

ANTI-DISPLACEMENT STRATEGY

JUNE 2023



Contents

Executive Summary	3
Anti-Displacement Strategy Overview	3
Strategic Framework	3
Introduction	6
Purpose	6
Study Approach	6
Displacement Challenges	7
Defining Displacement	7
Existing Conditions in Charlotte	8
Strategic Framework	13
Overview	13
Vision	13
Goal 1: Support Residents	19
Goal 2: Strengthen Communities	25
Goal 3: Foster Inclusivity	30
Appendix	34
Appendix A: Program Summary	34
Appendix B: Glossary	39

Executive Summary

Anti-Displacement Strategy Overview

Purpose

Charlotte is a city with a growing population and thriving business sectors. However, amid this growth and a national affordable housing crisis, many of the city’s communities, local businesses, and low-and moderate-income residents have experienced affordability challenges and displacement pressure. The City has demonstrated its commitment to mitigating displacement by developing an Equitable Growth Framework as a part of its 2040 Comprehensive Plan and has implemented anti-displacement activities across multiple areas of local government. However, these efforts have been responsive to emerging challenges rather than proactive.

Charlotte needs a comprehensive and community-driven strategy to guide its future efforts to address the causes of displacement and build stability and opportunity for residents and communities. This Anti-Displacement Strategy outlines goals, objectives and strategies that build on the success of existing programs and create new approaches to incorporate anti-displacement in the City’s policies and programs. It provides guidance for the City to invest resources in anti-displacement activities in a way that is implementable, accountable, and transparent.

The Charlotte Anti-Displacement Strategy is the result of collaboration between the City of Charlotte and the Neighborhood Equity and Stabilization (NEST) Commission.

Anti-Displacement in Charlotte

In Charlotte, rapid population and economic growth have increased opportunities for investment and employment, attracting new residents who have found reasonably priced homes and a balanced quality of life.

However, for existing low- and moderate-income residents this economic growth has been largely inaccessible and rising rents and property values have led to affordability challenges for many households. As part of its efforts to reduce displacement risk for the most vulnerable residents and communities, the City identified neighborhoods with the highest vulnerability to displacement. The City is working citywide and in these high-risk neighborhoods to address the causes of displacement through a range of existing and new pilot programs that address issues related to housing instability, quality, and affordability as well as access to homeownership and community needs.

Strategic Framework

Charlotte’s Anti-Displacement Strategy will define priorities for the City to address four goals: **support residents, strengthen communities, foster inclusivity, and empower businesses.** The following Anti-Displacement Strategy report includes objectives and strategies for the City to advance the first three goals. Future planning efforts will focus on how Charlotte can empower businesses (the fourth goal) to further its anti-displacement efforts.

Objective 1.1 Increase access to resources and services to enhance resident and neighborhood stability

- Provide emergency services to keep residents in their homes
- Increase the availability and accessibility of services that address the causes of housing instability
- Conduct outreach to increase the impacts of available programs

GOAL 1
SUPPORT RESIDENTS
Enhance housing stability at both the household and neighborhood levels

Objective 1.2 Preserve and increase access to homeownership

- Build stability for homeowners by offsetting rising taxes, improving housing quality, and helping residents navigate code and maintenance requirements
- Reduce barriers for new homeowners
- Increase the availability of move-in ready homes in older neighborhoods

Objective 1.3 Incorporate anti-displacement in new and existing affordable housing programs

- Preserve existing affordable housing stock while increasing rental affordability in high-risk neighborhoods and areas near transit lines
- Promote missing-middle housing strategies while mitigating speculation in high-risk neighborhoods

GOAL 2
STRENGTHEN COMMUNITIES
Preserve social capital and help communities advocate and plan for future needs

Objective 2.1 Partner with communities for planning and advocacy

- Build communities' capacity to identify and address community needs related to displacement pressure
- Develop a framework to proactively partner with communities impacted by planned public improvements or other large public investments
- Partner with neighborhoods to implement zoning overlay districts to preserve neighborhood character

Objective 2.2 Celebrate neighborhood identity and support anchor institutions

- Work with neighborhoods to identify and develop strategies through local planning efforts for preserving neighborhood assets, anchor institutions, and local histories that have created social bonds
- Partner with communities to expand cultural programming hosted by local organizations and at public places

Objective 2.3 Support innovative shared ownership models

- Provide support to increase community ownership and other innovative shared ownership models

GOAL 3
FOSTER INCLUSIVITY
Build trust and transparency and ensure diverse participation in decision-making about displacement

Objective 3.1 Ensure racial equity and inclusive participation in decision-making

- Establish a process to periodically assess the effectiveness of displacement strategies, recommend new initiatives, and prioritize funding, inclusive of diverse stakeholder engagement.
- Create a process to incorporate diverse input into the City's broader affordable housing and community planning strategies from residents most impacted by displacement.

Objective 3.2 Conduct transparent, culturally competent, and accessible communication with communities facing displacement

- Provide a forum for community concerns and public accountability
- Communicate the City’s efforts to mitigate displacement by producing progress reports and other informational materials
- Eliminate barriers to engagement and communication

Objective 3.3 Dedicate funding to meet anti-displacement goals

- Use one-time federal funds to implement near-term programming while identifying sustainable annual funding to continue and expand anti-displacement programs
- Evaluate opportunities to prioritize some affordable housing funds for efforts that both increase affordable housing supply and mitigate displacement

GOAL 4

**EMPOWER
BUSINESSES**

Retain legacy businesses
and support local
entrepreneurship

Objectives and strategies to be developed through future planning efforts.

The Anti-Displacement Strategy details a range of specific actions the City and its partners can take to advance these goals and objectives. It includes recommendations to continue or make changes to existing programs and policies as well as to create new programs or resources. Out of these strategies **the City should lift up six critical initiatives with the most potential to directly address and mitigate the major drivers of displacement in Charlotte, with a focus on high-risk neighborhoods. Dedicated and ongoing funding will be essential to the success of these initiatives.**

Six Critical Initiatives for Anti-Displacement in Charlotte

1. Expand the preservation of naturally occurring affordable rental housing, with a focus on high-risk neighborhoods and areas of opportunity.
2. Increase access to homeownership for low- and moderate-income homebuyers, with a focus on high-risk neighborhoods.
3. Conduct outreach to increase the impacts of anti-displacement programs.
4. Develop a “community toolkit” of resources to lift community voices and work with communities to jointly address community-defined anti-displacement priorities.
5. Ensure inclusive governance and public accountability in the City’s anti-displacement work.
6. Conduct transparent, culturally competent, and accessible communication with communities facing displacement.

Introduction

Purpose

The City of Charlotte (the City) has prioritized anti-displacement as an important component of its long-term growth strategy. Charlotte has been one of the fastest growing cities in the country due to its diverse employment opportunities and relatively low cost of living. While the growth has established Charlotte as a desirable place to live, it has also brought rapid development and the potential for displacement in many of the City's communities of color as well as other vulnerable groups (e.g., seniors). The City has demonstrated its commitment to mitigating displacement by developing an Equitable Growth Framework as a part of its 2040 Comprehensive Plan (the Plan). The Equitable Growth Framework acknowledges the legacy of systemic racism on communities of color in Charlotte and identifies the communities most vulnerable to displacement. The City has already implemented efforts to address displacement concerns through better utilization of data, expanding community engagement, and launching new programs to increase access to support for residents vulnerable to displacement. In addition, the City created the Neighborhood Equity and Stabilization (NEST) Commission to review and recommend specific anti-displacement strategies.

Charlotte needs a comprehensive, proactive, and community-driven strategy to guide its future efforts to address the causes of displacement and build stability for residents and communities. The City is prepared to build on its existing framework and suite of programs by adopting an anti-displacement strategy. As the City continues to pursue the goals of the 2040 Comprehensive Plan, this strategy will guide the City's efforts to mitigate displacement, with a focus on residential and cultural displacement. The success of Charlotte's Anti-Displacement Strategy will lie in the City's ability to create implementable and accessible tools to identify and mitigate risks before displacement occurs. This requires a multi-pronged approach that supports residents, strengthens communities, fosters inclusivity, and empowers businesses, supported by robust community engagement that creates transparency and accountability between the City and its most vulnerable communities.

Study Approach

The Charlotte Anti-Displacement Strategy is the result of collaboration between the City of Charlotte and the NEST Commission. As a first step to develop the strategy, the City has conducted a series of studies to evaluate the drivers of displacement in Charlotte and identify the communities most at risk for displacement. Additional evaluation included a review of the City's existing anti-displacement policies and current programs, engagement approaches, and available data and analysis to understand the state and impact of current efforts, and to identify gaps in current programming. The Anti-Displacement Strategy reflects the findings of these assessments as well as input gathered in March 2023 through two work sessions with the NEST Commission and three focus groups with community stakeholders including local non-profit service providers and advocates to supplement these findings and inform the development of the strategy. This draft strategy identifies goals and objectives to guide the City's anti-displacement work, specific actions to take to improve the impacts of existing programs and create new ones as needed, and metrics to track the success of implementation.

Neighborhood Equity and Stabilization Commission

Kim Graham (Co-Chair)
Justin Harlow (Co-Chair)
Angela Ambroise
Nadia Anderson
Melissa Gaston
Mitch Gibson
Monique Humphries
Tonya Jameson
Roma Johnson
Vicki Jones
Eric Lemieux
Marta Tataje

Displacement Challenges

Defining Displacement

Displacement is typically defined as forced or involuntary movement out of a home or neighborhood. Displacement can become gentrification as new public or private investment leads to substantial changes in the racial or economic composition of a neighborhood. As a result, communities can become disrupted and displaced households may face lower access to services and amenities, loss of social ties, reduced economic stability, and an overall decline in quality of life.

What is Displacement?

There are multiple types of displacement that can occur within a community.

- **Direct Displacement** occurs when residents can no longer afford to remain in their homes due to rising housing costs. Residents may also be forced out by lease non-renewals, evictions, or physical conditions that render homes uninhabitable as investors await redevelopment opportunities.
- **Indirect Displacement** refers to changes in who is moving into a neighborhood. Indirect displacement occurs when units being vacated by low-income residents are no longer affordable to other low-income households because rents and sales prices have increased.
- **Cultural Displacement** occurs as the scale of residential change advances. Businesses and services shift to focus on new residents, institutions become separated from the communities they serve, the character of the neighborhood is transformed (can include changes to building typologies), and the remaining residents may feel a sense of dislocation despite remaining in the neighborhood.

Source: City of Charlotte

The Roots of Displacement

Housing discrimination has historically taken many forms throughout the country. Laws enacted during the Jim Crow era prevented Black families from moving into certain neighborhoods through restrictive covenants, while redlining prevented many people of color from owning a home by limiting mortgage lending in majority Black or non-white neighborhoods. In the second half of the twentieth century, “urban renewal” was a common practice in many American cities which often involved the demolition or disruption of communities of color to accommodate large infrastructure projects (e.g. freeway construction, government institutions). The justification for this practice was often cited as the need to “demolish slum housing”. The predominantly Black neighborhood of Brooklyn in Central Charlotte was demolished under the guise of “urban renewal” between 1960 and 1967 in favor of civic and commercial buildings, resulting in the removal of more than 1,400 homes and the displacement of more than 1,000 families. While Supreme Court rulings and the Fair Housing Act of 1968 eventually rescinded these racist practices, communities of color (in particular Black communities) had missed out on generations of wealth building through home equity and had experienced the destruction of many of their most prominent neighborhoods, contributing to the racial wealth gap that persists today. Many communities in major cities are still divided along racial lines and the legacy of urban renewal is still visible and impactful in the form of highways that cut through formerly intact communities of color.

Today, **displacement often happens as a consequence of new public and private investment in areas that have historically been underserved.** While new public or private investments are often desirable, they can create displacement pressures if communities do not have stability or the opportunity to share in the potential benefits.

Mitigating Displacement

An anti-displacement approach to community and economic development seeks to directly address and mitigate the causes of displacement while enabling continued growth. An effective anti-displacement strategy not only ensures people can stay in their homes and neighborhoods if they choose to, but also builds stability and resiliency in communities facing displacement pressure and creates opportunities for neighborhoods to enjoy the benefits of new investment. To be impactful, it is crucial that anti-displacement policies and programs are developed through a lens of racial and economic equity and acknowledge the legacy of systemic racism that has created disparities along racial lines.

Existing Conditions in Charlotte

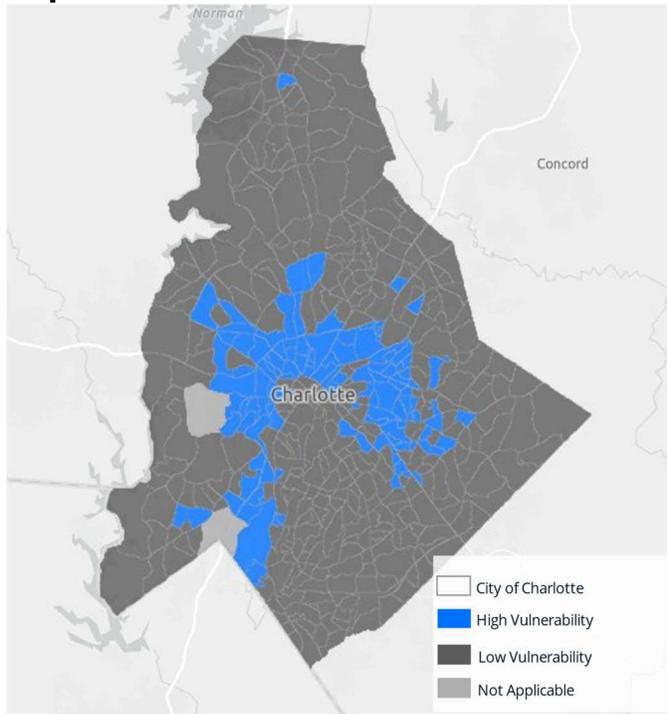
Displacement Risk

In Charlotte, rapid population and economic growth have increased opportunities for investment and employment. Over the last ten years, Charlotte's population has grown 22 percent, from a little over 700,000 residents in 2010 to over 860,000 in 2021. Newer residents are attracted to Charlotte's reasonably priced homes and a balanced quality of life. However, the benefits of economic growth and rising property values have not been equitably distributed, growth is creating displacement pressure for the city's existing low- and moderate-income residents and many communities of color.

Signs of this uneven growth are particularly apparent when looking at data broken out by race. The median household income for white families in Charlotte (\$94,500) is nearly double compared with their Black peers (\$49,500) while Hispanic or Latino households make slightly more at \$55,500. Within the housing and rental market, the majority of renters (56 percent) are either Black or Hispanic. As rents rise, those communities are most at risk of becoming cost burdened (spending more than 30 percent of their income on housing costs) or facing displacement.

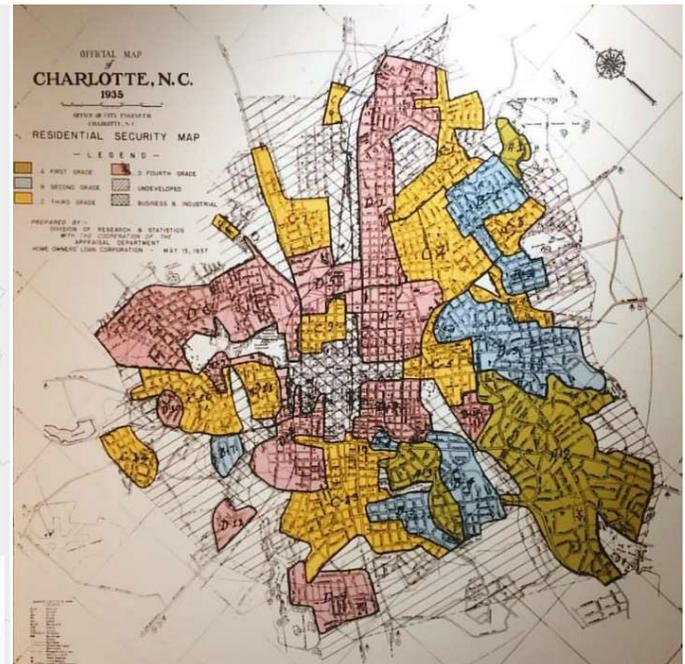
As part of its efforts to reduce displacement risk for the most vulnerable residents and communities, the City identified neighborhoods with the highest vulnerability to displacement, based on factors including poverty rate, educational attainment, housing tenure (the prevalence of renters), race, and age. Most of Central Charlotte is at-risk for displacement, in particular neighborhoods directly to the North, East, and West of Downtown Charlotte. These areas align with historical redlining maps, revealing the present-day impacts of housing discrimination.

Charlotte Neighborhoods at High Risk of Displacement



Source: ArcGIS, City of Charlotte

Charlotte Residential Security Map, 1935



Source: Mapping Inequality

Drivers of Displacement

There are many drivers of displacement in Charlotte, many of which directly relate to historical and ongoing practices that limit access to stable housing and homeownership for lower-income and Black residents. Primary causes of displacement pressure in Charlotte include:

- Limited Rights for Renters:** North Carolina state law generally favors the rights of property owners over their tenants; this is in part a legacy of the sharecropping system, and because of federal and state law the City has a limited ability to expand tenants' rights citywide. Renters can face drastic increases in rent when a property is sold and discrimination based on the use of vouchers for rental assistance. Landlords typically have the power to evict tenants with or without cause. Though it should be noted that the Federal Eviction Moratorium in place from September 2020 to August 2021 restricted this power and, after the pandemic, backlogs continued in the court systems. The primary avenues to address this driver of displacement include providing emergency assistance and legal support for tenants to avoid or limit the impacts of eviction; engaging with landlords to connect them to resources to make property repairs, increase acceptance of vouchers, or make other changes; and requiring enhanced tenants' rights in exchange for City funding, which the City does to require landlords to accept vouchers in City-supported housing developments.
- New Investment in Older Neighborhoods:** The majority of high-risk neighborhoods in Charlotte are older single-family neighborhoods near downtown. These neighborhoods have older, smaller housing, as well as lower homeownership rates. This makes them attractive both to large institutional investors and wealthier homebuyers. When new investors buy older rental properties, they can cause mass displacement by raising rents, refusing to accept rental vouchers, or through other means. In single-family neighborhoods, as residents and investors with more buying power move to Charlotte, they may outcompete existing residents for older homes, and demolish older housing to build new, larger homes or other typologies that current residents cannot afford. The change in housing typologies to larger homes or multifamily housing can result in the loss of existing affordable housing stock and make it

difficult for existing residents to find suitable housing in their neighborhoods. Furthermore, new developments on vacant land could play a role in displacement by increasing property values that lead to higher rents and higher property taxes while new commercial developments can change the makeup of local businesses and services that existing residents depend on. Existing homeowners, particularly seniors, may face difficulty remaining in their homes due to rising tax bills or the cost to maintain their homes.

- Limited Supply of Housing in High-Opportunity Areas:** The availability of high-quality housing that meets the needs of residents and is affordable to households at a range of incomes is critical for the long-term stability of Charlotte residents and communities. People should have equitable access to employment, transit, schooling, healthcare, and other needs. Locating housing in high-opportunity areas, including areas near transit, amenities, and existing community ties, empowers families toward future success. The City of Charlotte is working to increase the overall supply of housing and the availability of affordable housing citywide. Aligning broader housing policies and programs with anti-displacement efforts will require investing to increase housing affordability in high-risk neighborhoods, areas served by existing and planned transit, and other high-opportunity areas.

Current Anti-Displacement Efforts

The City is already addressing the causes of displacement through a range of existing and new pilot programs that address issues related to housing instability, quality, and affordability as well as access to homeownership and community needs.

Inventory of Existing Anti-Displacement Programs

<p>MULTI-PROGRAM INTERVENTIONS</p> <p>Programs that coordinate a range of interventions to increase their accessibility and impact</p>	<p>Corridors of Opportunity – The goal of the Corridors of Opportunity initiative is to catalyze employment opportunities and provide services to residents along corridors that are in areas with systemically high unemployment and poverty rates. The City of Charlotte committed \$38.5 million in 2021 along six corridors: Freedom Drive/, Wilkinson Boulevard, West Boulevard, Beatties Ford/Rozzelles Ferry Sugar Creek/I-85, Albemarle Road / Central Avenue, and Graham / North Tryon Streets..</p> <p>Staying in Place – The City recently launched this pilot program focused in high-risk neighborhoods that connects residents to a range of City and nonprofit services including emergency assistance; owner-occupied repair and rehabilitation programs; code compliance assistance; support for infill development; access to employment, wellness; and community capacity-building. The Pilot Program is currently operating in three neighborhoods: Hidden Valley, Washington Heights, and Winterfield and will serve as a model to assist with anti-displacement efforts citywide.</p>
<p>EMERGENCY ASSISTANCE</p> <p>Programs to help households facing eviction or other short-term housing instability</p>	<p>A Way Home Rental Assistance Endowment – The endowment is a \$26 million public-private partnership that helps at-risk families and families experiencing homelessness obtain housing and financial independence by funding rental subsidies and supportive services through partner agencies.</p> <p>Displacement Response – Crisis Assistance Ministry, — Housing Collaborative, Mecklenburg County and other organizations work with the City of Charlotte to respond to displacement events by offering aid to stabilize current living situations and provide relocation assistance.</p> <p>Emergency Assistance Programs – The City of Charlotte partners with non-profit community partners to provide assistance with rent or utility payments as well as emergency home repairs.</p> <p>Eviction Mediation – The City provides mediation and conciliation services between tenants and landlords to prevent evictions.</p>

<p>RENTAL AFFORDABILITY</p> <p>Programs to increase the availability of homes available to low- and moderate-income renters</p>	<p>Accessory Dwelling Unit (ADU) Pilot – The purpose of the ADU Pilot is to explore and provide appropriate standards, tools, and resources to low and moderate-income homeowners to enable them to add ADUs to their properties. Homeowners are eligible if they (or future occupants) of the ADU earn 80 percent or less of the area median income (AMI).</p> <p>Housing Trust Fund – The Housing Trust Fund is the City’s primary affordable housing development tool for new construction and NOAH preservation. It is funded from voter-approved housing bonds and administered by Housing and Neighborhood Services.</p> <p>Naturally Occurring Affordable Housing (NOAH) Rental Subsidy Program – The NOAH Rental Subsidy Program provides long-term rent subsidies for households earning 30 percent AMI in high-quality NOAH developments that don’t have existing vouchers or other forms of rental assistance. The City works with owners of NOAH developments that agrees to set aside at least 15 percent of the property units for low-income households.</p> <p>UDO Changes Allowing Duplex and Triplex Development – The City recently approved changes to its Unified Development Ordinance (UDO) allowing construction of duplex and triplex homes in single-family neighborhoods. This policy change will enable more households to find housing in existing neighborhoods by increasing the number of families that can live on a single property, and will encourage development of this “missing middle” housing type rather than large single-family homes. However, there are potential consequences of this policy change that could trigger additional new construction in neighborhoods that are already at-risk for displacement, resulting in the demolition older and affordable housing stock and reinforcing existing income inequalities. Development of “missing middle” housing is most effective at redressing past exclusion from single-family neighborhoods when it is focused in historically exclusive neighborhoods.</p>
<p>HOUSING REHABILITATION</p> <p>Programs to improve the quality of housing</p>	<p>Acquisition/Rehabilitation/Resell Program – This program, which is currently inactive following a pilot period, provided funding to developers to acquire single-family homes, conduct renovation to rehabilitate the properties, and sell them to income-qualified buyers.</p> <p>Owner-Occupied Rehabilitation – The City offers funding in the form of loans and grants to support home improvements for income-qualified homeowners through a range of programs, which have been incorporated as part of the Staying-in-Place pilot program.</p>
<p>HOMEOWNERSHIP</p> <p>Programs to create pathways to homeownership and preserve homeownership</p>	<p>HouseCharlotte – The City provides down payment assistance in the form of deferred or forgivable loans up to \$30,000 to qualified homebuyers to help reduce the costs of homeownership. The City recently dedicated one-time funding to provide down payment assistance up to \$80,000 for qualified homebuyers in certain neighborhoods through a HouseCharlotte Plus enhanced program.</p>

	<p>Tax Relief – In partnership with Mecklenburg County, eligible homeowners can apply for tax relief through the Homestead Act and other state and local tax relief programs to offset the costs of rising tax bills.</p>
<p>COMMUNITY OUTREACH AND ENGAGEMENT</p> <p>Programs to support community-led planning and advocacy</p>	<p>Community Trainings and Workshops – The City offers educational trainings and workshops for community members including classes on financial literacy, pre-homeownership counseling, and foreclosure prevention. Notable programs include the Civic Leadership Academy and Community Planning Academy.</p> <p>Community Area Plans – As part of the 2040 Comprehensive Plan, the City is developing community area plans to develop long-term growth strategies that are informed by community-level guidance. The information gathered from the initiative will provide more detailed guidance regarding development, infrastructure, transportation, and other factors contributing to the built environment in Charlotte.</p> <p>Neighborhood Board Retreats – Neighborhood Board Retreats are twice-annual events offering groups the opportunity to work with a trained facilitator to identify and prioritize goals and create community action plans, including plans to mitigate displacement.</p> <p>Neighborhood Matching Grants – The City awards funds to eligible neighborhood-based organizations for projects that improve quality of life. The grants require a one- to-one match from organizations, and funding can be provided for up to one year with a maximum of \$25,000.</p>

The City has used a variety of sources to fund existing anti-displacement programs. In addition to local funding as well as funding from the state and county, the City routinely partners with organizations like United Way, the Lowes Foundation, and other community partners which assist with funding initiatives such as the Staying in Place pilot and housing rehabilitation programs. The City has also leveraged local Pay-As-You-Go funding, and allocations from the federal American Rescue Plan Act. However, these funding sources are only temporary, and the City may need to reprioritize existing funds or identify new sources of local and philanthropic funding to support expanded anti-displacement programs and to build on the success of current pilot programs.

Strategic Framework

Overview

This strategic framework provides guidance for the City to prioritize and advance specific programs, policies, and actions to reduce displacement risk and build stability for Charlotte’s residents and communities. These actions will require coordination across a range of City departments as well as public-private partnerships with nonprofit organizations, community groups, housing developers and others. Additional and ongoing monitoring of displacement risks as well as demographic and market trends will be critical to track the impacts of the strategy and adjust priorities over time.

Vision

Charlotte’s Anti-Displacement Strategy will define priorities for the City to address four goals: **support residents, strengthen communities, foster inclusivity, and empower businesses**. This anti-displacement strategy includes objectives and strategies for the City to advance the first three goals. Future planning efforts will focus on how Charlotte can empower businesses (the fourth goal) to further its anti-displacement efforts.

Goals and Objectives



- Objective 1.1** Increase access to resources and services to enhance resident and neighborhood stability
- Objective 1.2** Preserve and increase access to homeownership
- Objective 1.3** Incorporate anti-displacement in new and existing affordable housing programs



- Objective 2.1** Partner with communities for planning and advocacy
- Objective 2.2** Celebrate neighborhood identity and support anchor institutions
- Objective 2.3** Support innovative shared ownership models



Objective 3.1 Ensure racial equity and inclusive participation in decision-making

Objective 3.2 Conduct transparent, culturally competent, and accessible communication with communities facing displacement

Objective 3.3 Dedicate funding to meet anti-displacement goals

Objectives and strategies to be developed through future planning efforts.

Six Critical Initiatives for Anti-Displacement in Charlotte

The following sections detail a range of strategies and specific actions the City can take to advance these goals and objectives. The strategies include recommendations to continue or make changes to existing programs and policies as well as to create new programs or resources. Out of these strategies, **the City should lift up six critical initiatives with the most potential to directly and immediately address and mitigate the major drivers of displacement in Charlotte, with a focus on high-risk neighborhoods/communities. Dedicated and ongoing funding will be essential to the success of these initiatives.**

1. Expand the preservation of naturally-occurring affordable rental housing, with a focus on high-risk neighborhoods and areas of opportunity.

Part of Objective 1.3

Increased market activity and growth in Charlotte has led to an increase in speculative investment in real estate including apartment buildings, single-family dwellings, and hotels. This often includes older residential properties which may have below-market rents, typically referred to as Naturally-Occurring Affordable Housing (NOAH) as well as older hotels which may be used as long-term residences for households without permanent housing. When new investors purchase these properties, they can create mass displacements, by evicting tenants, increasing rents, refusing to renew leases, or rejecting rental vouchers that some residents rely on to afford their rent.

Cities can support the preservation of NOAH properties by providing low-cost funding to nonprofits or affordable housing developers to help them purchase the properties, make needed repairs, and operate them as affordable housing. These programs typically require properties to be kept affordable for a minimum period, often several decades. Charlotte has an existing NOAH preservation program as part of its broader efforts to support affordable housing, which do not directly fall within the scope of this Anti-Displacement Strategy. However, due to the closely interrelated nature of displacement and preservation, expanding activities under this program, by prioritizing funds or conducting outreach to property owners in high-risk neighborhoods and areas of opportunity such as near job centers or transit, will be essential to meeting Charlotte’s anti-displacement goals.

2. Increase access to homeownership for low- and moderate-income homebuyers, with a focus on increasing the availability of move-in ready homes in high-risk neighborhoods.

Part of Objective 1.2

Homeownership is one of the most important wealth-building tools in the United States, particularly for moderate-income households. Historical and ongoing discriminatory practices have limited access to homeownership for Black households and other communities of color nationwide, driving the creation of a racial wealth gap that persists today. In Charlotte's high-risk communities, many of which are predominantly communities of color, homeownership rates remain relatively low. At the same time, new residents and institutional investors may be outcompeting existing residents in purchasing available homes in these neighborhoods, while older homes may require substantial investment to become move-in ready. In consequence, there may be fewer opportunities for potential homebuyers to find suitable homes for purchase in Charlotte's high-risk neighborhoods.

Many cities provide down payment assistance to reduce the cost of homeownership for moderate- and low-income homebuyers. The City of Charlotte provides down payment assistance through the HouseCharlotte program. To further increase access to homeownership, there are two primary components to this initiative:

- **Increase the availability of move-in-ready homes:** To help existing residents purchase available homes in their neighborhoods, the City can reinstate its Acquisition/Rehabilitation/ Resell program and partner with nonprofit developers and mission-aligned for-profit developers to purchase homes in high-risk neighborhoods, rehabilitate them, and sell them to income-qualified homebuyers. This program will likely require subsidies as the market price of homes may be lower than the costs to rehabilitate them.
- **Expand access to capital for income-qualified homebuyers:** The City provides down payment assistance through its HouseCharlotte program. To further help low- and moderate- income homebuyers afford homeownership, the City should identify additional funding to continue to provide higher levels of down payment assistance in high-risk neighborhoods (i.e., by recapitalizing the HouseCharlotte Plus program), and should partner with traditional and nonprofit lenders to provide below-market mortgages to income-qualified homebuyers.

Increasing the availability of homes for potential homebuyers in high-risk neighborhoods and helping those homebuyers increase their capacity to purchase homes will provide important stability and wealth-building opportunities to lower-income residents and help to reduce inequities in access to homeownership.

3. Conduct outreach to increase the impacts of anti-displacement programs.

Part of Objective 1.1 and Objective 1.3

Conducting targeted outreach to property owners and renters to connect them to available resources, information, and technical assistance can help build stability for tenants and potential homebuyers, while also increasing the awareness of available services to prevent displacement.

- **Outreach to landlords:** Engaging with landlords (including owners of large multifamily developments as well as smaller single-family properties) and landlord trade associations can help to increase the uptake and efficacy of a range of anti-displacement programs. Landlords may be more likely to access available support to make repairs or to use eviction mediation services if they know these services are available and how to access them. Education and information can encourage more landlords to accept tenant-based vouchers. There may be landlords interested in selling their properties who receive offers from institutional investors or other buyers that will be likely to displace tenants. If these landlords knew of available programs to sell their properties for a fair market value to developers who would preserve affordability, they may be more inclined to sell to those mission- aligned buyers.

- **Outreach to homeowners and other owners of single-family properties:** A “know your buyer” campaign targeted to existing homeowners in high-risk neighborhoods, particularly older homeowners who may be interested in selling their homes, can similarly help to increase the availability of homes for homeownership by helping those existing owners sell to an affordable homeownership program such as the City’s Acquisition/Rehabilitation/Resell program, or to Community Land Trusts, or directly to other existing community residents.
- **Outreach and resource aggregation for renters:** To help renters understand their rights and access available support, the City should support the creation of a resource hub and produce informational material for tenants who may be facing eviction, rent increases, unsafe living conditions, loss of employment, medical expenses, or other challenges which may lead to housing instability or displacement. This could also include creating physical “neighborhood stabilization” centers within neighborhoods for walk-in support for both renters and property owners.

The City, because of federal and state law, is limited in its ability to expand tenants’ rights, or to restrict the actions of private property owners that may exacerbate displacement, such as high rent increases, evictions, or refusal to accept tenant-based vouchers as a form of rent payment.

Through outreach to property owners and renters, the City can both build stability for renters and reduce the impacts of displacement due to new investment in high-risk neighborhoods.

4. Develop a “community toolkit” of resources to lift community voices and work with communities to jointly address community-defined anti-displacement priorities.

Part of Objective 2.1

The City provides a range of programming to help communities and neighborhood groups self-advocate, including neighborhood board retreats, neighborhood matching grants, and civic leadership academies. In addition, the City will soon be developing Community Area Plans as part of the 2040 Comprehensive Plan. To help implement community priorities related to anti-displacement identified through this plan, and to support communities that may face displacement pressure as a result of planned infrastructure investments such as new parks or transit improvements, the City should develop a “community toolkit” to address priorities that address displacement and uplift community identities, particularly for areas facing displacement pressure. This toolkit should include:

- **Any existing programs** (such as Neighborhood Matching Grants) that may provide funding, technical assistance, or other resources that can be used to address community needs related to anti-displacement (such as creating community ownership models, investing in neighborhood assets, or expanding cultural programming);
- **New sources of funding** to implement community anti-displacement priorities or providing enhanced Neighborhood Matching Grants;
- **A Neighborhood Resiliency “Track”** for neighborhoods that have participated in a Neighborhood Board Retreat or Neighborhood Matching Grant to provide enhanced neighborhood training and capacity building, and neighborhood-level risk assessments

In addition, the City should continue to use data analysis and engagement to monitor which communities are facing displacement pressure or are most at risk of displacement and adjust the definition of “high-risk neighborhoods” over time as needs change.

Enabling real community participation in planning and development activities that impact a community can help to build stability by providing the investments the community prioritizes for itself and helping community members to share in the benefits of local investment.

5. Ensure inclusive governance and public accountability in the City's anti-displacement work.

Part of Objective 3.1

Displacement will be a long-term and ongoing challenge requiring continued evaluation and commitment from the City. Past efforts to prevent displacement in Charlotte have lost momentum to nearer-term concerns and opportunities to support economic growth. Some residents are skeptical of the City's commitment to anti-displacement or do not understand the impacts of actions the City is taking to address displacement.

With the adoption of the Charlotte Future 2040 Comprehensive Plan, the City established the Neighborhood Equity and Stabilization (NEST) Commission for a 3-year term to review and recommend anti-displacement strategies. The NEST Commission will make specific recommendations to the Charlotte City Council to support the goals of the Anti-Displacement Strategy. To ensure inclusive community engagement and public accountability in the City's anti-displacement work following the term of the NEST Commission, the City should establish a process to periodically assess the effectiveness of anti-displacement strategies, including the development of new initiatives and funding prioritization. This process should include diverse stakeholder engagement including BIPOC representation and community members that have experienced displacement, and should also include engagement related to the potential displacement impacts of long-range planning efforts and large public investments. This will be instrumental in providing accountability, transparency, and inclusive input into the City's ongoing work on anti-displacement.

6. Conduct transparent, culturally competent, and accessible communication with communities facing displacement.

Part of Objective 3.2

When community members do not feel included in discussions about plans that impact them, particularly in places where past planning efforts have disenfranchised community members, a lack of trust can create skepticism and frustration about new local planning or investments and can prevent community members from participating in new engagement opportunities.

The City's Housing and Neighborhood Services Department has a Community Engagement division that supports a range of engagement activities to reach Charlotte's residents. To increase the impacts of its community engagement activities, the City should partner with trusted community leaders and existing neighborhood networks; ensure that engagement facilitators understand or belong to the communities they serve; share information about planned City actions; and demonstrate how input is incorporated into the City's planning. In addition, the City should ensure that engagement activities are inclusive and accessible by meeting communities in places where they already gather, incorporating physical hubs of information like "neighborhood stabilization" centers that can connect communities to resources and assistance, providing a range of avenues for engagement, and providing services for people with linguistic, digital, or caregiving barriers to participation. Effective, inclusive, two-way communication between the City and community members will be essential to build trust and transparency around anti-displacement.

Anticipated Impacts

Advancing the goals and objectives in this Anti-Displacement Strategy will produce a range of outcomes, both quantifiable and qualitative, that increase stability, access to opportunity, and quality of life for Charlotte residents and communities.

Major Outcomes of the Anti-Displacement Strategy



As the City implements its Anti-Displacement Strategy, it will be critical to track and report on the City’s actions as well as the overall impacts to resident and community stability. This will require the City to establish regular milestones to assess the City’s anti-displacement strategies based on established criteria as well as sharing the results publicly on an ongoing basis. Below is an outline of potential outcomes (or changes to underlying societal trends) to indicate successful implementation of the Anti-Displacement Strategy. Proposed metrics to track the outputs of implementation, or measurements of the impacts of individual programs, are listed in the appendix.

Indicators of Success

1. SUPPORT RESIDENTS

- Lower citywide evictions, increased use of mediation services and increased legal representation for residents
- Increased acceptance of tenant-based vouchers
- Increased use of City services to support resident stability, health, and access to opportunity
- Higher supply of quality affordable housing in existing neighborhoods and areas of high opportunity
- Higher homeownership rate, including an increase in moderate-income homebuyers
- Reduced movement of low- and moderate-income households away from high-risk neighborhoods

2. STRENGTHEN COMMUNITIES

- Higher number of community plans developed, adopted, and implemented
- Increased representation of vulnerable residents by neighborhood organizations and advocates, and increased engagement of these groups with City decision-makers
- Increased civic participation through cultural programming
- Increased stability and capacity of community anchor institutions
- Increased use of community ownership models and increased community wealth

3. FOSTER INCLUSIVITY	<p>Increased participation of vulnerable populations and diverse voices in the City’s decision-making about anti-displacement, community investments, and housing affordability</p> <p>Increased engagement and participation from community members in planning processes</p> <p>Increased trust in the City and understanding of the City’s priorities and actions to prevent displacement</p>
4. EMPOWER BUSINESSES	<i>To be developed through future planning efforts</i>

Goal 1: Support Residents | Enhance housing stability at both the household and neighborhood levels

Context

Residents’ ability to live in their preferred housing and access affordable and high-quality homes and other services within their communities are critical to stability and well-being for both the household and the broader community. When residents face displacement pressure, they may leave their homes or communities, which can also lead to further instability for the household and the neighborhood.

At the household level, housing instability can create a range of near-term and longer-term disruptions to families. These can include near-term expenses such as moving costs, as well as a loss of social ties, and can lead directly to employment instability as frequent moving, longer commute times, or experiencing homelessness can make it difficult to maintain steady employment. A reliable and consistent commute increases chances for successful employment and reduces stress and financial insecurity. Housing stability is also a crucial determinant of educational outcomes. The timing and frequency of school changes can directly affect a child’s likelihood of success. In addition, children are at-risk for poor health outcomes due to poor housing conditions as well emotional and behavioral problems due to the stress and anxiety from housing instability. Housing instability can often be linked to poverty which has a range of negative effects on children including food insecurity, limited opportunities for enrichment activities, and limited access to healthcare. At its most extreme, displacement can lead to a household becoming homeless.

At the neighborhood level, indirect displacement can occur as development opportunities or low housing costs attract new residents, making it difficult for lower-income residents to find housing. If enough neighborhood residents leave, it can create a loss of social ties and neighborhood identity and create other ripple effects to the local economy and culture.

The City can enhance housing stability for households and neighborhoods by providing services that help keep renters and homeowners stably housed, increasing the availability of affordable rental homes in existing neighborhoods and areas of opportunity, and helping to build a pipeline to long-term stability through access to and preservation of homeownership.

Resident and Neighborhood Stability

Renters are often among the populations most vulnerable to displacement, as they may be more susceptible to rising housing costs and often have fewer assets to withstand an economic shock such as loss of a job. In addition, the City is limited by state law in what it can do to protect or enhance tenants' rights, meaning that landlords have disproportionate power to raise rents and pressure or force tenants to leave.

Eviction, the most extreme form of renter displacement, is one of the most disruptive things that can happen to a household, and carries lasting impacts to a household's housing and economic stability.

Ensuring that renters facing eviction have access to emergency assistance, rapid rehousing, legal services, and other support, and that landlords also have resources to resolve tenant issues without evictions, can help to build stability for renter households. Increasing the accessibility of resources to help homeowners as well as renters can help homeowners stay in their homes and build broader resident stability at the neighborhood level.

Access to affordable, quality housing is not the only determinant of resident stability. Improved resident health, access to services, community ties, and economic stability including access to jobs, childcare, and financial services can also help households remain in their homes.

Access to Homeownership

Homeownership is an important wealth-building tool, enabling families to save for retirement, college, or to start a business. Homes continue to be a significant share of household wealth, especially for low-wealth households. Preserving and increasing access to homeownership is critical both to building housing stability and longer-term financial stability.

Though homeownership provides stability and wealth-building opportunities for residents, low-income homeowners can still face displacement pressure. Rising property taxes due to increased property values can make the costs of homeownership unaffordable to some low-income homeowners. In addition, residents of older housing may incur high costs to maintain their homes or replace aging systems, such as roofing or furnaces. In Charlotte, many high-risk neighborhoods have a high instance of older homes which may need repairs and upgrades. When homeowners cannot afford to maintain their homes, they can become unstable either due to unsafe living conditions or financial burdens from the cost of repairs needed to address deferred maintenance and/or to meet minimum housing standards. Helping low- and moderate-income homeowners through tax relief or assistance in making needed improvements can be critical to helping them maintain their homeownership and continue to access the wealth-building benefits of owning a home.

Many renter households face barriers to access to homeownership, either due to a lack of assets for down payment, or low incomes, or poor credit which can limit their ability to access mortgage financing. In addition, historic and ongoing discriminatory practices have limited access to homeownership for Black and other nonwhite households. Therefore, increasing access to homeownership is a critical tool to redress racial disparities in housing stability and wealth. In many of Charlotte's older neighborhoods, potential homebuyers may face further challenges making competitive offers for homes when they become available, if buyers moving into the neighborhoods have more assets available to fund a purchase or reduce their mortgage amounts. Approaches to reducing barriers to homeownership can include providing down payment assistance (DPA) to lower the upfront costs of homeownership, reducing the mortgage required to purchase a home through a Community Land Trust (CLT), which shares the cost of the home between the homebuyer and a nonprofit, and increasing the availability of move-in ready homes for potential homebuyers, including designating those homes for qualified homebuyers.

Examples of Existing Resident and Neighborhood Stability Programs

- ADU Pilot
- Corridors of Opportunity
- Displacement response
- Emergency rent & utility assistance
- Eviction mediation
- Staying in Place

Examples of Existing Homeownership Support Programs

- Acquire/Rehabilitate/Resell
- HouseCharlotte
- Staying in Place

Affordable Housing Programs

Through its affordable housing programming, the City is working to increase both the supply of housing overall and the availability of affordable rental housing, including in areas facing high displacement risk or with access to job centers and other opportunities. Increasing the supply of subsidized affordable housing through preservation and new development is a critical way to help low-income residents attain stable housing, build financial stability, and maintain social ties.

Increasing the development of duplex or triplex homes by allowing the development of these housing types in single-family neighborhoods can also increase the number of households that can live on one property and create a source of rental income for homebuyers. However, in historically underinvested areas, allowing increased density of development can exacerbate displacement pressure by attracting new private investors and making homeownership less attainable for current residents. Increased duplex and triplex development is most impactful at reversing the impacts of exclusionary zoning and increasing access to opportunity in neighborhoods that have historically excluded people of color.

Examples of Existing Affordable Housing Programs

Housing Trust Fund
 NOAH preservation
 NOAH rental subsidies
 UDO changes allowing duplex and triplex development

Supporting existing small landlords in the face of COVID can help to preserve NOAH. The Federal Eviction Moratorium, in place from September 2020 to August 2021, restricted landlords’ ability to evict tenants for non-payment, and backlogs in the court systems caused strains on landlords, particularly smaller landlords. This may result in an increase of rental property sales if they do not receive additional support for maintaining their properties.

Objectives and Strategies

Objective 1.1 Increase access to resources and services to enhance resident and neighborhood stability

<p>Provide emergency services to keep residents in their homes</p>	<p>Recommended Actions</p> <ul style="list-style-type: none"> Continue providing emergency programs including rent and utility assistance. Provide funding for legal services for tenants facing eviction. 	<p>Lead and Key Partners</p> <ul style="list-style-type: none"> City: Housing and Neighborhood Services; Community Relations Mecklenburg County Nonprofit service providers
<p>Increase the availability and accessibility of services that address the causes of housing instability</p>	<p>Recommended Actions</p> <ul style="list-style-type: none"> Continue the Staying in Place pilot and replicate successes Citywide. Conduct engagement with community organizations to identify and fill gaps in available services. Increase funding or services based on identified needs as the program expands. Maintain programs to help small landlords and landlords in high-risk neighborhoods make critical repairs, through Staying in Place or a similar program geared toward landlords. In addition to maintaining programs, this should also include efforts to connect landlords with programs for repairs, refinancing, eviction mediations, and other types of landlord assistance. 	<p>Lead and Key Partners</p> <ul style="list-style-type: none"> City: Housing and Neighborhood Services; Community Relations; Planning, Design and Development

Conduct outreach to increase the impacts of available programs

- Encourage the use of available resources and strengthen tenants’ rights where possible, such as through increasing participation in eviction mediation through **landlord outreach**, or creating a **resource hub for renters** to understand their rights and available assistance. Resources can also be aggregated in physical “neighborhood stabilization” centers, or walk-in centers located within neighborhoods (this also relates to strategies in Objective 3.2)
- Engage with landlords to **increase voucher acceptance** and connect older properties to funds for preservation.
- Conduct **outreach to property owners interested in selling** (including landlords and older homeowners) to provide information about opportunities to sell homes to affordable housing developers, preservation programs, or affordable homeownership programs.
- **Create a list for displaced residents to voluntarily join to be notified about new affordable housing** in their neighborhoods. Encourage displaced residents to join the list and provide information to help them apply for housing when new homes become available. The City can also explore approaches to prioritizing displaced residents from the list when new housing becomes available, such as by making application materials available early, however this would likely require stronger criteria to prove displacement and could be difficult to do in compliance with fair housing laws.

Lead and Key Partners

- **City: Housing and Neighborhood Services**; Community Relations
- Landlords and landlord trade associations
- Nonprofit organizations

Improve access to healthcare, childcare, fresh foods, transportation, job security, and other determinants of social health and stability

Recommended Actions

- Continue/leverage the learnings from the Staying in Place pilot by replicating successes Citywide, and conduct engagement with community organizations to identify and fill gaps in available services.
- Consider integrating an anti-displacement lens into the prioritization of investments and services for all City departments (this also relates to strategies in Objective 3.1).

Lead and Key Partners

- **City: Housing and Neighborhood Services**; Economic Development
- Mecklenburg County
- CharlotteWorks
- Nonprofit service providers

Objective 1.2 Preserve and increase access to homeownership

Build stability for homeowners by offsetting rising taxes, improving housing quality, and helping

Recommended Actions

- Adopt recommended policy to **provide tax assistance grants** for homeowners age 55 and up with incomes up to 80% of Area Median Income

Lead and Key Partners

- **City: Housing and Neighborhood Services**
- Mecklenburg County

residents navigate deferred maintenance, minimum housing standards, city and county codes, and other maintenance requirements

- Continue the **Staying in Place** pilot and replicate successes Citywide. Increase funding or services based on identified needs as the program expands (this also relates to strategies in Objective 1.1)

- Community service providers

Recommended Actions

- Dedicate additional funding to continue to provide **expanded Down Payment Assistance** for income-qualified homebuyers through HouseCharlotte (Plus). Work with neighborhood groups and outreach channels to increase uptake in high-risk neighborhoods.
- Partner with lenders and major corporations/employers to provide **below-market mortgages for lower-income homebuyers** to increase their capacity to purchase homes. This may include providing a guarantee for loans. Work with neighborhood groups and outreach channels to increase uptake in high-risk neighborhoods.
- Support **Community Land Trusts** to create permanently affordable homeownership by providing City-owned land where appropriate and by connecting property owners interested in selling their homes to Community Land Trust programs (this also relates to strategies in Objectives 1.1 and 2.3).

Lead and Key Partners

- **City: Housing and Neighborhood Services**
- Nonprofit partners including community land trusts and homeownership assistance providers
- Traditional and non-traditional/non-profit lenders
- Major employers and other business organizations

Reduce barriers for new homeowners

Recommended Actions

- Identify funding and revive the City's **Acquisition/Rehabilitation/Resell** program. Increase development activity through this program by **working with nonprofit developers and mission-aligned for-profit developers** to acquire properties for redevelopment or rehabilitation or to provide technical assistance as needed to increase their development capacity.
- Evaluate the **need for development subsidy** beyond down payment assistance to provide these new homes at prices affordable to qualified homebuyers.
- Increase the availability of sites for development of affordable homes in older neighborhoods by **identifying suitable City-owned property** and working with nonprofit organizations engaged in land banking (acquisition of property to support future development, including providing demolition or other work to produce development-ready sites). Develop a process to provide these sites to developers of affordable homes.

Lead and Key Partners

- **City: Housing and Neighborhood Services**; Planning, Design and Development
- Nonprofit partners including developers of single family housing
- Small, mission-aligned homebuilders

Increase the availability of move-in ready homes in older neighborhoods

- Conduct **outreach to help property owners** in older neighborhoods interested in selling their homes sell them to land banks, affordable homeownership programs, or other community buyers (a “know your buyer” campaign), or to support planned giving of residential property (this also relates to strategies in Objective 1.1).

Objective 1.3 Incorporate anti-displacement in new and existing affordable housing programs

Preserve existing affordable housing stock and increase rental affordability in high-risk neighborhoods and areas near transit lines

Recommended Actions

- Dedicate additional resources to support the **preservation of NOAH rental housing and expiring subsidized rental housing**. Consider providing a scoring boost or funding set-aside for preservation of housing in priority areas such as high-risk neighborhoods and near transit. Work with nonprofit owners of affordable housing to pursue large portfolios of properties when they become available.
- Explore opportunities to **integrate anti-displacement approaches** (scoring boosts, funding set-asides, or other approaches to evaluation and outreach) in ongoing planning processes for all of the City’s affordable housing programs, including Housing Trust Fund, NOAH preservation, and other programs.
- Pursue **advocacy partnerships with public, nonprofit and other entities** for support for state-level reforms around tax relief, tenants’ rights, and other anti-displacement policies.

Lead and Key Partners

- **City: Housing and Neighborhood Services**; Planning, Design and Development
- Developers of affordable housing
- Nonprofit and other organizations

Promote missing-middle housing strategies while mitigating speculation in high-risk neighborhoods

- **Monitor and track where new missing middle housing typologies are being built** and the impacts of the new development on existing neighborhoods (increases in housing costs, eviction of existing tenants, loss of affordable housing stock, etc.). Consider approaches to increase missing middle infill development in historically white or high-income neighborhoods, and in areas near transit.
- **Expand the ADU pilot** based on early successes, with a focus on helping lower-income homeowners build wealth and income by adding ADUs.
- Engage with Community Land Trusts and nonprofit developers to **create new affordable housing opportunities** where missing middle housing can now be built.

Lead and Key Partners

- **City: Housing and Neighborhood Services**; Planning, Design and Development

Goal 2: Strengthen Communities | Preserve social capital and help communities advocate and plan for future needs

Context

Strong and stable communities are essential for maintaining the social fabric of cities. When communities are healthy and thriving, people feel a sense of connection which can improve social well-being. A strong community, united by social bonds, a shared sense of belonging, and anchor institutions, can be more resilient to displacement, particularly when community members feel empowered to advocate for the services and investments most needed in their community and have the opportunity to benefit from public and private investment. Strengthening communities can empower neighborhoods to be proactive in self-preservation by building social networks, providing access to resources, and improving civic engagement.

When displacement occurs at the neighborhood level, it can disrupt social networks, remove social ties, and lead to a loss of community history and identity. The shared identity and trust that exists within communities is important for maintaining bonds that can enhance the ability of people to support each other in a way they would be unable to as individuals. The breakdown of those bonds could lead to a loss of trust and cooperation amongst communities, potentially exacerbating inequalities and leading to conflict. Cultural displacement can also lead to the marginalization of communities as traditions and identities that are tied to places are lost. These communities may become disempowered and struggle to maintain their cultural identities, ultimately leading to a loss of culture.

New development is inevitable and frequently desirable in any community as markets and demographics change, particularly in areas that have seen longstanding disinvestment. However, new investments also have the potential to increase displacement pressure by increasing property values and attracting new private investors to a market. **To limit displacement pressure, the City can partner with communities to plan for investments that will enhance rather than disrupt existing neighborhoods, address resident concerns about new development, and build community ownership.**

Community Planning

Community plans present an important opportunity to envision the future of how communities can grow and thrive. High risk neighborhoods should be involved throughout the planning process for community plans, as well as any other plans which may impact the community (such as plans for a new public amenity) to identify strategies to mitigating displacement and meet the community's needs. The City has a number of programs in place to help communities plan and self-advocate, and is beginning work to develop community area plans, but these have not historically been used proactively to address displacement concerns either generally or in response to a particular policy or planned investment. In addition, the City can develop approaches to evaluate planned investments or policy decisions (such as zoning changes for planned developments) based on their potential to contribute to or mitigate displacement risk and encourage private developers to work with communities they may impact.

Examples of Existing Community Planning Programs

- Civic Leadership Academy
- Community Area Plans
- Community Planning Academy
- Corridors of Opportunity
- Neighborhood Matching Grants
- Neighborhood Board Retreats & Trainings
- Staying in Place

Neighborhood Assets

Neighborhood assets (such as parks, community spaces, and cultural institutions) comprise part of the social capital that ties communities together. As demographics shift in a community, it can be difficult for existing community members to maintain their sense of identity, especially as new community members may be unfamiliar with the existing culture and traditions. The loss of these cultural foundations can lead to a decline in social identity and increase the impacts displacement. Identifying and engaging with anchor institutions in high-risk communities (such as faith communities, community centers, community development corporations, business associations, and other neighborhood organizations) can serve the dual purposes of preventing the displacement or loss of those institutions and the communities they serve, while increasing the reach of the City's engagement efforts. In addition, the City can work with neighborhood partners to support and expand cultural programming and preserve neighborhood assets to help enhance neighborhood identity and promote cultural awareness to new members of the community.

Example of Existing Neighborhood Asset Programs

Neighborhood Matching Grants

Community Ownership

When community members own property in the community, they build stability through the opportunity to build wealth, to share in the upside of other local investments, and to make decisions about how property in their community is managed. Ownership can occur through individual homeownership, but there are multiple vehicles to support community ownership and investment in property that expands access to ownership to members of the community who may not be able to afford to buy property individually:

Example of Existing Community Ownership Programs

Corridors of Opportunity

- **Community Land Trusts (CLTs):** A CLT is typically operated by a nonprofit organization that acquires and holds property to create permanently affordable homeownership opportunities. The CLT owns the land, and identifies a low-income homebuyer to purchase the home that sits on the land. This reduces the cost of homeownership to the homebuyer by reducing the mortgage amount required, while keeping the home affordable for the next homebuyer. In this way, CLTs create permanently affordable homeownership opportunities. CLTs have also been used for community ownership of commercial property.
- **Cooperatives:** In a cooperative, members pool their resources to jointly own and manage a community asset. Each member has an equal say in the decision-making process, though cooperatives may elect officers to manage day-to-day operations. Cooperatives can be businesses, commercial developments, or resident cooperatives where the residents of a building own and jointly manage the property. These larger real estate cooperatives may require a nonprofit partner such as a Community Development Financial Institution (CDFI) or an affordable housing developer to support the purchase and financing of the property and the startup of the cooperative.
- **Community Investment Trusts (CITs):** A Community Investment Trust provides an opportunity for community members to buy shares in a commercial property or other community asset, such as a retail center that is rented to small businesses and organizations that serve the community. Typically led by a community nonprofit, the CIT purchases the property and community members can purchase shares, often for very small amounts of funding, directly investing in the property. Shares provide a financial return to investors based on operating income (such as rent collected). Investors can sell their shares at any time. A board of directors manages the CIT and the property.

Strong nonprofit partners are often key to the success of community ownership models, however cities can often play a role by providing city-owned land, providing startup funding to nonprofits or community groups interested in pursuing a community ownership model, or providing other support such as technical assistance or connections to mission-aligned lenders.

Objectives and Strategies

Objective 2.1 Partner with communities for planning and advocacy

Build communities' capacity to identify and address community needs related to displacement pressure

Recommended Actions

- Develop **community area plans** and encourage high-risk communities to make anti-displacement a component of their community area plans. Ensure that those leading engagement and planning efforts for community area plans are culturally competent and representative of the communities they are working with.
- Create a **“community toolkit”** for communities to use in addressing identified needs and priorities. The toolkit may include aggregated existing programs (such as Neighborhood Matching Grants and Neighborhood Board Retreats) that provide funding, technical assistance, or other resources; dedicating new sources of funding such as enhanced neighborhood matching grants. The City should also explore using Synthetic TIF alongside new infrastructure projects or in areas facing high residential property value growth and providing guidance on developing Community Benefits Agreements.
- As part of the “community toolkit”, develop a **Neighborhood Resiliency “track”** for City programs for neighborhood training, matching grants, and capacity-building for neighborhoods that have participated in a Neighborhood Board Retreat or Matching Grant to access tools to monitor implementation of neighborhood priorities, conduct neighborhood-level displacement risk assessments, carry out financial education for homeowners, develop response plans, and access training for community organizing principles. Require that neighborhoods participating in this track include a diverse range of residents, including renters as well as owners.
- Use **data analysis and engagement** to monitor which communities are facing displacement pressure or most at risk of displacement and **adjust the definition of “high risk neighborhoods”** over time as needs change.

Lead and Key Partners

- **City: Planning, Design and Development;** Housing and Neighborhood Services
- Neighborhood groups

Develop a framework to proactively partner with communities impacted by planned public improvements or other large investments

Recommended Actions

- Develop a **standard process to engage with impacted communities in advance of planned improvements** such as transit, infrastructure, or public amenity projects. Establish two-way communication about planned investments, potential impacts, and community concerns, and include community advisory groups or community

Lead and Key Partners

- **City: Housing and Neighborhood Services; Planning, Design and Development; CDOT; CATS**
- Mecklenburg County Parks & Recreation
- Neighborhood groups and civic leaders

liaisons in planning efforts for major public improvements. Jointly develop solutions to identified challenges or concerns using the “Community Toolkit”.

- **Assess displacement risk when evaluating infrastructure and large development projects** and incorporate assessments into decisions about whether to advance or approve individual projects. Displacement risk factors may include the incomes of residents and proportion of renters in surrounding areas, the potential for direct displacement of current users of the site, the inclusion of affordable units, and the creation of a Community Benefits Agreement.

- City Strategy & Budget (Charlotte Equitable Development Commission)

Partner with neighborhoods to implement zoning overlay districts to preserve neighborhood character

Recommended Actions

- Engage with advocates in high-risk neighborhoods to **identify suitable areas in which zoning overlay districts can be used to limit development** of homes significantly larger than existing homes or otherwise give the neighborhood greater agency in addressing and controlling neighborhood change. This may be an opportunity to mitigate the potential downside impacts of duplex and triplex development. Ensure that these policies do not exacerbate housing supply constraints or exclusionary housing practices.

Lead and Key Partners

- **City: Planning, Design, and Development;** Housing and Neighborhood Services

Objective 2.2 Celebrate neighborhood identity and support anchor institutions

Work with neighborhoods to identify and develop strategies through local planning efforts for preserving neighborhood assets, anchor institutions, and local histories that have created social bonds

Recommended Actions

- Use community planning processes to **engage communities about neighborhood assets**. Identify important assets including spaces, institutions, and programs, and design and implement preservation strategies.
- **Identify community anchor institutions** (such as cultural centers, business associations, community development corporations, HBCUs, and faith communities) as part of community planning and outreach efforts and partner with them to increase community engagement and identify priority needs.
- Encourage the use of **Neighborhood Matching Grants, Neighborhood Board Retreats and/or** other resources to preserve or uplift neighborhood assets or to help make necessary

Lead and Key Partners

- **City: Housing and Neighborhood Services;** Planning, Design and Development
- Neighborhood groups and community-serving nonprofits
- Community anchor institutions

repairs to institution-owned structures, strategic planning for institution-owned land, and opportunities to expand programming and engagement to meet community needs.

Partner with communities to expand cultural programming hosted by local organizations and at public places

Recommended Actions

- Identify opportunities to **support or expand cultural programming at public facilities** such as parks, libraries, and community centers. Partner with neighborhood groups, cultural centers, and other organizations to provide programming to promote and celebrate neighborhood identity. This programming could also be done in coordination with service providers to enhance fresh food access, community wellness, and other anti-displacement efforts.
- Explore partnering with nonprofits to establish **Cultural Districts** where appropriate to promote neighborhood identity and implement preservation strategies.
- Encourage the use of **Neighborhood Matching Grants** to provide cultural programming or fund existing programs, such as markets, festivals, holiday celebrations, and classes.

Lead and Key Partners

- **City: Housing & Neighborhood Services**; Planning, Design and Development; Strategy and Budget
 - Local nonprofits and neighborhood groups
 - Mecklenburg County Parks & Recreation Department
 - Charlotte Mecklenburg Library
-

Objective 2.3 Support innovative shared ownership models

Provide support to increase community ownership and other innovative shared ownership models

Recommended Actions

- **Work with existing CLTs and groups interested in forming CLTs** to support acquisition of residential property, by providing funding, transferring publicly-owned land, or helping to connect CLTs with property owners interested in selling homes in high-risk neighborhoods. For groups interested in establishing CLTs, the City could provide technical assistance to support startup (this also relates to strategies in Objective 1.2).
- Identify groups **interested in increasing community ownership models** such as residential cooperatives and community investment trusts through community planning and outreach efforts. Connect these groups with resources to support startup, including informational materials and guides outlining required City permits or licenses, or nonprofit partners that can provide technical assistance and startup capacity. Identify publicly-owned property

Lead and Key Partners

- **City: Housing and Neighborhood Services**
 - Nonprofit organizations operating or interested in creating community investment vehicles
 - **City: Economic Development** (as efforts pertain to Goal four)
-

that may be appropriate for community ownership.

- Ensure that **Neighborhood Matching Grants or other public funding sources** can be used to support the startup of community ownership vehicles.
 - Conduct **outreach to mission-aligned investors and CDFIs** to identify additional sources of capital to purchase community property.
 - Identify opportunities to build the capacity and support the creation of cooperative businesses as part of planning for Goal 4.
-

Goal 3: Foster Inclusivity | Build trust and transparency and ensure diverse participation in decision-making about displacement

Context

An engaged, informed, and empowered public is critical to promoting long-term community health, stability and equity. Whereas Goals 1 and 2 (and in the future, Goal 4) focus on *what the City should do to prevent displacement*, Goal 3 pertains to *how the City should do this work in a way that is inclusive, builds trust, and enhances equitable outcomes*.

Displacement often disproportionately affects communities of color. Throughout cities across the country, these communities have been marginalized through lack of access to homeownership, limited inclusion in public policy and decision-making, and a lack of trust between the community and local leaders. Incorporating diverse voices in community planning efforts and the prioritization of the City's efforts around affordable housing, long-range planning, and anti-displacement will ensure that the needs of these communities are heard and incorporated into the City's programs and policies, and will build trust between the City and the communities it serves.

Many Charlotte residents are concerned about displacement, particularly when new investments or policy changes are announced, but do not have good information about the City's activities to prevent displacement. Good, clear, two-way communication is important to establish an informed and engaged citizenry, to ensure public accountability, and to build trust between the City and its residents.

Inclusive Decision-Making

Governance structures shape the efficacy and equitability of decision-making, which ultimately determine community outcomes. To reflect the needs and priorities of the community, the City's governance structures need a diversity of perspectives, not just from housing and community development professionals but inclusive of community voices and residents facing displacement pressure. For example, the Charlotte City Council charged the NEST Commission with reviewing and recommending specific anti-displacement strategies and tools for protecting residents over a period of three years, and Commission members were appointed by the mayor and City Council to include diverse backgrounds and community representation including housing advocates, neighborhood leaders, professionals from real estate, housing, and planning, and residents who have experienced displacement. An ongoing mechanism/process to monitor and evaluate the outcome and implementation of work on anti-displacement that incorporates diverse community voices is valuable to ensure inclusivity.

Building trust between cities and communities can be especially important in communities where past marginalization has created distrust and disengagement. Establishing trust in these communities requires significant effort and investment in listening to concerns, responding to community needs, and involving community members in developing solutions. An improved relationship between city government and communities can improve civic engagement and lead to better decision-making and service delivery, as well as increased community resiliency. The City has noted community concerns about displacement and the impacts of planned City policy changes or investments, as well as a lack of clarity about where displacement may be occurring. By providing regular communications on the City’s efforts at anti-displacement, and updates on the impacts of anti-displacement strategies, the City can increase the transparency and accessibility of information to help community members to understand the City’s actions to prevent displacement, how the City is making policy and investment decisions to reduce displacement risk, and the impacts of the City’s anti-displacement efforts. Building trust will require creating forums for community concerns to be heard and incorporated into the City’s decision-making, and demonstrating the impacts of this engagement consistently over time.

Objectives and Strategies

Objective 3.1 Ensure racial equity and inclusive participation in decision-making

<p>Establish a process to periodically assess the effectiveness of displacement strategies, develop new initiatives, and prioritize funding, inclusive of diverse stakeholder engagement.</p>	<p>Recommended Actions</p> <ul style="list-style-type: none"> • Include diverse stakeholder engagement, including BIPOC representation and community members that have faced/are facing displacement, in the assessment of the City’s anti-displacement strategies. This could include convening ad-hoc advisory committees as needed or other diverse community engagement initiatives. • Monitor and report on metrics related to the success of the City’s anti-displacement efforts including the City’s Displacement Risk Dashboard, to help assess how the City is doing related to its anti-displacement goals and to prioritize funding for anti-displacement initiatives. • Anticipate potential displacement impacts of long-range planning efforts and larger public investments, and prioritize funding to proactively plan for anticipated impacts. 	<p>Lead and Key Partners</p> <ul style="list-style-type: none"> • City: City Council; City Manager’s Office; Housing and Neighborhood Services; Planning, Design and Development
<p>Create a process to incorporate diverse input into the City’s broader affordable housing and community planning strategies from</p>	<p>Recommended Actions</p> <ul style="list-style-type: none"> • Create a stakeholder advisory body that includes BIPOC representation to provide community input on funding processes and engagement strategies for the Housing Trust Fund • Increase City staff capacity to respond to community needs and connect with community 	<p>Lead and Key Partners</p> <ul style="list-style-type: none"> • City: City Council and Mayor’s Office; Housing and Neighborhood Services • Others TBD

residents most impacted by displacement.	<p>leaders and hire staff that are representative of the communities they serve.</p> <ul style="list-style-type: none"> • Provide opportunities for neighborhood groups and community organizations to provide substantive input on long-range strategies that impact their communities.
---	--

Objective 3.2 Conduct transparent, culturally competent, and accessible communication with communities facing displacement

<p>Provide a forum for community concerns and public accountability</p>	<p>Recommended Actions</p>	<p>Lead and Key Partners</p>
	<ul style="list-style-type: none"> • Connect with trusted community leaders and organizations to identify areas of mistrust between city government and communities, and strategize around what types of engagement may be most appropriate for regular outreach to gather input from residents, businesses, and community groups facing displacement pressure. • Ensure engagement occurs in a variety of ways that is accessible and inclusive for all community members, not just key leaders. This may include conducting outreach both virtually and in-person with opportunities for a dialogue between city staff and community members, mailers, emails, and/or door knocking to as many households as possible. This could also include the creation of physical “neighborhood stabilization” centers for walk-in services and information (this also relates to strategies in Objective 1.1) • Provide regular updates about the City’s actions in response to concerns shared. • Tap into existing neighborhood networks to gather feedback on community concerns and outline roles for community members to play in implementation and being a part of the decision-making process and connect them to the “community toolkit” 	<ul style="list-style-type: none"> • City: Housing and Neighborhood Services; Economic Development; Communications and Marketing • Neighborhood and business groups
<p>Communicate the City’s efforts to mitigate displacement by producing progress reports and other informational materials</p>	<p>Recommended Actions</p>	<p>Lead and Key Partners</p>
	<ul style="list-style-type: none"> • Produce an annual report tracking key metrics and actions related to anti-displacement. Include these metrics on the City’s Displacement Risk dashboard. • Create a hub of anti-displacement resources available through the City and other partners to help residents, property owners, and other stakeholders facing displacement pressure (this also relates to strategies in Objective 1.1). • Include clear language about how new policies or projects support anti-displacement efforts in public communications. 	<ul style="list-style-type: none"> • City: Housing and Neighborhood Services; Planning, Design and Development; CATS

Eliminate barriers to engagement and communication

Recommended Actions

- Provide **multilingual materials** for engagement by contracting with translators and interpreters to make informational materials, communications, and announcements about engagement opportunities in multiple languages.
- Ensure the availability of **interpretation services** at engagement events where participants may have language barriers.
- Identify **existing community meetings and places of gathering** and attend these to provide updates about anti-displacement efforts and to hear community concerns. Opportunities for engagement should also be provided in evenings and on weekends.
- Where possible, provide **childcare** at larger public engagement events.

Lead and Key Partners

- **City: Housing and Neighborhood Services**; Charlotte Communications and Marketing; Planning, Design and Development; CATS; CDOT
- Neighborhood outreach partners and other neighborhood groups

Objective 3.3 Dedicate funding to meet anti-displacement goals

Use one-time federal funds to implement near-term programming while identifying sustainable annual funding to continue and expand anti-displacement programs

Recommended Actions

- Develop a list of **short-term action items** that will have an impact on mitigating displacement and can be achieved with one-time federal funding (e.g., ARPA).
- Create an **annual operating budget** for anti-displacement programming over the next five to ten years and **evaluate potential local funding sources** (e.g. bond funds, general funds) that can meet funding needs.

Lead and Key Partners

- **City: Housing and Neighborhood Services**; City Council and Mayor’s Office

Evaluate opportunities to prioritize some affordable housing funds for efforts that both increase affordable housing supply and mitigate displacement

Recommended Actions

- **Create a long-term plan** for the allocation of affordable housing funds (e.g., Housing Trust Fund, etc.) and dedicate a portion of that funding towards mitigating displacement – particularly towards preserving existing affordable housing stock
- Establish clear objectives and milestones for the use of affordable housing funds with regular audits to ensure funds are being used effectively

Lead and Key Partners

- **City: Housing and Neighborhood Services**; City Council and Mayor’s Office

Appendix

Appendix A: Program Summary

The strategies and actions in the Anti-Displacement Strategy relate to new and existing programs or policies for the City to continue, create, expand, or alter.

Programs and Policies to Support Residents

Program	Objective	Status	Actions	Timing	Investment	Metrics
Acquisition/ Rehabilitation/ Resell	1.2	Existing (Inactive)	Revive & expand Identify developer partners	Priority to begin implementation in near term (within 1 year). Moderate term (2 to 3 years) to revive and expand program.	High	# of homes (total and in high-risk neighborhoods) Private \$ leveraged with City investment
Accessory Dwelling Unit Program	1.3	Existing (Pilot)	Expand based on pilot success	Moderate term (2 to 3 years)		# of income-protected units (total and in high-risk neighborhoods) Private \$ leveraged with City investment
Below-market mortgages	1.2	New	Partner	Longer term (4+ years)	Low	# of homes purchased with below-market mortgages (total and in high-risk neighborhoods)
Community Land Trusts	1.2, 2.3	New	Partner	Longer term (4+ years)	Moderate	# of CLT units (total and in high-risk neighborhoods, and # receiving City assistance)
Corridors of Opportunity	1.1, 2.1, 2.3	Existing	Continue	Longer term (4+ years)		

Displacement response	1.1	Existing	Continue	Longer term (4+ years)		# of households served, average rehousing time
Emergency rent & utility assistance	1.1	Existing	Continue	Longer term (4+ years)		# of households served/evictions prevented Typical \$ per household
Eviction mediation & prevention	1.1	Existing	Continue & conduct outreach to increase use; Fund legal assistance for eviction court	Moderate term (2 to 3 years)	Low to Moderate	# of households served/evictions prevented through mediation # of households served/evictions prevented through legal representation
House Charlotte & House Charlotte Plus (Homeownership Assistance)	1.2	Existing	Continue & identify new funding sources	Evaluate new funding sources in near term (within 1 year). Moderate term (2 to 3 years) to continue with new funding sources	Moderate to High	# of homeowners supported (total and in high-risk neighborhoods)
Housing Trust Fund New Construction	1.3	Existing	Continue & consider prioritizing funds in high-risk and high-opportunity areas	Evaluate new approaches or priorities in near term (within 1 year). Moderate term (2 to 3 years) to implement new processes	High	# of income-protected units (total and in high-risk neighborhoods or high-opportunity areas, and by income level served) Private \$ leveraged with City investment
Land Banking	1.2	New	Partner	Longer term (4+ years)		# of properties land banked (total and in high-risk neighborhoods) # of units built on land-banked property (total and income-restricted) Private \$ leveraged with City investment
NOAH preservation	1.3	Existing	Continue & lower size threshold & consider	Evaluate new approaches or		# of units preserved (total and in high-risk or high-

			prioritizing funds in high-risk and high-opportunity areas	priorities in near term (within 1 year) Moderate term (2 to 3 years) to implement new processes		opportunity areas, and by income level served) Private \$ leveraged with City investment
NOAH rental assistance	1.3	Existing	Continue & consider prioritizing funds in high-risk and high-opportunity areas	Longer term (4+ years)		# of households assisted
Outreach to landlords, renters, and older homeowners	1.1, 1.2	New	Conduct	Develop new approaches and begin outreach in near term (within 1 year) Moderate term (2 to 3 years) to establish consistent practices	Low	# of individuals engaged by type # of units repaired, preserved, or sold to homeownership programs as a result of outreach
Resource hub for renters	1.1	New	Partner to create	Moderate term (2 to 3 years)	Low	# of renters accessing programs and information # of households supported
Staying in Place	1.1, 1.2	Existing (Pilot)	Expand citywide based on pilot success	Longer term (4+ years)	Moderate to High	by program or service referral type, total and in high-risk areas, and by income
Tax Relief	1.2	Existing	Continue & adopt tax assistance grants	Longer term (4+ years)	Low to Moderate	# of households supported, total and in high-risk areas # of households receiving tax assistance grants, total and in high-risk areas, \$ of tax assistance grants provided
UDO changes (duplex & triplex)	1.3	Existing	Continue	Longer term (4+ years)	None	# of duplex and triplex units built (total historically exclusionary neighborhoods)

Programs and Policies to Strengthen Communities

Program	Objective	Status	Actions	Timing	Investment	Metrics
Civic Leadership Academy	2.1	Existing	Continue	Longer term (4+ years)	Low	# of participants, total and in high-risk neighborhoods # of participants by demographics (incl. age, race/ethnicity, income, housing tenure)
Community Area Plans	2.1	Existing	Continue	Near term (within 1 year) to begin advancing. Completion of plans in moderate term (2 to 3 years)	Moderate to High	# of Community Area Plans completed, # that directly address displacement
Community Planning Academy	2.1	Existing	Continue	Longer term (4+ years)	Low	# of participants, total and in high-risk neighborhoods
Community Solutions Toolkit	2.1	New	Create	Near term (within 1 year) to begin development and identify resources. Moderate term (2 to 3 years) for full implementation	Low to Moderate	# of priorities related to displacement identified in Community Area Plans that have been implemented, funded, or meaningfully advanced \$ resources dedicated to address community needs from Community Area Plans or in response to planned public improvements
Neighborhood Board Retreats & Trainings	2.1	Existing	Continue	Longer term (4+ years)	Low	
Neighborhood Matching Grants	2.1	Existing	Continue & expand, increase allowable uses	Longer term (4+ years)	High	# and \$ of Neighborhood Matching Grants, total and in high-risk neighborhoods

Neighborhood Resiliency “Track”	2.1	New	Create	Longer term (4+ years)	Low to Moderate	# of neighborhoods participating
Support for Community Ownership	2.3	New	Provide land, funding, technical assistance	Longer term (4+ years)	Moderate to High	# of community ownership vehicles created (total and with City support)

Programs and Policies to Foster Inclusivity

Program	Objective	Status	Actions	Timing	Investment	Metrics
Annual report	3.1, 3.2, 3.3	New	Create	Near term (within 1 year)	Low	
Anti-displacement resource hub	3.2	New	Create	Moderate term (2 to 3 years)	Low	
Community engagement	3.2	Existing	Expand	Develop new approaches and begin outreach in near term (within 1 year) Moderate term (2 to 3 years) to establish consistent practices	Low to Moderate	
Dedicated funding	3.3	New	Dedicate	Near term (within 1 year)	High	
Displacement risk dashboard	3.2	Existing	Continue	Longer term (4+ years)	Low	
Equitable and inclusive participation	3.1	New	Create	Moderate term (2 to 3 years)	Low	

Appendix B: Glossary

Accessory Dwelling Unit (ADU)

Accessory Dwelling Units (ADUs) are secondary units on single-family property lots, independent from the primary home. They can be attached to the primary structure or detached.

Area Median Income (AMI)

Area Median Income (AMI) represents the midpoint in the distribution of household incomes within a certain geographic region. HUD publishes annual AMI levels for regions, adjusted for family size. The HUD-provided AMI is used to determine applicants' eligibility for both federally and locally funded housing programs where participation is dependent on income levels.

Community Investment Trust (CIT)

A Community Investment Trust provides an opportunity for community members to buy shares in a commercial property or other community asset, such as a retail center that is rented to small businesses and organizations that serve the community. Typically led by a community nonprofit, the CIT purchases the property and community members can purchase shares, often for very small amounts of funding, directly investing in the property. Shares provide a financial return to investors based on operating income (such as rent collected). Investors can sell their shares at any time. A board of directors manages the CIT and the property.

Community Land Trust (CLT)

Community Land Trusts (CLTs) are mechanisms to preserve the long-term affordability of homes and provide access to wealth creation for low- and moderate-income residents. CLTs reduce the cost of homeownership and control resale value by separating ownership of the land from ownership of the home. Because of this, CLTs create opportunities for perpetual, affordable homeownership for low-income households, as homes must be re-sold to income-qualified buyers.

Down Payment Assistance (DPA)

Down Payment Assistance improves access to affordable homeownership by reducing the upfront cost of homeownership through grants or forgivable loans provided to income-qualified households to cover a portion of the down payment and closing costs for a home. Down Payment Assistance helps low- and moderate-income households secure stable housing and build wealth. It is often paired with homeownership counseling to help first-time homebuyers learn the homebuying process and plan for the costs of buying and owning a home.

Eviction

Eviction is a legal process by which a landlord forcibly removes a renter household from its home.

Land Banking

Land banks, typically run by local governments or nonprofits, acquire, hold, manage, and redevelop property. Typically established in communities with a number of tax-delinquent, low-cost properties, land banks can help jurisdictions to convert these properties to other uses such as retail or affordable housing, revitalizing declining neighborhoods. Land banks can also be used to reserve land for future affordable housing development in high-demand areas.

Missing Middle Housing

"Missing Middle" housing refers to a range of housing types that are contextual within single-family neighborhoods but accommodate multiple households. Typically this includes townhomes, duplexes, triplexes, and quadruplexes (quads). In Charlotte it generally excludes quads.

Naturally Occurring Affordable Housing (NOAH)

Naturally-Occurring Affordable Housing (NOAH) is market-rate housing (for rent or purchase) that is priced at levels affordable to low- or moderate-income residents without public subsidy. NOAH is often more affordable

because of its age, size and/or location. Because NOAH is not protected by the regulations that come with public subsidy, this type of housing is most vulnerable to being lost through redevelopment.

Owner-Occupied Repair/Rehabilitation (OOR)

Owner-occupied rehabilitation programs help maintain the affordability of homeownership by ensuring that income-qualifying homeowners can make necessary repairs to make their homes safe. These programs typically provide low-cost loans, forgivable loans, or grants for qualifying homeowners (often low-income households and low- to moderate-income seniors) to make necessary repairs to major systems, weatherization or energy efficiency upgrades, and accessibility improvements.

Redlining

Redlining was a discriminatory practice that began as part of government homeownership programs during the New Deal in the 1930s. Redlining effectively created or reinforced racial segregation in communities across the country. Under this program, Federal housing agencies produced maps of investment risk or loan worthiness for banks, insurance companies, and other financial service providers. Neighborhoods with high Black or nonwhite populations were frequently deemed “high risk” and marked in red on government maps. This created significant barriers to homeownership in these neighborhoods, as banks would often deny loans to would-be homeowners in these neighborhoods. Though this practice is now illegal, “redlining” today is sometimes used to refer to ongoing patterns of disinvestment or discriminatory lending that perpetuate disparities in access to homeownership among nonwhite (particularly Black) households.

Social Capital

Social capital refers to the networks of relationships among people who live and work in a particular society, enabling that society to function effectively. It involves the effective functioning of social groups through interpersonal relationships, a shared sense of identity, a shared understanding, shared norms, shared values, trust, cooperation, and reciprocity. Social capital is a measure of the value of resources, both tangible (e.g., public spaces, private property) and intangible (e.g., actors, human capital, people).

Tenant-Based Vouchers (TBV)

Tenant-Based Vouchers (TBV) are a form of rental assistance or subsidy through which households receive a voucher to be used to pay for a portion of rent. TBV are an essential means of making housing affordable to extremely low-income households. They increase affordable housing options for low-income families by subsidizing rental payments; tenants pay 30 percent of their income toward rent, and the voucher pays the remaining difference up to a predetermined standard for market rents. Housing Choice Vouchers are a federal TBV program and often administered through a local housing authority.

Tenants’ Rights

Tenants’ rights are legal rights or protections for renters to help them stay in their homes. These may include the right to mandatory mediation or legal counsel in eviction court; laws restricting rent increases or sales of rental properties (such as to give tenants’ the first right of refusal to purchase the property); or legal processes that protect tenants from certain landlord actions, such as regulations about the quality of rental housing and available utilities, limits on discrimination in landlord practices including discrimination by source of income, and laws requiring landlords to have just cause to evict tenants, such as nonpayment of rent or intentional damage to a home.

Unified Development Ordinance (UDO)

A Unified Development Code or Ordinance is a single regulatory document that guides development within a jurisdiction. This may include zoning and subdivision regulations, infrastructure requirements, design guidelines, landscaping standards, sign regulations, etc.

Urban Renewal

In the second half of the twentieth century, “urban renewal” was a common practice in many American cities which often involved the demolition or disruption of communities of color to accommodate large infrastructure

projects (e.g. freeway construction, government institutions). The justification for this practice was often cited as the need to “demolish slum housing”. Between 1949 and 1974, the U.S. government underwrote this process through a Department of Housing and Urban Development (HUD) grant and loan program. Urban renewal projects often caused the destruction of historic structures, the displacement of low-income families, and the removal of small businesses. In many cases, existing neighborhoods were separated to accommodate new highway construction. Low-income and minority communities were more likely to be subject to urban renewal efforts.