Charlotte City Council
Housing and Neighborhood Development Committee
Summary Minutes
March 3, 2010

COMMITTEE AGENDA TOPICS

1. Comprehensive Review of the City's Housing Policies – Part V
2. Housing & Neighborhood Development 2011 Focus Area Plan
3. Committee Meeting Schedule

COMMITTEE INFORMATION

Council Members Present:	James Mitchell, Patrick D. Cannon and Warren Cooksey
Council Members Absent:	Michael Barnes and Warren Turner
Staff Resource:	Julie Burch, City Manager's Office Patrick T. Mumford, Neighborhood & Business Services Stan Wilson, Neighborhood & Business Services Charles Woodyard, Charlotte-Housing Authority Pat Garrett, Charlotte-Mecklenburg Housing Partnership
Others:	See Sign-in Sheet
Meeting Duration:	12:15 PM – 1:30 PM

ATTACHMENTS

1. Agenda Packet – March 3, 2010

DISCUSSION HIGHLIGHTS

Chairman Mitchell welcomed everyone to the meeting and turned it over to Julie Burch for a review of the agenda. Ms. Burch commented that today will conclude the review of the City's Comprehensive Housing Policies and Programs with an overview from two of the City's Housing Partners – The Charlotte-Mecklenburg Housing Partnership and the Charlotte-Housing Authority. Ms. Burch reminded the Committee that this review began last fall and has included an overview of each of the City's Housing Policies and Programs.

Ms. Burch also commented that the second item on the agenda is a review of the FY2011 Housing and Neighborhood Development Focus Area Plan. She reminded the Committee that each of the draft focus area plans were included in Council's retreat material. She further commented that Council will be asked to approve these plans at one of its April business meetings. She also reminded the Committee of the need to revisit their schedule for the next few months. There's an extensive workload so there's probably a need to have two meetings during the month of April and possibly two meetings during the month of May.

Ms. Burch then turned the meeting over to Mr. Wilson to introduce Mr. Charles Woodyard from the Charlotte Housing Authority and Ms. Pat Garrett from the Charlotte-Mecklenburg Housing Partnership.

1. Comprehensive Review of the City's Housing Policies – Part V

Mr. Wilson explained that the Charlotte-Mecklenburg Housing Partnership (CMHP) and the Charlotte Housing Authority (CHA) are two of the City's largest housing partners and that they are here today to provide information about their organizations. He also reminded the Committee members that they received a packet of information about many of the City's other housing partners. Mr. Wilson then turned the meeting over to Mr. Charles Woodyard, Chief Executive Officer of the Charlotte Housing Authority.

Mr. Woodyard informed the Committee that their packet of information includes an organizational chart, a balanced scorecard and a hard copy of today's presentation.

Mr. Woodyard shared a brief video that explained their Moving Forward Program. He explained that the video is a part of a multi-media presentation used throughout the City to advance the message and compel potential partners to become involved with CHA.

After sharing the video, Mr. Woodyard began his presentation. He explained that CHA's mission is to lead, develop and execute community-wide strategies that meet the broad range of housing needs for families who cannot otherwise attain conventional housing. Mr. Woodyard explained that there are approximately 19,286 CHA residents, including 9,472 children. He further explained that the average income for these residents is $8,137 and that the average income for a Section 8 participant is $10,414, while the average income of a resident at a HOPE VI site is $12,597. He commented that CHA has a full-time staff of 210 employees and an annual budget of $88,991,786. Mr. Woodyard also explained that CHA has approximately 7,500 subsidized housing units in its portfolio.

CHA is strongly committed to moving individuals from homelessness to permanent housing, and the gap between homelessness and permanent housing is most likely supportive or transitional housing.

Questions/Comment/Answers:

Cannon: I'm concerned about individuals with an income between $12,500 - $13,000. How is CHA assisting these families?

Woodyard: Recent data indicate that the success of these families is around 40% within a five-year timeframe. However, it takes more time for some families. If families are not successful within the five-year Moving Forward Program timeframe, they are not kicked out of public housing, but they may be moved into Section 8 housing.

Cannon: The video made reference to the FSS Program. Could you please explain the FSS program?

Woodyard: FSS is an acronym for the Family Self-Sufficiency Program. This is a five-to-seven year program with a lot of supportive services aimed at helping a family move up in public housing.

Mitchell: On your Redevelopment Tools slide, there's an acronym LIHTC. Could you please explain what that acronym means?

Woodyard: Yes, that stands for Low-Income Housing Tax Credits.

Mitchell: Could you also talk more about the Section 8 Program and how vouchers are distributed.

Woodyard: The Section 8 program has experienced a lot of growth over the years. In 1993, there were about 2,000 Section 8 vouchers in Charlotte. We currently have about 4,700 vouchers, so the number of vouchers has more than doubled.

The distribution of Section 8 vouchers is based on two things. The first is Federal Government Guidelines around the amount of the voucher, which is generally capped by the Fair Market Rent (FMR). If you are in a very wealthy area in Charlotte, the rent is going to be much higher than the FMR, so the voucher will not be able to cover the difference of what the family can pay and what the fair market rent is.

Secondly, distribution is based on the market. Section 8 is a voluntary program for landlords, even those landlords in an affordable area. If they decide that they don't want to accept Section 8 vouchers, they are not in violation of the Fair Housing Act as it stands now. So it's a voluntary program but there are Federal rules around how much a voucher can be.

CHA is involved in several supportive housing projects. Some of these include McCreesh Place, Moore Place YWCA Families Together and Hampton Creste. We're putting $1.2 million into Moore Place. We recently purchased Hampton Creste, which will enable us to move sixty very low-income families from a shelter to more permanent housing. We will partner with the Salvation Army to provide some of the supportive services at this site. Additionally, an organization like Mercy Housing will also be joining that effort to provide supportive services.

We currently have 521 units in the pipeline. We also have an additional 378 units that are waiting board approval, so we're building and producing a lot of units. You saw in the video and you've heard me say that our goal is to move families toward self-reliance. Currently, I think that our rent structure is a disincentive for people to work, so over a three-year period we are imposing a work requirement on families who are not elderly or disabled.

Questions/Comment/Answers:

Cooksey: On the work requirement, how long are you giving the resident to gain employment?

Woodyard: Right now we are giving them three years, but we really want families to move to self-reliance at a much higher pace and in order to do that we need to collaborate with other service providers.

Cannon: Thank you Charles to you and the Charlotte Housing Authority and what you do to create a product that enables low-income individuals to live in a safe, decent and affordable home. It's really important when people come to our City and see what you all have produced. Secondly, I would hope that in some of these future developments, there will be places for youth to have an outlet where they can be engaged in some other activity besides mischief.

I may be conflicted on this largely because I am proud to say that at one time, I was a Charlotte Housing Authority resident which I hope serves as a reminder that an individual's place of residence does not limit them from becoming a productive member of society.

Woodyard: Thank you Mr. Cannon and to your point, if you look at what was Piedmont Courts, you will see that soccer and baseball fields are being constructed.

Cooksey: Is the video available from you website?

Woodyard: Yes, I think so, along with a couple of others.

Mitchell: Charles, most of the people on the Council are going to Washington, D.C., March 13 – 17 to lobby with our Congressional Representatives. Do you have any items you would like for the City to be sensitive to as we speak to our representatives?

Woodyard: The City has been effective and addressed most of the issues we have had with the federal government. The issues that affect us are local issues. I don't think the federal legislators are involved with it.

Charlotte-Mecklenburg Housing Partnership

Pat Garrett, Executive Director of the Charlotte-Mecklenburg Housing Partnership, introduced the CMHP Board members. She also distributed a booklet containing information on their services.

Ms. Garrett explained that the mission of CMHP is to expand affordable and well-maintained housing and promote stable neighborhoods for low and moderate income families with a continuing interest in the ability of occupants to more fully enter the economic mainstream. She also explained that the vision of CMHP is that everyone in Mecklenburg County lives in a decent, affordable home.

Ms. Garrett explained that CMHP has three main focus areas:

1. Revitalization - giving new life to targeted neighborhoods
2. Education – educating homebuyers, homeowners and the community; and
3. Development – providing affordable for-sale and rental homes.

Revitalization
CMHP's revitalization areas include Double Oaks, Druid Hills, Genesis Park, Greenville, Lakewood, the Park at Oaklawn and Seversville. She further explained that CMHP's revitalization approach is to work with neighborhood leaders, develop a plan, target high crime areas for development, make a long-term commitment in these areas, develop an exit strategy and implement sustainable investments.

Education
CMHP's education services include pre-purchase counseling; which includes budgeting and credit analysis. It also includes delinquency/foreclosure prevention, post-homeownership classes, financial literacy classes and community outreach seminars. She commented that some of their 2009 accomplishments around education include counseling to 746 participants and of those 746, 131 are new homeowners. Additionally, CMHP had 342 graduates from its homebuyer education classes. Ninety-one individuals participated in financial literacy classes and 885 individuals attended Community Outreach Seminars.

Cannon: How do you handle instances where a perspective homebuyer's credit report reveals something that is not favorable?

Garrett: We teach that individual how to repair the credit report and our staff takes them through a budgeting class, usually within 24-months of purchasing a home. This is important because the current market conditions are demanding better credit and a larger down payment.

Development
CMHP's development principles include mixed-income, quality management and maintenance, great locations, financial literacy and homeownership support, creating stable rental home communities.

Ms. Garrett also explained that CMHP has a very diverse group of residents. Their residents include workforce families (bank tellers, LPNs, school bus drivers, etc.), seniors, and persons with disabilities. Income statistics:

- 68% of seniors are at 30% or below AMI
- 32% of families are at 30% or below AMI, and
- Average household income is $21,910.

Ms. Garrett concluded the presentation by acknowledging some of CMHP's partners, including the City of Charlotte, Mecklenburg County, Bank of America, Charlotte Housing Authority and Habitat for Humanity.

Questions/Comment/Answers:

Mitchell: Pat, I'll ask you the same question I asked Charles in reference to our upcoming trip to Washington, DC. Do you have any items you would like for the City to be sensitive to as we speak to our representatives?

Garrett: There's a need for more housing units for the elderly, and I would like to know more about the new Sustainable Efforts Community initiative within HUD. I would personally like to have one of these communities in Charlotte.

Burch: As pointed out at the beginning of our meeting, this concludes the Comprehensive Overview of the City's Housing Policies and Programs. We are seeking direction from you on how you would like for us to proceed.

Mitchell: Council Member Mitchell requested that staff proceed with a review of the City's Housing Locational Policy. Council Member Mitchell also asked that as we go through the review of the Housing Loacational Policy, we bring back some information on tax credits. Mr. Mitchell asked that staff provide an update on the Neighborhood Symposium at the April 7th meeting.

2. **FY2001 Housing & Neighborhood Development Focus Area Plan**

Mr. Mumford reminded the Committee that FY2011 is the second year of a two-year focus area plan. Therefore, there are no major changes to the plan. He commented that the FY2012 Focus Area Plan will suggest many changes to reflect where we are going as a community in the current economy.

Questions/Comment/Answers:

Mitchell: I suggest that we make a motion that we refer this plan to Council for adoption.

Burch: That's a good idea if the Committee is comfortable with doing that because all of the plans will be on Council's April 12th agenda for adoption.

Cooksey: Before we do that I have concerns about the TBD targets for FY11 for initiative # 2.

Mumford: The challenge on this initiative is that it was developed prior to the merger of Economic Development and Neighborhood Development. So now that we are together we are working to address that. I am not sure today what that number will be.

Cooksey: I understand and I am comfortable moving forward as long as we know that number is prior to requesting Council's adoption. I make a motion that we approve the plan contingent to identifying FY2011 targets [for initiative #2] prior to Council's request for approval.

3. Committee Meeting Schedule

Chairman Mitchell reminded the Committee of its pending workload and suggested that the Committee consider meeting twice during the months of April and May. The Committee agreed to an additional meeting on April 19th and asked staff to poll them for a second meeting in May, if necessary.

The meeting adjourned at 1:30 p.m.

City Council
Housing and Neighborhood Development Committee

Wednesday, March 3, 2010
12:00 p.m.
Charlotte-Mecklenburg Government Center
Room 280

Committee Members: James Mitchell, Chair
Warren Turner, Vice-Chair
Michael Barnes
Patrick D. Cannon
Warren Cooksey

Staff Resource: Julie Burch, Assistant City Manager

AGENDA

I. Comprehensive Review of the City's Housing Policies – Part V

II. Housing & Neighborhood Development 2011 Focus Area Plan

III. Committee Meeting Schedule

Next Meeting: April 7, 2010
Proposed Agenda Items:

- Boarded-Up Structures Ordinance
- Johnston and Mecklenburg Mills

Attachments:
Summary of Charlotte Housing Partners (Attachment A)
February 2, 2010 Follow-Up Report (Attachment B)

Distribution:

Mayor/Council
Curt Walton, *City Manager*
City Leadership Team
Corporate Communications
Debra Campbell – *Planning Department*
Anna Schleunes- *City Attorney's Office*
Mujeeb Shah-Khan- *City Attorney's Office*
Saskia Thompson- *Manager's Office*
Housing Trust Fund Advisory Board
Neighborhood Leaders

Budget Office
Ruffin Hall
Phyllis Heath
Lisa Schumacher
Ann White
Charlotte Housing Authority
Charles Woodyard
Troy White
Charlotte-Mecklenburg Housing Partnership
Pat Garrett
Charlotte-Mecklenburg Police Department
Chief Rodney Monroe
Deputy Chief Ken Miller

Community Relations
Willie Ratchford
Ledger Morrissette
Neighborhood & Business Services
Patrick Mumford
Walter Abernethy
Steve Allen
Jamie Banks
Tom Flynn
Pamela Lopez
Tom Warshauer
Richard Woodcock
Stan Wilson

Comprehensive Review of the City's Affordable Housing Policies
Housing and Neighborhood Development Committee Meeting
March 3, 2010

Committee Action:

- Conclude the comprehensive review of the City's Affordable Housing Policies with presentations from two of the City's Housing Partners - Charlotte-Mecklenburg Housing Partnership and the Charlotte Housing Authority. Staff will also provide information on other City Housing Partners, and

- Seek direction on next steps, if any, to pursue regarding possible changes to the City's Housing Policies.

Policy:

- The City's Housing Policy focuses on preserving the existing housing stock, expanding the supply of low and moderate-income housing and supporting family self-sufficiency initiatives. The City's Affordable Housing Policies were approved by City Council on November 26, 2001 and September 24, 2003.

Explanation:

- One of the FY2010 Housing and Neighborhood Development Focus Area initiatives is to undertake a Comprehensive Review of the City's Housing Policies.

- Neighborhood & Business Services staff will provide information to the Housing and Neighborhood Development Committee on the City's housing policies, programs, partnerships, as well as community plans and initiatives.

- On September 9, 2009, staff reviewed the City's Affordable Housing Policies:
    - Housing Trust Fund
    - Assisted Multi-Family Housing at Transit Station Areas
    - Assisted Housing Locational Policy
    - City-County Cooperation
    - Increase Homeownership
    - Information Clearing House
    - Mixed Housing Development
    - Section 8 Rental Incentives

- On October 14, 2009, the Committee received an overview of the Charlotte Housing Authority's Section 8 Program.

- On January 6, 2010, staff provided a review of the City's Housing Plans:
    - U.S. Department of HUD Consolidated Plan (5-Year Plan)
    - More Than Shelter - Ten-Year Plan to End and Prevent Homelessness
    - Housing Charlotte 2007 Proceedings Report & Implementation Solutions

- On February 2, 2010 staff provided a review of the City's Housing Programs.

City of Charlotte Housing Programs

Housing Programs

- Housing Trust Fund
- Housing Rehabilitation
- Lead-Based Paint Hazard Reduction
- HouseCharlotte Down Payment Assistance
- Housing Support Services
- Emergency Shelter Grants
- Housing Opportunities for Persons with AIDS/HIV (HOPWA)
- Neighborhood Stabilization Program
- Charlotte-Mecklenburg Regional Consortium
- Continuum of Care Model
- Stimulus Funding:
    - Homeless Prevention and Rapid Re-Housing Program
    - **C**ommunity Development Block Grant
    - Lead Hazard Reduction Program

- On March 3, 2010, the review will conclude with presentations from the Charlotte-Mecklenburg Housing Partnership and the Charlotte Housing Authority. Staff will also provide information on other City of Charlotte Housing Partners.

City of Charlotte Housing Partners

Agency Name: Charlotte Housing Authority (CHA)

Contact Person: Charles Woodyard, *Chief Executive Officer*

Telephone/Email: 704.336.5221/cwoodyard@cha-nc.org

Mission: To lead, develop, and execute community-wide strategies that meet the broad range of housing needs for families who cannot otherwise attain conventional housing.

Background: Established in 1939, the Housing Authority began developing assisted (low-income) housing units immediately upon its incorporation. The Authority's ultimate goal is to be a financially viable real estate company offering affordable housing that is competitive with or exceeds housing offered by other affordable housing providers. CHA continues to focus on its core mission of housing, partners with quality service providers for supportive services, and it continues to evolve as a collaborative leader who helps frame solutions to affordable housing issues.

Real Estate Development: The real estate development group is responsible for developing or acquiring mixed income communities that include assisted (low-income) housing units. The group is also charged with expanding the pool of developers and funding sources available to CHA for future projects. The department has a strong record in mixed finance and leveraged development that has resulted in the success of four major redevelopments of former public housing complexes.

Moving Forward: The Authority is one of 30 housing authorities nationally that participate in the federal government's "Moving to Work" Demonstration Program. MTW, as it is called nationally, and "Moving Forward" as it is called locally, allows the Authority regulatory flexibility to experiment with innovative housing solutions outside of existing federal guidelines. This flexibility has resulted in a more nimble real estate acquisition and development process, creative practices that incent families to become self-reliant, and internal process at enhance cost effectiveness.

Role: Housing Manager, Developer, Service Partner: The Authority is the largest multi-family owner and manager of affordable multi-family housing in the region. It also manages a large Housing Choice Voucher Program (Section 8) and contracts with service providers who deliver educational and life skill counseling services.

Agency Name: Charlotte-Mecklenburg Housing Partnership (The Housing Partnership)

Contact Person: Pat Garrett, *President*

Telephone/Email: 704.342.0933/pgarrett@cmhp.org

Mission: To expand affordable and well-maintained housing and promote stable neighborhoods for low and moderate-income families with a continuing interest in the ability of occupants to more fully enter the economic mainstream.

Background: The Housing Partnership, incorporated in 1988, is a broad-based, private, nonprofit housing development and finance corporation. The organization provides a comprehensive range of affordable housing services focused on revitalization, education, and development.

Revitalization: The Housing Partnership has led the revitalization of several inner-city neighborhoods: Greenville, Genesis Park, Park at Oaklawn, Druid Hills and Seversville. These redevelopments involved 320+ new and renovated homes, 273 new and renovated multi-family units and 146 new senior rental homes. The organization is currently implementing the *Greater Statesville Avenue Corridor Plan*, co-developed with the City of Charlotte and approved by the Charlotte City Council in 2001. Double Oaks is the largest effort currently in progress, which is a 60-acre tract located only a mile and a half from Charlotte's Center City.

Education: The Housing Partnership is a designated NeighborWorks® HomeOwnership Center by NeighborWorks® America. The Homeownership Center provides HUD-certified homebuyer education as well as foreclosure intervention counseling for homeowners struggling to make mortgage payments. HCC has created 1,418 homeowners and counseled 12,936 households. HCC also provides foreclosure/default prevention counseling to 400+ households annually.

Development: The Housing Partnership has developed one new, single-family subdivision of 71 new houses and has renovated and sold 100+ additional homes in neighborhoods throughout Mecklenburg County.
Under several subsidiaries, The Housing Partnership owns and/or manages 1,155 affordable multi-family and senior rental units and has also invested in 862 rental units developed by other nonprofit and for-profit providers. The Housing Partnership has added a total of 2,018 apartments to Charlotte's inventory to date.

Role: Housing Partner: Potential recipient or borrower of Program-Related Investments/Senior Debt for acquisition of multi-family units to maintain or create affordability.

Agency Name: Habitat for Humanity of Charlotte

Contact Person: Bert Green, *Executive Director*

Telephone/Email: 704.716.7068/ bgreen@habitatcharlotte.org

Mission: Habitat for Humanity of Charlotte transforms lives by partnering with families and our communities to create and preserve affordable homeownership solutions.

Background: Since 1983, Habitat Charlotte has been empowering working-class families to help themselves become homeowners. To date, over 900 families have been able to realize their dream of homeownership. Habitat Charlotte is currently ranked in the top ten in the nation in terms of house production and continues to stand at the forefront of national efforts to fight substandard housing.

- Habitat Charlotte was named the 2008 Large Affiliate and 2008 ReStore of the Year by Habitat for Humanity International.
- For the last four years, Habitat Charlotte has been given a coveted 4-Star rating by Charity Navigator for the organization's corporate and fiscal responsibility and management.
- For fiscal year 2008-2009, 93% of every dollar received went to fund programs.
- Homes built by Habitat Charlotte have generated cumulative property taxes totaling over $7 million.
- In 2009 Habitat Charlotte had over 12,000 days of volunteer construction effort donating more than 70,000 hours.

Role: Housing Partner: Utilize loan funding to acquire or build multi-family or single family units and then utilize volunteer force to build, refurbish or rehab as affordable housing.

Agency Name: Crisis Assistance Ministry

Contact Person: Carol Hardison, *Executive Director*

Telephone/Email: 704.371.3000, ext. 113/ chardison@crisisassistance.org

Mission: To provide assistance and advocacy for people in financial crisis, helping them move toward self-sufficiency.

Background: Established in 1974 by the faith community, Crisis Assistance Ministry was created to pool resources to more effectively meet the needs of low-income families in financial crisis in Mecklenburg County. In 1985 Mecklenburg County Commissioners named them the "Lead Agency" to coordinate all public and private financial assistance for housing and utilities.

Emergency Financial Assistance Program: This program serves individuals and families in financial distress by preventing eviction and utility loss with payments made directly to utility companies and landlords.

Crisis Assistance Ministry Free Store: Crisis Assistance makes clothing, housewares, furniture and appliances available at no charge, which allows families to use their limited resources on other necessities, such as housing and utility payments.

In 2008-2009, 51,513 people received emergency financial assistance from Crisis Assistance Ministry. Over $9.5 million was distributed for emergency assistance at $343 per family crisis. A total of 671,149 items of clothing and household goods were distributed through the Free Store.

Role: Emergency Assistance/Resource Partner: Strategic partner for ensuring emergency financial assistance and goods are available, which enables residents to stay in their homes and target their income to other basic necessities. Key agency in initiating public-private collaborations that prevent homelessness as well as programs that help people leave shelters and find permanent affordable housing.

Agency Name: Workforce Initiative for Supportive Housing (W.I.S.H.)

Contact Person: Darren Ash, *Executive Director*

Telephone/Email: 704.371.3001 ext. 176/ dash@crisisassistance.org

Mission: A permanent supportive housing solution for homeless working families with children in Mecklenburg County.

Background: The W.I.S.H. Program is a collaborative solution designed to eliminate homelessness by rapidly re-housing homeless working families in decent vacant apartments and empowering them with extensive "relationship-oriented" supportive services to become self-sufficient. This goal is accomplished through a phased, incentive-based program to provide a second chance to those families committed to living independent, responsible and productive lives.

Core services include:

- Housing placement and rental subsidy
- Family support social work
- Step / reward system and *Getting Ahead* workshops
- HOPE Team volunteers / *Bridges Out Of Poverty* training

The strength and innovation of W.I.S.H. lies in collaboration. No new agencies have been created. Instead, skills of existing agencies are combined with funding from public/private partnerships and relationships with local landlords who have vacant apartments to offer. The result is a web of sustained support wrapped around each W.I.S.H. family to empower them to achieve long-term self-sufficiency.

Role: Wrap Around Support Services Coordinator: Coordinate long-term relationship oriented support services, including highly trained HOPE Team volunteers.

Agency Name: Consumer Credit Counseling Services of United Family Services

Contact Person: Mark Pierman, *President/CEO*

Telephone/Email: 704.367.2701/mpierman@ufsclt.org

Mission: **T**o provide hope and solutions for people in crisis.

Our Vision at United Family Services (UFS) is that those families and individuals who are victims of violence or are touched by an emotional or financial crisis receive support and encouragement to create a better future.

Background: United Family Services has offered some form of counseling and education since our founding in 1909. Today, individuals and families benefit from individual, marital, family and economic counseling.

UFS works in diverse ways and in partnership with others to restore all individuals and families to basic levels of security, self-sufficiency and belonging, through quality services to ensure children have mentors, women are safe, victims are not left in the cold, no one is overwhelmed by debt, counseling is accessible. UFS pledges to be responsive to evolving needs and opportunities as we move into our future.

Housing Services: Consumer Credit Counseling & Housing Services (a division of United Family Services) is a Housing and Urban Development (HUD) approved housing counseling program. UFS also offers assistance to renters, homeowners and future homeowners through the following programs:

Mortgage Default and Rental Delinquency**:** The focus of this program is to identify possible options for clients who are facing mortgage default or rental delinquency in an effort to prevent foreclosures or evictions.

Reverse Mortgages: This program is for individuals at least 62 years old who may need to allow the equity in their home work for them.

Pre- and Post-Purchase Counseling***:*** This program offers seminars and individual sessions designed to inform and educate prospective homebuyers. CCC takes individuals through the entire process by providing information and assistance in developing a budget, selecting the right home, finding the most affordable and favorable home loan and closing the transaction.

Pre- and Post-Rental Counseling**:** This program educates clients on the responsibilities of a tenant as well as the landlord. Workshop training includes landlord/tenant mediation and learning about the eviction process.

Agency Name: Community Link

Contact Person: Floyd Davis, *President/CEO*

Telephone/Email: 704-943-9491/Floyd@communitylink-nc.org

Mission: To utilize community resources efficiently to provide effective individualized long-term services to break the cycle of poverty among individuals and families.

Background: Community Link began in Charlotte in 1929 as a chapter of the National Travelers Aid Society. The all-volunteer agency was made up of a group of women who staffed booths at train and bus stations to help transient, lost, abandoned or ill strangers. Though the agency now resides in downtown Charlotte, it is still a chapter of the National Travelers Aid Society.

In 1995, the name was changed to Community Link, Programs of Travelers Aid Society of Central Carolinas, Inc., to better reflect its expanding role in helping the working poor. Today the agency's purpose is to break the cycle of poverty by enabling working poor individuals and families to obtain and sustain safe, decent and affordable housing.

Pre-Homeownership Counseling: Pre-homeownership services include improving knowledge of budgeting, credit repair, mortgage loan approval; assisting in locating a home; and assisting in negotiating mortgage loan terms, purchase price and mortgage loan closing process. Community Link provides these services annually through a contract with the City of Charlotte, Neighborhood & Business Services.

Agency Name: Builders of Hope, Inc.

Contact Person: Dennis L. Boothe, Jr., *General Counsel*

Telephone/Email: 919-816-5866/dennis@buildersofhope.org

Mission: To provide affordable housing to under-privileged families through rescuing and transforming blighted homes into premium, affordable green housing.

Background: Builders of Hope rebuilds homes and lives by incorporating economic, environmental and social solutions to target neighborhoods. Our model involves moving houses to planned neighborhoods for rehabilitation or rebuilding on-site through green building techniques. By saving homes that would otherwise be demolished, we save millions of pounds of debris from entering the landfills. Our homes are built to recognized energy efficient and sustainable standards such as Advanced Energy Systemvision, LEED and Healthy Homes. In addition, we have been able to guarantee low-cost energy bills and provide low-cost wireless internet bills for our tenants and homebuyers.

Another important part of our mission is our work-mentor program. Builders of Hope gives the chronically unemployed, the homeless and at-risk youth the opportunity to learn green construction skills over a six- month period (with the possibility of long-term employment) and other life skills. Participants are placed side by side on the job site with mentors and construction personnel. They learn the value of time management, punctuality, respect, courtesy, teamwork and commitment.

Charlotte Housing Development**:** Builders of Hope acquired a foreclosed apartment complex, comprised of 23 units on Rowan Street, in January 2010. These units had signs of significant deterioration, including missing insulation, faulty units and defective HVAC units. Builders of Hope will utilize its patented Extreme Green Rehabilitation process to renovate the units, replacing systems and including energy efficient and sustainable elements, resulting in lower energy bills for tenants and a healthier environment for families. Builders of Hope expect to complete rehabilitation of all units and to be fully leased up by the end of 2010. The organization is actively seeking to involve local churches and community groups in this project and recently hosted a volunteer day with 30+ students from the University of North Carolina – Charlotte for deconstruction of units.

In February 2010 five work-release inmates were hired through a partnership with the NC Department of Corrections. These five individuals have been paired with a site supervisor who regularly evaluates their performance and reviews with the Department of Corrections.

Builders of Hope has acquired three single family homes in the Lincoln Heights neighborhood and has begun rehabilitation and will include green elements and amenities in each home, primarily targeting homeownership. Builders of Hope

plans to purchase between 8-10 homes in this neighborhood and plan on marketing these properties to workforce families (typically police officers, nurses, hairdressers, etc.).

Agency Name: The Regional HIV/AIDS Consortium

Contact Person: Terry W. Ellington, *Executive Director*

Telephone/Email: 704.531.2467 x 13/terrye@regionalconsortium.org

Mission: The Regional Consortium's mission is to foster and to ensure a regional approach to prevent the spread of HIV and AIDS and to meet with compassion and dignity the needs of those affected by the disease.

Background: The Regional Consortium serves as the Project Sponsor for the City of Charlotte's Housing Opportunities for Persons with AIDS (HOPWA) program. The HOPWA Program emphasizes the creation and perpetuation of a broad continuum of housing options aimed at meeting the needs of people living with HIV and AIDS and their families in a six-county region. This includes short-term housing assistance, providing supportive services necessary to keep people in their homes, enhanced access to additional housing units, supportive services, tenant-based rental assistance, facility-based housing assistance, residential substance abuse treatment, end-of-life care, resource identification and short-term rent, mortgage and utility payments.

Tenant-Based Rental Voucher Program: The goal of the tenant-based rental voucher program is to address the HIV/AIDS housing gap by providing transitional subsidized housing for eligible persons to move into permanent housing. The program provides decent, safe and affordable housing, supportive services and permanent housing placement. To further enhance access to supportive services, all prospective program participants must be referred by an HIV case manager.

Short-Term Housing Assistance: The HOPWA program provides short-term housing assistance for rent, utility and mortgage payments to prevent the homelessness of a tenant or mortgagee of a dwelling.

Housing Information Services: Housing Information Services provided include, but are not limited to, counseling, information and referral to assist people living with HIV and AIDS to locate, acquire, finance and maintain housing.

The Regional Consortium also provides HIV/STD counseling and testing, several HIV prevention programs, an in-home mental health treatment program, and training programs for service providers. For additional information, visit www.regionalconsortium.org

Agency Name: Belmont Community Development Corporation

Contact person: Reginald Jones, *Executive Director*

Telephone /Email: 704.335.0450/rjones_belmont@bellsouth.net

Mission: To preserve the historic integrity of Belmont and surrounding areas, utilizing traditional and non-traditional methods of community economic development.

Background: In 1990, the Belmont Community Development Corporation evolved from the neighborhood association's (Belmont Neighborhood Strategy Force) efforts to seek solutions to the many complex issues residents of the neighborhood faced each day. One of the many problems they found among the community included families needing adequate, decent, affordable housing. They also felt a need to bring back a sense of community by creating a mechanism that would allow the resident to shop within the community for some of their everyday necessities. Thus, the Belmont CDC was established as a mechanism for the investment of financial resources. These investments are in the development of quality affordable housing and decent neighborhood-controlled businesses.

Real Estate Development: Belmont CDC was successful in securing a low interest Construction line of credit through First Citizens Bank in the amount of $500,000 to finance the *Belmont Homeownership, a HOPE VI project* in partnership with the Charlotte Housing Authority (CHA) and the Community Group (TCG). Belmont CDC was able to acquire develop, build and sale four of ten single-family homes and provided professional Housing Counseling. Belmont CDC was also successful in securing an additional low interest construction line of credit through First Citizens Bank in the amount of $360,000 to finance Bungalow Homeownership project. Through partnerships, CDC has created over 60 new and rehabilitated properties in the Belmont and surrounding areas.

The CDC is looking to expand its development activities to Belmont and surrounding areas through the creation of mix use developments, low income affordable housing and/or commercial development. It is also looking to acquire vacant abandoned buildings and foreclosed property for rehabilitated and sale. The Belmont CDC is the primary developer of all its newly constructed single family affordable housing projects. The CDC provides construction management efforts to projects. The CDC has created programs such as our Back to School Drive program and partners with Toys for Tots, the Salvation Army, churches and private donors to support our Christmas Giving Program which serves over 1,000 families/children. Please visit www.belmontcdc.org for more information about Belmont CDC.

Agency Name: Friendship Community Development Corporation (FCDC)

Contact Person: Jennifer Coble, Executive Director

Telephone/Email: 704.391.6697/jcoble@friendshipcharlotte.org

Mission: Friendship Community Development Corporation serves, facilitates and builds community through sustained human development.

Background: Established in 2001, the Friendship Community Development Corporation (FCDC) grew from a committee at Friendship Missionary Baptist Church to develop over 108 acres acquired by the FMBC along the Beatties Ford Rd Corridor. The goal of the FCDC is to be the "Community Builder," offering affordable housing and to provide and enable economic development.

Real Estate Development: The Real Estate Development committee is responsible for due diligence in acquiring and developing properties that produce affordable housing units in Charlotte-Mecklenburg. The committee researches and investigates potential funding sources available to partner with FCDC on projects. The committee has successfully completed commercial projects and residential projects using both public and private financing.

The FCDC has a multi-focused approach to building community by developing housing, including a women's homeless shelter, to single family homes available for rent or homeownership while simultaneously providing education, employment opportunities and social services, our "Pathways to Success" program. By addressing barriers to employment and education, we address issues regarding maintaining safe, stable affordable housing. Our program develops the housing product and the affordable housing consumer. This approach produces success in achieving sustainability and independence.

The FCDC manages a small number of rental units, including special need units for seniors and those affected by HIV/AIDS. Additionally, the FCDC has recently completed development on a 26-bed homeless shelter and is currently developing additional rental and for sale units of affordable housing. The FCDC partners with local service providers who deliver educational (GED/ABE) classes and life skill counseling services.

Agency Name: Lakewood Community Development Corporation

Contact Person: Dave Nichols, Executive Officer

Telephone / Email: 704.651.1368/dave@lakewood-cdc.org

Mission: Our mission is to generate neighborhood physical improvements – particularly affordable housing that enhances community safety – for present and future Lakewood residents to connect Lakewood families and individuals with each other and to reinforce and strengthen the personal assets and human potential of Lakewood residents of all ages.

Background: Organization was established in 1991 as a mission outreach partnership between Faith Memorial Baptist Church and Myers Park Baptist Church. Nearly half of the organization's directors are residents of Lakewood. Lakewood CDC is a neighborhood-based 501(c)(3) non-profit organization focused on the comprehensive revitalization of the Lakewood neighborhood and the economically challenged Charlotte inner-city neighborhood. Our housing development activities are indicated below. The neighborhood has, as a result of our advocacy, realized significant utility, storm water and street improvements. The children and families living in Lakewood have significantly benefited from the various personal improvement opportunities we have offered, including afterschool activities and homeownership counseling.

Real Estate Development: Through a $250,000 revolving, no-interest affordable housing loan fund established by Myers Park Baptist for projects in Lakewood, Lakewood CDC has been able to acquire a number of properties appropriate for development, including residential, commercial, and public amenities (i.e., park with greenway and mountain biking trails).

As a qualified Community Housing Development Organization (CHDO), Lakewood CDC has utilized HUD funds from the HOME program to acquire additional properties, to demolish substandard structures, to clear overgrown lots and to support other affordable housing activities in Lakewood. Through our partnerships with the Charlotte-Mecklenburg Housing Partnership and Habitat for Humanity, 106 new or rehabilitated housing units have been completed or are under construction.

Moving Forward: Through our new partnership with Self Help CDC, we anticipate the construction and sale of five new homes initially and a total of 12 or more in the near future. We are seeking opportunities for a co-development partnership for a multi-family project on land already acquired perhaps to include some commercial areas.

Lakewood CDC is: (1) the owner and manager (through management contracts) of affordable rental properties (2) the developer (in partnership with other qualified developers) and marketer of real estate for affordable housing; and (3) the provider (through partnership contracts) of homebuyer education and

counseling. All of our work is performed in and for the benefit of the Lakewood neighborhood.

Agency Name: Center for Community Self-Help (Self-Help)

Contact Person: Evan Covington Chavez, Director of Residential Real Estate

Telephone/Email: 704-409-5913/donnetta.collier@self-help.org
919.956.4476/evan.covington-chavez@self-help.org

Mission: Creating and protecting ownership and economic opportunity for people of color, women, rural residents and low-wealth families and communities.

Background: The nonprofit Center for Community Self-Help and its financing affiliates Self-Help Credit Union, Self-Help Federal Credit Union, Self-Help Ventures Fund, and Self-Help Community Development Corporation provide financing, technical support and advocacy for those left out of the economic mainstream. Since its founding in 1980, Self-Help has reached out to female, rural and minority borrowers across North Carolina, in Washington, DC, California and many other places.

- Self-Help assists borrowers nationwide to build wealth through ownership of a home or business
- Self-Help strengthens underserved communities by financing nonprofits, childcare centers, community health facilities, public charter schools and residential and commercial real estate projects.
- Self-Help operates a home loan secondary market program that enables private lenders to make more loans in low-wealth communities.
- Self-Help helps revitalize low-income neighborhoods through housing rehabilitation and new construction.

Over time Self-Help has learned and demonstrated that low-income borrowers pose no greater credit risk than others. Our borrowers have proven their determination to repay their loans, build their businesses, improve their communities, and build wealth through home equity.

Agency Name: Self-Help Community Development Corporation (SHCDC)

Contact Person: Evan Covington Chavez –Director
Donnetta Collier- Real Estate Associate

Telephone/Email: 704-409-5913/donnetta.collier@self-help.org
919.956.4476/evan.covington-chavez@self-help.org

Mission: Create housing opportunities that promote wealth-building, ownership and stability for low-income people and neighborhoods.

Background: The nonprofit Self-Help CDC helps revitalize low-income neighborhoods through housing rehabilitation and new construction. Self-Help CDC is an experienced developer of affordable, single-family and lease to purchase homeownership opportunities. Since 1997 we've built and sold over 130 homes with a particular expertise in in-fill development, rehabilitation and community revitalization.

Charlotte Real Estate Development: The real estate development group in Charlotte is responsible for development through acquiring both vacant lots and homes. We build new or renovate single family homes to sell to low-wealth people. Our group is charged with working closely with residents in neighborhoods that are experiencing low homeownership rates, high crime and/or foreclosure. The goal is to increase values and improve the living conditions often associated with inner city neighborhoods by selling homes to families earning at or below 80% area median income. Our residential real estate team has a strong record in increasing the homeownership rate in neighborhoods with less than 50% owner occupants. Our development projects are financed internally through the Self-Help Ventures Fund. Self-Help works with several partners to help fill development gaps and provide down payment assistance to the buyer.

Moving Forward: Self-Help CDC has partnered with another entity to leverage resources and build its first mixed income subdivision in Grier Heights. Our Lease Purchase Pilot Program in the Peachtree Hills subdivision is now a model for a national neighborhood stabilization program. We have 17 new homeowners and one lease purchase family. We continue to acquire new properties in this neighborhood to further the stabilization efforts.

Role as Developer and Community Partner: Self-Help CDC is dedicated to working with communities not just in communities. We are invited into our neighborhoods and work closely with the community residents and stakeholders to help fulfill their vision and bring stability. We currently are undertaking a total seven projects, three of which are in Charlotte – Grier Heights, Peachtree Hills and Lakewood. We work closely with local homeownership and credit counseling providers and nonprofits who deliver educational and the holistic programming needed including healthcare, after school and job training programs and community police relations.

FY2011 Strategic Focus Area Plan
Housing and Neighborhood Development Committee
March 3, 2010

Committee Action Requested:
Continue the discussion of the Draft FY2011 Housing and Neighborhood Development Focus Area Plan as a follow up to City Council's retreat.

Explanation:
Every two years, the City Council undertakes a major review of its Focus Area Plans – *Community Safety, Economic Development, Environment, Housing and Neighborhood Development, and Transportation.* FY2011 represents the second year of a two year Focus Area Plan, therefore the plan reflects very minor changes.

The Housing and Neighborhood Development Committee discussed the plan at the January 6, 2010 meeting. The focus area plans were also discussed at the City Council's annual retreat. Based on Council's retreat discussion, the Committee needs to make its recommendation to adopt the plan to City Council. The attached document represents the latest iteration of the focus area plan as presented at the Council's Retreat and reflects the following revisions.

Page 1:
The plan has been revised to reflect the vision and mission of the newly formed Neighborhood & Business Services Department, resulting from the merger of the City's old Neighborhood Development Department and the Economic Development Division.

Page 2:
Promote Economic Development - Initiative #2
The original intent of this initiative was to encourage more collaboration between Neighborhood Development and Economic Development. Due to the merger, this initiative has been revised as follows:

Initiative:	*Determine the number of adjoining neighborhood residents gaining access to jobs, goods and services along the business corridors through City funded program.*	
Measure:	*Number of adjoining neighborhood residents gaining employment*	
Targets:	*FY2011*	*TBD*
	FY2010	*Establish Baseline*

Strengthen Neighborhoods - Initiative #3
The Committee is currently engaged in a comprehensive review of the City's Affordable Housing Policies; therefore this initiative has been revised as follows:

Initiative:	*Develop a Comprehensive Housing Strategy*
Measure:	*Update the City's Affordable Housing Policies including Council action, if necessary.*

Targets:	*FY2011*	*TBD*
	FY2010	*100% (Complete Comprehensive Review)*

Page 4:

Strengthen Neighborhoods – Initiative #6

In September of 2009, Council adopted the Non-Residential Building Code Ordinance; therefore the initiative has been revised as follows:

Initiative:	*Address deteriorating and blighted non-residential structures.*	
Measure:	*Number of commercial structures inspected and brought into compliance*	
Targets:	*FY2011*	*TBD (The number of inspections and compliance will be determined after the program is operational).*
	FY2010	*100% (Adoption of the Non-Residential Building Code Ordinance)*

Attachment:

Draft FY2011 Strategic Focus Area Plan

FY2011 Strategic Focus Area Plan - **DRAFT**

~~"Creating great neighborhoods in which to live, work, and play."~~

"Creating healthy and vibrant neighborhoods."

The City of Charlotte's long-term health, vitality, and distinction as a leading city is predicated upon its ability to maintain safe, healthy, vibrant and sustainable neighborhoods. The City will be responsive to the needs of all neighborhoods and will develop unique approaches and solutions for the City's challenged and transitioning neighborhoods.

Social changes, crime and disorder, physical deterioration, and economic disinvestments create challenges for the City's residential, commercial and industrial ~~neighborhoods~~ areas. The City's housing and neighborhood strategy focuses on strengthening neighborhoods by developing comprehensive neighborhood infrastructure, promoting economic opportunities through collaborative neighborhood and business corridor revitalization, improving quality of life measures, expanding affordable housing, achieving model neighborhood standards, and addressing the growing foreclosure crisis. (*Also see Community Safety, Economic Development and Transportation Focus Area Plans for more housing and neighborhood development initiatives.*)

Housing and Neighborhood Development

Invest in Infrastructure

H&ND.1 Focus Area Initiative: Improve the safety and appearance of neighborhoods by implementing comprehensive infrastructure improvements

- FY11 Measure: Number of neighborhood transportation, storm water, area plans and infrastructure projects completed

  Targets: FY11 - 36
  FY10 – 24

  FY09 Target: N/A – new measure for FY10

Promote Economic Development

H&ND.2 Focus Area Initiative: ~~Conduct a pilot program to connect neighborhoods to jobs, goods & services an security along a business corridor (to be determined).~~
Determine the number of adjoining neighborhood residents gaining access to jobs, goods and services along the business corridors through City funded programs

- FY11 Measure: Number of adjoining neighborhood residents gaining employment

  Targets: ~~FY2011 – 15~~
  ~~FY2010 - 10~~
  FY11 - TBD
  FY10 - Establish Baseline

  FY09 Target: N/A - new measure for FY10

- FY11 Measure: Increase in access to retail opportunities percentage as measured by the Neighborhood Quality of Life Study

  Targets: FY11 - N/A
  FY10 - 5%

  FY09 Target: N/A - new measure for FY10

- FY11 Measure: Reduction in crime in the corridor and adjoining neighborhoods

  Targets: FY11 - 5%
  FY10 - 5%

  FY09 Target: N/A – new measure for FY10

Strengthen Neighborhoods

H&ND.3 Focus Area Initiative: ~~Undertake~~ Develop a "Comprehensive Affordable Housing ~~Policy~~ Strategy ~~incorporating all segments of the local affordable housing industry~~."

- FY11 Measure: Update the City's Affordable Housing Policies including Council action, if necessary

  Targets: FY11 - TBD
  FY10 - 100%

  FY09 Target: N/A – new measure for FY10

Housing and Neighborhood Development

H&ND.4 Focus Area Initiative: Improve the quality of life trends in challenged, transitioning and stable Neighborhood Statistical Areas

- FY11 Measures: Reduce the number of challenged neighborhood statistical areas as measured by the ~~biennial~~ bi-annual Neighborhood Quality of Life Study (QoL).

  QoL Targets

  Targets: FY11 - n/a
  FY10 – 18 - reduction from 20 to 18

  FY09 Target: No target established

- FY11 Measure: Graduate neighborhoods from the City's revitalization program

  Targets: FY11 - 1
  FY10 - 1

  FY09 Target: 1
  FY09 Actual: 0

- FY11 Measures: The number and percent of improvement in declining NSAs based on the bi-annual Neighborhood Quality of Life Study

	Number	Percent Improving
Targets:	FY11 - TBD	TBD
	FY10 - 9 of 12	75%
FY09 Target:	N/A (survey is conducted bi-annually)	

H&ND.5 Focus Area Initiative: Increase the supply of affordable housing units, number of units serving households earning 80%, 60% and 30% or less of the area median income (AMI) and number of homeownership units

- FY11 Measures: Number of affordable housing units completed and number of units serving the targeted market

		Total Unit Production	80% to 61% (AMI) Units	60% to 31% (AMI) Units	30% to 0% (AMI) Units
Targets:	FY11 -	1,000	400	430	170
	FY10 -	1,000	400	440	160
FY09 Target:		1,000	400	450	150
FY09 Actual:		1,085			

		Homeowner Production
Targets:	FY11 -	450
	FY10 -	450
FY09 Actual:		492

Housing and Neighborhood Development

H&ND.6 Focus Area Initiative: Address deteriorating and blighted non-residential structures ~~City Council's adoption of the non-residential enforcement ordinance.~~

- FY11 Measure: Number of commercial structures inspected and brought into compliance

  The number of inspections and compliances can be more accurately determined after the program is operational.

	#. Inspected	# of Compliances ~~# of Units Completed~~
Targets:	FY11 - TBD	TBD
	FY10 - 100%	
FY09 Target:	N/A – new measure for FY11	

H&ND.7 Focus Area Initiative: Address foreclosures in targeted revitalization areas.

- FY11 Measure: Implementation of the Neighborhood Stabilization Program and number of units completed

		Program Implementation	Number of Units Acquired and or Rehabilitated
Targets:	FY11 -	TBD	8
	FY10 -	100%	25
	FY09 Target:	N/A – new measure for FY10	

Attachment B

February 2, 2010
Housing & Neighborhood Development Committee
Follow-up Report

The following responses are provided to address questions from Council Members Barnes and Cannon which were asked during the February 2, 2010 Committee meeting:

1. **Question:**
   Provide a perspective from the home ownership counseling providers about how the counseling is going? Three agencies were surveyed and the information provided is based on the number of people served and the challenges they are currently facing.

   Response:
   Charlotte-Mecklenburg Housing Partnership
   - In 2009 the agency served 746 persons through pre-purchase counseling and 68 persons thus far in 2010.
   - In 2009 the agency served 462 persons through foreclosure counseling and 42 persons thus far in 2010.

   Community Link
   - In 2009 the agency served 811 persons through pre-purchase counseling and 588 persons thus far in 2010.

   Consumer Credit Counseling Service
   - In 2009 the agency served 863 persons through foreclosure counseling and 126 persons thus far in 2010.

   The agencies identified the following challenges within the housing counseling industry:

   - Lenders are taking an extended amount of time completing modification or loan workout plans due to the mortgage melt down and the high unemployment rate.

   - Customers are not able to purchase in a desired timeframe due to tightened lender guidelines. Customers must wait for improved credit scores prior to purchase as well as allow sufficient time to save for one to two month reserves. Most customers who enter the program have no savings.

   - The response time from lenders for foreclosure workouts is a minimum of eight weeks. The customer continues to remain delinquent on their mortgage during this timeframe. This causes the counselor's caseload to continuously increase because of the amount of time it takes to resolve one file.

2. **Question:**
   Should staff consider developing homeownership standards for partners? The City should approve the training and the training should be consistent among providers.

Response:
The City relies on the approved U.S. Department of Housing and Urban Development (HUD) standards. The Housing Counseling agencies are approved and certified by. The HUD certification process is shown below:

HUD sponsors housing counseling agencies throughout the country to provide free or low cost advice. In order to be an approved HUD housing counseling agency, the agency must meet certain criteria. Below are a few of the more important criteria:

- **Nonprofit Status.** The applicant must function as private or public nonprofit organization. The agency must submit evidence of nonprofit status as demonstrated by Section 501 (c) of the Internal Revenue Code.
- **Experience.** The applicant must have successfully administered a housing counseling program for at least one year.
- **Community Base.** The applicant must have functioned for at least one year in the geographical area that the applicant proposes to serve.
- **Counseling Resources.** The applicant must have sufficient resources to implement its proposed counseling plan no later than the date of HUD approval.

After reviewing the qualifying criteria and if approved, HUD will list the agency as an approved agency. HUD approval is good for two years and periodic audits are performed by HUD to determine if the agency is still compliant. Continued approval is based on remaining compliant with the HUD requirements. HUD also has standards for the delivery of counseling services, individual counseling plans and file documentation.

HUD certified housing counseling agencies (Charlotte)

Alliance Credit Counseling
CCCS of United Family Services
Charlotte Mecklenburg Housing Partnership
Clearpoint Financial Solutions
Community Link
Gore CDC
Latin American Coalition
Neighborhood Assistance Corporation of America

3. **Question:**
Do we have data on children who have elevated blood levels for lead?

Response:
The following data is provided by Mecklenburg County.

	2005	2006	2007	2008
Percent of children (12-36 months) screened for elevated blood lead levels	25.6%	28.4%	29.3%	30.9%
Percent of children (12-36 months) with elevated blood lead levels.	0.6%	0.4%	0.3%	0.2%

Data Sources: National KIDS COUNT Program or Action for Children North Carolina
North Carolina Childhood Blood Lead Surveillance Data