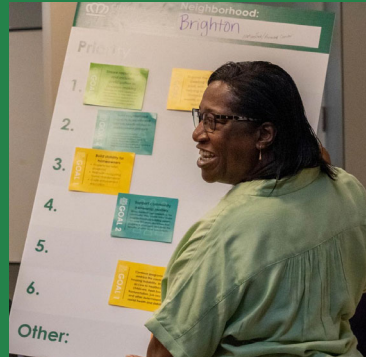


# ANTI-DISPLACEMENT RECOMMENDATIONS REPORT

November

20  
24

## NEIGHBORHOOD EQUITY & STABILIZATION (NEST) COMMISSION



Photos: NEST Commission community workshop



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# Neighborhood Equity & Stabilization (NEST) Commission



**The Neighborhood Equity and Stabilization (NEST) Commission was created with the adoption of the Charlotte Future 2040 Comprehensive Plan by City Council resolution on June 21, 2021.**

The Commission was created to review and recommend specific anti-displacement strategies and specific tools for protecting residents of moderate to high vulnerability of displacement.

Commission membership, appointed by the Mayor and City Council, consisted of individuals with backgrounds in:

- housing advocacy;
- neighborhood leadership/community organizing;
- real estate development including for-profit and non-profit affordable housing development and market-rate housing development;
- urban studies and planning with experience in displacement, gentrification and implementing equitable inclusive development strategies;
- housing finance with experience in rental housing finance, homeownership, affordable and subsidized housing;
- land use with expertise and experience in historic preservation, landmarks, zoning, and development rights;
- neighborhood conditions with expertise and experience in economic development, health, racial/ethnic segregation, schools and education, and crime; and
- residents that have experienced displacement.

## NEST Commission

Kim Graham  
(Co-Chair/Work Stream Lead)

Justin Harlow  
(Co-Chair/Work Stream Lead)

Angela Ambroise  
(Work Stream Lead)

Nadia Anderson  
Melissa Gaston  
Mitch Gibson  
Monique Humphries

Tonya Jameson  
Roma Johnson

Vicki Jones  
Eric Lemieux

Eric Lewis  
Tameko McCarthy

Deon Smith  
Marta Tataje  
Kimberly Timmons-Hampton



# Connection to Charlotte Future 2040 Comprehensive Plan

The Charlotte Future 2040 Comprehensive Plan, adopted in 2021 and available at [cltfuture2040.com](https://cltfuture2040.com), is the city's shared, comprehensive vision to guide the city's growth over the next 20 years. The Comprehensive Plan was crafted through a lens of equity and with a commitment to thinking of our most vulnerable populations with a vision of helping our city become a place where all residents can thrive, regardless of race, income, age, ability, or where they live.

When it comes to displacement risk, the Comprehensive Plan's primary focus is mitigating involuntary displacement (often the result from increased land values, rents, taxes and other household or business expenses) to the extent possible, especially in areas of the community where change is occurring very quickly and the history and culture of a community is being weakened.

The Plan recognizes that there are long standing disparities and inequities, as well as an existing set of stated and unstated policies that do not go far enough in addressing the inequitable distribution of costs and benefits associated with Charlotte's historic development and the recent surge in growth and investment. Unfortunately, the effects have been long lasting and those most vulnerable to displacement, especially people of color, are also those who have suffered most and benefited least over decades of growth and development.

To help mitigate involuntary displacement, the adoption of the Comprehensive Plan created the Neighborhood Equity and Stabilization Commission (NEST) to review and recommend over a three-year period specific anti-displacement strategies and specific tools for protecting residents of moderate to high vulnerability of displacement.





# Creating an Anti-Displacement Framework

The Charlotte Future 2040 Comprehensive Plan recommended the creation of an anti-displacement strategy to help mitigate vulnerable residents and businesses from displacement. The NEST Commission was an important partner in the 2023 development of the city’s Anti-Displacement Strategy, including hosting a NEST Commission Community Workshop to create an opportunity for neighborhood and community leaders to provide feedback to inform the Strategy.



The Strategy, together with the NEST Commission recommendations and available data such as the displacement risk dashboard ([data.charlottenc.gov](https://data.charlottenc.gov)), will help guide the city’s efforts to mitigate displacement moving forward. The Anti-Displacement Strategy is available at ([bit.ly/CLTAntiDisplacement](https://bit.ly/CLTAntiDisplacement)).



# Informing the City's Anti-Displacement Work

## NEST Commission Contributions and Accomplishments

Over the course of the NEST Commission's three-year term, the Commission examined numerous issues and opportunities to help mitigate displacement, and developed policy and programmatic recommendations to help the city address displacement pressures. In the undertaking of this work, the Commission played a significant role in informing the city's anti-displacement efforts, shaping Council policy, and influencing how city programs and resident supports are delivered, including through the following.



- **Staying in Place (SIP) Pilot Program.** The SIP pilot program was a critical component for informing meaningful anti-displacement strategies at a neighborhood level that can address the unique needs of both individual households facing displacement pressure, and the broader community experiencing the same. Learnings from the pilot have informed the city's overall efforts for a city-wide anti-displacement approach. The NEST Commission was instrumental in advancing the implementation of the SIP pilot, including through Commission member participation in a SIP pilot neighborhood walking tour and data-collecting in SIP pilot neighborhoods.
- **Neighborhood Board Retreats.** As a result of the learnings that came from the NEST Commission's Anti-Displacement Strategy community workshop, the city implemented an enhancement to the Neighborhood Board Retreat program to provide neighborhood groups an opportunity to develop neighborhood-based displacement mitigation goals, priorities, and strategies for their unique communities. ([bit.ly/cltnbr](https://bit.ly/cltnbr))
- **Historic \$100 million Affordable Housing Bonds.** In January 2024, the NEST Commission recommended increasing the city's biennial affordable housing bonds to \$100 million, with a \$25 million set-aside for anti-displacement efforts. City Council approved increasing the bond amount as part of the adopted FY 2025 budget, and bond utilization for anti-displacement initiatives was embedded in the policy guidelines adopted by City Council in September 2024 through the Affordable Housing Funding Policy.

# Informing the City's Anti-Displacement Work

## NEST Commission Contributions and Accomplishments Continued

- **Affordable Housing Funding Policy.** NEST Commission recommendations helped inform the city's Affordable Housing Funding Policy ([bit.ly/cltahfpolicy](https://bit.ly/cltahfpolicy)) adopted in September 2024, which includes investment priorities for households at-risk of displacement; supporting homeownership, rental housing production, preservation, anti-displacement, and innovation; and linking housing and supportive services to create stronger outcomes.
- **TOD Density Bonus Fee-in-Lieu Payment.** In April 2024, the Commission recommended that the Transit Oriented Development (TOD) Affordable Housing Density Bonus Program Fee-in-Lieu payment be increased to support anti-displacement activities. City Council approved increasing this fee as part of the city's adopted FY 2025 budget.
- **Property Tax Assistance.** In January 2023, the Commission recommended providing property tax assistance to help households earning up to 80% of the area median income remain in their homes. Subsequently, City Council approved a \$4.2 million one-time investment in Mecklenburg County's HOMES tax assistance program ([dcr.mecknc.gov/Housing/HOMES](https://dcr.mecknc.gov/Housing/HOMES)) as part of the city's approved FY2024 budget.
- **House Charlotte Plus.** NEST Commission recommendations to advance homeownership led to the development of the House Charlotte Plus pilot program, providing up to \$80,000 in homeownership assistance to new homebuyers in the city's Corridors of Opportunity.



# Informing the City's Anti-Displacement Work

## NEST Commission Contributions and Accomplishments Continued

- **\$6 million ARPA Allocation for Anti-Displacement.** In November 2023, City Council approved a number of NEST Commission recommendations and allocated \$5.9 million for implementation. The 2023 allocation specifically supported the NEST recommendations below. Many of these recommendations were also subsequently embedded in City Council's 2024 approval of the Affordable Housing Funding Policy.
  - Expand House Charlotte Homeownership Assistance
  - Recapitalize and expand the Acquisition, Rehab and Repair Program
  - Implement the Accessory Dwelling Unit Program
  - Provide Housing Rehabilitation Services and Tenant Supports to Small Landlords to create safe, affordable deed-restricted rental units in rapidly changing neighborhoods
  - Increase access to services that promote resident stability and economic mobility through resource and referral services and community partnerships
  - Reduce barriers to programs and information through targeted outreach and communications
  - Create a pilot program to increase capacity for innovative shared ownership model
- **Beyond the Bricks - Linking City Housing Investments and Resident Services.** The NEST Commission, jointly with the Charlotte Equitable Development Commission, recommended linking housing investments and resident services to create stronger outcomes. This recommendation was activated by City Council through the adoption of the 2024 Affordable Housing Funding Policy.
- **City-Owned Land.** The NEST Commission helped city staff consider innovations for a future Request for Proposals (RFP) for the development of city-owned land for affordable housing.
- **Heirs Property.** The NEST Commission examined the issue of tangled-titles and as a result the city is developing a pilot Heirs Property program.

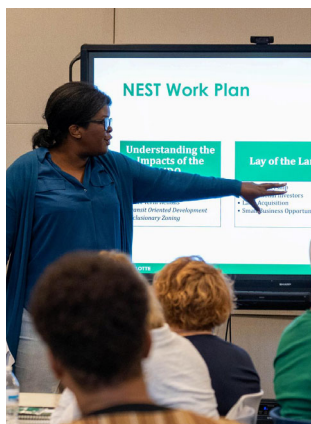




# Informing the City's Anti-Displacement Work

## NEST Commission Contributions and Accomplishments Continued

**\$4.2 million investment in Mecklenburg County's HOMES property tax assistance program (FY2024 budget)**



**\$5.9 million across a range of anti-displacement programs (November 2023)**

**NEST Commission recommendations have led to significant increased City Council investments including:**



**\$100 million historic Affordable Housing Bond (November 2024 referendum) with more than \$25 million prioritized to anti-displacement initiatives (2024 Affordable Housing Funding Policy)**



**Increased Transit-Oriented Development Fee-in-Lieu Density Bonus Fee (FY2025 budget)**



# NEST Commission Anti-Displacement Recommendations

Below is the complete list of NEST Commission recommendations aimed at protecting residents of moderate to high risk of displacement that the Commission has delivered to the Housing, Safety & Community City Council Committee over its tenure. The city is committed to seeking ways to mitigate displacement pressures whenever possible to enable residents to stay in place, thrive, and enjoy the benefits of the city's growth, and will continue to advance the NEST Commission's recommendations that have not yet been activated.

- Increase the city's biennial **Affordable Housing Bonds** to \$100 million, inclusive of a specific allocation of \$25 million for Anti-Displacement efforts, beginning with the 2024 referendum.
- Increase the **TOD Affordable Housing Density Bonus Program Fee-in-Lieu (FIL)** payment amount from \$4.75 per bonus square foot, to \$7.00 per square foot and direct those funds to various anti-displacement activities, and evaluate the FIL amount every two-years thereafter.
- Continue to explore additional options and best practices for a dedicated and **sustainable funding source** to support and advance anti-displacement programs and activities.
  - Include an annual operating budget for anti-displacement programming.
  - Continue to evaluate potential local funding sources that can meet funding needs, both new funding sources and allocations of existing sources.
- Provide **Property Tax Assistance** for households age 55+ with income up to 80% AMI.
  - Partner with organizations that provide financial counseling and community health resources in combination with tax assistance grants.
  - Set aside funds for a loan program for deferred taxes to encourage enrollment in the North Carolina Circuit Breaker program.
  - Consider state-level advocacy to expand eligibility for the Homestead Exemption program.
- Revive and expand the **Acquisition, Rehab and Resale** program to create affordable housing stock for low-and-moderate income homeowners.
- Expand **Down Payment Assistance** to create more homeownership opportunities, including:
  - Recapitalize the House Charlotte Plus pilot program.
  - Expand House Charlotte Plus geographic eligibility.
  - Increase the amount of down payment assistance available to homebuyers in general.
- Fund **small landlord investments** in unit rehab and other supports such as training and education, capital and capacity, and community-focused real estate development.
- Fund the rehabilitation and preservation of affordable **small NOAH communities**.

# NEST Commission Anti-Displacement Recommendations

- **Accessory Dwelling Units (ADUs)**
  - Expand the ADU pilot program to create affordable rental units for low-to-moderate income households, and to help build income and wealth for homeowners.
  - Include permitting costs and housing concierge services for builders and rental property investors.
- Increase access to services that promote resident stability and mobility through **resource/referral services** and community partnerships.
- **Reduce barriers to programs and information** through neighborhood organizing and training, neighborhood resilience hubs, and targeted outreach and communications including neighborhood information networks.
  - Neighborhood/Community Organizing and Training: train city staff, neighborhood leaders, residents and other community stakeholders on community organizing basics.
  - Neighborhood Resiliency Hubs: neighborhood-based spaces that bring together resources that help residents achieve stability and support.
  - Neighborhood Information Networks: Community-led approach to distributing information and creating two-way communication with the city/county, and that can help neighborhoods create a plan to activate/mobilize quickly in threats/emergencies (e.g., displacement events).
- Establish a pilot program to increase capacity for **innovative shared ownership models**.
  - Identify groups interested in establishing models such as residential cooperatives, community investment trusts, and community land trusts.
  - Dedicate \$250,000 in technical assistance to community and nonprofit partners interested in exploring shared ownership models.
  - Support acquisition of residential property by providing funding, identifying publicly-owned land or helping to connect partners with property owners interested in selling property.
- Advance innovative opportunities to create **mixed-income communities**. This could include:
  - Determining the scope/pipeline of current stalled market rate multifamily housing developments resulting from changes in the market to assess how to help advance a project that would otherwise be on hold.
  - Conducting an inventory of various financial tools available for mixed-income development.
  - Conduct a feasibility analysis for establishing a public development model that can develop mixed-income developments including exploration of a partnership with the local housing authority.
  - Co-locating housing development with municipal facilities (e.g., developing municipal land to include both affordable and market-rate housing or otherwise in conjunction with a municipal use such as a modernized fire station).
  - Developing an implementation strategy and/or pilot program.



# NEST Commission Anti-Displacement Recommendations

- Implement a **property tax incentive** to encourage market-rate developers to include affordable housing components in their housing developments.
- Implement **process improvements** related to the regulatory process and UDO, including:
  - Embrace pre-approved plans that allow for a more efficient approval process.
  - Review and adjust development incentives (UDO + financing tools) to better activate private market participation in the provision of affordable housing.
  - Evaluate opportunities in the UDO to prioritize affordability related to other land development requirements, (e.g., requirements such as tree save, street trees, open space, perimeter buffer, ROW requirements, etc.)
  - As quickly as possible, and particularly as part of the FY 2026 budget evaluation process, fund and implement a dedicated cross-departmental and cross-organizational (city/county) review team/concierge model for developments that incorporate affordable housing components.
- Implement a **Tangled Title/Heirs Property Pilot** program.
- Provide more assistance and resources to **small affordable housing developers**.
- Activate measures to **mitigate small business displacement** including:
  - Increase marketing activity for the city’s small business resources.
  - Expand the geographic eligibility for small business assistance programs to meet the needs of small businesses facing displacement and market pressures across the city.
  - Explore initiatives and strategies to address mitigating small business displacement pressure as contemplated by the fourth goal of the Anti-Displacement strategy. This could be integrated into the city’s current efforts to create a strategic plan to provide greater support for small business and entrepreneurial growth and sustainability in the city.
- As the city advances implementation of transformational mobility investments across the Charlotte region, **continue to prioritize and invest in anti-displacement efforts**.
- **Prioritize, incentivize and implement a “Beyond the Bricks” lens** in the city’s affordable housing investments to support developments that incorporate relevant and meaningful resident services to create stronger outcomes. This was a joint recommendation with the Charlotte Equitable Development Commission, initially referred to “Housing and [...],” and later became programmatically known as “Beyond the Bricks.”
- **Unlock the potential of publicly owned land, including CMS land** (joint recommendation with the Charlotte Equitable Development Commission).
  - The city should leverage publicly owned land for affordable housing to every extent possible including land acquisition in areas of high opportunity.
  - The city, county and CMS should continue to work together to unlock the potential that CMS land can represent in providing affordable housing to teachers and other low-to-moderate income residents of our community.

# Appendix - Anti-Displacement Resources

## Anti-Displacement Strategy

The city's Anti-Displacement Strategy will help guide the city's efforts to mitigate displacement moving forward. The Anti-Displacement Strategy is available at:

[bit.ly/CLTAntiDisplacement](https://bit.ly/CLTAntiDisplacement)

## Community Displacement Risk Dashboard

The Displacement Risk Dashboard is a tool to help better understand the potential for displacement risk in Charlotte neighborhoods, catalyze collective action to help residents stay in place, and inform the development of mitigation strategies now and in the future. View the Displacement Risk Dashboard at:

[data.charlottenc.gov](https://data.charlottenc.gov)

## Affordable Rental Housing Gap Dashboard

The Affordable Rental Housing Gap Dashboard provides the estimated gap in affordable housing in the city of Charlotte by different levels of the Area Median Income based on current and historical data across multiple years. Users of this dashboard can use the Filter by Year option to see how the gap has changed over time. View the Affordable Rental Housing Gap Dashboard at:

[data.charlottenc.gov](https://data.charlottenc.gov)

## Community Toolkit

The Community Toolkit summarizes programs and resources that can help residents with neighborhood and household stability as communities around them change. View the Community Toolkit at:

[bit.ly/cltantisplacement](https://bit.ly/cltantisplacement)

