

# **FY2020 Charlotte Mecklenburg Consolidated Plan - Amendment**

## **Executive Summary**

### **ES-05 Executive Summary - 91.200(c), 91.220(b)**

#### **1. Introduction**

The City of Charlotte and Charlotte-Mecklenburg Regional Housing Consortium's Five Year Consolidated Plan and Annual Action Plan identifies the City's community 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

#### Amendment

The purpose of this amendment is 1) to provide the community and HUD the City of Charlotte's HOME-ARP Allocation Plan. This plan explains how the City will allocate \$11,566,783 in funding provided for pandemic response. 2) The City is updating their written resale and recapture agreements related to HOME funded programs. The updates provide additional clarity on what type of affordability requirements are required in each HOME funded program. The updated agreements are designed to meet the requirements of Charlotte's expanding homeownership programming.

#### Initial Plan

The last five years have been a period of recognizing increasing gaps in the Charlotte community. The need for decent and affordable housing for households at lower income levels remains strong, particularly households with special needs such as members with development disabilities or those living with HIV/AIDS. Charlotte has recognized increasing inequities between low income households and higher income households. These differences are most notable in the wealth and opportunity gaps between minority and white households. Investments must continue to be made to reduce these gaps and strengthen low income communities.

This amended plan continues to fund activities that increase access to affordable housing, homeownership opportunities and supports critical programming for homelessness prevention and economic development.

## **2. Summary of the objectives and outcomes identified in the Plan**

The City of Charlotte's plan builds off the successes of past plans and identifies nine goals for the 2020-2024 plan cycle:

- Provide opportunities for homeownership
- Improve existing affordable housing stock
- Increase the supply of affordable rental housing
- Provide temporary rental assistance
- Increase neighborhood sustainability
- Provide programs to support persons with HIV/AIDS
- Provide assistance to households in crisis
- Promote businesses and a robust workforce
- Respond to community needs related to COVID19

Some goals will be accomplished through continued funding of the City's housing rehabilitation programs and the HouseCharlotte down payment assistance program. Other goals will be accomplished by partnering with community agencies to rehabilitate and develop housing, provide emergency utility / rental assistance and support programs that assist families' return 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 Consolidated Plan by City Council is a requirement for continued participation in federally funded housing and community development programs. The activities indicated in this plan address three statutory goals set by HUD:

- Provide Decent Housing
- Provide A Suitable Living Environment
- Provide Expanded Economic Opportunities

## **3. Evaluation of past performance**

From 2016 to 2020 the City of Charlotte used HUD funding in diverse ways to improve the lives of low and moderate income households in Charlotte. The City funded financing, rehabilitation and/or

preservation for over 5000 housing units by using federal, local and leveraged funds. These housing units include newly built homes, repairs to existing single family homes and down payment assistance to first-time homebuyers recognized the dream of homeownership. The City also provided job creating economic development grants and supported programs that provide educational enrichment activities for children. As the City of Charlotte grows, the need for these activities continues and services such as these play an important role in creating diverse, healthy and vibrant communities for all Charlotteans.

#### **4. Summary of citizen participation process and consultation process**

Amendment

The public participation process is in process.

Initial Plan

The City of Charlotte is committed to ensuring all Charlotte-Mecklenburg residents have the opportunity to learn, understand and provide comments regarding City plans. Prior to developing the plan, the City consulted with its housing and community development partners. These groups included nonprofit organizations, the Charlotte Apartment Association, the Community Relations Committee, Carolina's Care Partnership, the Continuum of Care, the Charlotte Housing Authority and the Charlotte Mecklenburg Housing Partnership.

Based on partner feedback, a needs assessment, and market analysis, the City developed a draft plan that was presented at three community forums, one of which was provided in Spanish. The draft plan was made available for 30 days for review and comment online and at Mecklenburg County libraries. Finally, City Council held a public hearing prior to approving the plan. This City conducts citizen engagement that results in better plans that more wholly reflect the needs and aspirations of all Charlotteans.

#### **5. Summary of public comments**

Amendment

The public participation process is in process.

Initial Plan

Citizen Participation opportunities included an online survey and a Public Hearing. The online survey gives citizens an opportunity to submit individual feedback and the Public Hearing gave an opportunity

to provide an official record of public feedback. A draft of the Consolidated Plan and Annual Action Plan were made available for thirty (30) days at the following locations:

On the City's Website at <https://charlottenc.gov/HNS/Housing/Strategy/Pages/default.aspx>

Mailed to citizen upon request

The thirty day comment period gave residents the opportunity to submit comments in writing via email to the contact person listed on the public comment notice and via mail at 600 E Trade St, Charlotte, NC 28202. The opportunity to submit comments via phone to the contact person listed on the public comment notice was also available.

Thirty four (34) responses were received from the online survey. Respondents to the survey included City of Charlotte Residents (24), City of Charlotte business owners (4), Individuals who work within the City of Charlotte (15) and other (2). Survey respondents lived in eighteen (18) zip codes in and around the City of Charlotte. Twenty (20) survey respondents own the home where they currently reside; ten (10) survey respondents rent the home they are currently reside; two (2) survey respondents currently reside with a friend or family member and two (2) noted other current residents. Respondents to the survey captured multiple racial and ethnic groups: American Indian or Alaskan Native (1); Black or African American (12); Hispanic (1); White/Caucasian (18). The respondents ranged in age from 18-24 to 65+.

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

Amendment

The public participation process is in process.

Initial Plan

All comments were accepted.

## **7. Summary**

The City of Charlotte embraces its responsibility to serve all Charlotteans, support diverse communities and build neighborhoods that are healthy and vibrant. This Consolidated Plan provides tools to continue this work through 2024. The plan emphasizes the City's role as a partner in a larger coalition of agencies providing diverse housing and services to the citizens of Charlotte-Mecklenburg