Table of Contents

Executive Summary 5
ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b) 5
The Process 9
PR-05 Lead & Responsible Agencies - 91.200(b) 9
PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(I) 10
PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c) 15
Needs Assessment 21
NA-05 Overview 21
NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c) 22
NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2) 30
NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2) 33
NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2) 36
NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2) 37
NA-35 Public Housing - 91.405, 91.205 (b) 38
NA-40 Homeless Needs Assessment - 91.405, 91.205 (c) 42
NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d) 46
NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f) 49
Housing Market Analysis 51
MA-05 Overview 51
MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2) 52
MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a) 55
MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a) 58
MA-25 Public And Assisted Housing - 91.410, 91.210(b) 61
MA-30 Homeless Facilities and Services - 91.410, 91.210(c) 66

OMB Control No: 2506-0117 (exp. 06/30/2018)

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d) 69

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e) 71

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f) 72

MA-50 Needs and Market Analysis Discussion 77

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2) 78

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3) 79

Strategic Plan 80

SP-05 Overview 80

SP-10 Geographic Priorities - 91.415, 91.215(a)(1) 81

SP-25 Priority Needs - 91.415, 91.215(a)(2) 85

SP-30 Influence of Market Conditions - 91.415, 91.215(b) 93

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c) 112

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h) 113

SP-60 Homelessness Strategy - 91.415, 91.215(d) 114

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i) 116

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j) 117

SP-80 Monitoring - 91.230 118

Expected Resources 119

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2) 119

Annual Goals and Objectives 126

AP-35 Projects - 91.420, 91.220(d) 131

AP-38 Project Summary 131

AP-50 Geographic Distribution - 91.420, 91.220(f) 139

Affordable Housing 140

AP-55 Affordable Housing - 91.420, 91.220(g) 140

AP-60 Public Housing - 91.420, 91.220(h) 141

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i) 143

AP-70 HOPWA Goals - 91.420, 91.220 (l)(3) 145

AP-75 Barriers to affordable housing - 91.420, 91.220(j) 146

AP-85 Other Actions - 91.420, 91.220(k) 148

Program Specific Requirements 151

2015-2019 Consolidated Plan & 2015AAP Substantial Amendment #1 159

Executive Summary 160

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b) 160

The Process 166

PR-05 Lead & Responsible Agencies - 91.200(b) 166

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l) 168

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c) 180

Needs Assessment 185

NA-05 Overview 185

-50 Non-Housing Community Development Needs - 91.415, 91.215 (f) 189

Housing Market Analysis 191

MA-05 Overview 191

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f) 193

MA-50 Needs and Market Analysis Discussion 201

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2) 202

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3) 203

Strategic Plan 204

SP-05 Overview 204

SP-10 Geographic Priorities - 91.415, 91.215(a)(1) 207

SP-25 Priority Needs - 91.415, 91.215(a)(2) 209

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i) 228

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j) 229

SP-80 Monitoring - 91.230 231

Expected Resources 233

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2) 233

Annual Goals and Objectives 238

AP-35 Projects - 91.420, 91.220(d) 240

AP-38 Project Summary 241

AP-50 Geographic Distribution - 91.420, 91.220(f) 252

AP-85 Other Actions - 91.420, 91.220(k) 255

Program Specific Requirements 258

This substantial amendment is due to increased funding provided to Mecklenburg County by HUD. The amendment updates the plan as to the use of these additional funds. The amendment also makes minor revisions to the City of Charlotte plan, sections AP-??,?.

Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

This plan has been amended.

Beginning in January 2020, the Charlotte region begin experiencing the impacts of a new global virus, COVID 19. To combat a medical crisis local, state and federal leadership imposed multiple social isolation orders that are resulting in job losses, business closures and other negative impacts on low- and moderate-income households.

The City of Charlotte's Consolidated Plan has been amended to respond to community needs related to the COVID virus. The amendment includes aiding directly with activities related to the medical response and to subsequent economic recovery programs and initiatives.

– – –

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

The City of Charlotte has weathered the worst American economic climate since the Great Depression. The job and real estate markets are both in recovery and families continue to move to the Charlotte Metropolitan Area. Unfortunately the benefits of the recovery are not shared equally; over 71,000 households in Charlotte earn less than $32,100 a year. Households with this level of income struggle to find decent, affordable housing and housing cost crowds out spending on daily living expenses such as

OMB Control No: 2506-0117 (exp. 06/30/2018)

food and transportation.

The need for 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. Recent Department of Housing and Urban Development data indicates a need for over 34,000 housing units affordable to families at or below 50% of median area income. Housing needs are expected to intensify as real estate forecasts indicate market pressures will allow higher pricing on both rental units and for-sale housing. Along with housing, community partners voiced the need for community investments that improve community related infrastructure, sustain existing housing stock and increase economic opportunities.

Amendment: COVID Response

Beginning in January 2020, the Charlotte region begin experiencing the impacts of a new global virus, COVID 19. To combat a medical crisis local, state and federal leadership imposed multiple social isolation orders that are resulting in job losses, business closures and other negative impacts on low- and moderate-income households.

The City of Charlotte's Consolidated Plan has been amended to respond to community needs related to the COVID virus. The amendment includes aiding directly with activities related to the medical response and to subsequent economic recovery programs and initiatives.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City of Charlotte’s plan builds off the successes of past plans and identifies nine goals for the 2016-2020 plan cycle:

1. Provide temporary rental assistance
2. Finance permanent supportive rental housing
3. Provide opportunities for homeownership
4. Provide programs to support persons with HIV/AIDS
5. Increase the supply of affordable rental housing
6. Improve existing housing stock
7. Support facilities and programs for the homeless
8. Increase neighborhood sustainability
9. Promote business growth and a robust workforce

Some goals will be accomplished through continued funding of the City’s housing rehabilitation programs and the HouseCharlotte downpayment assistance program. Other goals will 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:

1. Provide Decent Housing
2. Provide A Suitable Living Environment
3. Provide Expanded Economic Opportunities

3. Evaluation of past performance

From 2010 to 2015 the City of Charlotte used HUD funding in varied ways to improve the lives of low and moderate income families in Charlotte. The City of Charlotte provided over 1,000 rehabilitated housing units, funded over 800 units of new construction, approved approximately 1,200 loans for downpayment assistance and funded agencies providing housing counseling, emergency assistance payments, rental assistance, emergency housing services and continued support for the ongoing redevelopment of Brightwalk, a mixed income housing community. The City also provided job creating economic development loans 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

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 Charlotte Mecklenburg Coalition for Housing, 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

The City provided several opportunities for stakeholders and citizens to provide input at multiple stages in the development of this Consolidated Plan. The City reached out to stakeholders in consultation meetings before beginning the writing of the plan to discuss general needs and goals for the next five years. The City held three public forums, provided the draft document for public review and a public hearing was held before City Council. Several advertisements were ran in local papers to publicize these outreach activities.

In general, there were two main groups of citizen response to City outreach efforts regarding the plan. The first, general questions about how federal funding is used in the community to provide programs. The second response type was strong support for solving issues related to homelessness. Specifically, a significant number of comments were made in support of increased funding for temporary rental assistance. As a result, funding for this activity is scheduled for increase in this plan.

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

All public 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 2020. 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.

The Process

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

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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

Warren Wooten, Housing Operations Manager
Neighbhorhood & Business Services - City of Charlotte
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twooten@charlottenc.gov

OMB Control No: 2506-0117 (exp. 06/30/2018)

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(I)

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 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(I)).

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 sponsors the Charlotte-Mecklenburg Coalition for Housing - a group of stakeholders tasked with the ongoing implementation of the Ten Year Plan to End and Prevent Homelessness. The City is lead agency for the Continuum of Care, providing services for vulnerable households. The City also participates in the Homelessness Services Network, a group of organizations working together on issues related to homelessness.

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 continues to address the need of homeless persons and persons at risk of homelessness through involvement with the CoC .The City of Charlotte has been designated as the CoC lead for the Charlotte Mecklenburg Continuum of Care streamlining City participation. The City consults with CoC participants to determine the funding priorities for ESG and HOME/TBRA dollars. HOPWA subreceipents actively participate in the local CoC meetings. Funding available notices for all three funding sources are specifically distributed to CoC participants.

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

Emergency Solutions Grant allocation recommendations are developed by a review group that consists of Continuum of Care members. HMIS adminstration is managed by the Continuum of Care Governance Committee. By having Continuum of Care member organizations involved in these activities, it ensures ESG and HMIS information and policies are frequently reviewed and understood by ESG grant administrators at the subrecipient agnecy and by HMIS users.

OMB Control No: 2506-0117 (exp. 06/30/2018)

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	Carolina's Care Partnership
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with HIV/AIDS Services-homeless Services-Health Health Agency Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Regular meetings are held between CCP and City staff. CCP provides ongoing sponsorship of City HOPWA programs.
2	**Agency/Group/Organization**	Homelessness Services Network
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Health Agency Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A presentation was provided at the HSN's main meeting and with its Advocacy Committee. City staff and HSN members work closely together on issues of homelessness and coordinated assessment.
3	**Agency/Group/Organization**	CHARLOTTE HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A meeting was held with staff. The City and Housing authority will continue partnering on housing related projects.
4	**Agency/Group/Organization**	Charlotte-Mecklenburg Housing Coalition
	Agency/Group/Organization Type	Regional organization Planning organization Business Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A meeting was held with staff. The City and Housing Partnership will continue to work together on housing related projects.

OMB Control No: 2506-0117 (exp. 06/30/2018)

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

Not applicable.

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	City of Charlotte	The Continuum of Care plan focuses on having the appropriate housing types and services to meet a variety of housing needs. The Consolidated Plan provides funding for both housing and services needed to assist households with various housing needs.
Charlotte-Mecklenburg Ten Year Plan to End a	Charlotte-Mecklenburg Coalition for Housing	The Ten Year Plan to End and Prevent Homelessness details the housing and services needed to support homeless households and households with critical needs. The Consolidated Plan provides funding for housing and services for homeless households.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City participates in regional meetings led by the Centralina Council of Governments, the HOME Consortium and the Continuum of Care. These meetings are attended by staff from area local governments ensuring awareness of City programs and providing an environment for project colaboration. City staff also participate in statewide organizations such as the yearly Housing Coaltion Affordable Housing Conference and events held by the North Carolina Community Development Association.

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

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

The City provided several opportunities for stakeholders and citizens to provide input at multiple stages in the development of this Consolidated Plan. The City reached out to stakeholders in consultation meetings before beginning the writing of the plan to discuss general needs and goals for the next five years. The City held three public forums, provided the draft document for public review and a public hearing was held before City Council. Several advertisements were ran in local papers to publicize these outreach activities.

In general, there were two main groups of citizen response to City outreach efforts regarding the plan. The first, general questions about how federal funding is used in the community to provide programs. The second response type was strong support for solving issues related to homelessness. Specifically, a significant number of comments were made in support of increased funding for temporary rental assistance. As a result, funding for this activity is scheduled for increases in this plan.

OMB Control No: 2506-0117 (exp. 06/30/2018)

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-targeted/broad community	A public forum was held in partnership with the Community Relations Committee on March 17th at Covenant Presbyterian Church. Approximately 30 people attended.	Several in attendance asked general questions regarding accessing HUD funds. These questions were answered at the meeting.	N/A	

OMB Control No: 2506-0117 (exp. 06/30/2018)

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	Persons with disabilities Residents of Public and Assisted Housing	A public forum was held on March 26th at Hope Haven. Approximately 50 people attended.	Several questions were answered regarding how programs for the homeless are funding in terms of process. A significant number of housing professionals supported increases in rental assistance funding as a tool to end and prevent homelessness.	N/A	

OMB Control No: 2506-0117 (exp. 06/30/2018)

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)
3	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish	A public forum was held on March 25th at the Independence Library where spanish translation was available. No citizens attended.	N/A	N/A	

OMB Control No: 2506-0117 (exp. 06/30/2018)

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)
4	Newspaper Ad	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	Ads were ran in the News Observer and La Noticia (in spanish)promoting the public forums, announcing the public hearing and detailing how to access the draft Consolidated Plan document.	One comment was recieved questioning the placement of rental housing. The citizen was referred to the City's Housing Locational Policy. Several comments were recieved supporting temporary rental subsidy funding.	N/A	

OMB Control No: 2506-0117 (exp. 06/30/2018)

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)
5	Public Hearing	Non-targeted/broad community	A public hearing on the plan was held in Council Chambers on April 13th. Approximately 100 persons were in attendance and the meeting was televised.	One citzen spoke in the support of the plan and thanked Council for ongoing support for homeless services.	N/A	http://charlottenc.granicus.com/MediaPlayer.php?view_id=2&clip_id=2670
6	Internet Outreach	Non-targeted/broad community	A website was established to provide general information and citizen access to consolidated plan documents.	N/A	N/A	housing.charmeck .org

Table 4 – Citizen Participation Outreach

OMB Control No: 2506-0117 (exp. 06/30/2018)

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Charlotte Mecklenburg region is home to diverse communities, thriving businesses and a rich culture of respect and inclusion. Having now weathered the 2008 – 2013 Housing Recession, Charlotte is poised for strong economic growth and development over the next five years. Unfortunately, the benefits of growth are not equally distributed. Wages at the bottom end of earnings remain stubbornly low. Low income households continue to struggle to meet daily living expenses and many are unable to accumulate savings. Illness, job loss or other life events that cause income loss result in immediate financial crisis. In many cases, the end result for low income families is the loss of housing.

This assessment indicates continuing needs of low income, low wealth households. Of note, low income African American households bear a disproportionate number of negative impacts related to housing. While 35% of the population of Charlotte is African American, over 50% of negative impacts fall on African America families. These and other households are impacted by continuing deficiencies in the number of available properties affordable to low income households with significant gaps for housing affordable to households earning below 50% of the median area income.

Housing and services for special populations is also in demand. Persons with disabilities, the elderly and persons living with HIV/AIDS are all living longer which increases the need for housing and services they need for daily living. The Charlotte community continues to focus on ending and preventing homelessness. This effort has made significant progress but will require continued support to sustain the momentum generated over the last five years.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Charlotte is a growing City that continues to attract global business and strong commercial and residential growth. Available quality housing that meets the needs of current and future citizens is critical to Charlotte's ongoing sustainability and growth. The data and analysis in this section provides an overview of housing needs and a context for goal development and resource targeting.

Charlotte's population has increased by 34% between 2000 and 2011. Most recent demographic estimates project the population of Mecklenburg County has already exceeded one million people with a median household income of just above $61,000 (American Community Survey 2011 – 2013 Estimates).

Charlotte's population is made up of approximately 356,000 households. About 20% of the City's households earn 50% or less of area median income. Of the 71,000 low income households living in Charlotte, 23% of them have at least one member over 62 years of age. 23% of low income households have at least one child under the age of six.

Housing cost burden is a measure related to how much income a family is expending on housing. HUD considers a household cost burdened when 30% or more of household gross income is expended on housing. If a family spends more than 50% of household gross income on housing, that family is considered severely cost burdened. 22% of all households in Charlotte are cost burdened while 12% are severely cost burdened. The cost of housing as a percent of household income is a significant challenge for both owners and rentals and disproportionally affects lower income households.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	695,454	905,299	30%
Households	273,561	356,853	30%
Median Income	$0.00	$0.00	

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	36,435	35,105	54,660	35,420	195,245
Small Family Households	13,065	13,950	20,065	14,355	103,285
Large Family Households	2,655	3,220	4,484	2,390	13,920

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Household contains at least one person 62-74 years of age	4,724	5,089	7,514	4,860	24,810
Household contains at least one person age 75 or older	2,875	4,320	5,904	2,909	8,510
Households with one or more children 6 years old or younger	8,095	8,644	10,159	5,863	28,410

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

OMB Control No: 2506-0117 (exp. 06/30/2018)

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	370	275	570	325	1,540	245	25	145	134	549
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	285	345	205	65	900	15	40	74	35	164
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,165	1,020	985	410	3,580	170	325	554	230	1,279
Housing cost burden greater than 50% of income (and none of the above problems)	17,750	8,825	2,110	140	28,825	6,300	5,839	5,759	1,749	19,647

OMB Control No: 2506-0117 (exp. 06/30/2018)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	1,414	9,125	12,355	2,528	25,422	1,169	2,870	9,870	7,250	21,159
Zero/negative Income (and none of the above problems)	3,205	0	0	0	3,205	1,194	0	0	0	1,194

Table 7 – Housing Problems Table

Data Source: 2007-2011 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	19,585	10,455	3,865	935	34,840	6,730	6,229	6,524	2,148	21,631
Having none of four housing problems	3,859	11,845	25,355	14,350	55,409	1,855	6,565	18,895	17,975	45,290

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Household has negative income, but none of the other housing problems	3,205	0	0	0	3,205	1,194	0	0	0	1,194

Table 8 – Housing Problems 2

Data Source: 2007-2011 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	8,204	8,770	4,920	21,894	2,404	3,050	6,914	12,368
Large Related	1,720	1,520	695	3,935	670	1,299	1,619	3,588
Elderly	2,710	2,180	1,484	6,374	2,504	3,098	4,044	9,646
Other	8,105	6,824	8,000	22,929	2,225	1,568	3,524	7,317
Total need by income	20,739	19,294	15,099	55,132	7,803	9,015	16,101	32,919

Table 9 – Cost Burden > 30%

Data Source: 2007-2011 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	7,810	3,800	620	12,230	2,260	2,425	2,289	6,974
Large Related	1,510	535	30	2,075	545	769	255	1,569

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Elderly	2,265	1,165	595	4,025	1,815	1,658	1,749	5,222
Other	7,555	3,644	1,085	12,284	2,010	1,114	1,580	4,704
Total need by income	19,140	9,144	2,330	30,614	6,630	5,966	5,873	18,469

Table 10 – Cost Burden > 50%

Data Source: 2007-2011 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,155	1,040	910	280	3,385	105	210	448	200	963
Multiple, unrelated family households	285	295	260	120	960	85	155	180	70	490
Other, non-family households	50	70	40	125	285	0	0	0	0	0
Total need by income	1,490	1,405	1,210	525	4,630	190	365	628	270	1,453

Table 11 – Crowding Information - 1/2

Data Source: 2007-2011 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source Comments: An estimate based on CHAS data adjusted for family size and tenure based on ASC estimates.

Describe the number and type of single person households in need of housing assistance.

In Charlotte, there are approximately 87,971 single person households. An estimated 33,000 of those households are low to moderate income and over 17,000 single person households are elderly. These households are especially vulnerable to any changes in housing cost or loss of income due to one income source. Many single-person households are on fixed incomes.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Domestic voilence prevention advocates estimate that one in four women will experience some type of domestic violence. In 2013, the Domestic Violence Community Leadership Team reported 9,321 law enforcement calls for service. 2,547 protective orders were served to perpetrators of domestic violence. If half of these orders produce a situation requiring a family to relocate, then over 1,200 families a year may require some type of housing assistance due to domestic violence.

What are the most common housing problems?

The most common housing problem in the City of Charlotte, based on the HUD Comprehensive Housing Affordability Strategy (CHAS) data, are households with costs burdens. 34% of households in Charlotte are considered cost burdened or severely cost burdened. Housing lacking complete plumbing systems as well as occupied properties in delapidated condition posing a heath or safety risk to the occupants are also frequent problems faced by low and moderate income households.

Are any populations/household types more affected than others by these problems?

Generally households with children and elderly or disabled households will be more significantly impacted by high housing costs. Families with children have higher costs of living creating additional strain on family income. Due to elderly or disabled individuals having fixed incomes, any change in housing cost is difficult for the household to absorb, particularly if the family is already cost burdened.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

At risk households require ongoing and intensive support to attempt to prevent homelessness and if unsuccessful, rehouse to a new permanent housing situation or to a shelter if no housing is available. Families with children have an extensive set of needs and typically require continuing assistance with nutrition, child care and housing following periods of homelessness. Several temporary housing opportunities are available in Charlotte to provide up to two years of housing support. Households who are unable to stabilize during this period require longer term assistance such as below market rate

rental housing or Housing Choice Voucher support. In some instances, the cause for continuing instability is a disability requiring a more intensive supportive housing environment.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Not applicable.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Housing in extremely delapidated condition and overcrowded units can both be linked to housing instablity increasing the risk of homelessness. Overcrowded units can be the result of families "doubling up" where two or more familes occupy the same dwelling unit. If conflict arises, any household not on the deed or lease may be forced to leave, resulting in a potenially unhoused household. Regarding housing condition, a household may choose or be required to leave a dwelling if the physical condition results in the unit being unsafe for human habitation.

Discussion

Housing needs in Charlotte continue to be most pronounced at very low income levels. Very low income households are highly cost burdened, more frequently occupy dilapidated housing and are more likely to live in overcrowded situations.

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This analysis is a comparison of racial and ethnic groups that have higher instances of housing problems. The data below is compared to baseline racial and ethnic population percentages in Charlotte. Groups with a significantly higher portion of housing problems by race or ethnicity compared to the baseline have a greater need for assistance. For a baseline, the population of Charlotte is 731,424 based on the 2010 Census. Approximately 50% of the total population is White, 35% Black, 5% Asian, 0.4% Native American, Hawaiian or other Pacific Islander with the remainder listing themselves as multi-racial or other. 13% of the population of Charlotte is Hispanic.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	28,445	3,090	4,370
White	9,020	1,080	1,424
Black / African American	13,600	1,840	2,060
Asian	1,010	35	165
American Indian, Alaska Native	115	40	50
Pacific Islander	0	0	0
Hispanic	3,920	35	555

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	28,000	6,210	0
White	8,930	3,040	0
Black / African American	13,254	2,205	0
Asian	724	110	0
American Indian, Alaska Native	160	44	0
Pacific Islander	55	0	0
Hispanic	4,355	820	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	31,795	21,650	0
White	13,439	9,195	0
Black / African American	11,759	8,299	0
Asian	1,255	650	0
American Indian, Alaska Native	75	85	0
Pacific Islander	0	0	0
Hispanic	4,875	3,150	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,325	21,985	0
White	6,254	10,525	0
Black / African American	4,105	8,589	0
Asian	610	795	0
American Indian, Alaska Native	10	130	0
Pacific Islander	0	0	0
Hispanic	1,120	1,544	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

Discussion

The data shows that black families in Charlotte with incomes between 0%-30% of Area Median Income have disproportionate occurrence of housing problems. While blacks represent 35% of Charlotte's population, 47% of housing problems for families earning 0% - 30% of Area Median Income are experienced by blacks.

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This analysis is a comparison of racial and ethnic groups that have higher instances of severe housing problems. The data below is compared to baseline racial and ethnic population percentages in Charlotte. Groups with a significantly higher portion of severe housing problems by race or ethnicity compared to the baseline have a greater need for assistance. For a baseline, the population of Charlotte is 731,424 based on the 2010 Census. Approximately 50% of the total population is White, 35% Black, 5% Asian, 0.4% Native American, Hawaiian or other Pacific Islander with the remainder listing themselves as multi-racial or other. 13% of the population of Charlotte is Hispanic.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	25,900	5,630	4,370
White	8,150	1,960	1,424
Black / African American	12,280	3,163	2,060
Asian	860	185	165
American Indian, Alaska Native	110	45	50
Pacific Islander	0	0	0
Hispanic	3,765	190	555

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,210	18,005	0
White	5,463	6,505	0
Black / African American	7,445	8,010	0
Asian	494	340	0
American Indian, Alaska Native	75	124	0
Pacific Islander	55	0	0
Hispanic	2,400	2,780	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,125	43,320	0
White	4,579	18,045	0
Black / African American	2,919	17,130	0
Asian	700	1,210	0
American Indian, Alaska Native	0	160	0
Pacific Islander	0	0	0
Hispanic	1,805	6,215	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,003	31,325	0
White	1,569	15,215	0
Black / African American	779	11,909	0
Asian	250	1,155	0
American Indian, Alaska Native	0	140	0
Pacific Islander	0	0	0
Hispanic	360	2,304	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Discussion

The data shows that black families in Charlotte with incomes between 0%-60% of Area Median Income have disproportionate occurrence of housing problems. While blacks represent 35% of Charlotte's population, 51% of housing problems for families earning 0% - 30% of Area Median Income are experienced by blacks and 48% of housing problems for families earning 31% - 60% of Area Median Income are experienced by blacks.

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This review of housing cost burdened households defines overburdened as a household paying more than 30% of its gross income for housing. The data below is compared to baseline racial and ethnic population percentages in Charlotte. Groups with a significantly higher portion of housing cost burden by race or ethnicity compared to the baseline have a greater need for assistance. For a baseline, the population of Charlotte is 731,424 based on the 2010 Census. Approximately 50% of the total population is White, 35% Black, 5% Asian, 0.4% Native American, Hawaiian or other Pacific Islander with the remainder listing themselves as multi-racial or other. 13% of the population of Charlotte is Hispanic.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	56,060	47,540	49,813	4,455
White	140,614	29,484	20,670	1,424
Black / African American	58,035	23,769	21,864	2,080
Asian	8,799	1,945	1,939	185
American Indian, Alaska Native	744	235	165	50
Pacific Islander	70	0	55	0
Hispanic	15,035	7,385	6,325	595

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion

Extremely low income white Charlotteans have disproportionate occurrence of cost burdened living situations. While whites represent 50% of Charlotte's population, 65% of cost burdened household were white.

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Low and very low income African American households are identified as having disproportionately greater needs. The study also indicates that white households are impacted disproportionitely by cost burdening.

If they have needs not identified above, what are those needs?

The data indentifies the needs as delapidated housing, housing cost burdens and severe housing cost burdens. Severe cost burdening is defined as spending more than 50% of gross income on housing. Because gross income is signficantly higher than the take home pay available to a household for expenses, this analysis understates the number of cost burdened households.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Charlotte is the home to diverse neighbhorhoods throughout the City. Several neighbhorhoods located in the inner suburbs directly adjacant to the city center in West and North Charlotte are home to historically African American neighbhorhoods.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

Over the past five years Charlotte Housing Authority (CHA) has made a concerted effort to partner with community agencies seeking to house both the homeless and the disabled, including the Urban Ministry Center (Moore Place), Supportive Housing Communities (McCreesh Place), and The Affordable Housing Group (Everett House) to increase the supply of housing for the disabled. CHA also completed extensive renovations on Charlottetown Terrace, a high rise for disabled adults, seeking to preserve these affordable units for another 40 years.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	2,755	3,858	278	3,514	66	0	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

OMB Control No: 2506-0117 (exp. 06/30/2018)

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	9,383	10,539	12,044	10,413	10,932	0
Average length of stay	0	0	5	6	1	6	0	0
Average Household size	0	0	2	2	1	2	1	0
# Homeless at admission	0	0	2	5	0	5	0	0
# of Elderly Program Participants (>62)	0	0	697	447	127	313	7	0
# of Disabled Families	0	0	459	778	28	723	27	0
# of Families requesting accessibility features	0	0	2,755	3,858	278	3,514	66	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

OMB Control No: 2506-0117 (exp. 06/30/2018)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	211	207	35	168	4	0	0
Black/African American	0	0	2,512	3,630	242	3,326	62	0	0
Asian	0	0	16	10	0	10	0	0	0
American Indian/Alaska Native	0	0	7	8	0	8	0	0	0
Pacific Islander	0	0	9	3	1	2	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	36	130	10	119	1	0	0
Not Hispanic	0	0	2,719	3,728	268	3,395	65	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

OMB Control No: 2506-0117 (exp. 06/30/2018)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

As of January, 2015, CHA had 691 households on its waiting listing indicating the head of household was claiming a disability preference, but not indicating if that preference required an accessible unit. An analysis of the needs is done when the applicant(s) are selected from the wait list. Our recent 504 Needs Assessment shows CHA has 161 handicapped accessible units at its 22 traditional public housing communities in Charlotte.

During its most recent 504 needs assessment, as well as during move in and the bi-annual recertifications, residents are given an opportunity to request a reasonable accommodation should they need modifications to their unit due to a new or ongoing disability. During the most recent 504 needs assessment, 222 indicated that they had a disability that required a unit with special features. Of those 222 households, 98 are living in a unit specifically designed for a person with a disability and 107 have requested modification to their existing unit.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

In the past eight years CHA has conducted two detailed studies on impediments public housing residents face when they attempt to enter the workforce. One was done across all conventional public housing sites as CHA was preparing to become an Moving to Work (MTW) agency in 2006. The second focused on the needs of Boulevard Homes residents as CHA was developing its successful FY09 HOPE VI grant application. Both studies included an exhaustive attempt to survey all heads of household by the Center for Applied Research at Central Piedmont Community College. That same Center also surveyed Housing Choice Vouchers (HCV) heads of household in 2007. All three studies indicated a need for the same services so they could return to or enter the workforce: child care, transportation, assistance with a GED, computer skills and job hunting were also commonly mentioned as needs.

How do these needs compare to the housing needs of the population at large

CHA did not include a comparison group in any of the surveys mentioned above.

Discussion

CHA offers self-sufficiency services to more than 1,200 public housing heads of households every year, and supportive services to more than 1,000 disabled or elderly heads of household, seeking to help all families reach highest potential.

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

It is estimated that on any given night, over 2,000 individuals are experiencing homelessness in the City of Charlotte. The estimated count of individuals at risk of homelessness is much higher. Overall, instances of homelessness have fallen by 19% since 2009 while an increase in homeless has been noted among families with children. The chronically homeless and veterans show the lowest decreases in homelessness between 2009 and 2013 suggesting identifying and developing housing solutions for these populations may be particularly challenging.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	9	811	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	155	1,030	0	0	0	0
Chronically Homeless Individuals	81	115	0	0	0	0
Chronically Homeless Families	0	7	0	0	0	0
Veterans	15	142	0	0	0	0
Unaccompanied Child	0	9	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: Charlotte-Mecklenburg Point in Time Count Report prepared by UNC Charlotte Urban Institute

OMB Control No: 2506-0117 (exp. 06/30/2018)

Indicate if the homeless population is:	Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

From the Charlotte-Mecklenburg 2014 Point in Time Count Report prepared by UNC Charlotte Urban Institute, "There were 820 homeless people in 280 families, representing 41% of all homeless people on a single night. People in families comprised 44% of the total sheltered homeless population. There were also 157 homeless veterans in Mecklenburg County. Homeless veterans accounted for nearly 11% of all homeless adults. Homeless veterans comprised about 8% of the total sheltered homeless population. The chronically homeless are defined as unaccompanied individuals with a disabling condition who have either been continuously homeless for one year or more or have experienced at least four episodes of homelessness in the last three years. A total of 203 people were identified as chronically homeless – a 44 percent increase from 2013 but a 23 percent decrease from 2009."

OMB Control No: 2506-0117 (exp. 06/30/2018)

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	286	43
Black or African American	1,516	118
Asian	7	0
American Indian or Alaska Native	7	0
Pacific Islander	3	0
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	51	6
Not Hispanic	1,799	158

Data Source Comments: Charlotte-Mecklenburg Point in Time Count Report prepared by UNC Charlotte Urban Institute

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

There were 820 homeless people in 280 families, representing 41% of all homeless people on a single night. People in families were much more likely to be sheltered (99%) than unsheltered (1%), but the number of unsheltered people in families increased for the first time in five years. A total of 7 people in families were identified as chronically homeless and living in emergency shelters. There were no unsheltered homeless families. The report did not include information about families of veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Homelessness among Blacks is disproportionately high; 80% of the homeless population is black while 35% of the general population in Mecklenburg County are Black or African-American, according to the 2010 U.S. Census. Whites comprised about 16% of the homeless population (329) but 55% of the general population, according to the 2010 U.S. Census. 57 homeless people were of Hispanic/Latino descent, representing about 3% of the homeless population on a single night. In comparison, the Latino population comprises 13% of the Mecklenburg County population, according to the 2010 U.S. Census.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Homeless individuals were much more likely to be sheltered, 87%, than unsheltered at 13%. Of those sheltered, 65% were in emergency and seasonal shelters and 35% were in transitional housing programs.

Discussion:

Available data indicates the Charlotte community is making significant progress in assisting households experiencing homelessness. Most significantly perhaps is a 70% decrease in unsheltered homeless households since 2009. A persistant need continues for homeless services and facilities. Service providers request increased funding for housing subsidies and permenant housing solutions to support ongoing efforts to end veteran and chonic homelessness.

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

Charlotte works with several populations of households who may not be homeless but possess special needs and may require support to live independently. These include but are not limited to persons with developmental disabilities, addiction, the elderly or persons living with HIV/AIDS. Persons living with HIV/AIDS experience unique challenges in pursuing both work and housing options. There are 7,154 confirmed cases of HIV/AIDS in the City's service area. The actual infection rate is higher due to individuals with HIV who have yet to be diagnosed. A broad range of services are needed by this community and others with specials need to maintain housing such as case management, counseling, medication assistance, job training or financial assistance.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	5,301
Area incidence of AIDS	363
Rate per population	16
Number of new cases prior year (3 years of data)	825
Rate per population (3 years of data)	12
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	7,154
Area Prevalence (PLWH per population)	312
Number of new HIV cases reported last year	0

Table 27 – HOPWA Data

Data Source: CDC HIV Surveillance

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	475
Short-term Rent, Mortgage, and Utility	1,600
Facility Based Housing (Permanent, short-term or transitional)	0

Table 28 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

Populations with special needs are described as any special population that needs support to maintain housing and without support would suffer a decreased quality of life or risk for homelessness. This is a broad description that encompasses persons with developmental disabilities, addiction, the chronically homeless or persons living with HIV/AIDS.

Persons with HIV/AIDS continue to report significant experience with stereotypes and stigmas resulting in fear and discrimination. Challenges created by this behavior include barriers to securing and maintaining housing. Persons with HIV/AIDS typically have difficulty maintaining full time employment resulting in low-income. Chronic health issues impact their ability to maintain job stability and results in poor credit and rental history.

What are the housing and supportive service needs of these populations and how are these needs determined?

Special needs populations may require assistance with functions of daily living such as paying bills, shopping or transportation. Others may require less intensive case management, job placement or job coaching, counseling or assistance with rent or utilities.

In 2011, a charlotte area HIV/AIDS consortium engaged Building Changes to prepare an HIV/AIDS Housing Action Plan for the Charlotte Metropolitan Statistical Area. As a part of this process, over 60 members from the community participated to help identify strengths, gaps, and opportunities in the community. Input was provided by focus groups consisting of those living with HIV/AIDS, community stakeholders, and a steering committee. The focus of this project was to identify ways in which the community can increase and improve housing opportunities and stability for those people living with HIV/AIDS. Through an analysis provided by all participants, the action plan outlined two main goals: 1) Increase access to affordable and stable housing, 2) Improve HIV/AIDS housing provider collaboration with other systems at the local, state, and federal level through outreach and engagement.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to current HIV statistics, there are 7,154 individuals living with HIV/AIDS in our 10 County MSA. These counties include Cabarrus, Gaston, Iredell, Lincoln, Mecklenburg, and Rowan in North Carolina and Chester, Lancaster and York Counties in South Carolina. According to the Ryan White Program Needs Assessment, and with estimates for individuals living with HIV/AIDs for Cabarrus, Gaston, and Mecklenburg North Carolina and York Counties in South Carolina, African Americans represent 69% of the cases, Whites 25% and Hispanics 5%. Men represent 69% and women 31% of the individuals living with HIV/AIDS. Individuals aged 20-44 years represent 51% and people aged 45+ represent 48%.

Discussion:

Due to complex and unique needs, providing housing and services for special populations is a difficult undertaking. Advances in health care and best practices for working with these population means persons with special needs are living longer. Taken together, the need for special populations housing and services will continue to increase.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

As a community nearing one million citizens, The City of Charlotte is constantly challenged to provide public facilities to meet the needs of a growing population. The City and County prioritizes available funding for schools, parks and other recreational facilities. Nonprofit organizations also provide public facilities such as shelters that provide housing for victims of domestic violence and others in need of emergency accommodations. As the City grows and existing assets age there is ongoing need for additional assets to support growth as well as the rehabilation, retrofit and upgrade of existing facilities.

How were these needs determined?

The City of Charlotte conducts ongoing Community Investment Planning - a long range comprehensive planning effort focused on advanced planning for City capital expenditures. Mecklenburg Parks and Recreation, City Planning, Public Transit (CATS), Engineering, Utilities and other City departments all particpate in this effort. Investment planning groups review and priortize needs and then assign funding recommedations to meet each need. Many of these groups also conduct their own needs assesment and author stand alone capital improvement plans.

Describe the jurisdiction's need for Public Improvements:

Like public facilities, public improvements such as water, sewer, streets and sidwalks must also be improved and expanded to meet City growth. Because low and moderate income households are more frequentely found living in older dwellings, addressing aging infrastructure, ensuring access to water and sewer and adding sidewalks to older communities are important needs that both improve public infastructure and have a direct impact on HOME and CDBG target populations.

How were these needs determined?

Needs for public improvements are developed through community investment planning, discussed above.

Describe the jurisdiction's need for Public Services:

Supportive public services offer working class families education and counseling resources to improve quality of life and result in more resilient and stable communities. The Charlotte region has on-going needs for a wide range of community services. Soft services supporting housing are in demand to help citizens understand the homebuying process or locate suitable housing. Credit continues to be a

significant barrier to homeownership, especially for low and moderate income families. After school time educational enrichment opportunities provide continuing education for school age children outside the regular school day. The City has a history of providing funding for out of school time activities with partner agencies reporting increasing demand for a limited number of student enrollment spots.

How were these needs determined?

Need for supportive services is determined by utilization of existing supportive services offered by the City of Charlotte and nonprofit partner organizations. Requests for homeownership related services and various types of case management remain high.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Charlotte, like much of the United States experienced a tumultuous housing market beginning in 2008, now referred to as the 2008 Housing Recession. The housing market is in a strong recovery with Charlotte housing prices up eight percent from January 2014 to January 2015. The volume of both residential sales and new construction starts are also up over the previous year. The number of foreclosures and homes with mortgages that exceed the value of the property are both in decline.

These trends are good for the overall Charlotte market and indicate continuing immigration and job growth. This news is mixed for low and moderate income households; more jobs may be available but wages are not keeping pace with increasing housing costs. The improving economy will put pressure on existing housing stock, lowering the number of available units and raising the cost of both owning and renting. HUD Comprehensive Housing Affordability Strategy (CHAS) data indicates that there are approximately 38,000 housing units priced affordably for the 71,000 households earning less than 50% of area median income. The remaining households are paying more than 30% of their gross monthly income on housing.

Along with the lack of units needed for low income households, the analysis indicates ongoing needs to protect existing subsidized housing, rehabilitate dilapidated housing stock and provide units of housing for special populations.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

Charlotte is a growing metropolitan area with good schools, jobs and amenities that encourage business growth and immigration. Growth encourages market rate development evidenced by a recent surge in new rental construction, single family housing development and increased private housing retrofits in established neighborhoods. As a result, housing affordable to low and moderate income families is experiencing stagnation or decline due to conversion of rental units, land prices, rising rents and construction costs. Especially vulnerable are very low income households and special populations such as the chronically homeless.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	237,819	60%
1-unit, attached structure	29,058	7%
2-4 units	19,395	5%
5-19 units	61,204	16%
20 or more units	38,497	10%
Mobile Home, boat, RV, van, etc	7,187	2%
Total	***393,160***	***100%***

Table 29 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	306	0%	2,981	2%
1 bedroom	2,476	1%	34,127	25%
2 bedrooms	27,712	13%	57,748	42%
3 or more bedrooms	190,219	86%	41,284	30%
Total	***220,713***	***100%***	***136,140***	***99%***

Table 30 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City of Charlotte's ongoing housing activities support the diverse nature of the community providing support to households ranging from very low to moderate income. Support is provided for both rental

OMB Control No: 2506-0117 (exp. 06/30/2018)

and owner occupied housing and for housing providing supportive solutions. During the last five years, the City has provided housing rehabilitation for approximately 1,000 owner occupants. Rehabilatation addresses code violations, energy efficiency and lead hazards. Over 1,300 households recieved down payment assistance to promote homeownership. The City has financed over 800 new affordable housing units using federal and local funds to support diverse housing options in the community. New constuction has primarily focused on providing housing options for households under 60% of area median income with a focus on households at or below 30% of area median income.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

In Charlotte, the most abundant housing affordable to households earning below 80% of the area median income is market rate housing where the market rent is affordable to this income group. Because there is no restriction on the rent charged, economic pressures may drive prices above affordable levels for low and moderate income households. Affordable units available for homeownership are also being lost due to rising home values in desired neighborhoods and purchases by rental investors who convert single family homes to rental properties.

An additional concern regarding rental housing is Low Income Housing Tax Credit funded apartment communities. Projects developed with this funding provide a significant number of units to very low income households. After 15 years, many of these projects affordability requirements expire. Over 1,600 units of tax credit funded housing is anticipated to expire over the period covered by this plan.

Does the availability of housing units meet the needs of the population?

Available housing does not meet the needs of Charlotte's most vulnerable populations. Housing options for the chronically homeless and subsidized units for low income households are limited; especially at very low income levels. The need for units serving very low income households was demonstrated when The Charlotte Housing Authority (CHA) opened its waiting list for vouchers that subsidize housing costs and received over 32,000 applications.

Describe the need for specific types of housing:

Charlotte has a need for housing that meets the needs of special populations including the elderly, chronically homeless and persons with disabilities who require supportive services. Housing for low income households is in demand, particularly in areas with access to transportation and in proximity to job centers.

Discussion

Meeting the needs for housing is a complex undertaking and is affected by various external factors requiring adjustments to project financing, pricing and location. The City's approach will continue to focus resources on housing activities that create or sustain unit types that are not produced or under produced by the private housing market.

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

Charlotte offers rental and single family housing units at a variety of price points. Charlotte minimum housing codes ensures a level of housing quality to protect residents and remove blighted properties from the community. Following the end of the housing recession, housing costs have trended up and higher prices due to increased demand are expected over the next five years.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 31 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	24,419	17.9%
$500-999	90,216	66.3%
$1,000-1,499	17,188	12.6%
$1,500-1,999	2,731	2.0%
$2,000 or more	1,586	1.2%
Total	***136,140***	***100.0%***

Table 32 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	5,170	No Data
50% HAMFI	23,555	8,433
80% HAMFI	80,082	36,565
100% HAMFI	No Data	55,937
Total	***108,807***	***100,935***

Table 33 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	607	669	793	1,069	1,326
High HOME Rent	631	692	813	1,096	1,235
Low HOME Rent	600	642	771	890	993

Table 34 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Charlotte is currently experiencing a shortage of housing for low and moderate income households, especially rental housing. Available data overstates current rental market inventory. Resulting from the financial crisis of 2008, strict requirements to obtain mortgage financing have resulted in increased demands for rental housing. A significant number of single family homes affordable to low and moderate income families were purchased by investors for rental housing reducing available homeownership units for low and moderate income households and aggravating the negative effect of tighter mortgage requirements.

How is affordability of housing likely to change considering changes to home values and/or rents?

The North Carolina State Demographer's office estimates that by 2020, the population of Mecklenburg County will exceed 1,140,000 persons, a 24% increase since 2010. Rapid growth and a more stringent credit market result an increased demand for housing, especially rental properties. Increasing housing values and rental costs typically follow population increases as household demand for housing units outstrips the markets ability to provide units. This trend is anticipated to increase over the next five years.

In addition to decreased unit availability, pressures on the housing market will also affect affordability. Market rate rental properties will respond to increasing demand by increasing rental rates. This will likely result in an increase in housing cost burdened families and fewer units available for low and moderate income households.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Current HOME rents are roughly equal to market rates in the City of Charlotte with the exception of four bedroom units. Larger units are in high demand and the market is responding with increased prices for these units. Due to anticipated market pressures, market rate rents for all unit types may rise above affordable ranges for low and moderate income households. Housing in close proximity to amenities,

transit lines and in desired neighborhoods are most likely to experience sharp increases in rental rates. Existing City policies focus rental activities in these areas and require affordability periods to ensure ongoing availability of affordable rental units.

Discussion

This analysis provides a basis for understanding current trends that indicate moderate to significant housing cost increases over the next five years, particularly in the most desired neighborhoods. The City will look at multiple strategies to ensure that housing for low and moderate income households is protected and available in locations close to job centers and transportation.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

HUD Comprehensive Housing Affordability Strategy (CHAS) data indicates The City of Charlotte has over 350,000 single family and multifamily housing units. Over 90,000 units were constructed in the last fifteen years. The City's housing programs related to rehabilitation and redevelopment focus on units constructed prior to 1979. Over one third of the City's entire housing stock was built in this period. Aging housing stock requires increased capital investment to maintain standard condition. Maintenance and upkeep is a challenge for low income families, the elderly and disabled homeowners. The City recognizes the importance of maintaining the condition of housing. Housing in dilapidated condition lowers property values, may lead to health problems and can accelerate disinvestment in a neighborhood.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation:

The City of Charlotte enforces a minimum housing code to ensure City residents live in safe, decent and sanitary conditions. The City considers any housing unit in substandard condition if it does not meet the City's minimum housing code located in Part II Chapter 11 of the City of Charlotte Code of Ordiances. When a unit is selected for rehabiltation, all structures and systems are assessed and must have a remaining useful life of five years. Systems or structures having less than five years of useful life must be replaced during rehabiltation. In general, the City considers a unit suitable for rehabilitation if the unit can be repaired removing all code violiations and degraded systems replaced for less than $42,000. Housing units with repair costs exceeding $42,000, excluding lead costs, are considered not suitable for rehabiltation.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	59,876	27%	59,076	43%
With two selected Conditions	1,314	1%	3,626	3%
With three selected Conditions	148	0%	344	0%
With four selected Conditions	0	0%	28	0%
No selected Conditions	159,375	72%	73,066	54%
Total	***220,713***	***100%***	***136,140***	***100%***

Table 35 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	63,005	29%	31,384	23%
1980-1999	86,312	39%	53,978	40%
1950-1979	59,381	27%	43,044	32%
Before 1950	12,015	5%	7,734	6%
Total	***220,713***	***100%***	***136,140***	***101%***

Table 36 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	71,396	32%	50,778	37%
Housing Units build before 1980 with children present	30,399	14%	16,819	12%

Table 37 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	30,168	0	30,168
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 38 - Vacant Units

Data Source Comments:

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Within the City of Charlotte, over 121,000 housing units were constructed prior to 1979. Assuming that 30% of these units are occupied by low and moderate income households and estimating that approximately 50% of these units require some type of rehabilitation, over 18,000 units are in need of some type of rehabilitation.

Rehabilitation reduces the negative impacts of a dilapidated and aging housing stock. A high quality durable housing stock affordably priced for various income groups provides a necessary component for a diverse community. Rehabilitation also reduces health issues related to living in dilapidated housing

such as poor air quality or trip and fall hazards. In addition to the health benefits resulting from housing rehabilitation, reuse of existing housing stock reduces the need for new development that may stress existing public infrastructure.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

The City estimates that their may be as many as 2,000 housing units currently occupied by low and moderate income households. The City continues to operate a lead hazard reduction program with a goal of reducing the number of occupied homes containing lead hazards to zero.

Discussion

The City of Charlotte enforces a minimum housing code to ensure City residents live in safe, decent and sanitary conditions. The City considers any housing unit in substandard condition if it does not meet the City's minimum housing code located in Part II Chapter 11 of the City of Charlotte Code of Ordinances. Housing rehabilitation is an important component to an overall land use and development strategy that produces diverse housing options in an efficient manner while protecting our natural resources.

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

As a comprehensive strategy to improve the financial platform for the Charlotte Housing Authority's (CHA) 3,398 public housing units, CHA submitted Rental Assistance Demonstration (RAD) applications for a complete portfolio transition in December 2013. Congress raised the RAD unit limit in December 2014, meaning CHA's conversion plans may be implemented in the coming years. CHA believes the RAD conversion may, in the near future, provide a vehicle for funding ongoing maintenance and revitalization needs of its public housing units. CHA also continues to develop other revitalization strategies to provide the best quality housing possible to its current and future residents that not only maintains the existing stock, but adds additional needed workforce housing for Charlotte's low income families.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	3,225	4,724	296	4,428	332	0	0
# of accessible units									
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 39 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

OMB Control No: 2506-0117 (exp. 06/30/2018)

CHA currently operates 3,398 public housing units in Charlotte, NC. CHA's full-time apartment maintenance staff of 41 handle an average of 1,025 work orders every month on the 2,617 public housing and affordable units managed directly by CHA (including 41 off-line units), working to keep these units in very good condition. In addition, CHA has undertaken an aggressive modernization strategy over the past 20 years. This is described in the revitalization response below

OMB Control No: 2506-0117 (exp. 06/30/2018)

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 40 - Public Housing Condition

Additional Development Information

Savanna Woods is a traditional public housing community in a revitalized south Charlotte neighborhood located close to good neighborhood schools, a grocery store, a pharmacy, restaurants, a movie theater and downtown Charlotte. It is also adjacent to a Mecklenburg County Park on one side and the site of a future tax credit apartment community for seniors on the other. A Salvation Army Boys and Girls Club is across the street. Charlotte Housing Authority (CHA) has received a $1.4 million grant of CDBG money from the City of Charlotte and will combine that with $2,000,000 of CHA Moving to Work (MTW) funds to perform a full gut rehabilitation of these family units. Renovation is set to begin in late fall of 2014 and to be completed in under 12 months. Twelve (12) of the families will be relocated off-site during the rehabilitation and the other families will be relocated once on-site during the renovation process. Once the contractor completes the first 12 units, 12 existing families will take possession of the vacant buildings. This approach culminates in 37 families moving one time and allows families to remain in the development during the renovation.

The 122 **Strawn Cottage** units are located on a 16.67 acre lot within walking distance of Charlotte's downtown business district and on the edge of Charlotte's historic Dilworth neighborhood. This land, within walking distance of Charlotte's light rail system, also includes the now vacated CHA office building and a completely renovated, 170-unit Strawn Tower, a tax credit apartment complex serving very low income seniors. Each unit receives a public housing subsidy. CHA has submitted an application to HUD's Special Application Center for the demolition of these cottages and the office building (16.2 acres) and is now working with a team of experts to develop a mixed-income, mixed-use project for this currently-underutilized site.

The 191 unit **Hall House** high rise is located within the heart of Uptown Charlotte. Built in 1940 as a luxury hotel, known then as the Barringer Hotel, this building is listed on the National Register of Historic Places. CHA's strategy is to redevelop the entire 2.2 acre site into a thriving mixed-use development that returns Hall House to an operating hotel and bring new buildings that will be comprised of residential, office, retail and parking. The property ownership will be transferred to Horizon Development Properties, Inc., a subsidiary of the Charlotte Housing Authority. CHA has engaged a team of consultants who are working on a revitalization plan for this building and plans to bring a Development Partner on-board in the Spring 2015. Hall House is currently being utilized as swing space for existing public housing residents while other units are being renovated.

Located in the historic Cherry neighborhood, the 50-unit **Tall Oaks** development is situated on scattered parcels in this 100-year old neighborhood. Cherry was carved out of a cotton farm owed by John Springs

OMB Control No: 2506-0117 (exp. 06/30/2018)

Myers in the 1890s. By the 1910s, the area had become a working-class black neighborhood of renters and owners, many of whom worked in the nearby and more affluent Myers Park neighborhood. Given its proximity to Charlotte's uptown and the recently revitalized midtown section of Charlotte, and the Little Sugar Creek Greenway, gentrification is happening rapidly in Cherry. CHA is in the process of determining the best way to preserve the affordable units in this neighborhood, while increasing the density on CHA's underutilized land. CHA has submitted a preliminary application to the North Carolina Housing Finance Agency to redevelop its land, existing units will be demolished and residents relocated during the redevelopment.

Charlotte Housing Authority Strategic Plan Goals - Quality of Life

Strategic Plan Goal I: Create vibrant, healthy communities of choice for residents that qualify for federal housing assistance, while collaborating with others to reach those with special needs.

Objective: Strive to locate housing for families in neighborhoods that are well-resourced.

1. Continue to partner with the healthcare and social service providers who best meet the needs of the mentally ill and chronically homeless residents of Charlotte, with CHA providing the rental subsidies while the partner provides the needed supportive services.

CHA currently partners with the Urban Ministry Center/Moore Place, Supportive Housing Communities/McCreesh Place, The Affordable Housing Group/Everett House, A Child's Place/A Stable Home, the YWCA/Families Together, the Salvation Army/SHIP and Charlotte Family Housing to provide rental subsidies while the non-profit provides needed supportive services. In all but Everett House, stable housing is provided to formerly homeless individuals and families.

1. Continue to expand the supply of permanent mixed-income units in Charlotte, decreasing the concentration of poverty in our community.

As mentioned, CHA is opening The Vistas @ 707 in FY15, and is pursuing a redevelopment of three underutilized sites, Strawn Cottages, Hall House and Tall Oaks, seeking to preserve affordability for those needing 30% and under while expanding workforce housing options in Charlotte.

Strategic Plan Goal IV: Provide programs and services that measurably increase residents' quality of life.

Objective: Continue providing the agency's clients with tools for their success.

1. Re-tool the supportive programs for a targeted approach, providing resources to those populations that stand to benefit the most, reaching more than 1,200 households with self-sufficiency case management each year.

Details about CHA's self-sufficiency case management services are provided under the "Actions to encourage ….. homeownership" question below.

1. Continue to provide supportive case coordination to more than 1,000 elderly/disabled residents living in CHA high rise buildings.

The Client Services Department provides oversight and management to the ROSS Services Coordinator program. The program enables Service Coordinators to coordinate supportive services and other activities to our senior population -*62 years of age or older*- and disabled residents as defined under HUD/SS definition. Services are designed to help improve living conditions, increase their quality of life and enable these residents to remain independent and avoid placement in a full-care facility.

There are a total of five Service Coordinators distributed within the following sites: Edwin Towers, Parktowne Terrace, Charlottetown Terrace, Strawn Apartments, Prosperity Creek and Steele Creek Apartments. A key goal of the program is to create and maintain linkages within the community to meet the needs of our residents.

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Over the past 20 years the Charlotte Housing Authority has undertaken an aggressive program to modernize its public housing stock. In 1994, CHA had 3,906 public housing units all in highly concentrated traditional public housing communities. By 2014, CHA had 1,136 public housing units located in privately managed mixed income communities where these families and/or individuals may be living beside others paying an affordable (e.g. tax credit) and/or market rate rent. An additional 97 public housing units are located in developments owned and operated by supportive housing providers offering case management for their formerly homeless residents. For those remaining 2,165 traditional public housing units, CHA has undertaken an aggressive modernization strategy. Using HOPE VI, ARRA, NSP, local Housing Trust Fund, MTW and other funding sources, CHA has modernized 1,474 public housing units, leaving only 691 units of public housing at the end of 2014 needing substantial renovation, and aggressive plans are underway to modernized 412 of those units by the end of 2017. The four traditional public housing developments currently slated for revitalization by 2017 are Savanna Woods (49 units), Tall Oaks (50 units), Hall House (191 units) and Strawn Cottages (122 units).

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

CHA's Board of Commissioners adopted a Five-Year Strategic Plan in September of 2013 and has been working on its implementation since its adoption. Two of the five goals outlined in that plan focused on our residents and those goals and objectives are included in this section.

Discussion:

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

The City of Charlotte is supported by a broad coalition including government, nonprofits, private businesses and institutional partners dedicated to end and prevent homelessness. These organizations provide dozens of programs and facilities to meet the varying needs of families experience housing crisis.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	449	169	1,693	368	0
Households with Only Adults	412	88	211	0	35
Chronically Homeless Households	0	0	0	539	0
Veterans	0	0	0	65	0
Unaccompanied Youth	9	0	0	0	0

Table 41 - Facilities Targeted to Homeless Persons

Data Source Comments: Information provided by Point In Time Count, Housing Inventory

OMB Control No: 2506-0117 (exp. 06/30/2018)

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

Connecting people to mainstream benefits is necessary to successfully house homeless and special needs populations. The City continues to connect participants with mainstream benefits utilizing the tools already in our community. The Continuum of Care provides information on current and new resources on an on-going basis. Service providers use the NC Department of Health and Human Services' electronic system to help participants apply for mainstream benefits including: food stamps, Work First, Medicaid, NC Health Choice, and the Children's Health Insurance Program. Local clinics offer health care and medications on a sliding scale fee basis, allowing people to receive care, free of charge, while applications for insurance are processed. The North Carolina Coalition to End Homelessness offers periodic trainings to increase the number of available SSI/SSDI Outreach Access and Recovery (SOAR) workers and monitor the effectiveness of the SOAR applications that are completed. In addition, Coordinated Assessment will ensure that appropriate and timely referrals are made to mainstream services and help identify gaps in benefits that then can be addressed.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Mecklenburg County, Shelter Plus Care Program – provides permanent supportive housing for chronic homeless individuals

*Supportive Housing Com*munities - provides permanent supportive housing for chronic homeless individuals and families

Urban Ministry Center - provides permanent supportive housing for chronic homeless individuals; provides outreach services to unsheltered homeless

Community Link – provides permanent housing for homeless families; provides target prevention assistance for at risk families; provides housing assistance for veterans through the SSVF program

The Salvation Army – provides emergency shelter for homeless women and children, provides transitional housing for homeless individuals and families; provides permanent housing for homeless families

Charlotte Family Housing – provides temporary and permanent housing for homeless and at risk families

Men's Shelter of Charlotte – provides emergency shelter and permanent housing for single men

Family Endeavors – provides housing assistance for veterans through the SSVF program

Asheville Buncombe Community Christian Ministry (ABCCM) - provides housing assistance for veterans through the SSVF program

Alston Wilkes - provides housing assistance for veterans through the SSVF program

The Relatives – provides emergency and transitional housing for youth

YWCA of Charlotte – provides transitional housing for single women and families

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

The City of Charlotte provides support for facilities and programs that assist special populations. Charlotte's network of housing and service providers have a wide range of facilities to support the varying and specific needs of individuals and families who may need assistance to live independently. Additional units of housing are needed for special needs households, particularly those requiring higher amounts of subsidy and services to maintain independent living.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	44
PH in facilities	27
STRMU	51
ST or TH facilities	0
PH placement	44

Table 42 – HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The City's special needs population consists of persons with HIV/AIDs, persons with developmental disabilities or mental illness, persons recovering from alchol or drug addition, victims of domestic violence, children aging out of foster care and the frail elderly. Each indvidual has a unique set of needs but all require some type of supportive service to thrive in an independent living environment. Housing is needed to make independent living possible while providing needed services. For some persons requiring supportive services, having housing co-located with service facilities allows the resident to live independently while receiving individualized care. The type of housing provided is important because of the varying needs of this population and may include a single room occupancy or a group home type structure to support the specific needs of the residents. The phisical construction is of equal importance. Supportive housing often requires universal design and special security considerations such as gating or security doors as is the case when providing housing for survivors of domestic violence.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Charlotte Mecklenburg Continuum of Care (CoC) established Memorandums of understanding with the two major hospital systems, Carolinas Healthcare System (CHS) and Novant Health. Both use screening tools which include individualized discharge planning and questions on housing status. If it is determined that a patient is homeless, the hospitals provide strategies and resource lists intended to leverage community resources and make referrals to housing and supportive services such as Samaritan House, MedAssist, C.W. Williams Community Health Center, Urban Ministry Center and the Men's Shelter of Charlotte. Both hospital systems participate in Point-in-Time (PIT) counts and work with the CoC and respite providers through Community Care of North Carolina (CCNC) to coordinate and increase access to health care, for those who are most at risk and in need of safe and appropriate housing.

The Charlotte Mecklenburg Continuum of Care also has agreements that include protocols to ensure that clients in need of services and placement will only be released to homelessness as a last resort. Inpatient facilities routinely assign case managers or social workers to coordinate placements for patients about to be discharged. Despite a vast array of housing providers, there is a shortage of affordable housing for this population. If the dischargee has lost Social Security Disability (SSDI) benefits and has no income, then the case manager/social worker may work with County's Behavioral Healthcare System to find suitable housing. If there is no available placement and a dischargee enters the shelter system, then (s)he receives wrap-around services to address the housing barriers and prevent a similar discharge from recurring. Hope Haven, Assisted Living, Shelter Plus Care, The Key Program, The Transition to Community Living (DOJ settlement), and other CoC members routinely step forward to assist when safe housing is not otherwise available.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City will use HOPWA funding to provide housing, information resources and supportive services for persons living with HIV. The City's housing rehabilitation program will focus on housing improvements for elderly or disabled homeowners which may include accessibility modifications to assist these special populations with daily living.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City will use HOPWA funding to provide housing, information resources and supportive services for persons living with HIV. The City's housing rehabilitation program will focus on housing improvements for elderly or disabled homeowners which may include accessibility modifications to assist these special populations with daily living.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

Factors creating barriers to affordable housing include stresses on available funding for affordable housing, high land costs, dilapidated housing stock and the lack of low income household 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 funding for housing developments. This resource is becoming increasingly stressed due to cuts in funding for affordable housing at both the Federal and State level. In 2014 the North Carolina General Assembly cut funding to affordable housing by eliminating the North Carolina State Tax Credit and the North Carolina Historic Tax Credit. It replaced these sources of funding with a loan program that excludes medium and large size cities such as Charlotte from participation decreasing available funding for Charlotte.

Land costs following the recent recession are on the rebound, a trend that is likely to accelerate with the larger economy. Higher land prices affect the cost of multifamily development and increase mortgage payment amounts for single family homebuyers.

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

A major barrier to affordable housing is access to mortgage loans for low income buyers. One result of the 2008 finance crisis was the tightening of credit rules and increases in insurance premiums related to mortgage lending. The result is less households able to qualify for a mortgage loan at any percentage rate.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Charlotte is a regional health care and banking hub. The City and surrounding areas enjoy strong growth including double digit in migration over the next five years. The economy however is not a level playing field with highly skilled workers enjoying the majority of new job opportunities. Accurate market assessment is critical to informing economic / workforce development strategies.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	581	186	0	0	0
Arts, Entertainment, Accommodations	34,799	46,987	14	12	-2
Construction	9,926	18,967	4	5	1
Education and Health Care Services	33,549	45,612	14	12	-2
Finance, Insurance, and Real Estate	32,491	59,178	13	15	2
Information	9,416	16,589	4	4	0
Manufacturing	17,157	25,425	7	7	0
Other Services	7,765	11,658	3	3	0
Professional, Scientific, Management Services	36,580	63,063	15	16	1
Public Administration	0	0	0	0	0
Retail Trade	31,947	41,928	13	11	-2
Transportation and Warehousing	12,134	24,004	5	6	1
Wholesale Trade	16,642	35,109	7	9	2
Total	242,987	388,706	--	--	--

Table 43 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

OMB Control No: 2506-0117 (exp. 06/30/2018)

Labor Force

Total Population in the Civilian Labor Force	405,293
Civilian Employed Population 16 years and over	365,000
Unemployment Rate	9.94
Unemployment Rate for Ages 16-24	29.68
Unemployment Rate for Ages 25-65	6.91

Table 44 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	101,559
Farming, fisheries and forestry occupations	15,604
Service	33,276
Sales and office	96,211
Construction, extraction, maintenance and repair	27,402
Production, transportation and material moving	19,062

Table 45 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	226,303	67%
30-59 Minutes	97,546	29%
60 or More Minutes	15,477	5%
Total	***339,326***	***100%***

Table 46 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	26,932	5,192	12,947

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
High school graduate (includes equivalency)	54,963	7,332	16,018
Some college or Associate's degree	86,886	8,735	18,884
Bachelor's degree or higher	140,490	6,826	20,969

Table 47 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	3,286	5,885	5,698	6,207	4,838
9th to 12th grade, no diploma	10,046	9,902	6,352	11,027	6,691
High school graduate, GED, or alternative	18,099	20,778	22,794	34,794	15,902
Some college, no degree	26,123	24,858	23,695	34,828	13,522
Associate's degree	4,809	8,532	8,693	14,156	3,466
Bachelor's degree	9,622	42,021	33,147	40,825	10,563
Graduate or professional degree	485	15,289	15,219	21,955	6,074

Table 48 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,884
High school graduate (includes equivalency)	25,210
Some college or Associate's degree	32,251
Bachelor's degree	49,230
Graduate or professional degree	64,191

Table 49 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The City of Charlotte is a regional hub for banking, finance and education. It is home to the national headquarters for Bank of America. Professional management services, finance, insurance, real estate,

the arts, entertainment and accommodations industries make up 43 percent of all jobs in the Charlotte area. Education and Retail employment also make up a significant portion of area employment.

Describe the workforce and infrastructure needs of the business community:

Charlotte has a diverse and robust business community. For local companies to grow, they require a built environment that meets various transportation needs and information technology architecture as well as a workforce with specific skill sets for each industry. Charlotte continues to provide support to growing businesses and partners with academic and skill development organizations to meet the needs of a changing workforce requiring an increasing number of skills and specialties.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Charlotte, like much of the US, is recovering from the worst recession of the last several decades. The recovery in the Charlotte Mecklenburg metro area is well underway with increases in real estate values, job growth and a year of positive increases to North Carolina's GDP. In 2014, several large companies announced their relocation to Charlotte. The City continues to provide incentives to large organizations to relocate the City. Charlotte also supports small businesses with various programs designed to help start, grow and sustain businesses.

Employment with Charlotte businesses requires high levels of education and training. This trend will continue as businesses become even more technology based. Charlotte continues to attract more businesses requiring engineering or advanced college degrees. Other industries historically less reliant on technology, such as manufacturing, now require computer systems run by staff with specialized training.

Increasing rates of commercial and residential construction will require more skilled employees to meet demand. This will create work opportunities in skilled trades and contracting.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The greater Charlotte region provides strong job offerings in banking, finance, health care and energy related jobs. Professionals who possess specialized skills in this area are highly sought after. Workers without specialized skill sets continue to struggle in this economy with higher levels of unemployment and less stable work environments.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The University of North Carolina Charlotte, Central Piedmont Community College and Goodwill industries all have educational programs and workforce development initiatives targeting skillsets desired by Charlotte area businesses.

All of these efforts support the consolidated plan in that the demand for skilled workers is present in the greater Charlotte economy but the current demand for workers with needed skill sets exceeds the number of available workers. The efforts of these agencies are supported directly by City programs that provide mentoring and out of school educational enrichment activities that improve graduation rates and help graduating high school students plan for future education and training.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Below are three of the seven summary objectives of the Charlotte area CEDS:

- Improving basic K-12 education remains a pressing concern and priority for the region.
- College and university participation in economic development must be strengthened so feedback mechanisms are in place to allow faster deliberate response by the education community to changes in industry needs and alignment of training/curriculum of the future.
- The region must achieve realignment of its existing workforce skills toward the targeted industries and competencies that will generate new jobs in the future as well as enhance the same career pathways link to students and younger generation.

City programs historically provided using HUD funding target educational preparedness for low and moderate income families and support workforce readiness and alignment strategies outlined by the CEDS.

Discussion

The Charlotte area's strong economy is an opportunity for low and moderate income families to increase household income. Analysis indicates the continuing importance of workforce development initiatives and partnering between businesses and educational intuitions.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Concentrations of households with multiple housing problems are primarily located in North, East and West Charlotte. Some areas in the Towns of Matthews, Davidson and Huntersville also have high levels of households with housing programs. This analysis is based on defining concentration of housing problems as census tracts where 40% or more households are cost burdened or have other housing problems.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The concentrations of minorities and low income families are consistent in geography with the location of households experiencing one or more housing problems. A concentration is considered any census tract in the top one fourth of all census tracts in percentage of minorties or percentage of households living in poverty. This concentration forms a "cresent" from West Charlotte excluding the center city area and including North and East Charlotte.

What are the characteristics of the market in these areas/neighborhoods?

These areas of concentration are diverse but typically include areas of older housing stock, lack recent residential or commercial development. Housing values are usually below market rate and housing code cases in these areas are higher than the City average.

Are there any community assets in these areas/neighborhoods?

Yes. Many of the described areas are close to job centers and amenities. Charlotte has good transportation infrastructure and a rich history. Starting close to the city center, and moving out toward more overburdened areas, many communities of low wealth and high minority concentrations have seen reinvestment in the past ten years.

Are there other strategic opportunities in any of these areas?

Yes. The City has a goal of providing diverse communities for all Charlotteans located in proximity to job centers and amenities. Some of these communities are experiencing reinvestment from public and private sources. The opportunity and challenge is to encourage a mix of housing types and price points along with retail options that provide a range of good and services. There are additional opportunities for neighborhoods that are not yet experiencing this type of reinvestment. Several communities are in locations with reinvestment potential possessing sturdy housing stock and easy access to major thoroughfares.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Charlotte's 2016-2020 Strategic Plan for the use of HUD funds provides broad support to community partners, assistance to stabilize households in crisis, activities to promote diverse rental and homeownership opportunities and invests in community based solutions that create equitable and sustainable neighborhoods. Providing diverse housing options and support for neighborhoods cannot be solely accomplished by the City of Charlotte. The City works with a network of partners who provide programs and services for low and moderate income households. Mecklenburg County continues to provide countywide social services and support programs. The Charlotte Housing Authority is the County's largest rental housing provider for low and moderate income households. The Charlotte Mecklenburg Housing Partnership provides an array of homeownership programs, works as a rental housing developer and continues to develop Brightwalk, a redevelopment area project that once was a high crime area is now transformed into a true mixed income community. These partners along with many nonprofit agencies supported by funding through the Consolidated Plan, work together to accomplish the goals outlined in this section. The City's goals for the 2016-2020 Consolidated Plan are:

- Provide temporary rental assistance
- Finance permanent supportive rental housing
- Provide opportunities for homeownership
- Provide programs to support persons with HIV/AIDS
- Increase the supply of affordable rental housing
- Improve the existing housing stock
- Support facilities and programs for the homeless
- Increase neighborhood sustainability
- Promote business growth and a robust workforce

The following Strategic Plan provides more detailed information on available resources and targeted outcomes for each goal. The Plan also details City plans for ending homelessness, reducing poverty and mitigating lead based paint in the community.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 50 - Geographic Priority Areas

1	**Area Name:**	Double Oaks Redevelopment Area
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	12/8/2008
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	This area is bound by Statesville Avenue to the East, LaSalle Street to the North, I-77 to the West and Woodard Street to the South.
	Include specific housing and commercial characteristics of this target area.	This area was a public housing project. Through redevelopment the area will provide a mix of housing, commerical uses and amenities.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Public outreach conducted prior to 2008 indentified this area as a redevelopment opportunity.
	Identify the needs in this target area.	Mixed income housing, amenities and retail development.
	What are the opportunities for improvement in this target area?	All identfied needs are planned inprovements for this area.
	Are there barriers to improvement in this target area?	Significant barriers existed in previous phases of this project. The site is now under full control of the Charlotte Mecklunburg Housing Parnership and development is underway.
2	**Area Name:**	City of Charlotte
	Area Type:	Service Geography
	Other Target Area Description:	Service Geography
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	

OMB Control No: 2506-0117 (exp. 06/30/2018)

	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	**Area Name:**	HOPWA Designated Service Area
	Area Type:	Service Geography
	Other Target Area Description:	Service Geography
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
4	**Area Name:**	City of Charlotte/ Mecklenburg County
	Area Type:	Service Geography

OMB Control No: 2506-0117 (exp. 06/30/2018)

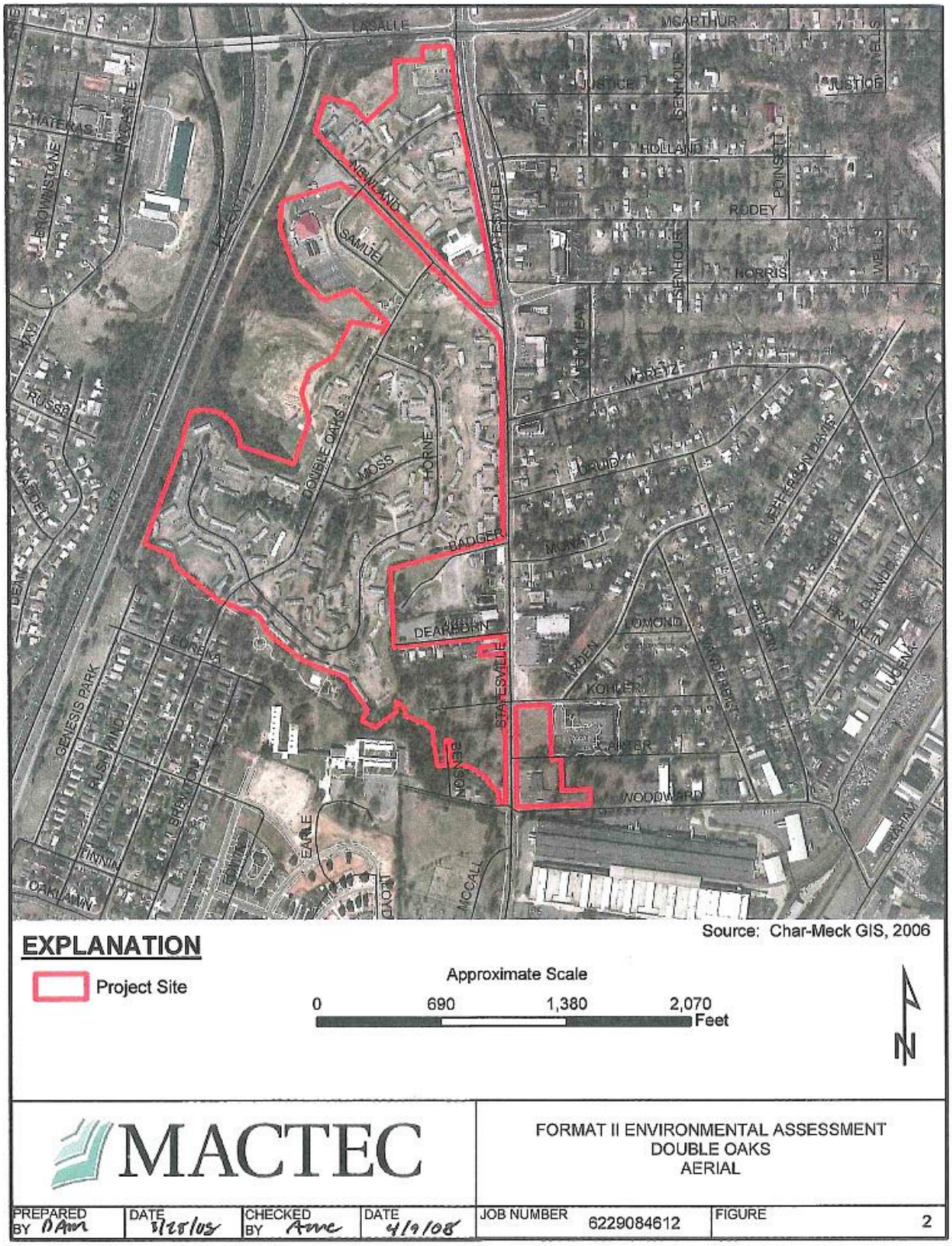
	Other Target Area Description:	Service Geography
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The City's goal in area specific funding is to invest federal funding for housing and community development in a way that supports other federal, state and local investments while encouraging additional investments from the private sector. One way the City meets this goal is through continuing investments in the Brightwalk Development, located in the Double Oaks Redevelopment Area. This development is a colaboration between Charlotte, the Charlotte Mecklenburg Housing Partnership and private developers to create a mixed income development that supports housing diversity.

A citywide Community Improvement Plan is in development. This process will allow communities to participate in needs identification creating a basis for future multidisciplinary projects and identifying communities where area specific plans can be used to increase housing diversity and sustainability.



Double Oaks Redevelopment Area

OMB Control No: 2506-0117 (exp. 06/30/2018)

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 51 – Priority Needs Summary

1	**Priority Need Name**	Short term rental assistance.
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Individuals Families with Children veterans Persons with HIV/AIDS Victims of Domestic Violence
	Geographic Areas Affected	Service Geography
	Associated Goals	Provide temporary rental assistance. Respond to COVID related community impacts.
	Description	Data indicates that housing cost continue to burden LMI households. Temporary rental support is a critical and ongoing need that assists struggling households by stabilizing housing during a crisis period allowing LMI households to build self-sufficiency without entering or reentering a homeless situation.
	Basis for Relative Priority	The City of Charlotte considers each need of equal priority.
2	**Priority Need Name**	Rental housing providing supportive services.
	Priority Level	High

OMB Control No: 2506-0117 (exp. 06/30/2018)

	Population	Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	Geographic Areas Affected	Service Geography
	Associated Goals	Finance permanent supportive rental housing. Respond to COVID related community impacts.
	Description	The chonically homeless and persons with disabilities often need housing that offers continuous supportive services. There is a lack of housing for persons in need of special support.
	Basis for Relative Priority	The City of Charlotte considers each need of equal priority.
3	**Priority Need Name**	Affordable rental housing units.
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Elderly

OMB Control No: 2506-0117 (exp. 06/30/2018)

	Geographic Areas Affected	Service Geography Service Geography
	Associated Goals	Finance permanent supportive rental housing. Increase the supply of affordable rental housing.
	Description	As shown by the needs assessment and market study, Charlotte has a need for rental housing affordable to low and moderate income families, especially those at or below 60% of area median income.
	Basis for Relative Priority	The City of Charlotte considers each need of equal priority.
4	**Priority Need Name**	Support for special populations.
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Service Geography Service Geography

OMB Control No: 2506-0117 (exp. 06/30/2018)

	Associated Goals	Finance permanent supportive rental housing. Promote business growth and a robust workforce. Provide programs to support persons with HIV/AIDS. Support facilities and programs for the homeless.
	Description	Support for Special Populations
	Basis for Relative Priority	The City of Charlotte considers each need of equal priority.
5	**Priority Need Name**	Improvements to existing housing stock.
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly
	Geographic Areas Affected	Service Geography
	Associated Goals	Improve existing housing stock. Increase neighborhood sustainability.
	Description	A significant portion of housing in Charlotte was constructed prior to 1978. Older housing occupied by LMI households is more likely to be in a delapidated condition. Investment in this housing is needed to protect the well being of the occupant and to ensure the housing remains affordable to lower income households.
	Basis for Relative Priority	The City of Charlotte considers each need of equal priority.
6	**Priority Need Name**	Financial support for homebuyers.
	Priority Level	High

OMB Control No: 2506-0117 (exp. 06/30/2018)

	Population	Low Moderate Middle Large Families Families with Children
	Geographic Areas Affected	Service Geography Service Geography
	Associated Goals	Provide opportunities for homeownership.
	Description	Recent declines in homeownership rates and lower numbers of first time homebuyers indicate ongoing need for homeownership support. Programs are needed to educate and support households moving toward homeownership.
	Basis for Relative Priority	The City of Charlotte considers each need of equal priority.
7	**Priority Need Name**	Community facilities and infrastructure.
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	Double Oaks Redevelopment Area Service Geography
	Associated Goals	Increase neighborhood sustainability.
	Description	Community Facilities and infrastructure improvements are needed for low income neighborhoods to develop more sustainable communities by providing the things families need in close proximity to the places they live and in ways that are convenient and accessible.

	Basis for Relative Priority	The City of Charlotte considers each need of equal priority.
8	**Priority Need Name**	Focused neighborhood redevelopment.
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	Double Oaks Redevelopment Area Service Geography
	Associated Goals	Increase neighborhood sustainability.
	Description	Many Charlotte neighborhood experience a wide variety of situations resulting in higher levels of crime and physical or social disinvestment. Specific neighborhood based investment strategies are necessary to revitalize these neighborhoods.
	Basis for Relative Priority	The City of Charlotte considers each need of equal priority.
9	**Priority Need Name**	Grow businesses and a robust workforce.
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals veterans

	Geographic Areas Affected	Service Geography
	Associated Goals	Promote business growth and a robust workforce.
	Description	Charlotte citizens have a need for employable skill development opportunities to provide LMI workers access to higher wage jobs. Ongoing support of LMI small businesses is also a priority need. Opportunities are needed starting in childhood with educational enrichment that encourages ongoing education and employable skill development.
	Basis for Relative Priority	The City of Charlotte considers each need of equal priority.
10	**Priority Need Name**	Mitigate effects of COVID Pandemic.
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Service Geography Service Geography Service Geography
	Associated Goals	Respond to COVID related community impacts.
	Description	Beginning in January 2020, the Charlotte region begin experiencing the impacts of a new global virus, COVID 19. To combat a medical crisis local, state and federal leadership imposed multiple social isolation orders that are resulting in job losses, business closures and other negative impacts on low and moderate income households.
	Basis for Relative Priority	

Narrative (Optional)

OMB Control No: 2506-0117 (exp. 06/30/2018)

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The Charlotte rental market has experienced significant pressure due to in migration and increasing demand for housing located close to job centers and amenities. As fair market rents increase, it will become increasingly difficult to provide assistance to eligable households and may require increases in funding or cuts to the number of households who recieve assistance.
TBRA for Non-Homeless Special Needs	City funding for non-homeless special needs is focused on permanent supportive housing.
New Unit Production	Changes in mortgage credit requirements and young adults' housing preferences have lowered the number of homebuyers entering the market. New homeownerhip projects will only be considered following a market study indicating demand not being met by the market. Demand for rental units affordable to households at 40%-80% of area median income in addition to demands for market rate rental units are anticipated to be strong for the foreseeable future. This is especially true for units close to amenities and transit.
Rehabilitation	Factors that affect both owner occupied and rental rehabiliation include cost of materials and labor availability. While moderate increases in materials costs are expected, having an adequate number of qualified contractors to meet demand is a current concern. As the building industry improves, a decrease in available labor is expected which will negiatively impact the pace of housing rehabilitatoin project completion.
Acquisition, including preservation	Coming off historic lows in real estate values resulting from the recent recession, prices in the Charlotte-Meckenburg area are rebounding. Acquisition of land suitable for multifamily housing is particularly competitive. Due to projected area growth, it is antiicipated that the cost of real estate will continue to increase over the next five years.

Table 52 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated five year funding is based on historic funding levels for each program. Funding amounts for each year will vary based on congressional action and the variables detailed in each allocation formula. The City may also use funding for housing and community development activities not listed in this plan.

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	5,183,380	250,000	0	5,433,380	22,000,000	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,008,392	200,000	0	2,208,392	8,800,000	

OMB Control No: 2506-0117 (exp. 06/30/2018)

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: $		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,794,703	0	0	1,794,703	6,800,000	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	444,353	0	0	444,353	1,700,000	
Continuum of Care	public - federal	Supportive services	1	0	0	1	1	

OMB Control No: 2506-0117 (exp. 06/30/2018)

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: $		
Other	public - federal	Admin and Planning Economic Development Financial Assistance Homebuyer assistance Homeowner rehab Housing New construction for ownership Overnight shelter Public Improvements Public Services Services	3,514,923	0	0	3,514,923	0	Funding provided through the CARES Act.
Other	public - federal	Admin and Planning Financial Assistance Housing Overnight shelter Permanent housing in facilities Permanent housing placement Rental Assistance Services STRMU Supportive services	416,283	0	0	416,283	0	Funding provided through the CARES Act.

OMB Control No: 2506-0117 (exp. 06/30/2018)

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: $		
Other	public - federal	Admin and Planning Permanent housing in facilities Permanent housing placement Public Services Rapid re-housing (rental assistance) Rental Assistance Services Short term or transitional housing facilities Supportive services Transitional housing	1,765,572	0	0	1,765,572	0	Funding provided through the CARES Act.
Other	public - local	Financial Assistance Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	502,098	0	0	502,098	2,000,000	

Table 53 - Anticipated Resources

OMB Control No: 2506-0117 (exp. 06/30/2018)

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

The City of Charlotte uses federal and local funding together to support a wide range of housing and community development activities. The City uses local dollars earmarked for housing and leverages dollars provided by City partners to provide an outstanding return on federal investments. The City sets aside local dollars to match with HOME funds, only drawing 75% of a project cost and the remaining amount from local funds on each HOME draw. The Emergency Solutions Grant match is provided by each subrecipient and verified during yearly grant monitoring.

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

No city property is used in this plan.

Discussion

The City will make yearly adjustments to its program allocations based on actual approved funding levels.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Charlotte - Neighborhood & Business Services	Government	Economic Development Homelessness Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
MECKLENBURG COUNTY	Government	Ownership Planning	
CHARLOTTE HOUSING AUTHORITY	PHA	Ownership Planning Public Housing Rental	Jurisdiction
Charlotte Mecklenburg Housing Partnership	CBDO	Economic Development Non-homeless special needs Ownership Rental neighborhood improvements public facilities	Other

Table 54 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Charlotte Mecklenburg area has a robust delivery system providing services from emergency shelter to first time homeownership. The City works with a number of local nonprofit housing agencies who provide programs and services on behalf of the City. The City acts as the lead agency for the Charlotte Mecklenburg Continuum of Care. This group coordinates efforts to reduce and end area homelessness and provides a continuum of services to low income households. The Charlotte Housing Authority 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

OMB Control No: 2506-0117 (exp. 06/30/2018)

Community Development Business Organization that works closely with the City on several projects. Its largest development, Brightwalk, is located in the Double oaks redevelopment area, and is a model for mixed income redevelopment.

The Charlotte Mecklenburg Coalition for Housing is a hub for these agencies. It is a board of appointed officials and includes representation from the education and private sectors. This group provides opportunity for collaboration as well as expertise in housing best practices. It oversees work on the Ten Year Plan to End and Prevent Homelessness and provides oversight of the Continuum of Care.
Areas that continue to provide opportunities to improve are in collaboration and chronic homelessness. Work still needs to be done to better coordinate the work around housing to produce efficient sustainable housing solutions. Chronic homeless is of particular concern. The resources needed to provide services to all in need are limited. Solutions to homelessness are complex and unique to each household. This area is a focus for the Coalition for Housing over the next five years.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services		X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS			X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

OMB Control No: 2506-0117 (exp. 06/30/2018)

Table 55 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The agencies that work directly with the homeless and chronically homeless populations have a network of resources used to identify and provide services as needed by each individual. Both the men and women's shelters have on site case workers who utilize this network after assessing each client. Outreach to locate and connect homeless and other vulnerable populations to services is provided by several agencies. Medical, dental and mental health are some of the services provided to this population. Rapid rehousing and permenant supportive housing are both used to quickly provide stable housing and deliver needed support.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Having a coordinated assessment system in Charlotte-Mecklenburg brings strength to identifying those who are most vulnerable in in our community. The City has a registry of persons identified as chronically homeless. The largest gap for service delivery is that there is not enough affordable housing units for the special needs population. This can cause delays and lapses in time to receive critical services because it is sometimes difficult to find the individuals in need.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

With a tool in place to help Charlotte-Mecklenburg identify gaps in providing homeless assistance the community will work to realign funding streams towards these gaps. Performance measures and outcomes will also be created and utilized to determine best sources of service delivery to individuals and families with priority needs.

OMB Control No: 2506-0117 (exp. 06/30/2018)

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide temporary rental assistance.	2016	2020	Affordable Housing Homeless	City of Charlotte	Short term rental assistance.	HOME: $3,412,500 ESG: $684,353 Local HOME Match: $787,500	Tenant-based rental assistance / Rapid Rehousing: 925 Households Assisted
2	Finance permanent supportive rental housing.	2016	2020	Affordable Housing Homeless Non-Homeless Special Needs	City of Charlotte	Affordable rental housing units. Rental housing providing supportive services. Support for special populations.	CDBG: $125,000 HOME: $56,250 Local HOME Match: $18,750	Rental units constructed: 10 Household Housing Unit
3	Provide opportunities for homeownership.	2016	2020	Affordable Housing	City of Charlotte City of Charlotte/ Mecklenburg County	Financial support for homebuyers.	CDBG: $411,680 HOME: $6,939,642 Local HOME Match: $1,495,848	Homeowner Housing Added: 1575 Household Housing Unit

OMB Control No: 2506-0117 (exp. 06/30/2018)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide programs to support persons with HIV/AIDS.	2016	2020	Affordable Housing Non-Homeless Special Needs	HOPWA Designated Service Area	Support for special populations.	HOPWA: $8,594,703	Public service activities other than Low/Moderate Income Housing Benefit: 2380 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 320 Households Assisted Housing for People with HIV/AIDS added: 12 Household Housing Unit HIV/AIDS Housing Operations: 175 Household Housing Unit
5	Increase the supply of affordable rental housing.	2016	2020	Affordable Housing	City of Charlotte	Affordable rental housing units.	CDBG: $200,000 HOME: $75,000 Local HOME Match: $25,000	Rental units constructed: 20 Household Housing Unit

OMB Control No: 2506-0117 (exp. 06/30/2018)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Improve existing housing stock.	2016	2020	Affordable Housing	City of Charlotte	Improvements to existing housing stock.	CDBG: $11,788,320 HOME: $487,500 Local HOME Match: $162,500	Rental units rehabilitated: 200 Household Housing Unit Homeowner Housing Rehabilitated: 325 Household Housing Unit
7	Support facilities and programs for the homeless.	2016	2020	Homeless	City of Charlotte	Support for special populations.	ESG: $1,460,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 400 Households Assisted Homeless Person Overnight Shelter: 10000 Persons Assisted Homelessness Prevention: 50 Persons Assisted

OMB Control No: 2506-0117 (exp. 06/30/2018)

8	Increase neighborhood sustainability.	2016	2020	Affordable Housing Non-Housing Community Development	Double Oaks Redevelopment Area City of Charlotte	Community facilities and infrastructure. Focused neighborhood redevelopment. Improvements to existing housing stock.	CDBG: $11,158,380 HOME: $37,500 Local HOME Match: $12,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 425 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 300 Households Assisted Facade treatment/business building rehabilitation: 2 Business Rental units rehabilitated: 12 Household Housing Unit Homeowner Housing Added: 8 Household Housing Unit Homeowner Housing Rehabilitated: 50 Household Housing Unit Direct Financial Assistance to Homebuyers: 8 Households Assisted

OMB Control No: 2506-0117 (exp. 06/30/2018)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
								Buildings Demolished: 4 Buildings
9	Promote business growth and a robust workforce.	2016	2020	Non-Housing Community Development	City of Charlotte	Grow businesses and a robust workforce. Support for special populations.	CDBG: $3,750,000	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted

OMB Control No: 2506-0117 (exp. 06/30/2018)

10	Respond to COVID related community impacts.	2020	2020	Affordable Housing Homeless Non-Housing Community Development	City of Charlotte City of Charlotte/ Mecklenburg County HOPWA Designated Service Area	Rental housing providing supportive services. Short term rental assistance. Mitigate effects of COVID Pandemic.	CDBG - CARES Stimulus: $3,514,923 ESG - CARES Stimulus: $1,765,572 HOPWA - Cares Stimulus: $416,283	Public service activities for Low/Moderate Income Housing Benefit: 1500 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted Homeless Person Overnight Shelter: 7500 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 120 Beds Homelessness Prevention: 250 Persons Assisted Jobs created/retained: 100 Jobs Businesses assisted: 100 Businesses Assisted HIV/AIDS Housing Operations:

OMB Control No: 2506-0117 (exp. 06/30/2018)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
								100 Household Housing Unit Other: 25 Other

Table 56 – Goals Summary

Goal Descriptions

1	**Goal Name**	Provide temporary rental assistance.
	Goal Description	The goal of tenant based temporary rental assistance is to prevent households who have experienced a temporary loss of income from becoming homeless, to divert households who otherwise would enter a shelter or homeless situation or to rehouse a homeless household. Once a community partner places a household in housing, an agency or agencies work with each household to reach sustainability where no subsidy is required or transition the household into permanent supportive housing.
2	**Goal Name**	Finance permanent supportive rental housing.
	Goal Description	Supportive housing financing creates housing for very low income households who would otherwise be unable to live independently. This housing is typically for households with special needs who require a rent subsidized living situation and one or more services to live independently. This can include but is not limited to housing for persons with disabilities, the chronically homeless, persons living with HIV or seniors who require support services for independent living.

OMB Control No: 2506-0117 (exp. 06/30/2018)

3	**Goal Name**	Provide opportunities for homeownership.
	Goal Description	The City of Charlotte promotes housing diversity in many ways including supporting households who desire to own their own home. The City provides the HouseCharlotte Downpayment Assistance program and provides funding to nonprofit housing counseling organizations. The City also provides gap financing for new home construction. In addition to City funding, The Charlotte Mecklenburg Housing Consortium provides funding for number of activities designed to increase and maintain housing throughout the county.
4	**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 Carolina's Care Partnership and the network of area agencies that provide support for 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.
5	**Goal Name**	Increase the supply of affordable rental housing.
	Goal Description	The City supports construction of new housing for low and moderate incomes through gap financing, construction support and other methods in partnership with housing developers. The City's goal is to provide housing for all households in inclusive neighborhoods of mixed incomes located in proximity to jobs, shopping and amenities. This effort may include the conversion of homeowership units to rental units or the provision of lease purchase programs.
6	**Goal Name**	Improve existing housing stock.
	Goal Description	Charlotte contains a significant amount of aging housing stock. Elderly and disabled homeowners often do not have the reserves to make necessary repairs and live with safety and health concerns found in aging homes. The City's goal in providing rehabilitation of existing housing owned by low income households is to remove health and safety concerns and improve energy efficiency. This allows households who may otherwise need to relocate to stay in their homes. It also provides an added benefit of lowering the energy costs saving households money that can be applied to food, medical or education costs. The City also invests in multifamily rehabilitation. This activity increases safe affordable housing options for low income families and reduces future new housing construction and redevelopment needs.

OMB Control No: 2506-0117 (exp. 06/30/2018)

7	**Goal Name**	Support facilities and programs for the homeless.
	Goal Description	The City of Charlotte has a sizable population of homeless households and a significant number of families who may be at risk of homelessness. In providing support for programs and facilities that work with homeless households or those at risk of homelessness, the City lessens the negative impact of homelessness, provides support to quickly return households to permanent housing and altogether prevents some households from experiencing homelessness.
8	**Goal Name**	Increase neighborhood sustainability.
	Goal Description	Charlotte is a network of communities each with a unique history and sense of place. The City's goal is to ensure each neighborhood can maintain its unique qualities, is comprised of places and amenities that promote quality of life, engender community pride and include multimodal connections to jobs, shopping, recreation and connections between neighborhoods. Low and moderate income neighborhoods are often in need of projects to provide and improve physical amenities and programs that increase neighborhood sustainability. A wide range of activities can be implemented to support neighborhoods including but not limited to public services, public facilities, infrastructure improvements, economic development, land acquisition, clearance, housing rehabilitation, financial assistance (such as gap financing, down payment assistance or IDAs), relocation and building reuse.
9	**Goal Name**	Promote business growth and a robust workforce.
	Goal Description	Preparing Charlotteans for the workforce and supporting businesses that create jobs are both continuing City priorities. The City will provide flexible funding to support businesses, workforce development and educational enrichment. One such program, Out of School Time, supports a growing workforce by providing educational enrichment activities for school age children and encourages academic achievement and completing high school education.
10	**Goal Name**	Respond to COVID related community impacts.
	Goal Description	The City of Charlotte will use current and new programs to respond to the COVID crisis. This includes but is not limited to various types of public services, new economic development programs to support businesses and workers, housing programs that include rental assistance, homelessness assistance and mortgage foreclosure assistance.

OMB Control No: 2506-0117 (exp. 06/30/2018)

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

This five year planÂ schedules resources to support 925 LMI households with temporary rental assistance,Â construction ofÂ supportive housing, downpayment assistance for 1,575 households, financial support for affordable rental housing, the rehabiltation ofÂ 525 housing units, support for families living with HIV/AIDSÂ and operating dollars for local homeless shelters. All of these activities will be provided to households yearing less than 80% of the area median income.

OMB Control No: 2506-0117 (exp. 06/30/2018)

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

CHA may conduct a more detailed survey with applicants on the waiting list to determine if accessibility needs require a modified dwelling unit. This will provide more accurate data to develop a transition plan, if needed to increase the number of physically accessible unit stock. In addition CHA continues to give a first priority to the fulfillment of reasonable accommodation requests.

Activities to Increase Resident Involvements

CHA has one full-time position in the Client Services Department, the Resident Council Liaison, and she works 40 hours a week with both the over-arching Resident Advisory Council (RAC) and the individual site Resident Organizations (ROs) and the various public housing sites who have decided to organize. In that capacity for the past eight years, she works with the five-member RAC board as they engage their fellow residents in a number of activities each year, including surplus food distributions from Second Harvest Food Bank at nine different site, a National Night Out crime prevention event at a different site each year, Community Safety Community coordination and annual training (e.g. Tenant Patrol) and using resident participation fund to pay for life skills classes at several conventional public housing sites. She organizes leadership trainings and other activities designed to increase resident involvement with their individual communities and with the operation of the CHA.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

Factors creating barriers to affordable housing include stresses on available funding for affordable housing, high land costs, dilapidated housing stock and the lack ofÂ low income household 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 funding for housing developments. This resource is becoming increasingly stressed due to cuts in funding for affordable housing at both the Federal and State level. In 2014 the North Carolina General Assembly cut funding to affordable housing by eliminating the North Carolina State Tax Credit and the North Carolina Historic Tax Credit. It replaced these sources of funding with a loan program that excludes medium and large size cities such as Charlotte from participation decreasing available funding for Charlotte.

Land costs following the recent recession are on the rebound, a trend that is likely to accelerateÂ with the larger economy. Higher land prices affect the cost of multifamily development and increase mortgage payment amounts for single family homebuyers.

Another barrier to affordable housing is significant levels of aging housing stock in Charlotte-Mecklenburg. Older housing is often leased to low income buyers at affordable rates but can be unsafe or unhealthy. Low cost housing stock is targeted by investors for rental use or redevelopmentÂ and mayÂ remove affordable rental or homeownership opportunities from the market.

A major barrier to affordable housing is access to mortgage loans for low income buyers. One result of the 2008 finance crisis was the tightening of credit rules and increases in insurance premiums related to mortgage lending. The result is less households able to qualify for a mortgage loan at any percentage rate.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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 support 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 buy high rental or purchase rates. To further assist in providing housing for people of all incomes, the City can also provide a developer a density bonus in exchange for the production of lower cost, lower rent housing units.

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

The City of Charlotte and Mecklenburg County participate with nonprofit homeless service providers in outreach efforts to homeless persons. This group has dedicated staff assigned to street outreach. In addition to ongoing staff outreach, each year a comprehensive outreach effort is conducted to identify homeless in the community and assist them in getting connected to services.

Addressing the emergency and transitional housing needs of homeless persons

Various emergency shelters and shelter programs are established that serve the Charlotte-Mecklenburg area. Shelters are available for men, women, families, unaccompanied minors and victims of domestic violence. In winter months there can be a strain on the year round shelter facilities due to increased demand. A network of churches and other facilities will house the homeless during the winter months to reduce stress on existing facilities. On very cold nights, various temporary facilities will open to provide a safe, warm overnight shelter.

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 of Charlotte and Mecklenburg County are partners in implementing More than Shelter, the community's 10-Year Plan to prevent and end homelessness. With this strategic plan, newly created permanent supportive housing is coupled with supportive services which assist individuals and families to attain long term self-sufficiency.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City of Charlotte, Mecklenburg County and area service providers are piloting a diversion program through coordinated assessment which is targeted to families who maybe experiencing homelessness for the first time. This diversion program would allow case managers working with families to

OMB Control No: 2506-0117 (exp. 06/30/2018)

determine if funds could be provided which would allow the families to stay housed at their current locations. Should funding become available, a full diversion program would be integrated into the coordinated assessment homeless assistance system.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City of Charlotte is a long time recipient of HUD's Lead Hazard Control Grant. Through this funding and other sources, the City has developed a sucessful lead hazard reduction program. This program includes testing for lead hazards, removal and reduction of lead based paint as well as outreach and edcuation. The City also invests federal and local dollars to provide safe decent affordable housing that is free of lead hazards. By providing housing options, families who may in the past had no choice but to reside in delapidated housing have access to lead free, safe and affordable housing.

How are the actions listed above related to the extent of lead poisoning and hazards?

The City is aware of the significant amount of housing stock in the jurisdiction constructed before 1978 when lead paint usage was prevalent. Several thousand units are suspected to contain lead hazards throughout the City. Lead hazard reduction activities will continue, through outreach and lead based paint testing, to respond to areas of the City where housing containing lead paint is suspected.

How are the actions listed above integrated into housing policies and procedures?

All housing rehabilitation activities (emergency/urgent repairs are excluded) conducted by the City or any City partner are to follow approved lead testing protocols. In many cases this requires lead testing and remediation if lead is detected. The City’s goal is to ensure housing assisted with federal or local funds is safe for children susceptible to lead paint.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

In 2014 approximately 14.5% of Charlotte Mecklenburg households earned incomes below the poverty line. Children, single women and seniors all experience higher levels of poverty than the county average.
Due to the recent recession and resulting job losses have resulted in more households living in poverty. This is evidenced by increased request for social services and increased usage of emergency housing services.

Economic data suggests recovery is underway with major economic indicators such as GDP , real estate and other market benchmarks moving into positive territory. Unfortunately, it seems most of the recovery's benefits have focused on high wealth populations and households with high levels of educational attainment. Lower wage, less skilled workers have experience lower levels of job growth and the consistent stagnation of wages.

The jurisdiction has a general goal of encouraging education / workforce training and providing services to mitigate some of the effects of living in poverty. Within the scope of this plan, the follow planned activities address known causes of continuing poverty and provide support to mitigate poverty related effects

- Promote neighborhood level workforce development through educational enrichment and mentoring.
- Support family self-sufficiency initiatives as a way of partnering with low wealth households who strive to increase household income
- Make affordable house options available to low income households; especially in areas close to jobs, transportation and services.

The scope of these efforts is integrated into the programs of the City of Charlotte – Neighborhood & Business Services, Mecklenburg County Department of Social Services and the Charlotte Housing Authority.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The jurisdiction's affordable housing plan primarily focuses on households with special needs and households at or below 60% of the median area income for the Charlotte–Gastonia Metropolitan Service Area. The described target population includes families living in poverty. By providing a wide array of housing related assistance, households in poverty can improve the quality of their housing and have more choices on where to live. The City of Charlotte works diligently to reduce concentrations of poverty through targeted housing investments and neighborhood based revitalization efforts.

OMB Control No: 2506-0117 (exp. 06/30/2018)

SP-80 Monitoring - 91.230

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

The City institutes a multi-layered monitoring approach to ensure that housing strategy, short and long term goals, program specific regulations and general state and federal statues are followed.

The planning process produces draft documents that are reviewed internally, reviewed by elected officials and published for comment. The City also conducts several public forums to explain the content and use of the plan document. All plans are then approved by a vote of City Council.

Once plans are approved, activities are developed to achieve the outcomes set forth in the plan. Activities are conducted using multiple delivery methods including City staff, subrecipient, contractors or other third parties such as land owners or developers. Federal, State and local guidelines related to selection of parties who may use federal dollars are followed by staff and reviewed by internal compliance and/or procurement divisions to ensure the selection method complied with applicable regulations.

Once activities are underway, several City staff persons are assigned to monitor activities for compliance including contract monitors, a multifamily project manager and a compliance team who monitors Section 3 compliance and Davis Bacon.

Responsible parties regularly report the status of each activity to ensure plan goals will be completed. At the end of each year, accomplishments are compared to goals to determine the status of plan activities and make any necessary adjustments to future activities.

Expected Resources

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

Introduction

Anticipated five year funding is based on historic funding levels for each program. Funding amounts for each year will vary based on congressional action and the variables detailed in each allocation formula. The City may also use funding for housing and community development activities not listed in this plan.

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	5,183,380	250,000	0	5,433,380	22,000,000	

OMB Control No: 2506-0117 (exp. 06/30/2018)

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	2,008,392	200,000	0	2,208,392	8,800,000	
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,794,703	0	0	1,794,703	6,800,000	

OMB Control No: 2506-0117 (exp. 06/30/2018)

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	444,353	0	0	444,353	1,700,000	
Other	public - federal	Admin and Planning Economic Development Financial Assistance Homebuyer assistance Homeowner rehab Housing New construction for ownership Overnight shelter Public Improvements Public Services Services	3,514,923	0	0	3,514,923	0	Funding provided through the CARES Act.

OMB Control No: 2506-0117 (exp. 06/30/2018)

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: $		
Other	public - federal	Admin and Planning Financial Assistance Housing Overnight shelter Permanent housing in facilities Permanent housing placement Rental Assistance Services STRMU Supportive services	416,283	0	0	416,283	0	Funding provided through the CARES Act.

OMB Control No: 2506-0117 (exp. 06/30/2018)

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: $		
Other	public - federal	Admin and Planning Permanent housing in facilities Permanent housing placement Public Services Rapid re-housing (rental assistance) Rental Assistance Services Short term or transitional housing facilities Supportive services Transitional housing	1,765,572	0	0	1,765,572	0	Funding provided through the CARES Act.
Other	public - local	Financial Assistance Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	502,098	0	0	502,098	2,000,000	

Table 57 - Expected Resources – Priority Table

OMB Control No: 2506-0117 (exp. 06/30/2018)

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

The City of Charlotte uses federal and local funding together to support a wide range of housing and community development activities. The City uses local dollars earmarked for housing and leverages dollars provided by City partners to provide an outstanding return on federal investments. The City sets aside local dollars to match with HOME funds, only drawing 75% of a project cost and the remaining amount from local funds on each HOME draw. The Emergency Solutions Grant match is provided by each subrecipient and verified during yearly grant monitoring.

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

No city property is used in this plan.

Discussion

The City will make yearly adjustments to its program allocations based on actual approved funding levels.

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 temporary rental assistance.	2016	2020	Affordable Housing Homeless	City of Charlotte	Short term rental assistance.	HOME: $547,500 ESG: $180,546 Local HOME Match: $182,500	Tenant-based rental assistance / Rapid Rehousing: 125 Households Assisted
3	Provide opportunities for homeownership.	2016	2020	Affordable Housing	City of Charlotte City of Charlotte/ Mecklenburg County	Financial support for homebuyers.	HOME: $1,351,263 Local HOME Match: $450,421	Homeowner Housing Added: 325 Household Housing Unit

OMB Control No: 2506-0117 (exp. 06/30/2018)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide programs to support persons with HIV/AIDS.	2016	2020	Affordable Housing Non-Homeless Special Needs	HOPWA Designated Service Area	Support for special populations.	HOPWA: $1,741,703	Public service activities other than Low/Moderate Income Housing Benefit: 529 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 71 Households Assisted Housing for People with HIV/AIDS added: 2 Household Housing Unit HIV/AIDS Housing Operations: 35 Household Housing Unit
5	Increase the supply of affordable rental housing.	2016	2020	Affordable Housing	City of Charlotte City of Charlotte/ Mecklenburg County	Affordable rental housing units.	HOME: $50,000 Local HOME Match: $25,000	Rental units constructed: 2 Household Housing Unit Homeowner Housing Added: 2 Household Housing Unit
6	Improve existing housing stock.	2016	2020	Affordable Housing	City of Charlotte	Improvements to existing housing stock.	CDBG: $1,983,554 HOME: $41,667 Local HOME Match: $13,889	Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Rehabilitated: 75 Household Housing Unit

OMB Control No: 2506-0117 (exp. 06/30/2018)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Support facilities and programs for the homeless.	2016	2020	Homeless	City of Charlotte	Support for special populations.	ESG: $263,807	Homeless Person Overnight Shelter: 4620 Persons Assisted Homelessness Prevention: 50 Persons Assisted
8	Increase neighborhood sustainability.	2016	2020	Affordable Housing Non-Housing Community Development	Double Oaks Redevelopment Area City of Charlotte	Focused neighborhood redevelopment.	CDBG: $1,620,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 300 Households Assisted Homeowner Housing Added: 4 Household Housing Unit Other: 20 Other
9	Promote business growth and a robust workforce.	2016	2020	Non-Housing Community Development	City of Charlotte	Grow businesses and a robust workforce.	CDBG: $785,261	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted

Table 58 – Goals Summary

Goal Descriptions

OMB Control No: 2506-0117 (exp. 06/30/2018)

1	**Goal Name**	Provide temporary rental assistance.
	Goal Description	Tenant based temporary rental assistance is to prevent households who have experienced a temporary loss of income from becoming homeless, to divert households who otherwise enter a shelter or homeless situation or to rehouse a homeless household. Once a community partner places a household in housing, an agency or agencies work with each household to reach sustainability where no subsidy is required or transition the household into permanent supportive housing. The City has a goal to house 125 households under this action plan.
3	**Goal Name**	Provide opportunities for homeownership.
	Goal Description	The City of Charlotte promotes housing diversity in many ways including supporting households who desire to own their own home. The City administers the HouseCharlotte Downpayment Assistance program and provides funding to nonprofit housing counseling organizations. The City also provides gap financing for new home construction. In addition to City funding, The Charlotte Mecklenburg Housing Consortium provides funding for a number of activities designed to increase and maintain housing throughout the county. Through these efforts, the City intends to provides opportunities for up to 325 households this year.
4	**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 Carolina's Care Partnership and the network of area agencies that provide support for 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. .
5	**Goal Name**	Increase the supply of affordable rental housing.
	Goal Description	City’s goal is to provide housing for all households in inclusive neighborhoods of mixed incomes located in proximity to jobs, shopping and amenities. This effort may include the conversion of homeownership units to rental units or the provision of lease purchase programs. The city anticipates funding up to four units of new housing using HOME funds this program year.

OMB Control No: 2506-0117 (exp. 06/30/2018)

6	**Goal Name**	Improve existing housing stock.
	Goal Description	The City's goal in providing rehabilitation of existing housing owned by low income households is to remove health and safety concerns and improve energy efficiency. This allows households who may otherwise need to relocate to stay in their homes. It also provides an added benefit of lowering the energy costs saving households money that can be applied to food, medical or education costs. The City has a goal of assisting 85 households this program year.
7	**Goal Name**	Support facilities and programs for the homeless.
	Goal Description	
8	**Goal Name**	Increase neighborhood sustainability.
	Goal Description	This City will continue to support the ongoing redevelopment efforts in the Brightwalk community and Grier Heights. The City will also continue to provide optional emergency relocation assistance for households.
9	**Goal Name**	Promote business growth and a robust workforce.
	Goal Description	Preparing Charlotteans for the workforce and supporting businesses that create jobs are both continuing city priorities. The city will provide flexible funding to support businesses, workforce development and educational enrichment.The Out of School Time program supports a growing workforce by providing educational enrichment activities for school age children and encourages academic achievement and completing high school education. One thousand students are expected to participate this year.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City of Charlotte will continue implementing City Council priorities as described in this plan. For the City's fiscal year starting July 1, 2015 the City will provide housing rehabilitation, new construction, rental subsidies, downpayment assistance, relocation, funding for HIV related housing initiatives, emergency shelter housing and services; and support of after school programming. Additional ongoing projects include pedestrian infrastructure in the Grier Heights community and the Brightwalk redevelopment project.

#	Project Name
1	FY16 Housing Rehabilitation
2	FY16 HouseCharlotte & Financial Assistance
3	FY16 Emergency Solutions Grant Projects
4	FY16 HOPWA Funded Projects
5	FY16 TBRA
6	FY16 New Construction
7	Brightwalk Redevelopment Project
8	FY16 Out of School Time Grants
9	FY16 Optional Relocation
10	Grier Heights Neighborhood Improvements
11	FY16 Administration
12	COVID Response - ESG

Table 59 – Project Information

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

AP-38 Project Summary

Project Summary Information

OMB Control No: 2506-0117 (exp. 06/30/2018)

1	**Project Name**	FY16 Housing Rehabilitation
	Target Area	City of Charlotte
	Goals Supported	Improve existing housing stock.
	Needs Addressed	Improvements to existing housing stock.
	Funding	CDBG: $1,983,554 HOME: $41,667 Local HOME Match: $13,889
	Description	Provide housing rehabilitation services for up to 85 low and moderate income families.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The rehabilitation of single family and multifamily housing units.
2	**Project Name**	FY16 HouseCharlotte & Financial Assistance
	Target Area	City of Charlotte City of Charlotte/ Mecklenburg County
	Goals Supported	Provide opportunities for homeownership.
	Needs Addressed	Financial support for homebuyers.
	Funding	HOME: $1,351,263 Local HOME Match: $450,421
	Description	Provide housing assistance to up to 325 households.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Downpayment assistance and other types of financial assistance for homeownership.

OMB Control No: 2506-0117 (exp. 06/30/2018)

3	**Project Name**	FY16 Emergency Solutions Grant Projects
	Target Area	City of Charlotte
	Goals Supported	Support facilities and programs for the homeless.
	Needs Addressed	Support for special populations.
	Funding	ESG: $444,353
	Description	Various programs to serve homeless households or those at risk of homelessness.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The City will fund partners who provide rapid rehousing, shelter support, homeless prevention and street outreach services.
4	**Project Name**	FY16 HOPWA Funded Projects
	Target Area	HOPWA Designated Service Area
	Goals Supported	Provide programs to support persons with HIV/AIDS.
	Needs Addressed	Support for special populations.
	Funding	HOPWA: $1,794,703
	Description	This project will encompass various activities that support persons with HIV/AIDS.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	This project funds various housing activities to support persons with HIV/AIDS.
5	**Project Name**	FY16 TBRA
	Target Area	City of Charlotte

OMB Control No: 2506-0117 (exp. 06/30/2018)

	Goals Supported	Provide temporary rental assistance.
	Needs Addressed	Short term rental assistance.
	Funding	HOME: $547,500 Local HOME Match: $182,500
	Description	Provides Tenant Based Rental Assistance for up to 100 households.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Temporary rental assistance targeted at low income households.
6	**Project Name**	FY16 New Construction
	Target Area	City of Charlotte/ Mecklenburg County
	Goals Supported	Provide opportunities for homeownership.
	Needs Addressed	Financial support for homebuyers.
	Funding	HOME: $50,000 Local HOME Match: $25,000
	Description	New housing units developed by partner agencies.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	New housing units developed by partner agencies.
7	**Project Name**	Brightwalk Redevelopment Project
	Target Area	Double Oaks Redevelopment Area
	Goals Supported	Increase neighborhood sustainability.
	Needs Addressed	Focused neighborhood redevelopment.
	Funding	CDBG: $1,470,000

OMB Control No: 2506-0117 (exp. 06/30/2018)

	Description	A large redevelopment project including, housing, relocation, site development and infrastructure improvements to support housing.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Infrastructure improvements.
8	**Project Name**	FY16 Out of School Time Grants
	Target Area	City of Charlotte
	Goals Supported	Promote business growth and a robust workforce.
	Needs Addressed	Grow businesses and a robust workforce.
	Funding	CDBG: $785,261
	Description	Funds summer programs for that provide educational enrichment for primary school students.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	This program funds grants to providers of Out of School educational enrichment activities.
9	**Project Name**	FY16 Optional Relocation
	Target Area	City of Charlotte
	Goals Supported	Increase neighborhood sustainability.
	Needs Addressed	Focused neighborhood redevelopment.
	Funding	CDBG: $150,000
	Description	This program is available to households living in dangerous housing conditions. It provides optional relocation assistance to help the family move to a safe living environment.

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Optional relocation for families in dangerous living environments.
10	**Project Name**	Grier Heights Neighborhood Improvements
	Target Area	City of Charlotte
	Goals Supported	Increase neighborhood sustainability.
	Needs Addressed	Community facilities and infrastructure. Focused neighborhood redevelopment.
	Funding	:
	Description	Pedestrian improvements to support ongoing community development activities underway by local nonprofit housing organizations.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Pedestrian improvements to support new infill construction and local pedestrain traffic.
11	**Project Name**	FY16 Administration
	Target Area	Double Oaks Redevelopment Area City of Charlotte City of Charlotte/ Mecklenburg County HOPWA Designated Service Area

OMB Control No: 2506-0117 (exp. 06/30/2018)

	Goals Supported	Provide temporary rental assistance. Provide opportunities for homeownership. Provide programs to support persons with HIV/AIDS. Increase the supply of affordable rental housing. Improve existing housing stock. Support facilities and programs for the homeless. Increase neighborhood sustainability. Promote business growth and a robust workforce.
	Needs Addressed	Short term rental assistance. Rental housing providing supportive services. Affordable rental housing units. Support for special populations. Improvements to existing housing stock. Financial support for homebuyers. Community facilities and infrastructure. Focused neighborhood redevelopment. Grow businesses and a robust workforce.
	Funding	CDBG: $1,044,565 HOME: $217,962 Local HOME Match: $119,712
	Description	Funding for staff and overhead related to community development program and project execution and monitoring.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Funding for staff and overhead related to community development program and project execution and monitoring.
12	**Project Name**	COVID Response - ESG
	Target Area	City of Charlotte City of Charlotte/ Mecklenburg County
	Goals Supported	

OMB Control No: 2506-0117 (exp. 06/30/2018)

	Needs Addressed	Mitigate effects of COVID Pandemic.
	Funding	ESG - CARES Stimulus: $2,500,000
	Description	ESG funded projects related to COVID response.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Because of the fluid nature of the situation, the City cannot currently estimiate the number of beneficiares from this activity.
	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

Charlotte is North Carolina's largest city and the second largest city in the South East. The City is home to an estimated 792,862 persons and over 30,000 low income families. The Jurisdication includes the city limits of Charlotte. The City is also the lead agency of a HOME Consortium that consists of the City of Charlotte, Mecklenburg County, Mint Hill, Matthews, Pineville, Huntersville, Cornelius and Davidson.
The focus of City community development activities are low and moderate income neighbhorhoods with housing needs. Many of these communities are located in a cresent around Charlotte that starts in West Charlotte and wraps around the northern side of Charlotte ending in the East Charlotte area.

Geographic Distribution

Target Area	Percentage of Funds
Double Oaks Redevelopment Area	14

Table 60 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The Double Oaks Redevelopment Area, now known as the Brightwalk Community, is a ongoing multiyear redevelopment project. This project is owned and managed by The Charlotte Mecklenburg Housing Partnership and supported by the City. Due to its overwhelming success the project has created a truely diverse mixed housing community. The project meets City goals of developing new housing for low and moderate income families in areas close to jobs, transportation and amenities.

Discussion

The majority of federally funded housing programs are available to low and moderate income households throughout the City. Rental projects funded by the City must meet the City's Housing Locational Policy designed to locate housing in a way that creates diverse communties.

OMB Control No: 2506-0117 (exp. 06/30/2018)

Affordable Housing

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

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Total	0

Table 61 - One Year Goals for Affordable Housing by Support Requirement

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

Table 62 - One Year Goals for Affordable Housing by Support Type

Discussion

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

Introduction

In the coming fiscal year the Charlotte Housing Authority (CHA) plans to complete activities funded via its fifth HOPE VI grant while launching major revitalization efforts of its Strawn Cottage, Hall House and Tall Oaks sites. CHA plans to revitalize its Tarlton Hills conventional public housing development and the surrounding Biddleville neighborhood using the Choice Neighborhoods Initiative (CNI) funding platform and is, at present, weighing its options for a CNI Planning and/or Implementation grant for the FY16 grant cycle.

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

CHA, via its wholly-owned subsidiary Horizon Development Properties, Inc., and its on-site component developer Laurel Street Residential, started construction of the third phase of its HOPE VI-funded Renaissance development in the fall of 2014. When completed, the revitalized site will include a pre-K-8th grade Charlotte-Mecklenburg public school, a child development center, a community center, 334 mixed-income apartments and roads connecting the site to the Charlotte-Mecklenburg Southview Recreation Center and the Central Piedmont Community College Harris Campus.
In addition, CHA will begin lease-up in the winter of 2014 at The Vistas @ 707, a $30.3 million mixed income community located next to another HOPE VI development, Seigle Point. While this development has no public housing units, it will add to the mix of incomes on this site, and increase the amount of affordable workforce housing in the Charlotte community. This 190-unit development will have 152 units serving tenants with incomes up to $51,350 (for a family of four) with rents from $800-$1,383. The remaining 38 units will serve tenants with incomes up to $31,200 (for a family of four) with rents ranging from $732-$1,018. Completion is anticipated for the Spring of 2015.

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

Self-Sufficiency Case Management. The Charlotte Housing Authority Client Services Department provides supportive services through contracted service providers and in-house case management staff to more than 1,300 households. The goal of supportive services is to assist public housing residents and Housing Choice Voucher households with identifying and overcoming obstacles and barriers to economic self-sufficiency. One goal of these services is that all clients leave public housing for a tax credit or market rate rental unit, or home ownership. From April 2009 to the present, 58 Family Self-Sufficiency participants have bought a home and another 373 have moved from public housing to the private rental market. Below you will find a table that defines the location where supportive services are offered (both in-house and contracted).
Homeownership Program. Using its MTW flexibility, the Charlotte Housing Authority will implement a

OMB Control No: 2506-0117 (exp. 06/30/2018)

Homeownership Program for existing Housing Choice Voucher participants and Public Housing residents in FY16, pending approval from the U.S. Department of Housing and Urban Development. All voucher households and public housing residents are eligible to participate if they meet HUD's definition of first time homebuyers and have either earned income, Social Security (SS) or Supplemental Security Income (SSI).

The acquired home must serve as the household's sole residence. Households must attain their own financing from an approved lender. All mortgages must escrow property taxes and insurance. They must also be able to provide a 3% down payment. However, down payment assistance programs, such as the City of Charlotte's House Charlotte Program can be used to meet this requirement.

A household with earned income must have income of at least $14,500 annually or if a member of the household is elderly or disabled, the household income must be at least $8,750 annually. While there is no limit on how many households can be in the program at any one time, there is a limitation of 15 enrollments per year. All households will participate in pre and post homeownership education.

The agency will evaluate the feasibility of accepting public housing residents for participation during FY2016.

Resident Advisory Council Coordination

The Client Services department provides coordination and oversight to the Resident Advisory Council (RAC). This function is handled by the Client Services Coordinator/Resident Advisory Liaison who assists resident leaders in developing the necessary leadership skills with the goal of building strong viable communities and encouraging self-sufficiency through the use of community services. Additional areas include communicating feedback to RAC on key organizational departmental initiatives, strategies and programs that provide development support to Resident Organizations (RO) in all Housing Authority communities. This is done by certifying election procedures, coordinating with supportive service providers, organizing RAC meetings, workshops, conferences and assisting individual RO and RAC on preparing annual budgets.

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

N/A

Discussion

CHA has an active and vibrant Client Services Department seeking to move able-bodied heads of household to housing self-sufficiency so that subsidized units can be made available to other struggling families.

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

Introduction

The City of Charlotte continues to focus, along with its many community partners, on the issue of homelessness in the Charlotte community. While most recent Point in Time counts indicate the City is making progress, homelessness is still a significant community issue and requires the continuing work of the many programs and agencies working to reduce homelessness in Charlotte. Of particular focus over the next two years are initiatives to eliminate both veterans and chronic 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 support various agencies who conduct street outreach activties. The City also participates in Coordinated Assessment, a tool to record and direct homeless individuals and households towards appropriate services. Using outreach, assesment and services the City and its partners hope to end veterans' homelessness by the end of 2015 and chronic homelessness by 2016.

Addressing the emergency shelter and transitional housing needs of homeless persons

This plan will continue to provide funding to existing shelters in Charlotte. The Center of Hope shelter for women and children is currently expanding to add additional beds. The City believes with these additional beds and overflow shelter space available during emergencies, the City has adequate shelter space for families and individuals in need. The City has also proposed increased funding for rental assistance to ensure transitional housing needs are met.

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 is helping homeless families return to stability more quickly by participating in Coordinated Assessment and increasing the availability of rental assistance. The City also provides financing for below

OMB Control No: 2506-0117 (exp. 06/30/2018)

market rate housing units and housing units that provide supportive services. The goal of these efforts is to more quickly provide services for families experiencing 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 Continuum of Care has memorandums of understanding with the two major hospital systems, Carolinas Healthcare System (CHS) and Novant Health. Both use screening tools which include individualized discharge planning and questions on housing status. If it is determined that a patient is homeless, the hospitals provide strategies and resource lists intended to leverage community resources and make referrals to housing and supportive services such as Samaritan House, MedAssist, C.W. Williams Community Health Center, Urban Ministry Center and the Men's Shelter of Charlotte. Both hospital systems participate in Point-in-Time (PIT) counts and work with the CoC and respite providers through Community Care of North Carolina (CCNC) to coordinate and increase access to health care, for those who are most at risk and in need of safe and appropriate housing.

Discussion

By continuing to support shelter operations, prevention and rapid rehousing, the City provides tools to nonprofit agencies working daily to eliminate homelessness. The City is committed to the Continuum of Care and its coordinated assessment process designed to correctly identify and serve individuals and households in need of critical housing assistance to prevent or mitigate homelessness.

AP-70 HOPWA Goals - 91.420, 91.220 (l)(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	130
Tenant-based rental assistance	0
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	35
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	165

OMB Control No: 2506-0117 (exp. 06/30/2018)

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

Introduction

Factors creating barriers to affordable housing include stresses on available funding for affordable housing, high land costs, dilapidated housing stock and the lack of low income household 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 funding for new housing projects. This resource is becoming increasingly stressed due to cuts in funding for affordable housing at both the Federal and State level. In 2014 the North Carolina General Assembly cut funding to affordable housing by eliminating the North Carolina State Tax Credit and the North Carolina Historic Tax Credit. It replaced these sources of funding with a loan program that excludes medium and large size cities such as Charlotte from participation, which decreases available funding for Charlotte.

Land costs following the recent recession are on the rebound, a trend that is likely to accelerate in pace with the larger economy. Higher land prices affect the cost of multifamily development and increase mortgage payment amounts for single family homebuyers.

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

A major barrier to affordable housing is access to mortgage loans for low income buyers. One result of the 2008 finance crisis was the tightening of credit rules and increases in insurance premiums related to mortgage lending. The result is less households 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 for the provision of a mix of housing for households with diverse income. City policies also ensure projects funded by the city are not concentrated in areas with high levels of existing multifamily units.

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 support 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

OMB Control No: 2506-0117 (exp. 06/30/2018)

housing development that would otherwise be overcome by high rental or purchase rates.

Discussion

The City has a goal of providing diverse housing options in locations close to jobs, transportation and amenities. By providing gap financing, housing rehabilitation and partnering with nonprofit housing organizations the City participates in lowering affordable housing barriers.

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 follow section futher details what services will be provided, their method of delivery and how various programs and agencies work togehter to create a comprehensive service strategy.

Actions planned to address obstacles to meeting underserved needs

Underserved needs are identified as limited housing units available for low and very low income households, limited housing for persons with special needs and lack of funding to quickly rehouse homeless individuals and households. To address these obstacles, the City will take the following actions; 1) provide gap funding for housing developments that will serve low and very low income households, 2) Seek proposals and set aside funding for housing developments that will provide housing and services for special needs populations and 3) Provide housing subsidies designed to quickly rehouse households experiencing a housing crisis such as homelessness.

Actions planned to foster and maintain affordable housing

In FY2016, the City of Charlotte's annual goal for affordable housing is to undertake rehabilitation of rental units and the construction of new units for extremely low-income, very-low income, moderate-income households and non-homeless persons with special needs---e.g. elderly, persons with disabilities, and persons living with HIV/AIDS. The rehabilitation of rental units will be accomplished through the various non-profit and private sector housing developers.
To preserve existing ownership units, the City will rehabilitate existing owner occupied housing units through existing city programs and partnerships with nonprofit housing organizations. The City will also continue to provide down payment assistance to lower the barriers of homeownership for low and moderate income households.

Actions planned to reduce lead-based paint hazards

The City of Charlotte received $2,479,414.00 in federal assistance from the U.S. Department of Housing and Urban Development for the Lead-Based Paint Hazard Control Grant Program and funding was approved and provided through the 2012 Appropriations Act for Lead Hazard Control Program. The program's purpose is to perform lead testing and lead hazard control activities. Under the new grant approximately 200 homes will be inspected and risk assessed for lead based paint hazards and approximately 185 homes will have hazard control activities (testing, inspections and housing rehabilitation activities to reduce lead hazards). The City will further integrate lead safe work practices

OMB Control No: 2506-0117 (exp. 06/30/2018)

to all city rehabilitation programs, provide technical assistance as requested to contractors on the Housing Bidder's Lists regarding lead safe work practices and encourage Code Enforcement officials to make referrals to LeadSafe Charlotte and enforce code requirements regarding the elimination of deteriorated paint.

The City will also focus on increasing collaboration with the Mecklenburg County Health Department to do outreach and testing of children in vulnerable neighborhoods, including an increasing number of Hispanic/Latino children. The City prioritizes units enrolled in the lead program through direct referrals from the Mecklenburg County Health Department for children with elevated levels at 10 ug/l or above.

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 opportunity for low wealth residents. Most of these efforts are integrated into the goals, programs and policies of the City of Charlotte Neighborhood & Business Services, the Mecklenburg County Department of Social Services and the Charlotte Housing Authority. Some of the prominent strategies aimed at reducing poverty in Charlotte-Mecklenburg include:

- Mecklenburg County's Work First Program to help lift households receiving public assistance out of their poverty circumstances and into full-time employment.
- CHA's Family Self-Sufficiency Program that provides remedial education, counseling, job training referral and placement to public housing residents.
- Local Job-Link system that provides access to training and jobs.
- Mayor's Mentoring Alliance connects Charlotte mentoring organizations for the purpose of promoting best practices through providing workshops, resources and standards for quality service delivery.
- Mayor's Youth Employment Program that provides summer employment opportunities for disadvantaged youth that exposes them to the world of work.
- The Charlotte-Mecklenburg Coalition for Housing (CMCH) is a community based board appointed to implement the Charlotte-Mecklenburg Ten Year Plan to End and Prevent Homelessness. Board Members bring expertise and commitment to the Ten Year plan with authentic and influential experience in homelessness and housing services and are appointed by the Charlotte Mayor, City Council and the Mecklenburg County Commission. This board helps address system gaps and create opportunities for greater collaboration and coordination across governmental and non-profit agencies as well as with the private sector.

Actions planned to develop institutional structure

The Charlotte Mecklenburg area has a robust delivery system providing services from emergency shelter

OMB Control No: 2506-0117 (exp. 06/30/2018)

to first time homeownership. The City works with a number of local nonprofit housing agencies who provide programs and services on behalf of the City. The City acts as the lead agency for the Charlotte Mecklenburg Continuum of Care. This group coordinates efforts to reduce and end area homelessness and provides a continuum of services to low income households. The Charlotte Housing Authority 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 that provide continuous feedback on the City's delivery systems and offer suggestions on how 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 as the Lead Agency in the Charlotte Mecklenburg Continuum of Care. The City also established the Charlote Mecklenburg Coalition for Housing to research and recommend housing best practices and foster cooridnation 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 improve delivery structures and services for City residents. Ongoing evaluation of performance and citiizen 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(l)(1,2,4)

Introduction

City of Charlotte participates in the Community Development Block Grant (CDBG), HOME Partnership (HOME), Emergency Solutions Grant (ESG) and Housing Opportunities for Persons With AIDS (HOPWA) programs. The following section covers information and requirements that are program or grant specific.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(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%

OMB Control No: 2506-0117 (exp. 06/30/2018)

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(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 downpayment assistance, constuct new housing units for low and moderate income families, rehabilitate exisiting 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 will use HUD recapture provisions as provided in 92.254. All CHDOs, subrecipients, and consortium members who administer HOME programs will follow resale/ recapture provisions that have been 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:

   The City of Charlotte has adopted the recapture provisions of 24 CFR 92.253(a)(5)(ii) and shall provide income eligible occupants a deferred loan with an interest rate of 3% per annum, secured by a promissory note and deed of trust on the property. Rehabilitation recipients will receive a grant with deed restrictions and recapture provisions. For loan recipients save rental developeres, the City allow a principle reduction during the affordability period as allowed by 24 CFR 92.253(a)(5)(ii)(2). This means that the loan shall be forgiven as follows: No payments are due to the City on the loan until the end of the sixth year of the loan. Thereafter, 20% of the original principal balance will be forgiven each year until the tenth (10th) year, at which time the loan (including all accrued interest) is forgiven.

   Generally, to maintain eligiblity for HOME assistance, units must be occupied by a low or moderate income 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 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
   New Construction/ 20 years
   Longer affordability periods may be required of multifamily developers based on various

OMB Control No: 2506-0117 (exp. 06/30/2018)

development factors.

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.

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

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

   All ESG recipients must, at a minimum, meet either the definition of "Homeless" or the definition of "At Risk of Homelessness" per 24 CFR 576.2 to receive assistance under one of the following categories: Street Outreach, Emergency Shelter, Rapid Rehousing, or Homelessness Prevention.

   Homeless Minimum Requirements
   All homeless individuals or families lack a fixed, regular nighttime residence:
   Street Outreach - An individual or family with a nighttime residence that is a public or private place not suitable or designed for regular sleeping accommodations for human beings, including a car, park, abandoned building, bus or train station, airport, camping ground, etc.
   Emergency Shelter and Rapid Rehousing– An individual or family who:
   Lives in a supervised shelter designated to provide temporary living arrangements;
   (An individual) Is exiting an institution where he/she has resided for 90 days or less and lived in an emergency shelter or place not meant for human habitation immediately before entering the institution;
   Will imminently lose their residence within 14 day of the date applied for assistance, has no alternative residence identified, and lacks resources or support networks to obtain permanent housing;
   Is fleeing domestic violence or other life-threatening condition that has occurred within the permanent residence or has caused them to fear returning to the permanent residence and lacks resources or support networks to obtain permanent housing;
   Other requirements as provided by HUD regulations.

   At Risk of Homelessness Minimum Requirements

OMB Control No: 2506-0117 (exp. 06/30/2018)

Homelessness Prevention – An individual or family who:
Has an annual income below 30 percent of area median family income (as defined by HUD);
Lacks resources or support networks that would prevent them from being homeless;
Meets one of the following conditions:
Has moved due to economic reasons twice in the past 60 days immediately before applying for assistance;
Is living in someone else's home due to economic circumstances;
Has been notified in writing that their right to occupy their current residence will cease within 21 days after applying for assistance;
Lives in a hotel/motel not paid by a charitable organization or program;
Lives in a single-room occupancy residence with more than two persons or in larger housing with more than 1.5 persons per bedroom;
Is exiting foster care or other youth facility;
Otherwise lives in housing characterized as unstable as identified in the Consolidated Plan.
Is defined as a runaway youth ;
Is a child who qualified as homeless under section 725(2) of the McKinney-Vento Homeless Assistance Act and the parent(s) or guardians(s) of that youth is living with him/her.

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 imminent risk, to an existing available shelter/housing resource in our community. Utilizing CA, households experiencing homelessness (or imminent 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.

Coordinated Assessments can be completed at three location. The steps of the process include:
1.Homeless client is pre-screened for eligibility for Coordinated Assessment. Eligibility includes meeting the definition of homelessness previously described in this document and Mecklenburg County residency.
2.If eligible, client is interviewed by trained assessor. The same questions are asked at every site, and all available shelter/housing interventions are available at all assessment sites.
3.Based on results of the assessment, the client may be prioritized for a housing intervention. Every attempt is made to provide the client with access to shelter when there is availability.
4.While waiting for program availability, clients will work with a shelter case manager.
5.Once a spot opens for a client in an appropriate program, the client and their shelter case

manager will be notified. The client will then be sent to the appropriate program.

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 - Financial Assistance, Emergency Shelter – Operating Costs, Emergency Shelter – Shelter Services, Rapid Re-Housing - Services, Prevention Services, Street Outreach and HMIS. Funding allocations are made on the basis of priorty 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 a currently homeless or formerly homeless seat on our CoC governing board. In addition, a currently homeless or formerly homeless individual participate on review committees for ESG and COC funding.

5. Describe performance standards for evaluating ESG.

   All CDBG sub-recipients enter into contractual agreements with the City of Charlotte, which includes a detailed scope of services with measurable objectives. The federal general provisions, along with the appropriate OMB Circulars, are included in contractual agreements to ensure compliance. The budget line items must be reflective of the goals and objectives. Prior to program start-up, the City monitors and evaluates the sub-recipients programmatic and fiscal management practices. Sub-recipients are required to provide periodic reports on their achievement of contractual objectives. These contracts are monitored on an annual basis. Staff conducts annual site visits to ensure performance of program activities (programmatic as well as fiscal control.) In addition, the Financial Services Unit reviews each request for payment. The program monitors determine whether the sub-recipient's program is on target and in compliance. A final evaluation is performed at the end of the contract period.

The City will continue to monitor program specific regulations. If changes are made at the federal level, the City will adjust monitoring and compliance practices to ensure all programs meet federal requirements.

Appendix - Alternate/Local Data Sources

1	**Data Source Name** RealtyTrac Foreclosure Data
	List the name of the organization or individual who originated the data set. RealtyTrac.com
	Provide a brief summary of the data set. Detailed data on foreclosure and REO activity in Charlotte, North Carolina.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	What is the status of the data set (complete, in progress, or planned)?
2	**Data Source Name** Census - American Communities Survey 2012
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?

OMB Control No: 2506-0117 (exp. 06/30/2018)

	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	What is the status of the data set (complete, in progress, or planned)?
3	**Data Source Name** Charlotte-Mecklenburg Point In Time Count Report
	List the name of the organization or individual who originated the data set. UNC Charlotte Urban Institute
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected. January 2014, Contains data from 2009 through 2014.
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
4	**Data Source Name** HOPWA Beneficiary Verification Worksheet
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.

	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	What is the status of the data set (complete, in progress, or planned)?
5	**Data Source Name** 2012-2016 CHAS Data
	List the name of the organization or individual who originated the data set. HUD/ US Census
	Provide a brief summary of the data set. Required dataset for Consolidated Planning
	What was the purpose for developing this data set? Respond to congressionally mandated questions in the Consolidated Plan
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Available throughout the US.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2012-2016
	What is the status of the data set (complete, in progress, or planned)? complete

2015-2019 Consolidated Plan & 2015AAP Substantial Amendment #1

Mecklenburg County

CDBG Entitlement Program

Five Year Consolidated Plan 2015-2019 and 2015 Annual Action Plan

2015 -2019 Consolidated Plan &2015AAP Substantial Amendment # 1

OMB Control No: 2506-0117 (exp. 06/30/2018)

Due to a clerical error in the HUD regional office a participating jurisdiction was omitted from the formula for the CDBG grant. At this time that error has been reversed and Mecklenburg County is reinstating that member (Town of Matthews) in the program and adding three projects funded in the Town of Matthews to the 2015AAP. This reinstatement also increases the 2015AAP funding allocation. Mecklenburg is also removing a project from the 2015AAP; the Town of Huntersville survey project. The sub-recipient was unable to provide valid beneficiary data in order to qualify the proposed project.

Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

As required by the U.S. Department of Housing and Urban Development (HUD), Mecklenburg County prepared a Five Year Consolidated Plan to integrate planning efforts for the County's Community Development Block Grant (CDBG) funds, which focuses on the housing and community development needs of low and moderate income persons. The purpose of a Consolidated Plan is to identify housing and community development needs and to develop specific goals and objectives to address these needs over a five-year period. This is the third Consolidated Plan for Mecklenburg County and covers the period of July 1, 2015 through June 30, 2020. Preparation and approval of the Consolidated Plan is a prerequisite to the County's continued receipt and use of federal housing and community development funds. All activities and funding priorities included in Mecklenburg County's Consolidated Plan will address three statutory goals set by HUD:

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

The 2015-2019 (County Fiscal Year 2016 -2020) Five-Year Consolidated Plan informs HUD of Mecklenburg County's intended use of federal and non-federal resources to meet community needs. In Mecklenburg County's case, the primary funding source is HUD's Community Development Block Grant (CDBG). The funds are intended to provide low and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, development activities, public services, economic development, planning, and administration.

As an entitlement community, Mecklenburg County receives an annual share of federal Community Development Block Grant funds. In order to receive its CDBG entitlement, the County must also submit an Annual Action Plan to HUD. The Federal Fiscal Year (FFY) 2015 (Mecklenburg County's FY 2016) Annual Action Plan includes the funding application for CDBG funds in the amount of $648,132, as well as information on proposed projects.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Mecklenburg County's Consolidated Plan (2015-2019) outlines community housing and economic development goals and objectives for this five-year period. This document identifies four basic goals against which HUD will evaluate the Consolidated Plan and the local jurisdictions' performance. Each of these goals must benefit primarily low and moderate income persons.

These goals are to:

1. Retain affordable housing stock of existing housing in lower income neighborhoods

2. Improve the livability and safety of neighborhoods

3. Encourage the economic vitality of neighborhoods

4. Encourage economic mobility for neighborhoods and residents

The County's 2015 Annual Action Plan for outlines the activities to be undertaken during this program year to meet these goals and continue the overall housing strategies set forth in the 2015-2019 Consolidated Plan.

<u>Housing and Community Development Needs</u>

The County has identified the following priority needs for its CDBG Program:

A. Housing Needs

- To improve the condition of existing affordable housing in residential neighborhoods,
- Retain the stock of affordable housing where possible,
- Increase the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, religion, gender, national origin, familial status, or disability, and

- Provide affordable housing that is accessible to job opportunities.

B. Non-Housing Community Development Needs

- To provide high quality public facilities, such as parks and community centers to low- and moderate-income persons and to provide adequate public improvements, such as ADA modifications, street lighting, streets, and sidewalks, in low- and moderate-income neighborhoods,
- To promote economic development activities as a means to provide job opportunities and economic growth, and to reverse economic decline, especially for low- and moderate-income households, and
- To improve citizens' living environment, including security and safety.

In the area of non-housing priority needs, the County continually partners with public service organizations that provide services to meet the needs of specific populations in their communities. The County has undertaken public safety projects that have benefited the general population as well as special need residents.

2. Objectives ÿ Outcomes Continued

The County is working to achieve the goals of the Consolidated Plan. It is a challenging process as the resources required to completely implement the Plan to its fullest extent surpasses the resources available to the County. The Plan guides the County's efforts by defining the County's goals, leveraging the County's limited resources, and emphasizing policies and programs that most effectively assist the greatest number of residents in the targeted groups.

Program Objectives

There are several areas of specific need that emerged from the analyses of the community's needs and market conditions. These needs, translated into tangible objectives are:

Goal 1: Retain affordable housing stock of existing housing in lower income neighborhoods

- Preserve and expand the supply of affordable housing
- Provide assistance to low income homeowners to rehabilitate and/or provide emergency repairs for their homes
- Expand supply of affordable housing

Goal 2: Improve livability and safety of neighborhoods

- Ensure residents have access to sanitary water and sewer services
- Ensure high level of quality of life with good access to local schools, shops, and parks
- Help homeless populations and persons in danger of becoming homeless find shelter
- Ensure that neighborhood shopping for basic needs is available

Goal 3: Encourage the economic vitality of neighborhoods

- Promote neighborhood sustainability and stabilization
- Continue support for provision of services to those individuals and groups with special needs, such as the elderly and the disabled

Goal 4: Encourage economic mobility for neighborhoods and residents

- Support opportunities for job creation, job training for LMI individuals
- Support growth opportunities for local economies
- Support improvements for nonprofit facilities that provide vital services for LMI area residents
- Provide access to support servicers for working families.

Each priority or goal in this Plan is accompanied by specific objectives, which are coupled to performance indicators. The Five-Year Strategic Plan for Mecklenburg is estimated to result in the following accomplishments by June 30, 2020:

- Owner occupied housing repair for 40 housing units for low and moderate income homeowners by Year 5
- Acquire 5 lots to be used for development of affordable houses for LMI area residents by Year 5
- Improve various public facilities such as parks, sidewalks, and streets
- Provide funds to non-profit entities for the rehabilitation of their facilities
- Improve public infrastructure (water and sewer) for underserved LMI areas

3. Evaluation of past performance

Over the past two years, Mecklenburg County has utilized CDBG funds for acquisition and rehabilitation of two properties in order to address slum and blight conditions and to provide an affordable housing unit for LMI individuals in the Town of Cornelius and one in the Town of Davidson. Additionally, CDBG funds were granted to Habitat for Humanity-Matthews for the acquisition of four residential lots to be utilized for construction of affordable housing units and for clearance and water and sewer connections of five additional residential lots. The County also utilized CDBG funds to install 8,000 linear feet of water line along Walkers Ferry Road. This project provided public access to drinking water and fire hydrants for LMI households.

OMB Control No: 2506-0117 (exp. 06/30/2018)

Additionally, funds have been provided for rehabilitation of public facilities in the Town of Davidson, the historic Ada Jenkins School property. This property is leased by the Ada Jenkins Family Center who provides a variety of services to the public specifically target towards improving the lives of LMI County residents, for bathroom renovations allowing for ADA accessibility and enhancing the sustainability of the property to serve the public. Funds have also been granted to the Davidson Cornelius Child Development Center, that were utilized to provide tuition assistance for child care costs for 15 children.

The County feels confident that moving forward into the next five-year consolidated planning period, all program objectives are attainable. For more detailed information on past performance, the 2014 Consolidated Annual Performance and Evaluation Report (CAPER), which is available upon request.

4. Summary of citizen participation process and consultation process

The FY 2015-2019 Five-Year Mecklenburg County Consolidated Plan is a collaborative effort of county citizens, non-profit organizations, faith-based organizations, county staff as well as staff members from participating municipal jurisdictions. In November 2014, notices were sent to all municipalities in Mecklenburg County notifying them of the upcoming program and requesting their participation in the process.

In January 2015 the Mecklenburg County Consolidated Plan Advisory Committee, which is comprised of representatives from participating muncipalities, met to discuss the upcoming funding cycle and the program area's community development needs. Members of the Committee include representation from the following:

- County Manager's Office
- County's Real Estate Services Department
- Town of Matthews Planning Department
- Town of Cornelius-Managers Office
- Town of Davidson-Affordable Housing Department
- Town of Huntersville-Managers Office
- Centralina Council of Governments-Community & Economic Development Department

5. Summary of public comments

No comments were received at either of the two public hearings or at the citizen participation forum.

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

N/A

7. Summary

The Mecklenburg County 2015-2019 Consolidated Plan sets forth objectives, strategies, and goals for improving the quality of life of low to moderate-income individuals and in the unincorporated areas of Mecklenburg County and the Towns of Cornelius, Davidson, Huntersville, and Matthews. It assesses the needs and provides market analysis of housing and other community development issues.

The Process

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

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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
Lead Agency	MECKLENBURG COUNTY	
CDBG Administrator	MECKLENBURG COUNTY	County Manager's Office
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 63– Responsible Agencies

Narrative

The City of Charlotte Neighborhood & Business Services Departmebnt is the lead agency charged with preparing the Five Year Consolidated Plan and reporting on federal program activities for the Charlotte-Mecklenburg HOME Consortium. Mecklenburg County is a member of the Charlotte-Mecklenburg HOME Consortium and is also an Entitlement recipient for Community Development Block Grant funds. As such, Mecklenburg County is the local CDBG Administrator for Mecklenburg County's annual CDBG Entitlement allocation. Mecklenburg County is charged with preparing the Annual Action Plans and Consolidated Annual Performance and Evaluation Report (CAPER), which outlines the intended uses of CDBG funds and report on program metrics. The Annual Action Plans are developed in alignment with the Charlotte-Mecklenburg HOME Consortium's Five Year Consolidated Plan goals and objectives.

In this capacity the County works in cooperation with other key government agencies, non-profit agencies and for-profit agencies addressing affordable housing, and other community development issues. Collaborative partnerships with key stakeholders are indispensable to the community's success in addressing the needs of low and moderate income residents and improving the quality of life for all the residents by ensuring that all residents, regardless of race, gender, age, income level or disability, have equal access to affordable housing, jobs and services available in the County.

Consolidated Plan Public Contact Information

OMB Control No: 2506-0117 (exp. 06/30/2018)

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Mecklenburg County

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PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

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(I)).

Mecklenburg County recognizes that the preparation of the Consolidated Plan requires discussion and consultation with many diverse groups, organizations, and agencies. During the planning process for the CDBG Consolidated Plan, the County encouraged citizen participation. Two public hearings and a public forum were held in order to gather public input and answer any questions the general public had regarding the process and community development needs. In the course of preparing this document, the County's consultants met with service providers, community groups, nonprofit agencies, faith-based agencies, and local member governments to discuss and gather input on the community development needs identified in the program area.

Key agencies and organizations included:

- City of Charlotte- Neighborhood & Business Services
- Charlotte Family Housing
- Charlotte Housing Authority
- Charlotte-Mecklenburg Housing Partnership, Inc.
- Community Link
- Crisis Assistance Ministry
- Davidson Housing Coalition
- Habitat for Humanity-Charlotte
- Habitat for Humanity- Matthews
- Mecklenburg County- County Manager's Office
- Mecklenburg County Homeless Services
- Men's Shelter of Charlotte, Inc.
- North Carolina Community Development Association
- North Carolina Housing Finance Agency
- One More Neighborhood, Inc.
- Our Towns Habitat for Humanity- Davidson
- Safe Alliance

OMB Control No: 2506-0117 (exp. 06/30/2018)

- Town of Cornelius
- Town of Davidson
- Town of Huntersville
- Town of Matthews

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

More than 40 non-profit organizations, government agencies, faith-based organizations and other groups are a part of the community's network of resources and support for homeless individuals and families. The Homeless Services Network is the official group of collaborative partners that focus on the Charlotte-Mecklenburg Continuum of Care. The continuum of services includes prevention, outreach, supportive services, emergency shelter, transitional housing and permanent housing.

The Charlotte-Mecklenburg Coalition for Housing is the responsible entity for implementation of Charlotte-Mecklenburg's Ten-Year Plan to End and Prevent Homelessness and recognizes that a supportive services model is essential, and advocates both for new construction and rental subsidies for permanent supportive housing. *More Than Shelter!*-- A Ten-Year Implementation Plan to End and Prevent Homelessness, One Person/ One Family at a Time—sets the community on the path for more aggressive action. It represents a movement to the third phase in our community's body of work to address the growing homelessness crisis in Charlotte-Mecklenburg, building on the broad vision and direction created by the task force in *Out of the Shadows*. The implementation plan not only responds to our local need for more specific and immediate action, it also responds to the federal mandate for communities to develop ten-year plans to end homelessness, particularly chronic homelessness, as part of a unified national movement and as a requirement to continue receiving certain housing and homeless-related federal funds.

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

Mecklenburg County is not a recipient of Emergency Shelter Grant (ESG) funds. However, the City of Charlotte is a recipient of ESG funds; these funds are utilized by the Charlotte-Mecklenburg Continuum of Care, of which Mecklenburg County is a partner. ESG funds are used to provide homeless persons with emergency shelter and essential support services. ESG funds also provided homelessness prevention and repaid re-housing activities which includes short and medium term rental assistance to

OMB Control No: 2506-0117 (exp. 06/30/2018)

homeless individuals or individuals at imminent risk of becoming homeless. ESG funds will also be utilized to subsidize the cost of implementing the Homeless Management Information System (HMIS), in order to meet reporting requirements for the grant program.

The Charlotte-Mecklenburg Continuum of Care has successfully implemented rapid re-housing initiatives over the past several years. Unfortunately, there continues to be an unmet demand in the community for emergency shelter. The Continuum of Care and its partners actively continues to seek additional resources for rapid re-housing activities. Currently there is a collaborative public/private effort underway to create a rental subsidy endowment. Should this effort be successful, the area's capacity to rapidly re- house families will address overcrowded shelters over the next year. The Coordination of Services and Housing committee meets regularly to discuss strategies for reducing the need for shelter by using shelter diversion and targeted prevention.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

OMB Control No: 2506-0117 (exp. 06/30/2018)

Table 64– Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	City of Charlotte - Neighborhood & Business Services
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth HOPWA Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the community survey of housing, economic development and non-housing needs for LMI residents in Mecklenburg County. CDBG staff also spoke with Neighborhood and Business Services staff regarding the management of the Continuum of Care, HOME, Fair Housing, and other CDBG topic areas.
2	**Agency/Group/Organization**	CHARLOTTE FAMILY HOUSING
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff members participated in the community survey of housing, economic development and non-housing needs for LMI residents in Mecklenburg County.
3	**Agency/Group/Organization**	Charlotte-Mecklenburg Housing Partnership, Inc.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff members participated in the community survey of housing, economic development and non-housing needs for LMI residents in Mecklenburg County.

OMB Control No: 2506-0117 (exp. 06/30/2018)

4	**Agency/Group/Organization**	CHARLOTTE HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff members participated in the community survey of housing, economic development and non-housing needs for LMI residents in Mecklenburg County. CDBG program staff also consulted with CHA to review public housing data and to provide insight into public housing projects serving the unincorporated areas of the County.
5	**Agency/Group/Organization**	COMMUNITY LINK
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff members participated in the community survey of housing, economic development and non-housing needs for LMI residents in Mecklenburg County.
6	**Agency/Group/Organization**	CRISIS ASSISTANCE MINISTRY
	Agency/Group/Organization Type	Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff members participated in the community survey of housing, economic development and non-housing needs for LMI residents in Mecklenburg County.

7	**Agency/Group/Organization**	Davidson Housing Coalition
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Davidson Housing staff members participated in the community survey of housing, economic development and non-housing needs for LMI residents in Mecklenburg County. CDBG program staff also met with DHC executive leadership to discuss housing rehabilitation needs in the eligible areas of the County.
8	**Agency/Group/Organization**	Charlotte Habitat for Humanity
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff members participated in the community survey of housing, economic development and non-housing needs for LMI residents in Mecklenburg County.
9	**Agency/Group/Organization**	Habitat for Humanity- Matthews
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff members participated in the community survey of housing, economic development and non-housing needs for LMI residents in Mecklenburg County.
10	**Agency/Group/Organization**	MECKLENBURG COUNTY
	Agency/Group/Organization Type	Other government - County Grantee Department

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As the lead agent for the CDBG program County staff were consulted on the needs assessment survey's development and execution. Further input and consultation was sought on all elements of the 2015 Annual Action Plan.
11	**Agency/Group/Organization**	Mecklenburg County Homeless Services
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff members participated in the community survey of housing, economic development and non-housing needs for LMI residents in Mecklenburg County.
12	**Agency/Group/Organization**	MEN'S SHELTER OF CHARLOTTE
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff members participated in the community survey of housing, economic development and non-housing needs for LMI residents in Mecklenburg County. Also consulted regarding the 10-year plan to end homelessness.
13	**Agency/Group/Organization**	NC Community Development Association
	Agency/Group/Organization Type	Planning organization

OMB Control No: 2506-0117 (exp. 06/30/2018)

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff members participated in the community survey of housing, economic development and non-housing needs for LMI residents in Mecklenburg County.
14	**Agency/Group/Organization**	NORTH CAROLINA HOUSING FINANCE AGENCY
	Agency/Group/Organization Type	Housing Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff members participated in the community survey of housing, economic development and non-housing needs for LMI residents in Mecklenburg County.
15	**Agency/Group/Organization**	One More Neighborhood, Inc
	Agency/Group/Organization Type	Services - Housing Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff members participated in the community survey of housing, economic development and non-housing needs for LMI residents in Mecklenburg County.
16	**Agency/Group/Organization**	Our Towns N. Mecklenburg S. Iredell Habitat for Humanity
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

OMB Control No: 2506-0117 (exp. 06/30/2018)

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff members participated in the community survey of housing, economic development and non-housing needs for LMI residents in Mecklenburg County. Further input and consultation was sought on all elements of the 2015 Annual Action Plan.
17	**Agency/Group/Organization**	Safe Alliance
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff members participated in the community survey of housing, economic development and non-housing needs for LMI residents in Mecklenburg County.
18	**Agency/Group/Organization**	Town of Cornelius
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As a member of the CDBG advisory group, Town staff were consulted on the needs assessment survey's development and execution. Further input and consultation was sought on all elements of the 2015 Annual Action Plan.
19	**Agency/Group/Organization**	Town of Davidson
	Agency/Group/Organization Type	Other government - Local

OMB Control No: 2506-0117 (exp. 06/30/2018)

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As a member of the CDBG advisory group, Town staff were consulted on the needs assessment survey's development and execution. Further input and consultation was sought on all elements of the 2015 Annual Action Plan.
20	**Agency/Group/Organization**	TOWN OF HUNTERSVILLE
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As a member of the CDBG advisory group, Town staff were consulted on the needs assessment survey's development and execution. Further input and consultation was sought on all elements of the 2015 Annual Action Plan.
21	**Agency/Group/Organization**	Town of Matthews
	Agency/Group/Organization Type	Other government - Local

OMB Control No: 2506-0117 (exp. 06/30/2018)

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As a member of the CDBG advisory group, Town staff were consulted on the needs assessment survey's development and execution. Further input and consultation was sought on all elements of the 2015 Annual Action Plan.

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

N/A

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		

Table 65– Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Mecklenburg County must notify adjacent governments about priority housing and non-housing community development needs. Mecklenburg County notified local governments in the CDBG eligible program area of the upcoming Five-year Consolidated Planning process. All eligible municipalities were informed on CDBG program goals and objectives and invited to participate in the Mecklenburg County

OMB Control No: 2506-0117 (exp. 06/30/2018)

CDBG Entitlement program. Four municipalities within the Mecklenburg County jurisdiction boundaries have chosen to participate in the Mecklenburg County CDBG program: Cornelius, Davidson, Huntersville, Matthews and Pineville.

Municipalities consulted for participation included:

- Town of Cornelius
- Town of Davidson
- Town of Huntersville
- Town of Mint Hill
- Town of Matthews
- Town of Pineville

Narrative

This section is optional and was left blank intentionally.

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

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

Encouraging citizen participation and consulting with other public and private agencies are important parts of the planning process. The County used several methods to solicit citizen participation and to consult with other public and private entities, including public notices, public meetings, public hearings, survey of needs and other outreach efforts. A copy of the County's Citizen Participation Plan can be obtained upon request by contacting Mecklenburg County.

Public Meetings and Comment Periods

Mecklenburg County held a citizen forum and formal public hearing on January 5, 2015 to obtain comments on the amended Citizen Participation Plan and to obtain input for the Consolidated Planning Process. The citizen forum, public hearings and the 30-day comment period were advertised in the local newspaper 15 days prior to the meetings; the notice was published on 5 local government websites and made available at local library branches.

Mecklenburg County held a public hearing on April 8, 2015 at the Mecklenburg County Government Center in order to obtain feedback and comments on the draft Five-year Consolidated Plan and the FY 16 Annual Action Plan. The public hearing and the 30-day comment period were advertised in the local newspaper 15 days prior to the meetings; the notice was also available on Mecklenburg County's and Centralina Council of Governments' websites and made available at local library branches.

Mecklenburg County made available to the general public the amended Consolidated Plan and 2015 Annual Action Plan for a 30 day comment period beginning on January 30, 2016. Copies were made available online, in local library branches located in the Mecklenburg CDBG program area, and upon request. No comments were received during this period. On March 1, 2016 the amendments were presented to the Mecklenburg County Board of Commissioners for approval.

OMB Control No: 2506-0117 (exp. 06/30/2018)

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 Hearing	Minorities Persons with disabilities Residents of Public and Assisted Housing	January 5, 2015: Three attendees; two from area non-profits and one from a member government.	Generally comments regarding funding for projects, the type of eligible projects and amount of funding available.	N/A	

OMB Control No: 2506-0117 (exp. 06/30/2018)

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	Newspaper Ad	Non-targeted/broad community	A notice was published on December 20, 2014 notifying the public of the upcoming public hearing and citizen engagement forum. The notice was also posted on the County's website and the coordinating agency's website.	N/A	N/A	

OMB Control No: 2506-0117 (exp. 06/30/2018)

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)
3	Newspaper Ad	Non-targeted/broad community	A notice was published in the Charlotte Observer newspaper on March 13, 2015 notifying the public of the 30-day comment period for the draft Con Plan and AAP16 as well as the April 8 public hearing.	N/A	N/A	
4	Public Hearing	Non-targeted/broad community	Six individuals attended ranging from nonprofit groups to local municipal staff.	General questions were asked about the proposed projects, regarding number of beneficiaries and funding amounts	All questions were accepted and answered accordingly.	

OMB Control No: 2506-0117 (exp. 06/30/2018)

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)
5	Public Meeting	Non-targeted/broad community	The Con Plan and AAP were included as a report for the Mecklenburg County BOC regular meeting.	Staff presented the plan and proposed projects and took questions regarding both. No questions were received. Comments included praise for support great projects that were benefiting the community in north Mecklenburg.	N/A	
6	Public Comment Period-Amendment	Non-targeted/broad community	N/A	None received.	N/A	http://www.centralina.org/8757-2/

Table 66– Citizen Participation Outreach

OMB Control No: 2506-0117 (exp. 06/30/2018)

Needs Assessment

NA-05 Overview

Needs Assessment Overview

According to HUD, a household spending more than 30% of its household income on housing, living with more than one person per room, or occupying a unit with physical defects is in need of housing assistance. This section presents a general overview of Mecklenburg County to provide context for the development of strategies to address community development and housing needs in the Consolidated Plan. The population in the Mecklenburg County CDBG program area increased from 98,601 (2001 U.S. Census) to approximately 153,260 (2007-2011 ACS), resulting in a 55% increase in the population. Households increased by 29% and the median income increased a mere 11% from $50,579 (2000 U.S. Census) to $55,994 (2007-11 ACS).

There are approximately 57,984 households within the CDBG program area, and of those households 25% of the households are at or below 80% household median family income. In the CDBG program area there are 16,966 households with housing problems; which accounts for 29% of all households in the program area. There are four housing problems that HUD measures: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost burdened. A household is said to have a housing problem if they have any one or more of these four problems.

The major contributing factor to housing problems in the program area was the percentage (29%) of households with a cost burden greater than 30% of their gross income. This poses challenges on homeowners to maintain the upkeep on aging properties in order stay in their homes. Many homeowners have substandard plumbing, electrical and aging flooring systems. Most often homes require an average of $5,000 to $10,000 in repairs to bring the property up to basic housing standards. The second most common housing problem in the program area is a lack of existing affordable housing for extremely – low to low income households.

Regional economic growth and population growth have increased the demand for housing in the Mecklenburg program area, resulting in higher rental and purchase housing costs and contributing to the cost burden experienced by the lower income categories. The area is experiencing a slight increase in construction of new housing units but the majority of these units are not in the affordable housing unit price point. The most affordable housing are the older housing stock; however, older units typically require more maintenance and repair, adding to the incidence of housing problems among lower income households. Based on the high percentage of housing problems among these income categories,

OMB Control No: 2506-0117 (exp. 06/30/2018)

and recognizing these lower income households are at risk of becoming homeless, the County has assigned a high priority to the housing needs of these income groups. The moderate income households in the program area too are experiencing the burden of severe housing problems, as many of the households in this category are elderly and have limited income. Most moderate income renter households are able to find affordable rental housing in the program area. However, some of the rental housing is substandard. There are more affordable purchase housing units available to moderate income buyers in the Mecklenburg CDBG program area, and therefore, this is not a high priority for the County.

The most significant obstacle to meeting the underserved housing needs of the extremely low-income, very low-income, and low-income households is encouraging private developers/contractors to develop more affordable housing units for these income groups.

Needs Assessment Overview Continued

Extremely Low Income Households (0-30% AMI)

Extremely low-income (ELI) households are defined as earning less than 30 % of the area median income, adjusted by household size. According to current data a four-person household that earned less than $16,798 in the Mecklenburg County program area was classified as an ELI household. In the program area, extremely low-income households comprise 6% of existing households.

Throughout the program area, 88% of all ELI households had housing problems with 83% spending more than 30% of their income for housing and 65% spending over 50% of their household income. Homeowners had slightly higher percentages than renters in this group, with 50% of homeowners versus 37% of renters being cost burdened households in this income group.

Very Low Income Households (>30-50%)

Very low-income (VLI) households are classified as earning greater than > 30-50% of the median area income. This means that a four-person household earning between $16,799 and$27,997 in the Mecklenburg County program area is classified as a very low income household. Nearly all households in this group were experiencing one or more severe housing problems (lacks kitchen or complete plumbing, severe overcrowding, or severe cost burden). Sixty-nine percent of VLI households spent more than 30% of their household income on housing expenses and 39% spent more than 50%. Renters had a significantly higher percentage (59.5%) of housing problems in the VLI category compared to 39.1% of homeowners. Homeowners had a slightly higher percentage (36%) with a housing cost burden over 30% of household income than renters who had 33%. Additionally, homeowners also registered a higher percentage (22%) that had a housing cost burden over 50% of household income compared to renters who had 17%.

Low – Moderate Income Households

Low-moderate income (LMI) households are classified as households whose income falls between 51% and 80% of the area median income. According to current data this ranges from $27,998 to$44,795 for the Mecklenburg County program area. Eleven percent of households in this group were experiencing one or more severe housing problems (lacks kitchen or complete plumbing, severe overcrowding, or severe cost burden). Renters in this category actually had a higher percentage (14%) of housing problems compared to homeowners who had 10%. Renters also had a higher percentage in the cost burden categories with only 10% of renters having a cost burden greater than 30% of household income versus 8% of homeowners. Severely cost burdened households (greater than 50% of household income spent on housing) was slightly less for renters with only 2%, while 2.4% of homeowners fell into this category. This possibly indicates that the rental market at this income level becomes more affordable, however adequate affordable homeownership opportunities are still lacking for this group.

Minority Housing Needs

Minorities in the CDBG program area have significantly worse housing problems than white households. They are disproportionately represented in greater numbers in the lower income categories compared to their percentage of the overall population. They also face housing burdens, primarily associated with cost burdens in similarly disproportionate numbers.

OMB Control No: 2506-0117 (exp. 06/30/2018)

-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Mecklenburg County's objectives towards addressing Non-Housing Community Development "Public Facilities" Needs include continued support of the development and/or redevelopment of parks and recreation facilities, as well as increasing accessibility to neighborhood facilities that provide human service type programs for LMI area residents.

Public and non-profit public facilities located in the program area tend to be located in older parts of the program area and many are in need of revitalization, accessibility modifications and other updates.

How were these needs determined?

Public input and input from member local governments and area non-profit agencies providing service in the CDBG program area. Input was acquired through public hearings and a survey that was distributed via email. Many citizens and public sector employes voices concerns that facilities operating in jurisdictions outside the Charlotte city limits tend to

Describe the jurisdiction's need for Public Improvements:

Mecklenburg County proposes to continue making capital investments in infrastructure to enhance the physical conditions and quality of life for low and moderate income residents and neighborhoods. Infrastructure projects have been identified in the County's Annual Action Plan which will provide street improvements to low and moderate income neighborhoods.

Mecklenburg County public infrastructure system much like all communities across the State is aging and does not meet the capacity needs of our residential communities. This is more apparent in older areas of the CDBG project area that have higher concentrations of aging homes and LMI residents.

How were these needs determined?

Public input and input from member local governments and area non-profit agencies providing service in the CDBG program area. Input was acquired through public hearings and a survey that was distributed via email.

OMB Control No: 2506-0117 (exp. 06/30/2018)

Describe the jurisdiction's need for Public Services:

Mecklenburg County will continue to work with each of the Towns and the unincorporated areas of the County to support existing neighborhood and community building initiatives and agencies that assist with childcare needs, job training and employment needs. The County will also work towards assisting these areas in identifying new community building initiatives. This goal will be accomplished by continued outreach to engage the towns, unincorporated areas, and residents who typically are not actively involved in neighborhood planning activities.

Most public service agencies are located in the uptown area of the City of Charlotte and can be difficult for residents living in the unincorporated areas of the County to access. Therefore, the Mecklenburg CDBG program will seek out opportunities to support agencies located in the program area that can help fill this public service need gap.

How were these needs determined?

Public input and input from member local governments and area non-profit agencies providing service in the CDBG program area. Input was acquired through public hearings and a survey that was distributed via email.

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The overall focus of this chapter is to describe the supply and demand of the entire housing market, assess who is not served by the market (focusing on low income and special needs populations), determine the number of households whose housing needs are not met by the market but are being met by existing public or non-profit programs, and determine the gaps that still exist for these groups.

OMB Control No: 2506-0117 (exp. 06/30/2018)

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

The non-housing community development plan section provides a brief summary of Mecklenburg County's priority non-housing community development needs that are eligible for assistance under HUD's community development program categories. This community development component of the plan provides Mecklenburg County specific long-term and short-term community development objectives, developed in accordance with the primary objective of the CDBG program to develop viable communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for low-income and moderate-income persons.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	189	750	0	2	2
Arts, Entertainment, Accommodations	9,074	8,471	14	17	3
Construction	2,905	4,365	5	9	4
Education and Health Care Services	8,523	6,858	13	14	1
Finance, Insurance, and Real Estate	7,355	2,164	12	4	-8
Information	2,211	1,026	3	2	-1
Manufacturing	5,066	4,984	8	10	2
Other Services	1,967	1,485	3	3	0
Professional, Scientific, Management Services	9,480	6,037	15	12	-3
Public Administration	0	0	0	0	0
Retail Trade	8,775	7,858	14	16	2
Transportation and Warehousing	2,957	1,419	5	3	-2
Wholesale Trade	5,074	4,052	8	8	0
Total	63,576	49,469	--	--	--

Table 67 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

OMB Control No: 2506-0117 (exp. 06/30/2018)

Labor Force

Total Population in the Civilian Labor Force	85,623
Civilian Employed Population 16 years and over	79,062
Unemployment Rate	7.66
Unemployment Rate for Ages 16-24	19.49
Unemployment Rate for Ages 25-65	5.48

Table 68 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	26,057
Farming, fisheries and forestry occupations	2,694
Service	6,106
Sales and office	20,636
Construction, extraction, maintenance and repair	5,303
Production, transportation and material moving	3,304

Table 69 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	42,855	59%

OMB Control No: 2506-0117 (exp. 06/30/2018)

Travel Time	Number	Percentage
30-59 Minutes	26,044	36%
60 or More Minutes	3,508	5%
Total	***72,407***	***100%***

Table 70 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	3,861	729	1,405
High school graduate (includes equivalency)	10,203	952	2,691
Some college or Associate's degree	19,050	1,930	3,868
Bachelor's degree or higher	35,189	1,165	5,979

Table 71 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	261	961	672	1,020	633
9th to 12th grade, no diploma	1,306	1,043	940	1,359	1,283
High school graduate, GED, or alternative	3,534	3,273	3,240	7,333	3,870
Some college, no degree	4,920	4,507	4,436	7,850	3,082
Associate's degree	583	1,750	2,357	3,987	645
Bachelor's degree	1,210	8,135	9,521	12,519	2,353

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Graduate or professional degree	15	2,443	4,085	5,675	1,735

Table 72 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,457
High school graduate (includes equivalency)	25,907
Some college or Associate's degree	33,505
Bachelor's degree	50,535
Graduate or professional degree	65,357

Table 73 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

According to the data provided in the Business Activity chart the top five major employment sectors within the Mecklenburg jurisdiction includes, Professional, Scientific, Management Services (9,480-jobs), Arts, Entertainment, Accommodations (9,074-jobs), Retail Trade (8,775-jobs), Education and Health Care Services (8,523-jobs), and Finance, Insurance, and Real Estate (7,355-jobs).

These numbers are in harmony with the Comprehensive Economic Development Strategy “Prosperity for Greater Charlotte,” conducted by Centralina Council of Governments. The top industries or largest industries in Mecklenburg County were noted as the Professional and Business Services, Trade, Transportation and Utilities and Financial Activities. Health Services was the leading growth industry in the county, followed by Leisure & Hospitality and Government. Health Services grew 26% from 2006-2011, more than twice the US growth in the industry. This report revealed that Mecklenburg County say 2.9% job growth in 2001, with a 6% payroll growth and an annual unemployment rate of 10.7%. Leisure,

OMB Control No: 2506-0117 (exp. 06/30/2018)

Hospitality and Government grew about 14%. During 2006-2011 Professional Services and Government were the other two top job creators. (Source: 2012 Prosperity for Greater Charlotte Report)

Describe the workforce and infrastructure needs of the business community:

Today's communities must embrace the 21st Century reality that their unique identity and strengths in a globally competitive environment come from the combination of their workforce skills, technology and product knowledge, ability to produce and manufacture, and ability to market and deliver products to their consumers. Globally-oriented companies know they must do all of these things well; communities must now do the same under a highly coordinated and collaborative effort across organizations, workers, and industry clusters. Today's challenge for communities is to build multiple competencies that spark new industries and products – to work not just to protect what you have, but to focus on the new products and markets that will create new jobs.

Employers frequently state that access to talent is their most important site selection factor. Having a skilled workforce can be a key factor in determining whether industries will thrive in a region or if they will migrate to other locations. Rapid changes in technology, scientific discovery, global economics, business strategy, and human demographics require regions to have an educational ecosystem in place that ensures worker availability and skill sets keep pace with business needs. Having a world-class educational system is a critical requirement for growing jobs in all of greater Charlotte's target industries and competencies.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Mecklenburg County's economic development program consists primarily of managing the Business Investment Program (commonly referred to as "incentives") and other economic development grants; assisting other County departments with the redevelopment of County-owned real estate; and operating a Minority, Women and Small Business Enterprise (MWSBE) program.

Many of the County's economic development efforts are undertaken in partnership with our allies, including the North Carolina Department of Commerce, the City of Charlotte Economic Development Office, the Charlotte Regional Partnership, the Charlotte Chamber of Commerce, Charlotte Center City Partners, Lake Norman Economic Development Corporation and the Centralina Council of Governments.

OMB Control No: 2506-0117 (exp. 06/30/2018)

The County's Business Investment Program grants are targeted to high-wage, high-capital investment companies through the use of a fiscal impact analysis tool. Additionally, the county's economic development marketing efforts (carried out primarily by the Charlotte Regional Partnership and the Charlotte Chamber of Commerce) are focused on six targeted industry sectors (Health, Energy, Defense, Finance, Motorsports and Film).

The County is also involved in a collaborative effort with the City of Charlotte to implement a Small Business Strategy Plan in collaboration with our economic development partners, including the Charlotte Chamber of Commerce, Central Piedmont Community College and others.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The Prosperity for Greater Charlotte CEDS and *Jobs, Workforce & Education Alignment Strategy* report defined the following significant degree growth trends in the Greater Charlotte Region:

- Total degrees are growing more quickly at all levels in the Greater Charlotte Region than the US.
- Software and Computer Sciences degrees, although in decline at the Associate's and Bachelor's level, are declining at similar rates to the US. At the Master's+ level, Software and Computer Sciences degrees are rising in the region in contrast to national declines. Among Software and Computer Sciences degrees, only Networking Technologies and Web Design / Graphics / Informatics degrees are on the rise.
- **Business, Finance, Economics** and **Health Care**, two of the region's largest degree areas, like the US, are growing at all degree levels. This appears to support local targets in Financial and Biomedical industries. The region also continues to have a high output of Biomedical Engineering students, with over 300 of these degrees awarded in 2010.
- **Education**, another large degree area in the Greater Charlotte Region, is growing more quickly than the US at all degree levels.
- The Greater Charlotte Region lacks a law school, only awarding **Legal** Associate's and Bachelor's degrees for paralegal and pre-law training.
- **Engineering** degrees are also growing at all levels, but more slowly than the US at the Bachelor's and Master's+ levels.
- **Transportation Professionals**, an important degree area for the regional Logistics target, only had 9 Associate's degrees conferred in the entire region (and few Pre-Associate's degrees). This demonstrates a need for more certificate programs and potentially Bachelor's and other advanced degree programs in transportation.

OMB Control No: 2506-0117 (exp. 06/30/2018)

The fastest growing occupation clusters in the Greater Charlotte Region from 2007-2012 are **Medical** (2.1% average annual growth), **Performance** (1.2%), **Agriculture** (0.9%), **Social Service** (0.8%), **Computer** (0.6%), and **Hospitality** (0.5%). In fact, these are the only occupation clusters that grew during this time period. With the exception of Social Service and Hospitality, all of these occupation clusters have concentration quotients below 1.0. This means that although they are currently less concentrated than the US average, their rapid growth will likely lead to above average concentration in the future.

Many of the largest and most concentrated occupation clusters lost jobs over the past five years. Construction occupations saw the greatest declines, losing jobs at an average annual rate of -6.5%, followed by Production (-5.1%), Manufacturing Operations (-2.6%), Logistics / Transportation (-2.2%), and Mechanics (-2.0%). Other large clusters that lost jobs were Back Office Admin Support (-0.9%) and Personal Services (-1.1%).

A very clear trend emerged in the analysis: the mix of occupations in the Greater Charlotte Region is changing, with traditionally established occupations in manufacturing, logistics, finance, and back office industries shedding jobs as less concentrated, emerging occupations gain prominence, including IT, health care, education, and hospitality. The lack of large, established clusters in the top-right quadrants is indicative of a region in occupational flux and the need for future workforce development strategies.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Charlotte Works, the Charlotte-Mecklenburg Workforce Board provides a variety of services for underemployed and unemployed clients, Charlotte Works' resources include coaching, training, and networking opportunities that will help develop and connect job seekers with the changing employment needs of Charlotte area employers. For employers, resources range from initial staffing to customized screening and recruitment. Workshops and training are based on employer need and jobs in demand.

Recently Charlotte Works launched the Career Pathways program which has identified the fastest growing industries in the region and helps job seekers find the skills employers demand and the education and training opportunities that can make them competitive applicant with in those sectors. Charlotte Works collaborates with local employers and educators to make sure the jobs and training needed to get them are available throughout the region.

OMB Control No: 2506-0117 (exp. 06/30/2018)

Central Piedmont Community College, MeckEd, and Charlotte-Mecklenburg K-12 System all work in collaboration with the private sector to develop apprenticeship programs for students and adult works in local high growth industries that allow for higher wages. These partnership help to build responsive relationships between the public, non-profit and private sector, each ensuring the others needs are met, with the ultimate goals of having an qualified workforce and to bridge the income dispartities among local residents. This is acheived by placing apprentices in training programs geared towards higher skilled and paid local jobs.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Mecklenburg County is a supporting member of the Centralina Economic Development Commission that is the EDA's Economic Development District charged with developing and implementing the CEDS for the Greater Charlotte Region. At least one Mecklenburg County Commission is appointed to the Commission at all times and is responsible for incorporating CEDS recommendations into practice in their jurisdiction. The most recent Centralina CEDS Five year Update was completed in December 2012 with principal participation on the CEDS Advisory Board by multiple Mecklenburg County public and private organizations.

Discussion

This section is optional and was left blank intentionally.

OMB Control No: 2506-0117 (exp. 06/30/2018)

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

There are pockets dispersed throughout each participating local governments boundaries where apparent concentrations of LMI income households, African Americans, and Hispanics are concentrated. Concentrations of LMI Hispanics are more apparent than for other minorities. These areas and/or neighborhoods tend to be older areas/neighborhoods with an aging housing stock. For areas with higher Hispanics concentrations, most housing units are rental units and for other minorities there are higher rates of homeownership in these pockets. Homeowners tend to be extremely-low to low-income elderly minorities. Based on the high percentage of housing problems among these income categories, and recognizing these lower income households are at risk of becoming homeless, the County has assigned a high priority to the housing needs of these income groups.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The very low, extremely low income elderly and minorities are somewhat concentrated in particular areas of each of the participating local governments. These tend to be areas where older neighborhoods and housing stock exists.

What are the characteristics of the market in these areas/neighborhoods?

Housing stock in these areas/neighborhoods are typically older and suffering from multiple housing problems, ranging from insufficient plumbing or kitchen facilities, overcrowding and cost burdened.

Are there any community assets in these areas/neighborhoods?

Many of these areas are in older parts of the particular municipalities, and many are located need older parks and schools. These parks have the potential to become assets for these particular areas.

Are there other strategic opportunities in any of these areas?

All of the neighborhoods that contain target households are located in communities with local municipal authorities that support efforts to revitalize and uplift LMI households. Through the growth of the Mecklenburg County CDBG program we hope to develop strategic opportunities with our member governments to target these communities.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

As required by the U.S. Department of Housing and Urban Development (HUD), Mecklenburg County participates in the development of the Charlotte-Mecklenburg HOME Consortium's Five Year Consolidated Plan and integrates planning efforts for the County's Community Development Block Grant (CDBG) funds. These planning efforts focus on the housing and community development needs of low and moderate income persons. The purpose of the Strategic Plan is to identify housing and community development needs and resources needed to develop specific goals and objectives to address these needs over a five-year period. This plan covers the period of July 1, 2015 through June 30, 2020. The funds are intended to provide low and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, development activities, public services, economic development, planning, and administration. As an entitlement community, Mecklenburg County receives an annual share of federal Community Development Block Grant funds.

Because of the broad range of needs within and among the neighborhoods, the Advisory Committee looked at the conditions throughout the CDBG program area and focused activities on the most urgent needs. Some activities were selected based on current market conditions (i.e. purchase of land to develop low income housing) and others based on health and safety factors.

Mecklenburg County's Strategic Plan outlines community housing and economic development goals and objectives for this five-year period. This document identifies four basic goals against which HUD will evaluate the Consolidated Plan and the local jurisdictions' performance. Each of these goals must benefit primarily low and moderate income persons.

Goal 1: Retain affordable housing stock of existing housing in lower income neighborhoods

- Preserve and expand the supply of affordable housing
- Provide assistance to low income homeowners to rehabilitate and/or provide emergency repairs for their homes
- Expand supply of affordable housing

Goal 2: Improve livability and safety of neighborhoods

- Ensure residents have access to sanitary water and sewer services
- Ensure high level of quality of life with good access to local schools, shops, and parks

OMB Control No: 2506-0117 (exp. 06/30/2018)

- Help homeless populations and persons in danger of becoming homeless find shelter
- Ensure that neighborhood shopping for basic needs is available

Goal 3: Encourage the economic vitality of neighborhoods

- Promote neighborhood sustainability and stabilization
- Continued support for provision of services to those individuals and groups with special needs, such as the elderly and the disabled

Goal 4: Encourage economic mobility for neighborhoods and residents

- Support opportunities for job creation, job training for LMI individuals
- Support growth opportunities for local economies
- Support improvements for nonprofit facilities that provide vital services for LMI area residents
- Provide access to support servicers for working families.

The County's 2015 Annual Action Plan outlines the activities to be undertaken during the upcoming program year to meet these goals and continue the overall housing strategies set forth in the 2015-2019 Consolidated Plan.

SP Overview Cont.

<u>Housing and Community Development Needs</u>

The County has identified the following priority needs for its CDBG Program:

1. Housing Needs

• To improve the condition of existing affordable housing in residential neighborhoods
• Retain the stock of affordable housing where possible
• Increase the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, religion, gender, national origin, familial status, or disability
• Provide affordable housing that is accessible to job opportunities

2. Non-Housing Community Development Needs

• To provide high quality public facilities, such as parks and community centers to low- and moderate-income persons and to provide adequate public improvements, such as ADA modifications, street lighting, streets, and sidewalks, in low- and moderate-income neighborhoods
• To promote economic development activities as a means to provide job opportunities and economic

OMB Control No: 2506-0117 (exp. 06/30/2018)

growth, and to reverse economic decline, especially for low- and moderate-income households
• To improve citizens' living environment, including security and safety

In the area of non-housing priority needs, the County continually partners with public service organizations that provide services to meet the needs of specific populations in their communities. The County has undertaken public safety projects that have benefited the general population as well as special need residents.
The County is working to achieve the goals of the Consolidated Plan. It is a challenging process as the resources required to implement the Plan surpasses the resources available to the County. The Plan guides the County's efforts by defining the County's goals, leveraging the County's limited resources, and emphasizing policies and programs that most effectively assist the greatest number of residents in the targeted groups.

Program Objectives

There are several areas of specific need that emerge from the analyses of the community, its needs, and market conditions. These needs, translated into tangible objectives are:

• Stabilization and improvement of neighborhoods
• Maintenance and improvement of the existing housing stock
• Continued support for provision of services to those individuals and groups with special needs, such as the elderly and the disabled
• Continued support of key public service programs, the improvement of public facilities and infrastructure
• Ensure access to utilities
• Support opportunities for job creation, job training for LMI individuals

Each priority in this Plan is accompanied by specific objectives, which have performance indicators. The Five-Year Strategic Plan for Mecklenburg is estimated to result in the following accomplishments by June 30, 2020:

• Owner occupied housing repair for 40 housing units for low and moderate income homeowners by Year 5
• Acquire five lots to be used for development of affordable houses for LMI area residents by Year 5
• Improve various public facilities such as parks, sidewalks, and streets
• Provide funds to non-profit entities for the rehabilitation of their facilities and for public services
• Improve public infrastructure (water and sewer) for underserved LMI areas or create new access to public infrastructure

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 74 - Geographic Priority Areas

1	**Area Name:**	Mecklenburg County CDBG Program Area
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	1/1/2013
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Program Area

Approximately, 200,000 residents live in the CDBG program area which encompasses low income areas in unincorporated Mecklenburg County and low income neighborhoods in Davidson, Cornelius, Huntersville, Matthews and Pineville.

Characteristics of the CDBG program area:

- Income levels that are low/mod
- An older population than the County as a whole
- A higher percentage of minorities
- Lower educational achievement
- Average to slightly smaller households; and

OMB Control No: 2506-0117 (exp. 06/30/2018)

- Higher than average homeownership rate.

The County carefully considered all areas in determining the neighborhoods to be included in the CDBG program area. First, staff analyzed data to outline low income neighborhoods. Next, they conducted windshield surveys of the physical infrastructure in low and moderate income areas in the unincorporated portions of Mecklenburg County, as well as neighborhoods in Cornelius, Davidson, Huntersville and Matthews. Then, priority areas were proposed to the Advisory Committee.

An Advisory Committee was used to develop priorities and recommendations for the CDBG Action Plan. The Committee discussed and agreed to the following guidelines defining how the target neighborhoods should look and how they should function for their residents in the future. The guidelines indicate how the County will address the needs of the distressed neighborhoods included in the CDBG program area.

Because of the broad range of needs within and among the neighborhoods, the Advisory Committee examined each area individually, focusing on conditions and on priority improvement in each area. Projects were selected based on neighborhood needs, on current market conditions (i.e. purchase of land to develop low income housing) and on health and safety factors.

Using the guidelines developed by the Advisory Committee, a project rating list with a point system was developed and used to rank projects.

Allocations were made using the points and considering several criteria:

- The severity of the need
- The availability of other funds to ensure project viability
- How the project met national CDBG objectives and goals
- How well the project addressed local needs

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 75 – Priority Needs Summary

1	**Priority Need Name**	Public Facilities and Infrastructure Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	Mecklenburg County CDBG Program Area
	Associated Goals	Encourage ecob mobility for residents/neighborhood Encourage the economic vitality of neighborhoods Improve livability and safety of neighborhoods

OMB Control No: 2506-0117 (exp. 06/30/2018)

	Description	Funds may be used by the grantee or other public or private nonprofit entities for the acquisition, construction, rehabilitation (including removing architectual barriers to accessibility), or installation of public improvements of facilities. Public facilities and improvements by their nature are intented to benefit all the residents of an area, however, there must be at least a 51% benefit to LMI area residents. This includes neighborhood facilities, firehouses, public schools, and libraries. Public improvements include streets, sidewalks, curbs and gutters, parks, playgrounds, water and sewer lines, flood and drainage improvements, parking lots, utility lines, and aesthetic amenities on public property such as trees, sculptures, pools of water and fountains, and other works of art. The regulations specify that facilities that are designed for use in providing shelter for persons having special needs are considered to be public facilities (and not permanent housing), and thus are covered under this category of basic eligibility. Such shelters would include nursing homes, convalescent homes, hospitals, shelters for victims of domestic violence, shelters and transitional facilities/housing for the homeless, halfway houses for run-away children, drug offenders or parolees, group homes for the developmentally disabled, and shelters for disaster victims.
	Basis for Relative Priority	Lack of public infrastructure for water and sewer lines and sidewalks in the program area. Additionally, due to increase development in and around the program area needs are apparent for increase access to historically minority neighborhoods to places of business to allow for acquire household goods and connecting to local jobs.
2	**Priority Need Name**	Emergency Housing Repair
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities

OMB Control No: 2506-0117 (exp. 06/30/2018)

	Geographic Areas Affected	Mecklenburg County CDBG Program Area
	Associated Goals	Retain affordable housing stock
	Description	Emergency housing repairs would provide funds to assist LMI households with special needs in addressing housing conditions which pose imminent threats to their life and/or safety or to provide accessibility modification and other repairs necessary to prevent displacement of very-low and low-income homeowners with special needs such as frail elderly and person with disabilities.
	Basis for Relative Priority	The CDBG program area has a higher proportion of elderly and disabled individuals who live on fixed income and are unable to afford needed repairs/renovations to their homes that can increase energy efficiency (to save money) or make the dwellings more accessible (allowing the residents to remain in their homes).
3	**Priority Need Name**	Increase Affordable Housing Units
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Mecklenburg County CDBG Program Area
	Associated Goals	Retain affordable housing stock
	Description	Preserve and expand the supply of affordable housing.
	Basis for Relative Priority	The primary need in the target area was to build affordable housing and to maintain the existing affordable housing stock. The rate of owner-occupied housing is higher in the program area. Maintaining safe housing for the residents is a priority. The areas have a higher portion of elderly and disabled people who live on fixed income and are unable to afford needed repairs/renovations to their houses to increase energy efficiency (to save money) or make the dwellings more accessible (allowing the residents to remain in their homes).

OMB Control No: 2506-0117 (exp. 06/30/2018)

4	**Priority Need Name**	Rehabilitation of Existing Housing Stock
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	Mecklenburg County CDBG Program Area
	Associated Goals	Retain affordable housing stock
	Description	**Eligible types of property** Residential property, whether privately or publicly owned. This includes manufactured housing when such housing constitutes part of the community's housing stock. Commercial or industrial property, but where such property is owned by a for-profit, rehabilitation under this category is limited to exterior improvements of the building and the correction of code violations. (Further improvements for such buildings may qualify under the category of Special Economic Development Activities.) Other-Nonprofit-owned, nonresidential buildings and improvements that are not considered to be public facilities or improvements under §570.201(c) of the CDBG program regulations.
	Basis for Relative Priority	The rate of owner-occupied housing is high in the program area and as such many low income individuals lack the resources to afford needed repairs and renovations in order to maintain suitable living environments. The program area also has larger populations of minorities, elderly and disabled homeowners.

OMB Control No: 2506-0117 (exp. 06/30/2018)

5	**Priority Need Name**	Public Services
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Alcohol or Other Addictions Non-housing Community Development
	Geographic Areas Affected	Mecklenburg County CDBG Program Area
	Associated Goals	Encourage ecob mobility for residents/neighborhood
	Description	CDBG funds may be used to provide public services such as the following: • Child care, • Job training • Recreation programs • Education programs • Services for senior citizens • Services for homeless persons • Substance abuse treatment and education

OMB Control No: 2506-0117 (exp. 06/30/2018)

	Basis for Relative Priority	The basis for the public service priority is based on extent of demand for public services from residents that reside within the CDBG program area. Often times services are concentrated in the Charlotte City limits which can create impediments for access for residents in the North and South part of Mecklenburg County. Support in this area can help expand services for residents in the CDBG program area.

Narrative (Optional)

The County has identified the following priority needs for its CDBG Program:

A. Housing Needs

- To improve the condition of existing affordable housing in residential neighborhoods,
- Retain the stock of affordable housing where possible,
- Increase the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, religion, gender, national origin, familial status, or disability, and
- Provide affordable housing that is accessible to job opportunities.

B. Non-Housing Community Development Needs

- To provide high quality public facilities, such as parks and community centers to low- and moderate-income persons and to provide adequate public improvements, such as ADA modifications, street lighting, streets, and sidewalks, in low- and moderate-income neighborhoods,
- To promote economic development activities as a means to provide job opportunities and economic growth, and to reverse economic decline, especially for low- and moderate-income households, and
- To improve citizens' living environment, including security and safety.

In the area of non-housing priority needs, the County continually partners with public service organizations that provide services to meet the needs of specific populations in their communities. The County has undertaken public safety projects that have benefited the general population as well as special need residents.

The County is working to achieve the goals of the Consolidated Plan. It is a challenging process as the resources required to completely implement the Plan to its fullest extent surpasses the resources available to the County. The Plan guides the County's efforts by defining the County's goals, leveraging the County's limited resources, and emphasizing policies and programs that most effectively assist the greatest number of residents in the targeted groups.

OMB Control No: 2506-0117 (exp. 06/30/2018)

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

CDBG funds can be used for a wide range of activities, including housing rehabilitation, economic development, public improvements and social services, but are restricted in location to the unincorporated areas of Mecklenburg County and perticipating Towns within the County. Anticipated resources have been determined through consultation with participating jurisdictions and area nonprofit organizations serving the program area. Only the first year of funding, which is detailed in the 2015 Annual Action Plan is currently committed to CDBG projects. Additional funding for the remainder of the five year planning period is still subject to project approval and confirmation of matching funds.

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	652,144	0	56,389	708,533	2,250,000	CDBG funds will be used in conjunction with local match monies provide by participating member jurisdictions and nonprofit organizations. These funds will contribute to achieving the goals set forth in the five-year consolidated plan.

OMB Control No: 2506-0117 (exp. 06/30/2018)

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: $		
Other	private	Acquisition Housing	40,000	0	0	40,000	360,000	Our Towns Habitat for Humanity is a nonprofit located in the Town of Davidson, serving the Towns of Davidson, Cornelius and Huntersville. Funding contributed is in support of their housing repair program that provides emergency and other necessary housing repairs for extremely and low income, typically elderly homeowners in the program area. Additional, funds will be leveraged to acquire properties to rehab or for new construction of affordable housing units. These funds will leverage CDBG funds to provide much needed repairs in order to increase the standards of the existing housing stock and promote sustainability of the housing units and to increase the number of affordable units within the program area.

OMB Control No: 2506-0117 (exp. 06/30/2018)

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: $		
Other	private	Public Improvements	30,000	0	0	30,000	300,000	The Ada Jenkins Center, a 501(c)3 provides services for all persons in the northern Mecklenburg area, this includes Cornelius, Davidson, and Huntersville. Services include, Crisis Assistance, Medical & Dental, Youth Education, and Economic Independence Training. These services are marketed to LMI residents. This funding will enable the Center to renovate bathrooms in order to meet ADA regulations, repair the roofing on all five buildings, and possibly to install center AC in the oldest building. The Ada Jenkins School that is occupied by this organization is a designated historic structure of Mecklenburg County and these repairs help to maintain a valuable piece of our County's history and allows among other benefits to the community.
Other	private	Public Services	15,000	0	0	15,000	75,000	Will provide child care tuition for very low and extremely low working parents.

OMB Control No: 2506-0117 (exp. 06/30/2018)

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: $		
Other	public - local	Acquisition Public Improvements	0	0	0	0	360,000	The Town of Matthews is committed to increasing public infrastructure for their LMI residents by increasing road connections and creating walk-able communities over the next five year planning period.
Other	public - local	Housing Public Services	100,441	0	0	100,441	50,000	The Town of Davidson will provide financial contributions for projects that support the LMI residents of the town, this may be community development, public services or housing projects.
Other	public - local	Public Improvements	0	0	0	0	150,000	Town of Pineville will provide in-kind contributions for staff time committed to public improvement projects the Town executes in year 4 & 5.

Table 76 - Anticipated Resources

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

Unlike some other federal grant programs, CDBG regulations do not require matching funds on behalf of the Grantee. While there are no federal match requirements for CDBG funds, Mecklenburg County highly recommends that organizations provide leverage funds. Leverage fund sources include contributions derived from other eligible federal and nonfederal sources and the value of third party in-kind contributions, (i.e.

OMB Control No: 2506-0117 (exp. 06/30/2018)

volunteers, personnel, office space, materials, equipment and supplies). However, while matching funds are not required; applications will receive favorable scoring based on leveraging funds.

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

N/A

Discussion

N/A

OMB Control No: 2506-0117 (exp. 06/30/2018)

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Town of Davidson	Government	Ownership neighborhood improvements public services	Jurisdiction
MECKLENBURG COUNTY	Government	Economic Development Non-homeless special needs Ownership Planning neighborhood improvements public facilities public services	Jurisdiction
Town of Cornelius	Government	Non-homeless special needs Ownership neighborhood improvements public facilities public services	Jurisdiction
TOWN OF HUNTERSVILLE	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Jurisdiction

OMB Control No: 2506-0117 (exp. 06/30/2018)

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Town of Matthews	Government	Non-homeless special needs Ownership neighborhood improvements public facilities public services	Jurisdiction
Our Towns N. Mecklenburg S. Iredell Habitat for Humanity	Non-profit organizations	Ownership	Region
Habitat for Humanity Matthews	Non-profit organizations	Ownership	Jurisdiction
Ada Jenkins Family Center	Non-profit organizations	Homelessness Non-homeless special needs public facilities public services	Region
Davidson Cornelius Child Development Center	Non-profit organizations	Non-homeless special needs public services	Region
Town of Pineville	Government	Non-homeless special needs public facilities	Jurisdiction

Table 77 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The institutional structure for the delivery of CDBG programs and services to low and very-low income families and individuals in the Mecklenburg CDBG program area involves public, private and non-profit participation at the local and federal levels. Participating member governments for the CDBG program partner with the County to maintain a strong institutional structure for affordable housing needs and non-housing community development needs in the program area. These local government entities include the Towns of Cornelius, Davidson, Huntersville, Matthews and Pineville. Mecklenburg County also works closely with the Charlotte-Mecklenburg Utilities to provide public infrastructure services (water/sewer) to underserved areas. Non-profits play a key role in promoting and finding permanent solutions to the housing crisis and increase access to services through collaboration and cooperation between service providers. Member agencies include non-profit developers, housing providers and supportive services; which includes the Davidson Housing Coalition, Our Towns Habitat-Davidson, and Habitat for Humanity-Matthews, and Ada Jenkins. As the CDBG program matures, new partnerships with private and nonprofit agencies will be developed in order to further the reach of the

OMB Control No: 2506-0117 (exp. 06/30/2018)

program. Mecklenburg County leads and participated in several additional federally funded housing and support service programs for low income persons in the Charlotte-Mecklenburg region.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X		X
Other			

Table 78 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Mecklenburg County will continue its close working relationship with nonprofit organizations involved in providing multi-family housing, emergency shelters, transitional housing for the homeless and domestic violence victims, and group homes for people with physical or mental disabilities, substance abuse problems or HIV/AIDS.

OMB Control No: 2506-0117 (exp. 06/30/2018)

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

More than 40 non-profit organizations, government agencies, faith-based organizations and other groups are a part of the community's network of resources and support for homeless individuals and families. The Homeless Services Network is the official group of collaborative partners that focus on the Charlotte-Mecklenburg Continuum of Care. The continuum of services includes prevention, outreach, supportive services, emergency shelter, transitional housing and permanent housing. A wide array of services is provided as part of this overall continuum.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The Charlotte-Mecklenburg Continuum of Care (CoC) is charged with implementing the 10-year Plan to end and prevent homelessness. A community leadership board comprised of high profile government, business, non-profit and faith community leaders will be appointed by elected officials in summer 2013 to help guide and implement the 10-year Plan to End Homelessness. This board will be charged with advising on the annual priorities and identifying and facilitating opportunities to support the plan's resource development, partnership building, advocacy and building community and political will. Creating this structure will help ensure a level of consistency in priority setting and funding for all major homelessness and affordable housing programs and initiatives. Collaboration with the Homeless Services Network will be key to the success of this new structure.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Retain affordable housing stock	2015	2019	Affordable Housing	Mecklenburg County CDBG Program Area	Emergency Housing Repair Increase Affordable Housing Units Rehabilitation of Existing Housing Stock	CDBG: $810,005 Greater Matthews Habitat for Humanity: $100,000 Our Towns Habitat for Humanity: $200,000 Town of Cornelius: $20,000 Town of Huntersville: $20,000	Homeowner Housing Added: 10 Household Housing Unit Homeowner Housing Rehabilitated: 40 Household Housing Unit

OMB Control No: 2506-0117 (exp. 06/30/2018)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Improve livability and safety of neighborhoods	2015	2019	Non-Housing Community Development	Mecklenburg County CDBG Program Area	Public Facilities and Infrastructure Improvements	CDBG: $1,000,000 Town of Cornelius: $60,000 Town of Huntersville: $50,000 Town of Matthews: $60,000 Town of Pineville: $20,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 35 Persons Assisted
3	Encourage the economic vitality of neighborhoods	2015	2019	Affordable Housing Accessibility and walk-ability	Mecklenburg County CDBG Program Area	Public Facilities and Infrastructure Improvements	CDBG: $399,563 Town of Cornelius: $60,000 Town of Huntersville: $60,000 Town of Matthews: $60,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

OMB Control No: 2506-0117 (exp. 06/30/2018)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Encourage ecob mobility for residents/neighborhood	2015	2019	Homeless Non-Homeless Special Needs Non-Housing Community Development	Mecklenburg County CDBG Program Area	Public Facilities and Infrastructure Improvements Public Services	CDBG: $500,000 Davidson Cornelius Child Development Center: $90,000 The Ada Jenkins Family Center: $400,000 Town of Davidson: $150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted

Table 79 – Goals Summary

Goal Descriptions

1	**Goal Name**	Retain affordable housing stock
	Goal Description	Retain afforable housing stock of existing housing in lower income neighborhoods by: • Preserving and expanding the supply of affordable housing • Provide assistance to low income homeowners to rehabilitate and/or provide emergency repairs for their homes • Expand supply of affordable housing units

OMB Control No: 2506-0117 (exp. 06/30/2018)

2	**Goal Name**	Improve livability and safety of neighborhoods
	Goal Description	• Ensure residents have access to sanitary water and sewer services • Ensure high level of quality of life with good access to local schools, shops, and parks • Help homeless populations and persons in danger of becoming homeless find shelter • Ensure that neighborhood shopping for basic needs is available
3	**Goal Name**	Encourage the economic vitality of neighborhoods
	Goal Description	• Promote neighborhood sustainability and stabilization • Continued support for provision of services to those individuals and groups with special needs, such as the elderly and the disabled
4	**Goal Name**	Encourage ecob mobility for residents/neighborhood
	Goal Description	Encourage economic development for neighborhoods and residents by: • Supporting opportunities for job creation, job training for LMI individuals,Supporting growth opportunities for local economies,Supporting improvements for nonprofit facilities that provide vital services for LMI area residents, and • Providing access to support servicers for working families, i.e. child care assistance.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

It is very difficult to provide an exact number for how many beneficiaries will be in each income category. However, the CDBG program will seek to evenly distribute funding as much as possible, among the eligible income categories.

OMB Control No: 2506-0117 (exp. 06/30/2018)

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Mecklenburg County will continue to implement the City of Charlotte's LeadSafe Charlotte Program. The County will further integrate lead safe work practices to all County rehabilitation programs, by providing information on training offered by the City of Charlotte for all contractors on the Housing bidder's lists regarding lead safe work practices and encourage Code Enforcement Officials to make referrals to LeadSafe Charlotte and enforce code requirements regarding the elimination of deteriorated paint.

LeadSafe Charlotte also focuses on increasing collaboration with the Mecklenburg County Health Department to do outreach and testing of children in vulnerable neighborhoods, including an increasing number of Hispanic/Latino children. The City prioritizes units enrolled in the lead program through direct referrals from the Mecklenburg County Health Department for children with elevated levels at 10 ug/l or above.

In addition, the County will continue to: 1) promote the Lead Hazard Reduction Coalition, established by the City's LeadSafe Charlotte Program that brings various community leaders and interest groups together to pool resources and ideas; 2) further integrate lead-safe work practices in all County rehabilitation programs and provide lead remediation training to all contractors on the County's Housing Bidder's list; and 3) continue to encourage Code Enforcement officials to make referrals to LeadSafe Charlotte and enforce code requirements relating to the elimination of deteriorated paint.

How are the actions listed above integrated into housing policies and procedures?

Mecklenburg County ensures the reduction of adverse health effects on area residents caused by rehabilitation of lead-based paint surfaces by providing educational materials to all housing contractors and citizens receiving housing rehabilitation assistance. Further, all contractors, property managers and other paid workers performing repairs or renovations on homes built prior to 1978 must be trained and certified, and must use lead-safe work practices. All contractors must certify that they are certified and will adhere to lead-safe practices prior to performing any work for Mecklenburg County CDBG program.

OMB Control No: 2506-0117 (exp. 06/30/2018)

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Charlotte and Mecklenburg County have been pursuing various strategies and initiatives to improve economic opportunity for low wealth residents. Most of these efforts are integrated into the goals, programs and policies of the City of Charlotte Neighborhood & Business Services Department, the Mecklenburg County Department of Social Services and the Charlotte Housing Authority. Some of the prominent strategies aimed at reducing poverty in Charlotte-Mecklenburg include:

- Work First Program to help lift households receiving public assistance out of their poverty circumstances and into full-time employment.
- Charlotte Housing Authority's Family Self-Sufficiency Program that provides remedial education, counseling, job training referral and placement to public housing residents.
- Charlotte Works- JobLink Career Center System, which provides resources and services to meet the needs of Charlotte-Mecklenburg's underemployed and unemployed residents. The Career Pathways program aligns job seekers skills with jobs in high growth industries.
- Mayor's Mentoring Alliance – focuses on improving the lives of Charlotte-Mecklenburg's youth through connecting mentoring organizations to promote best practices and provide workshops, resources and standards for quality service delivery.
- Mayor's Youth Employment Program (MYEP): Since 1986, the MYEP has worked to prepare Charlotte's youth for future employment. The program focuses on leveraging relationships with businesses and the community to provide meaningful, career oriented internships for participants. The goal of the program is to *i*mprove neighborhood quality of life through a community engagement strategy that ensures children are safe, succeeding in school and supported by their community.
- The Charlotte-Mecklenburg Coalition for Housing is a community based board appointed to implement the Charlotte-Mecklenburg Ten Year Plan to End and Prevent Homelessness. In addition to their responsibility for implementing the Ten Year Plan, this board provides guidance and direction for Housing Trust Fund issues and allocations, and the Continuum of Care. Board Members bring expertise and commitment to the Ten Year plan with authentic and influential experience in homeless ness and housing services and are appointed by the Charlotte Mayor, City Council and the Mecklenburg County Commission. This board will help address system gaps and create opportunities for greater collaboration and coordination across governmental and non-profit agencies as well as with the private sector.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

OMB Control No: 2506-0117 (exp. 06/30/2018)

- Promote economic development, especially workforce readiness for those populations experiencing the greatest need. Education is the key to breaking the cycle of poverty. Often individuals with extremely low incomes do not have the basic skills or accreditation to increase their incomes. Literacy education, improvement of employment skills, and financial management are key tools in assisting these individuals obtain a higher quality of life.
- Make affordable housing options equitably available to low income households. Construction of affordable housing is an excellent way to counteract the often unaffordable housing market for the low and moderate income populations.
- Providing rehabilitation assistance to low and moderate income homeowners clearly has a substantial effect on improving a family's quality of life. Not only does the rehabilitation provide a safe living environment and extend the life of the house, but it also provides the owner with immediate equity on the home.
- Zoning ordinances play a major role in the development of affordable housing, because developers often feel that zoning requirements for affordable housing are too stringent and not cost effective. Providing incentives to developers and adopting less stringent zoning requirements for affordable housing are ways to help overcome some of the housing barriers to low and moderate income persons. A good example is the Town of Davidson's inclusionary zoning ordinance which requires that all new residential development contain at least twelve and one half (12.5%) percent affordable housing units and benefit low and moderate income individuals. This ordinance increases and maintains the production of affordable housing, and ensures its continuation. This in turn, will provide new opportunities for low and moderate income persons to increase their wealth.
- Ensure that low-income youth have access to quality after-school and summer programs to receive tutoring and other support in a healthy and safe environment.

SP-80 Monitoring - 91.230

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

Program/project monitoring is the responsibility of Mecklenburg County. At times Mecklenburg County may include monitoring as a responsibility of a service provider contracted to provide CDBG project administration. However, Mecklenburg County is aware it is the County's responsibility to ensure monitoring meets or exceeds HUD requirements and grant regulations.

Subrecipient Projects: Monitoring of subrecipient projects has five major components:

2. Grant Applications: Request for funding applications are made on a standard form and are carefully reviewed and evaluated. Points are given for each criterion covering community need, program effectiveness, financial record, and capacity. Recommendations for funding are based on evaluation of the above criteria.
3. Contractual Agreements: Two-part grant agreement with each subrecipient that describes the tasks to be performed (Scope of Services) outcome metrics, and other conditions specific to the project. Part II lists all federal standards that the agency must comply with.
4. Monitoring Records: For each subrecipient, the staff will maintain monitoring records.

On-Site Visits: Staff will perform on-site monitoring reviews at least quarterly, depending on the assessment of risk for non-compliance. Program operations are observed, subrecipient staff is interviewed, client eligibility confirmed, and financial and programmatic reports verified from original documentation.

Long-Term Compliance: Activities involving real property acquisitions or improvement require long-term compliance with the original purpose of the federal assistance. Mecklenburg County will establish a method of inventorying all CDBG Real Property and will update this inventory annually, and confirm that such property is still being used for the intended purpose.

Staff will develop detailed guidelines for monitoring subrecipients to ensure more standardized and comprehensive reviews. Staff will monitor the federally funded projects that are implemented by the County through simple project tracking and management reporting systems. This process includes monthly progress reports, financial reports and meeting reports; and review of project expenditures on a monthly basis to ensure they are in line with the project budget.

Project Tracking: Staff will track progress through all stages of a project's development. When a project is in the construction phase, monitoring staff should be reviewing all documents to verify the following:

OMB Control No: 2506-0117 (exp. 06/30/2018)

- Subcontractor management and review
- Labor standards, Davis-Bacon (when applicable)
- Section 3 (when applicable)
- Compliance with contract deadlines
- Comparison of payment requests with eligible costs
- Completed items on work item list or an addendum/change order

Project Completion Review: When a project is complete staff should make an on-site visit to monitor compliance:

- Property standards
- Only eligible costs have been reimbursed
- Construction management records

Expected Resources

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

Introduction

CDBG funds can be used for a wide range of activities, including housing rehabilitation, economic development, public improvements and social services, but are restricted in location to the unincorporated areas of Mecklenburg County and perticipating Towns within the County. Anticipated resources have been determined through consultation with participating jurisdictions and area nonprofit organizations serving the program area. Only the first year of funding, which is detailed in the 2015 Annual Action Plan is currently committed to CDBG projects. Additional funding for the remainder of the five year planning period is still subject to project approval and confirmation of matching funds.

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	652,144	0	56,389	708,533	2,250,000	CDBG funds will be used in conjunction with local match monies provide by participating member jurisdictions and nonprofit organizations. These funds will contribute to achieving the goals set forth in the five-year consolidated plan.

OMB Control No: 2506-0117 (exp. 06/30/2018)

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: $		
Other	private	Acquisition Housing	40,000	0	0	40,000	360,000	Our Towns Habitat for Humanity is a nonprofit located in the Town of Davidson, serving the Towns of Davidson, Cornelius and Huntersville. Funding contributed is in support of their housing repair program that provides emergency and other necessary housing repairs for extremely and low income, typically elderly homeowners in the program area. Additional, funds will be leveraged to acquire properties to rehab or for new construction of affordable housing units. These funds will leverage CDBG funds to provide much needed repairs in order to increase the standards of the existing housing stock and promote sustainability of the housing units and to increase the number of affordable units within the program area.

OMB Control No: 2506-0117 (exp. 06/30/2018)

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: $		
Other	private	Public Improvements	30,000	0	0	30,000	300,000	The Ada Jenkins Center, a 501(c)3 provides services for all persons in the northern Mecklenburg area, this includes Cornelius, Davidson, and Huntersville. Services include, Crisis Assistance, Medical & Dental, Youth Education, and Economic Independence Training. These services are marketed to LMI residents. This funding will enable the Center to renovate bathrooms in order to meet ADA regulations, repair the roofing on all five buildings, and possibly to install center AC in the oldest building. The Ada Jenkins School that is occupied by this organization is a designated historic structure of Mecklenburg County and these repairs help to maintain a valuable piece of our County's history and allows among other benefits to the community.
Other	private	Public Services	15,000	0	0	15,000	75,000	Will provide child care tuition for very low and extremely low working parents.

OMB Control No: 2506-0117 (exp. 06/30/2018)

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: $		
Other	public - local	Acquisition Public Improvements	0	0	0	0	360,000	The Town of Matthews is committed to increasing public infrastructure for their LMI residents by increasing road connections and creating walk-able communities over the next five year planning period.
Other	public - local	Housing Public Services	100,441	0	0	100,441	50,000	The Town of Davidson will provide financial contributions for projects that support the LMI residents of the town, this may be community development, public services or housing projects.
Other	public - local	Public Improvements	0	0	0	0	150,000	Town of Pineville will provide in-kind contributions for staff time committed to public improvement projects the Town executes in year 4 & 5.

Table 80 - 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

Unlike some other federal grant programs, CDBG regulations do not require matching funds on behalf of the Grantee. While there are no federal match requirements for CDBG funds, Mecklenburg County highly recommends that organizations provide leverage funds. Leverage fund sources include contributions derived from other eligible federal and nonfederal sources and the value of third party in-kind contributions, (i.e. volunteers, personnel, office space, materials, equipment and supplies). However, while matching funds are not required; applications will receive favorable scoring based on leveraging funds.

OMB Control No: 2506-0117 (exp. 06/30/2018)

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

N/A

Discussion

N/A

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	Retain affordable housing stock	2015	2020	Affordable Housing	Mecklenburg County CDBG Program Area	Emergency Housing Repair Increase Affordable Housing Units Rehabilitation of Existing Housing Stock	CDBG: $261,306 Greater Matthews Habitat for Humanity: $449,000 Our Towns Habitat for Humanity: $40,000	Homeowner Housing Added: 4 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit
4	Encourage ecob mobility for residents/neighborhood	2015	2020	Homeless Non-Homeless Special Needs Non-Housing Community Development	Mecklenburg County CDBG Program Area	Public Facilities and Infrastructure Improvements Public Services	CDBG: $298,259 Davidson Cornelius Child Development Center: $15,000 The Ada Jenkins Family Center: $30,000 Town of Davidson: $100,441	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 24 Persons Assisted

Table 81 – Goals Summary

OMB Control No: 2506-0117 (exp. 06/30/2018)

Goal Descriptions

1	**Goal Name**	Retain affordable housing stock
	Goal Description	Housing repairs will be provided for LMI area residents to expand the sustainability of their homes. Residental lots will be acquired, cleared and provided sewer and water connections, to support the construct new affordable housing.
4	**Goal Name**	Encourage ecob mobility for residents/neighborhood
	Goal Description	• Provide funding for improvements of public facilities that provide social services to LMI area residents. • Provide childcare tutition assistance for very low and extremely low income working parents.

OMB Control No: 2506-0117 (exp. 06/30/2018)

AP-35 Projects - 91.420, 91.220(d)

Introduction

The 2015 Annual Action Plan describes how Mecklenburg County will use formula funds from the U.S. Department of Housing and Urban Development (HUD) to meet the County's affordable housing and community development needs in the first year covered by the 2015-2019 Consolidated Plan. It provides a summary of specific actions, activities, and programs that will take place during the upcoming program year to address the priority needs and goals identified in the Consolidated Plan. The Action Plan also includes annual allocations and budgets. Mecklenburg County's Manager's Office is responsible for developing and implementing the 2015 - 2019 Consolidated Plan, including its Annual Action Plans, in conjunction with partner municipalities.

#	Project Name
1	FY15-16 Administration
2	FY15-16 Cornelius Housing Repair Program
3	FY15-16 Huntersville Housing Repair Program
4	FY15-16 Childcare Scholarship Assistance Program
5	FY15-16 Ada Jenkins Center: Roofing Project
6	FY15-16 GMHFH: Dion Drive Residential Housing Lot Preparation
7	FY15-16 GMHFH: Residential Lot Acquisition
8	FY15-16 GMHFH: Lawrence Rehabilitation Project

Table 82 – Project Information

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

Mecklenburg County has made allocations for 2015AAP based upon the priorities of the 2015-2019 Consolidated Plan, citizen and community input, qualified responses to Request for Proposals, and an analysis of prior years' budget and expenditures.

Additional factors that contributed to targeting funds to specific activities are:

- The stated needs, analysis, and objectives in the 2015-2019 Consolidated Plan
- Priorities stated in the program's solicitation and award guidelines
- Compliance with HUD entitlement grants (CDBG) rules and regulations

AP-38 Project Summary

Project Summary Information

1	**Project Name**	FY15-16 Administration
	Target Area	Mecklenburg County CDBG Program Area
	Goals Supported	Retain affordable housing stock Encourage ecob mobility for residents/neighborhood
	Needs Addressed	Public Services
	Funding	CDBG: $128,262
	Description	General program administration.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
2	**Project Name**	FY15-16 Cornelius Housing Repair Program
	Target Area	Mecklenburg County CDBG Program Area
	Goals Supported	Retain affordable housing stock
	Needs Addressed	Emergency Housing Repair Rehabilitation of Existing Housing Stock

OMB Control No: 2506-0117 (exp. 06/30/2018)

	Funding	CDBG: $68,153 Our Towns Habitat for Humanity: $20,000
	Description	Our Towns Habitat for Humanity proposes to provide free housing repairs for homeowners in the Town of Cornelius, that have household incomes at or below 60% HUD median income and/or current debt to income ratio exceed 40%. Our Towns Habitat has an application process for homeowners who need repairs in Cornelius. We are currently only able to provide repairs for families who can re-pay a zero percent interest loan. While a few families in Cornelius received energy efficient home improvements from other non-profits (funding provided from American Recovery Act of 2009), these families may need additional services not offered due to grant restrictions. Others listed as potential families were denied applicants or homeowners who withdraw their application. Our Towns Habitat has worked closely with the 93 residents of Smithville in Cornelius to provide home repairs. Family Services will market our services in Smithville as well as the Merdian Street area and throughout the town of Cornelius to low to moderate income families.Typical emergency repairs that will be provided through this program include, but are not limited to:1) New Roof2) Bathroom repairs (may require plumbing and electrical)3) Kitchen repairs (may require plumbing and electrical)4) Accessibility renovations- ramps, grab bars in bathroom, lower cabinets for wheelchairs5) New HVAC or repairs to existing unitFamilies income ranges will fall under 60% of the HUD median income for Mecklenburg County. Our Towns Habitat anticipates serving 10 families in Cornelius.An Environmental Review Checklist will be completed for all applicant's homes that are applying for assistance. Properties located in a flood plain or historical district will not be served under this program. Families who utilized CBDG funds for repairs on their home in the past five years will not qualify. If the homeowner has not received energy efficient home improvements to date, Habitat will work with a contractor to complete a energy audit so we can incorporate those type of improvements into the project. These types of improvement help homeowners to reduce their energy costs and aid in further the sustainability of the property. Should the test results not render the desired results, Habitat will implement energy efficient improvements to help lowerutility bills. Additionally, all applicants are eligible to receive free housing counseling services from our HUD certified credit counselor, Lareka Knox. Also, during the intake process Family Services staff full assesses each application full portfolio of needs and makes appropriate referrals to social service agencies, so that these additional needs can be met.

OMB Control No: 2506-0117 (exp. 06/30/2018)

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Housing repair services.
3	**Project Name**	FY15-16 Huntersville Housing Repair Program
	Target Area	Mecklenburg County CDBG Program Area
	Goals Supported	Retain affordable housing stock
	Needs Addressed	Emergency Housing Repair Rehabilitation of Existing Housing Stock
	Funding	CDBG: $68,153 Our Towns Habitat for Humanity: $20,000

OMB Control No: 2506-0117 (exp. 06/30/2018)

	Description	Our Towns Habitat for Humanity proposes to provide free housing repairs for homeowners in the Town of Huntersville, that have household incomes at or below 60% HUD median income and/or current debt to income ratio exceed 40%. Our Towns Habitat has an application process for homeowners who need repairs in Cornelius. We are currently only able to provide repairs for families who can re-pay a zero percent interest loan. While a few families in Huntersville received energy efficient home improvements from other non-profits (funding provided from American Recovery Act of 2009), these families may need additional services not offered due to grant restrictions. Others listed as potential families were denied applicants or homeowners who withdraw their application. Furthermore, Our Towns Habitat will target new families by marketing our repair programs to families in need of a decent, safe, place to live. Our Towns Habitat may also partner with One More Neighborhood, a local non-profit, to complete repairs on owner-occupied manufactured homes in Huntington Green.Typical emergency repairs that will be provided through this program include, but are not limited to:1) New Roof2) Bathroom repairs (may require plumbing and electrical)3) Kitchen repairs (may require plumbing and electrical)4) Accessibility renovations- ramps, grab bars in bathroom, lower cabinets for wheelchairs5) New HVAC or repairs to existing unitFamilies income ranges will fall under 60% of the HUD median income for Mecklenburg County. Our Towns Habitat anticipates serving 10 families in Huntersville.An Environmental Review Checklist will be completed for all applicant's homes that are applying for assistance. Properties located in a flood plain or historical district will not be served under this program. Families who utilized CBDG funds for repairs on their home in the past five years will not qualify. If the homeowner has not received energy efficient home improvements to date, Habitat will work with a contractor to complete a energy audit so we can incorporate those type of improvements into the project. These types of improvement help homeowners to reduce their energy costs and aid in further the sustainability of the property. Additionally, all applicants are eligible to receive free housing counseling services from our HUD certified credit counselor, Lareka Knox. Also, during the intake process Family Services staff full assesses each application full portfolio of needs and makes appropriate referrals to social service agencies, so that these additional needs can be met.
	Target Date	

OMB Control No: 2506-0117 (exp. 06/30/2018)

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Housing repair services.
4	**Project Name**	FY15-16 Childcare Scholarship Assistance Program
	Target Area	Mecklenburg County CDBG Program Area
	Goals Supported	Encourage ecob mobility for residents/neighborhood
	Needs Addressed	Public Services
	Funding	CDBG: $56,737 Davidson Cornelius Child Development Center: $15,000

OMB Control No: 2506-0117 (exp. 06/30/2018)

	Description	The Davidson-Cornelius Child Development Center (DCCDC) is a non-profit 501(c)3 organization, that provides high-quality, affordable early childhood care and education in a diverse, safe, healthy, and nurturing environment. The Center is the ONLY 5-star, full-time, scholarship-providing early child development and care center in the North Mecklenburg/Lake Norman area. The Center serves families without regard for race, ethnicity, religion or income level. DCCDC currently serve children and families from Davidson (48%), Cornelius (48%), and Huntersville (4%).The DCCDC currently provides sliding-scale scholarship support to 20 of our 60 children (33%) of low-income families,based on HUD income limits.The maximum scholarship support we are currently provide up to 75% of tuition.The Center is particularly challenged to provide this scholarship funding since our enrollment has almost tripled over the past three years from 23 to 60 children. Currently none of the children receive vouchers due to budget decreases and wait-times of up to 3 years (by which time many of our children will have "aged-out" of early education and already be in Kindergarten or grade school).We propose to use CDBG funding to enable the Center to provide greater levels of scholarship support (up to 75% of full tuition cost) for a total of 24 needy children {40% of projected enrollment of 60 children for FY 2015-2016) of our community on a sustainable basis. This will allow more families to receive greater financial support,thus improving their economic situation at home. DCCDC estimates that funds will assist six students at 30% AMI, 14 students at 50% AMI and four students at 80% AMI. We propose to use funds raised from local citizens,businesses and private foundations ($75,000) to help cover emergency tuition needs for families in crisis who are unable to pay even the reduced tuition for their children {we currently have 3 families/3 children in this situation- for a total expense of -$36,000)- we cannot turn them away. We would also use local funding to help defray the costs of operational expenses (teacher costs). While it is not possible to specify the type of jobs that will be created (and expected salaries/wages) or how many jobs will be created, we do know from the Centers' current and former low-income parents/family supporters that access to and availability of scholarships for their children to attend the DCCDC enables them to work outside the home to support the family. Said another way, without access to and availability of scholarship support from the DCCDC, these low-income families would not be able to work- they would have to stay home to care for their children.The ability to provide greater scholarship support to our Center's low-income families through CDBG funding has enabled parents/family supporters to work with

OMB Control No: 2506-0117 (exp. 06/30/2018)

		the peace of mind of knowing that their children are receiving high-quality care and education. White creating job security and satisfaction to provide for their families.
	Target Date	7/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	24 families (50-30% AMI) living and working within Mecklenburg County.
	Location Description	The child care facility is located in the Town of Davidson.
	Planned Activities	Provide tuition assitance to qualifying parents.
5	**Project Name**	FY15-16 Ada Jenkins Center: Roofing Project
	Target Area	Mecklenburg County CDBG Program Area
	Goals Supported	Encourage ecob mobility for residents/neighborhood
	Needs Addressed	Public Facilities and Infrastructure Improvements
	Funding	CDBG: $257,259 The Ada Jenkins Family Center: $30,000 Town of Davidson: $100,441

OMB Control No: 2506-0117 (exp. 06/30/2018)

	Description	The Ada Jenkins Center is a non-profit health, education and human service agency providing 21 programs and services to support individuals as they become healthier, better educated and economically sufficient. We strive to meet the immediate needs of families and then to serve as a partner supporting them in reaching long term sustainability. Our interdisciplinary approach to service delivery promotes collaboration, encourages education, and empowers individuals therefore strengthening our communities. We proudly serve Davidson, Cornelius, Huntersville and S. Iredell County. We are the only agency in our service area offering comprehensive services for those in need in one location. In fiscal year 2013-14, Ada Jenkins Center served more than 4,516 unduplicated neighbors with more than 12,656 service visits.The goal of this project is to provide a suitable service environment for our community and program participants. This will be accomplished by replacing the roofs on all 11 structures on the Ada Jenkins campus.The Ada Jenkins Center campus is located in a historical preservation area within Mecklenburg County/Town of Davidson; the Main campus building is a historically designated landmark built in 1937. Ada Jenkins Center provides services for all in our community, including children, seniors and people with disabilities. As a result of the aforementioned goal, the Center would be able tomeet the following objectives:a. To protect Ada Jenkins campus buildings for use by the Center and the community for decades by bringing all roofing to code. At the present time, all campus roofing is deemed to be in poor condition and we are continuously patching new roof leaks and cleaning up inside the campus buildings after any significant rainfall.b. Create energy efficiency. Replacing the current roofs will go a long way in creating energy efficiency in the Center's campus buildings, which in tum should reduce utility costs. These reduced overhead costs will allow the Center to redirect any cost savings to funding programs and services.The long-term goal is to provide an energy-efficient and effective environment for the 21 +programs and services Ada Jenkins Center provides and hosts.To prepare for this project, staff met with Stewart Gray, Preservation Planner for Charlotte-Mecklenburg Historic Landmarks Commission in early December 2014. Mr. Gray walked the Ada Jenkins Center campus with staff, our volunteer construction manager and general contractor, and a local architectural firm to discuss potential requirements as they relate to the historical designation so that staff could have a better understanding of how any requirements might impact the budget for this project.Staff utilized the pro-bono services of a local independent consulting firm that specializes in low-sloped roof systems to provide the Center with a campus-wide roof assessment. They were asked to provide the Center with an assessment of current

OMB Control No: 2506-0117 (exp. 06/30/2018)

		roofing conditions and estimated costs required to establish a long-term performance situation to protect the campus buildings. All eleven roofing sections located on the four campus buildings (Main,Gym, After-school and Cafeteria), or approximately 23,000 square feet of roofing was assessed to be in poor condition. The outcome of this project would be to replace all roofing sections and to bring them to code. This would protect the buildings and create energy efficiency long-term. Regarding eligibility, this project will serve all persons using our facility, most importantly our constituency of very low-income, low-income and moderate-income persons, but also our staff, volunteers and community members joining in our mission. To ensure we are good stewards of contributed funds, Ada Jenkins Center regularly tracks individuals who are beneficiaries of our services and facility. Through this data we know that at least 85% of individuals served are below 120% of the poverty level.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
6	**Project Name**	FY15-16 GMHFH: Dion Drive Residential Housing Lot Preparation
	Target Area	Mecklenburg County CDBG Program Area
	Goals Supported	Retain affordable housing stock
	Needs Addressed	Increase Affordable Housing Units
	Funding	CDBG: $45,000
	Description	The goal of the project is to complete the clearing and grading of three (3) residential lots that are currently owned by Habitat Matthews on Dion Drive. In addition to the clearing and grading activities, we also intend to have water and sewer taps installed for all three (3) lots and 1,670 sq ft of sidewalk.
	Target Date	7/31/2016

OMB Control No: 2506-0117 (exp. 06/30/2018)

	Estimate the number and type of families that will benefit from the proposed activities	Three families will benefit from the proposed activities.
	Location Description	The lots are located on Dion Drive in the Town of Matthews, NC.
	Planned Activities	Clearing and grading of three (3) residential lots that are currently owned by Habitat Matthews on Dion Drive. In addition to the clearing and grading activities, we also intend to have water and sewer taps installed for all three (3) lots and 1,670 sq ft of sidewalk.
7	**Project Name**	FY15-16 GMHFH: Residential Lot Acquisition
	Target Area	Mecklenburg County CDBG Program Area
	Goals Supported	Retain affordable housing stock
	Needs Addressed	Increase Affordable Housing Units
	Funding	CDBG: $45,000
	Description	The goal of the Habitat Matthews Lot Acquisition Project is to acquire a minimum of 1 residential lot within the Town of Matthews.
	Target Date	7/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	One family will benefit from this activity.
	Location Description	The lot is located within the Town of Matthews.
	Planned Activities	Acquire one residential lot and construction one single family housing unit.
8	**Project Name**	FY15-16 GMHFH: Lawrence Rehabilitation Project
	Target Area	Mecklenburg County CDBG Program Area

OMB Control No: 2506-0117 (exp. 06/30/2018)

	Goals Supported	Retain affordable housing stock
	Needs Addressed	Rehabilitation of Existing Housing Stock
	Funding	CDBG: $36,000
	Description	
	Target Date	7/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	One resident 50%AMI, over 60yrs.
	Location Description	Home is located near the downtown center of the Town of Matthews.
	Planned Activities	Foundation Repair Removal of Flooring Replacement of Flooring Drywall/Ceiling Repair Painting of Interior Walls affected by Foundation Elevation Process

OMB Control No: 2506-0117 (exp. 06/30/2018)

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

Approximately 200,000 residents live in the CDBG program area which encompasses low income areas in unincorporated Mecklenburg County and low income neighborhoods in Davidson, Cornelius, Huntersville, Matthews and Pineville.

Mecklenburg County

Characteristics of the CDBG program area:

- Income levels that are low/mod
- An older population than the County as a whole
- A higher percentage of minorities
- Lower educational achievement
- Average to slightly smaller households; and
- Higher than average homeownership rate.

The Town of Cornelius

The Town of Cornelius was established in 1905 and originated as a mill and farm community. As such there are many older workforce mill type housing units occupied by LMI households. According to 2007-11 ACS Five-year estimates, the Town of Cornelius has 10,041 households and 23,969 residents. The Town has a lower percentage of minorities than the County, with 87.6% of residents reported as Caucasian. Data also reflects a poverty rate for families of 4.5%. Slightly over 71% of all housing units are owner-occupied and 28.5% are renter-occupied. The Town of Cornelius has a slightly higher percentage of residents over 65 (10.9%) than the County (8.7%).

The Town of Davidson

The Town of Davidson has 10,544 residents, according to 2007-11 ACS Five-year estimates. The Town of Davidson has a low minority makeup (12.6%) compared to 89% white residents. The Town has a higher home-ownership rate than the County, 71.5% vs. 61.8%. Only 10% of the Town's housing units were built prior 1979. Just over 32% of households with a mortgage were paying 30% or more of their monthly income to housing costs. The Town has a slightly higher percentage of residents over 65 (10.9%) than the County (8.7%).

The Town of Huntersville

According to 2007-11 ACS Five-year estimates, the Town of Huntersville has 16,950 households, 17,847 housing units and 45,001 residents. The Town has a lower percentage of minorities than the County,

OMB Control No: 2506-0117 (exp. 06/30/2018)

with 85.7% of residents reported as Caucasian. Data also reflects a poverty rate for families of 3.9%. Seventy-six percent of all housing units are owner-occupied and 24% are renter-occupied. Just over 21.8% of households with a mortgage were paying 30% or more of their monthly income for housing costs. The Town of Huntersville has a slightly higher percentage of residents over 65 (10.9%) than the County (8.7%).

The Town of Matthews

According to 2009-13 ACS Five-year estimates, the Town of Matthews has 11,035 housing units and 28,079 residents. The Town has a lower percentage of minorities than the County, with 85.8% of residents reported as Caucasian. Data also reflects a poverty rate for families of 6.1%. Just over 24.9% of households with a mortgage were paying 30% or more of their monthly income for housing costs. The Town of Matthews has a slightly higher percentage of residents over 65 (14.4%) than the County (8.7%).

Town of Pineville

Pineville, incorporated in 1873, was named for the large and abundant pines that cast their shadows over the community. Today Pineville is a growing and thriving town, a great place to start a family or retire, enjoy quiet living or get involved in numerous activities, but most of all, it's a great place to call home.

Geographic Distribution

Target Area	Percentage of Funds
Mecklenburg County CDBG Program Area	

Table 83 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

With the historic high rate of growth in the program area and the slow economy, affordability of housing is premium. The rate of owner-occupied housing is higher in the program area. The areas have a higher portion of elderly and disabled people who live on fixed income and are unable to afford needed repairs/renovations to their houses to increase energy efficiency (to save money) or make the dwellings more accessible (allowing the residents to remain in their homes).

The geographic areas of the County included in the program area are low income neighborhoods of unincorporated Mecklenburg County that includes the Towns of Cornelius, Davidson, and Huntersville.

Overall, there are 200,000 residents and approximately 57,984 households in the program area. Data for the Mecklenburg CDBG program area is derived from a subsample created by HUD using the 2007-

OMB Control No: 2506-0117 (exp. 06/30/2018)

2011 American Community Survey Five Year Estimate.

Overall, the target areas have:

- Income levels that are low/mod;
- An older population than the County as a whole;
- A higher percentage of minorities;
- Lower educational achievement;
- Average to slightly smaller households; and
- Higher than average homeownership rate.

Discussion

This section was optional and left blank intentionally.

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

Introduction

The Urban County continues to invest federal funds for the 2015 program year in projects and programs meeting the priority needs of the community. The priority needs include the need for rehabitliation affordable housing, an increase in affordable housing units, public facility improvements and public services.

Actions planned to address obstacles to meeting underserved needs

Lack of funding for housing and supportive services is the greatest obstacle to addressing the unmet need of non-homeless special needs populations. Neighborhood resistance to creating housing for certain special needs populations is a significant obstacle. Mecklenburg County will actively seek out public/private partnerships in an effort to close the funding gaps for affordable housing.

Actions planned to foster and maintain affordable housing

Over the next year, Mecklenburg County will focus affordable housing resources on the following objectives for non-homeless priority needs individuals and families. Meclenburg County will provide CDBG funds to local non-profits to preserve existing housing stock for extremetly low and very low income homeowners in the program area. The targeted one-year outcome is to provide housing repairs to ensure safe and decent housing for approximately 20 households.

Actions planned to reduce lead-based paint hazards

Mecklenburg County will continue to implement the City of Charlotte's LeadSafe Charlotte Program. The County will further integrate lead safe work practices to all County rehabilitation programs, by providing information on training offered by the City of Charlotte for all contractors on the Housing bidder's lists regarding lead safe work practices and encourage Code Enforcement Officials to make referrals to LeadSafe Charlotte and enforce code requirements regarding the elimination of deteriorated paint.

LeadSafe Charlotte will also focus on increasing collaboration with the Mecklenburg County Health Department to do outreach and testing of children in vulnerable neighborhoods, including an increasing number of Hispanic/Latino children. The City prioritizes units enrolled in the lead program through direct referrals from the Mecklenburg County Health Department for children with elevated levels at 10 ug/l or above.

In addition, the County will continue to: 1) promote the Lead Hazard Reduction Coalition, established by the City's LeadSafe Charlotte Program that brings various community leaders and interest groups together to pool resources and ideas; 2) further integrate lead-safe work practices in all County rehabilitation programs and provide lead remediation training to all contractors on the County's Housing

OMB Control No: 2506-0117 (exp. 06/30/2018)

Bidder's list; and 3) continue to encourage Code Enforcement officials to make referrals to LeadSafe Charlotte and enforce code requirements relating to the elimination of deteriorated paint.

Actions planned to reduce the number of poverty-level families

Within the scope of Mecklenburg County's Five-Year Plan, the most effective ways to fight poverty will be to:

- Promote economic development, especially workforce readiness, including basic adult literacy, for those populations experiencing the greatest need. Education is the key to breaking the cycle of poverty. Often individuals with extremely low incomes do not have the basic skills or accreditation to increase their incomes. Literacy education, improvement of employment skills, and financial management are key tools in assisting these individuals obtain a higher quality of life.
- Make affordable housing options equitably available to low income households. Construction of affordable housing and down payment assistance are excellent ways to counteract the often unaffordable housing market for the low and moderate income populations. Such actions will help individuals that may not have the resources to purchase a home by making affordable housing available and providing down payment and closing cost assistance. Removing these gaps will directly assist low and moderate income families in becoming homeowners.
- Providing rehabilitation assistance to low and moderate income homeowners clearly has a substantial effect on improving a family's quality of life. Not only does the rehabilitation provide a safe living environment and extend the life of the house, but it also provides the owner with immediate equity on the home.
- Zoning ordinances play a major role in the development of affordable housing, because developers often feel that zoning requirements for affordable housing are too stringent and not cost effective. Providing incentives to developers and adopting less stringent zoning requirements for affordable housing are ways to help overcome some of the housing barriers to low and moderate income persons. A good example is the Town of Davidson's inclusionary zoning ordinance which requires that all new residential development contain at least twelve and one half (12.5%) percent affordable housing units and benefit low and moderate income individuals. This ordinance increases and maintains the production of affordable housing, and ensures its continuation. This in turn, will provide new opportunities for low and moderate income persons to increase their wealth.
- Ensure that low-income youth have access to quality after-school and summer programs to receive tutoring and other support in a healthy and safe environment.

Actions planned to develop institutional structure

<u>Mecklenburg County CDBG Program (specific) Institutional Delivery System:</u>

The institutional structure for the delivery of CDBG programs and services to low and very-low income

families and individuals in the Mecklenburg CDBG program area involves public, private and non-profit participation at the local and federal levels. Participating member governments for the CDBG program partner with the County to maintain a strong institutional structure for affordable housing needs and non-housing community development needs in the program area. These local government entities include the Towns of Cornelius, Davidson, Huntersville and Matthews. Mecklenburg County also works closely with the Charlotte-Mecklenburg Utilities to provide public infrastructure services (water/sewer) to underserved areas. Non-profits play a key role in promoting and finding permanent solutions to the housing crisis and increase access to services through collaboration and cooperation between service providers. Member agencies include non-profit developers, housing providers and supportive services; which includes the Davidson Housing Coalition, Our Towns Habitat-Davidson, and Habitat for Humanity-Matthews, and Ada Jenkins. As the CDBG program matures, new partnerships with private and nonprofit agencies will be developed in order to further the reach of the program.

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

Mecklenburg County will actively seek out public/private partnerships in an effort to close the funding gaps for affordable housing. Mecklenburg County leads and participated in several additional federally funded housing and support service programs carried out through the Charlotte-Mecklenburg HOME Consortium for low income persons in the Charlotte-Mecklenburg region. The institutional structure for 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.

5. Charlotte Housing Authority, which owns and manages conventional public housing, develops mixed-income housing, provides City-financed public housing and transitional housing, and administers the Section 8 program.
6. Mecklenburg County's Code Enforcement Department, enforces the County's housing, nuisance and zoning codes.
7. Charlotte-Mecklenburg Housing Partnership (CMHP), a non-profit housing developer, administers a bank loan pool for single and multi-family mortgage financing and develops and owns multi-family mortgage financing. CMHP also develops and owns multi-family housing, produces homes for sale to low-income families, provides support services for renters and homeowners and offers homeownership counseling. Habitat for Humanity and Builders of Hope are other non-profit developers of low-income housing working in the community.
8. The private sector, which includes private developers, rental property managers, the banking community, local businesses and others with resources and/or technical expertise to commit to affordable housing development and management.
9. Housing support service providers including United Way agencies, Crisis Assistance Ministry, City of Charlotte, Mecklenburg County and Community Link that provide emergency housing, human services and housing counseling to the ELI and LMI families and individuals.

Discussion

Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(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.	75.00%

Discussion

This section was optional and left blank intentionally.

Appendix - Alternate/Local Data Sources

OMB Control No: 2506-0117 (exp. 06/30/2018)