



# CONSOLIDATED ANNUAL PERFORMANCE & EVALUATION REPORT (CAPER)

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THIS REPORT COVERS PROGRAMS FUNDED BY:  
Community Development Block Grant  
HOME Investment Partnerships  
Emergency Solutions Grant  
Housing Opportunities for Persons with AIDS

**HUD FY2024**  
**CITY OF CHARLOTTE FY2025**



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## CR-05 - Goals and Outcomes

This document represents a draft version of the City of Charlotte's FY2024–2025 Consolidated Annual Performance and Evaluation Report (CAPER). Some data and performance figures are preliminary and may reflect the prior program year. All numbers will be updated and finalized prior to submission of the CAPER to the U.S. Department of Housing and Urban Development (HUD).

### Progress the jurisdiction has made in carrying out its strategic plan and its action plan.

#### 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The Consolidated Annual Performance and Evaluation Report (CAPER) covers the period from **July 1, 2024, to June 30, 2025**, and summarizes the City of Charlotte's progress toward meeting the goals outlined in the FY2024–2025 Annual Action Plan. The report details outcomes from programs funded through Federal and local resources, demonstrating the City's commitment to HUD's national objectives:

- Provide affordable and decent housing
- Create suitable living environments
- Expand economic opportunities for qualified households

### Consolidated Plan Strategic Priorities

The City's goals build upon the priorities established in the 2021–2025 Consolidated Plan:

1. Provide temporary rental assistance
2. Finance permanent supportive rental housing
3. Expand opportunities for homeownership
4. Deliver programs to support persons with HIV/AIDS
5. Increase the supply of affordable rental housing
6. Improve existing housing stock
7. Support facilities and programs for persons experiencing homelessness

Programs described in this CAPER are supported by both Federal and Local funds. Local Affordable Housing funds supplement Federal resources to expand the impact of community development activities.

### Federal funding sources include:

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships Program (HOME)
- Housing Opportunities for Persons with AIDS (HOPWA)
- Emergency Solutions Grant (ESG)

### Program Year Highlights

In FY2024–2025, the City of Charlotte and its partners carried out a wide range of housing and community development initiatives designed to increase housing opportunities, prevent homelessness, and improve neighborhood stability. These accomplishments reflect progress toward the goals outlined in the 2021–2025 Consolidated Plan.

#### **Affordable Housing Development and Rehabilitation**

Through investments of Federal resources, the City supported the production of **262 affordable housing units**. These units were delivered through both new multifamily construction and rehabilitation of existing housing stock, ensuring long-term affordability for low- and moderate-income households. The City's financing helped close funding gaps for developers, while rehabilitation preserved critical affordable housing that might otherwise have been lost due to age or disrepair.

#### **Homeownership Assistance**

The City provided **down-payment assistance to 156 households**, allowing first-time buyers to purchase homes in Charlotte's competitive market. This investment not only increased access to homeownership for lower-income households but also contributed to neighborhood stability by helping families build equity and remain rooted in the community. The program was paired with homebuyer education to promote sustainable homeownership.

#### **Tenant-Based Rental Assistance and Homelessness Prevention**

More than **5,655 individuals** benefited from a combination of Emergency Solutions Grant (ESG) and HOME-funded Tenant-Based Rental Assistance. These programs provided vital support for households at risk of homelessness, covering rental payments and associated housing costs. By stabilizing housing situations for vulnerable residents, the City was able to prevent evictions, reduce shelter stays, and connect participants with supportive services to promote long-term housing stability.

**Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)**

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Commented [SW1]: Update Goal Data

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Improve existing affordable housing stock	Affordable Housing	CDBG: \$ / HOME: \$	Rental units rehabilitated	Household Housing Unit	250	0	0.00%	25	0	0.00%
Improve existing affordable housing stock	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Added	Household Housing Unit	50	0	0.00%	100	0	0.00%
Improve existing affordable housing stock	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	625	24	3.84%	0	24	0.00%
Increase neighborhood sustainability	Affordable Housing Non-Housing Community Development	CDBG: \$ / HOME: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	100	0	0.00%	25	0	0.00%

Increase neighborhood sustainability	Affordable Housing Non-Housing Community Development	CDBG: \$ / HOME: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	100	0	0.00%	0	0	
Increase neighborhood sustainability	Affordable Housing Non-Housing Community Development	CDBG: \$ / HOME: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1250	0	0.00%	50	223	0.00%
Increase neighborhood sustainability	Affordable Housing Non-Housing Community Development	CDBG: \$ / HOME: \$	Rental units constructed	Household Housing Unit	150	0	0.00%	24	0	0.00%
Increase neighborhood sustainability	Affordable Housing Non-Housing Community Development	CDBG: \$ / HOME: \$	Rental units rehabilitated	Household Housing Unit	375	0	0.00%	12	0	0.00%
Increase neighborhood sustainability	Affordable Housing Non-Housing Community Development	CDBG: \$ / HOME: \$	Homeowner Housing Added	Household Housing Unit	50	0	0.00%	50	0	0.00%

Increase neighborhood sustainability	Affordable Housing Non-Housing Community Development	CDBG: \$ / HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	250	0	0.00%	8	86	0.00%
Increase neighborhood sustainability	Affordable Housing Non-Housing Community Development	CDBG: \$ / HOME: \$	Other	Other	200	0	0.00%	0	0	
Increase the supply of affordable rental housing	Affordable Housing	CDBG: \$1300000	Rental units constructed	Household Housing Unit	0	0		12	0	0.00%
Increase the supply of affordable rental housing	Affordable Housing	CDBG: \$1300000	Rental units rehabilitated	Household Housing Unit	0	0		12	0	0.00%
Promote businesses and a robust workforce	Non-Housing Community Development	Local: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1000	0	0.00%	0	0	
Promote businesses and a robust workforce	Non-Housing Community Development	Local: \$	Businesses assisted	Businesses Assisted	50	0	0.00%	0	0	

Provide assistance to households in crisis	Affordable Housing Homeless	ESG: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	1000	0	0.00%	85	0	0.00%
Provide assistance to households in crisis	Affordable Housing Homeless	ESG: \$	Homeless Person Overnight Shelter	Persons Assisted	12500	0	0.00%	2700	0	0.00%
Provide assistance to households in crisis	Affordable Housing Homeless	ESG: \$	Homelessness Prevention	Persons Assisted	1000	0	0.00%	100	0	0.00%
Provide assistance to households in crisis	Affordable Housing Homeless	ESG: \$	Housing for Homeless added	Household Housing Unit	0	0		50	0	0.00%
Provide assistance to households in crisis	Affordable Housing Homeless	ESG: \$	Other	Other	0	0		1	0	0.00%
Provide opportunities for homeownership	Affordable Housing	HOME: \$ / Local: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0		15	0	0.00%
Provide opportunities for homeownership	Affordable Housing	HOME: \$ / Local: \$	Homeowner Housing Added	Household Housing Unit	1625	0	0.00%	300	156	0.00%



Provide opportunities for homeownership	Affordable Housing	HOME: \$ / Local: \$	Direct Financial Assistance to Homebuyers	Households Assisted	0	0		125	11	0.00%
Provide programs to support persons with HIV/AIDS	Affordable Housing Homeless Non-Homeless Special Needs	HOPWA: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0		348	80	0.00%
Provide programs to support persons with HIV/AIDS	Affordable Housing Homeless Non-Homeless Special Needs	HOPWA: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	500	0	0.00%	110	98	0.00%
Provide programs to support persons with HIV/AIDS	Affordable Housing Homeless Non-Homeless Special Needs	HOPWA: \$	Homelessness Prevention	Persons Assisted	300	0	0.00%	225	0	0.00%
Provide programs to support persons with HIV/AIDS	Affordable Housing Homeless Non-Homeless Special Needs	HOPWA: \$	Housing for Homeless added	Household Housing Unit	0	0		8	0	0.00%
Provide programs to support persons with HIV/AIDS	Affordable Housing Homeless Non-Homeless Special Needs	HOPWA: \$	Housing for People with HIV/AIDS added	Household Housing Unit	100	0	0.00%	26	0	0.00%

Provide programs to support persons with HIV/AIDS	Affordable Housing Homeless Non-Homeless Special Needs	HOPWA: \$	HIV/AIDS Housing Operations	Household Housing Unit	2500	0	0.00%	0	0	
Provide temporary rental assistance		HOME: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	250	0	0.00%	60	98	0.00%

**Table 1 - Accomplishments – Program Year & Strategic Plan to Date**

**Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.**

The City of Charlotte and its partners continue to prioritize the housing, community development, and safety needs of Charlotte's most vulnerable residents as the focal point for federal and local funded programs. The City's success in neighborhood revitalization is measured by increased homeownership; housing construction and rehabilitation, and targeted investments that remove economic barriers for vulnerable populations while improving neighborhoods.

In FY2024, CDBG funding was directed toward three areas: Housing Rehabilitation, Down Payment Assistance, and the SAFE Charlotte Program. As the City of Charlotte continues to grow, a core principle of City programming remains the creation of communities where all residents, regardless of income level, have access to safe, affordable, and thriving places to live, work and play.

## CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

Commented [SW2]: Add CDBG & HOME data

Commented [SW3]: Update HESG data

Describe the clients assisted (including the racial and/or ethnicity of clients assisted with ESG)

	HESG
American Indian, Alaska Native, or Indigenous	55
Asian or Asian American	23
Black, African American, or African	4,067
Hispanic/Latina/e/o	269
Middle Eastern or North African	6
Native Hawaiian or Pacific Islander	8
White	779
Multiracial	390
Client doesn't know	0
Client prefers not to answer	12
Data not collected	0
<b>Total</b>	<b>5,609</b>

Table 2 – Table of assistance to racial and ethnic populations by source of funds

### Narrative

Effective October 2023, race and ethnicity have been captured as joint data elements in the Homeless Management Information System (HMIS) for ESG reporting, aligning with how race and ethnicity are reported in CDBG, HOME, and HOPWA. Please refer to the uploaded ESG SAGE report for the racial and ethnic composition of individuals assisted with ESG funds. The racial and ethnic composition of families assisted with HOPWA funds is included in the separately submitted HOPWA CAPER.

## CR-15 - Resources and Investments 91.520(a)

### Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	5,842,450	
HOME	public - federal	3,496,775	
HOPWA	public - federal	3,751,717	
ESG	public - federal	493,780	
RUSH - ESG Disaster Relief Grant	public - federal	1,000,000	
Other	public - local	0	

Table 3 - Resources Made Available

### Narrative

### Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
City of Charlotte	74		Service Geography
City of Charlotte/ Mecklenburg County	1		Service Geography
HOPWA Designated Service Area	25		Service Geography

Table 4 – Identify the geographic distribution and location of investments

Commented [SW4]: Add Actual percentage of allocation use

### Narrative

## Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The City of Charlotte continues to fund a local Housing Trust Fund to provide leverage for affordable housing projects. The City directly matches all HOME funds with the required local contribution at the outset of each project, ensuring compliance maximizing investment. The City has implemented a land disposition policy that requires all city-owned parcels to be reviewed for potential use as affordable housing prior to land disposal. Through this policy, several City parcels have been successfully dedicated to affordable housing development.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	2,811,222.88
2. Match contributed during current Federal fiscal year	0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	2,811,222.88
4. Match liability for current Federal fiscal year	168,829.73
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	2,642,393.15

Table 5 – Fiscal Year Summary - HOME Match Report

Commented [SW5]: Update Home match amounts

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match

Table 6 – Match Contribution for the Federal Fiscal Year

#### HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
	715,078.42	715,078.42	359,220	

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Number						
Dollar Amount						
Sub-Contracts						
Number						
Dollar Amount						
	Total	Women Business Enterprises	Male			
Contracts						
Number						
Dollar Amount						
Sub-Contracts						
Number						
Dollar Amount						

**Table 8 - Minority Business and Women Business Enterprises**

<b>Minority Owners of Rental Property</b> – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	<b>Total</b>	<b>Minority Property Owners</b>				<b>White Non-Hispanic</b>
		<b>Alaskan Native or American Indian</b>	<b>Asian or Pacific Islander</b>	<b>Black Non-Hispanic</b>	<b>Hispanic</b>	
Number						
Dollar Amount						

**Table 9 – Minority Owners of Rental Property**

<b>Relocation and Real Property Acquisition</b> – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired						
Businesses Displaced						
Nonprofit Organizations Displaced						
Households Temporarily Relocated, not Displaced						
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number						
Cost						

Table 10 – Relocation and Real Property Acquisition



## CR-20 - Affordable Housing 91.520(b)

Commented [SW6]: Update Charts with FY24-25 data

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	2,900	98
Number of Non-Homeless households to be provided affordable housing units	308	199
Number of Special-Needs households to be provided affordable housing units	940	114
<b>Total</b>	<b>4,148</b>	<b>411</b>

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	208	105
Number of households supported through The Production of New Units	350	0
Number of households supported through Rehab of Existing Units	100	262
Number of households supported through Acquisition of Existing Units	0	0
<b>Total</b>	<b>658</b>	<b>367</b>

Table 12 – Number of Households Supported

### Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The City of Charlotte establishes goals in the Annual Action Plan to set targets for housing, community development, and supportive services. These goals represent the City's intended direction and planned level of activity. Outcomes, as reported in the CAPER, reflect the measurable results achieved during the program year.

In FY2024 several external factors impacted the city's ability to fully meet projected outcomes:

- Low housing stock , contractor shortages limited the production of rental assistance

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- units and housing rehabilitation projects.
- Rising interest rates and increased home sale prices reduced affordability.

**Discuss how these outcomes will impact future annual action plans.**

These outcomes provide insight into shaping future strategies. The City will continue to prioritize affordable housing preservation and production as the focal point of its federal funding allocations.

A greater emphasis will be placed on preserving existing affordable housing through Acquisition Rehabilitation to offset limited supply. Policy tools such as the land disposition policy and zoning strategies will continue to be used to increase development opportunities. The city will also continue to expand the use of local Housing Trust Fund dollars to leverage federal funds and strengthen project feasibility.

While these outcomes demonstrate positive progress, the affordability and availability of housing for vulnerable households will remain a challenge for Charlotte as a rapidly growing city. The City will use these lessons to refine its future Annual Action Plans, ensuring resources are targeted to meet the greatest needs.

**Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.**

Commented [SW7]: Update data and narrative

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	407	31
Low-income	153	33
Moderate-income	56	88
<b>Total</b>	<b>616</b>	<b>152</b>

Table 13 – Number of Households Served

**Narrative Information N/A**

## CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)-

Commented [SW8]: Rebecca P

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

Charlotte-Mecklenburg continued to utilize the Coordinated Entry process to engage all persons who are homeless or at risk of homelessness to assess housing needs and connect with available resources in the community. The City, County, and local funds were utilized to increase Street Outreach activities to locate and engage unsheltered persons to connect with shelter options and move directly into housing, if available.

**Addressing the emergency shelter and transitional housing needs of homeless persons**

The City partnered with three shelters providing services to homeless households. Roof Above provides emergency shelter to homeless men. The Salvation Army Center of Hope provides shelter to single women and families. Safe Alliance provides shelter to victims of domestic violence and sexual assault. Along with the emergency shelter organizations, several other non-profit housing partners provide transitional housing with wrap around services. Utilizing HOME, HOME-ARP, HOPWA, ESG, and locally funded, multiple organizations offered short and medium-term financial assistance and/or supportive services. Efforts are being directed at Street Outreach activities to engage unsheltered individuals. In partnership with Mecklenburg County, United Way and local providers, the City continued targeted unsheltered homelessness and homelessness prevention local initiatives.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

Charlotte-Mecklenburg's Coordinated Entry (CE) process assessed individuals who were homeless utilizing a standardized evaluation tool to assess and assist persons to become re-housed as quickly and efficiently as possible. Additionally, CE assessed individuals who were at risk of/imminent risk or homelessness utilizing a standardized evaluation tool to assess/assist persons to maintain housing. In addition to dedicated Coordination Entry staff, providers

serving special populations completed assessments including Youth, Veterans, and Persons fleeing domestic violence, dating violence, sexual assault, and stalking. Agencies such as health providers, law enforcement agencies, and more traditional service providers worked together to meet client specific needs with a goal of self-sufficiency. Shelter providers continued to utilize diversion programs as part of the systematic responses to preventing homelessness. Through the Charlotte-Mecklenburg A Home For All Strategic Framework, the community continued the work to reorient service provision around people's progress on the housing continuum from homelessness and housing insecurity to housing stability including centralized information regarding available services and remaining supportive and present for people as they move along the housing continuum.

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

This year, 184 households accessed one or more City-funded short- and medium-term financial assistance programs. This intentional use of funding (both financial assistance and case management services) is one of the community's core strategies to housing stability. Street outreach, coordinated entry and diversion processes play key roles in ensuring households receive the most appropriate services for their individual needs. The community continued to participate in the Built for Zero Initiative which brings together a coalition of organizations that partner around this work and is succeeding in placing homeless Veterans in housing throughout the year.

## **CR-30 - Public Housing 91.220(h); 91.320(j)-Inlivan**

### **Actions taken to address the needs of public housing**

INLIVIAN, formerly the Charlotte Housing Authority (CHA), converted 3,284 Public Housing units to Project Based Voucher (PBV) funding through the Housing and Urban Development (HUD) Rental Assistance Demonstration (RAD) program in 2016 and 2017. INLIVIAN's final public housing site, Dillehay Courts, was redeveloped in 2023. The Gaston at North End, Phase I of the redevelopment of Dillehay Courts Apartments, is complete and encompasses 144 units featuring 1, 2, and 3 bedrooms. Phase I includes 51 PBV vouchers. The second phase will include 100 PBV vouchers, maintaining the same number of subsidized units as the original Public Housing development. Conversion to the RAD PBV platform allowed INLIVIAN to leverage public and private debt and equity to reinvest in the affordable housing stock while ensuring that units remain permanently affordable to low-income households. A key focus in addressing the needs of INLIVIAN's portfolio in 2024 is for INLIVIAN to continue to act as a resource and community ally for INLIVIAN clientele who previously resided at Dillehay and the adjacent neighborhood community through the redevelopment phases.

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

INLIVIAN has dedicated staff within its non-profit supportive services entity, CORE Programs, that works with an increasingly active Resident Advisory Council (RAC) to recruit, empower, and assure residents are active in agency decision-making and community leadership prospects. Resident Advisory Council leaders meet monthly with INLIVIAN's CEO and property management staff to discuss new ideas, plans, and/or community concerns.

In 2016, INLIVIAN launched its homeownership program, Destination Homeownership. The program empowers and assists qualified Housing Choice Voucher and Rental Assistance Demonstration (RAD)-Project Based Voucher (PBV) participants who are first-time buyers in the purchase of their version of the American Dream.

A total of 188 families have purchased a home as of October 2024. Although the rising cost of homes in the Charlotte market has created challenges in assisting low-income families with homeownership opportunities, the Destination Homeownership program has been able to assist eight (8) families with the purchase of a home so far in 2024. The homes that families were able to purchase included pre-existing and new-construction single-family homes and townhomes. Destination Homeownership families are empowered through homeownership education and counseling, and educational programming that includes workshops, individual counseling sessions, and credit and debt reduction services.

**Actions taken to provide assistance to troubled PHAs**

**N/A**

DRAFT FOR PUBLIC COMMENT

### **CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)**

**Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)**

The City of Charlotte continues to implement policies and initiatives designed to reduce the negative effects of public policies that may serve as barriers to affordable housing, including land use controls, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting residential investment.

To guide long-term growth, the City adopted the Charlotte Future 2040 Policy Map, which replaced the former Land Use Tool. In August 2022, the City also established a Unified Development Ordinance (UDO). The UDO is designed to expand housing choices for residents at all income levels, with a particular emphasis on affordability. It assigns zoning districts based on land use, building form, density, and intensity to ensure growth aligns with the City's broader housing and development goals.

In addition, the City continues to lessen barriers by supporting nonprofit housing agencies, fostering creative partnerships, and providing direct funding to expand affordable housing options across the Charlotte-Mecklenburg community. During this reporting year, the City provided:

- Tenant-based rental assistance
- Gap financing for new multifamily construction
- Rehabilitation funding for existing multifamily properties

The City also maintains a voluntary density bonus program to encourage mixed-income communities by allowing higher-density development.

**Commented [SW9]:** Ruth and Warren. I made some updates for the draft

### **Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)**

Underserved needs are identified as limited housing units available for low and very low-income households, limited housing for persons with special needs, and lack of funding to quickly rehouse homeless individuals and households. To address these obstacles, the City: 1) provided gap funding for housing developments that will serve low and very low-income households, 2) participated in the development of housing for persons with HIV and formerly homeless and 3) provided housing subsidies designed to quickly rehouse households

**Commented [SW10]:** Rebecca P

experiencing a housing crisis such as homelessness.

**Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)-**

Commented [SW11]: Alexis

The City of Charlotte, through funding from the U.S. Department of Housing and Urban Development's Office of Lead Hazard Control and Healthy Homes, is actively reducing lead-based paint hazards in pre-1978 housing to protect children and families. The LeadSafe Charlotte Program combines rigorous home assessments and hazard abatement with comprehensive community outreach, focusing on families with children under six who are most at risk of lead poisoning.

The City has trained and supported contractors in lead-safe work practices, with several contractors completing training and at least two achieving certification during our previous and current grant cycle.

Partnerships with Atrium Health strengthen outreach and provide elevated blood lead level screening for children in vulnerable neighborhoods. In addition, referrals from the City of Charlotte's Code Enforcement, Habitat for Humanity, and other nonprofit partners help identify properties in need of remediation, extending the program's impact across the community.

Together, these coordinated efforts improve housing conditions, reduce exposure risks, and contribute to safer, healthier homes for Charlotte families.

**Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)**

The City of Charlotte and Mecklenburg County employ various strategies and initiatives to improve economic opportunity for low-wealth residents. Most of these efforts are integrated into the goals, programs and policies of the City of Charlotte Housing & Neighborhood Services, the Mecklenburg County Department of Social Services, and INLIVIAN, formerly the Charlotte Housing Authority (CHA). This year, these strategies included:

- Mecklenburg County's Work First Program to help lift households receiving public assistance out of their poverty circumstances and into full-time employment.
- Inlivan's Family Self-Sufficiency Program provides remedial education, counseling, job training referral, and placement to public housing residents.
- Local Job-Link system that provides access to training and jobs.
- Mayor's Youth Employment Program provides summer employment opportunities for disadvantaged youth that expose them to the world of work.
- The City, County, private businesses, and nonprofit organizations joined together to develop the 2020-2025 Housing and Homelessness Strategy. This effort facilitates the public and private sector coming together to address the full housing continuum, from street homelessness, upstream to households experiencing cost-burden.



- A Home For All Initiative, A community-wide effort to address homelessness and housing instability in Charlotte-Mecklenburg.

#### **Actions taken to develop institutional structure. 91.220(k); 91.320(j)**

Charlotte Mecklenburg uses a robust delivery system providing services from emergency shelters to first-time homeownership. This year, the City worked with a number of local nonprofit housing agencies that provide programs and services on behalf of the City. The City actively participates in the Charlotte-Mecklenburg Continuum of Care (COC), and City staff serve on the COC board. This group coordinates efforts to reduce and end area homelessness and provides a continuum of services to low-income households. INLIVIAN, formerly the Charlotte Housing Authority (CHA), is responsible for all public housing developments in Charlotte Mecklenburg and is also the responsible entity for the Housing Choice Voucher, RAD-PBV, and traditional PBV Programs in Charlotte Mecklenburg. DreamKey Partners, formerly The Charlotte Mecklenburg Housing Partnership, is a Community Development Business Organization that works closely with the City on several projects. The City will continue to rely on these partnerships to implement HUD-funded housing and community development programs. The City participates in various advisory boards and coalitions that provide continuous feedback on the City's delivery systems and offer suggestions on how to better streamline program delivery and project implementation

**Commented [SW12]:** Stacey

**Commented [SB13]:** We effectively have closed out Dillehay Courts from the Public Housing program in 2024. So I removed the part about Public Housing.

#### **Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)**

The City fostered coordination through its participation in the Charlotte Mecklenburg Continuum of Care (CoC) with City staff continuation of service on the CoC Board. The City and many local nonprofit organizations serving homeless individuals continued to work through the Homeless Services Network to coordinate service delivery for families with critical needs related to homelessness, at risk of homelessness and special needs. City Staff also continued to serve in on A Way Home Initiative Pillar workgroups.

**Commented [SW14]:** Rebecca P

#### **Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)**

The City of Charlotte has established programs and resources to mitigate barriers to fair housing choice. The Charlotte Community Relations Committee focused on preventing discrimination in Charlotte-Mecklenburg. The Committee accepts formal complaints from any party who feels discrimination when they are renting, buying, or securing financing for any housing. The prohibitions specifically cover discrimination because of race, color, religion, national origin, gender, familial status or disability. The Committee also provides fair housing education and outreach services. Charlotte conducts yearly tests of multifamily housing

complexes for fair housing compliance.

DRAFT FOR PUBLIC COMMENT

#### **CR-40 - Monitoring 91.220 and 91.230**

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

The City uses a multi-layered approach to ensure that housing strategy, short and long-term goals, program-specific regulations, and general state and federal statutes are followed. The planning process involves creating draft documents that are reviewed internally, reviewed by elected officials, and published for comment. Several public forums are conducted to explain the content and use of the plan document. The City Council approves all plans by vote.

Activities are designed to achieve the outcomes set forth in the plan and are conducted using multiple delivery methods such as City staff, sub-recipients, contractors, or other third parties such as land owners or developers. Staff follows federal, state, and local guidelines related to the selection of parties who may use federal dollars. Several City staff persons are assigned to monitor activities for compliance including contract monitors, a multifamily project manager, asset management, and a compliance team.

Responsible parties regularly report the status of each activity to ensure plan goals will be completed. At the end of each year, accomplishments are compared to goals to determine the status of planned activities and make any necessary adjustments to future activities. The City of Charlotte also monitors Davis Bacon, Section 3, Environmental and State Historic Preservation Office compliance to ensure projects comply with all applicable crosscutting requirements.

The City has adopted a Contract and Subrecipient Risk Framework, Analysis and Mitigation Strategy which details staff strategies to identify and mitigate risks, focus on third-party contracts for city programs, aligns City Finance policies and federal guidelines (2 CFR 200.332) for partner agency relationships, ensuring effective risk management, and improved outcomes for community initiatives.

#### **Citizen Participation Plan 91.105(d); 91.115(d)**

**Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.**

The City follows its Citizen participation Plan by publishing notices in spanish and english, making the CAPER available for public review online and in person, and providing a 15-day comment period to ensure residents have a reasonable opportunity to provide feedback prior to the submission to HUD.

**Commented [SW15]:** Update once the comment period is over

**CR-45 - CDBG 91.520(c)**

**Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.**

The City's CDBG-funded programs were conducted as specified in the 2024-2025 Action Plan. The programs achieved their intended outcomes.

**Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?** No

**[BEDI grantees] Describe accomplishments and program outcomes during the last year.** N/A

#### CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Commented [SW16]: Delia

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

Project Name	# of Units	Date Inspected	Monitoring Result
Arbir Glen III	23	5/15/2025	Compliant
Bradford Apartments	44	2/26/2025	Compliant
Cherry Garden Apartments	42	5/25/2025	Compliant
Fairmarket Square	60	3/13/2025	Compliant
Friendship Garden	12	5/10/2025	Compliant
Grant Station	12	5/28/2025	Compliant
Honeycreek Seniors	78	7/10/2025	Compliant
LaSalle At Lincoln Heights	60	7/10/2025	Compliant
LaSalle Street Duplexes	8	6/24/2025	Compliant
McNeel Apartments	48	5/18/2024	Compliant
Montgomery Gardens	76	8/13/2025	Compliant
Nia Point	81	3/2/2025	Compliant
Springfield Garden	86	1/4/2025	Compliant
St. Andrews Homes	34	7/16/2025	Compliant
The Stevenson @ Brightwalk	130	4/27/2025	Compliant
Tyvola Crossing II	20	6/18/2025	Compliant

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

Commented [SW17]: Update section with Program income number and use prior to submitting.

During the FY2024-2025 program year, \$715,078 in program income was received and expended from HOME and CDBG activities.

Commented [SW18R17]: Amount was updated, however Use needed to be updated

**Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)**

Commented [SW19]: Michael E

The City of Charlotte works as a collaborative partner with nonprofit organizations as well as the State and Federal government to promote and increase diverse housing options within the City. In addition to the investment of Federal funds in affordable housing development and preservation, the City operates a Housing Trust Fund. This funding source has provided over \$330million in housing investments in Charlotte acting as a major gap financing instrument for tax credit housing and a primary funding source for millions in supportive housing investment.

Along with the City's financial commitment, the City Council continues to direct staff to implement affordable housing best practices. One area currently under review is City surplus property and what role these physical assets might play in the provision of additional affordable housing units. An additional area is exploring co-locating housing with public facilities, such as parks, schools, libraries, and fire stations.

**CR-55 - HOPWA 91.520(e)**

Commented [SW20]: Rebecca P

**Identify the number of individuals assisted and the types of assistance provided**

Table for report on the one-year goals for the number of households provided housing through the use of HOPWA activities for: short-term rent, mortgage, and utility assistance payments to prevent homelessness of the individual or family; tenant-based rental assistance; and units provided in housing facilities developed, leased, or operated with HOPWA funds.

Number of Households Served Through:	One-year Goal	Actual
Short-term rent, mortgage, and utility assistance payments	250	262
Tenant-based rental assistance	120	107
Units provided in transitional housing facilities developed, leased, or operated with HOPWA funds	17	50
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0	0
<b>Total</b>	<b>387</b>	<b>419</b>

**Table 14 – HOPWA Number of Households Served****Narrative**

N/A

## CR-58 – Section 3

Commented [SW21]: Pat Mason

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	0
Total Labor Hours	3467.01				
Total Section 3 Worker Hours	0				
Total Targeted Section 3 Worker Hours	0				

Table 15 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	x				
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	x				
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	x				
Held one or more job fairs.	x				
Provided or connected residents with supportive services that can provide direct services or referrals.	x				
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	x				
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.	x				
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					



Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					
Other.	x				

**Table 16 – Qualitative Efforts - Number of Activities by Program**

## Narrative

Our partners supported subcontractor participation by attending pre-bid and outreach sessions to network with interested firms. A project-specific list of subcontracting opportunities was developed and shared with the owner and/or construction manager's HUB coordinator for distribution. Efforts followed the recruitment guidelines outlined in the project documents, with a focus on identifying and engaging HUB firms.

Key activities included evaluating projects to determine subcontracting scopes, searching databases to solicit bids, and ensuring bidding documents were accessible. Invitations to bid were followed up with phone calls to confirm participation. Work was also done directly with subcontractors to review bids, assess needs, and provide solutions to facilitate engagement.

These efforts were advertised in two local newspapers as well as partner websites broaden outreach and maximize participation.