



FY25 ANNUAL ACTION PLAN

July 01, 2024, to June 30, 2025

Community Development Block Grant

HOME Investment Partnerships

Emergency Solutions Grant

Housing Opportunities for Persons with AIDS

City of Charlotte, North Carolina
Housing and Neighborhood Services

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The City of Charlotte and Charlotte-Mecklenburg Regional Housing Consortium's 2025 Annual Action Plan covers the period from July 1, 2024, to June 30, 2025, year 4 of the City of Charlotte's five-year Comprehensive Plan for HUD program year 2020. The Plan identifies the city's critical development needs and outlines a comprehensive and coordinated strategy for addressing these needs. It serves as the application for funding for the following federal entitlement programs that serve low- and moderate-income families.

- **Community Development Block Grant (CDBG)**
- **HOME Investment Partnership (HOME)**
- **Emergency Solutions Grant (ESG)**
- **Housing Opportunities for Persons with HIV/AIDS (HOPWA)**

Overview

Community Development Block Grant Fund (CDBG) funds are used to assist with the development of sustainable neighborhoods by providing access to decent housing, a suitable living environment, and economic opportunities for low- and moderate-income persons. **HOME** funds support the construction and rehabilitation of affordable housing for low and moderate income, renters, and homeowners.

Emergency Solutions Grant (ESG) funds help to prevent homelessness and address the housing and supportive service needs of homeless individuals and families. **Housing Opportunities for Persons with HIV/AIDS (HOPWA)** funds provide housing assistance and related supportive services for persons living with HIV/AIDS and their families.

Inflation is present, and the City of Charlotte and the rest of the nation are recovering from a worldwide pandemic. Pandemic response measures have created a high demand for housing in the rental and purchase market. The combination of rising prices and inadequate wages makes it very challenging for many households to rent or buy affordable housing, especially those with incomes below 80% of the area median income.

In response to these challenges, the City of Charlotte remains committed to leveraging federal and local resources to increase affordable housing and economic opportunities. City leaders share a vision with the community of an increasingly equitable city that offers a range of housing options in areas of high

opportunity. The city is steadfast in its commitment to providing resources aimed at protecting and supporting Charlotte's most vulnerable populations.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

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The City of Charlotte's Plan builds off the successes of past plans and identifies seven goals for the year's activities:

1. Provide opportunities for homeownership
2. Improve existing housing stock
3. Increase neighborhood sustainability
4. Provide temporary rental assistance
5. Provide programs to support persons with HIV/AIDS
6. Assist households in crisis
7. Increase the supply of affordable rental housing

Some goals will be accomplished through continued funding of the city's housing rehabilitation programs and the House Charlotte down payment assistance program. Other goals will be accomplished by partnering with community agencies to rehabilitate and develop housing, provide emergency utility and rental assistance, and support programs that assist families with returning to self-sufficiency. Ending and preventing homelessness continues to be a particular focus for the Charlotte community and this Plan. To assist in reaching this goal, the city will continue to provide support for homeless services agencies through funding of shelter operations, homelessness prevention, and the provision of rental subsidies.

Approval of the Annual Action Plan by the City Council is a requirement for continued participation in federally funded housing and community development programs. The outlined activities in this plan address three statutory goals set by HUD:

- Provide Decent Housing
- Provide Suitable Living Environments
- Provide Expanded Economic Opportunities

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

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The most recent Consolidated Annual Performance and Evaluation Report, covering the period between July 1, 2022, through June 30, 2023, includes the following accomplishments:

- Approved approximately 130 loans for down payment assistance and funded agencies providing housing counseling, emergency assistance payments, rental assistance, and emergency housing services
- Improved existing housing stock by rehabilitating 331 housing units.
- Assisted over 5900 persons experiencing homelessness and provided 122 households with TBRA temporary rental assistance
- Provided programs to support over 1100 persons with HIV/AIDS
- Provided significant assistance to households impacted by the pandemic, including rental assistance, deposit assistance, and activities to end and prevent homelessness, including the expansion of shelter beds.

The City of Charlotte continues to partner with HUD to support the needs of low and moderate-income households. To ensure adequate housing stock, the city partnered with nonprofit developers to finance the construction and rehabilitation of more than 89 new single-family homes. Along with development activities, the city is still carrying out its FY 20 Analysis of Impediments to Fair Housing and Action Plan, which was developed in December 2019. These activities are necessary as Charlotte expands, and programs like these are crucial to building inclusive, healthy, and active communities for all Charlotte residents.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Charlotte is dedicated to ensuring all Charlotte-Mecklenburg residents have the opportunity to learn, understand, and provide comments regarding the city's plans. The city engages citizens in its planning processes, which leads to improved plans that more accurately reflect the needs and ambitions of all Charlotteans.

While developing the Annual Action Plan, the city consults with its housing and community development partners. These groups included non-profit organizations, Carolina’s Care Partnership, the Continuum of Care, Dreamkey Inc., and INLIVIAN (formerly the Charlotte Housing Authority). These meetings provide an opportunity to build upon the extensive consultation that took place during the preparation of the city’s 2021/2025 Consolidated Plan.

Additionally, the following community engagement occurred during the Action Plan development:

- Publishing advertisements for the two public forums and public hearings on February 1, 2024, and March 18, 2024.
- Publishing a draft copy of the Plan to the city’s website with paper copies available by request in English and Spanish. The draft Plan will be made available from March 18, 2024, to April 19, 2024, for a 30-day review and comment period.
- Holding an in-person forum on February 15, 2024, and a virtual public forum on February 20, 2024. During the forums, staff were available to provide an overview of the Plan, answer participants’ questions, and provide participants with opportunities to make comments.
- City Council will hold a public hearing on April 08, 2024, during the council business meeting.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The comment period is underway.

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

N/A

7. Summary

The City of Charlotte, its elected officials, and community development partners are dedicated to ensuring that all Charlotteans have access to safe healthy, and vibrant communities and neighborhoods. The FY2025 Action Plan has been developed to provide programs and resources to achieve these goals. The plan emphasizes the City’s role as a partner in a larger coalition of agencies providing diverse housing and essential services to the citizens of Charlotte-Mecklenburg.

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

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

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

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Starr Webb-Allen
Sr. Operations Manager
Housing & Neighborhood Services, City of Charlotte
600 East Trade Street
Charlotte, NC 28202

704-336-2683

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

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

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

The City of Charlotte recognizes the need for a coordinated effort between local governments, nonprofits, and provider agencies in dealing with the challenges facing low and moderate-income families. To foster coordination, the city serves on the Charlotte-Mecklenburg Continuum of Care (CoC) board which works to coordinate and provide additional funding for homeless services. The city also participates on the A Way Home Advisory board, a public-private partnership providing locally funded housing vouchers. The city also holds quarterly meetings with Charlotte-Mecklenburg Consortia members and nonprofit housing organizations to develop housing projects that serve the Charlotte-Mecklenburg region.

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

The city remains committed to addressing the needs of homeless persons and persons at risk of homelessness by actively participating with the CoC. The city consults with CoC participants to determine the funding priorities for ESG and HOME TBRA. The ESG program follows CoC-coordinated entry and prioritization guidelines. This group encompasses broad diverse community representation, including individuals with lived experience.

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

and allocation of ESG funds. Prior to the release of the funding application, the CoC provides information on service gaps to assist with establishing priorities. To assist with project evaluation, the CoC provides the City PIT/HIC data, data from HMIS/DV comparable database, compliance with written standards, and

prioritization and implementation concerns. The City actively participates in the Continuum of Care board which develops the policies and procedures for the operation and administration of HMIS.

2. Agencies, groups, organizations and others who participated in the process and consultations

DRAFT

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Charlotte-Mecklenburg Continuum of Care
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services - Victims Health Agency Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Targeted Housing Efforts

2	Agency/Group/Organization	Carolina's Care Partnership
	Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS Neighborhood Organization
	What section of the Plan was addressed by Consultation?	HOPWA Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular meetings with all HOPWA providers to obtain input funding utilization.
3	Agency/Group/Organization	Charlotte Mecklenburg Housing Partnership
	Agency/Group/Organization Type	Housing Services - Housing Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular Meetings: Targeted Housing efforts
4	Agency/Group/Organization	Mecklenburg HOME Consortium
	Agency/Group/Organization Type	Housing Services - Housing Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy Lead-based Paint Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Housing Need Assessment Market Analysis Anti-Poverty Strategy Lead-based Paint Strategy
5	Agency/Group/Organization	Community Relations Committee
	Agency/Group/Organization Type	Service-Fair Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular Meetings; Human Relations Issues, Community relations
6	Agency/Group/Organization	INLIVIAN (Formerly Charlotte Housing Authority)
	Agency/Group/Organization Type	PHA Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular meetings are held to discuss better coordination in addressing affordable housing and assistance with writing the Annual Action Plan.

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Mecklenburg County	The COC and Action plan utilize the same coordinated entry and prioritization processes to ensure equitable program delivery

Table 3 – Other local / regional / federal planning efforts

Narrative

N/A

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AP-12 Participation - 91.401, 91.105, 91.200(c)

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

On February 15, 2024, and again on February 20, 2024, the City of Charlotte held two open forums. The plan's development will include a public hearing on April 08, 2024, and a document review session starting March 18, 2024 to April 19, 2024 (both events were advertised on February 1, 2024, and March 15, 2024)

The city's public forums are regularly well-attended, although comments on the plans are infrequent or nonexistent. The city offers citizens continuing chances to engage on housing and community development concerns, and local plans take this ongoing input into account. As a result, fewer comments are made during the HUD-mandated comment periods. Current city financial partners, community groups, and other governmental bodies provide input to city employees throughout the year.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Non-targeted/broad community		0		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Non-targeted/broad community				

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

Funding resources include annual formula allocations from HUD, program income generated by payments made on investments, and remaining resources from prior years

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	5,618,194	300,000	14,289,607	20,207,801	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	3,463,178	600,000	17,530,477	21,593,655	0	
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	3,666,683	0	6,878,288	10,544,971	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	494,529	0	0	494,529	0	
Other	public - local	Admin and Planning Financial Assistance Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership Public Services TBRA	0	0	0	0	0	

Table 2 - Expected Resources – Priority Table

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

Charlotte continues to leverage HUD funding by utilizing local partners, pairing combined HUD dollars with other funding sources, and investing in housing and community services. The city utilizes federal funding to meet statutory requirements and ensure effective program oversight and administration.

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

The City of Charlotte is reviewing current public land assets for possible use in providing affordable housing solutions. Several sites related to the development of the light rail transit are now in use as affordable housing locations.

Discussion

Charlotte continues to leverage HUD funding by utilizing local partners, pairing HUD dollars with other funding opportunities, and investing in housing and community services. The city also uses federal funding to meet statutory requirements and provide program oversight and administration. Charlotte will spend \$3,666,683 on HOPWA activities, with no more than \$110,000 used for grantee administration and no more than \$256,667 for sponsor administration. HOME funding will be used for various home development activities and HOME administrative expenses will not exceed \$346,317. CDBG funding will be used for a variety of public services, public facilities, infrastructure, and housing rehabilitation projects. Public services using CDBG will be capped at \$842,729 and administrative expenses charged to CDBG to be capped at \$1,123,638.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide opportunities for homeownership	2020	2024	Affordable Housing	City of Charlotte City of Charlotte/ Mecklenburg County	Increase homeownership opportunities	HOME: \$1,050,000	Public service activities for Low/Moderate Income Housing Benefit: 15 Households Assisted Homeowner Housing Added: 300 Household Housing Unit Direct Financial Assistance to Homebuyers: 125 Households Assisted
2	Improve existing affordable housing stock	2020	2024	Affordable Housing	City of Charlotte City of Charlotte/ Mecklenburg County	Increase homeownership opportunities	CDBG: \$2,499,873 HOME: \$248,798	Rental units rehabilitated: 25 Household Housing Unit Homeowner Housing Added: 100 Household Housing Unit
3	Increase the supply of affordable rental housing	2020	2024	Affordable Housing	City of Charlotte	Increase and preserve rental housing	CDBG: \$1,300,000	Rental units constructed: 12 Household Housing Unit Rental units rehabilitated: 12 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide temporary rental assistance	2020	2024		City of Charlotte	Support special populations Assist households secure and maintain housing	HOME: \$1,171,735	Tenant-based rental assistance / Rapid Rehousing: 60 Households Assisted
5	Increase neighborhood sustainability	2020	2024	Affordable Housing Non-Housing Community Development	City of Charlotte City of Charlotte/ Mecklenburg County	Strengthen neighborhoods and key corridors Grow businesses and a robust workforce Sustain community facilities and infrastructure	CDBG: \$300,000 HOME: \$1,086,328	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted Rental units constructed: 24 Household Housing Unit Rental units rehabilitated: 12 Household Housing Unit Homeowner Housing Added: 50 Household Housing Unit Homeowner Housing Rehabilitated: 8 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Provide programs to support persons with HIV/AIDS	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs	HOPWA Designated Service Area	Support special populations	HOPWA: \$3,666,683	Public service activities other than Low/Moderate Income Housing Benefit: 348 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 110 Households Assisted Homelessness Prevention: 225 Persons Assisted Housing for Homeless added: 8 Household Housing Unit Housing for People with HIV/AIDS added: 26 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Provide assistance to households in crisis	2020	2024	Affordable Housing Homeless	City of Charlotte	Support special populations Assist households secure and maintain housing	ESG: \$494,529	Tenant-based rental assistance / Rapid Rehousing: 85 Households Assisted Homeless Person Overnight Shelter: 2700 Persons Assisted Homelessness Prevention: 100 Persons Assisted Housing for Homeless added: 50 Household Housing Unit Other: 1 Other

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	Provide opportunities for homeownership
	Goal Description	Develop and implement multiple strategies to increase homeownership opportunities for low- and moderate-income Support households including but not limited to homeownership education, counseling, new home construction, neighborhood infrastructure, and down payment assistance programs.

2	Goal Name	Improve existing affordable housing stock
	Goal Description	To mitigate the effects of growth and facilitate aging in place, Charlotte will invest in several activities to improve existing multifamily and single-family housing stock. This includes a variety of housing rehabilitation projects and the acquisition of housing to preserve affordability.
3	Goal Name	Increase the supply of affordable rental housing
	Goal Description	Charlotte has an estimated 29,890 gap in housing for households at or below 80% of the median area income. The gap is especially pronounced for households below 30% and households with special needs. Charlotte will support rental housing through investments in new multifamily construction, land acquisition, and supportive housing initiatives.
4	Goal Name	Provide temporary rental assistance
	Goal Description	The City of Charlotte continues to experience significant numbers of households experiencing a crisis. The city will continue strategies that support housing stabilization for low-income families and includes programs that prevent the loss of a primary residence and various approaches to rental subsidies including short-term, long-term, and lease-up assistance.
5	Goal Name	Increase neighborhood sustainability
	Goal Description	The Goal is designed to invest in communities to preserve affordable housing improve health and support community institutions. These goals are met through a variety of housing, community development, and public service programs.
6	Goal Name	Provide programs to support persons with HIV/AIDS
	Goal Description	HIV/AIDS remains a serious concern in the Charlotte Mecklenburg area. The city will continue to work with Carolinas CARE Partnership and network of area agencies that provide support to households living with this disease. These agencies will continue to provide housing information services, supportive services, substance abuse treatment and rental assistance as well as new and existing housing options to support the activities of daily living for these families.
7	Goal Name	Provide assistance to households in crisis
	Goal Description	It is evident from the data that many populations in Charlotte require special housing assistance. Homeless households and households at risk of homelessness can benefit from access to shelters, case workers, and a variety of programs that assist in the access and affordability to housing. Other programs such as housing repairs facilitate aging in place for elderly households and mobility improvement for persons with disabilities.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The Annual Action Plan outlines projects under four entitlement grants. The City of Charlotte will continue implementing City Council priorities as described in the action plan. For the FY24 fiscal year, the city will provide housing rehabilitation, new construction, rental subsidies, down payment assistance, relocation, funding for HIV-related housing initiatives, emergency shelter, housing support, and funding for the Safe Charlotte initiative.

#	Project Name
1	FY25 Administration
2	FY25 Housing Rehabilitation
3	FY25 Safe Charlotte & Other Public Services
4	FY25 CHDO Development
5	FY25 Homeownership Assistance
6	Consortia & Nonprofit Development Activities
7	FY25 Optional Relocation
8	FY25 Tenant Based Rental Assistance Contracts (24,25,26)
9	F25 Tenant Based Rental Assistance Contracts (24,25,26)
10	FY25 ESG Activities (25,26)
11	FY25 ESG Projects (25,26)
12	FY24 HOPWA 25,26,27 Sponsor - CCP
13	FY25 HOPWA City of Charlotte
14	FY25 HOPWA Funded Projects (24,25,26)

Table 4 – Project Information

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

To ensure that community development activities are comprehensive, the plan makes an effort to distribute financing across a variety of programs. To start making a difference in Charlotte's communities, funding needs to be allocated to various project kinds to ensure that community development activities are comprehensive, the plan makes an effort to distribute financing across a variety of programs.

AP-38 Project Summary

Project Summary Information

Project Name	FY25 Administration
Target Area	City of Charlotte
Goals Supported	<p>Provide opportunities for homeownership</p> <p>Improve existing affordable housing stock</p> <p>Increase the supply of affordable rental housing</p> <p>Provide temporary rental assistance</p> <p>Increase neighborhood sustainability</p> <p>Provide programs to support persons with HIV/AIDS</p> <p>Provide assistance to households in crisis</p>
Needs Addressed	<p>Increase homeownership opportunities</p> <p>Strengthen neighborhoods and key corridors</p> <p>Support special populations</p> <p>Increase and preserve rental housing</p> <p>Assist households to secure and maintain housing</p> <p>Grow businesses and a robust workforce</p> <p>Protect existing affordable housing</p> <p>Mitigate the effects of COVID Pandemic</p> <p>Sustain community facilities and infrastructure</p>
Funding	<p>CDBG: \$918,321</p> <p>HOME: \$406,317</p>
Description	Funding will be used to administer CDBG, HOME, ESG, and HOPWA projects
Target Date	6/30/2025
Estimate the number and type of families that will benefit from the proposed activities	N/A
Location Description	N/A
Planned Activities	Program Administration will be used for the planning and execution of community development activities.
Project Name	FY25 Housing Rehabilitation
Target Area	City of Charlotte
Goals Supported	Improve existing affordable housing stock

Needs Addressed	Strengthen neighborhoods and key corridors Increase and preserve rental housing
Funding	CDBG: \$9,789,480 HOME: \$3,648,798
Description	Provide housing rehabilitation services for single and multifamily housing units providing no less than 51% LMI benefit. Services will be provided throughout the city geography.
Target Date	6/30/2025
Estimate the number and type of families that will benefit from the proposed activities	The city estimates that over 100 households will benefit from these activities.
Location Description	Throughout the Charlotte metro area.
Planned Activities	Single and Multifamily Rehabilitation.
Project Name	FY25 Safe Charlotte & Other Public Services
Target Area	City of Charlotte
Goals Supported	Increase neighborhood sustainability
Needs Addressed	Strengthen neighborhoods and key corridors Grow businesses and a robust workforce
Funding	CDBG: \$850,000
Description	Public services to increase community safety and deposit assistance for participating nonprofit organizations.
Target Date	6/30/2025
Estimate the number and type of families that will benefit from the proposed activities	250 or more households will benefit from these public services.
Location Description	Throughout the city geography.
Planned Activities	Projects funded under this category are applied for by local CHDOs during a rolling RFP. Funding for single-family and multifamily new construction or rehabilitation is allowed.
Project Name	FY25 CHDO Development
Target Area	City of Charlotte

Goals Supported	Provide opportunities for homeownership Improve existing affordable housing stock Increase the supply of affordable rental housing Increase neighborhood sustainability
Needs Addressed	Increase homeownership opportunities Strengthen neighborhoods and key corridors Increase and preserve rental housing Assist households to secure and maintain housing Protect existing affordable housing
Funding	CDBG: \$1,300,000
Description	This Project includes the rehabilitation and construction of single-family and multifamily housing by CHDO-eligible organizations.
Target Date	6/30/2025
Estimate the number and type of families that will benefit from the proposed activities	Its estimated approximately 8 households will benefit from this project.
Location Description	Throughout the city geography.
Planned Activities	Projects funded under this category are applied for by local CHDOs during a rolling RFP. Funding for single-family and multifamily new construction or rehabilitation is allowed.
Project Name	FY25 Homeownership Assistance
Target Area	City of Charlotte
Goals Supported	Provide opportunities for homeownership
Needs Addressed	Increase homeownership opportunities
Funding	CDBG: \$2,000,000 HOME: \$4,556,477
Description	This project consists of deferred forgivable loans and grants to support homeownership. Funding is provided to low and moderate-income households to assist in the purchase and financing of single-family homes to support homeownership. Of this funding, no more than \$352,994 will be used for administrative activities.
Target Date	6/30/2025

Estimate the number and type of families that will benefit from the proposed activities	This activity will provide homeownership opportunities for over 300 households
Location Description	Throughout the Charlotte city limits.
Planned Activities	Homeownership opportunities for LMI households.
Project Name	Consortia & Nonprofit Development Activities
Target Area	City of Charlotte
Goals Supported	Provide opportunities for homeownership Improve existing affordable housing stock Increase the supply of affordable rental housing Increase neighborhood sustainability
Needs Addressed	Increase homeownership opportunities Strengthen neighborhoods and key corridors Increase and preserve rental housing Assist households to secure and maintain housing Protect existing affordable housing Sustain community facilities and infrastructure
Funding	CDBG: \$5,300,000 HOME: \$9,810,328
Description	This project includes the housing activities and non-housing activities of nonprofit partners, affordable housing developers, and consortia members. City partners use this funding for new construction, down payment assistance, housing rehabilitation, acquisition, public facilities, public services, and infrastructure projects that improve the quality and resiliency of neighborhoods.
Target Date	6/30/2024
Estimate the number and type of families that will benefit from the proposed activities	Over 300 households will benefit from project investments.
Location Description	Throughout the City of Charlotte focused on the wedge geography.
Planned Activities	Rental and homeownership housing development.
Project Name	FY24 Optional Relocation
Target Area	City of Charlotte

Goals Supported	Increase neighborhood sustainability
Needs Addressed	Strengthen neighborhoods and key corridors Assist households secure and maintain housing
Funding	CDBG: \$50,000
Description	Funding for tenant relocation due to property code violations.
Target Date	6/30/2025
Estimate the number and type of families that will benefit from the proposed activities	25 rental households.
Location Description	Throughout the City of Charlotte.
Planned Activities	This program provides optional relocation assistance to households residing in rental properties with code violations. Renter households are given the option of relocation if the landlord will not make timely repairs.
Project Name	FY25 Tenant Based Rental Assistance Contracts (25,26,27)
Target Area	City of Charlotte
Goals Supported	Provide temporary rental assistance
Needs Addressed	Assist households secure and maintain housing
Funding	HOME: \$3,171,735
Description	The project supports contracts with nonprofit partners who provide rental assistance to LMI households. Based on market conditions in Charlotte, the use of Tenant Based Rental Assistance is a vital part of the city's overall strategy to provide affordable housing units for low- and moderate-income households.
Target Date	6/30/2025
Estimate the number and type of families that will benefit from the proposed activities	Over 60 households will benefit.
Location Description	Rental assistance is provided throughout the City of Charlotte.
Planned Activities	
Project Name	FY25 Tenant Based Rental Assistance Contracts (25,26,27)
Target Area	City of Charlotte

Goals Supported	Provide temporary rental assistance
Needs Addressed	Assist households secure and maintain housing
Funding	
Description	This project supports contracts with nonprofit partners who provide rental assistance to LMI households.
Target Date	6/30/2025
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	
Project Name	FY25 ESG Activities (25,26)
Target Area	City of Charlotte
Goals Supported	Provide assistance to households in crisis
Needs Addressed	Strengthen neighborhoods and key corridors Grow businesses and a robust workforce
Funding	ESG: \$494,529
Description	The city funds a broad range of activities under the Emergency Solutions Grant. These include programs and services that support homeless individuals and families, as requested by city funding partners. ESG resources will continue to be used to respond to COVID19 related impacts.
Target Date	6/30/2025
Estimate the number and type of families that will benefit from the proposed activities	2900 persons experiencing homelessness or at risk of homelessness.
Location Description	Throughout the City of Charlotte.
Planned Activities	ESG funding supports rapid rehousing, emergency shelter, homelessness prevention, HMIS utilization, and street outreach activities.
Project Name	FY25 ESG Projects (25,26)
Target Area	City of Charlotte
Goals Supported	Provide assistance to households in crisis

Needs Addressed	Support special populations Mitigate effects of COVID Pandemic
Funding	
Description	The city funds a broad range of activities under the Emergency Solutions Grant. These include programs and services that support homeless individuals and families, as requested by city funding partners. ESG resources will continue to be used to respond to COVID19 related impacts.
Target Date	06/30/2025
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	
Project Name	FY25 HOPWA 25,26,27 Sponsor - CCP
Target Area	HOPWA Designated Service Area
Goals Supported	Provide programs to support persons with HIV/AIDS
Needs Addressed	Support special populations
Funding	HOPWA: \$9,434,971
Description	This project provides programs and services to support households with HIV/AIDS. These activities may include acquiring, renovating, and operating housing facilities. Housing funded with HOPWA will comply with HOPWA requirements concerning use.
Target Date	6/30/2025
Estimate the number and type of families that will benefit from the proposed activities	Over 500 households with members living with HIV will benefit from these services.
Location Description	The greater Charlotte Mecklenburg HOPWA service area.
Planned Activities	The City of Charlotte partners with nonprofits and issues an RFP for services to ensure services are available throughout the service area. Local nonprofits determine the services needed in their communities. All services allowed under the HOPWA program are provided by one or more service providers in the service area.

Project Name	FY25 HOPWA City of Charlotte
Target Area	HOPWA Designated Service Area
Goals Supported	Provide programs to support persons with HIV/AIDS
Needs Addressed	Support special populations
Funding	HOPWA: \$1,110,000
Description	This project provides programs and services to support households with HIV/AIDS. These activities may include acquiring, renovating, and operating housing facilities. Housing funded with HOPWA will comply with HOPWA requirements concerning use. No more than \$228,227 will be used for the sponsor's administrative expenses.
Target Date	6/30/2025
Estimate the number and type of families that will benefit from the proposed activities	This project provides programs and services to support households with HIV/AIDS. These activities may include acquiring, renovating, and operating housing facilities. Housing funded with HOPWA will comply with HOPWA requirements concerning use. No more than \$228,227 will be used for the sponsor's administrative expenses.
Location Description	The greater Charlotte Mecklenburg HOPWA service area.
Planned Activities	The City of Charlotte partners with nonprofits and issues an RFP for services throughout the area to ensure services are available throughout the service area. Local nonprofits determine the services needed in their communities. All services allowed under the HOPWA program are provided by one or more service providers in the service area.
Project Name	FY25 HOPWA Funded Projects (25,25,26)
Target Area	City of Charlotte City of Charlotte/ Mecklenburg County HOPWA Designated Service Area
Goals Supported	Provide programs to support persons with HIV/AIDS
Needs Addressed	Support special populations
Funding	:
Description	This project provides programs and services support households with HIV/AIDS. These activities may include acquiring, renovating, and operating housing facilities. Housing funded with HOPWA will comply with HOPWA requirements concerning use. No more than \$228,227 will be used for the sponsor's administrative expenses.
Target Date	06/30/2025

Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

The City of Charlotte is a rapidly growing community. Historically, lower-income communities were located in the West, East, and North sides of Uptown while Uptown and South Charlotte were predominately affluent communities. As Charlotte has recovered from the Great Recession, areas near Uptown have seen significant increases in real estate costs. Areas of town that were once predominately low-income are now mixed.

The city is currently providing special programming in six underinvested areas of Charlotte that are rapidly changing; Beatties Ford/Rozzelles Ferry, Albemarle/Central, Sugarcreek/I-85, Freedom/Wilkinson, North Graham/North Tryon and West Boulevard. Additional areas experiencing rapid change may be added to this focused approach.

Geographic Distribution

Target Area	Percentage of Funds
City of Charlotte	74
City of Charlotte/ Mecklenburg County	1
HOPWA Designated Service Area	25

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City broadly allocates funding throughout the City based on the fund type and its eligible geographic regions.

Discussion

N/A

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The City of Charlotte continues to recognize a critical shortage in housing affordable to families at or below 80% of median area income. In addition to the need for new affordable units, development pressures in Charlotte endanger the existing affordability of neighborhoods in or near the City's urban core. Securing new affordable units and preserving existing ones are essential components of a comprehensive housing strategy. The city also provides resources to reduce and eliminate homelessness. One resource, temporary rental assistance, is provided through city nonprofit housing partners as a component of a larger homelessness reduction plan.

One Year Goals for the Number of Households to be Supported	
Homeless	2,900
Non-Homeless	500
Special-Needs	329
Total	3,729

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	150
The Production of New Units	325
Rehab of Existing Units	175
Acquisition of Existing Units	0
Total	650

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

The city will provide up to 325 down payment assistance loans, rehabilitate 175 housing units, and provide 150 households with rental assistance. The City will also support homeless shelter operations, outreach, and HOPWA-funded programming that will reach over 300 households.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

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

Since 2014, INLIVIAN converted much of the agency's public housing developments to the HUD Rental Assistance Demonstration (RAD) program. Over the applicable planning period, INLIVIAN will continue to leverage its MTW status and local partnerships to inform a comprehensive method for preserving and building hard unit options in the City of Charlotte for low-income families. The goal of INLIVIAN's Public Private Partnership (P3) Program is to work in concert with third-party developers to increase the number of affordable housing units in the City of Charlotte. INLIVIAN will continue to utilize these new communities to mainstream the agency's RAD vouchers to redevelop obsolete sites, thereby increasing the density and further adding affordable units to the city's shrinking supply. These sites are all located in high-opportunity or moderate-opportunity areas by definition and are close to job opportunities, transit options, and well-performing public schools. This approach gives INLIVIAN clients a chance to move into mixed-income communities not historically known as being federally subsidized. All P3 projects are in various stages of construction with completion and lease-up anticipated through the applicable planning period and beyond.

CORE, INLIVIAN's Client Services entity, delivers supportive services to residents in gaining the necessary skills for success intended to increase client families' quality of life. CORE's primary goal is to help families become financially stable and decrease their dependence on housing subsidies. Life Coaches work directly with families to identify barriers and coordinate resources to address these barriers. As many of INLIVIAN's workable clients were left unemployed due to the COVID-19 pandemic, these programs and services will be evermore vital through the applicable plan period as households regain their economic footing and re-establish household goals related to employment and wage growth.

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

INLIVIAN's Resident Advisory Council (RAC) serves as the leadership advisory body for families who live in the agency's assisted housing communities. The advisory body is comprised of all the presidents from residents' organizations within our portfolio of communities. The Resident Advisory Council continues to encourage residents to participate in all aspects of community life and it serves as a liaison to INLIVIAN staff and commissioners. RAC officers have attended numerous workshops and seminars on leadership and building community-based organizations. The goals of the RAC are:

- To increase the number of resident organizations in INLIVIAN's portfolio of communities
- To increase resident involvement in community activities

· To enhance the organization's relationship with staff and the Charlotte-Mecklenburg Police Department

To provide homeownership opportunities to INLIVIAN residents, INLIVIAN's Destination Homeownership program offers the Housing Choice Voucher subsidy to obtain homeownership. The program assists voucher holders bridge the gap of affordability to make homeownership in Mecklenburg County a reality. INLIVIAN abides by a dual-stream support services program model, as a primary approach to self-sufficiency within INLIVIAN's homeownership program and life coach services. INLIVIAN's Family Self Sufficiency (FSS) program, Moving Forward Program, Parent Child Plus Program, Youth Services Program, and Senior and Disabled Program services assist families in obtaining individualized goals. INLIVIAN provides certified life coaching, case management, financial literacy, employment referrals, and job training opportunities through the agency's Destination Homeownership program.

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

N/A

Discussion

N/A

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

The City of Charlotte and its many community partners continue to focus on homelessness in the Charlotte community. While the most recent Point in Time counts indicates that Charlotte-Mecklenburg is making progress, homelessness is still a significant community issue and requires the ongoing support of the many programs and agencies working to reduce homelessness.

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

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

The City will continue to fund emergency shelters that serve men, women, families, and persons fleeing domestic violence, sex trafficking, dating violence, sexual assault, and stalking. Additionally, support will continue for transitional housing programs serving women and families. To exit to permanent housing, the city also will continue to provide funding for rapid rehousing and housing relocation, and stabilization services.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will continue to fund emergency shelters that serve men, women, families, and persons fleeing domestic violence, sex trafficking, dating violence, sexual assault, and stalking. Additionally, support will continue for transitional housing programs serving women and families. With the goal of exiting to permanent housing, the city also will continue to provide funding for rapid rehousing and housing relocation and stabilization services.

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

The city will continue to work to help return homeless persons to permanent housing more quickly by participating in the local Coordinated Assessment process and increasing the availability of rental assistance. Maintaining funding for persons at risk of homelessness will remain a focus for the city. The city will also continue to provide financing for below-market-rate housing units and housing units that provide supportive services. The goal of these efforts is to provide services more quickly for persons experiencing homelessness or at risk of homelessness and ensure adequate quantities of housing stock

affordable to low- and moderate-income households.

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

The city will continue to support the local Coordinated Entry process that includes diversion assistance. Charlotte will also continue support for emergency shelters, rapid rehousing and housing relocation, and stabilization services if a person is unable to be diverted after being discharged from a publicly funded institution or system of care.

Discussion

The City's goal is to continue to provide tools to nonprofit agencies working daily to prevent and end homelessness through ongoing funding of emergency shelters, homelessness prevention services, and rapid rehousing programs. The City will continue to actively participate in the Continuum of Care board and its coordinated entry process aimed at identifying and serving individuals and households in need of critical housing assistance to prevent or mitigate homelessness.

AP-70 HOPWA Goals - 91.420, 91.220 (I)(3)

One-year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	250
Tenant-based rental assistance	120
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	17
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	387

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

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

The City of Charlotte works proactively to ensure diverse housing is available throughout the city. The city supports housing programs and operates a local Housing Trust Fund to provide gap financing for new housing developments. This resource is becoming increasingly stressed due to the high demand for funding. Land costs and increases in construction materials and labor contribute to higher costs per unit and the need for additional subsidies to maintain affordability.

Expenses in Charlotte are currently greater than they were prior to the COVID-19 Pandemic and the 2008 recession. The cost of developing multifamily properties is impacted by rising land, material, and labor costs, which also raise mortgage payments for owners of single-family homes. The median sales price for single-family houses in Mecklenburg County is \$413,935, according to the most recent MLS statistics.

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

Limited access to mortgage loans for low-income buyers continues to be a significant barrier to affordable housing. The tightening of credit rules, increases in insurance premiums, inflated interest rates and increase in home sales prices result in fewer households being able to qualify for a mortgage loan at any rate.

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

The city has adopted a progressive set of codes and ordinances that broadly allow housing throughout the city and provides voluntary incentives to offer a mix of housing for households with diverse income. city policies also ensure projects funded by the city are assessed for equity. The Housing Locational Scoring Tool provides data on amenities, jobs, diversity, and neighborhood change to help city leaders compare sites and select developments that further city housing goals. The city is working on a new comprehensive plan. The plan is developed through a participative process and using an equity lens. Once complete, the plan will drive the development of the city for the next twenty years. It currently includes a mixture of new neighborhood types allowing for increased density and a wide array of building types. It's the city's goal that these updates will spur diverse development throughout the city and create a diversity of housing options.

To lessen barriers to affordable housing, the city supports nonprofit housing agencies, encourages

creative partnerships, and provides funding to support diverse housing options in the Charlotte Mecklenburg community. The city supports nonprofit organizations providing a wide range of services to increase and help housing options for low-income households, from housing counseling to financial assistance. The city also partners with housing developers to produce housing stock that meets the needs of households earning various levels of income. City funding often fills the financial gap in a housing development that would otherwise be overcome by high rental or purchase rates.

Discussion

The city strives to offer a variety of housing options close to amenities, employment opportunities, and transit. The city helps to break down obstacles to affordable housing through offering gap financing, renovating homes, and working with charitable housing organizations.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

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

Actions planned to address obstacles to meeting underserved needs

Underserved needs include limited housing units available for low and very low-income households, limited housing for persons with special needs, and a lack of funding to quickly rehouse homeless individuals and households.

To address these obstacles, the city will take the following actions:

- Provide gap funding for housing developments that will serve low and very-low-income households
- Seek proposals and set aside funding for housing developments that will provide housing and services for special needs populations
- Provide housing subsidies designed to quickly rehouse households experiencing a housing crisis such as homelessness

Actions planned to foster and maintain affordable housing

A significant portion of the city's federal funding expenditures is devoted to a diverse housing strategy designed to build and maintain housing that is affordable for low- and moderate-income households. For city residents, Charlotte offers a variety of housing rehabilitation programs. These programs help older residents age in place while stabilizing currently existing naturally occurring affordable single-family dwelling units. Charlotte also offers a multimillion-dollar down payment assistance program for single-family home purchases. Charlotte uses its Housing Trust Fund to leverage federal funding. The trust fund invests \$50 million in housing investment every two years, largely serving as gap financing to encourage the construction of new affordable housing units in the city

Actions planned to reduce lead-based paint hazards

On August 24, 2023, the U.S. Department of Housing and Urban Development (HUD) Office of Lead Hazard Control and Healthy Homes awarded the City of Charlotte \$2,907,037.97 for the control of Lead Based Paint and \$666,000 in Healthy Homes Supplemental Funding for qualified housing. Under these grants, approximately 180 homes will be inspected, and risk assessed for lead-based paint hazards.

Approximately 100 homes will require lead hazard control activities. These 100 units will be assessed for 29 HUD-defined Health Hazards and will receive repairs to directly address health and safety concerns. Occupants/ owners will receive follow up reports detailing how to properly maintain any remaining lead-based paint and any health hazards that should be addressed directly by the occupants/owners.

The city integrates lead-safe work practices into all city rehabilitation programs and provides technical assistance to contactors regarding lead-safe work practices. The city accepts referrals from Code Enforcement officials and partners with the Mecklenburg County Health Department and numerous agencies across the city to identify and control lead-based paint hazards and health hazards.

The city has been granted Lead Hazard Control funding from HUD since 1996 and has provided lead-based paint education at more than 300 outreach events about the dangers of lead-based paint. The city will continue to use pre-existing and solicit new partnerships with local non-profit organizations, health clinics, City departments, and neighborhood organizations to help identify homes in these communities to target and recruit for lead hazard control work to continue leveraging resources.

Actions planned to reduce the number of poverty-level families

The City of Charlotte and Mecklenburg County have been pursuing various strategies and initiatives to improve economic opportunities 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). Some of the prominent strategies aimed at reducing poverty in Charlotte-Mecklenburg include:

Mecklenburg County's Work First Family Assistance Program provides cash assistance and Medicaid coverage to families with minor children and training through Employment & Career Services to help them become employed and move toward self-sufficiency.

- INLIVIAN'S Family Self-Sufficiency Program that provides opportunities for families to achieve economic independence by providing services including childcare, counseling, training, transportation, and job training.
- Local Job-Link system that provides access to training and jobs.
- Mayor's Mentoring Alliance connects Charlotte mentoring organizations to promote best practices through providing workshops and resources and connects Charlotte's mentoring community.
- Mayor's Youth Employment Program provides summer high school youth to explore careers, hone skills, and gain exposure to models of professionalism, creating pathways to attainable career goals.

Actions planned to develop institutional structure

The Charlotte Mecklenburg area has a robust delivery system providing services from emergency shelters to first-time homeownership. The city works with several local nonprofit housing agencies that offer programs and services on behalf of the city. INLIVIAN is responsible for all public housing developments in Charlotte Mecklenburg and is also the responsible entity for the Housing Choice Voucher Program. The Charlotte Mecklenburg Housing Partnership is a Community Development Business Organization that works closely with the city on several projects. The city will continue to rely on these partnerships to implement HUD-funded housing and community development programs. The city participates in various advisory boards and coalitions, including the Charlotte-Mecklenburg Continuum of Care Board, which provides continuous feedback on the city's delivery systems and offers suggestions to better streamline program delivery and project implementation.

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

The city fosters coordination through its participation Charlotte Mecklenburg Continuum of Care Board which recommends housing best practices and fosters coordination between the public and private sectors. The city and many local nonprofit organizations serving homeless individuals work through the Homeless Services Network to coordinate service delivery for families with critical needs related to homelessness.

Discussion

The City of Charlotte will continue to work with its partners to enhance delivery structures and services for city residents. Ongoing evaluation of performance and citizen engagement produce high-quality programs and strong partnerships that better service the needs of low and moderate household members.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

N/A

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

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

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

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

The City will be using its HOME funds to provide homebuyer down payment assistance, construct

new housing units for low and moderate-income families, rehabilitate existing housing units, and provide tenant-based rental assistance

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

The City of Charlotte use a recapture provision as provided in 92.254. All CHDOs, subrecipients, and consortium members who administer HOME programs follow the recapture provision adopted by the city

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

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

HOME Funds Minimum Period of Affordability/Term of the Loan

Less than \$15,000 / 5 years

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

More than \$40,000/ 15 years

Longer affordability periods may be required based on the specifics of each HOME-funded development or program.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

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

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

N/A

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A

Emergency Solutions Grant (ESG)

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

See Attachment

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

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

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

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

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with

homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City of Charlotte meets the homeless participation requirements by having representation of a currently homeless or formerly homeless individual participating on the ESG funding review committee.

5. Describe performance standards for evaluating ESG.

All ESG sub-recipients enter into contractual agreements with the City of Charlotte, which include a detailed scope of services with measurable objectives.

N/A

