



**City of Charlotte
and Charlotte-Mecklenburg Consortium
FY19 Annual Action Plan**

D R A F T

Contents

| | |
|---|----|
| Executive Summary..... | 3 |
| AP-05 Executive Summary - 91.200(c), 91.220(b) | 3 |
| PR-05 Lead & Responsible Agencies - 91.200(b) | 7 |
| AP-10 Consultation - 91.100, 91.200(b), 91.215(l) | 8 |
| AP-12 Participation - 91.401, 91.105, 91.200(c) | 12 |
| AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2) | 13 |
| Annual Goals and Objectives | 18 |
| AP-35 Projects - 91.420, 91.220(d) | 22 |
| AP-38 Project Summary | 23 |
| AP-50 Geographic Distribution - 91.420, 91.220(f) | 30 |
| Affordable Housing | 31 |
| AP-55 Affordable Housing - 91.420, 91.220(g) | 31 |
| AP-60 Public Housing - 91.420, 91.220(h) | 32 |
| AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i) | 36 |
| AP-70 HOPWA Goals - 91.420, 91.220 (l)(3) | 38 |
| AP-75 Barriers to affordable housing -91.420, 91.220(j) | 39 |
| AP-85 Other Actions - 91.420, 91.220(k) | 41 |
| Program Specific Requirements..... | 45 |

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 is experiencing strong growth and immigration. The job and real estate markets of the Charlotte Metropolitan area are healthy resulting in higher real estate prices. Unfortunately the benefits of this economic conditions are not shared equally; over 71,000 households in Charlotte earn less than \$32,100 a year. Households with this level of income struggle to find decent, affordable housing and housing cost crowds out spending on daily living expenses such as food and transportation.

The need for housing for households at lower income levels remains strong, particularly households with special needs such as members with developmental disabilities or those living with HIV/AIDS. Recent Department of Housing and Urban Development data indicates a need for over 21,000 housing units affordable to families at or below 50% of median area income. Housing needs are expected to intensify as real estate forecasts indicate market pressures will allow higher pricing on both rental units and for-sale housing. Along with housing, community partners continue to voice the need for community investments that improve community related infrastructure, sustain existing housing stock and increase economic opportunities.

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 nine goals for the year's activities:

1. Provide temporary rental assistance
2. Finance permanent supportive rental housing
3. Provide opportunities for homeownership
4. Provide programs to support persons with HIV/AIDS
5. Increase the supply of affordable rental housing
6. Improve existing housing stock
7. Support facilities and programs for the homeless
8. Increase neighborhood sustainability
9. Promote business growth and a robust workforce

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:

1. Provide Decent Housing
2. Provide A Suitable Living Environments
3. 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 2010 to 2015 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 1,000 rehabilitated housing units, funded over 800 units of new construction, approved approximately 1,200 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 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 the Charlotte Housing Authority.

Based on partner feedback, a needs assessment, and market analysis, the City develops a draft plan that is presented at two community forums, one of which was provided in Spanish. The draft plan was made available for 30 days for review and comment online and at Mecklenburg County libraries. Finally, City Council will hold 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 comment period is currently open.

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 FY2019 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.

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

| Agency Role | Name | Department/Agency |
|---------------------|-------------|----------------------------------|
| | | |
| CDBG Administrator | CHARLOTTE | Neighborhood & Business Services |
| HOPWA Administrator | CHARLOTTE | Neighborhood & Business Services |
| HOME Administrator | CHARLOTTE | Neighborhood & Business Services |
| ESG Administrator | CHARLOTTE | Neighborhood & Business Services |

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Warren Wooten, Housing Operations Manager
Neighborhood & Business Services - City of Charlotte
600 E. Trade Street
Charlotte, NC 28202
(704)336-2489
twooten@charlottenc.gov

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The following section outlines the City's consultation process. By consulting and collaborating with housing and community development stakeholders, the City can align and coordinate community development programs with a range of other plans, programs and resources to achieve greater impact.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The City of Charlotte recognizes the need for a coordinated effort between local governments, nonprofits and provider agencies in dealing with the challenges facing low and moderate income families. To foster coordination, the City sponsors the Charlotte-Mecklenburg Advisory Housing Advisory Board - a group of stakeholders tasked with the ongoing implementation of the Ten Year Plan to End and Prevent Homelessness. The City is lead agency for the Continuum of Care (CoC), providing services for vulnerable households. The City also participates in the Homelessness Services Network, a group of organizations working together on issues related to homelessness.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City continues to address the need of homeless persons and persons at risk of homelessness through involvement with the CoC. The City of Charlotte has been designated as the CoC lead for the Charlotte Mecklenburg Continuum of Care streamlining City participation. The City consults with CoC participants to determine the funding priorities for ESG and HOME.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City continues to address the need of homeless persons and persons at risk of homelessness through involvement with the CoC .The City of Charlotte has been designated as the CoC lead for the Charlotte Mecklenburg Continuum of Care streamlining City participation. The City consults with CoC participants to determine the funding priorities for ESG and HOME.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

| | | |
|---|--|---|
| 1 | Agency/Group/Organization | CHARLOTTE HOUSING AUTHORITY |
| | Agency/Group/Organization Type | Housing PHA Services - Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Public Housing Needs |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | CHA authors public housing portions of the plan and reviews the final Action Plan while in draft the provides comments as applicable. |
| 2 | Agency/Group/Organization | Charlotte Mecklenburg Continuum of Care |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The CoC Steering committee is provided a briefing and asked to comment on the plan. |

| | | |
|---|--|---|
| 3 | Agency/Group/Organization | Carolina's Care Partnership |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Health |
| | What section of the Plan was addressed by Consultation? | HOPWA Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Carolinas CARE Partnership is the City's HOPWA partner and involved in all aspects of HOPWA program implementation. |

Identify any Agency Types not consulted and provide rationale for not consulting

Other local/regional/state/federal planning efforts considered when preparing the Plan

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|---------------------|--------------------------|--|
| Continuum of Care | City of Charlotte | Consolidated Planning and the CoC Plan development are facilitated by staff from the same department. HUD funding utilized by the CoC members (ESG, HOME TBRA) are implemented using CoC Plan standards. |

Table 3 – Other local / regional / federal planning efforts

Narrative

AP-12 Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City provides several opportunities for stakeholders and citizens to provide input at multiple stages in the development of this Consolidated Plan. The City will hold two public forums, provide the draft document for public review and a public hearing is before City Council. Several advertisements were ran in local papers to publicize these outreach activities.

Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|-------------------|-------------------------|--|---------------------------------------|-------------------------------------|---|----------------------------|
| 1 | Newspaper Ad | Minorities Non-English Speaking - Specify other language: Spanish | | | | |
| 2 | Newspaper Ad | Non-targeted/broad community | | | | |
| 3 | Public Hearing | Non-targeted/broad community | | | | |

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

Funding resources include annual formula allocations from HUD, program income generated by payments made on investments and remaining resources from prior years.

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|---|-----------------------|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 5,364,974 | 300,000 | 0 | 5,664,974 | 0 | |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|---|----------------------------------|--------------------|--------------------------|-----------|---|-----------------------|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| HOME | public - federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | 2,330,231 | 600,000 | 582,558 | 3,512,789 | 0 | |
| HOPWA | public - federal | Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA | 2,362,276 | 0 | 0 | 2,362,276 | 0 | |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|-------------------|------------------|---|----------------------------------|--------------------|--------------------------|-----------|---|-----------------------|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| ESG | public - federal | Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing | 481,758 | 0 | 0 | 481,758 | 0 | |
| Continuum of Care | public - federal | Supportive services | 0 | 0 | 0 | 0 | 0 | |
| Other | public - local | Financial Assistance Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | 0 | 0 | 0 | 0 | 0 | |

Table 2 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Charlotte uses federal and local funding together to support a wide range of housing and community development activities. The City uses local dollars earmarked for housing and leverages dollars provided by City partners to provide an outstanding return on federal investments. The City sets aside local dollars to match with HOME funds, only drawing 75% of a project cost and the remaining amount from local funds on each HOME draw. The Emergency Solutions Grant match is provided by each subrecipient and verified during yearly grant monitoring.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Charlotte is reviewing public land for possible use in providing affordable housing solutions.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|---|--|--|---|---|
| 1 | Provide temporary rental assistance. | 2016 | 2020 | Affordable Housing Homeless | City of Charlotte/ Mecklenburg County | Short term rental assistance. | HOME: \$330,000 ESG: \$633,835 | Tenant-based rental assistance / Rapid Rehousing: 140 Households Assisted |
| 2 | Finance permanent supportive rental housing. | 2016 | 2020 | Affordable Housing Homeless Non-Homeless Special Needs | City of Charlotte | Affordable rental housing units. Support for special populations. | HOPWA: \$250,000 | Housing for People with HIV/AIDS added: 20 Household Housing Unit |
| 3 | Provide opportunities for homeownership. | 2016 | 2020 | Affordable Housing | City of Charlotte | Financial support for homebuyers. | HOME: \$2,327,009 | Homeowner Housing Added: 300 Household Housing Unit |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|---|---|--|---|---|
| 4 | Provide programs to support persons with HIV/AIDS. | 2016 | 2020 | Affordable Housing Non-Homeless Special Needs | HOPWA Designated Service Area | Support for special populations. | HOPWA: \$1,915,860 | Public service activities other than Low/Moderate Income Housing Benefit: 550 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted Homelessness Prevention: 120 Persons Assisted HIV/AIDS Housing Operations: 300 Household Housing Unit |
| 5 | Increase the supply of affordable rental housing. | 2016 | 2020 | Affordable Housing | City of Charlotte City of Charlotte/ Mecklenburg County | Affordable rental housing units. Focused neighborhood redevelopment. Improvements to existing housing stock. | HOME: \$75,000 | Rental units constructed: 4 Household Housing Unit Rental units rehabilitated: 2 Household Housing Unit |
| 6 | Improve existing housing stock. | 2016 | 2020 | Affordable Housing | City of Charlotte | Improvements to existing housing stock. | CDBG: \$2,201,409 HOME: \$55,556 | Homeowner Housing Rehabilitated: 95 Household Housing Unit |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|---|---|--|--|--|
| 7 | Support facilities and programs for the homeless. | 2016 | 2020 | Homeless | City of Charlotte | Support for special populations. | ESG: \$196,608 | Homeless Person Overnight Shelter: 2700 Persons Assisted Homelessness Prevention: 20 Persons Assisted |
| 8 | Increase neighborhood sustainability. | 2016 | 2020 | Affordable Housing Non-Housing Community Development | Double Oaks Redevelopment Area City of Charlotte City of Charlotte/Mecklenburg County | Affordable rental housing units. Focused neighborhood redevelopment. Improvements to existing housing stock. | CDBG: \$1,620,000 HOME: \$513,605 | Homeowner Housing Added: 8 Household Housing Unit Homeowner Housing Rehabilitated: 50 Household Housing Unit Other: 20 Other |
| 9 | Promote business growth and a robust workforce. | 2016 | 2020 | Non-Housing Community Development | City of Charlotte | Grow businesses and a robust workforce. | CDBG: \$815,007 | Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted Jobs created/retained: 6 Jobs |

Table 3 – Goals Summary

Goal Descriptions

| | | |
|---|------------------|--------------------------------------|
| 1 | Goal Name | Provide temporary rental assistance. |
| | Goal Description | |

| | | |
|---|-------------------------|--|
| 2 | Goal Name | Finance permanent supportive rental housing. |
| | Goal Description | |
| 3 | Goal Name | Provide opportunities for homeownership. |
| | Goal Description | |
| 4 | Goal Name | Provide programs to support persons with HIV/AIDS. |
| | Goal Description | |
| 5 | Goal Name | Increase the supply of affordable rental housing. |
| | Goal Description | |
| 6 | Goal Name | Improve existing housing stock. |
| | Goal Description | |
| 7 | Goal Name | Support facilities and programs for the homeless. |
| | Goal Description | |
| 8 | Goal Name | Increase neighborhood sustainability. |
| | Goal Description | |
| 9 | Goal Name | Promote business growth and a robust workforce. |
| | Goal Description | |

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City of Charlotte will continue to implement City Council priorities as described in the action plan. For the FY19 fiscal year, the City will provide housing rehabilitation, new construction, rental subsidies, downpayment assistance, relocation, funding for HIV related housing initiatives, emergency shelter, housing support and funding for afterschool programming. Additional ongoing efforts include pedestrian improvements in the Grier Heights neighborhood and the continuing Double Oaks redevelopment project.

| # | Project Name |
|----|---|
| 1 | Brightwalk Redevelopment Project |
| 11 | Grier Heights Neighborhood Improvements |
| 12 | FY19 Housing Rehabilitation |
| 13 | FY19 HOPWA Funded Projects |
| 14 | FY19 Emergency Solutions Grant Projects |
| 15 | FY19 New Construction, Consortia & Nonprofit Projects |
| 16 | FY19 TBRA |
| 17 | FY19 HouseCharlotte & Financial Assistance |
| 18 | FY19 Out of School Time Grants |
| 19 | FY19 Optional Relocation |
| 20 | FY19 Workforce Development |
| 21 | FY19 Administration |

Table 4 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Allocation priorities were made based on City Council priorities, community comments and ongoing project needs. The resources available to support creating and preserving affordable housing units continue to be insufficient to meet existing demand for affordable rental units resulting in high levels of cost burdened households within the city.

AP-38 Project Summary
Project Summary Information

| | | |
|----------|--|--|
| 1 | Project Name | Brightwalk Redevelopment Project |
| | Target Area | Double Oaks Redevelopment Area |
| | Goals Supported | Increase neighborhood sustainability. |
| | Needs Addressed | Focused neighborhood redevelopment. |
| | Funding | : |
| | Description | A large redevelopment project including, housing, relocation, site development and infrastructure improvements to support housing. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | Multiyear mixed income redevelopment project. |
| 2 | Project Name | Grier Heights Neighborhood Improvements |
| | Target Area | City of Charlotte |
| | Goals Supported | Increase neighborhood sustainability. |
| | Needs Addressed | Community facilities and infrastructure. |
| | Funding | : |
| | Description | Pedestrian improvements to support ongoing community development activities underway by local nonprofit housing organizations. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | Pedestrian improvements. |
| 3 | Project Name | FY19 Housing Rehabilitation |
| | Target Area | City of Charlotte |
| | Goals Supported | Improve existing housing stock. |
| | Needs Addressed | Improvements to existing housing stock. |

| | | |
|---|--|--|
| | Funding | CDBG: \$2,326,643 |
| | Description | Provide housing rehabilitation services for up to 85 low and moderate income families. |
| | Target Date | 6/30/2019 |
| | Estimate the number and type of families that will benefit from the proposed activities | Provide housing rehabilitation services for up to 85 low and moderate income families. |
| | Location Description | |
| | Planned Activities | |
| 4 | Project Name | FY19 HOPWA Funded Projects |
| | Target Area | HOPWA Designated Service Area |
| | Goals Supported | Provide temporary rental assistance. Provide programs to support persons with HIV/AIDS. |
| | Needs Addressed | Short term rental assistance. Rental housing providing supportive services. Support for special populations. |
| | Funding | HOPWA: \$2,362,276 |
| | Description | This project will encompass various activities that support persons with HIV/AIDS. |
| | Target Date | 6/30/2019 |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | |
| 5 | Project Name | FY19 Emergency Solutions Grant Projects |
| | Target Area | City of Charlotte |
| | Goals Supported | Support facilities and programs for the homeless. |
| | Needs Addressed | Short term rental assistance. Support for special populations. |
| | Funding | ESG: \$481,758 |
| | Description | All activities funded under the Emergency Solutions Grant for the FY19 fiscal year. |

| | | |
|----------|--|---|
| | Target Date | 6/30/2019 |
| | Estimate the number and type of families that will benefit from the proposed activities | Approximately 9,000 persons benefit from shelters and supportive services funded through Charlotte ESG grants. |
| | Location Description | |
| | Planned Activities | ESG funding is used to support the operation of homeless shelters, provide funding for rapid rehousing, street outreach and homeless prevention efforts. |
| 6 | Project Name | FY19 New Construction, Consortia & Nonprofit Projects |
| | Target Area | City of Charlotte/ Mecklenburg County |
| | Goals Supported | Provide opportunities for homeownership. Increase the supply of affordable rental housing. Improve existing housing stock. Increase neighborhood sustainability. |
| | Needs Addressed | Affordable rental housing units. Improvements to existing housing stock. Financial support for homebuyers. Focused neighborhood redevelopment. |
| | Funding | HOME: \$594,360 |
| | Description | Projects related to the housing activities of nonprofit partners and consortia members. |
| | Target Date | 6/30/2019 |
| | Estimate the number and type of families that will benefit from the proposed activities | Approximately 50 household will benefit from these activities. |
| | Location Description | |
| | Planned Activities | |
| 7 | Project Name | FY19 TBRA |
| | Target Area | City of Charlotte/ Mecklenburg County |
| | Goals Supported | Provide temporary rental assistance. |
| | Needs Addressed | Short term rental assistance. |
| | Funding | HOME: \$330,000 |
| | Description | Tenant based rental assistance activities funded in FY19. |

| | | |
|---|--|---|
| | Target Date | 6/30/0019 |
| | Estimate the number and type of families that will benefit from the proposed activities | Approximately 200 households are assisted with short term rental subsidies. |
| | Location Description | |
| | Planned Activities | Charlotte contracts with nonprofit housing service agencies to provide short term rental assistance to low income households. |
| 8 | Project Name | FY19 HouseCharlotte & Financial Assistance |
| | Target Area | |
| | Goals Supported | |
| | Needs Addressed | |
| | Funding | : |
| | Description | Down payment assistance provided by the City. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | |
| 9 | Project Name | FY19 Out of School Time Grants |
| | Target Area | |
| | Goals Supported | |
| | Needs Addressed | |
| | Funding | : |
| | Description | Funding provided to out of school time programs conducting public services. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |

| | | |
|-----------|--|--|
| | Planned Activities | |
| 10 | Project Name | FY19 Optional Relocation |
| | Target Area | |
| | Goals Supported | |
| | Needs Addressed | |
| | Funding | : |
| | Description | Funding for tenant relocation due to property code violations. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | |
| 11 | Project Name | FY19 Workforce Development |
| | Target Area | |
| | Goals Supported | |
| | Needs Addressed | |
| | Funding | : |
| | Description | |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | |
| 12 | Project Name | FY19 Administration |
| | Target Area | |
| | Goals Supported | |
| | Needs Addressed | |
| | Funding | : |

| | | |
|--|--|----------------------------|
| | Description | Administrative activities. |
| | Target Date | |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | |

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Charlotte is North Carolina's largest city and the second largest city in the southeast. The City is home to an estimated 792,862 persons and over 30,000 low income families. The jurisdiction includes the city limits of Charlotte. The City is also the lead agency of a HOME Consortium that consists of the City of Charlotte, Mecklenburg County, Mint Hill, Matthews, Pineville, Huntersville, Cornelius and Davidson.

The focus of City community development activities are low and moderate income neighborhoods with housing needs. Many of these communities are located in a crescent around Charlotte that starts in West Charlotte and wraps around the northern side of Charlotte ending in the East Charlotte area.

Geographic Distribution

| Target Area | Percentage of Funds |
|---------------------------------------|----------------------------|
| Double Oaks Redevelopment Area | 5 |
| City of Charlotte | |
| City of Charlotte/ Mecklenburg County | |
| HOPWA Designated Service Area | |

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The Double Oaks Redevelopment area, now known as Brightwalk, is a multi-year redevelopment project of the City of Charlotte in partnership with the Charlotte-Mecklenburg Housing Partnership. This project is near completion.

Discussion

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The City of Charlotte continues to recognize a critical shortage in housing affordable to families at or below 80% of median area income. In addition to the need for new affordable units, development pressures in Charlotte endanger existing affordability of neighborhoods in or near the City's urban core. Both securing new affordable units and preserving existing units are essential components to a comprehensive housing strategy. The City also provides resources to reduce and eliminate homelessness. One resource, temporary rental assistance, is provided through city nonprofit housing partners as a component of a larger homelessness reduction plan.

| One Year Goals for the Number of Households to be Supported | |
|---|-----|
| Homeless | 250 |
| Non-Homeless | 488 |
| Special-Needs | 20 |
| Total | 758 |

Table 6 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|---|-----|
| Rental Assistance | 250 |
| The Production of New Units | 350 |
| Rehab of Existing Units | 140 |
| Acquisition of Existing Units | 18 |
| Total | 758 |

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

The City will provide up to 350 down payment assistance loans, rehabilitate 105 housing units and provide 120 households with rental assistance.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

The City of Charlotte, like many urban areas, continues to face a huge shortage of affordable housing. The Charlotte Housing Authority developed a strategic plan to help meet this affordability gap by using our legacy assets to develop mixed income housing, offering diverse price point housing to Charlotte's growing low income population.

Our strategy is a combination of preserving the assets we have via the Rental Assistance Demonstration (RAD) program at the U.S. Department of Housing and Urban Development (HUD), converting legacy assets to mixed income developments where possible and seeking out creative ways to expand the area's supply of sustainable diverse price point housing. This includes an aggressive effort to help our current heads of household to become self-sufficient, when able so their unit can then be occupied by another needy family.

Actions planned during the next year to address the needs to public housing

Actions planned during the next year to address the needs to public housing

By the end of 2017, CHA had converted 3,159 units to the RAD PBV platform. CHA will convert an additional 87 units in 2018 and will complete its portfolio RAD conversion with the closing of the 136-unit Dillehay Courts in 2019.

Property and Asset Management Activities

As a result of the RAD conversion, CHA has converted each former public housing development into a free-standing LLC, owned by Horizon Development Properties, Inc., a wholly-owned subsidiary of CHA. As a part of the RAD conversion, CHA was able to fully-fund the operating reserves for each development. In addition, the annual operating budget for each apartment community has set asides for both supportive services, annual maintenance and long-term reserves, making each development a self-sustaining entity.

In addition, CHA has launched a wholly-owned property management subsidiary, Blue Horizon Management Company, and it handles the property management for apartment communities owned by CHA and Horizon Development Properties.

Real Estate Development Activities

- In 2018, CHA, via its non-profit subsidiary Horizon Development Properties, Inc. (HDP), will lease up and open The Oaks at Cherry, an 81-unit development for families, with incomes at 30-60% of the area median income needing rental assistance. All 81 units will receive subsidy via the RAD PBV program. HDP has completed the demolition of the Strawn Cottages site in the historic Dilworth neighborhood and is aggressively moving forward with a Master Developer partner in the redevelopment of this 16.2-acre site. Current plans for this revitalized site calls for a mixed-use, mixed-income strategy that includes 915 residential units with 319 or 35% being affordable: 170 units in the renovated Strawn Tower, affordable to seniors at 30% of AMI and below 75 new units for families or singles at 65% of AMI and below, and 74 new units for families or singles at 80% of AMI and below.

HDP is also working with several key stakeholders to provide for an exciting redevelopment of a two-block area on Charlotte's main street, including CHA's historic Hall House building, ensuring that affordable housing will maintain a foothold in Uptown Charlotte.

In addition, CHA will undertake predevelopment activities on the revitalization of one development that will be in the RAD conversion process in 2018 (Dillehay Courts). The architect and general contractor have been selected. Horizon Development is actively working with the residents to inform them of the beneficial changes to come to their apartment home and this substantial renovation should be underway by year's end. The goal is to manage the renovation of these apartments without the need for offsite relocation of the Dillehay families.

Long range planning continues for the Tall Oaks II and Baxter Street developments, both adding much more needed workforce housing in this rapidly gentrifying neighborhood.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

PLEASE NOTE: By the end of calendar year 2018 CHA will only have 136 public housing units remaining in its portfolio and those will be gone by mid-2019. CHA will continue its mission of providing safe, decent and affordable housing to low income families, seniors and individuals.

Between July 1, 2018 and June 30, 2019, CHA will continue three strategies to encourage the low-income residents it serves to become more involved in management and participate in home ownership.

1. Family Self-Sufficiency Services. As a part of its participation in the RAD program, CHA is expanding the reach of its proven Family Self-Sufficiency (FSS) program. Every able-bodied head of household that receives a tenant-based voucher, via our Housing Choice Voucher program, is

now required to work, or be involved in activities that will lead to employment and CHA is providing each head of household with a case manager to help him/her reach his/her goals. The ultimate goal is to see these individuals/families exit subsidized housing to home ownership or market rate rental.

We know we have been successful in helping residents become employed because we carefully track outcomes and provide monthly updates to the CEO and bi-annual reports to our Board of Commissioners. In addition, we have a third-party evaluator, the Center for Urban and Regional Studies at UNC Chapel Hill, that assists in providing an unbiased analysis of our program data. Across all programs, since FY10 we have seen 107 families exit our FSS programs to home ownership and another 584 families exit to a private rental apartment. As of January 8, 2018, a stunning 71% of the heads of household enrolled in our FSS programs were employed and 67% of those employed had a job retention rate of 12 months or more, with an overall average income of \$17,639.

1. Housing Choice Voucher Homeownership Services. CHA launched a Housing Choice Voucher Home Ownership program in 2016, allowing Housing Choice voucher participants the opportunity to use their Housing Assistance Payment (HAP) as a portion of their mortgage payment for 15 years for families or for 30 years for elderly and disabled households. After the 15/30-year time frame the individual/family will assume the entire mortgage obligation. The program includes a provision of FSS services for the participating households, along with homeownership education and counseling. When conceived, the goal was to have 10-15 households join this program every year. Since launching this program two years ago, 267 households have expressed interest in the program, 81 have been formally enrolled and 13 households have closed on a home. We have a realtor in our Client Services Department who manages this program, working closely with our HCV department.

1. Resident Advisory Council (RAC)/Resident Liaison Services. CHA has one full-time staff person in its Client Services Department devoted to working with CHA residents on the organization of Resident Organizations and the maintenance of the Resident Advisory Council. RAC is provided an opportunity to present a report to the Board of Commissioners every quarter, and is given many opportunities for leadership development throughout the year. In addition, the CEO and key management staff meet with the Resident Advisory Council every month to gather their input in what is known as the CEO Roundtable.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

n/a

Discussion

The Charlotte Housing Authority actively works with its residents to provide quality housing and move more families to self-sufficiency.

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

The City of Charlotte continues to focus, along with its many community partners, on the issue of homelessness in the Charlotte community. While most recent Point in Time counts indicate the City is making progress, homelessness is still a significant community issue and requires the continuing work of the many programs and agencies working to reduce homelessness in Charlotte. Of particular focus over the next two years are initiatives to eliminate both veterans and chronic homelessness.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City will continue to support various agencies who conduct street outreach activities. The City also participates in Coordinated Assessment, a tool to record and direct homeless individuals and households towards appropriate services. Using outreach, assessment and services the City and its partners hope to soon end veteran and chronic homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

This plan will continue to provide funding to existing shelters in Charlotte. The Salvation Army Center of Hope shelter for women and children recently expanded to add additional beds. The City believes with these additional beds and overflow shelter space available during emergencies, the City has adequate shelter space for families and individuals in need. The City has also proposed increased funding for rental assistance to ensure transitional housing needs are met.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City is helping homeless families return to stability more quickly by participating in Coordinated Assessment and increasing the availability of rental assistance. The City also provides financing for below market rate housing units and housing units that provide supportive services. The goal of these efforts is to more quickly provide services for families experiencing homelessness and ensure adequate quantities of housing stock affordable to low and moderate income households.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The Continuum of Care has memorandums of understanding with the two major hospital systems, Carolinas Healthcare System (CHS) and Novant Health. Both use screening tools which include individualized discharge planning and questions on housing status. If it is determined that a patient is homeless, the hospitals provide strategies and resource lists intended to leverage community resources and make referrals to housing and supportive services such as Samaritan House, MedAssist, C.W. Williams Community Health Center, Urban Ministry Center and the Men's Shelter of Charlotte. Both hospital systems participate in Point-in-Time (PIT) counts and work with the CoC and respite providers through Community Care of North Carolina (CCNC) to coordinate and increase access to health care, for those who are most at risk and in need of safe and appropriate housing.

Discussion

By continuing to support shelter operations, prevention and rapid rehousing, the City provides tools to nonprofit agencies working daily to eliminate homelessness. The City is committed to the Continuum of Care and its coordinated assessment process designed to correctly identify and serve individuals

AP-70 HOPWA Goals - 91.420, 91.220 (I)(3)

| One year goals for the number of households to be provided housing through the use of HOPWA for: | |
|--|-----|
| | |
| Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family | 70 |
| Tenant-based rental assistance | 90 |
| Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds | 15 |
| Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds | 0 |
| Total | 175 |

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

Factors creating barriers to affordable housing include stresses on available funding for affordable housing, high land costs, dilapidated housing stock and the lack of low income household access to credit.

The City of Charlotte works proactively to ensure diverse housing is available throughout the City. The City supports housing programs and operates a local Housing Trust Fund to provide gap financing for new housing developments. This resource is becoming increasingly stressed due to cuts in funding for affordable housing at both the Federal and State level. In 2014 the North Carolina General Assembly cut funding to affordable housing by eliminating the North Carolina State Tax Credit and the North Carolina Historic Tax Credit. It replaced these sources of funding with a loan program that excludes medium and large size cities such as Charlotte from participating, which decreases available funding for Charlotte.

Land costs following the recent recession are on the rebound, a trend that is likely to accelerate in pace with the larger economy. Higher land prices affect the cost of multifamily development and increase mortgage payment amounts for single family homebuyers.

Another barrier to affordable housing is significant levels of aging housing stock in Charlotte-Mecklenburg. Older housing is often leased to low income buyers at affordable rates but can be unsafe or unhealthy. Low cost housing stock is targeted by investors for rental use or redevelopment and may remove affordable rental or homeownership opportunities from the market.

A major barrier to affordable housing is access to mortgage loans for low income buyers. One result of the 2008 finance crisis was the tightening of credit rules and increases in insurance premiums related to mortgage lending. The result is less households able to qualify for a mortgage loan at any rate.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City has adopted a progressive set of codes and ordinances that broadly allow housing throughout the City and provides voluntary incentives for the provision of a mix of housing for households with diverse income. City policies also ensure projects funded by the city are not concentrated in areas with high levels of existing multifamily units.

To lessen barriers to affordable housing the City supports nonprofit housing agencies, encourages creative partnerships and provides funding to support diverse housing options in the Charlotte

Mecklenburg community. The City supports nonprofit organizations providing a wide range of services to increase and support housing options for low income households from housing counseling to financial assistance. The City also partners with housing developers to produce housing stock that meets the needs of households earning various levels of income. City funding often fills the financial gap in a housing development that would otherwise be overcome by high rental or purchase rates.

Discussion

The City has a goal of providing diverse housing options in locations close to jobs, transportation and amenities. By providing gap financing, housing rehabilitation and partnering with nonprofit housing organizations the City participates in lowering affordable housing barriers.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The delivery of housing and support services to low and very-low income families and individuals in Charlotte-Mecklenburg involves public, private and non-profit participation at the local, state and federal levels. The follow section further details what services will be provided, their method of delivery and how various programs and agencies work together to create a comprehensive service strategy.

Actions planned to address obstacles to meeting underserved needs

Underserved needs are identified as limited housing units available for low and very low income households, limited housing for persons with special needs and lack of funding to quickly rehouse homeless individuals and households. To address these obstacles, the City will take the following actions; 1) provide gap funding for housing developments that will serve low and very low income households, 2) Seek proposals and set aside funding for housing developments that will provide housing and services for special needs populations and 3) Provide housing subsidies designed to quickly rehouse households experiencing a housing crisis such as homelessness.

Actions planned to foster and maintain affordable housing

In FY2019, the City of Charlotte's annual goal for affordable housing is to undertake rehabilitation of rental units and the construction of new units for extremely low-income, very-low income, moderate-income households and non-homeless persons with special needs---e.g. elderly, persons with disabilities, and persons living with HIV/AIDS. The rehabilitation of rental units will be accomplished through the various non-profit and private sector housing developers.

To preserve existing ownership units, the City will rehabilitate existing owner occupied housing units through existing city programs and partnerships with nonprofit housing organizations. The City will also continue to provide down payment assistance to lower the barriers of homeownership for low and moderate income households.

Actions planned to reduce lead-based paint hazards

The City of Charlotte received \$2,479,414.00 in federal assistance from the U.S. Department of Housing and Urban Development for the Lead-Based Paint Hazard Control Grant Program and funding was

approved and provided through the 2012 Appropriations Act for Lead Hazard Control Program. The program's purpose is to perform lead testing and lead hazard control activities. Under the new grant approximately 200 homes will be inspected and risk assessed for lead based paint hazards and approximately 185 homes will have hazard control activities (testing, inspections and housing rehabilitation activities to reduce lead hazards). The City will further integrate lead safe work practices to all city rehabilitation programs, provide technical assistance as requested to contractors on the Housing Bidder's Lists regarding lead safe work practices, encourage Code Enforcement officials to make referrals to LeadSafe Charlotte and enforce code requirements regarding the elimination of deteriorated paint. The City plans to complete the current Lead Hazard Control Program in fiscal year 2016 and apply for a new grant the same year.

The City will also focus on increasing collaboration with the Mecklenburg County Health Department to do outreach and testing of children in vulnerable neighborhoods, including those with an increasing number of Hispanic/Latino children. The City prioritizes units enrolled in the lead program through direct referrals from the Mecklenburg County Health Department for children with elevated levels at 10 ug/l or above.

Actions planned to reduce the number of poverty-level families

The City of Charlotte and Mecklenburg County have been pursuing various strategies and initiatives to improve economic opportunity for low wealth residents. Most of these efforts are integrated into the goals, programs and policies of the City of Charlotte Neighborhood & Business Services Department, the Mecklenburg County Department of Social Services and the Charlotte Housing Authority. Some of the prominent strategies aimed at reducing poverty in Charlotte-Mecklenburg include:

- Mecklenburg County's Work First Program to help lift households receiving public assistance out of their poverty circumstances and into full-time employment.
- CHA's Family Self-Sufficiency Program that provides remedial education, counseling, job training referral and placement to public housing residents.
- Local Job-Link system that provides access to training and jobs.
- Mayor's Mentoring Alliance connects Charlotte mentoring organizations for the purpose of promoting best practices through providing workshops, resources and standards for quality service delivery.
- Mayor's Youth Employment Program that provides summer employment opportunities for disadvantaged youth that exposes them to the world of work.
- The Charlotte-Mecklenburg Housing Advisory Board is a community based board appointed to advocate for economic mobility and housing best practices. Board Members bring expertise and commitment with authentic and influential experience in homelessness and housing services . They are appointed by the Charlotte Mayor, City Council and the Mecklenburg County

Commission. This board helps address system gaps and create opportunities for greater collaboration and coordination across governmental and non-profit agencies as well as with the private sector.

Actions planned to develop institutional structure

The Charlotte Mecklenburg area has a robust delivery system providing services from emergency shelter to first time homeownership. The City works with a number of local nonprofit housing agencies who provide programs and services on behalf of the City. The City acts as the lead agency for the Charlotte Mecklenburg Continuum of Care. This group coordinates efforts to reduce and end area homelessness and provides a continuum of services to low income households. The Charlotte Housing Authority is responsible for all public housing developments in Charlotte Mecklenburg and is also the responsible entity for the Housing Choice Voucher Program. The Charlotte Mecklenburg Housing Partnership is a Community Development Business Organization that works closely with the City on several projects. The City will continue to rely on these partnerships to implement HUD funded housing and community development programs. The City participates in various advisory boards and coalitions that provide continuous feedback on the City's delivery systems and offer suggestions on how to better streamline program delivery and project implementation.

Actions planned to enhance coordination between public and private housing and social service agencies

The City fosters coordination through its participation as the Lead Agency in the Charlotte Mecklenburg Continuum of Care. The City also established the Charlotte Mecklenburg Housing Advisory Board to research and recommend housing best practices and foster coordination between the public and private sectors. The City and many local nonprofit organizations serving homeless individuals work through the Homeless Services Network to coordinate service delivery for families with critical needs related to homelessness.

Discussion

The City of Charlotte will continue to work with its partners to improve delivery structures and services for City residents. Ongoing evaluation of performance and citizen engagement produce high quality programs and strong partnerships that better service the needs of low and moderate household members.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

City of Charlotte participates in the Community Development Block Grant (CDBG), HOME Partnership (HOME), Emergency Solutions Grant (ESG) and Housing Opportunities for Persons With AIDS (HOPWA) programs. The following section covers information and requirements that are program or grant specific.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

- | | |
|--|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 0 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan | 0 |
| 5. The amount of income from float-funded activities | 0 |
| Total Program Income: | 0 |

Other CDBG Requirements

- | | |
|---|--------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 85.00% |

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City will be using its HOME funds to provide homebuyer downpayment assistance, construct new housing units for low and moderate income families, rehabilitate existing housing units and provide tenant based rental assistance.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City of Charlotte will use HUD recapture provisions as provided in 92.254. All CHDOs, subrecipients, and consortium members who administer HOME programs will follow resale/recapture provisions that have been adopted by the City.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Generally, to maintain eligibility for HOME assistance, units must be occupied by a low or moderate income family and continue to meet HOME requirements during the entire period of affordability based on the amount of assistance and as indicated below:

HOME Funds Period of Affordability/Term of the Loan

Less than \$15,000 / 5 years

\$15,000 - \$40,000/ 10 years

More than \$40,000/ 15 years

New Construction/ 20 years

Longer affordability periods may be required of multifamily developers based on various development factors.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City has no plans to refinance existing multifamily housing debt.

Emergency Solutions Grant (ESG)

1. Include written standards for providing ESG assistance (may include as attachment)

As required by the Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH Act), the City of Charlotte became the lead agency for the Charlotte-Mecklenburg Continuum of Care (NC505) in July 2013. These written standards are used as a guide for all ESG-funded agencies providing homeless assistance. Shelters, rapid re-housing and prevention agencies in the CoC 505 must participate in the established coordinated assessment process.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Charlotte-Mecklenburg operates a Coordinated Assessment (CA) system that aims to connect homeless individuals and families, or those at imminent risk, to an existing available shelter/housing resource in our community. Utilizing CA, households experiencing homelessness (or imminent homelessness) know exactly where to go to get help; are assessed in a standard and consistent way; are matched with the housing/services that best meet their needs, as available. By assessing everyone the same way, the community can be strategic about its limited resources and where resources may need to be redirected or added.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City of Charlotte conducts a request for proposals to allocate ESG funding. Funding is allocated to high performing agencies that exhibit the capacity to provide quality services in a cost effective manner. The City's ESG funding priorities are Rapid Re-Housing - Financial Assistance, Emergency Shelter – Operating Costs, Emergency Shelter – Shelter Services, Rapid Re-Housing - Services, Prevention Services, Street Outreach and HMIS. Funding allocations are made on the basis of priority

of the proposed service(s), agency capacity, leverage and the availability of funding.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City of Charlotte meets the homeless participation requirements by having a currently homeless or formerly homeless seat on our CoC governing board. In addition, a currently homeless or formerly homeless individual participate on review committees for ESG and COC funding.

5. Describe performance standards for evaluating ESG.

All CDBG sub-recipients enter into contractual agreements with the City of Charlotte, which includes a detailed scope of services with measurable objectives. The federal general provisions, along with the appropriate OMB Circulars, are included in contractual agreements to ensure compliance. The budget line items must be reflective of the goals and objectives. Prior to program start-up, the City monitors and evaluates the sub-recipients programmatic and fiscal management practices.

Sub-recipients are required to provide periodic reports on their achievement of contractual objectives. These contracts are monitored on an annual basis. Staff conducts annual site visits to ensure performance of program activities (programmatic as well as fiscal control.) In addition, the Financial Services Unit reviews each request for payment. The program monitors determine whether the sub-recipient's program is on target and in compliance. A final evaluation is performed at the end of the contract period.

