

HOUSING TRUST FUND RECOMMENDATIONS

APRIL 13, 2026 – ACTION PREVIEW

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Housing Trust Fund Recommendations

Council Priority Alignment

- ▶ Affordable Housing; Great Neighborhoods

Purpose

- ▶ To review and discuss staff recommendations for affordable housing development support requests received in response to recent Housing Trust Fund Request for Proposal (RFP).

Key Takeaways

- ▶ This is the third funding cycle following the approval of the \$100 Million housing bond and City Council's adoption of the Affordable Housing Funding Policy
- ▶ This round, we received a total of 18 proposals requesting more than \$45 Million across three bond investment categories: Rental Housing Production, Homeownership, and Innovation
- ▶ RFP submissions are evaluated for financial feasibility and alignment with City Council's funding policy and investment priorities
- ▶ City Council will consider funding recommendations on the April 27, 2026 Business Agenda

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Housing Trust Fund Recommendations

Previous Council Communication

- ▶ **April 2, 2026: Memo and report distributed in Council's weekly packet, summarizing the proposals received in response to the Housing Trust Fund RFP**
- ▶ **April 6, 2026: Housing Committee received an overview of the applications and staff review process**

Future Council Action

- ▶ **April 27, 2026: Recommended investments will be on the Council Business Agenda for consideration**

Housing Trust Fund Overview

- ▶ **Provides gap financing for affordable housing developments**
- ▶ **Fund replenished on biennial basis via bond referendum and federal allocations**
- ▶ **Request For Proposals (RFP) process provides predictability for development partners and streamlines the project review process**
- ▶ **Separate "rolling RFP" for Rental Housing Preservation and Land Acquisition (open until funds exhausted)**
- ▶ **The Winter RFP schedule aligns with state tax credit application deadlines in May**
- ▶ **Proposals evaluated for alignment with City Council's Affordable Housing Funding Policy**

Housing Funding Policy Goals

▶ **Economic Mobility**

Residents will have access to services that increase employment, income, and wealth and reduce barriers to housing stability

▶ **Neighborhood Affordability**

Residents of all incomes will have access to diverse housing options in thriving neighborhoods

▶ **Residential Stability**

Residents will have access to safe, quality, affordable housing and supports to help them maintain housing stability

Housing Bond Investment Priorities

▶ **Priority Populations**

Focus on homebuyers, lower-wage workers, households at-risk for displacement, and vulnerable populations

▶ **Location Priorities**

Incentivize locations where investment increases housing choice and creates the greatest impact

▶ **Resident Services**

Link housing and services to create stronger outcomes

▶ **Partnerships and Leverage**

Build partnerships and leverage the market

▶ **Innovation**

Activate bold ideas with potential to scale

2024 Housing Bond Investment Goals Tracker



* At the April 13, 2026 business meeting, City Council will consider a \$3.5 M investment for the preservation of a NOAH development as recommended by Housing Committee and shared with Council at Action Preview on March 9, 2026.

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\$100 Million Housing Bond Activation

Investment Category	Goal	Balance	Hold for Open RFPs and Committee Recs	Estimated Balance after Holds
Rental Housing Production	\$35 M	\$11,213,000	-	\$11,213,000
Homeownership	\$25 M	\$12,371,000	-	\$12,371,000
Rental Housing Preservation	\$14 M	\$3,500,000	\$3,500,000*	\$0
Supportive Housing and Shelter Capacity	\$9 M	\$2,750,000	-	\$2,750,000
Housing Rehab and Emergency Repair	\$5 M	\$5,000,000	\$4,000,000**	\$1,000,000
Innovation Pilot Fund	\$5 M	\$5,000,000	-	\$5,000,000
Site Acquisition	\$5 M	\$2,600,000	-	\$2,600,000
Administration & Evaluation	\$2 M	\$1,814,377	\$1,600,000**	\$214,377
Total	\$100 M	\$44,248,377	\$9,100,000	\$35,148,377

Notes:

*At the April 13, 2026 business meeting, City Council will consider a \$3.5 M investment for the preservation of a NOAH development as recommended by Housing Committee and shared with Council at Action Preview on March 9, 2026.

**Requests for Proposals are currently open for these categories. Holds represent the estimated investment.

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Housing Trust Fund RFP Schedule

Milestone	Dates
Release Request For Proposals	December 4, 2025
Proposal Submission Deadline	January 30, 2026
Council Committee Discussion	April 6, 2026
City Council Action Preview	April 13, 2026
City Council Vote	April 27, 2026

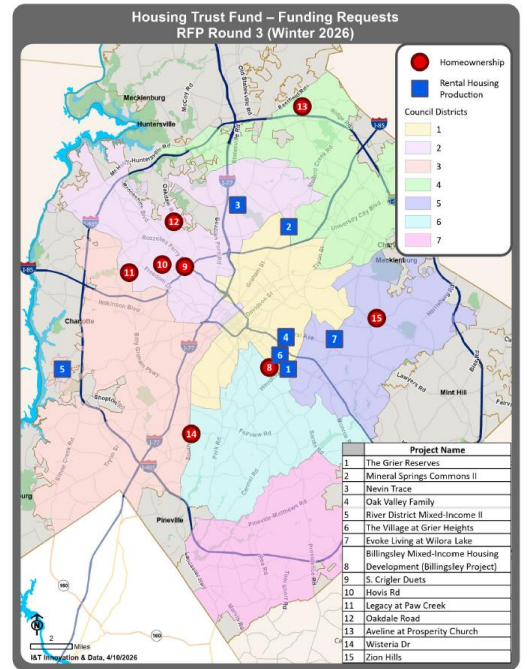
RFP Round 3 (Winter FY 2026): Applications Submitted

Project Name	Developer	Address	Council District	Type	Total # Afford. Units	City Funding Requested	City Cost Per Unit	Location Score
Rental Housing Production								
1 The Grier Reserves	DreamKey Partners, Inc.	3500 Ellington Street	1	Rental	150	\$ 7,000,000	\$ 46,667	29.0
2 Mineral Springs Commons II	Wesley CDC	2024 W Sugar Creek Road	4	Rental	91	\$ 1,760,000	\$ 19,341	21.9
3 Nevin Trace	Woda Cooper Companies, Inc.	6230 Statesville Rd	2	Rental	144	\$ 4,320,000	\$ 30,000	19.9
4 Oak Valley Family	Horizon Development Properties, Inc.	2700 Oak Valley Lane	1	Rental	188	\$ 4,700,000	\$ 25,000	24.5
5 River District Mixed-Income II	Laurel Street Residential, LLC	7972 Dixie River Road	3	Rental	123	\$ 6,100,000	\$ 49,593	18.4
6 The Village at Grier Heights	DreamKey Partners, Inc.	3430 Wheatley Ave	1	Rental	80	\$ 5,000,000	\$ 62,500	29.0
7 Evoke Living at Wilora Lake	Crosland Southeast	4000 North Sharon Amity Rd	5	Rental	120	\$ 5,850,000	\$ 48,750	25.2
Subtotal						\$ 34,730,000		
Homeownership								
8 Billingsley Homeownership	CrossRoads	3430 Wheatley Avenue	1	Homeownership	21	\$ 1,050,000	\$ 50,000	29.9
9 South Crigler Duets	West Side CLT (West Side Community Land Trust)	113 - 117 S. Crigler Street	2	Homeownership	6	\$ 360,000	\$ 60,000	19.7
10 Hovis Road	Prosperity Alliance and True Homes Foundation	4500 Hovis Rd	2	Homeownership	39	\$ 780,000	\$ 20,000	19.8
11 Legacy at Paw Creek	Kingdom Development Partners, LLC	5701 & 5703 Paw Creek Rd	2	Homeownership	23	\$ 1,334,000	\$ 58,000	19.1
12 Oakdale Road	Habitat for Humanity of the Charlotte Region, Inc	1239, 1225 and 1215 Oakdale Rd	2	Homeownership	65	\$ 2,930,000	\$ 45,077	14.7
13 Aveline at Prosperity Church	DreamKey Partners, Inc.	6135 Prosperity Church Road	4	Homeownership	16	\$ 800,000	\$ 50,000	15.5
14 Wisteria Drive	Habitat for Humanity of the Charlotte Region, Inc	6505 Wisteria Dr	6	Homeownership	24	\$ 1,400,000	\$ 58,333	27.2
15 Zion Hills	Habitat for Humanity of the Charlotte Region, Inc.	6806 Robinson Church Road	5	Homeownership	20	\$ 1,000,000	\$ 50,000	16.1
Subtotal						\$ 9,854,000		
Innovation								
Modular Home + ADU	West Side CLT (West Side Community Land Trust)	TBD	TBD	Modular + ADU	10	\$ 800,000	\$ 80,000	n/a
Total						\$ 45,184,000		

*Numbers in first column correspond to locations on the map on the next page. The Innovation request does not have a number as a site has not yet been finalized by the applicant.

Map of Applications

	Project Name
Rental Housing Production	
1	The Grier Reserves (4%, Family)
2	Mineral Springs Common II (9%, Seniors)
3	Nevin Trace (4%, Family)
4	Oak Valley Family (4%, Family)
5	River District Mixed-Income II (4%, Family)
6	The Village at Grier Heights (9%, Seniors)
7	Evoke Living at Wilora Lake (4%, Seniors)
Homeownership	
8	Billingsley Homeownership
9	South Crigler Duets
10	Hovis Road
11	Legacy at Paw Creek
12	Oakdale Road
13	Aveline at Prosperity Church
14	Wisteria Drive (Land Acquisition)
15	Zion Hills (Land Acquisition)



Recommended Developments: Rental Housing Production

The Village at Grier Heights

9% - Seniors



DreamKey Partners, Inc.

District 1 | 3430 Wheatley Ave

Location Summary				
Proximity	Access	Change	Diversity	Total
9.0	6.0	9.9	4.1	29.0

Unit Mix								
30%	40%	50%	60%	70%	80%	Total Aff.	Market	Total
21	0	12	31	0	16	80	0	80

Financial Summary	
Funding Request	\$ 2,763,000
HOME Funding*	\$ 300,000
Investment per Unit	\$ 38,288
Investment per Unit per Year	\$ 387
Total Development Cost (TDC)	\$ 25,701,274
TDC per Unit	\$ 321,266
CBI Commitment	13%
City Funding as % of Sources	12%

Key Indicators	
Affordability Period	99 years
% at 30%	26%
% >=2BR	49%
Investment Realization Period	5 years
Ten-Year Rent Savings	6,805,280
HTF Within 0.5 Miles	5

*Staff is recommending an additional \$300,000 in HOME funds towards this project.
 **City of Charlotte previously invested \$2,200,000 in CDBG funds to support the master development of the Billingsley site.

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Mineral Springs Commons II

9% - Seniors



Wesley CDC

District 4 | 2024 W Sugar Creek Road

Location Summary				
Proximity	Access	Change	Diversity	Total
5.0	3.5	9.7	3.7	21.9

Unit Mix								
30%	40%	50%	60%	70%	80%	Total Aff.	Market	Total
27	0	15	25	0	24	91	0	91

Financial Summary	
Funding Request	\$ 1,100,000
Prev. City Funding	\$ -
Investment per Unit	\$ 12,088
Investment per Unit per Year	\$ 201
Total Development Cost (TDC)	\$ 23,835,095
TDC per Unit	\$ 261,924
CBI Commitment	11%
City Funding as % of Sources	5%

Key Indicators	
Affordability Period	60 years
% at 30%	30%
% >=2BR	31%
Investment Realization Period	4 years
Ten-Year Rent Savings	3,968,795
HTF Within 0.5 Miles	1

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Evoked Living at Wilora Lake

4% - Seniors



Crosland Southeast

District 5 | 4000 North Sharon Amity Rd



Location Summary				
Proximity	Access	Change	Diversity	Total
9.5	4.5	7.5	3.7	25.2

Unit Mix								
30%	40%	50%	60%	70%	80%	Total Aff.	Market	Total
24	0	0	36	60	0	120	0	120

Financial Summary	
Funding Request	\$ 5,850,000
Prev. City Funding	\$ -
Investment per Unit	\$ 48,750
Investment per Unit per Year	\$ 492
Total Development Cost (TDC)	\$ 34,048,810
TDC per Unit	\$ 283,740
CBI Commitment	20%
City Funding as % of Sources	17%

Key Indicators	
Affordability Period	99 years
% at 30%	20%
% >=2BR	40%
Investment Realization Period	15 years
Ten-Year Rent Savings	3,733,006
HTF Within 0.5 Miles	1

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Oak Valley Family

4% - Family



Horizon Development Properties, Inc.

District 1 | 2700 Oak Valley Lane

Location Summary				
Proximity	Access	Change	Diversity	Total
4.9	6.6	9.8	3.2	24.5

Unit Mix								
30%	40%	50%	60%	70%	80%	Total Aff.	Market	Total
47	0	0	90	0	51	188	0	188

Financial Summary	
Funding Request	\$ 1,500,000
Prev. City Funding	\$ -
Investment per Unit	\$ 7,979
Investment per Unit per Year	\$ 81
Total Development Cost (TDC)	\$ 58,879,129
TDC per Unit	\$ 313,187
CBI Commitment	14%
City Funding as % of Sources	3%

Key Indicators	
Affordability Period	99 years
% at 30%	25%
% >=2BR	69%
Investment Realization Period	2 years
Ten-Year Rent Savings	8,560,491
HTF Within 0.5 Miles	-

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Recommended Developments: Homeownership

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Billingsley Homeownership

Homeownership



Location Summary				
Proximity	Access	Change	Diversity	Total
9.0	6.0	9.9	5.0	29.9

Unit Mix							
30%	40%	50%	60%	70%	80%	Market	Aff Total
0	0	2	7	7	5	0	21


CrossRoads

District 1 | 3430 Wheatley Avenue

Financial Summary	
Funding Request	\$ 1,050,000
Prev. City Funding	\$ -
Investment per Unit	\$ 50,000
Investment per Unit per Year	\$ 3,333
Total Development Cost (TDC)	\$ 7,858,308
TDC per Unit	\$ 374,205
CBI Commitment	13%
City Funding as % of Sources	13%
Years of Affordability	15 years

Sales Price & Additional Information	
Average First Mortgage	\$243K
Sales Price Range	\$190K - \$336K

*City of Charlotte previously invested \$2,200,000 in CDBG funds to support the master development of the Billingsley site.

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South Crigler Duets

Homeownership



West Side CLT (West Side Community Land Trust)

District 2 | 113 - 117 S. Crigler Street

Financial Summary	
Funding Request	\$ 360,000
Prev. City Funding	\$ -
Investment per Unit	\$ 60,000
Investment per Unit per Year	\$ 606
Total Development Cost (TDC)	\$ 1,913,958
TDC per Unit	\$ 318,993
CBI Commitment	10%
City Funding as % of Sources	19%
Years of Affordability	99 years

Location Summary				
Proximity	Access	Change	Diversity	Total
5.4	3.8	7.8	2.7	19.7

Sales Price & Additional Information	
Average First Mortgage	\$205 K
Sales Price Range	\$260 K
<i>*Land will be ground leased by West Side CLT, ensuring permanent affordability</i>	

Unit Mix							Aff Total
30%	40%	50%	60%	70%	80%	Market	
0	0	3	3	0	0	0	6

Hovis Road

Homeownership



Prosperity Alliance and True Homes Foundation

District 2 | 4500 Hovis Rd

Financial Summary	
Funding Request	\$ 780,000
Prev. City Funding	\$ -
Investment per Unit	\$ 20,000
Investment per Unit per Year	\$ 1,333
Total Development Cost (TDC)	\$ 10,932,000
TDC per Unit	\$ 280,308
CBI Commitment	15%
City Funding as % of Sources	7%
Years of Affordability	15 years

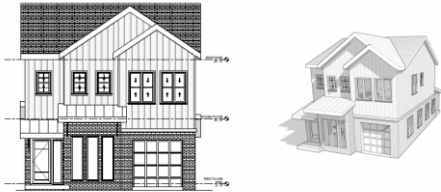
Location Summary				
Proximity	Access	Change	Diversity	Total
5.5	3.8	7.8	2.7	19.8

Sales Price & Additional Information	
Average First Mortgage	\$150 K
Sales Price Range	\$285 K

Unit Mix							Aff Total
30%	40%	50%	60%	70%	80%	Market	
0	0	0	0	0	39	0	39

Legacy at Paw Creek

Homeownership



Kingdom Development Partners, LLC

District 2 | 5701 & 5703 Paw Creek Rd

Financial Summary	
Funding Request	\$ 1,334,000
Prev. City Funding	\$ -
Investment per Unit	\$ 58,000
Investment per Unit per Year	\$ 3,867
Total Development Cost (TDC)	\$ 8,390,208
TDC per Unit	\$ 364,792
CBI Commitment	13%
City Funding as % of Sources	16%
Years of Affordability	15 years

Location Summary				
Proximity	Access	Change	Diversity	Total
3.7	3.4	8.9	3.1	19.1

Sales Price & Additional Information	
Average First Mortgage	\$220k - \$285k
Sales Price Range	\$325k - \$365k

Unit Mix							
30%	40%	50%	60%	70%	80%	Market	Aff Total
0	0	0	0	0	23	54	23

Aveline at Prosperity Church

Homeownership



DreamKey Partners, Inc.

District 4 | 6135 Prosperity Church Road

Financial Summary	
Funding Request	\$ 800,000
Prev. City Funding	\$ -
Investment per Unit	\$ 50,000
Investment per Unit per Year	\$ 3,333
Total Development Cost (TDC)	\$ 5,216,000
TDC per Unit	\$ 326,000
CBI Commitment	13%
City Funding as % of Sources	15%
Years of Affordability	15 years

Location Summary				
Proximity	Access	Change	Diversity	Total
5.0	3.2	2.3	5.0	15.5

Sales Price & Additional Information	
Average First Mortgage	\$205K
Sales Price Range	\$273K - \$280K

Unit Mix							
30%	40%	50%	60%	70%	80%	Market	Aff Total
0	0	0	4	8	4	0	16

Zion Hills

Homeownership



Habitat for Humanity of the Charlotte Region, Inc.

District 5 | 6806 Robinson Church Road

Financial Summary	
Funding Request	\$ 1,000,000
Prev. City Funding	\$ -
Investment per Unit	\$ 50,000
Investment per Unit per Year	\$ 3,333
Total Development Cost (TDC)	\$ 9,505,172
TDC per Unit	\$ 475,259
CBI Commitment	13%
City Funding as % of Sources	11%
Years of Affordability	15 years

Location Summary				
Proximity	Access	Change	Diversity	Total
3.5	2.8	7.4	2.4	16.1

Sales Price & Additional Information	
Average First Mortgage	\$154 K
Sales Price Range	\$315 K
*Re-sale provision is 15 years; effective period of additional restrictions is 45 years, including right-of-first-refusal, and unit may not be used as a rental.	

Unit Mix							
30%	40%	50%	60%	70%	80%	Market	Aff Total
0	0	0	7	7	6	0	20

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Oakdale Road

Homeownership - Land Acquisition



Habitat for Humanity of the Charlotte Region, Inc

District 2 | 1239, 1225 and 1215 Oakdale Rd

Financial Summary	
Funding Request	\$ 2,930,000
Prev. City Funding	\$ -
Investment per Unit	\$ 45,077
Investment per Unit per Year	\$ 3,005
Total Development Cost (TDC)	\$ 32,940,467
TDC per Unit	\$ 506,776
CBI Commitment	13%
City Funding as % of Sources	9%
Years of Affordability	15 years

Location Summary				
Proximity	Access	Change	Diversity	Total
1.0	3.3	7.8	2.6	14.7

Sales Price & Additional Information	
Average First Mortgage	\$250 K
Sales Price Range	\$350 K
*Re-sale provision is 15 years; effective period of additional restrictions is 45 years, including right-of-first-refusal, and unit may not be used as a rental.	

Unit Mix							
30%	40%	50%	60%	70%	80%	Market	Aff Total
0	0	0	0	0	65	0	65

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Wisteria Drive

Homeownership - Land Acquisition

Habitat for Humanity of the Charlotte Region, Inc

District 6 | 6505 Wisteria Dr



Financial Summary	
Funding Request	\$ 1,400,000
Prev. City Funding	\$ -
Investment per Unit	\$ 58,333
Investment per Unit per Year	\$ 3,889
Total Development Cost (TDC)	\$ 13,864,641
TDC per Unit	\$ 577,693
CBI Commitment	11%
City Funding as % of Sources	10%
Years of Affordability	15 years

Location Summary				
Proximity	Access	Change	Diversity	Total
9.6	6.3	4.8	6.5	27.2

Sales Price & Additional Information	
Average First Mortgage	\$257 K
Sales Price Range	\$400 K
*Re-sale provision is 15 years; effective period of additional restrictions is 45 years, including right-of-first-refusal, and unit may not be used as a rental.	

Unit Mix							
30%	40%	50%	60%	70%	80%	Market	Aff Total
0	0	0	0	0	24	0	24



Housing Development Recommendations Summary

Recommended Developments Summary

Project Name	Developer	Address	Council District	Type	Total # Afford. Units	City Funding Recommended	City Cost Per Unit	Location Score	Negotiated Affordability
Rental Housing Production									
Mineral Springs Commons II	Wesley Community Development Corporation	2024 W Sugar Creek Road	4	Rental	91	\$ 1,100,000	\$ 12,088	21.9	60
Oak Valley Family	Horizon Development Properties, Inc.	2700 Oak Valley Lane	1	Rental	188	\$ 1,500,000	\$ 7,979	24.5	75
The Village at Grier Heights	DreamKey Partners, Inc.	3430 Wheatley Ave	1	Rental	80	\$ 2,763,000	\$ 34,538	29.0	99
Evoke Living at Wilora Lake	Crosland Southeast	4000 North Sharon Amity Road (TBD)	5	Rental	120	\$ 5,850,000	\$ 48,750	25.2	99
Subtotal						\$ 11,213,000			
Homeownership									
Billingsley Homeownership	CrossRoads	3430 Wheatley Avenue	1	Homeownership	21	\$ 1,050,000	\$ 50,000	29.9	15
S. Crigler Duets	West Side CLT (West Side Community Land Trust)	113 - 117 S. Crigler Street	2	Homeownership	6	\$ 360,000	\$ 60,000	19.7	99
Hovis Rd	Prosperity Alliance and True Homes Foudnation	4500 Hovis Rd	2	Homeownership	39	\$ 780,000	\$ 20,000	19.8	15
Legacy at Paw Creek	Kingdom Development Partners, LLC	5701 & 5703 Paw Creek Rd	2	Homeownership	23	\$ 1,334,000	\$ 58,000	19.1	15
Oakdale Road	Habitat for Humanity of the Charlotte Region, Inc	1239, 1225 and 1215 Oakdale Rd	2	Homeownership	65	\$ 2,930,000	\$ 45,077	14.7	15
Aveline at Prosperity Church	DreamKey Partners, Inc.	6135 Prosperity Church Road	4	Homeownership	16	\$ 800,000	\$ 50,000	15.5	15
Wisteria Dr	Habitat for Humanity of the Charlotte Region, Inc	6505 Wisteria Dr	6	Homeownership	24	\$ 1,400,000	\$ 51,852	27.2	15
Zion Hills	Habitat for Humanity of the Charlotte Region, Inc.	6806 Robinson Church Road	5	Homeownership	20	\$ 1,000,000	\$ 50,000	16.1	15
Subtotal						\$ 9,654,000			
Total						\$ 20,867,000			

Recommended Developments: AMI Summary and Rent/Sales Price Range

	Number of Units	Rent Range Efficiency to 3BR	Sales Price Range
30% AMI	119 (25%)	\$589 - \$875	
50% AMI	27	\$982 - \$1,458	
60% AMI	182	\$1,170 - \$1,750	
70% AMI	60	\$1,375 - \$2,042	
80% AMI	91	\$1,572 - \$2,334	
Sub-Total Rental	479		
Homeownership	214		\$190k - \$400k
Total	693		

Housing Trust Fund Forecast [If Recommendations Are Approved]

Housing Trust Fund Balance	
Housing Trust Fund Current Balance	\$44,248,377
Rental Housing Production Recommendations – 9% LIHTC	\$7,350,000
Rental Housing Production Recommendations – 4% LIHTC	\$3,863,000
Homeownership Recommendations	\$9,654,000
Less Total Recommended Developments	(\$20,867,000)
Housing Trust Fund Ending Balance (if all recommended projects are approved)	\$23,381,377

Housing Trust Fund Forecast [If Recommendations Are Approved]

Investment Category	Goal	Balance	Hold for Open RFPs and Committee Recs	Current HTF Recommendations	Forecast (if recommendations approved)
Rental Housing Production	\$35 M	\$11,213,000	-	\$11,213,000	\$0
Homeownership	\$25 M	\$12,371,000	-	\$9,654,000	\$2,717,000
Rental Housing Preservation	\$14 M	\$3,500,000	\$3,500,000*	-	\$0
Supportive Housing and Shelter Capacity	\$9 M	\$2,750,000	-	-	\$2,750,000
Housing Rehab and Emergency Repair	\$5 M	\$5,000,000	\$4,000,000**	-	\$1,000,000
Innovation Pilot Fund	\$5 M	\$5,000,000	-	-	\$5,000,000
Site Acquisition	\$5 M	\$2,600,000	-	-	\$2,600,000
Administration & Evaluation	\$2 M	\$1,814,377	\$1,600,000	-	\$214,377
Total	\$100 M	\$44,248,377	\$9,100,000	\$20,867,000	\$14,281,377

Notes:

*At the April 13, 2026 business meeting, City Council will consider a \$3.5 M investment for the preservation of a NOAH development as recommended by Housing Committee.

**Requests for Proposals are currently open for these categories. Holds represent the estimated investment.

Next Steps

- ▶ **April 16, 2026: “HTF Booklet” with detailed project information distributed in Council’s Thursday packets**
- ▶ **Tentative, week of April 20th: Special meeting of the Housing Committee**
- ▶ **April 27, 2026: Council vote on staff recommendations at Council Business Meeting**
- ▶ **May 4, 2026: Housing Committee reviews deferred multi-family proposals and two NOAH applications that have been received**

Housing Trust Fund Development Schedule



Questions

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