

# **FY2023 Charlotte Mecklenburg Annual Action Plan**

## **Executive Summary**

### **AP-05 Executive Summary - 91.200(c), 91.220(b)**

#### **1. Introduction**

The City of Charlotte and Charlotte-Mecklenburg Regional Housing Consortium's Annual Action Plan identifies the City's community 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**

The City of Charlotte along with the nation has experienced the most turbulent year in recent memory. 2020 was marked by a worldwide pandemic and increased strain on the housing market due to growing demand and supply side constraints worsened by pandemic response measures. The result is historically low housing unit availability in both the rental and for sale market. At the same time the City is experiencing the highest unemployment rates since the great recession.

Unlike the 2008 recession, this crisis is disproportionately impacting lower income renters. Charlotte immediately responded with rent, utility and mortgage payment assistance along with supporting City homeless service providers. This response continues. The growing cost of housing continues to increase the number of housing cost burden Households, especially at incomes below 80% area median income. Households at this income level struggle to find decent, affordable housing and high housing costs crowds out spending on daily living expenses such as food and transportation.

The City of Charlotte will continue to bring both federal and local resources to increase affordable housing and economic opportunity. 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. At the same time, the City will continue to provide resources to protect and support Charlotte's most vulnerable populations.

#### **2. Summarize the objectives and outcomes identified in the Plan**

This could be a restatement of items or 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. Provide Assistance to 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 HouseCharlotte downpayment assistance program. Other goals will be accomplished by partnering with community agencies to rehabilitate and develop housing, provide emergency utility / rental assistance and support programs that assist families return 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 Action Plan is a requirement for continued participation in federally funded housing and community development programs. The activities indicated in this plan address three statutory goals set by HUD:

- Provide Decent Housing
- Provide A 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.

From 2015 to 2020 the City of Charlotte used HUD funding in varied ways to improve the lives of low and moderate income households in Charlotte. The City of Charlotte provided over 950 rehabilitated housing units, funded over 5,000 units of new construction, approved approximately 1,400 loans for downpayment assistance and funded agencies providing housing counseling, emergency assistance payments, rental assistance and emergency housing services. It also continued support for the ongoing redevelopment of Brightwalk, a mixed income housing community. The City provided job creating

economic development loans and supported programs that provide educational enrichment activities for children. As the City of Charlotte grows, the need for these activities continues and services such as these play an important role in creating diverse, healthy and vibrant communities for all Charlotteans.

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

The City of Charlotte is committed to ensuring all Charlotte-Mecklenburg residents have the opportunity to learn, understand and provide comments regarding City plans. While developing the consolidated plan, the City consults with its housing and community development partners. These groups included nonprofit organizations, Carolina's Care Partnership, the Continuum of Care and Inlivan (formerly the Charlotte Housing Authority).

During action plan development, a draft plan that was presented at two community forums. The draft plan was made available for 30 days for review and comment online. Finally, City Council held a public hearing prior to approving the plan. This City conducts citizen engagement that results in better plans that more wholly reflect the needs and aspirations of all Charlotteans.

#### **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 city advertised and released the draft plan for comment. A public hearing was held by City Council on April 11. No comments were received.

#### **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 practitioners work with diligence to provide all Charlotteans with safe communities and neighborhoods that are healthy and vibrant. The FY2023 Action Plan provides 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 services to the citizens of Charlotte Mecklenburg.