	18,438	30,698	5	6	1
Wholesale Trade	23,550	42,984	6	8	2
Total	363,787	528,292	--	--	--

Table 43 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	539,148
Civilian Employed Population 16 years and over	490,725
Unemployment Rate	8.99
Unemployment Rate for Ages 16-24	2.69
Unemployment Rate for Ages 25-65	6.07

Table 44 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	146,135
Farming, fisheries and forestry occupations	20,781
Service	46,785
Sales and office	123,055
Construction, extraction, maintenance and repair	31,600
Production, transportation and material moving	22,166

Table 45 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	287,394	64%
30-59 Minutes	139,883	31%
60 or More Minutes	23,869	5%
Total	451,146	100%

Table 46 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	32,515	5,461	16,235

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	67,205	8,483	20,774
Some college or Associate's degree	115,240	10,688	24,645
Bachelor's degree or higher	202,310	8,100	30,310

Table 47 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	2,003	7,638	7,892	8,951	5,603
9th to 12th grade, no diploma	11,467	9,794	7,196	12,715	8,051
High school graduate, GED, or alternative	22,698	26,209	25,093	45,250	24,033
Some college, no degree	36,885	31,795	28,434	49,282	20,083
Associate's degree	4,165	10,802	10,693	19,764	5,502
Bachelor's degree	13,455	54,763	45,724	62,904	17,502
Graduate or professional degree	748	20,764	24,447	32,333	11,248

Table 48 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

Table 49 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The City of Charlotte is a regional hub for banking, finance and education. It is home to the national headquarters for Bank of America. Professional management services, finance, insurance, real estate,

the arts, entertainment and accommodations industries make up 43 percent of all jobs in the Charlotte area. Education and Retail employment also make up a significant portion of area employment.

Describe the workforce and infrastructure needs of the business community:

Charlotte has a diverse and robust business community. For local companies to grow, they require a built environment that meets various transportation needs and information technology architecture as well as a workforce with specific skill sets for each industry. Charlotte continues to provide support to growing businesses and partners with academic and skill development organizations to meet the needs of a changing workforce requiring an increasing number of skills and specialties.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Concentrations of households with multiple housing problems are primarily located in North, East and West Charlotte. Some areas in the Towns of Matthews, Davidson and Huntersville also have high levels of households with housing programs. This analysis is based on defining concentration of housing problems as census tracts where 40% or more households are cost burdened or have other housing problems.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The concentrations of minorities and low income families are consistent in geography with the location of households experiencing one or more housing problems. A concentration is considered any census tract in the top one fourth of all census tracts in percentage of minorities or percentage of households living in poverty. This concentration forms a "crescent" from West Charlotte excluding the center city area and including North and East Charlotte.

What are the characteristics of the market in these areas/neighborhoods?

These areas of concentration are diverse but typically include areas of older housing stock, lack recent residential or commercial development. Housing values are usually below market rate and housing code cases in these areas are higher than the City average.

Are there any community assets in these areas/neighborhoods?

Yes. Many of the described areas are close to job centers and amenities. Charlotte has good transportation infrastructure and a rich history. Starting close to the city center, and moving out toward more overburdened areas, many communities of low wealth and high minority concentrations have seen reinvestment in the past ten years.

Are there other strategic opportunities in any of these areas?

Yes. The City has a goal of providing diverse communities for all Charlotteans located in proximity to job centers and amenities. Some of these communities are experiencing reinvestment from public and private sources. The opportunity and challenge is to encourage a mix of housing types and price points along with retail options that provide a range of good and services. There are additional opportunities for neighborhoods that are not yet experiencing this type of reinvestment. Several communities are in locations with reinvestment potential possessing sturdy housing stock and easy access to major thoroughfares.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Currently, 100% of Charlotte-Mecklenburg has access to fixed broadband service with minimum speeds of 100/10. However, estimates from 2017 show that only 81% of households in Charlotte-Mecklenburg have internet at home. Those most likely not to have internet access at home include low – and – moderate income households with incomes under \$40,000. Charlotte-Mecklenburg has been actively working since 2013 to increase access to broadband service to households who do not have internet access at home.

Sources: 1 Federal Communications Commission 2 Charlotte Digital Inclusion Alliance

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

All of Charlotte-Mecklenburg has access to fixed broadband service with minimum speeds of 100/10: three providers offer 100/10 to 19.61% of the population; two providers offer 100/10 to 61.09% of the population; and provider to 19.3% of the population. 100% of Charlotte-Mecklenburg's Urban population has access to three or more service providers. 99.92% of Charlotte-Mecklenburg's rural population has access to three or more service options while only two service providers serve the remaining 0.08% of the rural population. The broadband providers in Charlotte-Mecklenburg include AT&T, Spectrum, Windstream, ViaSat, HughesNet and Google Fiber in select areas.

Source: Federal Communications Commission

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Charlotte-Mecklenburg's most recent Hazard Mitigation Plan (2015) concluded that Charlotte-Mecklenburg is at high risk of the following natural hazards: floods, winter storms, severe thunderstorms, tornados, hurricanes and tropical storms. Since 2019, one state disaster declaration was signed in response to significant flooding. Due to extreme winter temperatures, Charlotte-Mecklenburg Shelters have initiated many No-Turn-Away Policies over the course of the past year. In July of 2019, extreme heat caused Charlotte-Mecklenburg service providers to open their doors for an extended period of time to allow individuals to shelter outside of the heat.

The National Aeronautics and Space Administration (NASA) predicts that future weather extremes will cause more frequent storm events throughout the southeast. Extreme weather events, such as severe thunderstorms, have the potential to cause damage through flooding, dam/levee breaks and erosion due to high precipitation. The risk for damage from high winds and tornadoes is also increased. Charlotte-Mecklenburg currently has 5 dam/levees in the region, 4 of which are classified as high hazard, which could be affected by extreme weather conditions.

All of Charlotte-Mecklenburg's population is equally susceptible to these natural hazard risks associated with climate change and unpredictable factors make it difficult to estimate the total potential loss from cumulative weather events.

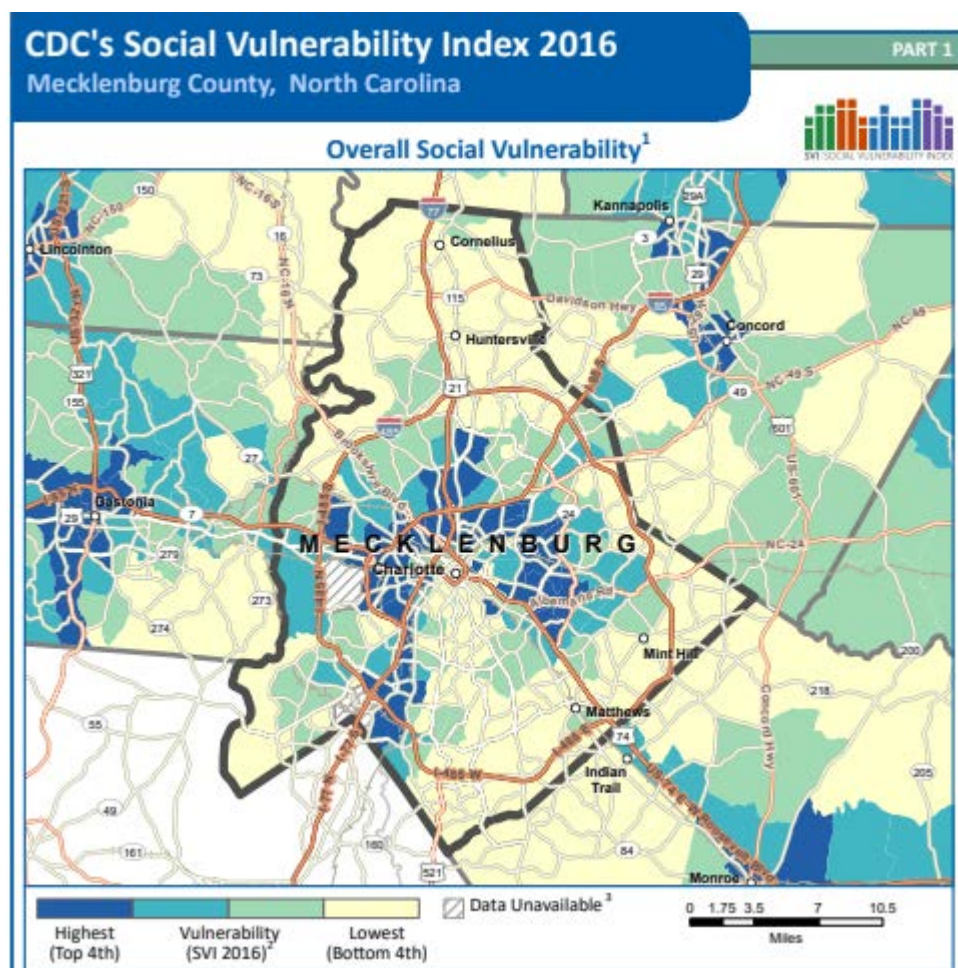
Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Charlotte-Mecklenburg's most recent Hazard Mitigation Plan (2015) focused on organizing community resources, identifying and accessing hazard risks, and determining how to best minimize or manage those risks to save lives, property and speed recovery following natural disasters. This process allows for pre-disaster investments that have the potential to significantly reduce the demand for post disaster assistance. Charlotte-Mecklenburg utilized the multijurisdictional planning process recommended by the Federal Emergency Management Agency (FEMA Publication Series 386).

As of 2015, there is are 291,355 estimated residential buildings in Charlotte-Mecklenburg, of which 3% are classified as manufactured homes. (Hanus) The U.S. Census Bureau (2006-2008 American Community Survey) estimates that 37% of total housing units in Charlotte-Mecklenburg were built prior to 1980. In general, these residential buildings are presumed to be more susceptible to natural hazards.

UNC Charlotte's Housing Instability Report determined in 2013 that 43% of Charlotte-Mecklenburg residents are renters. Furthermore, 25% of renters in Charlotte-Mecklenburg are housing cost-burdened and 21% of renters are severely housing cost-burdened. Renters are often more vulnerable to natural disasters because they often do not have the financial resources of homeowners and are more likely to require temporary shelter following a natural disaster.

The CDC's Social Vulnerability Index (SVI) shows Charlotte-Mecklenburg's capacity to prepare for and respond to the stress of a hazardous event at a census tract level. The SVI tool can be used by Charlotte-Mecklenburg to prioritize pre-disaster investments and post-disaster response.



CDC Vulnerability Index

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Charlotte's 2021-2025 Strategic Plan for the use of HUD funds provides broad support to community partners, assistance to stabilize households in crisis, activities to promote diverse rental and homeownership opportunities and invests in community based solutions that create equitable and sustainable neighborhoods. This plan is being completed during the COVID19 Pandemic, bringing a more acute focus on the needs of vulnerable populations. The City is working with nonprofit and business partners, the County and faith communities to respond to this crisis and the ongoing national crisis of housing affordability. Mecklenburg County continues to provide countywide social services and support programs. Homeownership is a focus of city leadership as a critical tool to stabilize housing costs and build wealth among low income communities. The Charlotte Mecklenburg Housing Partnership provides an array of homeownership programs, works as a rental housing developer and continues to support City programs and initiatives. City partners supported by funding through the Consolidated Plan, work together to accomplish the goals outlined in this section. The City's goals for the 2021-2025 Consolidated Plan are:

- Provide opportunities for homeownership
- Improve existing affordable housing stock
- Increase the supply of affordable rental housing
- Provide temporary rental assistance
- Increase neighborhood sustainability
- Provide programs to support persons with HIV/AIDS
- Provide assistance to households in crisis
- Finance affordable rental housing

The following Strategic Plan provides more detailed information on available resources and targeted outcomes for each goal. The Plan also details City plans for ending homelessness, reducing poverty and mitigating lead based paint in the community.

SP-10 Geographic Priorities - 91.215(a)(1)

Geographic Area

Table 50 - Geographic Priority Areas

1	Area Name:	City of Charlotte
	Area Type:	Service Geography
	Other Target Area Description:	Service Geography
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	City of Charlotte/ Mecklenburg County
	Area Type:	Service Geography
	Other Target Area Description:	Service Geography
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	HOPWA Designated Service Area
	Area Type:	Service Geography
	Other Target Area Description:	Service Geography
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	This is the current HOPWA service area that consists of Cabarrus, Gaston, Iredell, Lincoln, Mecklenburg, Rowan, Union, and York Counties. HOWPA also services Chester and Lancaster County, South Carolina.
	Include specific housing and commercial characteristics of this target area.	n/a
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	n/a
	Identify the needs in this target area.	This is the federally mandated service area for HOPWA funds. Needs of households with HIV can be found in subsequent sections.
	What are the opportunities for improvement in this target area?	n/a
	Are there barriers to improvement in this target area?	n/a

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The City uses geographic analysis and program guidelines to direct funding into project areas with various needs. This approach allows the city to be flexible and respond to a rapidly changing market dynamics and community needs.

Downpayment assistance guidelines outline qualifications each household must meet to participate. Based on housing costs, purchase in certain areas of the service area can utilize additional downpayment assistance. These areas also correspond to areas of higher opportunities.

The housing rehabilitation programs use household qualifications that focus funding in neighborhoods of most need. The City's Targeted Rehabilitation Program (TLC by CLT) uses a series of datasets to identify and assist neighborhoods experiencing rapid change.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 51 – Priority Needs Summary

1	Priority Need Name	Increase homeownership opportunities
	Priority Level	High
	Population	Low Moderate Middle Large Families Families with Children Public Housing Residents
	Geographic Areas Affected	Service Geography
	Associated Goals	Provide opportunities for homeownership
	Description	Homeownership continues to be one of the most effective tools to stabilize housing costs and increase wealth. Due to increasing housing costs, affordable housing stock is low and in high demand.
	Basis for Relative Priority	The City of Charlotte considers all of its needs of equal priority.
2	Priority Need Name	Strengthen neighborhoods and key corridors
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	Service Geography
	Associated Goals	Increase neighborhood sustainability
	Description	Existing neighborhoods and business corridors that connect them provide a wide range of social, economic and housing support for low and moderate income households. A need for broad ranging programs to support and enhance these areas are necessary as they provide multilayered support to Charlotte's working class.
	Basis for Relative Priority	The City of Charlotte considers all of its needs of equal priority.
3	Priority Need Name	Support special populations
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Service Geography Service Geography
	Associated Goals	Provide temporary rental assistance Provide programs to support persons with HIV/AIDS Provide assistance to households in crisis
	Description	The data indicates that certian populations are especially vulnerable to housing insecurity. Very low income households, the homeless or those at risk in homelessness, elderly and household wih disabilities all have acute housng needs. Households living with HIV/AIDS have unique needs for housing assistance.
	Basis for Relative Priority	The City of Charlotte considers all of its needs of equal priority.
4	Priority Need Name	Increase and perserve rental housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents

	Geographic Areas Affected	Service Geography Service Geography
	Associated Goals	Improve existing affordable housing stock Increase the supply of affordable rental housing Provide temporary rental assistance
	Description	The number of affordable rental units continues to rise. In addition to the need for new units, a strong housing market has reduced the number of available naturally affordable housing units.
	Basis for Relative Priority	The City of Charlotte considers all of its needs of equal priority.
5	Priority Need Name	Assist households secure and maintain housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Service Geography
	Associated Goals	Improve existing affordable housing stock Provide temporary rental assistance Provide programs to support persons with HIV/AIDS Provide assistance to households in crisis

	Description	Even among working households, there are significant barriers to obtaining and maintaining housing. Broad programming is needed to assist households who experience homelessness, eviction or other housing displacement quickly reenter stable housing.
	Basis for Relative Priority	The City of Charlotte considers all of its needs of equal priority.
6	Priority Need Name	Grow businesses and a robust workforce
	Priority Level	High
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	Service Geography
	Associated Goals	Promote businesses and a robust workforce
	Description	Along with homeownership, job readiness and small business growth are important components to growing wealth in low and moderate income communities. Steps are needed to provide job skills, support the growth of businesses and increase physical spaces of commercial growth.
	Basis for Relative Priority	The City of Charlotte considers all of its needs of equal priority.
7	Priority Need Name	Protect existing affordable housing
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Frail Elderly
	Geographic Areas Affected	Service Geography Service Geography
	Associated Goals	Provide opportunities for homeownership Improve existing affordable housing stock Increase neighborhood sustainability
	Description	Both single family and multifamily affordable housing stock have diminished over the last five years due to increasing sales prices and general growth in the city. Programs are needed to protect and preserve existing rental and owner occupied housing stock.
	Basis for Relative Priority	The City of Charlotte considers all of its needs of equal priority.
8	Priority Need Name	Mitigate effects of COVID Pandemic
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Service Geography
	Associated Goals	Respond to community needs related to COVID19
	Description	Beginning in January 2020, the Charlotte region begin experiencing the impacts of a new global virus, COVID 19. To combat a medical crisis local, state and federal leadership imposed multiple social isolation orders that are resulting in job losses, business closures and other negative impacts on low and moderate income households.
	Basis for Relative Priority	The City of Charlotte considers all of its needs of equal priority.

9	Priority Need Name	Sustain community facilities and infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	Service Geography
	Associated Goals	Increase neighborhood sustainability
	Description	Charlotte recognizes that strong communities are built on the facilities and infrastructure that support them. Neighborhoods need sound transportation, utility and public facility infrastructure to support growing and diverse communities.
	Basis for Relative Priority	The City of Charlotte considers all of its needs of equal priority.

Narrative (Optional)

SP-30 Influence of Market Conditions - 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The Charlotte rental market has experienced significant pressure due to in-migration and increasing demand for housing located close to job centers and amenities. As fair market rents increase, it will become increasingly difficult to provide assistance to eligible households and may require increases in funding or cuts to the number of households who receive assistance.
TBRA for Non-Homeless Special Needs	City funding for non-homeless special needs is focused on permanent supportive housing.
New Unit Production	Demand for single family for sale housing units has increased and younger adults are showing increased demand for these housing products. The City of Charlotte is also reconfirming the importance of homeownership as a tool for economic mobility. Demand for rental units affordable to households at 0%-60% of area median income in addition to demands for market rate rental units are anticipated to be strong for the foreseeable future. This is especially true for units close to amenities and transit.
Rehabilitation	Factors that affect both owner occupied and rental rehabilitation include cost of materials and labor availability. While moderate increases in materials costs are expected, having an adequate number of qualified contractors to meet demand is a current concern. The strong construction market is resulting in a decrease in available labor which is negatively impacting the pace of housing rehabilitation project completion.
Acquisition, including preservation	The real estate market in Charlotte will continue to be strong due to few acquisition opportunities. Acquisition of land suitable for multifamily housing is particularly competitive. Due to projected area growth, it is anticipated that the cost of real estate will continue to increase over the next five years.

Table 52 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated five year funding is based on historic funding levels for each program. Funding amounts for each year will vary based on congressional action and the variables detailed in each allocation formula. The City may also use funding for housing and community development activities not listed in this plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	5,975,046	300,000	0	6,275,046	23,300,000	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	3,241,207	600,000	0	3,841,207	11,800,000	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,860,489	0	0	2,860,489	10,900,000	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	512,016	0	0	512,016	2,000,000	
Other	public - federal	Admin and Planning Economic Development Financial Assistance Housing Public Services	3,514,923	0	0	3,514,923	0	Funding to respond to COVID19 Pandemic.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Admin and Planning Financial Assistance Overnight shelter Permanent housing in facilities Permanent housing placement Rapid re-housing (rental assistance) Rental Assistance Services Short term or transitional housing facilities Supportive services	6,866,960	0	0	6,866,960	0	Funding to respond to COVID19 Pandemic.
Other	public - federal	Admin and Planning Housing Overnight shelter Permanent housing in facilities Permanent housing placement Rapid re-housing (rental assistance) Supportive services	1,765,572	0	0	1,765,572	0	Funding to respond to COVID19 Pandemic.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Admin and Planning Housing Services STRMU	416,283	0	0	416,283	0	Funding to respond to COVID19 Pandemic.
Other	public - local	Admin and Planning Financial Assistance Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	743,028	0	0	743,028	2,972,112	

Table 53 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Charlotte uses federal and local funding together to support a wide range of housing and community development activities. The City uses local dollars earmarked for housing and leverages dollars provided by City partners to provide an outstanding return on federal investments. The City sets aside local dollars to match with HOME funds, only drawing 75% of a project cost and the remaining amount from

local funds on each HOME draw. The Emergency Solutions Grant match is provided by each subrecipient and verified during yearly grant monitoring.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Charlotte has established a Surplus Land Policy. The policy requires all City land identified as surplus to be vetted for affordable housing uses prior to be released for other purposes or sold for revenue recapture.

Discussion

SP-40 Institutional Delivery Structure - 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Charlotte - Neighborhood & Business Services	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Mecklenburg County	Government	Homelessness Planning	Jurisdiction
CHARLOTTE HOUSING AUTHORITY	PHA	Ownership Planning Public Housing Rental	Jurisdiction
CHARLOTTE MECKLENBURG HOUSING PARTNERSHIP	Non-profit organizations	Economic Development Non-homeless special needs Ownership Rental public services	Jurisdiction

Table 54 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Charlotte Mecklenburg area has a robust delivery system providing services from emergency shelter to first time homeownership. The City and County work with a number of local nonprofit housing agencies who provide programs and services to local residents. The County acts as the lead agency for the Charlotte Mecklenburg Continuum of Care. This group coordinates efforts to reduce and end homelessness and provides a continuum of services to low income households. Inlivan (formerly the Charlotte Housing Authority) is responsible for all public housing developments in Charlotte Mecklenburg and is also the responsible entity for the Housing Choice Voucher Program. The Charlotte

Mecklenburg Housing Partnership (CMHP) is a Community Development Business Organization that works closely with the City on several projects. CMHP has been a critical partner in COVID19 related responses.

Work continues to better coordinate around housing to increase efficient and sustainable solutions. Chronic homeless remains a particularly difficult area to make meaningful change. The resources needed to provide services to all in need are limited. Solutions to homelessness are complex and unique to each household. The Continuum of Care, now under Mecklenburg County, is developing frameworks and a strategic plan to coordinate community efforts to reduce chronic homelessness.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services		X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS			X
Life Skills	X	X	X
Mental Health Counseling	X		
Transportation	X	X	
Other			

Table 55 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The agencies that work directly with the homeless and chronically homeless populations have a network of resources used to identify and provide services as needed by each individual. Both the men and women's shelters have on site case workers who utilize this network after assessing each client. Outreach to locate and connect homeless and other vulnerable populations to services is provided by several agencies. Medical, dental and mental health are some of the services provided to this population. Rapid rehousing and permanent supportive housing are both used to quickly secure housing and provided supportive services as needed.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Having a coordinated entry (CE) system in Charlotte-Mecklenburg brings strength to identifying those who are most vulnerable in our community. The Charlotte-Mecklenburg maintains a "by name" list all persons meeting the definition of chronically homeless. The largest gap for service delivery is the lack of affordable housing units for special need populations. This results in delays to receiving critical services because the person(s) in need are difficult to locate. The local CE process and "by name" list helps reduce time delays and barriers.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

With a tool in place to help Charlotte-Mecklenburg identify gaps in providing homeless assistance the community will work to realign funding streams towards these gaps. Performance measures and outcomes will also be created and utilized to determine best sources of service delivery to individuals and families with priority needs.

SP-45 Goals - 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide opportunities for homeownership	2020	2025	Affordable Housing	City of Charlotte City of Charlotte/ Mecklenburg County	Increase homeownership opportunities Protect existing affordable housing	CDBG: \$2,000,000 HOME: \$14,000,000 HOME Match: \$3,500,000	Homeowner Housing Added: 100 Household Housing Unit Direct Financial Assistance to Homebuyers: 1500 Households Assisted
2	Improve existing affordable housing stock	2020	2025	Affordable Housing	City of Charlotte City of Charlotte/ Mecklenburg County	Increase and preserve rental housing Assist households secure and maintain housing Protect existing affordable housing	CDBG: \$15,000,000 HOME: \$5,000,000 HOME Match: \$1,250,000	Rental units rehabilitated: 250 Household Housing Unit Homeowner Housing Rehabilitated: 750 Household Housing Unit
3	Increase the supply of affordable rental housing	2020	2025	Affordable Housing Homeless	City of Charlotte City of Charlotte/ Mecklenburg County	Increase and preserve rental housing	CDBG: \$1,000,000 HOME: \$1,000,000	Rental units constructed: 250 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide temporary rental assistance	2021	2025	Affordable Housing Homeless	City of Charlotte	Support special populations Increase and preserve rental housing Assist households secure and maintain housing	HOME: \$1,612,500 ESG: \$750,000 HOME Match: \$537,500	Tenant-based rental assistance / Rapid Rehousing: 300 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Increase neighborhood sustainability	2021	2025	Affordable Housing Non-Housing Community Development	City of Charlotte	Strengthen neighborhoods and key corridors Protect existing affordable housing Sustain community facilities and infrastructure	CDBG: \$7,350,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted Rental units constructed: 150 Household Housing Unit Rental units rehabilitated: 150 Household Housing Unit Homeowner Housing Added: 50 Household Housing Unit Homeowner Housing Rehabilitated: 250 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Provide programs to support persons with HIV/AIDS	2021	2025	Affordable Housing Homeless Non-Homeless Special Needs	HOPWA Designated Service Area	Support special populations Assist households secure and maintain housing	HOPWA: \$14,000,000	Tenant-based rental assistance / Rapid Rehousing: 500 Households Assisted Housing for People with HIV/AIDS added: 50 Household Housing Unit HIV/AIDS Housing Operations: 1500 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Provide assistance to households in crisis	2021	2025	Affordable Housing Homeless	City of Charlotte	Support special populations Assist households secure and maintain housing	ESG: \$2,500,000	Tenant-based rental assistance / Rapid Rehousing: 600 Households Assisted Homeless Person Overnight Shelter: 10000 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 50 Beds Homelessness Prevention: 300 Persons Assisted
9	Promote businesses and a robust workforce	2021	2025	Non-Housing Community Development	City of Charlotte	Grow businesses and a robust workforce	CDBG: \$2,500,000	Public service activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted Businesses assisted: 50 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Respond to community needs related to COVID19	2021	2025	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City of Charlotte City of Charlotte/ Mecklenburg County	Mitigate effects of COVID Pandemic	CDBG-CV: \$3,514,923 ESG-CV2: \$6,866,990 ESG-CV: \$1,765,572 HOPWA-CV: \$416,283	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 2500 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 500 Households Assisted Homeless Person Overnight Shelter: 1500 Persons Assisted Homelessness Prevention: 500 Persons Assisted HIV/AIDS Housing Operations: 250 Household Housing Unit

Table 56 – Goals Summary

Goal Descriptions

Consolidated Plan

Charlotte

100

1	Goal Name	Provide opportunities for homeownership
	Goal Description	Develop and implement multiple strategies to increase homeownership opportunities for low and moderate income households including but not limited to homeownership education, counseling, new home construction, neighborhood infrastructure and down payment assistance programs.
2	Goal Name	Improve existing affordable housing stock
	Goal Description	To mitigate effects of growth and facilitate aging in place, Charlotte will invest in a number of activities to improve existing multifamily and single family housing stock. This includes a variety of housing rehabilitation projects and the acquisition housing to preserve affordability.
3	Goal Name	Increase the supply of affordable rental housing
	Goal Description	Charlotte has a significant gap in housing for households at or below 80% of the median area income. The gap is especially pronounced for households below 30% and households with special needs. Charlotte will support rental housing through investments in new multifamily construction, land acquisition and supportive housing initiatives.
4	Goal Name	Provide temporary rental assistance
	Goal Description	The City of Charlotte continues to experience significant numbers of households experiencing crisis. The City will continue strategies that support housing stabilization for low income families and includes programs that prevent the loss of a primary residence and various approaches to rental subsidies including short term, long term and lease up assistance.
5	Goal Name	Increase neighborhood sustainability
	Goal Description	This goal is designed to invest in communities to preserve affordable housing, improve health and support community institutions. These goals are met through a variety of housing and community development programs.
6	Goal Name	Provide programs to support persons with HIV/AIDS
	Goal Description	HIV/AIDS remains a serious concern in the Charlotte Mecklenburg area. The City will continue to work with Carolinas CARE Partnership and the network of area agencies that provide support for households living with this disease. These agencies will continue to provide housing information services, supportive services, substance abuse treatment and rental assistance as well as new and existing housing options to support the activities of daily living for these families.

7	Goal Name	Provide assistance to households in crisis
	Goal Description	It is evident from the data that many populations in Charlotte require special housing assistance. Homeless households and households at risk of homelessness can benefit from access to shelters, case workers and a variety of programs that assist in the access and affordability to housing. Other programs such as housing repairs facilitate aging in place for elderly households and mobility improvement for persons with disabilities.
9	Goal Name	Promote businesses and a robust workforce
	Goal Description	Preparing Charlotteans for the workforce and supporting businesses that create jobs are both continuing City priorities. The City will provide flexible funding to support businesses, workforce development and educational enrichment. One such program, Out of School Time, supports a growing workforce by providing educational enrichment activities for school age children and encourages academic achievement and completing high school education. Other programs may include grant and loans that expand businesses or retain and expand employment opportunities.
10	Goal Name	Respond to community needs related to COVID19
	Goal Description	This plan offers broad support to the community using current and future funding to mitigate impacts related to the COVID19 Pandemic. The City will provide public services, financial assistance and other services to facilitate economy recovery, social distancing, health, housing and household self sufficiency.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Approximately 625 households will benefit from new or rehabilitated affordable housing units.

SP-50 Public Housing Accessibility and Involvement - 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

N/A

Activities to Increase Resident Involvements

Resident Advisory Council (RAC)/Resident Liaison Services. INLIVIAN, formerly the Charlotte Housing Authority (CHA) dedicates full-time Client Services Department staff who are devoted to working with leader residents, properly known as the Resident Advisory Council (RAC). This group represents the agency's diverse families and communities and is charged with encouraging their fellow residents to participate in various aspects of community life while individually and collectively serving as a vital conduit to INVLIVIAN leadership staff and Commissioners by keeping them aware of problems, concerns and needs through the CEO Roundtable convening in which the CEO and key staff meet monthly to gather valuable input.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

N/A

SP-55 Strategic Plan Barriers to Affordable Housing - 91.215(h)

Barriers to Affordable Housing

Factors creating barriers to affordable housing include stresses on available funding for affordable housing, high land costs, dilapidated housing stock and the lack of low income household access to credit.

The City of Charlotte works proactively to ensure diverse housing is available throughout the City. The City supports housing programs and operates a local Housing Trust Fund to provide gap funding for housing developments. This resource is becoming increasingly stressed due to cuts in funding for affordable housing at both the Federal and State level. In 2014 the North Carolina General Assembly cut funding to affordable housing by eliminating the North Carolina State Tax Credit and the North Carolina Historic Tax Credit. It replaced these sources of funding with a loan program that excludes medium and large size cities such as Charlotte from participation decreasing available funding for Charlotte.

Land costs continue to move higher. Land prices affect the cost of multifamily development and increase mortgage payment amounts for single family homebuyers. Along with land, the infrastructure requirements to support development have also increased. Infrastructure costs along with land price increases reduce the number of units coming to market that are affordable to low and moderate income families.

Another barrier to affordable housing is significant levels of aging housing stock in Charlotte-Mecklenburg. Older housing is often leased to low income buyers at affordable rates but can be unsafe or unhealthy. Low cost housing stock is targeted by investors for rental use or redevelopment and may remove affordable rental or homeownership opportunities from the market.

A major barrier to affordable housing is access to mortgage loans for low income buyers. One result of the 2008 finance crisis was the tightening of credit rules and increases in insurance premiums related to mortgage lending. The result is less households able to qualify for a mortgage loan at any percentage rate.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

To remove and mitigate the barriers to affordable housing, Charlotte leads a multilayered approach and participates with a coalition of nonprofit organizations and the business community to develop affordable housing solutions.

In 2018 Charlotte took the unprecedented step of approving \$50 million in bond funding to invest in affordable housing developments. The business community matched the funding and now city and community funding are used to leverage new affordable housing development.

The City also participates in the preservation of single and multifamily housing. Charlotte provides a number of housing rehabilitation programs designed to increase the safety and health of low- and moderate-income homeowners. Nonprofit organizations partner with the City to purchase and preserve existing affordable multifamily housing assets.

To increase low- and moderate-income household's access to homeownership, Charlotte provides several home purchase assistance programs. Recently, the City has increased funding for public service workers. First responders can receive additional assistance.

SP-60 Homelessness Strategy - 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Charlotte and Mecklenburg County participate with nonprofit homeless service providers in outreach efforts to homeless persons. This group has dedicated staff assigned to street outreach. In addition to ongoing staff outreach, each year a comprehensive outreach effort is conducted to identify homeless in the community and assist them in getting connected to services.

Addressing the emergency and transitional housing needs of homeless persons

Various emergency shelters and shelter programs are established that serve the Charlotte-Mecklenburg area. Shelters are available for men, women, families, unaccompanied minors and victims of domestic violence. Increased demand during winter months can cause strain on the established year-round emergency shelter facilities. In response to this increased demand, a network of churches and other facilities will house the homeless during the winter months to reduce stress on existing facilities. On very cold nights, various temporary facilities will open to provide a safe, warm overnight shelter.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

In Charlotte-Mecklenburg community partners work together to provide access to permanent housing, while maintaining the shared goal that homelessness be rare, brief, and non-reoccurring. Through local Coordinated Entry System, veteran and chronically homeless individuals and families are prioritized for housing. Different options of permanent supportive housing (facility based or scattered-site) are available to provide the appropriate level of supportive service in effort to prevent the person(s) from returning to homelessness. To further assist with transition to permanent housing, INLIVIAN, formerly the Charlotte Housing Authority, has established preferences for receiving housing assistance to include persons who are homeless in a supportive services program, Veterans, and/or Victims of Domestic Violence.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being

discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Service Providers in Charlotte-Mecklenburg work together to help low-income individuals and families avoid becoming homeless after being discharged from both publicly funded institution and systems of care; or, who are receiving services to meet individual needs. Youth aging out of our foster care system have access to emergency shelter and/or rental subsidy programs in addition to case workers who can link them to benefits they are eligible for till 26 years old. Hospital caseworkers connect persons to local programs versus a shelter when permanent housing cannot be immediately identified but more recovery is needed. Both emergency shelters have implemented diversion programs as a part of our local Coordinated Entry system. Case managers work with individuals and families to reconnect them with friends or families that otherwise would entry our shelter system.

SP-65 Lead-based Paint Hazards - 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City of Charlotte is a long time recipient of HUD's Lead Hazard Control Grant. Through this funding and other sources, the City has developed a successful lead hazard reduction program. This program includes testing for lead hazards, removal and reduction of lead based paint as well as outreach and education. The City also invests federal and local dollars to provide safe decent affordable housing that is free of lead hazards. By providing housing options, families who may in the past had no choice but to reside in dilapidated housing have access to lead free, safe and affordable housing.

How are the actions listed above related to the extent of lead poisoning and hazards?

The City is aware of the significant amount of housing stock in the jurisdiction constructed before 1978 when lead paint usage was prevalent. Several thousand units are suspected to contain lead hazards throughout the City. Lead hazard reduction activities will continue, through outreach and lead based paint testing, to respond to areas of the City where housing containing lead paint is suspected.

How are the actions listed above integrated into housing policies and procedures?

All housing rehabilitation activities (emergency/urgent repairs are excluded) conducted by the City or any City partner are to follow approved lead testing protocols. In many cases this requires lead testing and remediation if lead is detected. The City's goal is to ensure housing assisted with federal or local funds is safe for children susceptible to lead paint.

SP-70 Anti-Poverty Strategy - 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Very low-income workers continue to struggle in Charlotte. The economic growth in the country has benefited upper middle class and high wealth families. Lower income households have experienced flat wage growth. The current poverty rate in Charlotte stands at 14.9%, slightly higher than five years ago. Children, single women and seniors continue to experience higher poverty than the population as a whole.

Increasing housing costs in Charlotte exacerbate the financial conditions of persons in poverty. The City has assisted several households displaced from affordable housing due to the sale and redevelopment of the property. Harvard/Berkley released a study indicating that Charlotte ranked 50th out of 50 in economic mobility. This is a measure of how likely a child born into poverty would remain in poverty.

The community convened the Leading on Opportunity Taskforce to better understand how poverty impacts households and recommend strategies that increase opportunity for low-income households. The Taskforce identified three areas of focus for creating opportunity; early care and education, college and career readiness and child and family stability.

As one of the many partners working to increase access to opportunities the following City programs and strategies align with overall community access to opportunity goals;

Workforce development – The City of Charlotte offers the Project PIECE and Mayor’s Youth Employment Program. Both programs provide job training and internships for low income households.

Self-sufficiency – Charlotte partners with service providers by funding several tenant based rental assistance programs. Rental assistance supports overall self-sufficiency strategies implemented by community partners.

Affordable housing options – The primary use of Charlotte’s HUD funding is affordable housing creation and preservation. The Leading on Opportunity report listed the creation and preservation of affordable housing as a critical component to creating opportunity.

These City efforts align with additional community efforts lead by Mecklenburg County, community nonprofit housing partners, LISC, the Continuum of Care and other community partners. Together these programs and services offer meaningful support and access to new opportunities to ensure all of Charlotte’s households can become self-sufficient and enjoy all that Charlotte has to offer.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The jurisdiction's affordable housing plan primarily focuses on households with special needs and households at or below 60% of the median area income for the Charlotte–Gastonia Metropolitan Service Area. The described target population includes families living in poverty. By providing a wide array of housing related assistance, households in poverty can improve the quality of their housing and have more choices on where to live. The City of Charlotte works diligently to reduce concentrations of poverty through targeted housing investments and neighborhood based revitalization efforts.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City institutes a multi-layered monitoring approach to ensure that housing strategy, short and long term goals, program specific regulations and general state and federal statutes are followed.

The planning process produces draft documents that are reviewed internally, reviewed by elected officials and published for public comment. The City also conducts several public forums to explain the content and use of the plan document. All plans are then approved by a vote of City Council.

Once plans are approved, activities are developed to achieve the outcomes set forth in the plan. Activities are conducted using multiple delivery methods including City staff, subrecipients, contractors or other third parties such as land owners or developers. Federal, State and local guidelines related to selection of parties who may use federal dollars are followed by staff and reviewed by internal compliance and/or procurement divisions to ensure the selection method complied with applicable regulations.

Once activities are underway, several City staff persons are assigned to monitor activities for compliance including contract monitors, a multifamily project manager and a compliance team who monitors Section 3 compliance and Davis Bacon.

Responsible parties regularly report the status of each activity to ensure plan goals will be completed. At the end of each year, accomplishments are compared to goals to determine the status of plan activities and make any necessary adjustments to future activities.

Expected Resources

AP-15 Expected Resources - 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	5,975,046	300,000	0	6,275,046	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	3,241,207	600,000	0	3,841,207	0	
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,860,489	0	0	2,860,489	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	512,016	0	0	512,016	0	
Other	public - federal	Admin and Planning Economic Development Financial Assistance Housing Public Services Rental Assistance	3,514,923	0	0	3,514,923	0	Funding to respond to COVID19 Pandemic.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Admin and Planning Financial Assistance Overnight shelter Permanent housing in facilities Permanent housing placement Rapid re-housing (rental assistance) Services Supportive services Transitional housing	6,866,990	0	0	6,866,990	0	Funding to respond to COVID19 Pandemic.
Other	public - federal	Housing Overnight shelter Permanent housing in facilities Permanent housing placement Rapid re-housing (rental assistance) Rental Assistance Services Supportive services	1,765,572	0	0	1,765,572	0	Funding to respond to COVID19 Pandemic.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Housing Rental Assistance Services STRMU Supportive services	416,283	0	0	416,283	0	Funding to respond to COVID19 Pandemic.
Other	public - local	Homebuyer assistance Homeowner rehab Housing TBRA	743,028	0	0	743,028	0	

Table 57 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Charlotte uses federal and local funding together to support a wide range of housing and community development activities. The City uses local dollars earmarked for housing and leverages dollars provided by City partners to provide an outstanding return on federal investments. The City sets aside local dollars to match with HOME funds, only drawing 75% of a project cost and the remaining amount from local funds on each HOME draw. The Emergency Solutions Grant match is provided by each subrecipient and verified during yearly grant monitoring.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Several city parcels have been donated to developers for the express purpose of creating new affordable housing units.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide temporary rental assistance	2021	2025	Affordable Housing Homeless	City of Charlotte	Support special populations Mitigate effects of COVID Pandemic	HOME: \$430,000	Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted
2	Provide opportunities for homeownership	2020	2025	Affordable Housing	City of Charlotte	Increase homeownership opportunities	HOME: \$2,062,741	Homeowner Housing Added: 325 Household Housing Unit
3	Provide programs to support persons with HIV/AIDS	2021	2025	Affordable Housing Homeless Non-Homeless Special Needs	HOPWA Designated Service Area	Support special populations	HOPWA: \$2,725,653	Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted HIV/AIDS Housing Operations: 550 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Improve existing affordable housing stock	2020	2025	Affordable Housing	City of Charlotte	Strengthen neighborhoods and key corridors Increase and preserve rental housing Assist households secure and maintain housing Protect existing affordable housing	CDBG: \$3,038,797 HOME: \$934,436	Rental units rehabilitated: 25 Household Housing Unit Homeowner Housing Rehabilitated: 125 Household Housing Unit
5	Increase the supply of affordable rental housing	2020	2025	Affordable Housing Homeless	City of Charlotte	Increase and preserve rental housing	HOME: \$250,000	Rental units rehabilitated: 25 Household Housing Unit
6	Increase neighborhood sustainability	2021	2025	Affordable Housing Non-Housing Community Development	City of Charlotte	Increase homeownership opportunities Strengthen neighborhoods and key corridors Sustain community facilities and infrastructure	CDBG: \$1,620,000	Rental units constructed: 150 Household Housing Unit Rental units rehabilitated: 150 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Provide assistance to households in crisis	2021	2025	Affordable Housing Homeless	City of Charlotte	Support special populations Assist households secure and maintain housing Mitigate effects of COVID Pandemic	ESG: \$507,000	Tenant-based rental assistance / Rapid Rehousing: 150 Households Assisted Homeless Person Overnight Shelter: 2500 Persons Assisted Homelessness Prevention: 100 Persons Assisted
9	Promote businesses and a robust workforce	2021	2025	Non-Housing Community Development	City of Charlotte	Grow businesses and a robust workforce Mitigate effects of COVID Pandemic	CDBG: \$815,007	Other: 1000 Other
10	Respond to community needs related to COVID19	2021	2025	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City of Charlotte	Mitigate effects of COVID Pandemic	ESG-CV2: \$6,866,990 ESG-CV: \$1,765,572 HOPWA-CV: \$416,283	Public service activities for Low/Moderate Income Housing Benefit: 1000 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 500 Households Assisted Homeless Person Overnight Shelter: 500 Persons Assisted Businesses assisted: 25 Businesses Assisted

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	Provide temporary rental assistance
	Goal Description	
2	Goal Name	Provide opportunities for homeownership
	Goal Description	
3	Goal Name	Provide programs to support persons with HIV/AIDS
	Goal Description	
4	Goal Name	Improve existing affordable housing stock
	Goal Description	
5	Goal Name	Increase the supply of affordable rental housing
	Goal Description	
6	Goal Name	Increase neighborhood sustainability
	Goal Description	
7	Goal Name	Provide assistance to households in crisis
	Goal Description	
9	Goal Name	Promote businesses and a robust workforce
	Goal Description	
10	Goal Name	Respond to community needs related to COVID19
	Goal Description	

AP-35 Projects - 91.220(d)

Introduction

The City will be tackling a number of programs to advance the goals and priorities outlined in this consolidated plan. This includes single and multifamily new construction and rehabilitation, workforce development, rental assistance, downpayment assistance, relocation and programs to assist special populations.

#	Project Name
1	FY21 Housing Rehabilitation
2	FY21 HOPWA Funded Projects
3	FY21 Emergency Solution Grant Projects
4	FY21 New Construction, Consortia & Nonprofit Projects
5	FY21 TBRA
6	FY21 HouseCharlotte & Financial Assistance
7	FY21 Business and Workforce Development
8	FY21 Optional Relocation
9	CV - Community Assistance Programs
10	CV - Business Assistance Program

Table 59 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

AP-38 Project Summary
Project Summary Information

1	Project Name	FY21 Housing Rehabilitation
	Target Area	City of Charlotte
	Goals Supported	Improve existing affordable housing stock Increase the supply of affordable rental housing Increase neighborhood sustainability
	Needs Addressed	Strengthen neighborhoods and key corridors Increase and preserve rental housing Protect existing affordable housing
	Funding	CDBG: \$3,840,039 HOME: \$187,500 HOME Match: \$62,500
	Description	Provide housing rehabilitation services for single and multifamily housing units providing no less than 51% LMI benefit.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 175 households would benefit.
	Location Description	Throughout the City of Charlotte.
	Planned Activities	Single and multifamily housing rehabilitation.
2	Project Name	FY21 HOPWA Funded Projects
	Target Area	HOPWA Designated Service Area
	Goals Supported	Provide programs to support persons with HIV/AIDS
	Needs Addressed	Support special populations
	Funding	HOPWA: \$2,860,489
	Description	This project provides programs and services support households with HIV/AIDS. These activities may often include the acquisition, renovation and operating of housing facilities. Housing funded with HOPWA will comply with HOPWA requirements concerning use.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Over 500 households will benefit.
	Location Description	Throughout the HOPWA service area.

	Planned Activities	All HOPWA eligible activities will be conducted by partner agencies throughout the service areas.
3	Project Name	FY21 Emergency Solution Grant Projects
	Target Area	City of Charlotte
	Goals Supported	Provide assistance to households in crisis
	Needs Addressed	Support special populations Assist households secure and maintain housing
	Funding	ESG: \$512,016
	Description	All activities funded under the Emergency Solutions Grant for the FY21 fiscal year. These include a broad range of programs and services that support homeless individuals and families.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Over 2500 individuals will benefit.
	Location Description	Throughout the City of Charlotte.
	Planned Activities	Programs and services that support homeless individuals and families such as shelter support, new housing options, homelessness prevention and rapid rehousing.
4	Project Name	FY21 New Construction, Consortia & Nonprofit Projects
	Target Area	City of Charlotte/ Mecklenburg County
	Goals Supported	Provide opportunities for homeownership Improve existing affordable housing stock Increase the supply of affordable rental housing Provide temporary rental assistance Increase neighborhood sustainability
	Needs Addressed	Increase homeownership opportunities Strengthen neighborhoods and key corridors Increase and preserve rental housing Assist households secure and maintain housing Protect existing affordable housing Sustain community facilities and infrastructure
	Funding	CDBG: \$1,470,000 HOME: \$1,049,361 HOME Match: \$349,788

	Description	Projects related to the housing activities of nonprofit partners, affordable housing developers and consortia members. Our partners use this funding for new construction, down payment assistance, housing rehabilitation, acquisition, public facilities and infrastructure projects that improve the quality and resiliency of neighborhoods.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Over 150 households will benefit from proposed activities.
	Location Description	Throughout the City of Charlotte and Mecklenburg County.
	Planned Activities	Partnerships with nonprofits included development of new or rehabilitated single and multifamily housing, public facility and infrastructure improvements and programs that support affordable housing choices such as downpayment or rental assistance.
5	Project Name	FY21 TBRA
	Target Area	City of Charlotte
	Goals Supported	Provide temporary rental assistance Provide assistance to households in crisis
	Needs Addressed	Strengthen neighborhoods and key corridors Assist households secure and maintain housing Mitigate effects of COVID Pandemic
	Funding	HOME: \$322,500 HOME Match: \$107,500
	Description	The projects supports contracts with nonprofit partners who provide rental assistance to LMI households.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 50 households may benefit.
	Location Description	Throughout the City of Charlotte.
	Planned Activities	Tenant rental assistance.
6	Project Name	FY21 HouseCharlotte & Financial Assistance
	Target Area	City of Charlotte

	Goals Supported	Provide opportunities for homeownership
	Needs Addressed	Increase homeownership opportunities
	Funding	HOME: \$2,281,846 HOME Match: \$312,778
	Description	This project consists of deferred forgivable loans and grants provided to low and moderate income households to assist in the purchase and financing of single family homes to support homeownership.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 325 households will benefit
	Location Description	Throughout the City of Charlotte.
	Planned Activities	Downpayment and closing cost assistance for homeownership.
7	Project Name	FY21 Business and Workforce Development
	Target Area	City of Charlotte
	Goals Supported	Promote businesses and a robust workforce
	Needs Addressed	Grow businesses and a robust workforce
	Funding	CDBG: \$815,007
	Description	Projects in this include various types of support for Charlotte businesses. Projects also includes grants to organizations provided out of school enrichment activities to school aged children.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 50 businesses and 1000 students may benefit.
	Location Description	Throughout the City of Charlotte.
8	Planned Activities	Various type of business assistance and student enrichment to support full participation in the workforce.
	Project Name	FY21 Optional Relocation
	Target Area	City of Charlotte
	Goals Supported	Increase neighborhood sustainability

	Needs Addressed	Strengthen neighborhoods and key corridors Assist households secure and maintain housing
	Funding	CDBG: \$150,000
	Description	Funding for tenant relocation due to property code violations.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 20 households will benefit.
	Location Description	Throughout the City of Charlotte.
	Planned Activities	Relocation due to code violations.
9	Project Name	CV - Community Assistance Programs
	Target Area	HOPWA Designated Service Area
	Goals Supported	Respond to community needs related to COVID19
	Needs Addressed	Mitigate effects of COVID Pandemic
	Funding	CDBG-CV: \$3,514,923 ESG-CV2: \$6,866,990 ESG-CV: \$1,765,572 HOPWA-CV: \$416,283
	Description	Charlotte's projects related to COVID response. This includes various types of public services and rental assistance.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Funding will be made available to address COVID related needs. Estimated households benefiting is currently not available.
	Location Description	Throughout the City of Charlotte and HOPWA service area.
	Planned Activities	Public services and rental assistance to respond mitigate effects of COVID19 pandemic.
10	Project Name	CV - Business Assistance Program
	Target Area	City of Charlotte
	Goals Supported	Respond to community needs related to COVID19
	Needs Addressed	Grow businesses and a robust workforce Mitigate effects of COVID Pandemic

	Funding	:
	Description	This program will provide emergency loans and grants to assist small businesses weather the current economic crisis.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Due to rapidly changing conditions, its unknown how many businesses will benefit.
	Location Description	Throughout the City of Charlotte.
	Planned Activities	

AP-50 Geographic Distribution - 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Charlotte is North Carolina's largest city and the second largest city in the South East. The City is home to an estimated 1,034,290 persons and over 47,000 very low income families. The Jurisdiction includes the city limits of Charlotte. The City is also the lead agency of a HOME Consortium that consists of the City of Charlotte, Mecklenburg County, Mint Hill, Matthews, Pineville, Huntersville, Cornelius and Davidson.

The focus of City community development activities are low and moderate income neighborhoods with housing needs. Many of these communities are located in a crescent around Charlotte that starts in West Charlotte and wraps around the northern side of Charlotte ending in the East Charlotte area.

Geographic Distribution

Target Area	Percentage of Funds
City of Charlotte	
City of Charlotte/ Mecklenburg County	100
HOPWA Designated Service Area	

Table 60 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Federally funded housing programs are available throughout the City of Charlotte geography.

Discussion

The majority of federally funded housing programs are available to low and moderate income households throughout the City. City funded housing development projects must meet the City's Housing Locational Policy designed to locate housing in a way that creates diverse communities.

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

Charlotte-Mecklenburg's affordable housing goals are centered around creating healthy environments for our community. Public services include construction, rehabilitation, and homeownership assistance. Additionally, rental assistance and supportive services are provided to vulnerable populations.

One Year Goals for the Number of Households to be Supported	
Homeless	2,500
Non-Homeless	200
Special-Needs	600
Total	3,300

Table 61 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	100
The Production of New Units	0
Rehab of Existing Units	100
Acquisition of Existing Units	0
Total	200

Table 62 - One Year Goals for Affordable Housing by Support Type

Discussion

Federal funding supports Charlotte-Mecklenburg's affordable housing goals in a variety of ways. ESG Funds support an estimated 2500 persons annually through shelter operations, prevention and rental assistance. HOME funds are used for housing rehabilitation, new construction and TBRA assistance. Over 100 families annually receive housing rehabilitation assistance that supports healthy environments and aging in place. The City also provides a variety of services for households living with HIV/AIDS through its partnership with Carolina CARES Partnership and affiliated agencies.

AP-60 Public Housing - 91.220(h)

Introduction

Actions planned during the next year to address the needs to public housing

With INLIVIAN's (formerly Charlotte Housing Authority) capacity to utilize both the US Department of Housing and Urban Development's (HUD) Moving to Work (MTW) flexibilities and the Rental Assistance Demonstration (RAD) program guidelines, a role can be assumed that is more conducive to the competitive private market. INVLIVIAN will continue to convert the entirety of its public housing stock through RAD, to a Project Based Voucher (PBV) platform, to achieve agency goals and safeguard the long-term affordability of units. INLIVIAN has converted a total of 3,179 Public Housing units to PBV units and is on schedule to convert 100 percent of unit inventory through 2021.

Plans for Dillehay Courts, the agency's last "Public Housing" community to be converted to the RAD PBV platform, have transitioned from significant renovation to demolition and new construction through multiple phases. Phase 1 entails demolishing 36 units and rebuilding- up to 143 units of affordable units serving families at 30, 60 and 80% AMI. The property has been rezoned to accommodate the density via the application request for city Housing Trust Fund (HTF) dollars and 4% tax credits. Phase II, which currently consists of 100 units, are expected to be converted through 2021.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Through the agency's MTW flexibility, in 2017, INLVIAN launched a Homeownership Program: *Destination Homeownership*, for qualifying Housing Choice Voucher participants and RAD-PBV participants who are eligible as a first-time home buyer and have earned income, Social Security (SS), or Supplemental Security income (SSI). Respective eligibility qualifications include:

- Requirement to be a Housing Choice Voucher, tenant based, or RAD PBV program participant.
- Participating households must demonstrate a minimum 24 months of stable employment or stable fixed income for elderly/disabled.
- Report a minimum annual income of \$25,500 for families who are work-able.
- A minimum annual income of \$9,000 for elderly or disabled designated households.

Households are responsible for attaining their own financing from INVLIAN approved lenders and are assisted in identifying both lenders and best financing alternatives along with other supports through presented homeownership counseling and trainings. INLIVIAN in the coming years looks to further its

partnerships and expand program reach.

INVLIVIAN's Moving Forward Supportive Services (MFSS) Program, in combination with a Work Requirement Policy, now extends portfolio wide with the goal is to assist individuals/families exit subsidized housing successfully into home ownership or market rate rentals in neighborhoods of choice, and to promote the dignity and benefits of work and wage growth.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

Discussion

AP-65 Homeless and Other Special Needs Activities - 91.220(i)

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

This City will continue to support the use of the local Coordinated Entry process for all persons experiencing a housing or homeless crisis. All persons are assessed for housing, supportive service, and mainstream benefits needs, ensuring that all persons have access to the same assistance. The City will also continue to support agencies who conduct street outreach activities to ensure persons that are unsheltered are connected to the Coordinated Entry process and other needed resources.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will continue to fund emergency shelters that serve men, women, families, and victims of domestic violence/sex trafficking. Additionally, support will continue for transitional housing programs serving women, families, youth (18-24), LGBTQ, and Veterans. The plan continues to provide funding for supportive services that connects persons to mainstream benefits with the goal of exiting to permanent housing and independent living.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City will assist individuals and families return to stability more quickly utilizing the local Coordinated Entry process and increasing the availability of rental assistance. The City also will continue to provide financing for below market rate housing units and housing units that provide supportive services. The goal of these efforts is to more quickly provide services for families experiencing homelessness and ensure adequate quantities of housing stock affordable to low- and moderate-income households.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly

funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The City will continue support for shelters and availability of rental assistance for youth aging out of foster care system. The City will also support programs that will provide ongoing recovery when discharged from a publicly funded institution or system of care. The City will continue support the local Coordinated Entry process that includes diversion assistance.

Discussion

By continuing to support emergency shelters, homelessness prevention services and rapid rehousing programs, the City provides tools to nonprofit agencies working daily to prevent and end homelessness. The City is committed to participating in Continuum of Care board and its coordinated entry process designed to identify and serve individuals and households in need of critical housing assistance to prevent or mitigate homelessness.

AP-70 HOPWA Goals - 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	204
Tenant-based rental assistance	85
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	229
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	518

AP-75 Action Plan Barriers to Affordable Housing - 91.220(j)

Introduction

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Discussion

AP-85 Other Actions - 91.220(k)

Introduction

The delivery of housing and support services to low and very-low income families and individuals in Charlotte-Mecklenburg involves public, private and non-profit participation at the local, state and federal levels. The follow section further details what services will be provided, their method of delivery and how various programs and agencies work together to create a comprehensive service strategy.

Actions planned to address obstacles to meeting underserved needs

Underserved needs are identified as limited housing units available for low and very low income households, limited housing for persons with special needs and lack of funding to quickly rehouse homeless individuals and households. To address these obstacles, the City will take the following actions; 1) provide gap funding for housing developments that will serve low and very low income households, 2) Seek proposals and set aside funding for housing developments that will provide housing and services for special needs populations and 3) Provide housing subsidies designed to quickly rehouse households experiencing a housing crisis such as homelessness. The City of Charlotte has increased funding to its Housing Trust Fund as one way to move these efforts forward.

Actions planned to foster and maintain affordable housing

The City will continue to fund new affordable housing developments using federal funds and its locally funded Housing Trust Fund. The City has expanded by its housing rehabilitation programs and partnerships to further protect and preserve existing affordable housing assets. Charlotte will continue to review all of its surplus land assets to ensure suitable city owned sites are used for affordable housing development.

Actions planned to reduce lead-based paint hazards

In 2019, the City of Charlotte received federal assistance from the U.S. Department of Housing and Urban Development for the Lead-Based Paint Hazard Control Grant Program and funding was approved and provided through the Appropriations Act for Lead Hazard Control Program. The program's purpose is to perform lead testing and lead hazard control activities. Under the new grant approximately 200 homes will be inspected and risk assessed for lead based paint hazards and approximately 185 homes will have hazard control activities (testing, inspections and housing rehabilitation activities to reduce lead hazards). The City will further integrate lead safe work practices to all city rehabilitation programs, provide technical assistance as requested to contractors on the Housing Bidder's Lists regarding lead safe work practices and encourage Code Enforcement officials to make referrals to LeadSafe Charlotte

and enforce code requirements regarding the elimination of deteriorated paint.

The City will also focus on increasing collaboration with the health care system to do outreach and testing of children in vulnerable neighborhoods, including an increasing number of Hispanic/Latino children. The City prioritizes units enrolled in the lead program through direct referrals from healthcare practitioners for children with elevated levels at 10 ug/l or above.

Actions planned to reduce the number of poverty-level families

The City of Charlotte and Mecklenburg County have been pursuing various strategies and initiatives to improve economic opportunity for low wealth residents. Most of these efforts are integrated into the goals, programs and policies of the City of Charlotte Housing & Neighborhood Services, the Mecklenburg County Department of Social Services and Inlivan (formerly the Charlotte Housing Authority). These include:

Mecklenburg County's Work First Program to help lift households receiving public assistance out of their poverty circumstances and into full-time employment.

Inlivan's Family Self-Sufficiency Program that provides remedial education, counseling, job training referral and placement to public housing residents.

Local Job-Link system that provides access to training and jobs.

Mayor's Mentoring Alliance connects Charlotte mentoring organizations for the purpose of promoting best practices through providing workshops, resources and standards for quality service delivery.

Mayor's Youth Employment Program that provides summer employment opportunities for disadvantaged youth that exposes them to the world of work.

Actions planned to develop institutional structure

The Charlotte Mecklenburg area has a robust delivery system providing services from emergency shelter to first time homeownership. The City works with a number of local nonprofit housing agencies who provide programs and services on behalf of the City. The City participates in Charlotte Mecklenburg Continuum of Care. This group coordinates efforts to reduce and end area homelessness and provides a continuum of services to low income households. Inlivan is responsible for all public housing developments in Charlotte Mecklenburg and is also the responsible entity for the Housing Choice Voucher Program. The Charlotte Mecklenburg Housing Partnership is a Community Development Business Organization that works closely with the City on several projects. The City will continue to rely on these partnerships to implement HUD funded housing and community development programs. The

City participates in various advisory boards and coalitions that provide continuous feedback on the City's delivery systems and offer suggestions on how to better streamline program delivery and project implementation.

Actions planned to enhance coordination between public and private housing and social service agencies

The City and County work together and with other housing partners through the Charlotte Mecklenburg Continuum of Care. This group meets monthly to provide information and coordinate homeless services activities throughout the County. The City and many local nonprofit organizations serving homeless individuals work through the Homeless Services Network to coordinate service delivery for families with critical needs. The City also hosts a quarterly meeting with nonprofit development partners to discuss current housing needs and award HOME funds for community development projects.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.220(l)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City will be using its HOME funds to provide homebuyer down payment assistance, construct new housing units for low and moderate income families, acquire and/ or rehabilitate existing

housing units and provide tenant based rental assistance.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City of Charlotte will use HUD recapture provisions as provided in 92.254. All CHDOs, subrecipients, and consortium members who administer HOME programs will follow resale/recapture provisions that have been adopted by the City.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City of Charlotte has adopted the recapture provisions of 24 CFR 92.254(a)(5)(ii) and shall provide income eligible occupants a deferred loan with an interest rate of 3% per annum, secured by a promissory note and deed of trust on the property. Rehabilitation recipients will receive a grant with deed restrictions and recapture provisions. For loan recipients save rental developeres, the City allow a principle reduction during the affordability period as allowed by 24 CFR 92.254(a)(5)(ii)(A)(2). This means that the loan shall be forgiven as follows: No payments are due to the City on the loan until the end of the sixth year of the loan. Thereafter, 20% of the original principal balance will be forgiven each year until the tenth (10th) year, at which time the loan (including all accrued interest) is forgiven.

Generally, to maintain eligibility for HOME assistance, units must be occupied by a low or moderate income family and continue to meet HOME requirements during the entire period of affordability based on the amount of assistance and as indicated below:

HOME Funds Period of Affordability/Term of the Loan

Less than \$15,000 / 5 years

\$15,000 - \$40,000/ 10 years

More than \$40,000/ 15 years

New Construction/ 20 years

Longer affordability periods may be required of multifamily developers based on various development factors.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that

will be used under 24 CFR 92.206(b), are as follows:

The City has no plans to refinance existing multifamily housing debt.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

All ESG recipients must, at a minimum, meet either the definition of “Homeless” or the definition of “At Risk of Homelessness” per 24 CFR 576.2 to receive assistance under one of the following categories: Street Outreach, Emergency Shelter, Rapid Rehousing, or Homelessness Prevention.

Homeless Minimum Requirements

All homeless individuals or families lack a fixed, regular nighttime residence:

Street Outreach - An individual or family with a nighttime residence that is a public or private place not suitable or designed for regular sleeping accommodations for human beings, including a car, park, abandoned building, bus or train station, airport, camping ground, etc.

Emergency Shelter and Rapid Rehousing— An individual or family who:

Lives in a supervised shelter designated to provide temporary living arrangements;

(An individual) Is exiting an institution where he/she has resided for 90 days or less and lived in an emergency shelter or place not meant for human habitation immediately before entering the institution;

Will imminently lose their residence within 14 day of the date applied for assistance, has no alternative residence identified, and lacks resources or support networks to obtain permanent housing;

Is fleeing domestic violence or other life-threatening condition that has occurred within the permanent residence or has caused them to fear returning to the permanent residence and lacks resources or support networks to obtain permanent housing;

Other requirements as provided by HUD regulations.

At Risk of Homelessness Minimum Requirements

Homelessness Prevention – An individual or family who:

Has an annual income below 30 percent of area median family income (as defined by HUD);

Lacks resources or support networks that would prevent them from being homeless;

Meets one of the following conditions:

Has moved due to economic reasons twice in the past 60 days immediately before applying for assistance;

Is living in someone else’s home due to economic circumstances;

Has been notified in writing that their right to occupy their current residence will cease within 21days after applying for assistance;

Lives in a hotel/motel not paid by a charitable organization or program;

Lives in a single-room occupancy residence with more than two persons or in larger housing with more than 1.5 persons per bedroom;
Is exiting foster care or other youth facility;
Otherwise lives in housing characterized as unstable as identified in the Consolidated Plan.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Charlotte-Mecklenburg operates a Coordinated Assessment (CA) system that aims to connect homeless individuals and families, or those at imminent risk, to an existing available shelter/housing resource in our community. Utilizing CA, households experiencing homelessness (or imminent homelessness) know exactly where to go to get help; are assessed in a standard and consistent way; are matched with the housing/services that best meet their needs, as available. By assessing everyone the same way, the community can be strategic about its limited resources and where resources may need to be redirected or added.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City of Charlotte conducts a request for proposals to allocate ESG funding. Funding is allocated to high performing agencies that exhibit the capacity to provide quality services in a cost effective manner. The City's ESG funding priorities are Rapid Re-Housing - Financial Assistance, Emergency Shelter – Operating Costs, Emergency Shelter – Shelter Services, Rapid Re-Housing - Services, Prevention Services, Street Outreach and HMIS. Funding allocations are made on the basis of priority of the proposed service(s), agency capacity, leverage and the availability of funding.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City of Charlotte meets the homeless participation requirements by having a currently homeless or formerly homeless seat on our CoC governing board. In addition, a currently homeless or formerly homeless individual participate on review committees for ESG and COC funding.

5. Describe performance standards for evaluating ESG.

All ESG sub-recipients enter into contractual agreements with the City of Charlotte, which includes a detailed scope of services with measurable objectives. The federal general provisions, along with the appropriate OMB Circulars, are included in contractual agreements to ensure compliance. The budget line items must be reflective of the goals and objectives. Prior to program start-up, the City monitors and evaluates the sub-recipients programmatic and fiscal management practices. Sub-recipients are required to provide periodic reports on their achievement of contractual

objectives. These contracts are monitored on an annual basis. Staff conducts annual site visits to ensure performance of program activities (programmatic as well as fiscal control.) In addition, the Financial Services Unit reviews each request for payment. The program monitors determine whether the sub-recipient's program is on target and in compliance. A final evaluation is performed at the end of the contract period.

Discussion

The City will continue to monitor program specific regulations. If changes are made at the federal level, the City will adjust monitoring and compliance practices to ensure all programs meet federal requirements.

Attachments

Grantee Unique Appendices

Brightwalk Neighborhood Revitalization Strategy Area - Update

The Brightwalk Development, started in 2007, has transformed the Statesville Avenue Corridor. The strategy area was established to facilitate the redevelopment of the area formerly known as the Double Oaks community.

Historic Location, Boundaries and Demography

The Brightwalk community is located about 1.5 miles north of the uptown Charlotte business area. The community is contiguous to several historic neighborhoods including Genesis Park, Oaklawn and Druid Hills.

The NRSA Boundary follows Interstate 77 to the west, LaSalle Street to the north, Stewart Creek to the south and Statesville Avenue to the east to include several parcels on the east side of Statesville Avenue. The project is 95% complete with only 7 of the 98 acres remaining for redevelopment.

At the being of this project in 2007, the major land use was residential including Double Oaks Apartments consisting of 576 apartments. 14 acres of the sites was a landfill that has now been repurposed as park and open space. At the time of project start the 84.1% of the households in the areas were of low to moderate income.

Consultation

In preparing this revitalization strategy, the City of Charlotte and its nonprofit development partner, consulted with local bankers, businesses and area churches. The City held a public hearing on September 24, 2007 that was used to inform the revitalization plan.

As this project comes to a close, additional community feedback will be received through the 2021-2025 Consolidated Planning process.

Assessment

The impact of the Brightwalk project has resulted in a true mixed income community. 369 Single family units and five multifamily developments totaling 409 units have been completed. Another 84 single family units are slated to be constructed to complete the final project phase.

The site's initial development plan called for commercial development anchored by a grocery store. After years of soliciting a grocery tenant, the plan is being updated to add additional housing to the site. Feedback from developers is that other sites along the corridor and outside of the project area are more conducive for commercial development. These parcels are designated for additional single-family housing development pending approval of the FY2021 Charlotte Consolidated Plan. Because of the success of the project, Brightwalk was selected as the site of a community health clinic funded by a donation to Novant Medical by Michael Jordan. The community is also home to a daycare center and new Mecklenburg County aquatic facility.

Outcomes

Through land acquisition and assembly, infrastructure investment and multifamily development gap financing, Brightwalk is now a vibrant mixed income community. 442 units are occupied by low- and moderate-income households while 422 are market rate units. Some additional units will be made affordable through down payment assistance programs.

Outcomes by Asset Type

Multifamily Housing	409
Single Family Housing Units	369
Single Family Housing Units (planned)	86
Daycare	1
Clinic	1
Park/ Open Space	14 acres

Outcomes by Performance Measure

	2007	2020	Change
Cumulative Tax Value			
Code Enforcement Cases	23	0	-100%
Unemployment Rate	10.50%	1%	-95%
Housing Units	576	864	50%

Investment by Funding Type

CDBG	\$ 14,215,434.76
108 Loan	\$ 10,000,000.00
Housing Trust Fund	\$ 6,070,317.00
 Total City Investment	 \$ 30,285,751.76

Outcomes by Development Type

Multifamily Development

	Affordable Units	Market Rate Units	Total Units
Alexander	96	0	96
Gables I	63	0	63
Gables II	72	0	72
McNeel	48	0	48
Stevenson	130	0	130

	Single Family		
Brightwalk Phase 1-9	27	342	369

Brightwalk Future Capacity	6	78	84
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Non-Housing Development

Daycare Center

Michael Jordan Health Clinic

Slum & Blight Removal

Parks/ Green Space

NRSA Affordable Unit Analysis

	Affordable Units	Market Rate Units	Total Units
Residential Development	442	420	862
	51.2%	48.7%	

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95 Percent of Median Sales Price Calculations
HOME Funded Maximum Home Value

The FY17 HOME sales price limit posted in April of 2020 estimates the 95% limit for Mecklenburg County to be \$224,000 for existing single unit home sales and \$238,000 for new single unit home sales. These proposed limits would reduce the City's ability to provide housing rehabilitation and down payment assistance programs in some neighborhoods where even modest homes exceed these values.

Per HUD guidelines, in lieu of the limits provided by HUD, a PJ may determine 95 percent of the median area purchase price for single family housing in the jurisdiction in accordance with procedures established by CFR 95.254(a)(2)(iii).

The City of Charlotte collected sales data for home sales closed between October 1, 2019 and December 31, 2019; 5166 records were analyzed. The median sales price for newly constructed units based on this data set for Mecklenburg County equaled \$320,000. Based on this value, the 95 percent of median for the jurisdiction equals \$304,000. Existing home sales were also analyzed. Median resale price equaled \$263,000. Based on this value, the 95 percent of median for the jurisdiction equals \$249,000.

The data set used to determine this value is located at www.charlottenc.gov/housing, search for "median sales price calculations".

Appendix - Alternate/Local Data Sources

1	Data Source Name Charlotte-Mecklenburg Point In Time Count Report
	List the name of the organization or individual who originated the data set. UNC Charlotte Urban Institute
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected. January 2014, Contains data from 2009 through 2014.
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
2	Data Source Name HOPWA Beneficiary Verification Worksheet
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?

	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	What is the status of the data set (complete, in progress, or planned)?
3	Data Source Name 2012-2016 CHAS Data
	List the name of the organization or individual who originated the data set. HUD/ US Census
	Provide a brief summary of the data set. Required dataset for Consolidated Planning
	What was the purpose for developing this data set? Respond to congressionally mandated questions in the Consolidated Plan
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Available throughout the US.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2012-2016
	What is the status of the data set (complete, in progress, or planned)? complete