

FY2025 Charlotte Mecklenburg Annual Action Plan

Executive Summary – draft

1. Introduction

The City of Charlotte and Charlotte-Mecklenburg Regional Housing Consortium's 2025 Annual Action Plan covers the period from July 1, 2024, to June 30, 2025, year 4 of the City of Charlotte's five-year Comprehensive Plan for HUD program year 2020. The Plan identifies the city's critical development needs and outlines a comprehensive and coordinated strategy for addressing these needs. It serves as the application for funding for the following federal entitlement programs that serve low- and moderate-income families.

- **Community Development Block Grant (CDBG)**
- **HOME Investment Partnership (HOME)**
- **Emergency Solutions Grant (ESG)**
- **Housing Opportunities for Persons with HIV/AIDS (HOPWA)**

Overview

Community Development Block Grant Fund (CDBG) funds are used to assist with the development of sustainable neighborhoods by providing access to decent housing, a suitable living environment, and economic opportunities for low- and moderate-income persons. **HOME** funds support the construction and rehabilitation of affordable housing for low and moderate income, renters, and homeowners.

Emergency Solutions Grant (ESG) funds help to prevent homelessness and address the housing and supportive service needs of homeless individuals and families. **Housing Opportunities for Persons with HIV/AIDS (HOPWA)** funds provide housing assistance and related supportive services for persons living with HIV/AIDS and their families.

Inflation is present, and the City of Charlotte and the rest of the nation are recovering from a worldwide pandemic. Pandemic response measures have created a high demand for housing in the rental and purchase market. The combination of rising prices and inadequate wages makes it very challenging for many households to rent or buy affordable housing, especially those with incomes below 80% of the area median income.

In response to these challenges, the City of Charlotte remains committed to leveraging federal and local resources to increase affordable housing and economic opportunities. City leaders share a vision with the community of an increasingly equitable city that offers a range of housing options in areas of high opportunity. The city is steadfast in its commitment to providing resources aimed at protecting and supporting Charlotte's most vulnerable populations.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis, or the strategic plan.

The City of Charlotte's Plan builds off the successes of past plans and identifies seven goals for the year's activities:

1. Provide opportunities for homeownership
2. Improve existing housing stock
3. Increase neighborhood sustainability
4. Provide temporary rental assistance
5. Provide programs to support persons with HIV/AIDS
6. Assist households in crisis
7. Increase the supply of affordable rental housing

Some goals will be accomplished through continued funding of the city's housing rehabilitation programs and the House Charlotte down payment assistance program. Other goals will be accomplished by partnering with community agencies to rehabilitate and develop housing, provide emergency utility and rental assistance, and support programs that assist families with returning to self-sufficiency. Ending and preventing homelessness continues to be a particular focus for the Charlotte community and this Plan. To assist in reaching this goal, the city will continue to provide support for homeless services agencies through funding of shelter operations, homelessness prevention, and the provision of rental subsidies.

Approval of the Annual Action Plan by the City Council is a requirement for continued participation in federally funded housing and community development programs. The outlined activities in this plan address three statutory goals set by HUD:

- Provide Decent Housing
- Provide Suitable Living Environments
- Provide Expanded Economic Opportunities

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The most recent Consolidated Annual Performance and Evaluation Report, covering the period between July 1, 2022, through June 30, 2023, includes the following accomplishments:

- Approved approximately 130 loans for down payment assistance and funded agencies providing housing counseling, emergency assistance payments, rental assistance, and emergency housing services
- Improved existing housing stock by rehabilitating 331 housing units.
- Assisted over 5900 persons experiencing homelessness and provided 122 households with TBRA temporary rental assistance
- Provided programs to support over 1100 persons with HIV/AIDS
- Provided significant assistance to households impacted by the pandemic, including rental assistance, deposit assistance, and activities to end and prevent homelessness, including the expansion of shelter beds.

The City of Charlotte continues to partner with HUD to support the needs of low and moderate-income households. To ensure adequate housing stock, the city partnered with nonprofit developers to finance the construction and rehabilitation of more than 89 new single-family homes. Along with development activities, the city is still carrying out its FY 20 Analysis of Impediments to Fair Housing and Action Plan, which was developed in December 2019. These activities are necessary as Charlotte expands, and programs like these are crucial to building inclusive, healthy, and active communities for all Charlotte residents.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Charlotte is dedicated to ensuring all Charlotte-Mecklenburg residents have the opportunity to learn, understand, and provide comments regarding the city's plans. The city engages citizens in its planning processes, which leads to improved plans that more accurately reflect the needs and ambitions of all Charlotteans.

While developing the Annual Action Plan, the city consults with its housing and community development partners. These groups included non-profit organizations, Carolina's Care Partnership, the Continuum of Care, Dreamkey Inc., and INLIVIAN (formerly the Charlotte Housing Authority). These meetings provide an opportunity to build upon the extensive consultation that took place during the preparation of the city's 2021/2025 Consolidated Plan.

Additionally, the following community engagement occurred during the Action Plan development:

- Publishing advertisements for the two public forums and public hearings on February 1, 2024, and March 18, 2024.
- Publishing a draft copy of the Plan to the city's website with paper copies available by request in English and Spanish. The draft Plan will be made available from March 18, 2024, to April 19, 2024, for a 30-day review and comment period.
- Holding an in-person forum on February 15, 2024, and a virtual public forum on February 20, 2024. During the forums, staff were available to provide an overview of the Plan, answer participants' questions, and provide participants with opportunities to make comments.

- City Council will hold a public hearing on April 08, 2024, during the council business meeting.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The comment period is underway.

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

N/A

7. Summary

The City of Charlotte, its elected officials, and community development partners are dedicated to ensuring that all Charlotteans have access to safe healthy, and vibrant communities and neighborhoods. The FY2025 Action Plan has been developed to provide programs and resources to achieve these goals. The plan emphasizes the City's role as a partner in a larger coalition of agencies providing diverse housing and essential services to the citizens of Charlotte-Mecklenburg.