

2026-2030 Consolidated Plan and FY 2026 Charlotte-Mecklenburg Annual Action Plan Executive Summary

1. Introduction

The City of Charlotte and Charlotte-Mecklenburg Regional Housing Consortium's Five-Year Consolidated Plan (2026-2030) and FY26 Annual Action Plan, covering HUD's fiscal years 2025-2029, identify the city's critical community development needs and details comprehensive, coordinated strategies for effectively investing resources. It serves as the application for funding for the following federal entitlement programs which provides resources to 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)**

Additionally, it is also applicable to the City of Charlotte's **Section 108 Loan Guaranty Program** application, proposed to be submitted to HUD in calendar year 2025.

Overview

Community Development Block Grant Fund (CDBG) funds assist with developing sustainable neighborhoods by providing access to decent housing, suitable living environments, and economic opportunities for qualifying households. **HOME** funds support the construction and rehabilitation of affordable housing for low- and moderate-income renters and homeowners. **Emergency Solutions Grant (ESG)** funds help prevent homelessness and address the housing and supportive service needs for 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. **Section 108 Loan Guarantee Program** funds provide communities with a source of low-cost, long-term financing for economic and community development needs.

Since the adoption of the 2020-2024 Consolidated Plan, the City of Charlotte like many communities nationwide, continues to navigate rising housing costs and broader economic pressures. Housing prices have sharply increased alongside rising interest rates, creating financial stress for city residents. Increased demand in both the rental and homeownership markets combined with inadequate wages has made affordable housing increasingly unattainable, 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 and the community continue to pursue a shared vision ensuring housing options are available to all Charlotte citizens. The city remains deeply committed to providing resources aimed at protecting and supporting Charlotte's qualifying households.

2. Summarize the objectives and outcomes identified in the 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
8. Support Economic Development

Several goals will be achieved through ongoing investment in the City's housing rehabilitation programs and the House Charlotte down payment assistance program. Additional goals will be accomplished by partnering with community agencies to rehabilitate existing housing, develop new affordable housing options, provide emergency utility and rental assistance, and provide programs that address immediate housing needs to assist families achieve self-sufficiency.

Preventing and ending homelessness remains a critical priority to Charlotte. The city is committed to providing funding and substantial resources for shelter operations, homelessness prevention, and rental assistance to Charlotte's most vulnerable residents.

3. Evaluation of past performance

The city has achieved the following accomplishments toward their 2020-2024 Consolidated Plan Goals:

- Approved approximately 519 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 750 housing units.
- Assisted over 22,500 persons experiencing homelessness and provided 1,600 households with TBRA temporary rental assistance.
- Provided programs to support over 2,500 persons with HIV/AIDS.
- Assisted over 1,250 residents through public service activities, including employment training, youth services and childcare programs.
- 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 partners with nonprofit developers to finance the construction and rehabilitation of new single-family homes.

4. Summary of Citizen Participation Process and consultation process

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

During the development of the Five-year Consolidated Plan and Annual Action Plan, the city consults with its housing and community development partners. These groups included non-profit organizations including Crisis Assistance Ministries, the Continuum of Care, and DreamKey Partners, Inc. These meetings provide an opportunity to build upon the extensive consultation that takes place during the preparation of the city's Consolidated and Annual Action Plan. Additionally, the following community engagement activities have been completed or are scheduled during the plan development:

- A draft copy of the Plan was published on the city's website with paper copies available by request. The document is available in English and Spanish when requested, and copies were also made available at the Matthews, North County, South County, and University public library locations.
- The city collaborated with community partners (the Charlotte-Mecklenburg Continuum of Care and the Charlotte-Mecklenburg Regional Housing Consortium) to host two public forums to receive input for the development of the Plan; an in-person forum was held on March 27, 2025, and a virtual forum was held on April 2, 2025.
- Notices about the public forums were published in the Charlotte Observer and La Noticia, and shared by city partners and through the city's social, newsletters, and other communications platforms.
- A public hearing of the 2026-2030 Consolidated Plan/FY26 Annual Action Plan and section 108 Loan Guarantee Program was held by City Council at its business meeting on April 14, 2025.

5. Summary of public comments

There were no public comments received during the public comment period.

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

N/A

7. Summary

The City of Charlotte, along with its elected officials and community development partners, are dedicated to ensuring that all Charlotte residents have access to safe, healthy, and vibrant communities and neighborhoods. The 2026-2030 Five year Consolidated and FY 2026 Action Plan outline programs and resources designed to achieve these goals. The plan highlights the City's ongoing role as a partner

within a broader coalition of agencies dedicated to providing housing opportunities and essential services to the residents throughout the Charlotte-Mecklenburg area.