



Housing Programs Update

City Council Action Review Meeting

November 25, 2019

OBJECTIVES

- Review Federal Reporting Requirements
 - 2019 Charlotte-Mecklenburg Analysis of Impediments to Fair Housing
- Review FY 2019 – FY 2020 Housing Programs and Activity
- Vote consideration at next Council Business Meeting



Receipt of funds from the U.S. Department of Housing and Urban Development (HUD) requires a variety of periodic reports:

- Consolidated Plan (every five years)
- Annual Action Plan (annual)
- Consolidated Annual Performance and Evaluation Report (CAPER) (annual)
- **Analysis of Impediments to Fair Housing (every five years)**



ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING

- **HUD establishes protected classes of people in housing transactions:**
 - Race
 - Color
 - Religion
 - Sex
 - Disability
 - Familial Status
 - National Origin
- **HUD requires municipalities to certify that they are affirmatively furthering fair housing as a condition of receiving federal funds**



ASSESSING LOCAL IMPEDIMENTS TO FAIR HOUSING

- In April, 2019, a Request for Proposals (RFP) was issued to solicit a consultant to analyze local impediments to fair housing
- Western Economic Services, LLC was selected to perform the analysis
- The scope of the analysis included
 - Conducting community outreach
 - Engaging traditional fair housing stakeholders
 - Conducting research and data analysis
 - Assessing State laws and other conditions that impact fair housing



COMMUNITY ENGAGEMENT

- Fair Housing survey in English and Spanish
- Community engagement meetings
- Draft report available for community feedback
- Public hearing on November 25



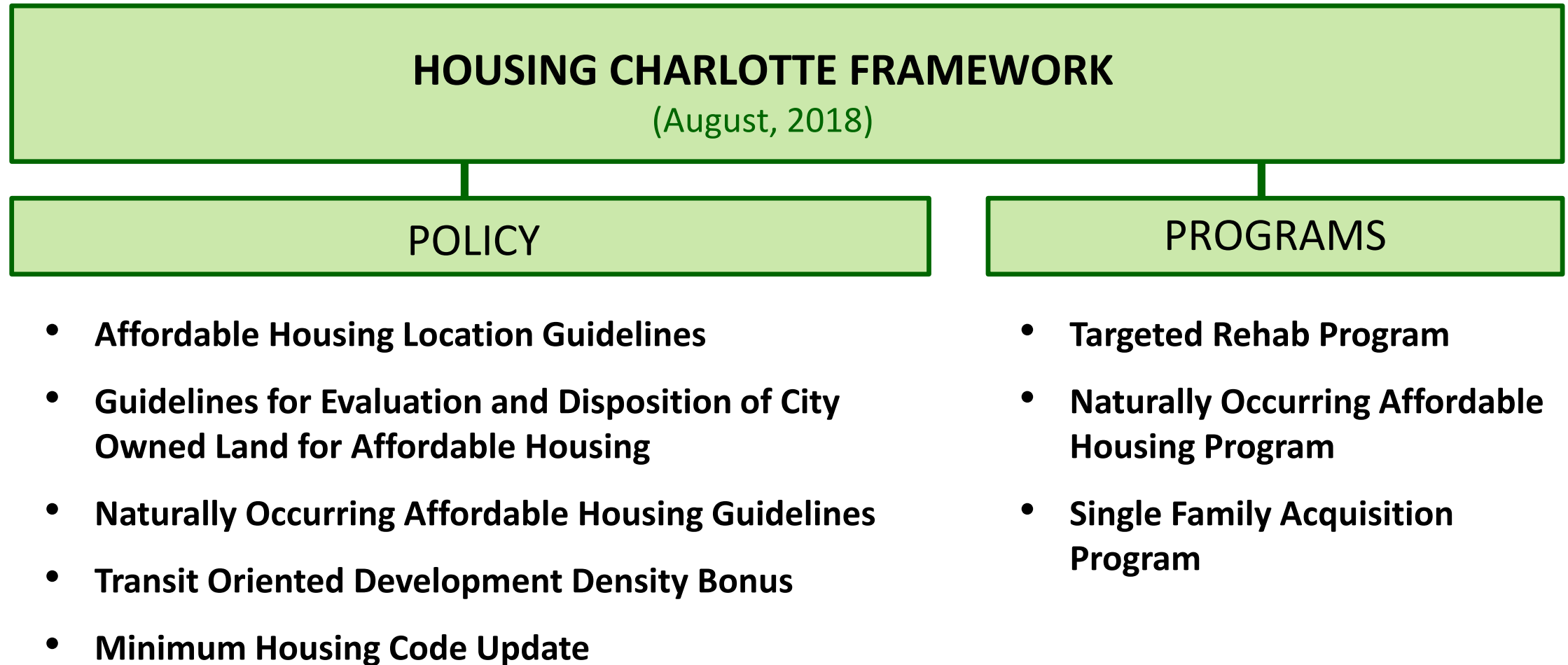
ANALYSIS AND ACTIONS

Long Term Challenges	Ongoing Actions
<ul style="list-style-type: none">Disparities in Access to Opportunity and Segregation	<ul style="list-style-type: none">Continue using the Housing Location Guidelines to place new affordable housing in areas with greater access to opportunityReview opportunities annually to increase funding for additional affordable housing in high opportunity areasExplore opportunities annually, including increased funding options, for redevelopment or rehabilitation of residential properties in high opportunity areasReview zoning and Comprehensive Plan for potential barriers to affordable housing (density maximums, lot size requirements); annually recommend appropriate amendments

ANALYSIS AND ACTIONS

Long Term Challenges	Ongoing Actions
<ul style="list-style-type: none">• Number of accessible units may not meet the need of the growing elderly and disabled population, particularly as the population continues to age	<ul style="list-style-type: none">• Continue to encourage senior housing, and housing for people with disabilities (i.e. these developments are exempt from the Affordable Housing Location guidelines)• Review development standards for accessible housing and inclusionary policies for accessible housing units; annually recommend appropriate amendments
<ul style="list-style-type: none">• Insufficient understanding of Fair Housing• Insufficient understanding of credit• Discriminatory patterns in lending	<ul style="list-style-type: none">• Promote outreach and education related to credit for prospective homebuyers• Promote fair housing education and awareness through Community Relations workshops

City Council provided the following housing guidance:



The city receives various federal funds to support affordable housing initiatives

Federal Program	FY 2020
Community Development Block Grant (CDBG)	\$5,827,128
Lead Hazard Control Grant*	\$3,635,222
Housing Opportunities for People With Aids (HOPWA)	\$2,725,653
HOME Investment Partnerships Program (HOME)	\$2,972,112
Emergency Solutions Grant (ESG)	\$507,237
Total FY 2020 Federal Funds	\$15,667,352

*Grant award on November 25, 2019 Council Business Agenda

The city's Housing Programs provide a continuum of assistance

FY 2019 – FY 2020

Programs	Impact
Emergency Solutions	<ul style="list-style-type: none">• 5,302 Individuals served
Rent & Relocation Assistance	<ul style="list-style-type: none">• 2,857 Individuals served
Housing Rehabilitation	<ul style="list-style-type: none">• 404 Households served
Preservation & New Construction	<ul style="list-style-type: none">• 1,196 units preserved and created• 3 city parcels leveraged
Down Payment Assistance	<ul style="list-style-type: none">• 411 Households served
Housing Counseling	<ul style="list-style-type: none">• 730 Individuals completed housing counseling

FUNDING THE SOLUTION - LOCAL

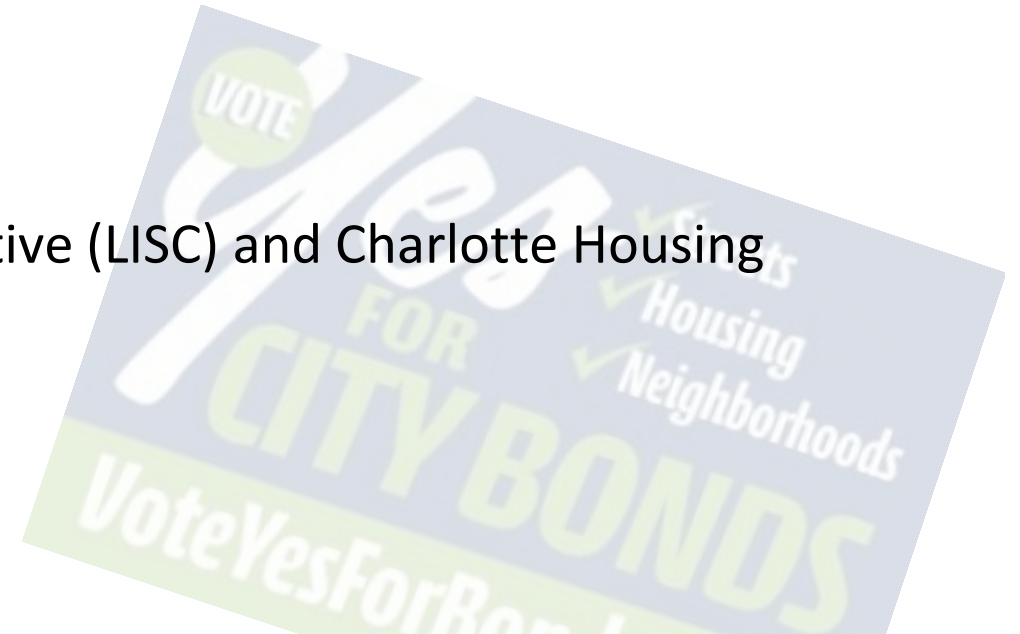
HOUSING TRUST FUND HIGHLIGHTS:

- \$50 million Bond Referendum
- Partnership with Local Initiative Support Collaborative (LISC) and Charlotte Housing Authority (CHA)
- Leverage of city-owned land
- Preservation of NOAH developments

FY 2019 – FY 2020

Program	Amount	Number
Housing Trust Fund	\$18,745,000	1,196 units
City-Owned Land	\$4,870,000	3 sites
CHOIF	\$10,642,000	531 units*

* CHOIF units also received HTF support



FUNDING THE SOLUTION - LOCAL

Local Housing Support	
Housing Trust Fund (HTF) Beginning Balance	\$50,000,000
New construction	(\$23,869,000)
Preservation	(\$4,400,000)
Housing Trust Fund Remaining Balance	\$21,731,000
FY 2020 NOAH Allocation	\$4,200,000
Single-Family Acquisition/Rehab/Resale Program	\$2,100,000
Total Remaining Housing Balance - HTF and Local	\$28,031,000

PUBLIC – PRIVATE PARTNERSHIPS HIGHLIGHTS:

- Foundation for the Carolinas raised \$53,000,000
- Charlotte Housing Opportunity Investment Fund created (CHOIF), managed by LISC
- Banks committed to providing reduced interest-rate loans
- Private entities donated land for affordable housing

NORTH CAROLINA HOUSING FINANCE AGENCY (NCHFA)

- The State of North Carolina provides **bonds and low income housing tax credit (LIHTC)** funding support to affordable housing developments.
- **332 new affordable housing units were created in FY 2019 – FY 2020** (pending construction) through NCHFA Bond and/or LIHTC support. These **did not** include any city or LISC financial support.



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HOUSING
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NEXT STEPS

- November 25 - Hold Public Hearing
- December 9 - Vote consideration