



**CHARLOTTE**<sup>™</sup>

**City Council  
Follow-Up Report**

**November 15, 2013**

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**October 28, 2013 – City Council Business Meeting and Citizens’ Forum**

**215 South Irwin Avenue**

*Staff Resource: John Howard, Planning, 704-336-5994, [jghoward@charlottenc.gov](mailto:jghoward@charlottenc.gov)*

During the October 28 Business Meeting and Citizens’ Forum, Council member Dulin inquired about the status of the restoration of the Wesley Heights building at this address and the time limits for the restoration of historic houses. The Paul and Holly Beatty House, located at 215 South Irwin Avenue in Third Ward, was deemed a historic landmark by City Council in January 2013. Landmark status was granted due to its ‘Prairie Style’ architectural design, which is uncommon in Charlotte. The home is being restored by Virginia Woolard who grew up in the neighborhood and knew the Beatty family. Ms. Woolard has been restoring the home for a few years, which is not unusual for old structures. In this case, work is currently being done to the interior of the home through consultation with the Mecklenburg County Historic Landmarks Commission. Work to the exterior of these types of projects is typically the last step in the restoration process to avoid conflicts with work being performed to the interior spaces. Per Mecklenburg County code, permits expire six (6) months (180 days) after issue date if no work has commenced. Permits also expire when work has started but discontinued for twelve (12) months (365 days) from the last inspection date. There is no distinction between historic and non-historic structures. Ms. Woolard is willing to give a tour of the structure to interested parties.

**November 11, 2013 – City Council Business Meeting**

**HouseCharlotte**

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The following information is provided in response to Council member Barnes’ question about the success of the HouseCharlotte Program.

The HouseCharlotte Program is designed to stabilize neighborhoods through the creation of homeownership opportunities by providing down payment assistance to households earning up to 110% (\$70,500) of the area median income. The HouseCharlotte Program is targeted to areas of the City with low homeownership rates. Perspective homebuyers must first qualify for a mortgage loan before being awarded a HouseCharlotte loan.

Since FY2007, 2,969 House Charlotte loans have been awarded. Of the 2,969 loans awarded, 201 (7%) have been written off due to mortgage foreclosure. The foreclosure rate has been mitigated thru stringent underwriting guidelines and mandatory pre-homeownership training as a requirement to receive down payment assistance. The following table details the loan activity by fiscal year:

<b>Fiscal Year</b>	<b>House Charlotte Loans</b>	<b>Foreclosures</b>	<b>Percentage of Foreclosures</b>
FY2007	375	12	3.2%
FY2008	510	2	0.4%
FY2009	487	55	11.3%
FY2010	615	29	4.7%
FY2011	345	21	6.1%
FY2012	370	33	8.9%
FY2013	267	49	18.4%
<b>Totals</b>	<b>2,969</b>	<b>201</b>	<b>6.8%</b>