

Neighborhood Equity and Stabilization (NEST) Commission

Anti-Displacement Strategy
Community Workshop
May 20, 2023

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Neighborhood Equity & Stabilization (NEST) Commission

The 15-member Neighborhood Equity and Stabilization Commission (NEST) was created with the adoption of the Charlotte Future 2040 Comprehensive Plan in 2021. The Commission is established for a 3-year period beginning in 2022.

The Commission is charged with reviewing and recommending specific anti-displacement strategies and specific tools for protecting residents of moderate to high vulnerability of displacement. The Commission makes regular reports to the Housing, Safety, and Community Committee.

Meetings are posted on the [charlottenc.gov Events Calendar](https://www.charlottenc.gov/Events). Additional information about the NEST Commission can be found at <https://www.charlottenc.gov/City-Government/Leadership/City-Council/nest>.



NEST Members

The Commission is comprised of 15 members representing specific categories and appointed by the Mayor and City Council. Member vacancies and application opportunities are posted on the City Clerk's website at <https://www.charlottenc.gov/City-Government/Leadership/City-Council/Boards-and-Commissions>. NEST Commission membership includes:

- Three appointees in the Housing Advocates category
 - Marta Tataje,
 - Justin Harlow (Co-chair and Work Stream Lead)
 - Kimberly Timmons-Hampton
- Three appointees in the Neighborhood Leaders / Community Organizer categories
 - Melissa Gaston
 - Roma Johnson
 - Vicki Jones
- Three appointees in the real estate development industry
 - Mitch Gibson
 - (vacant)
 - (vacant)
- Two appointees that are residents in areas that have experienced or are experiencing displacement
 - Kim Graham (Co-chair and Work Stream Lead)
 - Monique Humphries
- One urban studies and planning representative with experience in displacement and gentrification and implementing equitable inclusive development strategies
 - Nadia Anderson
- One housing finance representative with experience in rental housing finance, homeownership, affordable and subsidized housing
 - (vacant)

- One land use representative with expertise and experience in historic preservation, landmarks, zoning, development rights
 - Angela Ambrose (Work Stream Lead)
- One neighborhood conditions representative with expertise and experience in economic development, health, racial/ethnic segregation, schools and education, and crime
 - Tonya Jameson

NEST Work Plan

The NEST Commission developed a work plan consisting of three primary work streams:

1. Program Improvements and Policy Gaps

This team, led by Justin Harlow, is analyzing Charlotte’s existing programs and policies and will make recommendations for program improvements and policy changes to help increase effectiveness of the programs and policies. Topics for discussion/recommendation, among other things, may include property tax relief programs/provisions, partnerships with financial institutions, rental assistance programs, housing rehabilitation programs, innovations in housing production, and evaluation of the Staying in Place Pilot initiative. The work of this group may also include discussions with local/national experts, and reviewing best practices and lessons learned from various research and/or programs, both locally and nationally

2. Understanding the Impacts of the UDO

This team, led by Kim Graham, is analyzing the potential impacts of the UDO on displacement risk and affordable housing through a long-term lens. Topics for discussion/recommendation, among other things, may include the impact of short-term rentals on the overall rental market long-term, the impact of duplex and triplex development in Neighborhood 1 Zoning Districts, opportunities for accessory dwelling units, and development bonuses for affordable housing. The work of this group may also include discussions with local/national experts, and reviewing best practices and lessons learned from various research and/or programs, both locally and nationally.

3. Lay of the Land

This team, led by Angela Ambrose, is analyzing opportunities related to land acquisition, site control, and homeownership. Topics for discussion/recommendation, among other things, may include community land trust models, land acquisition strategy along transit lines, cooperative homeownership models, and education/programs for addressing the proliferation of corporate/speculative investors in neighborhoods. The work of this group may also include discussions with local/national experts, and reviewing best practices and lessons learned from various research and/or programs, both locally and nationally.



Anti-Displacement Strategy

The Charlotte Future 2040 Comprehensive Plan recommended the creation of an anti-displacement strategy to help mitigate displacement of vulnerable residents and businesses. Staff has engaged a consultant to help develop an anti-displacement strategy.

The consultant, HR&A Advisors, has been working with the city, the NEST Commission, and community partners to develop an Anti-Displacement Strategy. Thus far, the consultants have analyzed the city's current approach to mitigating displacement pressures, synthesized activities and information, identified gaps, and developed draft recommendations based on impact and effort. The draft strategy is organized into an actionable Anti-Displacement Strategy with specific objectives and measurable goals, and builds on the Housing Charlotte Framework and other City Council policies and priorities, and will be inclusive of recommendations from the Charlotte Future 2040 Comprehensive Plan, Silver Line TOD Study, and the NEST Commission, as well as community feedback.

The Strategy will support the following goals (*Note: support for businesses will be addressed through future planning efforts*). A copy of the draft Anti-Displacement Strategy is included in the Appendix.



During the May 20, 2023 NEST Commission Community Workshop, participants reviewed goals 1, 2 and 3. Specifically related to these goals, workshop participants participated in an interactive activity in which they selected a neighborhood/community area of their choice to focus on, and then prioritized tools and strategies across the three goals that would be the most meaningful to the unique displacement pressure being faced by the neighborhood / community area that they chose. This community prioritization of tools and strategies, along with other feedback from the workshop, will help to refine and finalize the draft Strategy. The details of this activity including the priority strategies identified, and the outcome of the other workshop activity and feedback, is set forth in this report.

May 20, 2023, NEST Commission Community Engagement Workshop

On Saturday, May 20, 2023, approximately 40 neighborhood leaders participated in a NEST Commission Anti-Displacement Strategy Community Workshop hosted at Allegra Westbrooks Regional Library at 2412 Beatties Ford Road. A list of the workshop attendees is included in the Appendix.

Workshop Purpose

The purpose of the workshop was to:

- Introduce neighborhood and community leaders to the NEST Commission and its work in developing anti-displacement recommendations.
- Provide an overview of the draft Anti-Displacement Strategy.
- Create an opportunity for neighborhood and community leaders to ask questions and provide feedback to inform the final Anti-Displacement Strategy.
- Provide an overview of potential anti-displacement strategies and tools to serve as a “launching point” for participants who may be interested in furthering their own hyperlocal work in their communities.
- Connect participants to existing tools and resources for neighborhoods and residents.

Workshop Overview

The NEST Anti-Displacement Community Workshop was hosted by the NEST Commission with city staff support. NEST Co-Chairs and Work Stream Leads (Angela Ambrose, Kim Graham, Justin Harlow) provided participants with an overview of the NEST Commission including the commission’s charge and work plan, as well as an overview of the draft Anti-Displacement Strategy.

Workshop participants self-selected the table that they sat at in the library’s meeting room. At each table, participants participated in two-interactive activities designed to provide an opportunity for participants to provide feedback to finalize the draft Anti-Displacement Strategy. Available at each table were staff resources to help with facilitation. NEST Commission members were also seated at tables and were available to answer questions and help facilitate.

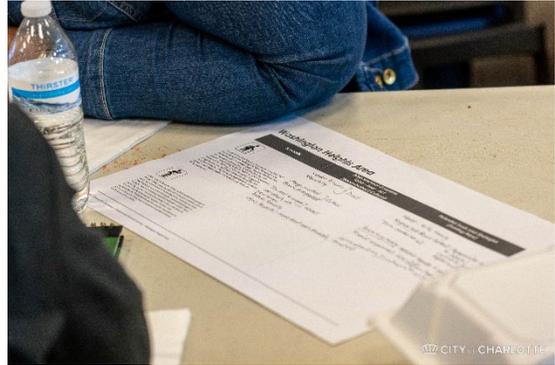
In addition to the workshop activities, participants were also able to provide their individual feedback and recommendations by completing a feedback form.



Activity #1: Displacement Scenarios

This exercise was aimed at getting participants to think about how different people can experience displacement in different ways, help build empathy for people facing displacement, and help to brainstorm what tools (existing or new) could help mitigate displacement.

Each table of participants was provided with one large sheet of paper that described two potential displacement scenarios. After reading the scenarios, participants at each table worked together to identify potential tools and strategies that could help. Copies of the worksheets from each table are included in the Appendix, and a summary of table responses is below:



Potential Tools and Strategies identified by Participants:

- Advocacy at state level for teachers
- Down payment assistance
- Education about what is available
- Interest rate assistance
- Assist community associations (not HOAs) to restrict corporate landlords
- Work with investors to bring housing up to code but keep units affordable
- Relocation assistance during renovations
- Restrictive covenants, rental caps, background checks
- Property tax abatement to offset cash offers; tax relief
- Communication
- Comm. owned real estate
- Emergency repair programs
- 311 / 211 assistance
- Case managers
- ADU assistance
- Increase amount of vouchers
- Education – how to become a homeowner; budgeting; renter protections; good-neighbor training; vouchers; foreclosure prevention
- Workforce / trades / skills development
- City subsidies to landlords
- Providing resources for rents
- Legislation to help with evictions on records
- Connecting with on-the-ground organizations that provide different services
- HOA rules / regulations (checks and balances)
- Legal aid for homeowners
- Additional taxes for developers
- Waived application fees
- Increased resident participation – neighborhood cohesiveness
- NOAH purchases
- Subleasing options
- Don't neglect homeowners
- Sell back property to neighborhood at reasonable price
- Funding from city / county to offset losses
- Become civically engaged; know your representatives; register to vote
- Support existing / new proposed legislation
- Restrict corporate investors
- Lean on government (local and federal) to fix homes and keep affordable
- Rent control
- Leverage Habitat repair programs
- Property tax assistance for age 62 and over
- Forgivable loans for seniors to repair homes
- Financial empowerment / ADU program
- Advocate for expansion of Homestead exemption: inadequate at 50% threshold; change income and age levels
- Longer term transitional services
- Research around country for successful programs keeping families from property tax increases
- Educate community on how to keep their homes / creating housing legacy; inheritance
- Work with landlords to preserve housing
- Tenant organizing (TORC)
- Community health work access
- McKinney-Vento Act
- Grant assistance for homeowners
- Tax credits to sustain neighborhoods
- Code violations – verified under oath of landowner
- Opportunities for homeowners to convert to rentals rather than selling to corporate developers
- Portal to connect residents with needed services
- Local referral service
- Subsidized programs for tenants / landlords
- Public/Private partnerships that provide incentives to landlords

Activity #2: Anti-Displacement Neighborhood Toolbox

During this activity, workshop participants at each table worked together to select a neighborhood / community area of their choice to focus on. Each table had a set of 21 cards. 20 of the cards represented an anti-displacement goal and strategy/tool from the draft Anti-Displacement Strategy document (see Appendix for copy of draft Strategy and the 20 cards used in activity #2). On the back of each card was additional information related to each card’s strategy (e.g., definitions, existing programs, QR code to link to available resources, etc.). Using the cards, and with the selected neighborhood /



community area in mind, participants then worked together at each table to prioritize tools and strategies that would be the most meaningful to the unique displacement pressure being faced by the chosen neighborhood / community area. Additionally, each table was also given a blank card that provided an opportunity to write-in any recommendations / ideas not otherwise represented. Each table ranked their chosen priorities from 1 to 6.

This activity was designed to help participants better understand the nuts-and-bolts of the draft Strategy - its goals, objectives and recommendations - with the outcomes of the activity to help refine the draft Strategy. The activity was also designed to help serve as a “launching point” for participants who may be interested in furthering their own, hyperlocal work in their communities.



A summary of the strategies that were identified as priorities by the workshop participants is in the table below (the details of each table’s prioritization is included in the Appendix). In reviewing the below table, it is important to note that some tables prioritized more than six or seven potential strategies (e.g., a table may have ranked three strategies as #1, two strategies as #2, etc.), and not every table chose to write-in a “other” option.

Goal*	Strategy <i>(each of these strategies was printed on one of the 20 pre-printed cards)</i>	Frequency Prioritized**
3	Ensure racial equity and inclusive participation in decision-making (Note: several participants shared that this goal should be over-arching for the anti-displacement strategy in its entirety)	9
2	Support community ownership models	8
1	Build stability for homeowners	7
2	Partner with neighborhoods to implement Neighborhood Character Overlay Districts to preserve neighborhood character	7
3	Eliminate barriers and conduct transparent culturally competent and accessible communication with communities facing displacement	7
1	Continue programs that address the causes of housing instability; improve access to healthcare, childcare, fresh foods, transportation, job security, and other determinants of social health and stability	5
2	Build neighborhood capacity to identify and address needs related to displacement pressure	5
1	Enhance housing programs outreach	4
1	Reduce barriers for new homeowners	4
2	Work with neighborhoods to identify local community assets, anchor institutions, and other important histories and contexts	4
1	Work with community land trusts and nonprofit developers to create new affordable housing	3

Goal*	Strategy <i>(each of these strategies was printed on one of the 20 pre-printed cards)</i>	Frequency Prioritized**
	opportunities for “missing middle”	
3	Create a standard engagement process for neighborhoods at high risk for displacement	3
1	Provide funding for legal services for tenants facing eviction	2
1	Continue programs to help small landlords and landlords in high-risk neighborhoods make critical repairs	2
1	Increase the availability of move-in ready homes in older neighborhoods	2
1	Expand the preservation of naturally occurring affordable rental housing	2
1	Expand the ADU pilot, with a focus on helping lower-income homeowners build wealth and income by adding ADUs	2
2	Support cultural programming in public places	2
1	Continue providing emergency programs, including rent and utility assistance	1
3	Create an inclusive governing body that includes BIPOC representation for the Housing Trust Fund	1
Other (write-ins)	<ul style="list-style-type: none"> - Non-traditional, creative ways to engage residents (school sporting events, etc.) - Mobility support (lack of transportation/transit causes people to move to other areas) - Senior support - Community HUB / Business HUB - Neighborhood Plans – UDO - Information dissemination 	n/a

*Refer to page 5 for the definition of goals 1, 2 and 3

**Frequency Prioritized refers to the number of times the tables of participants identified the strategy as a priority

Other Feedback

In addition to the workshop activities, participants were also able to provide their individual feedback and recommendations by completing a feedback form. Below is a summary of the feedback provided:

- Consideration should be given to key policy objectives with linkages to housing should be addressed such as:
 - Education
 - Environment / Energy
 - Health / Transportation
- Consideration in the Strategy relative to income groups targeted
 - 0% – 30% AMI
 - 30% – 60% AMI
 - 60% – 80% AMI
 - 80% - 120% AMI
 - Market Rate
- Prevent involuntary displacement. Explore the expansion of property tax programs for the creation and preservation of affordable housing
 - Advocate for a property tax homestead exemption for the community land trust homeowners
 - Explore the feasibility of expanding homestead exemptions including increasing the homestead exemption amount
- Allow mobile home communities, with a focus on homeownership. Seek to leverage smaller (strip) parcel sizes and underutilized portions of larger parcels. Put guidelines in place where the mobile homes will be maintained and not allowed to deteriorate or age out. Place on permanent brick foundations.
- Provide education on reverse mortgages – how they work and how they could help homeowners to stay in place; target at-risk communities with this education.
- Make information about alternate housing options available to households facing displacement, so that they know where they can go.
- Consider infrastructure needs/impacts when approving new development.



Additional Resources

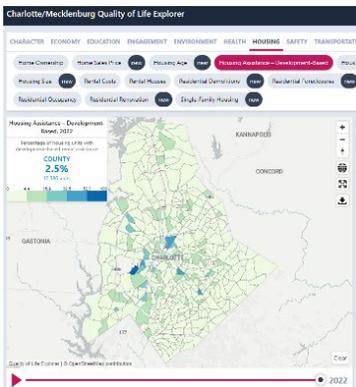
Workshop participants were also provided with a variety of resources to connect them and the communities they represent to programs and information that can help their communities access available resources, make informed decisions, and create plans.

Neighborhood Resources

On the back of each “card” in Activity #2 was a QR Code that directed workshop participants to a variety of existing city and county programs and services, including resources for homeowners and renters, housing programs, emergency housing assistance, code enforcement, Charlotte-Mecklenburg Community Relations, property tax relief programs and more. View these resources at <https://bit.ly/m/nestclt>.



Quality of Life Explorer



This online tool helps users explore neighborhoods throughout Mecklenburg County to review data including housing, education, economics, demographics, environment, health, transportation, safety. The Explorer includes maps, trend information, data tables and more. Residents, businesses, service providers, government agencies and more can use the Explorer to learn about the county and its neighborhoods, develop programs and services, and plan for the future. Users can create summary reports for neighborhoods (based on Neighborhood Profile Areas) and create reports for custom geographies of their choosing. The Explorer also includes links to city, county and community resources.

View the Quality of Life Explorer at <https://mcmmap.org/qol>

Community Displacement Risk Dashboard

Charlotte is a vibrant and desirable city, but rapid growth and changing development patterns have also led to a rise in housing costs, while growth in wages and household incomes are not keeping pace. Rising costs can result in the displacement of vulnerable residents, including low-income renters, seniors, and persons of color, especially African American and Latinx residents. The Displacement Risk Dashboard is a tool to 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 <https://data.charlottenc.gov/>

Affordable Rental Housing Gap Dashboard

This 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 <https://data.charlottenc.gov/>.

*NEST Commission Community Workshop
Anti-Displacement Community Workshop Summary Report*



APPENDIX

Community Workshop Attendees

The following neighborhood and community leaders attended the May 20, 2023 community workshop.

Name	Organization
Alicia Emmons	
Angela Edwards	Springfield Community
Darius Green	
Dawn Neal	Washington Heights Community Assoc. Inc
Del Savage	Browne's Ferry HOA
Diane Langevin	Winterfield Neighborhood Association
Dorothy Lipscomb	University Park North Community Organization
Erica Frazier	Hampshire Hills Neighborhood Association
Felice Hightower Britt	Northwood Estates Community Organization
Gregory Austin	Garden Park, Northwood Hills, and Northwood Park Communities
Ina Jones	Oaklawn Park Community Organization
Jasmine Wright	
Jessika McNeill	
Juanita Bethea	Lockwood Neighborhood Association
Judy Dunew (sp?)	
Keba Samuel	
Ken Szymanski	
Kendra Macon	Belmont Community Association
Keri Miller	Avalon at Mallard Creek HOA
LaDonna Carten	
Lamont Tubbs	Atrium Health
Mattie Marshall	Historic Washington Heights Community Association
Noah Howell	Crisis Assistance Ministry
Pamela Harrison	Washington Heights Community Assoc. Inc
Rev. Janet Garner-Mullins	West Boulevard Neighborhood Coalition
Rickey Hall	West Boulevard Neighborhood Coalition
Robin Jones	Wingate Neighborhood Association
Ron Ross	Northwood Estates Community Organization
Senaide Maultsby	
Stacey Brown	Grier Heights Community Improvement Organization
Susan Lohr	Belmont Community Association
Tamara Frida	West Boulevard Neighborhood Coalition
Tanisha Fant	
Tendergi Mushipe (sp?)	
Tiffany Fant	
Toye Watson	University of North Carolina at Charlotte
Tracey Robins	Brighton
Vernetta Mitchell	Turtle Rock Owners Association / Far East Neighborhoods Coalition
Virginia Keogh	Steele Creek / Southwest Area Neighborhood Coalition
Willie Tabor	North Druid Hills Community Association
Wm. "Mack" McDonald	West Boulevard Neighborhood Coalition

Community Workshop Presentation



Neighborhood Equity & Stabilization (NEST) Commission Overview

NEST ANTI-DISPLACEMENT STRATEGY WORKSHOP

MAY 20, 2023

Today's Discussion

- ◀NEST Commission Charge
- ◀NEST Work Plan & Activities
- ◀Draft Anti-Displacement Strategy
- ◀Neighborhood Q & A

NEST Commission

Commission Charge:

The Charlotte Neighborhood Equity and Stabilization Commission is established for a 3-year period beginning in 2022 and is charged with reviewing and recommending specific anti-displacement strategies and tools for protecting residents of moderate to high vulnerability of displacement.

NEST Commission Members

Kim Graham (Co-Chair)	Justin Harlow (Co-Chair)	Angela Ambrose (Work Stream Lead)
Nadia Anderson	Melissa Gaston	Mitch Gibson
Monique Humphries	Tonya Jameson	Roma Johnson
Marta Tataje	Vicki Jones	Kimberly Timmons- Hampton



NEST Work Plan

<p style="text-align: center;">Understanding the Impacts of the UDO</p> <ul style="list-style-type: none"> • Accessory Dwelling Units • Density (Duplex & Triplex) • Short Term Rentals • <i>Transit Oriented Development</i> • <i>Inclusionary Zoning</i> 	<p style="text-align: center;">Lay of the Land</p> <ul style="list-style-type: none"> • Homeownership • Institutional Investors • Land Acquisition • Small Business Opportunities 	<p style="text-align: center;">Program Improvements & Policy Gaps</p> <ul style="list-style-type: none"> • Tax Relief • Rent Assistance • Small Landlord Assistance • <i>Transit Oriented Development</i> • <i>Inclusionary Zoning</i>
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Lay of the Land

- Work Stream Lead: Angela Ambroise
- This team will analyze opportunities related to land acquisition, site control, and homeownership.
- Topics for discussion/recommendation, among other things, may include community land trust models, land acquisition strategy along transit lines, cooperative homeownership models, and education/programs for addressing the proliferation of corporate/speculative investors in neighborhoods.
- The work of this group may also include discussions with local/national experts, and reviewing best practices and lessons learned from various research and/or programs, both locally and nationally.

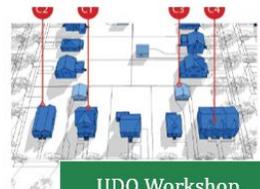
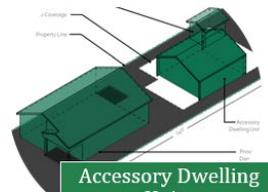
Program Improvements & Policy Gaps

- Work Stream Lead: Justin Harlow
- This team will analyze Charlotte's existing programs and policies and make recommendations for program improvements and policy changes to help increase effectiveness of the programs and policies.
- Topics for discussion/recommendation, among other things, may include property tax relief programs/provisions, partnerships with financial institutions, rental assistance programs, housing rehabilitation programs, innovations in housing production, and evaluation of the Staying in Place Pilot initiative.
- The work of this group may also include discussions with local/national experts, and reviewing best practices and lessons learned from various research and/or programs, both locally and nationally.

Understanding the Impacts of the UDO

- Work Stream Lead: Kim Graham
- This team will analyze the potential impacts of the UDO on displacement risk and affordable housing through a long-term lens.
- Topics for discussion/recommendation, among other things, may include the impact of short-term rentals on the overall rental market long-term, the impact of duplex and triplex development in Neighborhood 1 Zoning Districts, opportunities for accessory dwelling units, and development bonuses for affordable housing.
- The work of this group may also include discussions with local/national experts, and reviewing best practices and lessons learned from various research and/or programs, both locally and nationally.

NEST Commission Annual Report 2022



Anti-Displacement Strategy

- ❑ Analyze the current approach, synthesize activities and information, identify gaps, and prioritize recommendations based on impact and effort
- ❑ Build from the Housing Framework, Council policies and priorities, and be inclusive of recommendations from 2040 Comp Plan, Silver Line TOD Study, and NEST Commission
- ❑ Organize into an actionable anti-displacement strategy with specific objectives and measurable goals
- ❑ Obtain community input in partnership with NEST Commission engagement

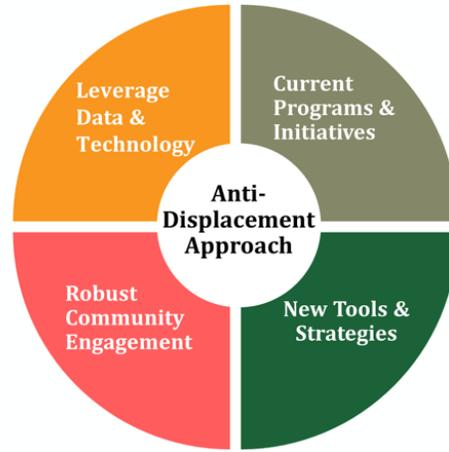
PURPOSE

The **NEST Commission** has been charged with recommending strategies for anti-displacement to City Council.



CHALLENGE

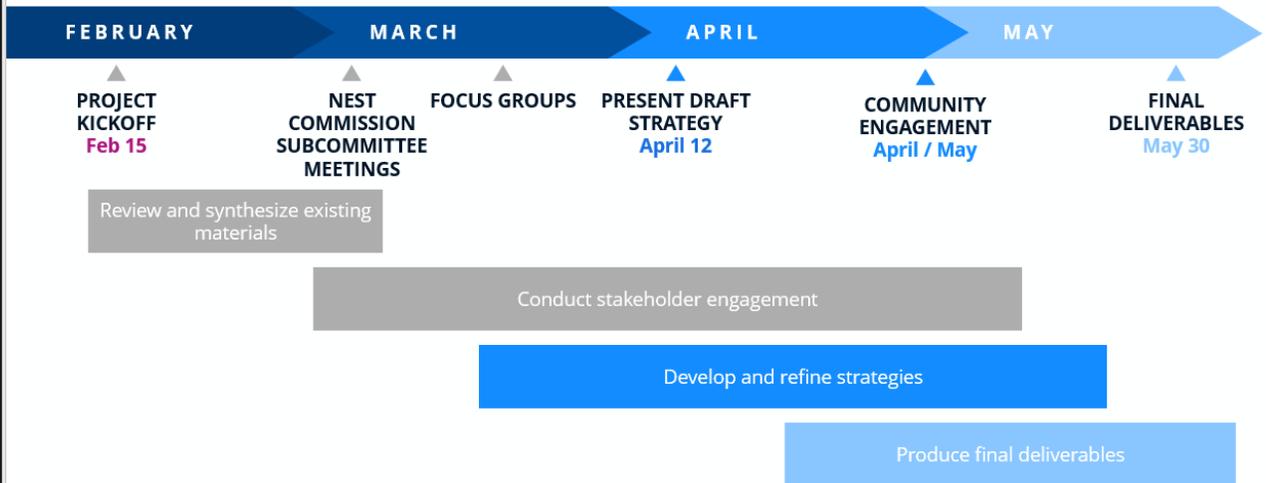
The City has advanced anti-displacement programs across multiple departments but lacks a **comprehensive and proactive approach** to prioritize future efforts



Charlotte Anti-Displacement Strategy | HR&A Advisors

13

PROCESS HR&A is working with the City, the NEST Commission, and community partners to build consensus around priorities and develop an anti-displacement strategy.



Charlotte Anti-Displacement Strategy | HR&A Advisors

14

Charlotte's Anti-Displacement Strategy will support four goals, though support for businesses will be addressed through future planning.



Charlotte Anti-Displacement Strategy | HR&A Advisors

The City should measure its success at advancing these goals across a range of quantifiable and qualitative factors.

Residents, Units, Services:

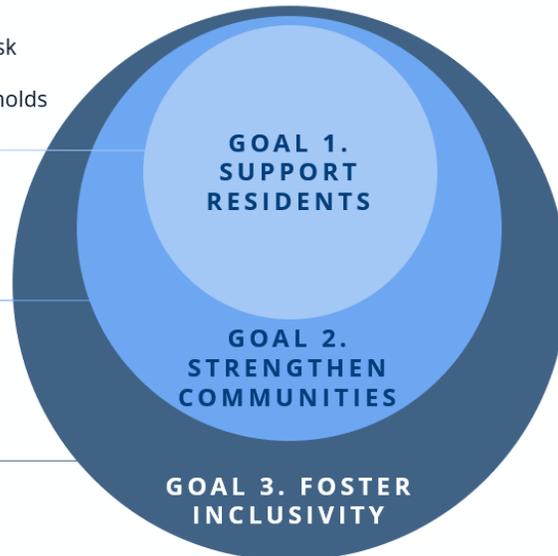
- Increase the number of deed-restricted units in high-risk neighborhoods
- Increase homeownership for moderate-income households
- Increase access to services to build stability

Resources for Communities:

- Use Community Area Plans to identify local anti-displacement needs
- Connect to resources to implement priorities

Engagement and Governance:

- Increase trust and participation of vulnerable populations and diverse voices in the City's decision-making about anti-displacement



Charlotte Anti-Displacement Strategy | HR&A Advisors

Within these strategies, the City should support six critical initiatives with the most potential to directly address and mitigate displacement.

1. Expand the **preservation of naturally occurring affordable rental housing**, with a focus on high-risk neighborhoods and areas of opportunity.
2. Increase **access to homeownership** for low- and moderate-income homebuyers, with a focus on high-risk neighborhoods.
3. Conduct **outreach** to increase the impacts of anti-displacement programs.
4. Develop a **“community toolkit” of resources** to lift community voices and work with communities to jointly address community-defined anti-displacement priorities.
5. Ensure **inclusive governance and public accountability** in the City’s anti-displacement work.
6. Conduct **transparent, culturally competent, and accessible communication** with communities facing displacement.

Charlotte Anti-Displacement Strategy | HR&A Advisors

GOAL 1
SUPPORT RESIDENTS

Enhance housing stability at both the household and neighborhood levels

- Programs**
- Acquisition/Rehabilitation/Resell*
 - ADU Pilot
 - Affordable housing programs
 - Below-market mortgages*
 - Community Land Trusts*
 - Corridors of Opportunity
 - Displacement response
 - Emergency rent & utility assistance
 - Eviction mediation
 - HouseCharlotte (Plus)
 - Outreach*
 - Renters’ resource hub*
 - Staying in Place*
 - Tax relief*

* New or expanded program

Objective 1.1 Increase access to resources and services to enhance resident and neighborhood stability

- Continue to **provide emergency services** to keep residents in their homes
- **Increase the availability and accessibility of services** that address the causes of housing instability
- Conduct outreach to **increase the impacts of available programs**

Objective 1.2 Preserve and increase access to homeownership

- **Build stability for existing homeowners** by offsetting rising taxes, improving housing quality, and helping residents navigate code and maintenance requirements
- **Reduce barriers** for new homeowners
- **Increase the availability of move-in ready homes** in older neighborhoods

Objective 1.3 Incorporate anti-displacement in new and existing affordable housing programs

- **Preserve existing affordable housing stock and increase rental affordability** in high-risk neighborhoods and TOD Areas
- Continue to **promote missing-middle housing strategies** while mitigating speculation in high-risk neighborhoods

Charlotte Anti-Displacement Strategy | HR&A Advisors

GOAL 2

**STRENGTHEN
COMMUNITIES**

Preserve social capital
and help communities
advocate and plan for
future needs

Programs

Civic Leadership Academy
Community Area Plans
Community Planning Academy
Corridors of Opportunity
Neighborhood Matching Grants
Neighborhood Board Retreats &
Trainings
Staying in Place

Objective 2.1 Partner with communities for planning and advocacy

- **Build communities' capacity** to identify and address community needs related to displacement pressure
- Develop a framework to **proactively partner** with communities impacted by planned public improvements or other large investments
- Partner with neighborhoods to use Overlay District Zoning to **preserve neighborhood character**

Objective 2.2 Celebrate neighborhood identity and support anchor institutions

- Work with neighborhood leaders to **develop preservation strategies** for maintaining spaces and traditions that have created social bonds
- Partner with communities to **expand cultural programming** hosted by local organizations and at public places

Objective 2.3 Support community ownership models

- Provide support to **increase community ownership**

GOAL 3

**FOSTER
INCLUSIVITY**

Build trust and transparency;
ensure diverse participation
in decision-making about
displacement

Programs

Community Engagement division
Displacement Risk Dashboard
NEST Commission

Objective 3.1 Ensure racial equity and inclusive participation in decision-making

- Establish the NEST Commission as a **permanent or longer-term commission**
- Create a process to **incorporate racially & economically diverse input** into the City's broader affordable housing and community planning strategies.

Objective 3.2 Conduct transparent, culturally competent, and accessible communication with communities facing displacement

- Provide a **forum for community concerns and public accountability**
- **Communicate** the City's efforts to mitigate displacement by producing progress reports and other informational materials
- **Eliminate barriers** to engagement and communication

Questions?

Workshop Activity #1: Displacement Scenarios Completed Worksheets

Scenario	Displacement Concerns Think - Feel - Act (Direct/Indirect/Cultural)	Potential Tools and Strategies (Existing/New)
 <p>I'm a middle school teacher and my partner works on a street maintenance crew for the City. We've stayed in this neighborhood for five years now – every year the rent goes up more and more, much more than our income. We love the neighborhood, kids are doing great at Hidden Valley Elementary – we'd like to buy a home and get more settled in. But prices are so high and interest rates are soaring. We just can't compete with all the corporate investors that are paying cash for houses around here. If our rent goes up again this year, we'll have to find some other place to stay. I'm worried about how disruptive it will be for the kids.</p>	<p><u>FEEL</u> DEFEATED, ANXIOUS, STRESSED, FRUSTRATED, STUCK</p> <p><u>ACT</u> TRY TO STAY POSITIVE FOR CHILDREN</p>	<ul style="list-style-type: none"> - RAISES FOR CITY WORKERS - ADVOCACY @ STATE LEVEL FOR TEACHERS - DOWN PAYMENT ASSISTANCE - EDUCATION ABOUT WHAT IS AVAILABLE - INTEREST RATE ASSISTANCE - EXPAND TO QUALIFICATION THRESHOLDS - ASSIST COMMUNITY ASSOCIATIONS (NOT HOA) TO RESTRICT (CORP LANDLORDS)
 <p>I own a property investment company and just purchased a portfolio of rental homes in Hidden Valley. The houses are about 60 years old, and the previous investor didn't do much to keep them up. I have to fix a bunch of housing code violations just to keep them habitable. I'm planning a larger renovation project for the houses next year – this neighborhood is really changing and I want to get more from my investment. In order to fix the houses up, I'll have to increase the rents. The folks that are living here now might not be able to afford to stay.</p>	<p><u>THINK</u> OPPORTUNITY FOR INCREASED INCOME</p>	<ul style="list-style-type: none"> - WORK W/ INVESTOR TO BRING UP TO CODE BUT KEEP AFFORDABLE - RELOCATION ASSISTANCE DURING RENOVATION

Scenario	Displacement Concerns Think - Feel - Act (Direct/Indirect/Cultural)	Potential Tools and Strategies (Existing/New)
 <p>I'm a middle school teacher and my partner works on a street maintenance crew for the City. We've stayed in this neighborhood for five years now – every year the rent goes up more and more, much more than our income. We love the neighborhood, kids are doing great at Hidden Valley Elementary – we'd like to buy a home and get more settled in. But prices are so high and interest rates are soaring. We just can't compete with all the corporate investors that are paying cash for houses around here. If our rent goes up again this year, we'll have to find some other place to stay. I'm worried about how disruptive it will be for the kids.</p>	<p>Anger, resentment Feel defeated Doing everything right - good jobs, school, parents Feel despair, isolation Tensions btwn. long-term homeowners, renters seen as transitional Direct displacement Need advocacy, help finding resources *Kids can have issues if change schools</p>	<p>Covenants - rental cap, background checks CCOR - Community Covenants & Restrictions Property tax abatement - offset cash offers Communication - how can I change my situation? city, county, chs Comm. - owned real estate</p>
 <p>I own a property investment company and just purchased a portfolio of rental homes in Hidden Valley. The houses are about 60 years old, and the previous investor didn't do much to keep them up. I have to fix a bunch of housing code violations just to keep them habitable. I'm planning a larger renovation project for the houses next year – this neighborhood is really changing and I want to get more from my investment. In order to fix the houses up, I'll have to increase the rents. The folks that are living here now might not be able to afford to stay.</p>		<p>sell back to neighborhood at reasonable price - \$ from city/county to offset losses</p>

**NEST Commission Community Workshop
Anti-Displacement Community Workshop Summary Report**

Scenario	Displacement Concerns Think - Feel - Act (Direct/Indirect/Cultural)	Potential Tools and Strategies (Existing/New)
 <p>I'm a middle school teacher and my partner works on a street maintenance crew for the City. We've stayed in this neighborhood for five years now - every year the rent goes up more and more, much more than our income. We love the neighborhood, kids are doing great at Hidden Valley Elementary - we'd like to buy a home and get more settled in. But prices are so high and interest rates are soaring. We just can't compete with all the corporate investors that are paying cash for houses around here. If our rent goes up again this year, we'll have to find some other place to stay. I'm worried about how disruptive it will be for the kids.</p>	<ul style="list-style-type: none"> Upset FEAR having kids makes how does a 2 parent working family not be able to afford to rent Moving → but does want to Social disruption settled in the area (work, school, friends) 	<ul style="list-style-type: none"> Support existing legislation → fighting Fighting for support Becoming civical engaged Downpayment assistance through government + Bank restrict corporate investors
 <p>I own a property investment company and just purchased a portfolio of rental homes in Hidden Valley. The houses are about 60 years old, and the previous investor didn't do much to keep them up. I have to fix a bunch of housing code violations just to keep them habitable. I'm planning a larger renovation project for the houses next year - this neighborhood is really changing and I want to get more from my investment. In order to fix the houses up, I'll have to increase the rents. The folks that are living here now might not be able to afford to stay.</p>	<ul style="list-style-type: none"> How can I make the money How can I get community support How to navigate housing code how can not increase rent and keep property affordable but also renovate 	<ul style="list-style-type: none"> Pull equity + Federal lean on local government to fix and keep affordable rent control

Scenario	Displacement Concerns Think - Feel - Act (Direct/Indirect/Cultural)	Potential Tools and Strategies (Existing/New)
 <p>I'm a senior on a fixed income. I own my house and have lived on Dundee Street in Washington Heights for over 30 years. There are a bunch of duplexes beside and across the street from me. The owner is tearing them all down to build big, new duplexes. They're going to sell for \$400,000 - EACH! I bought my house here for \$30,000. Last time the county changed my property value, my tax bill went up by more than \$500. Who knows what it will be after they build these big places across the street. I won't be able to afford my taxes the way things are going around here.</p>	<p>Investor Pressure - } Direct Affordability</p> <p>Change in cultural dynamic of neighborhood } Cultural</p> <p>The need to compete cosmetically with New Homes } INDIRECT Aesthetic Feasibility</p> <p>Legacy Residents - income doesn't match affordability</p>	<p>Habitat - to fix housing</p> <p>Neighborhood Board Pretext (Application for funding for projects)</p> <p>Taxes abated over 62</p> <p>Services fixing housing - application forgivable if you live in the home</p> <p>Financial empowerment ADU program (depends on lot size)</p> <p>Homesteading, inadequate 50% threshold.</p>
 <p>I rent a unit on Dundee Street. A little duplex with a garage in the back. It's a pretty old place, not in the best condition, but it's home. My landlord just told me they're not renewing my lease. They're going to tear down this duplex and build back bigger in its place. The units are going to sell for \$400,000 - EACH! I have a housing voucher and have been trying to find a new place to live, but nobody will accept my voucher. Besides, new apartments cost \$2,000/month and the voucher only pays up to \$1,200. I have a new baby and I'm afraid we're going to end up on the street or in a shelter.</p>		

NEST Commission Community Workshop Anti-Displacement Community Workshop Summary Report

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 <p>I'm a senior on a fixed income. I own my house and have lived on Dundee Street in Washington Heights for over 30 years. There are a bunch of duplexes beside and across the street from me. The owner is tearing them all down to build big, new duplexes. They're going to sell for \$400,000 - EACH! I bought my house here for \$30,000. Last time the county changed my property value, my tax bill went up by more than \$500. Who knows what it will be after they build these big places across the street. I won't be able to afford my taxes the way things are going around here.</p>	<p><i>Possible concern about environmental impact of building.</i></p> <ul style="list-style-type: none"> - Wondering how her taxes could be reduced. - Wondering or concerns about the condition of her property compared to the new/proposed developments and are there resources she can use to preserve/improve her home. - She may be concerned about how changes to the built environment might change/improve her quality of life +) - with the trade-off. - She may feel despair about pressure to sell her home b/c of financial strain of tax. - She may look for a roommate to help w/ the cost of taxes. She may be interested in council spending. 	<ul style="list-style-type: none"> - Tax relief - can city propose a program to allow homeowners to reduce taxes. Example - if homeowner lives in home add'l 10yrs and receives relief it would roll it on to the inheritors of the property upon owner's death.
 <p>I rent a unit on Dundee Street. A little duplex with a garage in the back. It's a pretty old place, not in the best condition, but it's home. My landlord just told me they're not renewing my lease. They're going to tear down this duplex and build bigger in its place. The units are going to sell for \$400,000 - EACH! I have a housing voucher and have been trying to find a new place to live, but nobody will accept my voucher. Besides, new apartments cost \$2,000/month and the voucher only pays up to \$1,200. I have a new baby and I'm afraid we're going to end up on the street or in a shelter.</p>		

Scenario	Displacement Concerns Think - Feel - Do (Direct/Indirect/Cultural)	Potential Tools and Strategies (Existing/New)
 <p>I live in a big apartment community near Central & Albarbar. There must be 250 units here. The rent just keeps increasing. Wish my paycheck did the same. I had to get a second job just to make ends meet. Seems like all my neighbors are in the same boat. I'd move if I could, but I can't afford any other place around here either. I heard a rumor that the owner wants to sell this place. I've seen it happen - a few coats of paint and some new appliances, and then the rents will really increase. If that happens, I just don't know what I'll do.</p>	<ul style="list-style-type: none"> - Price changes in in rent - Cultural changes based on who can afford - Capitalism at play <p>Feelings - Fear, overwhelmed, lost, disrespected, apprehension, anger, empathy.</p>	<ul style="list-style-type: none"> - Increasing income - resources (Exist) - Working with Landlords to preserve housing - Tenant organizing (TORC)
 <p>I got sick last year and couldn't work for a while. I didn't even have a doctor before and now I have to figure out how to manage a chronic illness. I'm trying to get a job and get back to work, but my kids don't have a place to stay while I'm out. I've gotten really behind on my rent. I got some help from RAMP CLT but I'm not eligible for any more assistance, and now my landlord says they are going to evict me.</p>	<ul style="list-style-type: none"> - Losing their children, home, a life - No income - Doing everything they can with what they know <p>Feelings - hopelessness, despair, stress, anxiety</p>	<ul style="list-style-type: none"> - Community health work access - McKinney-Vento Act - Education for children (legislation) - Providing more resources for rents - Tenant organizing (TORC) - Looking at legislation to help with evictions on records - Connecting with on-the-ground orgs who provide different services

**NEST Commission Community Workshop
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 <p>I got sick last year and couldn't work for a while. I didn't even have a doctor before and now I have to figure out how to manage a chronic illness. I'm trying to get a job and get back to work, but my kids don't have a place to stay while I'm out. I've gotten really behind on my rent. I got some help from RAMP CLT but I'm not eligible for any more assistance, and now my landlord says they are going to evict me.</p>		<ul style="list-style-type: none"> - protect

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 <p>I got sick last year and couldn't work for a while. I didn't even have a doctor before and now I have to figure out how to manage a chronic illness. I'm trying to get a job and get back to work, but my kids don't have a place to stay while I'm out. I've gotten really behind on my rent. I got some help from RAMP CLT but I'm not eligible for any more assistance, and now my landlord says they are going to evict me.</p>		

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 <p>I got sick last year and couldn't work for a while. I didn't even have a doctor before and now I have to figure out how to manage a chronic illness. I'm trying to get a job and get back to work, but my kids don't have a place to stay while I'm out. I've gotten really behind on my rent. I got some help from RAMP CLT but I'm not eligible for any more assistance, and now my landlord says they are going to evict me.</p>		

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 <p>I got sick last year and couldn't work for a while. I didn't even have a doctor before and now I have to figure out how to manage a chronic illness. I'm trying to get a job and get back to work, but my kids don't have a place to stay while I'm out. I've gotten really behind on my rent. I got some help from RAMP CLT but I'm not eligible for any more assistance, and now my landlord says they are going to evict me.</p>	<p>DIRECT/INDIRECT Displacement Stressed, overwhelmed, hopeless Imminent Displacement</p>	<p>- Crisis Assistance / Good Neighbor Programs Community Health Worker to help manage illness. - Portal or resource to connect residents w/ needed services beyond 311. - local referral service</p>

Workshop Activity #2: Neighborhood Toolbox Completed Priorities

Neighborhood: Garden Park

CITY OF CHARLOTTE

Priority

1. Increase the availability of affordable housing in underserved neighborhoods
GOAL 1
2. Enhance housing programs outreach
GOAL 1
3. Build neighborhood resilience to withstand future environmental and climate change risks
GOAL 2
4. Ensure racial equity and inclusive participation in decision-making
GOAL 3
5. Support community ownership models
GOAL 2
6. Continue programs that address the causes of housing instability, improve access to healthcare, childcare, food banks, transportation, job security and other determinants of social health and stability.
GOAL 3

Other:

Neighborhood: WEST BLVD AREA/CLANTON PARK

CITY OF CHARLOTTE

Priority

1. GOAL 2
2. Enhance housing programs outreach
GOAL 1
3. Expand the preservation of affordable existing housing
GOAL 1
4. Continue programs that address the causes of housing instability, improve access to healthcare, childcare, food banks, transportation, job security and other determinants of social health and stability.
GOAL 1
5. Support community ownership models
GOAL 2
6. GOAL 3

Other: Your Goals

Neighborhood: Brighton
Winton Road/Forest Center

CITY OF CHARLOTTE

Priority

1. Ensure racial equity and inclusive participation in decision-making
GOAL 3
2. Build neighborhood resilience to withstand future environmental and climate change risks
GOAL 2
3. Build stability for homeowners
GOAL 1
4. Support community ownership models
GOAL 2
5. GOAL 1
6. Continue programs that address the causes of housing instability, improve access to healthcare, childcare, food banks, transportation, job security and other determinants of social health and stability.
GOAL 1

Other: Your Goals

Neighborhood: Far East Charlotte

CITY OF CHARLOTTE

Priority

1. Ensure racial equity and inclusive participation in decision-making
GOAL 3
2. Build neighborhood resilience to withstand future environmental and climate change risks
GOAL 2
3. GOAL 3
4. GOAL 2
5. Support community ownership models
GOAL 2
6. Support cultural programming in public places
GOAL 2

Other: Your Goals

NEST Commission Community Workshop
Anti-Displacement Community Workshop Summary Report

Neighborhood: Hidden Valley

CITY OF CHARLOTTE

Priority

- GOAL 1**
Build stability for homeowners
• Support tenant programs
• Work with struggling landlords
• Create employment opportunities
- GOAL 2**
Support community development projects
• Support community development projects that address housing needs
• Support community development projects that address economic development needs
- GOAL 2**
Support community development projects
• Support community development projects that address housing needs
• Support community development projects that address economic development needs
- GOAL 2**
Support community development projects
• Support community development projects that address housing needs
• Support community development projects that address economic development needs
- GOAL 3**
Create an inclusive governing body that includes BPOC representation for the Housing Trust Fund
- GOAL 3**
Ensure racial equity and inclusive participation in decision-making
• Support the City Commission's efforts to ensure racial equity and inclusive participation in decision-making
• Support the City Commission's efforts to ensure racial equity and inclusive participation in decision-making

Other: Your Goals

Neighborhood: Howie Acres

CITY OF CHARLOTTE

Priority

- GOAL 2**
Support community development projects
• Support community development projects that address housing needs
• Support community development projects that address economic development needs
- GOAL 3**
Create a structured engagement process for neighborhoods of high risk for displacement
• Create a structured engagement process for neighborhoods of high risk for displacement
• Create a structured engagement process for neighborhoods of high risk for displacement
- GOAL 1**
Work with community and social developers to create new affordable housing opportunities for "missing middle"
- GOAL 2**
Support community development projects
• Support community development projects that address housing needs
• Support community development projects that address economic development needs
- GOAL 3**
Create a structured engagement process for neighborhoods of high risk for displacement
• Create a structured engagement process for neighborhoods of high risk for displacement
• Create a structured engagement process for neighborhoods of high risk for displacement
- GOAL 1**
Expand the preservation of naturally occurring affordable rental housing
• Support the City Commission's efforts to expand the preservation of naturally occurring affordable rental housing
• Support the City Commission's efforts to expand the preservation of naturally occurring affordable rental housing

Other: Mobility

Neighborhood: The TOWNES + Old Stone Crossing

CITY OF CHARLOTTE

Priority

- GOAL 1**
Provide funding for new homeowners
• Support tenant programs
• Work with struggling landlords
• Create employment opportunities
- GOAL 1**
Continue programs that address the issues of housing instability. Improve access to healthcare, education, food bank, transportation, job services and other resources of social health and stability.
- GOAL 2**
Support community development projects
• Support community development projects that address housing needs
• Support community development projects that address economic development needs
- GOAL 2**
Support community development projects
• Support community development projects that address housing needs
• Support community development projects that address economic development needs
- GOAL 3**
Ensure racial equity and inclusive participation in decision-making
• Support the City Commission's efforts to ensure racial equity and inclusive participation in decision-making
• Support the City Commission's efforts to ensure racial equity and inclusive participation in decision-making
- Your Goals**
NON-TECHNICAL CREATIVE ARTS TO ENGAGE RESIDENTS BEHAVIORAL ARTS/PERFORMING ARTS
ARTS, PERFORMING ARTS, BEHAVIORAL ARTS

Other: Your Goals

Neighborhood: Belmont Community

CITY OF CHARLOTTE

Priority

- GOAL 1**
Build stability for homeowners
• Support tenant programs
• Work with struggling landlords
• Create employment opportunities
- GOAL 3**
Create a structured engagement process for neighborhoods of high risk for displacement
• Create a structured engagement process for neighborhoods of high risk for displacement
• Create a structured engagement process for neighborhoods of high risk for displacement
- GOAL 2**
Support cultural programming in public places
- GOAL 1**
Provide funding for legal services for tenants facing eviction.
- GOAL 2**
Support community development projects
• Support community development projects that address housing needs
• Support community development projects that address economic development needs
- GOAL 3**
Ensure racial equity and inclusive participation in decision-making
• Support the City Commission's efforts to ensure racial equity and inclusive participation in decision-making
• Support the City Commission's efforts to ensure racial equity and inclusive participation in decision-making

Other: Information, Information, Information

NEST Commission Community Workshop
 Anti-Displacement Community Workshop Summary Report

Neighborhood: SWANK *Southwest Area Neighborhood Coalition*

CITY OF CHARLOTTE

Priority

- GOAL 1** Enhance housing programs outreach
 - Outreach: Online writing
 - Outreach: In-person
 - Outreach: Community meetings
 - Outreach: Social media
 - Outreach: Direct mail
 - Outreach: Community events
- GOAL 3** Ensure racial equity and inclusive participation in decision-making
 - Outreach: Online writing
 - Outreach: In-person
 - Outreach: Community meetings
 - Outreach: Social media
 - Outreach: Direct mail
 - Outreach: Community events
- GOAL 1** Continue programs that address the causes of housing instability, improve access to healthcare, childcare, food bank, transportation, job security, and other determinants of social health and stability.
- GOAL 2** Support community partnership models
 - Outreach: Online writing
 - Outreach: In-person
 - Outreach: Community meetings
 - Outreach: Social media
 - Outreach: Direct mail
 - Outreach: Community events
- GOAL 1** Build stability for homeowners
 - Outreach: Online writing
 - Outreach: In-person
 - Outreach: Community meetings
 - Outreach: Social media
 - Outreach: Direct mail
 - Outreach: Community events
- GOAL 2** Reduce barriers for new homeowners
 - Outreach: Online writing
 - Outreach: In-person
 - Outreach: Community meetings
 - Outreach: Social media
 - Outreach: Direct mail
 - Outreach: Community events

Other: *Expand on our work and include a goal in decision making*

Neighborhood: WINTERFIELD

CITY OF CHARLOTTE

Priority

- GOAL 3** Ensure racial equity and inclusive participation in decision-making
 - Outreach: Online writing
 - Outreach: In-person
 - Outreach: Community meetings
 - Outreach: Social media
 - Outreach: Direct mail
 - Outreach: Community events
- GOAL 1** Reduce barriers for new homeowners
 - Outreach: Online writing
 - Outreach: In-person
 - Outreach: Community meetings
 - Outreach: Social media
 - Outreach: Direct mail
 - Outreach: Community events
- GOAL 2** Limit displacement of low-income and elderly residents
 - Outreach: Online writing
 - Outreach: In-person
 - Outreach: Community meetings
 - Outreach: Social media
 - Outreach: Direct mail
 - Outreach: Community events
- GOAL 1** Continue programs to help small landlords and landlords in high-risk neighborhoods make critical repairs.
- GOAL 1** Build stability for homeowners
 - Outreach: Online writing
 - Outreach: In-person
 - Outreach: Community meetings
 - Outreach: Social media
 - Outreach: Direct mail
 - Outreach: Community events
- GOAL 1** Increase the availability of move-in ready homes in older neighborhoods
 - Outreach: Online writing
 - Outreach: In-person
 - Outreach: Community meetings
 - Outreach: Social media
 - Outreach: Direct mail
 - Outreach: Community events

Other:

Neighborhood: Washington Heights

CITY OF CHARLOTTE

Priority

- GOAL 1** Provide funding for legal services for tenants facing eviction
 - Outreach: Online writing
 - Outreach: In-person
 - Outreach: Community meetings
 - Outreach: Social media
 - Outreach: Direct mail
 - Outreach: Community events
- GOAL 3** Ensure racial equity and inclusive participation in decision-making
 - Outreach: Online writing
 - Outreach: In-person
 - Outreach: Community meetings
 - Outreach: Social media
 - Outreach: Direct mail
 - Outreach: Community events
- GOAL 2** Continue providing emergency programs, including rent and utility assistance.
 - Outreach: Online writing
 - Outreach: In-person
 - Outreach: Community meetings
 - Outreach: Social media
 - Outreach: Direct mail
 - Outreach: Community events
- GOAL 1** Continue programs that address the causes of housing instability, improve access to healthcare, childcare, food bank, transportation, job security, and other determinants of social health and stability.
- GOAL 2** Support community partnership models
 - Outreach: Online writing
 - Outreach: In-person
 - Outreach: Community meetings
 - Outreach: Social media
 - Outreach: Direct mail
 - Outreach: Community events
- GOAL 1** Work with community land trusts and nonprofit developers to create new affordable housing opportunities for "missing middle"
 - Outreach: Online writing
 - Outreach: In-person
 - Outreach: Community meetings
 - Outreach: Social media
 - Outreach: Direct mail
 - Outreach: Community events
- GOAL 1** Reduce barriers for new homeowners
 - Outreach: Online writing
 - Outreach: In-person
 - Outreach: Community meetings
 - Outreach: Social media
 - Outreach: Direct mail
 - Outreach: Community events
- GOAL 1** Build stability for homeowners
 - Outreach: Online writing
 - Outreach: In-person
 - Outreach: Community meetings
 - Outreach: Social media
 - Outreach: Direct mail
 - Outreach: Community events

Other:

Neighborhood: Washington Heights

CITY OF CHARLOTTE

Priority

- GOAL 1** Build stability for homeowners
 - Outreach: Online writing
 - Outreach: In-person
 - Outreach: Community meetings
 - Outreach: Social media
 - Outreach: Direct mail
 - Outreach: Community events
- GOAL 1** Enhance housing programs outreach
 - Outreach: Online writing
 - Outreach: In-person
 - Outreach: Community meetings
 - Outreach: Social media
 - Outreach: Direct mail
 - Outreach: Community events
- GOAL 3** Ensure racial equity and inclusive participation in decision-making
 - Outreach: Online writing
 - Outreach: In-person
 - Outreach: Community meetings
 - Outreach: Social media
 - Outreach: Direct mail
 - Outreach: Community events
- GOAL 1** Reduce barriers for new homeowners
 - Outreach: Online writing
 - Outreach: In-person
 - Outreach: Community meetings
 - Outreach: Social media
 - Outreach: Direct mail
 - Outreach: Community events
- GOAL 3** Create a resident engagement tool for neighborhoods at high risk for displacement
 - Outreach: Online writing
 - Outreach: In-person
 - Outreach: Community meetings
 - Outreach: Social media
 - Outreach: Direct mail
 - Outreach: Community events
- GOAL 1** Expand the necessary funding and ADU pilot with a focus on helping lower-income homeowners build wealth and income by adding ADUs.

Other: *Neighborhood Plans - UDO*

Workshop Activity #2: Neighborhood Toolbox Cards

Below is the “deck of cards” that participants used to select priorities for their chosen community.

 GOAL 1 Continue providing emergency programs, including rent and utility assistance.	<p>Learn More!</p>  bit.ly/m/nestcft	<p>The city provides emergency housing assistance through programs, grants, and other community partners.</p>
 GOAL 1: Housing Stability		
 GOAL 1 Provide funding for legal services for tenants facing eviction.	<p>Learn More!</p>  bit.ly/m/nestcft	<p>The City of Charlotte's Community Relations team provides mediation and conciliation services between tenants and landlords. All parties must be willing to participate in the mediation.</p>
 GOAL 1: Housing Stability		
 GOAL 1 Continue programs to help small landlords and landlords in high-risk neighborhoods make critical repairs.	<p>Learn More!</p>  bit.ly/m/nestcft	<p>The city provides services for low-income households to address needed home repairs. This includes housing rehabilitation, emergency repair, and lead paint hazard removal in homes with small children.</p>
 GOAL 1: Housing Stability		



GOAL 1

Enhance housing programs outreach

- To landlords
- To renters: create renter resource hub
- To property owners interested in selling: provide information about opportunities to sell homes while keeping them affordable

Learn More!



bit.ly/m/nestclt

The city shares information about available resources on its website, social media channels, newsletters, through the Neighborhood Organization Contact List and through advertising. Staff also attends community events, works with the media, and develops relationships with community leaders to help get the word out about programs.



GOAL 1: Housing Stability



GOAL 1

Continue programs that address the causes of housing instability. Improve access to healthcare, childcare, fresh foods, transportation, job security, and other determinants of social health and stability.

Learn More!



bit.ly/m/nestclt

Staying in Place is a city initiative that brings together multiple city departments to take a holistic view of residents' needs and their homes/property. In this way, residents can connect to programs, resources, and other forms of support to help them stay in place as neighborhoods change over time.

Corridors of Opportunity

The city has invested \$38.5 million into six areas of Charlotte as part of the Corridors of Opportunity program. Corridors of Opportunity projects cover areas of affordable housing, community safety, infrastructure, transportation, workforce and business development, and urban design.



GOAL 1: Housing Stability



GOAL 1

Build stability for homeowners

- Property tax relief programs
- Help with navigating home maintenance
- Code enforcement education

Learn More!



bit.ly/m/nestclt

- The city has property tax relief programs for low-income families, the elderly, individuals with disabilities.
- The city offers housing rehabilitation programs that support rehab and maintenance so residents can improve the safety of their home.
- The city has a series of code enforcement resources for residents and neighborhoods, including a printed booklet and video series that explains how to avoid common violations, and how to report violations.



GOAL 1: Housing Stability



GOAL 1

Reduce barriers for new homeowners

- Provide additional funding for down payment assistance
- Partner with nonprofit lenders to provide below-market mortgages for lower-income homebuyers
- Support Community Land Trusts

Learn More!



bit.ly/m/nestclt

The House Charlotte program offers deferred and forgivable loan options for qualified potential homebuyers. Up to \$30,000 in assistance can be used to cover down payment, closing cost and interest rate buy down.



GOAL 1: Housing Stability



GOAL 1

Increase the availability of move-in ready homes in older neighborhoods

- Work with nonprofit and mission-aligned developers to acquire older properties, renovate them, and keep the units affordable
- Educate property owners in older neighborhoods that are interested in selling about land banks, affordable homeownership programs, planned giving of residential property, and more.

Learn More!



bit.ly/m/nestclt

The Acquisition, Rehabilitate, and Resell program helps preserve affordable housing in Charlotte. Homes are purchased, rehabilitated, and then resold at affordable prices to qualified homeowners in the House Charlotte program and/or those working with nonprofit partners.



GOAL 1: Housing Stability



GOAL 1

Expand the preservation of naturally occurring affordable rental housing

- Focus on high-risk neighborhoods and areas of opportunity, including transit corridors

Learn More!



bit.ly/m/nestclt

Naturally occurring affordable rental housing (NOAH) is privately-owned and operated housing that doesn't currently use a subsidy to keep them affordable for lower-income households.

NOAH properties make up the largest portion of affordable housing in the city. The city provides several programs, resources, subsidies and other incentives for property owners and developers purchasing these units to keep them affordable.



GOAL 1: Housing Stability


GOAL 1

Expand the accessory dwelling unit (ADU) pilot, with a focus on helping lower-income homeowners build wealth and income by adding ADUs.

Learn More!



bit.ly/m/nestclt

An accessory dwelling unit is a second dwelling unit on a single-family lot. It has to have a kitchen, bathroom, and be intended for year-round residential use. It can be within the primary home or as a standalone structure.

ADUs are often rented out to generate additional income for the property owner, which is a pathway to build wealth.

 **GOAL 1: Housing Stability**


GOAL 1

Work with community land trusts and nonprofit developers to create new affordable housing opportunities for “missing middle”

Learn More!



bit.ly/m/nestclt

“Missing middle” housing refers to housing types like townhomes, duplexes and triplexes, that are in between single-family detached lots and large apartment developments. This type of housing offers more options in residential neighborhoods, and can increase affordability and supply.

A community land trust acquires and holds property to create permanently affordable homeownership opportunities. The CLT owns the land and identifies a low-income homebuyer to purchase a home that sits on the land. This reduces the cost of homeownership to the homebuyer by reducing the mortgage amount required, and keeps the home affordable for the next homebuyer.

 **GOAL 1: Housing Stability**


GOAL 2

Build neighborhood capacity to identify and address needs related to displacement pressure

- Community Area Planning
- Community toolkit of resources
- “Neighborhood Resiliency Track” for neighborhoods that attend a Neighborhood Board Retreat or receive a Neighborhood Matching Grant

Learn More!



bit.ly/m/nestclt

- Neighborhood Board Retreats are offered twice per year to help neighborhood-based organizations assess the current state of their community, identify and prioritize strategic goals, create action plans and improve resident quality of life.
- Neighborhood Matching Grants offer up to \$25,000 for neighborhoods to implement community projects. Funds must be matched with volunteer time, in-kind donations or services, and/or cash.
- Community Area Plans are part of the 200 Comprehensive Plan. They provide detailed recommendations for land use, transportation, infrastructure, and community amenities.

 **Goal 2: Strengthen Communities**



GOAL 2

Work with neighborhoods to identify local community assets, anchor institutions, and other important histories and contexts

- Partner with these key groups to increase community engagement and better identify needs.
- Preserve these spaces with assistance from community-focused grants

Learn More!



bit.ly/m/nestclt

Cultural asset mapping identifies key groups, anchor institutions, trusted sources of information, and other information that is unique to a particular community or cultural group. It helps map out the best ways and place to engage with residents in that area or cultural group, with information and resources that make the most sense to them.

The city offers many grants, resources, and other opportunities to help neighbors build their neighborhoods.



Goal 2: Strengthen Communities



GOAL 2

Support cultural programming in public places

Learn More!



bit.ly/m/nestclt

The city offers many grants, resources, and other opportunities to help neighbors build their neighborhoods.



Goal 2: Strengthen Communities



GOAL 2

Support community ownership models

When residents own property in the community, they create more stable neighborhoods by building wealth, making decisions about how that property is managed, and share the benefits of other local investments.

Learn More!



bit.ly/m/nestclt

Examples of Community Ownership:

A community land trust acquires and holds property to create permanently affordable homeownership opportunities. The CLT owns the land and identifies a low-income homebuyer to purchase a home that sits on the land. This reduces the cost of homeownership to the homebuyer by reducing the mortgage amount required, and keeps the home affordable for the next homebuyer.

A residential cooperative is when community members pool their resources to jointly own and manage a community asset. Each member has an equal say in the decision-making process, though cooperatives may elect officers to manage day-to-day operations.

A community investment trust purchases a commercial property or other community asset, and community members have the opportunity to buy shares in it.



Goal 2: Strengthen Communities



GOAL 2

Partner with neighborhoods to implement Neighborhood Character Overlay Districts to preserve neighborhood character

Learn More!



bit.ly/m/nestclt

Neighborhood Character Overlay Districts are part of the Unified Development Ordinance, and are a tool that may help preserve neighborhood character and manage change. These overlay districts can be applied over existing zoning districts, and could spark alternate development requirements.

 **Goal 2: Strengthen Communities**



GOAL 3

Ensure racial equity and inclusive participation in decision-making

Establish the NEST Commission permanently, to help assess the effectiveness of displacement strategies, recommend new initiatives, and prioritize funding.

Learn More!



bit.ly/m/nestclt

The Charlotte Neighborhood Equity and Stabilization (NEST) Commission was approved through the adoption of the Charlotte Future 2040 Comprehensive Plan and is charged with reviewing and recommending specific anti-displacement strategies and tools for protecting residents that are vulnerable to displacement. The commission is established for three years, beginning in 2022, and will report regularly to the Housing, Safety and Community City Council Committee.

 **Goal 3: Foster Inclusivity**



GOAL 3

Create an inclusive governing body that includes BIPOC representation for the Housing Trust Fund

Learn More!



bit.ly/m/nestclt

The Housing Trust Fund (HTF) is the city's primary affordable housing development tool for new construction as well as NOAH preservation. It provides gap financing to affordable housing developers and leverages other public and private funding to increase the supply of affordable housing units.

To date, the HTF has funded more than 11,000 affordable housing units.

 **Goal 3: Foster Inclusivity**

 **GOAL 3**

Create a standard engagement process for neighborhoods at high risk for displacement

- Foster two-way communication, providing frequent and regular opportunities for engagement that are convenient for residents
- Jointly develop solutions to identified challenges or concerns

Learn More!



bit.ly/m/nestclt

In collaboration with the Charlotte Equitable Development Commission, the city is developing a Community Engagement Toolkit, which will help standardize engagement across the city. It will highlight best practices around community engagement and share related resources, so city staff can more effectively engage with communities across Charlotte.

 **Goal 3: Foster Inclusivity**

 **GOAL 3**

Eliminate barriers and conduct transparent, culturally competent, and accessible communication with communities facing displacement.

- Use plain language
- Host meetings at places and times that are convenient for residents
- Make sure all outreach is accessible to residents with disabilities
- Provide language access services, including translation and interpretation
- Conduct culturally competent outreach (being mindful of neighborhood histories and context, cultural community practices, etc.)
- Provide childcare at public meetings

Learn More!



bit.ly/m/nestclt

The City of Charlotte does not discriminate on the basis of disability. We will provide auxiliary aids and services, written materials in alternative formats, and reasonable modifications in policies and procedures to persons with disabilities upon request.

In 2021, the city passed its language access policy, requiring all city departments to provide meaningful access to programs and services for non-English speakers, through translation and interpretation.

 **Goal 3: Foster Inclusivity**

Your Goals

 **What did we miss?**

Learn More!



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 **Your Thoughts and Concerns**

Draft Anti-Displacement Strategy

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Anti-Displacement Strategy

City of Charlotte

DRAFT | May 2, 2023

HR&A

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Executive Summary

Anti-Displacement Strategy Overview

Purpose

Charlotte is a city with a growing population and thriving business sectors. However, amid this growth and a national affordable housing crisis, many of the city’s communities, local businesses, and low-and moderate-income residents have experienced affordability challenges and displacement pressure. The City has demonstrated its commitment to mitigating displacement by developing an Equitable Growth Framework as a part of its 2040 Comprehensive Plan and has implemented anti-displacement activities across multiple areas of local government. However, these efforts have been responsive to emerging challenges rather than proactive.

Charlotte needs a comprehensive and community-driven strategy to guide its future efforts to address the causes of displacement and build stability and opportunity for residents and communities. This Anti-Displacement Strategy outlines goals, objectives and strategies that build on the success of existing programs and create new approaches to incorporate anti-displacement in the City’s policies and programs. It provides guidance for the City to invest resources in anti-displacement activities in a way that is implementable, accountable, and transparent.

The Charlotte Anti-Displacement Strategy is the result of collaboration between the City of Charlotte and the Neighborhood Equity and Stabilization (NEST) Commission.

Anti-Displacement in Charlotte

In Charlotte, rapid population and economic growth have increased opportunities for investment and employment, attracting new residents who have found reasonably priced homes and a balanced quality of life. **However, for existing low- and moderate-income residents this economic growth has been largely inaccessible and rising rents and property values have led to affordability challenges for many households.** As part of its efforts to reduce displacement risk for the most vulnerable residents and communities, the City identified neighborhoods with the highest vulnerability to displacement. The City is working citywide and in these high-risk neighborhoods to address the causes of displacement through a range of existing and new pilot programs that address issues related to housing instability, quality, and affordability as well as access to homeownership and community needs.

Strategic Framework

Charlotte’s Anti-Displacement Strategy will define priorities for the City to address four goals: **support residents, strengthen communities, foster inclusivity, and empower businesses.** The following Anti-Displacement Strategy report includes objectives and strategies for the City to advance the first three goals. Future planning efforts will focus on how Charlotte can empower businesses to further its anti-displacement efforts.

Objective 1.1 Increase access to resources and services to enhance resident and neighborhood stability

- Provide emergency services to keep residents in their homes
 - Increase the availability and accessibility of services that address the causes of housing instability
 - Conduct outreach to increase the impacts of available programs
-

GOAL 1

**SUPPORT
RESIDENTS**

Enhance housing stability at both the household and neighborhood levels

Objective 1.2 Preserve and increase access to homeownership

- Build stability for homeowners by offsetting rising taxes, improving housing quality, and helping residents navigate code and maintenance requirements
- Reduce barriers for new homeowners
- Increase the availability of move-in ready homes in older neighborhoods

Objective 1.3 Incorporate anti-displacement in new and existing affordable housing programs

- Preserve existing affordable housing stock while increasing rental affordability in high-risk neighborhoods and areas near transit lines
- Promote missing-middle housing strategies while mitigating speculation in high-risk neighborhoods

GOAL 2

**STRENGTHEN
COMMUNITIES**

Preserve social capital and help communities advocate and plan for future needs

Objective 2.1 Partner with communities for planning and advocacy

- Build communities' capacity to identify and address community needs related to displacement pressure
- Develop a framework to proactively partner with communities impacted by planned public improvements or other large investments
- Partner with neighborhoods to implement Neighborhood Character Overlay Districts to preserve neighborhood character

Objective 2.2 Celebrate neighborhood identity and support anchor institutions

- Work with neighborhoods to identify and develop strategies through local planning efforts for preserving neighborhood assets, anchor institutions, and local histories that have created social bonds
- Partner with communities to expand cultural programming hosted by local organizations and at public places

Objective 2.3 Support innovative shared ownership models

- Provide support to increase community ownership and other innovative shared ownership models

GOAL 3

**FOSTER
INCLUSIVITY**

Build trust and transparency and ensure diverse participation in decision-making about displacement

Objective 3.1 Ensure racial equity and inclusive participation in decision-making

- Establish a longer-term governance model that is empowered to assess the effectiveness of displacement strategies, recommend new initiatives, and prioritize funding.
- Create a process to incorporate diverse input into the City's broader affordable housing and community planning strategies from residents most impacted by displacement.

Objective 3.2 Conduct transparent, culturally competent, and accessible communication with communities facing displacement

-
- Provide a forum for community concerns and public accountability
 - Communicate the City's efforts to mitigate displacement by producing progress reports and other informational materials
 - Eliminate barriers to engagement and communication
-

GOAL 4

EMPOWER BUSINESSES

Retain legacy businesses
and support local
entrepreneurship

Objectives and strategies to be developed through future planning efforts.

The Anti-Displacement Strategy details a range of specific actions the City and its partners can take to advance these goals and objectives. It includes recommendations to continue or make changes to existing programs and policies as well as to create new programs or resources. Out of these strategies **the City should lift up six critical initiatives with the most potential to directly address and mitigate the major drivers of displacement in Charlotte, with a focus on high-risk neighborhoods.**

Six Critical Initiatives for Anti-Displacement in Charlotte

1. Expand the preservation of naturally occurring affordable rental housing, with a focus on high-risk neighborhoods and areas of opportunity.
2. Increase access to homeownership for low- and moderate-income homebuyers, with a focus on high-risk neighborhoods.
3. Conduct outreach to increase the impacts of anti-displacement programs.
4. Develop a "community toolkit" of resources to lift community voices and work with communities to jointly address community-defined anti-displacement priorities.
5. Ensure inclusive governance and public accountability in the City's anti-displacement work.
6. Conduct transparent, culturally competent, and accessible communication with communities facing displacement.

Introduction

Purpose

The City of Charlotte (the City) has prioritized anti-displacement as an important component of its long-term growth strategy. Charlotte has been one of the fastest growing cities in the country due to its diverse employment opportunities and relatively low cost of living. While the growth has established Charlotte as a desirable place to live, it has also brought rapid development and the potential for displacement in many of the City's communities of color. The City has demonstrated its commitment to mitigating displacement by developing an Equitable Growth Framework as a part of its 2040 Comprehensive Plan (the Plan). The Equitable Growth Framework acknowledges the legacy of systemic racism on communities of color in Charlotte and identifies the communities most vulnerable to displacement. The City has already implemented efforts to address displacement concerns through better utilization of data, expanding community engagement, and launching new programs to increase access to support for residents vulnerable to displacement. In addition, the City created the Neighborhood Equity and Stabilization (NEST) Commission to review and recommend specific anti-displacement strategies.

Charlotte needs a comprehensive, proactive, and community-driven strategy to guide its future efforts to address the causes of displacement and build stability for residents and communities. The City is prepared to build on its existing framework and suite of programs by adopting an anti-displacement strategy. As the City continues to pursue the goals of the 2040 Comprehensive Plan, this strategy will guide the City's efforts to mitigate displacement, with a focus on residential and cultural displacement. The success of Charlotte's Anti-Displacement Strategy will lie in the City's ability to create implementable and accessible tools to identify and mitigate risks before displacement occurs. This requires a multi-pronged approach that supports residents, strengthening communities, fostering inclusivity, and empowering businesses, supported by robust community engagement that creates transparency and accountability between the City and its most vulnerable communities.

Study Approach

The Charlotte Anti-Displacement Strategy is the result of collaboration between the City of Charlotte and the NEST Commission. As a first step to develop the strategy, the City has conducted a series of studies to evaluate of drivers of drivers of displacement in Charlotte and identify the communities most at risk for displacement. Additional evaluation included a review of the City's existing anti-displacement policies, including current programs, engagement approaches, and available data and analysis to understand the state and impact of current efforts, and to identify gaps in current programming. The Anti-Displacement Strategy reflects the findings of these assessments as well as input gathered in March 2023 through two work sessions with the NEST Commission and three focus groups with community stakeholders including local non-profit service providers and advocates to supplement these findings and inform the development of the strategy. This draft strategy identifies goals and objectives to guide the City's anti-displacement work, specific actions to take to improve the impacts of existing programs and create new ones as needed, and metrics to track the success of implementation. The NEST Commission will review this draft strategy and provide feedback to guide revision and the production of final materials for outreach and recommendation to Charlotte's City Council.

Neighborhood Equity and Stabilization Commission

Kim Graham (Co-Chair)
Justin Harlow (Co-Chair)
Vanessa Allen
Angela Ambroise
Nadia Anderson
Melissa Gaston
Naiyar Ghaswala
Mitch Gibson
Monique Humphries
Tonya Jameson
Roma Johnson
Vicki Jones
Kathleen Maloomian
Marta Tataje

Displacement Challenges

Defining Displacement

Displacement is typically defined as forced or involuntary movement out of a home or neighborhood. Displacement can become gentrification as new public or private investment leads to substantial changes in the racial or economic composition of a neighborhood. As a result, communities can become disrupted and displaced households may face lower access to services and amenities, loss of social ties, reduced economic stability, and an overall decline in quality of life.

What is Displacement?

There are multiple types of displacement that can occur within a community.

- **Direct Displacement** occurs when residents can no longer afford to remain in their homes due to rising housing costs. Residents may also be forced out by lease non-renewals, evictions, or physical conditions that render homes uninhabitable as investors await redevelopment opportunities.
- **Indirect Displacement** refers to changes in who is moving into a neighborhood. Indirect displacement occurs when units being vacated by low-income residents are no longer affordable to other low-income households because rents and sales prices have increased.
- **Cultural Displacement** occurs as the scale of residential change advances. Businesses and services shift to focus on new residents, institutions become separated from the communities they serve, the character of the neighborhood is transformed, and the remaining residents may feel a sense of dislocation despite remaining in the neighborhood.

Source: City of Charlotte

The Roots of Displacement

Housing discrimination has historically taken many forms throughout the country. Laws enacted during the Jim Crow era prevented Black families from moving into certain neighborhoods through restrictive covenants, while redlining prevented many people of color from owning a home by limiting mortgage lending in majority Black or non-white neighborhoods. In the second half of the twentieth century, “urban renewal” was a common practice in many American cities which often involved the demolition or disruption of communities of color to accommodate large infrastructure projects (e.g. freeway construction, government institutions). The justification for this practice was often cited as the need to “demolish slum housing”. The predominantly Black neighborhood of Brooklyn in Central Charlotte was demolished under the guise of “urban renewal” between 1960 and 1967 in favor of civic and commercial buildings, resulting in the removal of more than 1,400 homes and the displacement of more than 1,000 families. While Supreme Court rulings and the Fair Housing Act of 1968 eventually rescinded these racist practices, communities of color (in particular Black communities) had missed out on generations of wealth building through home equity and had experienced the destruction of many of their most prominent neighborhoods, contributing to the racial wealth gap that persists today. Many communities in major cities are still divided along racial lines and the legacy of urban renewal are still visible and impactful in the form of highways that cut through formerly intact communities of color.

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Today, **displacement often happens as a consequence of new public and private investment in areas that has historically been underserved.** While new public or private investments are often desirable, they can create displacement pressures if communities do not have stability or the opportunity to share in the potential benefits.

Mitigating Displacement

An anti-displacement approach to community and economic development seeks to directly address and mitigate the causes of displacement while enabling continued growth. An effective anti-displacement strategy not only ensures people can stay in their homes and neighborhoods if they choose to, but also builds stability and resiliency in communities facing displacement pressure and creates opportunities for neighborhoods to enjoy the benefits of new investment. To be impactful, it is crucial that anti-displacement policies and programs are developed through a lens of racial and economic equity and acknowledge the legacy of systemic racism that has created disparities along racial lines.

Existing Conditions in Charlotte

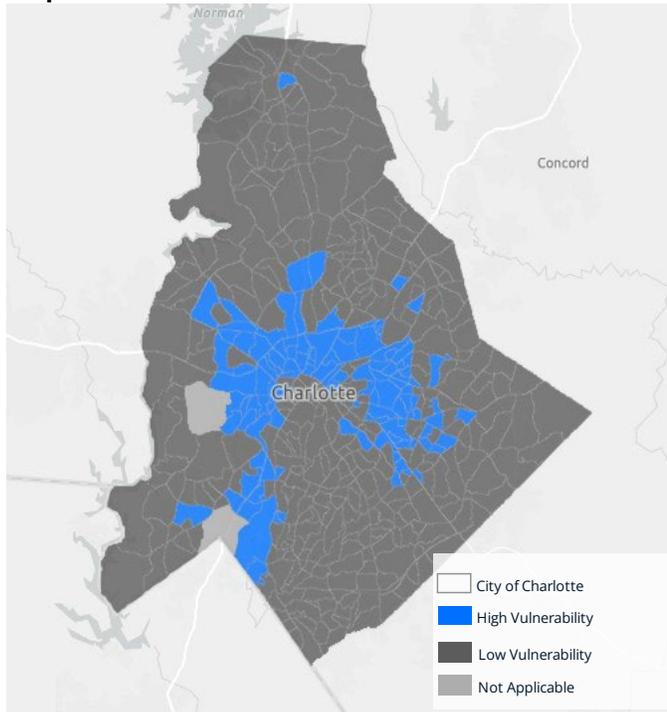
Displacement Risk

In Charlotte, rapid population and economic growth have increased opportunities for investment and employment. Over the last ten years, Charlotte's population has grown 22 percent, from a little over 700,000 residents in 2010 to over 860,000 in 2021. Newer residents are attracted to Charlotte's reasonably priced homes and a balanced quality of life. However, the benefits of economic growth and rising property values have not been equitably distributed, growth is creating displacement pressure for the city's existing low- and moderate-income residents and many communities of color.

Signs of this uneven growth are particularly apparent when looking at data broken out by race. The median household income for white families in Charlotte (\$94,500) is nearly double compared with their Black peers (\$49,500) while Hispanic or Latino households make slightly more at \$55,500. Within the housing and rental market, the majority of renters (56 percent) are either Black or Hispanic. As rents rise, those communities are most at risk of becoming cost burdened (spending more than 30 percent of their income on housing costs) or facing displacement.

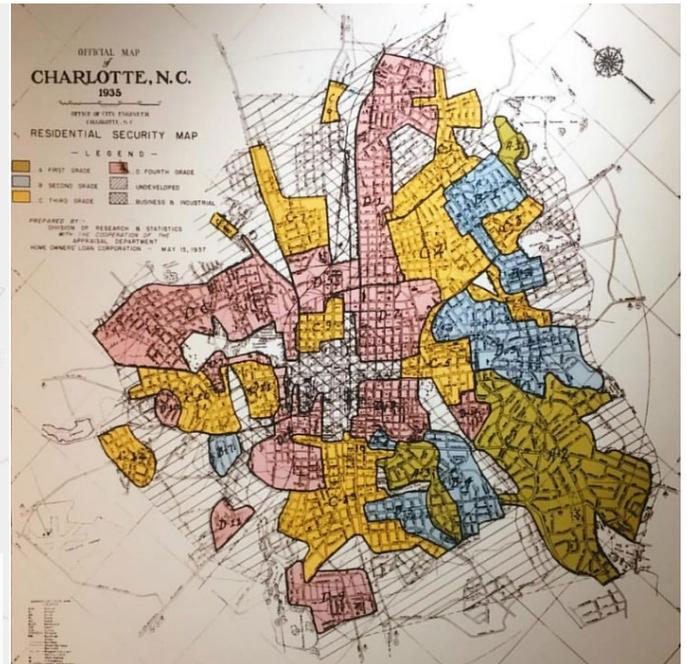
As part of its efforts to reduce displacement risk for the most vulnerable residents and communities, the City identified neighborhoods with the highest vulnerability to displacement, based on factors including poverty rate, educational attainment, housing tenure (the prevalence of renters), race, and age. Most of Central Charlotte is at-risk for displacement, in particular neighborhoods directly to the North, East, and West of Downtown Charlotte. These areas align with historical redlining maps, revealing the present-day impacts of housing discrimination.

Charlotte Neighborhoods at High Risk of Displacement



Source: ArcGIS, City of Charlotte

Charlotte Residential Security Map, 1935



Source: Mapping Inequality

Drivers of Displacement

There are many drivers of displacement in Charlotte, many of which directly relate to historical and ongoing practices that limit access to stable housing and homeownership for lower-income and Black residents. Primary causes of displacement pressure in Charlotte include:

- **Limited Rights for Renters:** North Carolina state law generally favors the rights of property owners over their tenants; this is in part a legacy of the sharecropping system and the City has a limited ability to expand tenants’ rights citywide. Renters can face drastic increases in rent when a property is sold and discrimination based on the use of vouchers for rental assistance. Landlords typically have the power to evict tenants with or without cause. Though it should be noted that the Federal Eviction Moratorium in place from September 2020 to August 2021 restricted this power and, after the pandemic, backlogs continue in the court systems. The primary avenues to address this driver of displacement include providing emergency assistance and legal support for tenants to avoid or limit the impacts of eviction; engaging with landlords to connect them to resources to make property repairs, increase acceptance of vouchers, or make other changes; and requiring enhanced tenants’ rights in exchange for City funding, which the City does to require landlords to accept vouchers.
- **New Investment in Older Neighborhoods:** The majority of high-risk neighborhoods in Charlotte are older single-family neighborhoods near downtown. These neighborhoods have older, smaller housing, as well as lower homeownership rates. This makes them attractive both to large institutional investors and wealthier homebuyers. When new investors buy older rental properties, they can cause mass displacement by raising rents, refusing to accept rental vouchers, or through other means. In single-family neighborhoods, as residents and investors with more buying power move to Charlotte, they may outcompete existing residents for older homes, and demolish older housing to build new, larger homes or other typologies that current residents cannot afford. The change in housing typologies to larger homes or multifamily housing can result in the loss of existing affordable housing stock and make it

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difficult for existing residents to find suitable housing in their neighborhoods. Furthermore, new developments on vacant land could play a role in displacement by increasing property values that lead to higher rents and higher property taxes while new commercial developments can change the makeup of local businesses and services that existing residents depend on. Existing homeowners, particularly seniors, may face difficulty remaining in their homes due to rising tax bills or the cost to maintain their homes.

- **Limited Supply of Housing in High-Opportunity Areas:** The availability of high-quality housing that meets the needs of residents and is affordable to households at a range of incomes is critical for the long-term stability of Charlotte residents and communities. People should have equitable access to employment, transit, schooling, healthcare, and other needs. Locating housing in high-opportunity areas, including areas near transit, amenities, and existing community ties, empowers families toward future success. Charlotte is working to increase the overall supply of housing and the availability of affordable housing citywide. Aligning broader housing policies and programs with anti-displacement efforts will require investing to increase housing affordability in high-risk neighborhoods, areas served by existing and planned transit, and other high-opportunity areas.

Current Anti-Displacement Efforts

The City is already addressing the causes of displacement through a range of existing and new pilot programs that address issues related to housing instability, quality, and affordability as well as access to homeownership and community needs.

Inventory of Existing Anti-Displacement Programs

MULTI-PROGRAM INTERVENTIONS

Programs that coordinate a range of interventions to increase their accessibility and impact

Corridors of Opportunity – The goal of the Corridors of Opportunity initiative is to catalyze employment opportunities and provide services to residents along corridors that are in areas with systemically high unemployment and poverty rates. The City of Charlotte committed \$38.5 million in 2021 along six corridors: Freedom Drive, Wilkinson Boulevard, West Boulevard, Beatties Ford, Sugar Creek, and Albemarle.

Staying in Place – The City recently launched this pilot program focused in high-risk neighborhoods that connects residents to a range of City and nonprofit services including emergency assistance; owner-occupied repair and rehabilitation programs; code compliance assistance; support for infill development; access to employment, wellness; and community capacity-building. The Pilot Program is currently operating in three neighborhoods: Hidden Valley, Washington Heights, and Winterfield.

EMERGENCY ASSISTANCE

Programs to help households facing eviction or other short-term housing instability

A Way Home Rental Assistance Endowment – The endowment is a \$26 million public-private partnership that helps at-risk families and families experiencing homelessness obtain housing and financial independence by funding rental subsidies and supportive services through partner agencies.

Displacement Response – The Crisis Assistance Ministry and Housing Collaborative work with the City of Charlotte to respond to displacement events by offering aid to stabilize current living situations and relocation assistance.

Emergency Assistance Programs – The City of Charlotte partners with non-profit community partners to provide assistance with rent or utility payments as well as emergency home repairs.

Eviction Mediation – The City provides mediation and conciliation services between tenants and landlords to prevent evictions.

<p>RENTAL AFFORDABILITY</p> <p>Programs to increase the availability of homes available to low- and moderate-income renters</p>	<p>Accessory Dwelling Unit (ADU) Pilot – The purpose of the ADU Pilot is to explore and provide appropriate standards, tools, and resources to low and moderate-income homeowners to enable them to add ADUs to their properties. Homeowners are eligible if they (or future occupants) of the ADU earn 80 percent or less of the area median income (AMI).</p> <p>Housing Impact Fund – In partnership with Ascent Housing, the City created the Housing Impact Fund to acquire, rehabilitate, and preserve Naturally Occurring Affordable Housing (NOAH). The Fund is comprised of several major corporations, foundations, family offices and individual investors.</p> <p>Housing Trust Fund – The Housing Trust Fund is the City's primary affordable housing development tool for new construction and NOAH preservation. It is funded from voter-approved housing bonds and administered by Housing and Neighborhood Services.</p> <p>Naturally Occurring Affordable Housing (NOAH) Rental Subsidy Program – The NOAH Rental Subsidy Program provides long-term rent subsidies for households earning 30 percent AMI in high-quality NOAH developments that don't have existing vouchers or other forms of rental assistance. The City primarily works with mission-oriented groups where the property owner agrees to set aside at least 15 percent of the property for low-income households.</p> <p>UDO Changes Allowing Duplex and Triplex Development – The City recently approved changes to its Unified Development Ordinance (UDO) allowing construction of duplex and triplex homes in single-family neighborhoods. This policy change will enable more households to find housing in existing neighborhoods by increasing the number of families that can live on a single property, and will encourage development of this “missing middle” housing type rather than large single-family homes. However, there are potential consequences of this policy change that could trigger additional new construction in neighborhoods that are already at-risk for displacement, resulting in the demolition older and affordable housing stock and reinforcing existing income inequalities. Development of “missing middle” housing is most effective at redressing past exclusion from single-family neighborhoods when it is focused in historically exclusive neighborhoods.</p>
<p>HOUSING REHABILITATION</p> <p>Programs to improve the quality of housing</p>	<p>Acquisition/Rehabilitation/Resell Program – This program, which is currently inactive following a pilot period, provided funding to developers to acquire single-family homes, conduct renovation to rehabilitate the properties, and sell them to income-qualified buyers.</p> <p>Owner-Occupied Rehabilitation – The City offers funding in the form of loans and grants to support home improvements for income-qualified homeowners through a range of programs, which have been incorporated as part of the Staying-in-Place pilot program.</p>
<p>HOMEOWNERSHIP</p> <p>Programs to create pathways to homeownership and preserve homeownership</p>	<p>HouseCharlotte – The City provides down payment assistance in the form of deferred or forgivable loans up to \$30,000 to qualified homebuyers to help reduce the costs of homeownership. The City recently dedicated one-time funding to provide down payment assistance up to \$80,000 for qualified homebuyers in certain neighborhoods through HouseCharlotte Plus.</p>

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	<p>Tax Relief – In partnership with Mecklenburg County, the City provides tax relief to certain income-qualified homeowners through the Homestead Act to offset the costs of rising tax bills.</p>
<p>COMMUNITY OUTREACH AND ENGAGEMENT</p> <p>Programs to support community-led planning and advocacy</p>	<p>Community Trainings and Workshops – The City offers several education trainings and workshops for community members including classes on financial literacy, pre-homeownership counseling, and foreclosure prevention. Notable programs include Civic Leadership Academy and Community Planning Academy</p> <p>Community Area Plans – As part of the 2040 Comprehensive Plan, the City is developing community area plans to develop long-term growth strategies that are informed by community-level guidance. The information gathered from the initiative will provide more detailed guidance regarding development, infrastructure, transportation, and other factors contributing to built environment in Charlotte.</p> <p>Neighborhood Board Retreats – Neighborhood Board Retreats are twice-annual events offering groups the opportunity to work with a trained facilitator to identify and prioritize goals and create community action plans.</p> <p>Neighborhood Matching Grants – The City awards funds to eligible neighborhood-based organizations for project that improve quality of life. The grants require a one-to-one match from organizations, and funding can be provided for up to one year with a maximum of \$25,000.</p>

The City has used a variety of sources to fund existing anti-displacement programs. In addition to funding from the state and county, the City has partnerships with United Way and the Lowes Foundation which assist with funding initiatives such as the Staying in Place pilot and housing rehabilitation programs. The City has also leveraged Pay As You Go Capital Funding and allocations from the American Rescue Plan Act in 2021. However, these funding sources are only temporary, and the City may need to reprioritize existing funds or identify new sources of local and philanthropic funding to support expanded anti-displacement programs and to build on the success of current pilot programs.

Strategic Framework

Overview

This strategic framework provides guidance for the City to prioritize and advance specific programs, policies, and actions to reduce displacement risk and build stability for Charlotte’s residents and communities. These actions will require coordination across a range of City departments as well as partnerships with nonprofit organizations and community groups. Additional and ongoing monitoring of displacement risks as well as demographic and market trends will be critical to track the impacts of the strategy and adjust priorities over time.

Vision

Charlotte’s Anti-Displacement Strategy will define priorities for the City to address four goals: **support residents, strengthen communities, foster inclusivity, and empower businesses**. This anti-displacement strategy includes objectives and strategies for the City to advance the first three goals. Future planning efforts will focus on how Charlotte can empower businesses to further its anti-displacement efforts.

Goals and Objectives



- Objective 1.1** Increase access to resources and services to enhance resident and neighborhood stability
- Objective 1.2** Preserve and increase access to homeownership
- Objective 1.3** Incorporate anti-displacement in new and existing affordable housing programs



- Objective 2.1** Partner with communities for planning and advocacy
- Objective 2.2** Celebrate neighborhood identity and support anchor institutions
- Objective 2.3** Support innovative shared ownership models



Objective 3.1 Ensure racial equity and inclusive participation in decision-making

Objective 3.2 Conduct transparent, culturally competent, and accessible communication with communities facing displacement

Objectives and strategies to be developed through future planning efforts.

Six Critical Initiatives for Anti-Displacement in Charlotte

The following sections detail a range of strategies and specific actions the City can take to advance these goals and objectives. The strategies include recommendations to continue or make changes to existing programs and policies as well as to create new programs or resources. Out of these strategies, **the City should lift up six critical initiatives with the most potential to directly and immediately address and mitigate the major drivers of displacement in Charlotte, with a focus on high-risk neighborhoods.**

1. Expand the preservation of naturally-occurring affordable rental housing, with a focus on high-risk neighborhoods and areas of opportunity.

Part of Objective 1.3

Increased market activity and growth in Charlotte has led to an increase in speculative investment in real estate including apartment buildings, single-family dwellings, and hotels. This often includes older residential properties which may have below-market rents, typically referred to as Naturally-Occurring Affordable Housing (NOAH) as well as older hotels which may be used as long-term residences for households without permanent housing. When new investors purchase these properties, they can create mass displacements, by evicting tenants, increasing rents, refusing to renew leases, or rejecting rental vouchers that some residents rely on to afford their rent.

Cities can support the preservation of NOAH properties by providing low-cost funding to nonprofits or affordable housing developers to help them purchase the properties, make needed repairs, and operate them as affordable housing. These programs typically require properties to be kept affordable for a minimum period, often several decades. Charlotte has an existing NOAH preservation program as part of its broader efforts to support affordable housing, which do not directly fall within the scope of this Anti-Displacement Strategy. However, due to the closely interrelated nature of displacement and preservation, expanding activities under this program, by prioritizing funds or conducting outreach to property owners in high-risk neighborhoods and areas of opportunity such as near job centers or transit, will be essential to meeting Charlotte's anti-displacement goals.

2. Increase access to homeownership for low- and moderate-income homebuyers, with a focus on increasing the availability of move-in ready homes in high-risk neighborhoods.

Part of Objective 1.2

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Homeownership is one of the most important wealth-building tools in the United States, particularly for moderate-income households. Historical and ongoing discriminatory practices have limited access to homeownership for Black households and other communities of color nationwide, driving the creation of a racial wealth gap that persists today. In Charlotte's high-risk communities, many of which are predominantly communities of color, homeownership rates remain relatively low. At the same time, new residents and institutional investors may be outcompeting existing residents in purchasing available homes in these neighborhoods, while older homes may require substantial investment to become move-in ready. In consequence, there may be fewer opportunities for potential homebuyers to find suitable homes for purchase in Charlotte's high-risk neighborhoods.

Many cities provide down payment assistance to reduce the cost of homeownership for moderate- and low-income homebuyers. Charlotte provides down payment assistance through HouseCharlotte. To further increase access to homeownership, there are two primary components to this initiative:

- **Increase the availability of move-in-ready homes:** To help existing residents purchase available homes in their neighborhoods, the City can reinstate its Acquisition/Rehabilitation/ Resell program and partner with nonprofit developers and mission-aligned for-profit developers to purchase homes in high-risk neighborhoods, rehabilitate them, and sell them to income-qualified homebuyers. This program will likely require subsidy as the market price of homes may be lower than the costs to rehabilitate them.
- **Expand access to capital for income-qualified homebuyers:** The City provides down payment assistance through HouseCharlotte and HouseCharlotte Plus. To further help low- and moderate-income homebuyers afford homeownership, the City should identify additional funding to continue to provide higher levels of down payment assistance in high-risk neighborhoods through HouseCharlotte Plus, and should partner with nonprofit lenders to provide below-market mortgages to income-qualified homebuyers.

Increasing the availability of homes for potential homebuyers in high-risk neighborhoods and helping those homebuyers increase their capacity to purchase homes will provide important stability and wealth-building opportunities to lower-income residents and help to reduce inequities in access to homeownership.

3. Conduct outreach to increase the impacts of anti-displacement programs.

Part of Objective 1.1 and Objective 1.3

Conducting targeted outreach to property owners and renters to connect them to available resources, information, and technical assistance can help build stability for tenants and potential homebuyers, while also increasing the awareness of available services to prevent displacement.

- **Outreach to landlords:** Engaging with landlords (including owners of large multifamily developments as well as smaller single-family properties) and landlord trade associations can help to increase the uptake and efficacy of a range of anti-displacement programs. Landlords may be more likely to access available support to make repairs or to use eviction mediation services if they know these services are available and how to access them. Education and information about compliance can encourage more landlords to accept tenant-based vouchers. There may be landlords interested in selling their properties who receive offers from institutional investors or other buyers likely to displace tenants. If these landlords knew of available programs to sell their properties for a fair market value to developers who would preserve affordability, they may be more inclined to sell to those mission-aligned buyers.
- **Outreach to homeowners and other owners of single-family properties:** A "know your buyer" campaign targeted to existing homeowners in high-risk neighborhoods, particularly older homeowners who may be interested in selling their homes, can similarly help to increase the availability of homes for homeownership by helping those existing owners sell to an affordable

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homeownership program such as Acquisition/Rehabilitation/Resell or to Community Land Trusts, or directly to other existing community residents.

- **Outreach and resource aggregation for renters:** To help renters understand their rights and access available support, the City should support the creation of a resource hub and produce informational material for tenants who may be facing eviction, rent increases, unsafe living conditions, loss of employment, medical expenses, or other challenges which may lead to housing instability or displacement. This could also include creating physical “neighborhood stabilization” centers within neighborhoods for walk-in support for both renters and property owners.

The City is limited in its ability to expand tenants’ rights, or to restrict the actions of private property owners that may exacerbate displacement, such as high rent increases, evictions, or refusal to accept tenant-based vouchers as a form of rent payment.

Through outreach to property owners and renters, the City can both build stability for renters and reduce the impacts of displacement due to new investment in high-risk neighborhoods.

4. **Develop a “community toolkit” of resources to lift community voices and work with communities to jointly address community-defined anti-displacement priorities.**

Part of Objective 2.1

The City provides a range of programming to help communities and neighborhood groups self-advocate, including neighborhood board retreats, neighborhood matching grants, and civic leadership academies. In addition, the City will soon be developing Community Area Plans as part of the 2040 Comprehensive Plan. To help implement community priorities related to anti-displacement identified through this plan, and to support communities that may face displacement pressure as a result of planned infrastructure investments such as new parks or transit improvements, the City should develop a “community toolkit” to address priorities that address displacement and uplift community identities, particularly for areas facing displacement pressure. This toolkit should include:

- **Any existing programs** (such as Neighborhood Matching Grants) that may provide funding, technical assistance, or other resources that can be used to address community needs related to anti-displacement (such as creating community ownership models, investing in neighborhood assets, or expanding cultural programming);
- **New sources of funding** to implement community anti-displacement priorities or providing enhanced Neighborhood Matching Grants;
- **A Neighborhood Resiliency “Track”** for neighborhoods that have participated in a Neighborhood Board Retreat or Neighborhood Matching Grant to provide enhanced neighborhood training and capacity building, and neighborhood-level risk assessments

In addition, the City should use data analysis and engagement to monitor which communities are facing displacement pressure or most at risk of displacement and adjust the definition of “high-risk neighborhoods” over time as needs change.

Enabling real community participation in planning and development activities that impact a community can help to build stability by providing the investments the community prioritizes for itself and helping community members to share in the benefits of local investment.

5. **Ensure inclusive governance and public accountability in the City’s anti-displacement work.**

Part of Objective 3.1

Displacement will be a long-term and ongoing challenge requiring continued evaluation and commitment from the City. Past efforts to prevent displacement in Charlotte have lost momentum to nearer-term concerns

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and opportunities to support economic growth. Some residents are skeptical of the City's commitment to anti-displacement or do not understand the impacts of actions the City is taking to address displacement.

Charlotte's City Council established the Neighborhood Equity and Stabilization (NEST) Commission for a 3-year term to review and recommend anti-displacement strategies. The most direct way to ensure inclusive governance and public accountability in the City's anti-displacement work would be to expand the role and term of the NEST Commission or establish a similar inclusive governance body, and enable it to provide accountability, transparency, and inclusive input into the City's ongoing work on anti-displacement. The NEST Commission would become a permanent (or longer-term) commission empowered to monitor and report on metrics related to the success of the City's anti-displacement efforts by producing an annual report; to hold the City accountable to anti-displacement goals and objectives; to prioritize funding for anti-displacement initiatives; and to provide input on the potential displacement impacts of long-range planning efforts and large public investments (either directly or in coordination with the Charlotte Equitable Development Commission). In addition, the City should ensure that the NEST Commission remains diverse and inclusive of communities facing displacement pressure and provide technical training and onboarding for all new commission members.

6. Conduct transparent, culturally competent, and accessible communication with communities facing displacement.

Part of Objective 3.2

When community members do not feel included in discussions about plans that impact them, particularly in places where past planning efforts have disenfranchised community members, a lack of trust can create skepticism and frustration about new local planning or investments and can prevent community members from participating in new engagement opportunities.

The City has a Community Engagement division that supports a range of engagement activities to reach Charlotte's residents. To increase the impacts of its community engagement activities, the City should partner with trusted community leaders and existing neighborhood networks; ensure that engagement facilitators understand or belong to the communities they serve; share information about planned City actions; and demonstrate how input is incorporated into the City's planning. In addition, the City should ensure that engagement activities are inclusive and accessible by meeting communities in places where they already gather, incorporating physical hubs of information like "neighborhood stabilization" centers that can connect communities to resources and assistance, providing a range of avenues for engagement, and providing services for people with linguistic, digital, or caregiving barriers to participation. Effective, inclusive, two-way communication between the City and community members will be essential to build trust and transparency around anti-displacement.

Anticipated Impacts

Advancing the goals and objectives in this Anti-Displacement Strategy will produce a range of outcomes, both quantifiable and qualitative, that increase stability, access to opportunity, and quality of life for Charlotte residents and communities.

Major Outcomes of the Anti-Displacement Strategy



As the City implements its Anti-Displacement Strategy, it will be critical to track and report on the City's actions as well as the overall impacts to resident and community stability. This will require the City to establish regular milestones to assess the City's anti-displacement strategies based on established criteria as well as sharing the results publicly on an ongoing basis. Below is an outline of potential outcomes (or changes to underlying societal trends) to indicate successful implementation of the Anti-Displacement Strategy. Metrics to track the outputs of implementation, or measurements of the impacts of individual programs, are listed in the appendix.

Indicators of Success

1. SUPPORT RESIDENTS	<p>Lower citywide evictions, increased use of mediation services and increased legal representation for residents</p> <p>Increased acceptance of tenant-based vouchers</p> <p>Increased use of City services to support resident stability, health, and access to opportunity</p> <p>Higher supply of quality affordable housing in existing neighborhoods and areas of high opportunity</p> <p>Higher homeownership rate, including an increase in moderate-income homebuyers</p> <p>Reduced movement of low- and moderate-income households away from high-risk neighborhoods</p>
2. STRENGTHEN COMMUNITIES	<p>Higher number of community plans developed, adopted, and implemented</p> <p>Increased representation of vulnerable residents by neighborhood organizations and advocates, and increased engagement of these groups with City decision-makers</p> <p>Increased civic participation through cultural programming</p> <p>Increased stability and capacity of community anchor institutions</p>

	Increased use of community ownership models and increased community wealth
3. FOSTER INCLUSIVITY	<p>Increased participation of vulnerable populations and diverse voices in the City's decision-making about anti-displacement, community investments, and housing affordability</p> <p>Increased engagement and participation from community members in planning processes</p> <p>Increased trust in the City and understanding of the City's priorities and actions to prevent displacement</p>
4. EMPOWER BUSINESSES	<i>To be developed through future planning efforts</i>

Goal 1: Support Residents | Enhance housing stability at both the household and neighborhood levels

Context

Residents' ability to live in their preferred housing and access affordable and high-quality homes and other services within their communities are critical to stability and well-being for both the household and the broader community. When residents face displacement pressure, they may leave their homes or communities, which can also lead to further instability for the household and the neighborhood.

At the household level, housing instability can create a range of near-term and longer-term disruptions to families. These can include near-term expenses such as moving costs, as well as a loss of social ties, and can lead directly to employment instability as frequent moving, longer commute times, or experiencing homelessness can make it difficult to maintain steady employment. A reliable and consistent commute increases chances for successful employment and reduces stress and financial insecurity. Housing stability is also a crucial determinant of educational outcomes. The timing and frequency of school changes can directly affect a child's likelihood of success. In addition, children are at-risk for poor health outcomes due to poor housing conditions as well emotional and behavioral problems due to the stress and anxiety from housing instability. Housing instability can often be linked to poverty which has a range of negative effects on children including food insecurity, limited opportunities for enrichment activities, and limited access to healthcare. At its most extreme, displacement can lead to a household becoming homeless.

At the neighborhood level, indirect displacement can occur as development opportunities or low housing costs attract new residents, making it difficult for lower-income residents to find housing. If enough neighborhood residents leave, it can create a loss of social ties and neighborhood identity and create other ripple effects to the local economy and culture.

The City can enhance housing stability for households and neighborhoods by providing services that help keep renters and homeowners stably housed, increasing the availability of affordable rental homes in existing neighborhoods and areas of opportunity, and helping to build a pipeline to long-term stability through access to and preservation of homeownership.

Resident and Neighborhood Stability

Renters are often among the populations most vulnerable to displacement, as they may be more susceptible to rising housing costs and often have fewer assets to withstand an economic shock such as loss of a job. In addition, the City is limited by state law in what it can do to protect or enhance tenants' rights, meaning that landlords have disproportionate power to raise rents and pressure or force tenants to leave.

Eviction, the most extreme form of renter displacement, is one of the most disruptive things that can happen to a household, and carries lasting impacts to a household's housing and economic stability.

Ensuring that renters facing eviction have access to emergency assistance, rapid rehousing, legal services, and other support, and that landlords also have resources to resolve tenant issues without evictions, can help to build stability for renter households. Increasing the accessibility of resources to help homeowners as well as renters can help homeowners stay in their homes and build broader resident stability at the neighborhood level.

Access to affordable, quality housing is not the only determinant of resident stability. Improved resident health, access to services, community ties, and economic stability including access to jobs, childcare, and financial services can also help households remain in their homes.

Access to Homeownership

Homeownership is an important wealth-building tool, enabling families to save for retirement, college, or to start a business. Homes continue to be a significant share of household wealth, especially for low-wealth households. Preserving and increasing access to homeownership is critical both to building housing stability and longer-term financial stability.

Though homeownership provides stability and wealth-building opportunities for residents, low-income homeowners can still face displacement pressure. Rising property taxes due to increased property values can make the costs of homeownership unaffordable to some low-income homeowners. In addition, residents of older housing may incur high costs to maintain their homes or replace aging systems, such as roofing or furnaces. In Charlotte, many high-risk neighborhoods have a high instance of older homes which may need repairs and upgrades. When homeowners cannot afford to maintain their homes, they can become unstable either due to unsafe living conditions or financial burdens from code violation fees. Helping low- and moderate-income homeowners through tax relief or assistance in making needed improvements can be critical to helping them maintain their homeownership and continue to access the wealth-building benefits of owning a home.

Many renter households face barriers to access to homeownership, either due to a lack of assets for down payment, or low incomes or poor credit which can limit their ability to access mortgage financing. In addition, historic and ongoing discriminatory practices have limited access to homeownership for Black and other nonwhite households. Therefore, increasing access to homeownership is a critical tool to redress racial disparities in housing stability and wealth. In many of Charlotte's older neighborhoods, potential homebuyers may face further challenges making competitive offers for homes when they become available, if buyers moving into the neighborhoods have more assets available to fund a purchase or reduce their mortgage amounts. Approaches to reducing barriers to homeownership can include providing down payment assistance (DPA) to lower the upfront costs of homeownership, reducing the mortgage required to purchase a home through a Community Land Trust (CLT), which shares the cost of the home between the homebuyer and a nonprofit, and increasing the availability of move-in ready homes for potential homebuyers, including designating those homes for qualified homebuyers.

Affordable Housing Programs

Existing Resident and Neighborhood Stability Programs

- ADU Pilot
- Corridors of Opportunity
- Displacement response
- Emergency rent & utility assistance
- Eviction mediation
- Staying in Place

Existing Homeownership Programs

- Acquire/Rehabilitate/Sell (inactive)
- HouseCharlotte
- HouseCharlotte Plus
- Staying in Place

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Through its affordable housing programming, the City is working to increase both the supply of housing overall and the availability of affordable rental housing, including in areas facing high displacement risk or with access to job centers and other opportunities. Increasing the supply of subsidized affordable housing through preservation and new development is a critical way to help low-income residents attain stable housing, build financial stability, and maintain social ties.

Existing Affordable Housing Programs

- Housing Trust Fund
- NOAH preservation
- NOAH rental assistance
- UDO changes allowing duplex and triplex development

Increasing the development of duplex or triplex homes by allowing the development of these housing types in single-family neighborhoods can also increase the number of households that can live on one property and create a source of rental income for homebuyers. However, in historically underinvested areas, allowing increased density of development can exacerbate displacement pressure by attracting new private investors and making homeownership less attainable for current residents. Increased duplex and triplex development is most impactful at reversing the impacts of exclusionary zoning and increasing access to opportunity in neighborhoods that have historically excluded people of color.

Supporting existing small landlords in the face of COVID can help to preserve NOAH. The Federal Eviction Moratorium, in place from September 2020 to August 2021, restricted landlords' ability to evict tenants for non-payment, and backlogs in the court systems continue to slow the process causing strains on landlords, particularly smaller landlords. This may result in an increase of rental property sales if they do not receive additional support for maintaining their properties.

Objectives and Strategies

Objective 1.1 Increase access to resources and services to enhance resident and neighborhood stability

	Recommended Actions	Lead and Key Partners
Provide emergency services to keep residents in their homes	<ul style="list-style-type: none">Continue providing emergency programs including rent and utility assistance.Provide funding for legal services for tenants facing eviction.	<ul style="list-style-type: none">Housing and Neighborhood ServicesMecklenburg CountyNonprofit service providers
Increase the availability and accessibility of services that address the causes of housing instability	<ul style="list-style-type: none">Continue the Staying in Place pilot and replicate successes Citywide. Conduct engagement with community organizations to identify and fill gaps in available services. Increase funding or services based on identified needs as the program expands.Maintain programs to help small landlords and landlords in high-risk neighborhoods make critical repairs, through Staying in Place or a similar program geared toward landlords. In addition to maintaining programs, this should also include efforts to connect landlords with programs for repairs, refinancing, eviction mediations, and other types of landlord assistance.	<ul style="list-style-type: none">Housing and Neighborhood ServicesPlanning, Design, and Development

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Conduct outreach to increase the impacts of available programs

- Encourage the use of available resources and strengthen tenants' rights where possible, such as through increasing participation in eviction mediation through **landlord outreach**, or creating a **resource hub for renters** to understand their rights and available assistance. Resources can also be aggregated in physical "neighborhood stabilization" centers, or walk-in centers located within neighborhoods (this also relates to strategies in Objective 3.2)
- Engage with landlords to **increase voucher acceptance** and connect older properties to funds for preservation.
- Conduct **outreach to property owners interested in selling** (including landlords and older homeowners) to provide information about opportunities to sell homes to affordable housing developers, preservation programs, or affordable homeownership programs.
- **Create a list for displaced residents to voluntarily join to be notified about new affordable housing** in their neighborhoods. Encourage displaced residents to join the list and provide information to help them apply for housing when new homes become available. The City can also explore approaches to prioritizing displaced residents from the list when new housing becomes available, such as by making application materials available early, however this would likely require stronger criteria to prove displacement and could be difficult to do in compliance with fair housing laws.

Lead and Key Partners

- Housing and Neighborhood Services
- Community Engagement division
- Landlords and landlord trade associations

Improve access to healthcare, childcare, fresh foods, transportation, job security, and other determinants of social health and stability

Recommended Actions

- Continue the Staying in Place pilot and replicate early successes Citywide, and conduct engagement with community organizations to identify and fill gaps in available services.
- Consider integrating an anti-displacement lens into the prioritization of investments and services for all City departments (this also relates to strategies in Objective 3.1).

Lead and Key Partners

- Housing and Neighborhood Services
 - Community engagement division
 - CharlotteWorks
- Nonprofit service providers

Objective 1.2 Preserve and increase access to homeownership

Build stability for homeowners by offsetting rising taxes, improving housing quality, and helping

Recommended Actions

- Adopt recommended policy to **provide tax assistance grants** for homeowners age 55 and up with incomes up to 80% of Area Median Income

Lead and Key Partners

- Housing and Neighborhood Services

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residents navigate code and maintenance requirements

- Continue the **Staying in Place** pilot and replicate successes Citywide. Increase funding or services based on identified needs as the program expands (this also relates to strategies in Objective 1.1)
- Code enforcement division and other City departments and service providers

Reduce barriers for new homeowners

Recommended Actions

- Dedicate additional funding to continue to provide **expanded Down Payment Assistance** for income-qualified homebuyers through HouseCharlotte Plus. Work with neighborhood groups and outreach channels to increase uptake in high-risk neighborhoods.
- Partner with nonprofit lenders to provide **below-market mortgages for lower-income homebuyers** to increase their capacity to purchase homes. This may include providing a guarantee for loans. Work with neighborhood groups and outreach channels to increase uptake in high-risk neighborhoods.
- Support **Community Land Trusts** to create permanently affordable homeownership by providing City-owned land where appropriate and by connecting property owners interested in selling their homes to Community Land Trust programs (this also relates to strategies in Objectives 1.1 and 2.3).

Lead and Key Partners

- **Housing and Neighborhood Services**
- Nonprofit partners including community land trusts and homeownership assistance providers and lenders

Increase the availability of move-in ready homes in older neighborhoods

Recommended Actions

- Identify funding and revive the City's **Acquisition/Rehabilitation/Resell** program. Increase development activity through this program by **working with nonprofit developers and mission-aligned for-profit developers** to acquire properties for redevelopment or rehabilitation or to provide technical assistance as needed to increase their development capacity.
- Evaluate the **need for development subsidy** beyond down payment assistance to provide these new homes at prices affordable to qualified homebuyers.
- Increase the availability of sites for development of affordable homes in older neighborhoods by **identifying suitable City-owned property** and working with nonprofit organizations engaged in land banking (acquisition of property to support future development, including providing demolition or other work to produce development-ready sites). Develop a process to

Lead and Key Partners

- **Housing and Neighborhood Services**
- Planning, Design, and Development
- Nonprofit partners including developers of single family housing
- Small, mission-aligned homebuilders

provide these sites to developers of affordable homes.

- Conduct **outreach to help property owners** in older neighborhoods interested in selling their homes sell them to land banks, affordable homeownership programs, or other community buyers (a “know your buyer” campaign), or to support planned giving of residential property (this also relates to strategies in Objective 1.1).
-

Objective 1.3 Incorporate anti-displacement in new and existing affordable housing programs

Preserve existing affordable housing stock and increase rental affordability in high-risk neighborhoods and areas near transit lines

Recommended Actions

- Dedicate additional resources to support the **preservation of NOAH rental housing and expiring subsidized rental housing**. Consider providing a scoring boost or funding set-aside for preservation of housing in priority areas such as high-risk neighborhoods and near transit. Work with nonprofit owners of affordable housing to pursue large portfolios of properties when they become available.
- Explore opportunities to **integrate anti-displacement approaches** (scoring boosts, funding set-asides, or other approaches to evaluation and outreach) in ongoing planning processes for all of the City’s affordable housing programs, including Housing Trust Fund, NOAH preservation, and other programs.
- Pursue **advocacy partnerships with public and nonprofit entities** to support for state-level reforms around tax relief, tenants’ rights, and other anti-displacement policies.

Lead and Key Partners

- Housing and Neighborhood Services
- Planning, Design, and Development
- Developers of affordable housing

Promote missing-middle housing strategies while mitigating speculation in high-risk neighborhoods

- **Monitor and track where new missing middle housing typologies are being built** and the impacts of the new development on existing neighborhoods (increases in housing costs, eviction of existing tenants, loss of affordable housing stock, etc.). Consider approaches to increase missing middle infill development in historically white or high-income neighborhoods, and in areas near transit.
- **Expand the ADU pilot** based on early successes, with a focus on helping lower-income homeowners build wealth and income by adding ADUs.
- Engage with Community Land Trusts and nonprofit developers to **create new affordable**

Lead and Key Partners

- Housing and Neighborhood Services
 - Planning, Design, and Development
-

housing opportunities where missing-middle housing can now be built.

Goal 2: Strengthen Communities | Preserve social capital and help communities advocate and plan for future needs

Context

Strong and stable communities are essential for maintaining the social fabric of cities. When communities are healthy and thriving, people feel a sense of connection which can improve social well-being. A strong community, united by social bonds, a shared sense of belonging, and anchor institutions, can be more resilient to displacement, particularly when community members feel empowered to advocate for the services and investments most needed in their community and have the opportunity to benefit from public and private investment. Strengthening communities can empower neighborhoods to be proactive in self-preservation by building social networks, providing access to resources, and improving civic engagement.

When displacement occurs at the neighborhood level, it can disrupt social networks, remove social ties, and lead to a loss of community history and identity. The shared identity and trust that exists within communities is important for maintaining bonds that can enhance the ability of people to support each other in a way they would be unable to as individuals. The breakdown of those bonds could lead to a loss of trust and cooperation amongst communities, potentially exacerbating inequalities and leading to conflict. Cultural displacement can also lead to the marginalization of communities as traditions and identities that are tied to places are lost. These communities may become disempowered and struggle to maintain their cultural identities, ultimately leading to a loss of culture.

New development is inevitable and frequently desirable in any community as markets and demographics change, particularly in areas that have seen longstanding disinvestment. However, new investments also have the potential to increase displacement pressure by increasing property values and attracting new private investors to a market. **To limit displacement pressure, the City can partner with communities to plan for investments that will enhance rather than disrupt existing neighborhoods, address resident concerns about new development, and build community ownership.**

Community Planning

Community plans present an important opportunity to envision the future of how communities can grow and thrive. High risk neighborhoods should be involved throughout the planning process for community plans, as well as any other plans which may impact the community (such as plans for a new public amenity) to identify strategies to mitigating displacement and meet the community's needs. The City has a number of programs in place to help communities plan and self-advocate, and is beginning work to develop community area plans, but these have not historically been used proactively to address displacement concerns either generally or in response to a particular policy or planned investment. In addition, the City can develop approaches to evaluate planned investments or policy decisions (such as zoning changes for planned developments) based on their potential to contribute to or mitigate displacement risk and encourage private developers to work with communities they may impact.

- Existing Community Planning Programs**
- Civic Leadership Academy
- Community Area Plans
- Community Planning Academy
- Corridors of Opportunity
- Neighborhood Matching Grants
- Neighborhood Board Retreats & Trainings
- Staying in Place

Neighborhood Assets

Neighborhood assets (such as parks, community spaces, and cultural institutions) comprise part of the social capital that ties communities together. As demographics shift in a community, it can be difficult for existing community members to maintain their sense of identity, especially as new community members may be unfamiliar to the existing culture and traditions. The loss of these cultural foundations can lead to a decline in social identity and increase the impacts displacement. Identifying and engaging with anchor institutions in high-risk communities (such as faith communities, community centers, community development corporations, business associations, and other neighborhood organizations) can serve the dual purposes of preventing the displacement or loss of those institutions and the communities they serve, while increasing the reach of the City's engagement efforts. In addition, the City can work with neighborhood partners to support and expand cultural programming and preserve neighborhood assets to help enhance neighborhood identity and promote cultural awareness to new members of the community.

Existing Neighborhood Asset Programs

Neighborhood Matching Grants

Community Ownership

When community members own property in the community, they build stability through the opportunity to build wealth, to share in the upside of other local investments, and to make decisions about how property in their community is managed. Ownership can occur through individual homeownership, but there are multiple vehicles to support community ownership and investment in property that expand access to ownership to members of the community who may not be able to afford to buy property individually:

Existing Community Ownership Programs

Corridors of Opportunity

- **Community Land Trusts (CLTs):** A CLT is typically operated by a nonprofit organization that acquires and holds property to create permanently affordable homeownership opportunities. The CLT owns the land, and identifies a low-income homebuyer to purchase the home that sits on the land. This reduces the cost of homeownership to the homebuyer by reducing the mortgage amount required, while keeping the home affordable for the next homebuyer. In this way, CLTs create permanently affordable homeownership opportunities. CLTs have also been used for community ownership of commercial property.
- **Cooperatives:** In a cooperative, members pool their resources to jointly own and manage a community asset. Each member has an equal say in the decision-making process, though cooperatives may elect officers to manage day-to-day operations. Cooperatives can be businesses, commercial developments, or resident cooperatives where the residents of a building own and jointly manage the property. These larger real estate cooperatives may require a nonprofit partner such as a Community Development Financial Institution (CDFI) or an affordable housing developer to support the purchase and financing of the property and the startup of the cooperative.
- **Community Investment Trusts (CITs):** A Community Investment Trust provides an opportunity for community members to buy shares in a commercial property or other community asset, such as a retail center that is rented to small businesses and organizations that serve the community. Typically led by a community nonprofit, the CIT purchases the property and community members can purchase shares, often for very small amounts of funding, directly investing in the property. Shares provide a financial return to investors based on operating income (such as rent collected). Investors can sell their shares at any time. A board of directors manages the CIT and the property.

Strong nonprofit partners are often key to the success of community ownership models, however cities can often play a role by providing city-owned land, providing startup funding to nonprofits or community groups interested in pursuing a community ownership model, or providing other support such as technical assistance or connections to mission-aligned lenders.

Objectives and Strategies

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Objective 2.1 Partner with communities for planning and advocacy

Build communities' capacity to identify and address community needs related to displacement pressure

Recommended Actions

- Develop **community area plans** and encourage high-risk communities to make anti-displacement a component of their community area plans. Ensure that those leading engagement and planning efforts for community area plans are culturally competent and representative of the communities they are working with.
- Create a **"community toolkit"** for communities to use in addressing identified needs and priorities. The toolkit may include aggregated existing programs (such as Neighborhood Matching Grants) that provide funding, technical assistance, or other resources; dedicating new sources of funding such as enhanced neighborhood matching grants. The City should also explore using Synthetic TIF alongside new infrastructure projects or in areas facing high residential property value growth and providing guidance on developing Community Benefits Agreements.
- As part of the "community toolkit", develop a **Neighborhood Resiliency "track"** for City programs for neighborhood training, matching grants, and capacity-building for neighborhoods that have participated in a Neighborhood Board Retreat or Matching Grant to access tools to monitor implementation of neighborhood priorities, conduct neighborhood-level displacement risk assessments, carry out financial education for homeowners, develop response plans, and access training for community organizing principles. Require that neighborhoods participating in this track include a diverse range of residents, including renters as well as owners.
- Use **data analysis and engagement** to monitor which communities are facing displacement pressure or most at risk of displacement and **adjust the definition of "high risk neighborhoods"** over time as needs change.

Lead and Key Partners

- Planning, Design, and Development (lead)
- Community Engagement Division
- Housing and Neighborhood Services
- Neighborhood groups

Develop a framework to proactively partner with communities impacted by planned public improvements or other large investments

Recommended Actions

- Develop a **standard process to engage with impacted communities in advance of planned improvements** such as transit, infrastructure, or public amenity projects. Establish two-way communication about planned investments, potential impacts, and community concerns, and include community advisory groups or community liaisons in planning efforts for major public

Lead and Key Partners

- Community Engagement Division
- Planning, Design, and Development
- Neighborhood groups and civic leaders

improvements. Jointly develop solutions to identified challenges or concerns using the “Community Toolkit” (This should be done in partnership with the Charlotte Equitable Development Commission).

- Charlotte Equitable Development Commission

- **Assess displacement risk when evaluating infrastructure and large development projects** and incorporate assessments into decisions about whether to advance or approve individual projects. Displacement risk factors may include the incomes of residents and proportion of renters in surrounding areas, the potential for direct displacement of current users of the site, the inclusion of affordable units, and the creation of a Community Benefits Agreement (This work should be done in coordination with the Charlotte Equitable Development Commission).

Partner with neighborhoods to implement Neighborhood Character Overlay Districts to preserve neighborhood character

Recommended Actions

- Engage with advocates in high-risk neighborhoods to **identify suitable areas in which Neighborhood Character Overlay Zoning Districts can be used to limit development** of homes significantly larger than existing homes or otherwise give the neighborhood greater agency in addressing and controlling neighborhood change. This may be an opportunity to mitigate the potential downside impacts of duplex and triplex development. Ensure that these policies do not exacerbate housing supply constraints or exclusionary housing practices.

Lead and Key Partners

- **Planning, Design, and Development**
- Community Engagement division

Objective 2.2 Celebrate neighborhood identity and support anchor institutions

Work with neighborhoods to identify and develop strategies through local planning efforts for preserving neighborhood assets, anchor institutions, and local histories that have created social bonds

Recommended Actions

- Use community planning processes to **engage communities about neighborhood assets**. Identify important assets including spaces, institutions, and programs, and design and implement preservation strategies.
- **Identify community anchor institutions** (such as cultural centers, business associations, community development corporations, HBCUs, and faith communities) as part of community planning and outreach efforts and partner with them to increase community engagement and identify priority needs.
- Encourage the use of **Neighborhood Matching Grants** or other resources to preserve or uplift neighborhood assets or to help make necessary

Lead and Key Partners

- **Housing and Neighborhood Services**
- **Planning, Design, and Development**
- **Community Engagement division**
- **Neighborhood groups and community-serving nonprofits**
- **Community anchor institutions**

repairs to institution-owned structures, strategic planning for institution-owned land, and opportunities to expand programming and engagement to meet community needs.

Partner with communities to expand cultural programming hosted by local organizations and at public places

Recommended Actions

- Identify opportunities to **support or expand cultural programming at public facilities** such as parks, libraries, and community centers. Partner with neighborhood groups, cultural centers, and other organizations to provide programming to promote and celebrate neighborhood identity. This programming could also be done in coordination with service providers to enhance fresh food access, community wellness, and other anti-displacement efforts.
- Explore partnering with nonprofits to establish **Cultural Districts** where appropriate to promote neighborhood identity and implement preservation strategies.
- Encourage the use of **Neighborhood Matching Grants** to provide cultural programming or fund existing programs, such as markets, festivals, holiday celebrations, and classes.

Lead and Key Partners

- Community Engagement Division
 - Local nonprofits and neighborhood groups
 - Mecklenburg County Parks & Recreation Department
 - Charlotte Mecklenburg Library
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Objective 2.3 Support innovative shared ownership models

Provide support to increase community ownership and other innovative shared ownership models

Recommended Actions

- **Work with existing CLTs and groups interested in forming CLTs** to support acquisition of residential property, by providing funding, transferring publicly-owned land, or helping to connect CLTs with property owners interested in selling homes in high-risk neighborhoods. For groups interested in establishing CLTs, the City could provide technical assistance to support startup (this also relates to strategies in Objective 1.2).
- Identify groups **interested in increasing community ownership models** such as residential cooperatives and community investment trusts through community planning and outreach efforts. Connect these groups with resources to support startup, including informational materials and guides outlining required City permits or licenses, or nonprofit partners that can provide technical assistance and startup capacity. Identify publicly-owned property

Lead and Key Partners

- Housing and Neighborhood Services
 - Community Engagement Division
 - Nonprofit organizations operating or interested in creating community investment vehicles
-

that may be appropriate for community ownership.

- Ensure that **Neighborhood Matching Grants** can be used to support the startup of community ownership vehicles.
 - Conduct **outreach to mission-aligned investors and CDFIs** to identify additional sources of capital to purchase community property.
 - Identify opportunities to build the capacity and support the creation of cooperative businesses as part of planning for Goal 4.
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Goal 3: Foster Inclusivity | Build trust and transparency and ensure diverse participation in decision-making about displacement

Context

An engaged, informed, and empowered public is critical to promoting long-term community health, stability and equity. Whereas Goals 1, 2, and 4 focus on *what* the City should do to prevent displacement, Goal 3 pertains to *how* the City should do this work in a way that is inclusive, builds trust, and enhances equitable outcomes.

Displacement often disproportionately affects communities of color. Throughout cities across the country, these communities have been marginalized through lack of access to homeownership, limited inclusion in public policy and decision-making, and a lack of trust between the community and local leaders. Incorporating diverse voices in community planning efforts and the prioritization of the City's efforts around affordable housing, long-range planning, and anti-displacement will ensure that the needs of these communities are heard and incorporated into the City's programs and policies, and will build trust between the City and the communities it serves.

Many Charlotte residents are concerned about displacement, particularly when new investments or policy changes are announced, but do not have good information about the City's activities to prevent displacement. Good, clear, two-way communication is important to establish an informed and engaged citizenry, to ensure public accountability, and to build trust between the City and its residents.

Inclusive Decision-Making

Governance structures shape the efficacy and equity of decision-making, which ultimately determine community outcomes.

To reflect the needs and priorities of the community, the City's governance structures need a diversity of perspectives, not just from housing and community development professionals but inclusive of community voices and residents facing displacement pressure. In Charlotte, City Council charged the NEST Commission with reviewing and recommending specific anti-displacement strategies and tools for protecting residents, over a period of three years. Commission members are appointed by the mayor and City Council, and consist of housing advocates, neighborhood leaders, professionals from real estate, housing, and planning, and residents who have experienced displacement. The City needs an ongoing mechanism to monitor and evaluate its work on anti-displacement and incorporate community voices into its decision-making.

Existing Inclusive Decision-Making Programs
NEST Commission

Trust and Communication

Building trust between cities and communities can be especially important in communities where past marginalization has created distrust and disengagement.

Establishing trust in these communities requires significant effort and investment in listening to concerns, responding to community needs, and involving community members developing solutions. An improved relationship between city government and communities can improve civic engagement and lead to better decision-making and service delivery, as well as increased community resiliency. The City has noted community concerns about displacement and the impacts of planned City policy changes or investments, as well as a lack of clarity about where displacement may be occurring. By providing regular communications on the City's efforts at anti-displacement, and updates on the impacts of anti-displacement strategies, the City can increase the transparency and accessibility of information to help community members to understand the City's actions to prevent displacement, how the City is making policy and investment decisions to reduce displacement risk, and the impacts of the City's anti-displacement efforts. Building trust will require creating forums for community concerns to be heard and incorporated into the City's decision-making, and demonstrating the impacts of this engagement consistently over time.

Existing Communication Programs
 Community Engagement division
 Displacement Risk Dashboard

Objectives and Strategies

Objective 3.1 Ensure racial equity and inclusive participation in decision-making

	Recommended Actions	Lead and Key Partners
<p>Establish a longer-term governance model that is empowered to assess the effectiveness of displacement strategies, recommend new initiatives, and prioritize funding.</p>	<ul style="list-style-type: none"> • Extend the term of the NEST Commission beyond 3 years or make it a permanent commission. Provide technical training and onboarding for new commission members, including community members who have faced or are facing eviction to encourage and empower participation on the Commission. • Empower the NEST Commission to monitor and report on metrics related to the success of the City's anti-displacement efforts through an annual report and the City's Displacement Risk Dashboard, to hold the City accountable to anti-displacement goals and strategies, and to prioritize funding for anti-displacement initiatives. • Expand the NEST Commission's purview to include providing input on affordable housing priorities and the potential displacement impacts of long-range planning efforts and larger public investments, directly or in coordination with the Charlotte Equitable Development Commission. 	<ul style="list-style-type: none"> • NEST Commission and Great Neighborhoods City Council Committee • Housing and Neighborhood Services • City Manager's Office • Planning, Design, and Development • Charlotte Equitable Development Commission
<p>Create a process to incorporate diverse input into the City's broader affordable housing and community planning strategies from</p>	<p>Recommended Actions</p> <ul style="list-style-type: none"> • Create an inclusive governing body that includes BIPOC representation for the Housing Trust Fund to set priorities for funding and review proposals. • Increase City staff capacity and to respond to community needs and connect with community 	<p>Lead and Key Partners</p> <ul style="list-style-type: none"> • City Council and Mayor's Office • NEST Commission • Others TBD

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residents most impacted by displacement.

leaders and hire staff that are representative of the communities they serve.

- Provide **opportunities for neighborhood groups and community organizations** to provide substantive input on long-range strategies that impact their communities.

Objective 3.2 Conduct transparent, culturally competent, and accessible communication with communities facing displacement

Provide a forum for community concerns and public accountability

Recommended Actions

- **Connect with trusted community leaders** and organizations to identify areas of mistrust between city government and communities, and strategize around what types of engagement may be most appropriate for regular outreach to gather input from residents, businesses, and community groups facing displacement pressure.
- **Ensure engagement occurs in a variety of ways that is accessible and inclusive** for all community members, not just key leaders. This may include conducting outreach both virtually and in-person with opportunities for a dialogue between city staff and community members, mailers, emails, and/or door knocking to as many households as possible. This could also include the creation of physical “neighborhood stabilization” centers for walk-in services and information (this also relates to strategies in Objective 1.1)
- Provide **regular updates about the City’s actions** in response to concerns shared.
- Tap into **existing neighborhood networks** to gather feedback on community concerns and outline roles for community members to play in implementation and being a part of the decision-making process and connect them to the “community toolkit”

Lead and Key Partners

- Community Engagement division
- Housing and Neighborhood Services

Communicate the City’s efforts to mitigate displacement by producing progress reports and other informational materials

Recommended Actions

- Produce an **annual report** (led by the NEST Commission) tracking key metrics and actions related to anti-displacement. Include these metrics on the City’s Displacement Risk dashboard.
- Create a **hub of anti-displacement resources** available through the City and other partners to help residents, property owners, and other stakeholders facing displacement pressure (this also relates to strategies in Objective 1.1).

Lead and Key Partners

- Community Engagement division
 - Housing and Neighborhood Services
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- Include clear language about how **new policies or projects** support the City's anti-displacement efforts in public communications.
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Eliminate barriers to engagement and communication

Recommended Actions

- Provide **multilingual materials** for engagement by contracting with translators and interpreters to make informational materials, communications, and announcements about engagement opportunities in multiple languages.
 - Ensure the availability of **interpretation services** at engagement events where participants may have language barriers.
 - Identify **existing community meetings and places of gathering** and attend these to provide updates about anti-displacement efforts and to hear community concerns. Opportunities for engagement should also be provided in evenings and on weekends.
 - Where possible, provide **childcare** at larger public engagement events.
-

Lead and Key Partners

- **Community Engagement division**
- Neighborhood outreach partners and other neighborhood groups

Appendix

Appendix A: Program Summary

The strategies and actions in the Anti-Displacement Strategy relate to new and existing programs or policies for the City to continue, create, expand, or alter.

Programs and Policies to Support Residents

Program	Objective	Status	Actions	Timing	Investment	Metrics
Acquisition/ Rehabilitation/ Resell	1.2	Existing (Inactive)	Revive & expand Identify developer partners	Priority to begin implementation in near term (within 1 year). Moderate term (2 to 3 years) to revive and expand program.	High	# of homes (total and in high-risk neighborhoods) Private \$ leveraged with City investment
Accessory Dwelling Unit Program	1.3	Existing (Pilot)	Expand based on pilot success	Moderate term (2 to 3 years)		# of income-protected units (total and in high-risk neighborhoods) Private \$ leveraged with City investment
Below-market mortgages	1.2	New	Partner	Longer term (4+ years)	Low	# of homes purchased with below-market mortgages (total and in high-risk neighborhoods)
Community Land Trusts	1.2, 2.3	New	Partner	Longer term (4+ years)	Moderate	# of CLT units (total and in high-risk neighborhoods, and # receiving City assistance)
Corridors of Opportunity	1.1, 2.1, 2.3	Existing	Continue	Longer term (4+ years)		

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Displacement response	1.1	Existing	Continue	Longer term (4+ years)		# of households served, average rehousing time
Emergency rent & utility assistance	1.1	Existing	Continue	Longer term (4+ years)		# of households served/evictions prevented Typical \$ per household
Eviction mediation & prevention	1.1	Existing	Continue & conduct outreach to increase use; Fund legal assistance for eviction court	Moderate term (2 to 3 years)	Low to Moderate	# of households served/evictions prevented through mediation # of households served/evictions prevented through legal representation
House Charlotte & House Charlotte Plus (Homeownership Assistance)	1.2	Existing	Continue & identify new funding sources	Evaluate new funding sources in near term (within 1 year). Moderate term (2 to 3 years) to continue with new funding sources	Moderate to High	# of homeowners supported (total and in high-risk neighborhoods)
Housing Trust Fund New Construction	1.3	Existing	Continue & consider prioritizing funds in high-risk and high-opportunity areas	Evaluate new approaches or priorities in near term (within 1 year). Moderate term (2 to 3 years) to implement new processes	High	# of income-protected units (total and in high-risk neighborhoods or high-opportunity areas, and by income level served) Private \$ leveraged with City investment
Land Banking	1.2	New	Partner	Longer term (4+ years)		# of properties land banked (total and in high-risk neighborhoods) # of units built on land-banked property (total and income-restricted) Private \$ leveraged with City investment
NOAH preservation	1.3	Existing	Continue & lower size threshold & consider	Evaluate new approaches or		# of units preserved (total and in high-risk or high-

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			prioritizing funds in high-risk and high-opportunity areas	priorities in near term (within 1 year) Moderate term (2 to 3 years) to implement new processes		opportunity areas, and by income level served) Private \$ leveraged with City investment
NOAH rental assistance	1.3	Existing	Continue & consider prioritizing funds in high-risk and high-opportunity areas	Longer term (4+ years)		# of households assisted
Outreach to landlords, renters, and older homeowners	1.1, 1.2	New	Conduct	Develop new approaches and begin outreach in near term (within 1 year) Moderate term (2 to 3 years) to establish consistent practices	Low	# of individuals engaged by type # of units repaired, preserved, or sold to homeownership programs as a result of outreach
Resource hub for renters	1.1	New	Partner to create	Moderate term (2 to 3 years)	Low	# of renters accessing programs and information
Staying in Place	1.1, 1.2	Existing (Pilot)	Expand citywide based on pilot success	Longer term (4+ years)	Moderate to High	# of households supported by program or service referral type, total and in high-risk areas, and by income
Tax Relief	1.2	Existing	Continue & adopt tax assistance grants	Longer term (4+ years)	Low to Moderate	# of households supported, total and in high-risk areas # of households receiving tax assistance grants, total and in high-risk areas, \$ of tax assistance grants provided
UDO changes (duplex & triplex)	1.3	Existing	Continue	Longer term (4+ years)	None	# of duplex and triplex units built (total historically exclusionary neighborhoods)

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Programs and Policies to Strengthen Communities

Program	Objective	Status	Actions	Timing	Investment	Metrics
Civic Leadership Academy	2.1	Existing	Continue	Longer term (4+ years)	Low	# of participants, total and in high-risk neighborhoods # of participants by demographics (incl. age, race/ethnicity, income, housing tenure)
Community Area Plans	2.1	Existing	Continue	Near term (within 1 year) to begin advancing. Completion of plans in moderate term (2 to 3 years)	Moderate to High	# of Community Area Plans completed, # that directly address displacement
Community Planning Academy	2.1	Existing	Continue	Longer term (4+ years)	Low	# of participants, total and in high-risk neighborhoods
Community Solutions Toolkit	2.1	New	Create	Near term (within 1 year) to begin development and identify resources. Moderate term (2 to 3 years) for full implementation	Low to Moderate	# of priorities related to displacement identified in Community Area Plans that have been implemented, funded, or meaningfully advanced \$ resources dedicated to address community needs from Community Area Plans or in response to planned public improvements
Neighborhood Board Retreats & Trainings	2.1	Existing	Continue	Longer term (4+ years)	Low	
Neighborhood Matching Grants	2.1	Existing	Continue & expand, increase allowable uses	Longer term (4+ years)	High	# and \$ of Neighborhood Matching Grants, total and in high-risk neighborhoods

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Neighborhood Resiliency "Track"	2.1	New	Create	Longer term (4+ years)	Low to Moderate	# of neighborhoods participating
Support for Community Ownership	2.3	New	Provide land, funding, technical assistance	Longer term (4+ years)	Moderate to High	# of community ownership vehicles created (total and with City support)

Programs and Policies to Foster Inclusivity

Program	Type	Status	Actions	Timing	Investment	Metrics
Annual report	3.1, 3.2	New	Create	Near term (within 1 year)	Low	
Anti-displacement resource hub	3.2	New	Create	Moderate term (2 to 3 years)	Low	
Community engagement	3.2	Existing	Expand	Develop new approaches and begin outreach in near term (within 1 year) Moderate term (2 to 3 years) to establish consistent practices	Low to Moderate	
Displacement risk dashboard	3.2	Existing	Continue	Longer term (4+ years)	Low	
NEST commission	3.1	Existing	Continue	Moderate term (2 to 3 years)	Low	
Other equitable governance structures	3.1	New	Create	Moderate term (2 to 3 years)	Low	

Appendix B: Glossary

Accessory Dwelling Unit (ADU)

Accessory Dwelling Units (ADUs) are secondary units on single-family property lots, independent from the primary home. They can be attached to the primary structure or detached.

Area Median Income (AMI)

Area Median Income (AMI) represents the midpoint in the distribution of household incomes within a certain geographic region. HUD publishes annual AMI levels for regions, adjusted for family size. The HUD-provided AMI is used to determine applicants' eligibility for both federally and locally funded housing programs where participation is dependent on income levels.

Community Investment Trust (CIT)

A Community Investment Trust provides an opportunity for community members to buy shares in a commercial property or other community asset, such as a retail center that is rented to small businesses and organizations that serve the community. Typically led by a community nonprofit, the CIT purchases the property and community members can purchase shares, often for very small amounts of funding, directly investing in the property. Shares provide a financial return to investors based on operating income (such as rent collected). Investors can sell their shares at any time. A board of directors manages the CIT and the property.

Community Land Trust (CLT)

Community Land Trusts (CLTs) are mechanisms to preserve the long-term affordability of homes and provide access to wealth creation for low- and moderate-income residents. CLTs reduce the cost of homeownership and control resale value by separating ownership of the land from ownership of the home. Because of this, CLTs create opportunities for perpetual, affordable homeownership for low-income households, as homes must be resold to income-qualified buyers.

Down Payment Assistance (DPA)

Down Payment Assistance improves access to affordable homeownership by reducing the upfront cost of homeownership through grants or forgivable loans provided to income-qualified households to cover a portion of the down payment and closing costs for a home. Down Payment Assistance helps low- and moderate-income households secure stable housing and build wealth. It is often paired with homeownership counseling to help first-time homebuyers learn the homebuying process and plan for the costs of buying and owning a home.

Eviction

Eviction is a legal process by which a landlord forcibly removes a renter household from its home.

Land Banking

Land banks, typically run by local governments or nonprofits, acquire, hold, manage, and redevelop property. Typically established in communities with a number of tax-delinquent, low-cost properties, land banks can help jurisdictions to convert these properties to other uses such as retail or affordable housing, revitalizing declining neighborhoods. Land banks can also be used to reserve land for future affordable housing development in high-demand areas.

Missing Middle Housing

"Missing Middle" housing refers to a range of housing types that are contextual within single-family neighborhoods but accommodate multiple households. Typically this includes townhomes, duplexes, triplexes, and quadruplexes (quads). In Charlotte it generally excludes quads.

Naturally Occurring Affordable Housing (NOAH)

Naturally-Occurring Affordable Housing (NOAH) is market-rate housing (for rent or purchase) that is priced at levels affordable to low- or moderate-income residents without public subsidy. NOAH is often more affordable

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because of its age, size and/or location. Because NOAH is not protected by the regulations that come with public subsidy, this type of housing is most vulnerable to being lost through redevelopment.

Owner-Occupied Repair/Rehabilitation (OOR)

Owner-occupied rehabilitation programs help maintain the affordability of homeownership by ensuring that income-qualifying homeowners can make necessary repairs to make their homes safe. These programs typically provide low-cost loans, forgivable loans, or grants for qualifying homeowners (often low-income households and low- to moderate-income seniors) to make necessary repairs to major systems, weatherization or energy efficiency upgrades, and accessibility improvements.

Redlining

Redlining was a discriminatory practice that began as part of government homeownership programs during the New Deal in the 1930s. Redlining effectively created or reinforced racial segregation in communities across the country. Under this program, Federal housing agencies produced maps of investment risk or loan worthiness for banks, insurance companies, and other financial service providers. Neighborhoods with high Black or nonwhite populations were frequently deemed “high risk” and marked in red on government maps. This created significant barriers to homeownership in these neighborhoods, as banks would often deny loans to would-be homeowners in these neighborhoods. Though this practice is now illegal, “redlining” today is sometimes used to refer to ongoing patterns of disinvestment or discriminatory lending that perpetuate disparities in access to homeownership among nonwhite (particularly Black) households.

Social Capital

Social capital refers to the networks of relationships among people who live and work in a particular society, enabling that society to function effectively. It involves the effective functioning of social groups through interpersonal relationships, a shared sense of identity, a shared understanding, shared norms, shared values, trust, cooperation, and reciprocity. Social capital is a measure of the value of resources, both tangible (e.g., public spaces, private property) and intangible (e.g., actors, human capital, people).

Tenant-Based Vouchers (TBV)

Tenant-Based Vouchers (TBV) are a form of rental assistance or subsidy through which households receive a voucher to be used to pay for a portion of rent. TBV are an essential means of making housing affordable to extremely low-income households. They increase affordable housing options for low-income families by subsidizing rental payments; tenants pay 30 percent of their income toward rent, and the voucher pays the remaining difference up to a predetermined standard for market rents. Housing Choice Vouchers are a federal TBV program and often administered through a local housing authority.

Tenants’ Rights

Tenants’ rights are legal rights or protections for renters to help them stay in their homes. These may include the right to mandatory mediation or legal counsel in eviction court; laws restricting rent increases or sales of rental properties (such as to give tenants’ the first right of refusal to purchase the property); or legal processes that protect tenants from certain landlord actions, such as regulations about the quality of rental housing and available utilities, limits on discrimination in landlord practices including discrimination by source of income, and laws requiring landlords to have just cause to evict tenants, such as nonpayment of rent or intentional damage to a home.

Unified Development Ordinance (UDO)

A Unified Development Code or Ordinance is a single regulatory document that guides development within a jurisdiction. This may include zoning and subdivision regulations, infrastructure requirements, design guidelines, landscaping standards, sign regulations, etc.

Urban Renewal

In the second half of the twentieth century, “urban renewal” was a common practice in many American cities which often involved the demolition or disruption of communities of color to accommodate large infrastructure

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projects (e.g. freeway construction, government institutions). The justification for this practice was often cited as the need to “demolish slum housing”. Between 1949 and 1974, the U.S. government underwrote this process through a Department of Housing and Urban Development (HUD) grant and loan program. Urban renewal projects often caused the destruction of historic structures, the displacement of low-income families, and the removal of small businesses. In many cases, existing neighborhoods were separated to accommodate new highway construction. Low-income and minority communities were more likely to be subject to urban renewal efforts.