



City of Charlotte – Mecklenburg County Consortium Annual Action Plan – Year Five

Substantial Amendment

Pending adoption by Council on April 13, 2020

City of Charlotte
600 East 4th Street
Charlotte, NC 28202

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Executive Summary

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

1. Introduction

This plan has been amended.

Beginning in January 2020, the Charlotte region begin experiencing the impacts of a new global virus, COVID 19. To combat a medical crisis local, state and federal leadership imposed multiple social isolation orders that are resulting in job losses, business closures and other negative impacts on low- and moderate-income households.

The City of Charlotte's Consolidated Plan and this Annual Action Plan has been amended to respond to community needs related to the COVID virus. The amendment includes aiding directly with activities related to the medical response and to subsequent economic recovery programs and initiatives.

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 in-migration. 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:

- Provide temporary rental assistance
- Finance permanent supportive rental housing
- Provide opportunities for homeownership
- Provide programs to support persons with HIV/AIDS
- Increase the supply of affordable rental housing
- Improve existing housing stock
- Support facilities and programs for the homeless
- Increase neighborhood sustainability
- 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:

- Provide Decent Housing
- Create and Preserve Suitable Living Environments
- Expand 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 completed redevelopment of Brightwalk, a mixed income housing community. 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 developed 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 the Charlotte Mecklenburg Government Center. Finally, City Council holds 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.

Over 50 residents attended public forums and the public hearing regarding the action plan. Many questions were asked and answered regarding the use of funding and upcoming projects. One comment was submitted with concerns regarding long waiting lists for apartments and requirements for multiple application fees. A response was provided that included resources to assist with application fees and an explanation that waiting lists and application fees were items largely outside the scope of projects related to the Annual Action Plan.

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

All comments were accepted.

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 FY2020 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	Housing & Neighborhood Services
HOPWA Administrator	CHARLOTTE	Housing & Neighborhood Services
HOME Administrator	CHARLOTTE	Housing & Neighborhood Services
ESG Administrator	CHARLOTTE	Housing & Neighborhood Services

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Warren Wooten
Housing & Neighborhood Services
City of Charlotte
600 E. Trade St. Charlotte, NC 28202
PHONE: (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 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	City of Charlotte - Neighborhood & Business Services
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Economic Development Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
2	Agency/Group/Organization	CHARLOTTE HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	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?	
3	Agency/Group/Organization	Charlotte-Mecklenburg Continuum of Care
	Agency/Group/Organization Type	Housing Other government - County

	What section of the Plan was addressed by Consultation?	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?	

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

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	Public Hearing	Minorities Non-targeted/broad community	Approximately 50 attendees.	Many questions about the programs and services provided. Not suggestions for alternative uses. One participant was very concerned about access to affordable housing due to application charges.	N/A	
2	Public Hearing	Non-targeted/broad community	Approximately 100.	A public hearing was held before City Council. No comments were made.		

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)
3	Newspaper Ad	Non-English Speaking - Specify other language: spanish	An ad was placed informing the public that the annual action plan draft was available.	No comments received.	N/A	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

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	5,827,128	385,000	0	6,212,128	0	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,972,112	1,000,000	0	3,972,112	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: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,725,653	0	0	2,725,653	0	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	507,237	0	0	507,237	0	
Continuum of Care	public - federal	Supportive services	0	0	0	0	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: \$		
Other	public - federal	Admin and Planning Economic Development Financial Assistance Homebuyer assistance Homeowner rehab Housing Public Services Rapid re-housing (rental assistance) Rental Assistance Services Supportive services	3,514,923	0	0	3,514,923	0	Funding provided through the CARES Act.

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: \$		
Other	public - federal	Admin and Planning Financial Assistance Housing Overnight shelter Permanent housing in facilities Permanent housing placement Rapid re-housing (rental assistance) Rental Assistance Services Supportive services	1,765,572	0	0	1,765,572	0	Funding provided through the CARES Act.
Other	public - federal	Permanent housing in facilities Permanent housing placement Rental Assistance Services STRMU Supportive services TBRA	416,283	0	0	416,283	0	Funding provided through the CARES Act.

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: \$		
Other	public - local	Financial Assistance Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	743,028	0	0	743,028	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: \$322,500 ESG: \$202,894 Local HOME Match: \$107,500	Tenant-based rental assistance / Rapid Rehousing: 85 Households Assisted
2	Finance permanent supportive rental housing.	2016	2020	Affordable Housing Homeless Non-Homeless Special Needs	City of Charlotte/ Mecklenburg County	Rental housing providing supportive services.	CDBG: \$100,000 HOME: \$100,000	Rental units constructed: 4 Household Housing Unit
3	Provide opportunities for homeownership.	2016	2020	Affordable Housing	City of Charlotte/ Mecklenburg County	Financial support for homebuyers.	CDBG: \$500,000 HOME: \$1,929,141 Local HOME Match: \$556,900	Homeowner Housing Added: 315 Household Housing Unit Homeowner Housing Rehabilitated: 10 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: \$2,725,653	Tenant-based rental assistance / Rapid Rehousing: 90 Households Assisted Homeless Person Overnight Shelter: 2 Persons Assisted Homelessness Prevention: 2 Persons Assisted Housing for People with HIV/AIDS added: 4 Household Housing Unit HIV/AIDS Housing Operations: 482 Household Housing Unit
5	Increase the supply of affordable rental housing.	2016	2020	Affordable Housing	City of Charlotte/ Mecklenburg County	Affordable rental housing units.	CDBG: \$250,000 HOME: \$250,000 Local HOME Match: \$78,628	Rental units constructed: 4 Household Housing Unit Rental units rehabilitated: 12 Household Housing Unit
6	Improve existing housing stock.	2016	2020	Affordable Housing	City of Charlotte	Improvements to existing housing stock.	CDBG: \$3,077,121 HOME: \$1,000,000	Rental units rehabilitated: 20 Household Housing Unit Homeowner Housing Rehabilitated: 120 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: \$304,360	Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted Homeless Person Overnight Shelter: 2700 Persons Assisted Homelessness Prevention: 50 Persons Assisted
8	Increase neighborhood sustainability.	2016	2020	Affordable Housing Non-Housing Community Development	City of Charlotte City of Charlotte/ Mecklenburg County	Affordable rental housing units. Financial support for homebuyers. Improvements to existing housing stock. Rental housing providing supportive services. Support for special populations.	CDBG: \$1,470,000 HOME: \$370,471	Rental units rehabilitated: 8 Household Housing Unit Homeowner Housing Added: 12 Household Housing Unit Homeowner Housing Rehabilitated: 25 Household Housing Unit
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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Respond to COVID related community impacts.	2020	2020	Affordable Housing Homeless Non-Housing Community Development	City of Charlotte City of Charlotte/ Mecklenburg County HOPWA Designated Service Area	Mitigate effects of COVID Pandemic.	CDBG: \$1,000,000 CDBG - CARES Act: \$3,514,923 ESG - CARES Act: \$1,765,572 HOPWA - CARES Act: \$416,283	Public service activities for Low/Moderate Income Housing Benefit: 1500 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted Homeless Person Overnight Shelter: 7500 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 120 Beds Homelessness Prevention: 250 Persons Assisted Jobs created/retained: 100 Jobs Businesses assisted: 100 Businesses Assisted HIV/AIDS Housing Operations: 100 Household Housing Unit Other: 25 Other

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	Provides housing opportunities for persons with special needs.
3	Goal Name	Provide opportunities for homeownership.
	Goal Description	Provide homeownership options through down payment/ financial assistance, new construction, acquisition and rehabilitation activities.
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	Provide out of school time enrichment to support future career readiness.
10	Goal Name	Respond to COVID related community impacts.
	Goal Description	

Projects

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 FY20 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.

#	Project Name
1	Grier Heights Neighborhood Improvements
2	FY20 Housing Rehabilitation
3	FY20 HOPWA Funded Projects
4	FY20 Emergency Solution Grant Projects
5	FY20 New Construction, Consortia & Nonprofit Projects
6	FY20 TBRA
7	FY20 HouseCharlotte & Financial Assistance
8	FY20 Out of School Time Grants
9	FY20 Optional Relocation
10	FY20 CARES Act Community Assistance Programs
11	FY20 CARES Act Business Assistance Program

Table 4 – Project Information

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

AP-38 Project Summary

Project Summary Information

1	Project Name	Grier Heights Neighborhood Improvements
	Target Area	City of Charlotte/ Mecklenburg County
	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	10/1/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 300 households.
	Location Description	Greir Heights Neighborhood.
	Planned Activities	Sidewalk and other pedestrian improvements.
2	Project Name	FY20 Housing Rehabilitation
	Target Area	City of Charlotte/ Mecklenburg County
	Goals Supported	Increase the supply of affordable rental housing. Improve existing housing stock.
	Needs Addressed	Affordable rental housing units. Improvements to existing housing stock.
	Funding	CDBG: \$3,777,121 HOME: \$1,334,436
	Description	Provide housing rehabilitation services for single and multifamily housing units providing no less than 51% LMI benefit.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 110 households will be served.
	Location Description	Through out the City.
	Planned Activities	Housing rehabilitation
	Project Name	FY20 HOPWA Funded Projects

3	Target Area	City of Charlotte/ Mecklenburg County
	Goals Supported	Provide programs to support persons with HIV/AIDS.
	Needs Addressed	Support for special populations.
	Funding	HOPWA: \$2,725,653
	Description	This project provides programs and services support households with HIV/AIDS. These activities may often include the acquisition, renovation and operating of housing facilities. Housing funded with HOPWA will comply with HOPWA requirements concerning use.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 580 persons will benefit from these services.
	Location Description	
	Planned Activities	2Support households with eligible members receive programs and services. Provide support to eligible facilities.
4	Project Name	FY20 Emergency Solution Grant Projects
	Target Area	City of Charlotte
	Goals Supported	Provide temporary rental assistance. Support facilities and programs for the homeless.
	Needs Addressed	Short term rental assistance. Support for special populations.
	Funding	ESG: \$507,237
	Description	All activities funded under the Emergency Solutions Grant for the FY20 fiscal year. These include a broad range of programs and services that support homeless individuals and families.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Over 4,000 persons will benefit from these activities.
	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.
5	Project Name	FY20 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. Community facilities and infrastructure. Focused neighborhood redevelopment.
	Funding	CDBG: \$1,470,000 HOME: \$536,035 Local HOME Match: \$178,678
	Description	Projects related to the housing activities of nonprofit partners, affordable housing developers and consortia members. Our partners use this funding for new construction, down payment assistance, housing rehabilitation, acquisition, public facilities and infrastructure projects that improve the quality and resiliency of neighborhoods.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Over 150 households will benefit from these activities.
	Location Description	Throughout the City of Charlotte.
	Planned Activities	Housing rehabilitation, new construction, downpayment assistance and neighborhood support.
6	Project Name	FY20 TBRA
	Target Area	City of Charlotte/ Mecklenburg County
	Goals Supported	Provide temporary rental assistance.
	Needs Addressed	Short term rental assistance.
	Funding	HOME: \$322,500 Local HOME Match: \$107,500

	Description	The projects supports contracts with nonprofit partners who provide rental assistance to LMI households.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	43 households will benefit from this activity.
	Location Description	
	Planned Activities	FY20
7	Project Name	FY20 HouseCharlotte & Financial Assistance
	Target Area	City of Charlotte/ Mecklenburg County
	Goals Supported	Provide opportunities for homeownership.
	Needs Addressed	Financial support for homebuyers.
	Funding	HOME: \$1,779,141 Local HOME Match: \$456,850
	Description	This project consists of deferred forgivable loans and grants provided to low and moderate income households to assist in the purchase and financing of single family homes to support homeownership.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	300 households are estimated to benefit from this activity.
	Location Description	
	Planned Activities	2062741+173250 Downpayment assistance for homeonwnership.
8	Project Name	FY20 Out of School Time Grants
	Target Area	City of Charlotte/ Mecklenburg County
	Goals Supported	Promote business growth and a robust workforce.
	Needs Addressed	Grow businesses and a robust workforce.
	Funding	CDBG: \$815,007
	Description	Includes grants to organizations provided out of school enrichment activities to school aged children.

	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	1,000 students participate in activities.
	Location Description	
	Planned Activities	Provide out of school enrichment activities for LMI students.
9	Project Name	FY20 Optional Relocation
	Target Area	HOPWA Designated Service Area
	Goals Supported	Increase neighborhood sustainability.
	Needs Addressed	Short term rental assistance. Focused neighborhood redevelopment.
	Funding	CDBG: \$150,000
	Description	Funding for tenant relocation due to property code violations.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 20 households benefit from this service.
	Location Description	
10	Planned Activities	Relocation activities for households in substandard rental housing.
	Project Name	FY20 CARES Act Community Assistance Programs
	Target Area	City of Charlotte City of Charlotte/ Mecklenburg County HOPWA Designated Service Area
	Goals Supported	Respond to COVID related community impacts.
	Needs Addressed	Mitigate effects of COVID Pandemic.
	Funding	CDBG - CARES Act: \$3,514,923 ESG - CARES Act: \$1,765,572 HOPWA - CARES Act: \$416,283
	Description	Charlotte's projects related to COVID response.
	Target Date	9/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	The City plans to assist up to 3,500 households to mitigate the effects of the COVID pandemic.
	Location Description	Throughout the City of Charlotte.
	Planned Activities	The City of Charlotte will use current and new programs to respond to the COVID crisis. The City will provide assistance to homeowners and rentals struggling to make housing payments due to the current crisis. The City will also assist with households who need to move into new rental units through the provision of rental deposit and utility deposit assistance. Charlotte is partnering with homeless shelters to provide rental assistance, to temporarily relocate residents to more appropriate housing to create social distancing and provide other assistance to reduce the numbers of households entering the shelter. Of special concern our households with HIV/AIDS due to their special health needs. Charlotte will expand services to these clients to assist with social distances such as food delivery and food vouchers, additional vouchers as needed, and other services to mitigate coronavirus impacts.
11	Project Name	FY20 CARES Act Business Assistance Program
	Target Area	City of Charlotte City of Charlotte/ Mecklenburg County
	Goals Supported	Respond to COVID related community impacts.
	Needs Addressed	Mitigate effects of COVID Pandemic.
	Funding	CDBG: \$1,000,000
	Description	This program will provide emergency loans and grants to assist small businesses weather the current economic crisis.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Up to 100 businesses and 100 employees.
	Location Description	Throughout the City of Charlotte.
	Planned Activities	This program will provide emergency loans and grants to assist small businesses weather the current economic crisis.

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 859,035 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	
City of Charlotte	
City of Charlotte/ Mecklenburg County	85
HOPWA Designated Service Area	15

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

All funded programs and services are available throughout the City/County jurisdiction. The TLC for CLT program will be available in the Camp Greene, Lincoln Heights, Revolution Park and Washington Heights.

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	85
Non-Homeless	488
Special-Needs	20
Total	593

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	85
The Production of New Units	350
Rehab of Existing Units	140
Acquisition of Existing Units	18
Total	593

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

Discussion

The City will provide up to 350 down payment assistance loans, rehabilitate approximately 140 housing units and provide 85 households with rental assistance.

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

Introduction

Over the last few years Charlotte Housing Authority (CHA) has nearly completed its transformation from a monolithic agency to a family of companies operating under the CHA umbrella. The introduction of the Rental Assistance Demonstration (RAD) program in 2012 provided CHA with an opportunity to make this paradigm shift possible while still serving the needs of low- and moderate-income residents of Charlotte. To effectuate the RAD conversion and fully levy fees available for reinvestment, CHA has successfully advanced its 3 subsidiary organizations: Horizon Development Properties, Inc. (HDP), Blue Horizon Management Company (BHMC), and C.O.R.E. Programs, Inc. (CORE). Each RAD property has a separate ownership structure with each subsidiary company providing services to respective properties. This allows CHA to more equitably distribute resources across its portfolio and assign investments to respective properties based upon specified needs.

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

By the end of 2018, CHA had converted a total of 3,174 units to its Rental Assistance Demonstration (RAD), Project Based Voucher (PBV), platform. In 2018 CHA completed phase I of the Oaks at Cherry, thereby converting an additional 81 units to RAD, PBV. These units were leased by June 2018.

Conversion efforts pertaining to the 52 public housing units at CHA's Residence at Renaissance II property, located in West Charlotte, remain on schedule for completion by July 2019. The completion of the 136-unit Dillehay Courts site plan, will mark 100 percent conversion of CHA's public housing inventory to the RAD PBV platform. Complete conversion to RAD will better enable CHA to achieve major goals while safeguarding long term affordability of units without further burdening clients with increased rental costs in Charlotte's challenging market. The Dillehay Courts concept was updated to entail full site redevelopment through a phased approach. The Dillehay Courts redevelopment efforts are estimated to reach completion by the end of FY 2023.

Property and Asset Management Activities

To supplement the agency's RAD transformation, CHA has converted each former public housing development into a free-standing LLC, owned by Horizon Development Properties, Inc. (HDP), a wholly-owned subsidiary of CHA. Through the RAD conversion, CHA can 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. All this, complements CHA's advancements of its property management subsidiary Blue Horizon Management Company (BHMC), charged to oversee the property

management functions of communities owned by CHA and Horizon Development Properties (HDP).

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

CHA will continue to pursue strategies which empower low-income families to grow and thrive. The following remain key priorities so-as-to inspire this growth.

Family Self-Sufficiency Services. As of January 2018, CHA's Moving Forward Supportive Services (MFSS) Program, in combination with a Work Requirement Policy, now extends to recently converted RAD PBV sites, Dillehay, (the last property in CHA's portfolio solely dedicated to public housing) as well as to all HCV participants. The ultimate goal is to see these individuals/families exit subsidized housing to home ownership or market rate rental. As of December 2018, 49% of participants exit CORE (client service subsidiary of CHA that provides supportive services to CHA families) via home ownership market rate housing, or tax credit housing.

Housing Choice Voucher Homeownership Services.

CHA launched a Housing Choice Voucher Home Ownership program in 2016, *Destination Homeownership*, a program that offers 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. All households must attend a mandatory Open House and participate and successfully complete CHA tailored HUD- certified Homeownership Education and Counseling curricula. The program provides workshops and individualized counseling plans on budgeting, credit, the home buying process, and the proper roles and responsibilities of the lender and realtor.

Through this initiative, there were 18 new homeowners for the 2018 year. *Destination Homeownership* participants purchased pre-existing and new construction single family homes, townhomes, and homes built by Habitat for Humanity and accessed down payment assistance through partners such as: the North Carolina Housing Financing Agency, the City of Charlotte, CHA's challenging barriers program and the Housing Partnership.

Resident Advisory Council (RAC)/Resident Liaison Services. CHA dedicates full-time Client Services Department staff who are devoted to working with CHA leader residents, properly known as the Resident Advisory Council (RAC). This group represents CHA's diverse families and communities and is charged with encouraging their fellow residents to participate in various aspects of community life while

individually and collectively serving as a vital conduit to CHA leadership staff and Commissioners by keeping them aware of problems, concerns and needs through the CEO Roundtable convening in which the CEO and key staff meet monthly to gather valuable input.

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.

continued from above;

Real Estate Development Activities

The redevelopment of CHA's 16.2-acre site Strawn site, located in Charlotte's historic Dilworth neighborhood, is finally underway. Current plans for revitalization call for a mixed-use, mixed-income strategy that includes 725 residential units with 145 replacement units affordable to 30% AMI or below: 170 units in the renovated Strawn Tower, affordable to seniors at 30% of AMI and below, 70 new units for families or individuals at 65% of AMI and below, and 75 new units for families or individuals at 80% of AMI and below. The City has recently started the installation of storm water improvements. Land transfer documentation has been approved by the U.S. Department of Housing and Urban Development (HUD), so-as-to convert the property from CHA to Horizon Development Properties Inc. (HDP), the development subsidiary of CHA. HDP continues to work with its partner, the Fallon company and the City of Charlotte, to coordinate the start of vertical construction which will include 330,000 square feet of office space, 57,000 square feet of retail space, and a hotel featuring 180 rooms.

In 1993, the US Department of Housing and Urban Development (HUD) awarded the First Ward community one of the first Hope VI Grants in the country. CHA then leveraged the HOPE VI grant with Low Income Housing Credits (LIHTC), commercial debt, and soft loans from CHA and the Charlotte

Mecklenburg Partnership (CMHP) to redevelop what was then Earle Village into the vibrant 283 total mixed-income First Ward Place community that sits in its place today. CHA recently received Board authorization to recapitalize First Ward. With this, came a subsequent submittal of a 9% LIHTC application for Phase I of the project to acquire and renovate a total of 283 units. The next First Ward project objective entails completion of a Small Area Plan.

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 are continuing 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 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 ongoing funding for rental assistance with federal and local funds 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 following 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 FY2020, 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 completed a Lead Hazard Control Program in fiscal year 2016 and is currently operating a new grant awarded in fiscal year 2017. It will close out this grant in the FY2020 fiscal 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

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(I)(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.