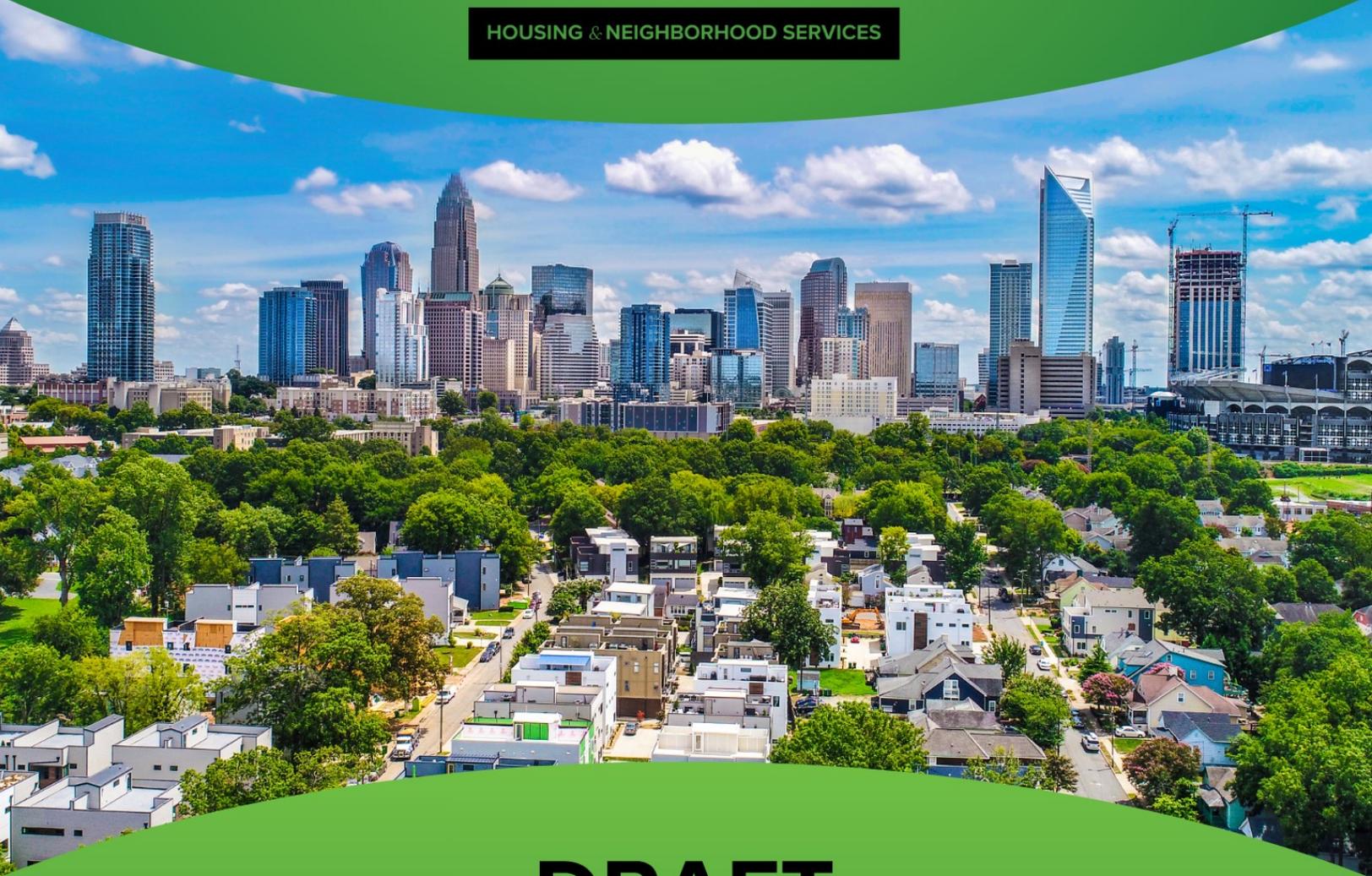




CITY OF
CHARLOTTE

HOUSING & NEIGHBORHOOD SERVICES



DRAFT
ANNUAL ACTION PLAN
HUD - FY 2026
City of Charlotte - FY 2027

Table of Contents

Executive Summary	1
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)	15
AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e) 20.....	
AP-35 Projects - 91.420, 91.220(d)	27
AP-38 Project Summary	28
AP-50 Geographic Distribution - 91.420, 91.220(f)	37
AP-55 Affordable Housing - 91.420, 91.220(g)	38
AP-60 Public Housing - 91.420, 91.220(h)	40
AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)	42
AP-70 HOPWA Goals - 91.420, 91.220 (l)(3)	44
AP-75 Barriers to affordable housing -91.420, 91.220(j)	45
AP-85 Other Actions - 91.420, 91.220(k)	47
Program Specific Requirements.....	50

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

1. Introduction

The City of Charlotte and Charlotte-Mecklenburg Regional Housing Consortium's 2026 Annual Action Plan covers the period from July 1, 2026, to June 30, 2027, year 2 of the City of Charlotte's five-year Consolidated Plan for HUD program years 2025-2029. The Plan identifies the city's critical 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

Community Development Block Grant Fund (CDBG) funds are used to assist with the development of sustainable neighborhoods by providing access to decent housing, a suitable living environment, and economic opportunities for low- and moderate-income persons. **HOME** funds support the construction and rehabilitation of affordable housing for low and moderate income, renters, and homeowners. **Emergency Solutions Grant (ESG)** funds help to prevent homelessness and address the housing and supportive service needs of homeless individuals and families. **Housing Opportunities for Persons with HIV/AIDS (HOPWA)** funds provide housing assistance and related supportive services for persons living with HIV/AIDS and their families.

Present inflation and rising housing costs continue to place significant pressure on vulnerable households. Charlotte's strong job market is resulting in a high demand for housing in the rental and purchase market. The combination of rising prices and inadequate wages makes it very challenging for many households to rent or buy affordable housing, especially those with incomes below 80% of the area median income.

In response to these challenges, the City of Charlotte remains committed to leveraging federal and local resources to increase affordable housing and economic opportunities. City leaders share a vision with the community of an increasingly equitable city that offers a range of housing options in areas of high opportunity. The city is steadfast in its commitment to providing resources aimed at protecting and supporting Charlotte's most vulnerable populations.

2. Summarize the objectives and outcomes identified in the Plan

The City of Charlotte's Plan builds off the successes of past plans and identifies seven goals for the year's activities:

1. Provide opportunities for homeownership
2. Improve existing housing stock
3. Increase neighborhood sustainability
4. Provide temporary rental assistance
5. Provide programs to support persons with HIV/AIDS
6. Assist households in crisis
7. Increase the supply of affordable rental housing

Some goals will be accomplished through continued funding of the city's housing rehabilitation programs and the House Charlotte down payment assistance program. Other goals will be accomplished by partnering with community agencies to rehabilitate and develop housing, provide emergency utility and rental assistance, and support programs that assist families with returning 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.

Review and approval of the Annual Action Plan by the City Council is a requirement for continued participation in federally funded housing and community development programs. The outlined activities in this plan address three statutory goals set by HUD:

- Provide Decent Housing
- Provide Suitable Living Environments
- Provide Expanded Economic Opportunities

3. Evaluation of past performance

The most recent Consolidated Annual Performance and Evaluation Report, covering the period between July 1, 2024, through June 30, 2025, includes the following accomplishments:

Affordable Housing Development and Rehabilitation

Through investments of Federal resources, the City supported the production of **262 affordable housing units**. These units were delivered through both new multifamily construction and rehabilitation of existing housing stock, ensuring long-term affordability for low- and moderate-income households. The City's financing helped close funding gaps for developers, while rehabilitation preserved critical affordable housing that might otherwise have been lost due to age or disrepair.

Homeownership Assistance

The City provided down-payment assistance to **159 households**, allowing first-time buyers to purchase homes in Charlotte's competitive market. This investment not only increased access to homeownership

for lower-income households but also contributed to neighborhood stability by helping families build equity and remain rooted in the community. The program was paired with homebuyer education to promote sustainable homeownership.

Tenant-Based Rental Assistance and Homelessness Prevention

More than **4,850 individuals** benefited from a combination of Emergency Solutions Grant (ESG) and HOME-funded Tenant-Based Rental Assistance. These programs provided vital support for households at risk of homelessness, covering rental payments and associated housing costs. By stabilizing housing situations for vulnerable residents, the City was able to prevent evictions, reduce shelter stays, and connect participants with supportive services to promote long-term housing stability.

Public Services

More than **250 residents** benefited from CDBG-funded public service activities, including deposit assistance, employment training, and youth services. These programs provided essential support to households by reducing barriers to housing, expanding access to job opportunities, and promoting positive development for young people.

4. Summary of Citizen Participation Process and consultation process

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

While developing the Annual Action Plan, the city consults with its housing and community development partners. These groups included non-profit organizations, Carolina's Care Partnership, the Continuum of Care, Dreamkey Inc., and INLIVIAN. These meetings provide an opportunity to build upon the extensive consultation that took place during the preparation of the city's 2025-2029 Consolidated Plan.

Additionally, the following community engagement will occur during the Action Plan development:

- Publishing advertisements for the two public forums and public hearings.
- Publishing a draft copy of the Plan on the City's website, with paper copies available upon request in English and Spanish. The draft Plan will be available for at least 30 days, from March 18, 2026, through April 17, 2026, for public review and comment.
- Holding two in-person forums on February 11, 2026, and February 17, 2026. During the forums, staff will provide an overview of the Plan, answer participants' questions, and provide participants with opportunities to make comments.
- City Council will hold a public hearing on April 13, 2026, during the council business meeting

5. Summary of public comments

Public engagement is ongoing

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 partners are dedicated to ensuring that all Charlotteans have access to safe, healthy, and vibrant communities and neighborhoods. The FY2026 Annual Action Plan has been developed to provide 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 essential services to the citizens of Charlotte-Mecklenburg.

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

1. Agency/entity responsible for preparing/administering the A

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

Narrative

N/A

Consolidated Plan Public Contact Information

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

1. Introduction

The City of Charlotte collaborates with numerous stakeholders, including local governments, nonprofit organizations and service providers in preparing the Annual Action Plan to achieve a 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 serves on the Charlotte-Mecklenburg Continuum of Care (CoC) board which works to coordinate and provide additional funding for homeless services. The city also participates on the A Way Home Advisory board, a public private partnership providing locally funded housing vouchers. The city also holds quarterly meetings with Charlotte-Mecklenburg Consortia members and nonprofit housing organizations to develop housing projects that serve the Charlotte Mecklenburg region.

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 of Charlotte recognizes the need for a coordinated effort between local governments, nonprofits and provider agencies in dealing with the challenges facing income constrained households. The City participates in the Continuum of Care, which oversees homeless services activities in the community. The City also a member of the Homelessness Services Network, a group of organizations working together on issues related to homelessness. Throughout the year, City Council offers public engagement opportunities to allow organizations and citizens the opportunity to speak directly to City Council about housing issues.

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

Emergency Solutions Grant allocation recommendations are developed by a review group that consists of Continuum of Care members. HMIS administration is managed by the Continuum of Care Governance Committee. By having Continuum of Care member organizations involved in

these activities, it ensures ESG and HMIS information and policies are frequently reviewed and understood by ESG grant administrators at the subrecipient agency and by HMIS users.

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

Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
Dreamkey Partners	Affordable Housing Developer/Housing Services	Housing Need Assessment Non-Homeless Special Needs Market Analysis	Provides input on affordable housing development, homeownership programs, and housing counseling services for low- and moderate-income residents.
Charlotte Mecklenburg Continuum of Care	Homeless Service Planning Organization	Homelessness Strategy Chronically homeless Families with children Veterans Unaccompanied youth Anti-poverty Strategy	Charlotte Mecklenburg Continuum of Care is the lead entity addressing homeless needs in the area.
InLivian	Public Housing Authority	Public Housing Needs Anti-poverty Strategy	Meetings are held to coordinate efforts to address affordable housing and develop sections of the plan related to public housing.
Mecklenburg County	Local Government/Social Service Provider	Homelessness, Supportive Services Housing Stability	Coordinates with the City on housing, homelessness services, and supportive service initiatives affecting low- and moderate-income residents.
Mecklenburg HOME Consortium	Housing Services Regional organization	Housing Need Assessment Market Analysis Anti-poverty Strategy Lead-based Paint Strategy	Housing Need Assessment, Market Analysis, Anti-poverty Strategy, Lead-based Paint Strategy. Consultation helps coordinate affordable housing priorities, funding strategies, and program implementation across consortium members.
Community Relations Committee	Fair Housing/Citizen Advisory Group	Community Development Needs	Provided community input and feedback through meetings and discussions related to neighborhood needs and housing priorities.

Table 2 – Agencies, groups, organizations who participated

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

N/A

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	Mecklenburg County	Both plans address servicing homeless households in Charlotte.
Housing CLT Framework	City of Charlotte	The Framework document is Charlotte's broad affordable housing strategy document. It encompasses all City housing activities including those in the Consolidated Plan.
Corridors of Opportunity	City of Charlotte	City Initiative to strategically invest in underserved Charlotte communities. Serves as links that connect people to resources and businesses needed to thrive.
2030 Transit Corridor System Plan	City of Charlotte	Addresses the need for access and mobility options through the expansion of transit services, customer amenities, pedestrian-friendly neighborhoods and integrating transit-oriented development policies.
Mecklenburg County Future 2040 Comprehensive Plan	Mecklenburg County	Provides a framework for decisions relating to land use, transportation, infrastructure, and other factors influencing the future of the City.

Table 3 – Other local / regional / federal planning efforts

Narrative

N/A

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	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish non-targeted/broad community outreach	None	None	N/A	
2	Newspaper Ad	Non-targeted/broad community outreach	None	None	N/A	

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	Public Meeting	Non-targeted/broad community	35	General program questions were asked of staff during the public forum related to several city programs' nature and qualification requirements	N/A	
4	Public Meeting	Non-targeted/broad community	19	General program questions were asked of staff during the public forum related to several city programs' nature and qualification requirements	N/A	
5	Internet Outreach	Non-targeted/broad community	None	A draft version of the plan will be posted starting March 18, 2026-April 17, 2026	N/A	www.charlottenc.gov/Streets-and-Neighborhoods/Housing

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)
6	Public Hearing	Non-targeted/broad community	None	A public hearing with City Council will be held on April 13, 2026	N/A	

Table 4 – Citizen Participation Outreach

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Expected Resources

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

Introduction

During program year 2026 the City of Charlotte expects to receive federal entitlement funding from HUD to support housing and community development activities. These resources include allocations from CDBG, HOME, ESG and HOPWA programs. In addition to annual entitlement allocations, the City anticipates receiving program income generated from previous years activities and anticipated funding from the city's 108 loan guarantee application and any remaining resources from prior years. The city anticipates leveraging federal resources with the City of Charlotte Housing Trust Fund and private financing from developers to support affordable housing.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				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	5,741,754	0	0	5,741,754	17,225,262	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				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	2,976,749	0	0	2,976,749	8,930,247	
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	3,858,201	0	0		11,574,603	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				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	487,113	0	0	\$487,113	974,226	
Section 108 Loan Guarantee	public - federal	Economic Development Housing Other	25,000,000	0	0	25,000,000	0	The Section 108 loan is a one-time resource. No additional loan funds are expected.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - local	Admin and Planning Financial Assistance Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership Public Services TBRA	0	0	0	0	0	

Table 1 - 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 strategically combines federal and local funding to support a wide range of housing and community development activities including administration and planning, financial assistance, homebuyer assistance, homeowner rehabilitation, multifamily rental new construction, rehabilitation, new construction for homeownership, public services and tenant based rental assistance. Local funds provided by city partners are leveraged to maximize the impact of federal investments. To match HOME funds, the city typically draws 75% of a project cost and the remaining amount from local funds on each HOME draw. The Emergency Solutions Grant matching funds are provided by subrecipients and verified annually through the city’s grant monitoring process.

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

The City of Charlotte has established a Surplus Land Policy. The policy requires all City land identified as surplus to be vetted for affordable housing uses prior to being released for other purposes or sold for revenue recapture. This approach ensures that publicly owned land is prioritized to help address local housing needs.

Discussion

N/A

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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 opportunities for homeownership	2025	2029	Affordable Housing	Citywide Low/Mod Eligible Countywide Low/Mod Eligible	Provide opportunities for homeownership	HOME: \$1,761,697.00 Section 108: \$5,000,000.00	Homeowner Housing Added: 8 Household Housing Unit Direct Financial Assistance to Homebuyers: 125 Households Assisted
2	Improve existing affordable housing stock	2025	2029	Affordable Housing	Citywide Low/Mod Eligible Countywide Low/Mod Eligible	Improve existing affordable housing stock	CDBG: \$1,182,411.00 ESG: \$500,000.00	Rental units rehabilitated: 25 Household Housing Unit Homeowner Housing Rehabilitated: 100 Household Housing Unit
3	Increase the supply of affordable rental housing	2025	2029	Affordable Housing	Citywide Low/Mod Eligible Countywide Low/Mod Eligible	Increase the supply of affordable rental housing	Section 108: \$5,000,000.00	Rental units constructed: 12 Household Housing Unit Rental units rehabilitated: 12 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide temporary rental assistance	2025	2029	Homeless	Citywide Low/Mod Eligible	Provide Temporary Rental Assistance	HOME: \$917,378.92	Tenant-based rental assistance / Rapid Rehousing: 60 Households Assisted
5	Increase neighborhood sustainability	2025	2029	Non-Homeless Special Needs	Citywide Low/Mod Eligible Countywide Low/Mod Eligible	Increase Neighborhood Sustainability	CDBG: \$3,161,263.00 Section 108: \$5,000,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 220 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Provide programs to support persons with HIV/AIDS	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs	HOPWA Designated Service Area	Provide programs to support special persons with HIV/AIDS	HOPWA: \$3,742,455.00	Tenant-based rental assistance / Rapid Rehousing: 110 Households Assisted Homelessness Prevention: 225 Persons Assisted Housing for Homeless added: 8 Household Housing Unit Housing for People with HIV/AIDS added: 26 Household Housing Unit Other: 348 Other
7	Provide assistance to households in crisis	2025	2029	Affordable Housing Homeless	Citywide Low/Mod Eligible Countywide Low/Mod Eligible	Provide assistance to households in crisis	ESG: \$487,113.00 RUSH - ESG Disaster Relief Grant: \$1,000,000.00	Tenant-based rental assistance / Rapid Rehousing: 85 Households Assisted Homeless Person Overnight Shelter: 2700 Persons Assisted Homelessness Prevention: 100 Persons Assisted Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Support Economic Development	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible Countywide Low/Mod Eligible	Support Economic Development Increase Neighborhood Sustainability	Section 108: \$5,000,000.00	Other: 1 Other
9	Repayment of the Section 108 Loan	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible Countywide Low/Mod Eligible	Provide opportunities for homeownership Improve existing affordable housing stock Increase the supply of affordable rental housing Support Economic Development Increase Neighborhood Sustainability	CDBG: \$250,000.00	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Program Administration	2025	2029	Admin and Planning for CDBG, HOME, HOPWA and ESG Programs	Citywide Low/Mod Eligible Countywide Low/Mod Eligible	Provide opportunities for homeownership Improve existing affordable housing stock Increase the supply of affordable rental housing Provide Temporary Rental Assistance Protect existing affordable housing Increase Neighborhood Sustainability	CDBG: \$1,148,350.00 HOPWA: \$115,746.00 HOME: \$297,674.00	Other: 1 Other

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Provide opportunities for homeownership
	Goal Description	Develop and implement multiple strategies to increase homeownership opportunities for low- and moderate-income Support households including but not limited to homeownership education, counseling, new home construction, neighborhood infrastructure, and down payment assistance programs.
2	Goal Name	Improve existing affordable housing stock
	Goal Description	To mitigate the effects of growth and facilitate aging in place, Charlotte will invest in several activities to improve existing multifamily and single-family housing stock. This includes a variety of housing rehabilitation projects and the acquisition of housing to preserve affordability.
3	Goal Name	Increase the supply of affordable rental housing
	Goal Description	Charlotte has an estimated 29,890 gap in housing for households at or below 80% of the median area income. The gap is especially pronounced for households below 30% and households with special needs. Charlotte will support rental housing through investments in new multifamily construction, land acquisition, and supportive housing initiatives.
4	Goal Name	Provide temporary rental assistance
	Goal Description	The City of Charlotte continues to experience significant numbers of households experiencing a crisis. The city will continue strategies that support housing stabilization for low-income families and includes programs that prevent the loss of a primary residence and various approaches to rental subsidies including short-term, long-term, and lease-up assistance.
5	Goal Name	Increase neighborhood sustainability
	Goal Description	The Goal is designed to invest in communities to preserve affordable housing, improve health and support community institutions. These goals are met through a variety of housing, community development, and public service programs.

6	Goal Name	Provide programs to support persons with HIV/AIDS
	Goal Description	HIV/AIDS remains a serious concern in the Charlotte Mecklenburg area. The city will continue to work with Carolinas CARE Partnership and network of area agencies that provide support to households living with this disease. These agencies will continue to provide housing information services, supportive services, substance abuse treatment and rental assistance as well as new and existing housing options to support the activities of daily living for these families.
7	Goal Name	Provide assistance to households in crisis
	Goal Description	It is evident from the data that many populations in Charlotte require special housing assistance. Homeless households and households at risk of homelessness can benefit from access to shelters, case workers, and a variety of programs that assist in the access and affordability to housing. Other programs such as housing repairs facilitate aging in place for elderly households and mobility improvement for persons with disabilities.
8	Goal Name	Support Economic Development
	Goal Description	The City will use CDBG dollars for activities that promote job creation and retention, self-sufficiency, Job-training and economic empowerment to qualified residents in the community. The city will seek out opportunities to utilize Section 108 funding to support economic development
9	Goal Name	Repayment of the Section 108 Loan
	Goal Description	Planned repayment of Section 108 Loan until the loan is paid in full
10	Goal Name	Program Administration
	Goal Description	Effective program management of HUD grant programs will ensure compliance with each respective grant and their regulations and that programs meet their established objectives.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The Annual Action Plan outlines projects under four entitlement grants. The City of Charlotte will continue implementing City Council priorities as described in the action plan. For the FY25 fiscal year, the city will provide housing rehabilitation, new construction, rental subsidies, down payment assistance, relocation, funding for HIV-related housing initiatives, emergency shelter, housing support, economic development opportunities and funding for the Safe Charlotte initiative.

#	Project Name
1	FY26 Administration
2	FY26 Housing Rehabilitation
3	FY26 Safe Charlotte & Other Public Services
4	FY26 CHDO Development
5	FY26 Homeownership Assistance & Consortia
6	Nonprofit Development Activities
7	FY26 Optional Relocation
8	FY26 Tenant Based Rental Assistance Contracts (25,26,27)
9	FY26 ESG Activities (25,26)
10	FY26 RUSH Activities (25,26)
11	FY26 HOPWA Funded Projects (25,26,27)
12	FY26 Section 108 Loan Guarantee Program
13	FY26 Section 108 Loan Repayment

Table 3 – Project Information

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

To ensure that community development activities are comprehensive and responsive, the plan focuses on distributing financing across a variety of programs. To start making a difference in Charlotte's communities, funding needs to be allocated to various project kinds to ensure that community development activities are comprehensive, the plan aims to create meaningful and measurable impacts across Charlotte's communities.

AP-38 Project Summary

Project Summary Information

1	Project Name	FY26 Administration
	Target Area	Citywide Low/Mod Eligible Countywide Low/Mod Eligible HOPWA Designated Service Area
	Goals Supported	Provide opportunities for homeownership Improve existing affordable housing stock Increase the supply of affordable rental housing Provide temporary rental assistance Increase neighborhood sustainability Provide programs to support persons with HIV/AIDS Provide assistance to households in crisis Program Administration
	Needs Addressed	Provide opportunities for homeownership Improve existing affordable housing stock Provide programs to support special persons with H Increase the supply of affordable rental housing Support Economic Development Increase Neighborhood Sustainability
	Funding	CDBG: \$1,148,350.00 HOPWA: \$115,746.00 HOME: \$297,674.00
	Description	Funding will be used to administer CDBG, HOME, ESG, and HOPWA projects
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide, Countywide
	Planned Activities	Funding will be used to administer CDBG, HOME, ESG, and HOPWA projects
	Project Name	FY26 Housing Rehabilitation

2	Target Area	Citywide Low/Mod Eligible Countywide Low/Mod Eligible
	Goals Supported	Improve existing affordable housing stock
	Needs Addressed	Increase the supply of affordable rental housing Increase Neighborhood Sustainability
	Funding	CDBG: \$1,132,141.00
	Description	Provide housing rehabilitation services for single and multifamily housing units providing no less than 51% LMI benefit. Services will be provided throughout the city geography.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	The city estimates that over 100 households will benefit from homeowner and renter housing rehab activities.
	Location Description	Throughout the Charlotte metro area.
	Planned Activities	Single and Multifamily Rehabilitation
3	Project Name	FY26 Safe Charlotte & Other Public Services
	Target Area	Citywide Low/Mod Eligible Countywide Low/Mod Eligible
	Goals Supported	Increase neighborhood sustainability
	Needs Addressed	Support Economic Development Increase Neighborhood Sustainability
	Funding	CDBG: \$861,263.00
	Description	Public services to increase community safety and deposit assistance for participating nonprofit organizations.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	220 or more households will benefit from these public services.
	Location Description	Throughout the city geography.
	Planned Activities	Projects funded under this category are applied for Safe Charlotte and other public service programs.

4	Project Name	FY26 CHDO Development
	Target Area	Citywide Low/Mod Eligible Countywide Low/Mod Eligible
	Goals Supported	Provide opportunities for homeownership Improve existing affordable housing stock Increase the supply of affordable rental housing Increase neighborhood sustainability
	Needs Addressed	Provide opportunities for homeownership Increase the supply of affordable rental housing Increase Neighborhood Sustainability
	Funding	HOME: \$446,514.00
	Description	This Project includes the rehabilitation and construction of single-family and multifamily housing by CHDO-eligible organizations.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Its estimated approximately 8 households will benefit from this project.
	Location Description	Throughout the Charlotte city limits.
	Planned Activities	Projects funded under this category are applied for by local CHDOs during a rolling RFP. Funding for single-family and multifamily new construction or rehabilitation is allowed.
5	Project Name	FY26 Homeownership Assistance & Consortia
	Target Area	Citywide Low/Mod Eligible Countywide Low/Mod Eligible
	Goals Supported	Provide opportunities for homeownership
	Needs Addressed	Provide opportunities for homeownership
	Funding	HOME: \$1,315,183.00
	Description	This project consists of deferred forgivable loans and grants to support homeownership. Funding is provided to low and moderate-income households to assist in the purchase and financing of single-family homes to support homeownership. Of this funding, no more than \$352,994 will be used for administrative activities.
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	This activity will provide homeownership opportunities for over 300 households
	Location Description	Throughout the Charlotte city limits.
	Planned Activities	Homeownership opportunities for LMI households.
6	Project Name	Nonprofit Development Activities
	Target Area	Citywide Low/Mod Eligible Countywide Low/Mod Eligible
	Goals Supported	Provide opportunities for homeownership Improve existing affordable housing stock Increase the supply of affordable rental housing Increase neighborhood sustainability
	Needs Addressed	Provide opportunities for homeownership Improve existing affordable housing stock Increase the supply of affordable rental housing Protect existing affordable housing Increase Neighborhood Sustainability
	Funding	CDBG: \$2,300,000.00
	Description	This project includes the housing activities and non-housing activities of nonprofit partners, affordable housing developers, and consortia members. City partners use this funding for new construction, down payment assistance, housing rehabilitation, acquisition, public facilities, public services, and infrastructure projects that improve the quality and resiliency of neighborhoods.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Over 300 persons will benefit from project investments.
	Location Description	Throughout the City of Charlotte focused on the wedge geography.
	Planned Activities	Rental and homeownership housing development.
7	Project Name	FY26 Optional Relocation
	Target Area	Citywide Low/Mod Eligible Countywide Low/Mod Eligible

	Goals Supported	Increase neighborhood sustainability
	Needs Addressed	Provide Temporary Rental Assistance Increase Neighborhood Sustainability
	Funding	CDBG: \$50,000.00
	Description	Funding for tenant relocation due to property code violations.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	25 rental households.
	Location Description	Throughout the Charlotte city limits.
	Planned Activities	This program provides optional relocation assistance to households residing in rental properties with code violations. Renter households are given the option of relocation if the landlord will not make timely repairs.
8	Project Name	FY26 Tenant Based Rental Assistance Contracts (25,26,27)
	Target Area	Citywide Low/Mod Eligible Countywide Low/Mod Eligible
	Goals Supported	Provide temporary rental assistance
	Needs Addressed	Provide assistance to households in crisis
	Funding	HOME: \$917,378.92
	Description	The project supports contracts with nonprofit partners who provide rental assistance to LMI households. Based on market conditions in Charlotte, the use of Tenant Based Rental Assistance is a vital part of the city's overall strategy to provide affordable housing units for low- and moderate-income households.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Over 60 households will benefit.
	Location Description	Throughout the Charlotte city limits.
	Planned Activities	Tenant Based Rental Assistance
	Project Name	FY27 ESG Activities (25,26)

9	Target Area	Citywide Low/Mod Eligible Countywide Low/Mod Eligible
	Goals Supported	Provide assistance to households in crisis
	Needs Addressed	Support Economic Development Increase Neighborhood Sustainability
	Funding	ESG: \$487,113.00
	Description	The city funds a broad range of activities under the Emergency Solutions Grant. These include programs and services that support homeless individuals and families, as requested by city funding partners.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Tenant-based rental assistance / Rapid Rehousing: 85 Households Assisted Homeless Person Overnight Shelter: 2700 Persons Assisted Homelessness Prevention: 100 Persons Assisted Other (HMIS): 1
	Location Description	Throughout the City of Charlotte.
	Planned Activities	ESG funding supports rapid rehousing, emergency shelter, homelessness prevention, HMIS utilization, and street outreach activities.
10	Project Name	FY26 RUSH Activities (25,26)
	Target Area	Citywide Low/Mod Eligible Countywide Low/Mod Eligible HOPWA Designated Service Area
	Goals Supported	Provide assistance to households in crisis
	Needs Addressed	Provide assistance to households in crisis
	Funding	RUSH - ESG Disaster Relief Grant: \$1,000,000.00
	Description	Services that support homeless individuals and families impacted by hurricane Helene, as requested by city funding partners.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Other: 1

	Location Description	Throughout the Charlotte city limits.
	Planned Activities	Programs and Services
11	Project Name	FY26 HOPWA Funded Projects (25,26,27)
	Target Area	HOPWA Designated Service Area
	Goals Supported	Provide programs to support persons with HIV/AIDS
	Needs Addressed	Provide programs to support special persons with HIV/AIDS
	Funding	HOPWA: \$3,742,455.00
	Description	This project provides programs and services support households with HIV/AIDS. These activities may include acquiring, renovating, and operating housing facilities. Housing funded with HOPWA will comply with HOPWA requirements concerning use.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Tenant-based rental assistance / Rapid Rehousing: 110 Households Assisted Homelessness Prevention: 225 Persons Assisted Housing for Homeless added: 8 Household Housing Unit Housing for People with HIV/AIDS added: 26 Household Housing Unit Other (Supportive Services): 348 Persons Assisted
	Location Description	Throughout the Charlotte city limits.
	Planned Activities	Supportive services and housing subsidy programs such as TBRA, permanent housing placements and STRMU.
12	Project Name	FY26 Section 108 Loan Guarantee Program
	Target Area	Citywide Low/Mod Eligible Countywide Low/Mod Eligible
	Goals Supported	Provide opportunities for homeownership Improve existing affordable housing stock Increase the supply of affordable rental housing Increase neighborhood sustainability Support Economic Development
	Needs Addressed	Increase Neighborhood Sustainability
	Funding	Section 108: \$25,000,000.00

	Description	The section 108 loan guarantee program will be used to address housing and neighborhood stability across Charlotte’s six designated Corridors of Opportunity, providing critical financing for property acquisition, rehabilitation, infrastructure enhancements, and strategic economic development activities aimed at significantly improving housing options, economic prospects, and community vitality for cost-burdened residents. The funds will be used for CDBG-eligible activities.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Other: 1
	Location Description	Citywide Low/mod Eligible
	Planned Activities	Infrastructure improvements and public facilities Acquisition Rehabilitation Adaptive Reuse Job Creation
13	Project Name	FY26 Section 108 Loan Repayment
	Target Area	Citywide Low/Mod Eligible Countywide Low/Mod Eligible
	Goals Supported	Repayment of the Section 108 Loan
	Needs Addressed	Provide opportunities for homeownership Improve existing affordable housing stock Increase the supply of affordable rental housing Support Economic Development Increase Neighborhood Sustainability
	Funding	CDBG: \$250,000.00
	Description	Repayment of the Section 108 loan.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Other: 1
	Location Description	Citywide Low/mod Eligible

Planned Activities	Repayment of the Section 108 loan.
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DRAFT

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

The City of Charlotte continues to experience rapid growth. In the past, lower-income communities were in the West, East, and North sides of Uptown while Uptown and South Charlotte remained predominately affluent communities. These areas now surrounding Uptown have undergone significant redevelopment and investment, resulting in increased property values and a more mixed-income residential pattern.

Geographic Distribution

Target Area	Percentage of Funds
Citywide Low/Mod Eligible	74
Countywide Low/Mod Eligible	1
HOPWA Designated Service Area	25

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City broadly allocates funding throughout the City based on the fund type and its eligible geography

Discussion

N/A

Affordable Housing

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

The City of Charlotte continues to face a significant shortage of housing affordable to households earning at or below 80% of the area median income (AMI). While the production of new affordable units remains a priority, increasing development pressures—particularly in and around the urban core—continue to threaten the long-term affordability of existing neighborhoods. To address this, the city is committed to both expanding the supply of affordable housing and preserving existing units as part of a balanced, comprehensive housing strategy. Additionally, the city supports a range of initiatives aimed at preventing and reducing homelessness. Through partnerships with local nonprofit housing providers, the City offers temporary rental assistance and other supportive services as part of a coordinated effort to promote housing stability and reduce homelessness across Charlotte.

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	342
Special-Needs	0
Total	342

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	60
The Production of New Units	145
Rehab of Existing Units	137
Acquisition of Existing Units	0
Total	342

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

Discussion

Homeowner Housing Added (CHDO): 8 Household Housing Unit
Direct Financial Assistance to Homebuyers: 125 Households Assisted

Rental units constructed: 12 Household Housing Unit
Rental units rehabilitated (HOME): 12 Household Housing Unit

Rental units rehabilitated (CDBG): 25 Household Housing Unit

Homeowner Housing Rehabilitated: 100 Household Housing Unit

Tenant-based rental assistance: 60 Households Assisted

DRAFT

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

Introduction

INLIVIAN is North Carolina's largest public housing authority, serving over 10,000 families through its 56 affordable housing developments, which includes 5,000 vouchers through the Housing Choice Voucher Program. INLIVIAN developments are spread throughout the City of Charlotte and Mecklenburg County. INLIVIAN's HCVs are concentrated in neighborhoods immediately west, north, and east of Uptown Charlotte, with comparatively fewer voucher families in south Charlotte. Promoting affordable, mixed-income communities and encouraging HCV clients to move to higher-opportunity neighborhoods—such as those with high-performing schools, low crime, and access to jobs and public transit—has been a key INLIVIAN priority in helping address Charlotte's economic mobility challenges. To that end, the agency has utilized HUD's Moving to Work (MTW) flexibilities to implement: Exception Payment Standards at the census tract level to offer higher rent amounts, a local Choice Mobility Program to facilitate moves into high-opportunity neighborhoods, incentives for landlords to participate in the HCV program, and expansion of the local supply of permanent mixed-income units through acquisition, rehabilitation, and development of permanent workforce, market rate, and affordable units in desirable neighborhoods.

Through the applicable plan period, MTW flexibility will continue to play a vital role in expanding the supply of affordable housing in Charlotte while also adapting key services necessary for families to seek self-sufficiency.

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

Since 2014, INLIVIAN has converted all of the agency's public housing developments to the HUD Rental Assistance Demonstration (RAD) program. Over the applicable planning period, INLIVIAN will continue leveraging its MTW status and local partnerships to inform a comprehensive method for preserving and building hard unit options in Charlotte for low-income families. The goal of INLIVIAN's Public Private Partnership (P3) Program is to work in concert with third-party developers to increase the number of affordable housing units in the City of Charlotte. INLIVIAN will continue utilizing these new communities to mainstream the agency's RAD vouchers to redevelop obsolete sites, thereby increasing the density and adding affordable units to the city's shrinking supply. These sites are all located in high-opportunity or moderate-opportunity areas by definition and are close to job opportunities, transit options, and well-performing public schools. This approach allows INLIVIAN clients to move into mixed-income communities not historically known as being federally subsidized.

One of INIVIAN's current Public-Private Partnership is the Trella Uptown development, which represents a true collaboration with Mecklenburg County. Situated in Uptown Charlotte, the property will feature 353 total apartments, of which 106 have been set aside for low-income families. Trella Uptown will begin its first phase of leasing in Q4 of 2025.

CORE, INLIVIAN's Supportive Services division, delivers supportive services to residents to help

them remove barriers and gain the necessary skills to achieve self-sufficiency. CORE's primary goal is to help families become financially stable and decrease their dependence on housing subsidies. Life Coaches work directly with families to identify barriers and coordinate resources to address these barriers. INLIVIAN's Family Self Sufficiency (FSS) program, Opportunity Housing, Destination Homeownership, Parent Child Plus Program, Youth Services Program, and Senior & Disabled Program services assist families in obtaining individualized goals.

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

INLIVIAN's Resident Advisory Council (RAC) serves as the leadership advisory body for families who live in the agency's assisted housing communities. The advisory body is comprised of all the presidents from residents' organizations within our portfolio of communities. The Resident Advisory Council encourages residents to participate in all aspects of community life and serves as a liaison to INLIVIAN staff and Commissioners. RAC officers have attended numerous workshops and seminars on leadership and building community-based organizations. The goals of the RAC are:

- To increase the number of resident organizations in INLIVIAN's portfolio of communities
- To increase resident involvement in community activities
- To enhance the organization's relationship with staff and Charlotte-Mecklenburg Police Department

Regarding the promotion of homeownership, INLIVIAN has an established Destination Homeownership Program. In this program, participants are able to utilize the Housing Choice Voucher subsidy towards mortgage payments or as downpayment assistance. The program assists voucher holders in bridging the affordability gap to make homeownership in Mecklenburg County a reality. The program provides participants with certified life coaching, case management, financial literacy, employment referrals, and job training.

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

N/A

Discussion

N/A

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

Introduction

The City of Charlotte will continue to collaborate with its many community partners to focus on addressing homelessness across the Charlotte-Mecklenburg area. Sustained support and coordination among local agencies and service providers remain essential to reducing homelessness and ensuring residents have access to safe and stable housing.

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 of Charlotte will continue to collaborate with its many community partners to focus on addressing homelessness across the Charlotte-Mecklenburg area. Sustained support and coordination among local agencies and service providers remain essential to reducing homelessness and ensuring residents have access to safe and stable housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will continue to fund emergency shelters that serve individuals and families, including those impacted by domestic violence or sex trafficking. Support will also continue for transitional housing programs serving adults, young adults and veterans. The plan includes funding for services that assist individuals in accessing benefits and resources, with the goal of securing permanent housing and achieving independent living.

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 will support efforts to reduce homelessness by participating in the local Coordinated Entry process, expanding rental assistance, and maintain funding for individuals at risk of homelessness. We will also continue to finance below-market-rate housing and units with supportive services to increase

access to stable, affordable housing for cost burden 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 city will continue to support the local coordinated Entry process, including diversion services to help reduce reliance on emergency shelter. For individuals discharged from publicly funded institutions or systems of care who cannot be diverted, the city will maintain support for emergency shelter, rapid rehousing, and housing stabilization services.

Discussion

N/A

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	200
Tenant-based rental assistance	110
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	30
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	350
Total	690

DRAFT

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

Introduction

Public policies at the local, regional, and state levels have significantly influenced affordable housing and residential investment in Mecklenburg County. Certain regulations and legislative measures have inadvertently hindered the development and availability of affordable housing options.

1. Exclusionary Zoning Practices:

Historically, Charlotte and Mecklenburg County's zoning laws have favored single-family homes, limiting the construction of multifamily units. This preference has restricted housing density and diversity, contributing to increased housing costs and limited affordable options. According to The Century Foundation, such zoning regulations often prevent denser housing developments, thereby exacerbating segregation and educational inequity.

2. State-Level Restrictions:

North Carolina state policies have imposed limitations that affect local affordable housing initiatives. The state prohibits rent control, inclusionary zoning, and impact fees, tools that jurisdictions like Charlotte and Mecklenburg County could utilize to manage housing affordability. As reported by The Charlotte Observer, these bans hinder municipal efforts to create and maintain affordable housing, leaving cities with fewer mechanisms to address the housing crisis.

3. Land Use Regulations:

Local land use policies, including zoning laws, have constrained property owners' abilities to develop diverse housing types. The University of North Carolina at Charlotte's Urban Institute highlights that a significant portion of zoned land in the Mecklenburg County region is designated for detached single-family housing. This restriction limits the development of multifamily units, thereby reducing the availability of affordable housing.

4. Impact of the Unified Development Ordinance (UDO):

Charlotte's Unified Development Ordinance (UDO) aims to address some of these challenges by allowing multifamily housing in areas previously restricted to single-family homes. However, the UDO has faced criticism for potentially increasing housing costs due to certain design and development standards. An economic analysis of the UDO indicates that specific limitations, such as sidewall restrictions, could impact housing yields and costs, potentially deterring affordable housing development.

While Mecklenburg County has made efforts to reform policies to promote affordable housing, existing local and state regulations continue to pose challenges. Addressing these issues requires a comprehensive review and modification of policies to foster an environment conducive to affordable

residential investment.

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

Public policies at the local, regional, and state levels have significantly influenced affordable housing and residential investment in Mecklenburg County. Certain regulations and legislative measures have inadvertently hindered the development and availability of affordable housing options.

Discussion

The City of Charlotte faces ongoing challenges in providing affordable housing due to limited funding, escalating land and construction costs, aging housing stock, and restricted access to credit for income-constrained households. To address these issues, the City utilizes resources such as the Housing Trust Fund to offer gap financing for new developments and the preservation of existing units. However, the increasing demand for funding, coupled with rising land values and construction expenses, has intensified the need for deeper subsidies to maintain affordability.

The median sales price for a single-family home in Mecklenburg County has reached \$441,000 as of March 2025, marking a 1.4% increase from the previous year. Continued increases in home prices contribute to ongoing housing affordability challenges for many residents. For households earning at or below 80 percent of the Area Median Income (AMI), the cost of purchasing a home at current market prices often exceeds affordable housing thresholds, limiting homeownership opportunities and increasing demand for affordable rental housing.

Another barrier to affordable housing is Charlotte-Mecklenburg's aging housing stock. Older homes often require significant rehabilitation work to meet the minimum safety standards. These properties are also susceptible to acquisition by investors, potentially reducing the availability of naturally occurring affordable housing. Access to mortgage financing remains a barrier, particularly for first-time and cost-burdened buyers, due to stringent credit requirements and higher insurance premiums. The City is committed to mitigating these barriers through strategic investments, partnerships with nonprofit and private developers, and policies aimed at preserving existing affordable housing, increasing the production of new units, and expanding homeownership opportunities.

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

Introduction

The delivery of housing and support services to qualifying households and individuals in Charlotte-Mecklenburg involves coordination among public agencies, private sector partners, and non-profit participation at the local, state, and federal levels. The following sections detail the services to be provided, their delivery method, and how various programs and agencies work together to create a comprehensive strategy for addressing housing needs.

Actions planned to address obstacles to meeting underserved needs

Underserved needs remain significant, including a severe shortage of affordable housing units for qualified households, especially those with extremely low incomes and individuals with special needs as well as insufficient funding to rapidly rehouse individuals and families experiencing homelessness.

To address these obstacles, the city will take the following actions:

- Provide gap funding for housing developments that will serve low and very-low-income households
- Seek proposals and set aside funding for housing developments that will provide housing and services for special needs populations
- Provide housing subsidies designed to quickly rehouse households experiencing a housing crisis such as homelessness

Actions planned to foster and maintain affordable housing

A significant portion of the city's federal funding expenditures is devoted to a diverse housing strategy designed to build and maintain housing that is affordable for low- and moderate-income households. For city residents, Charlotte offers a variety of housing rehabilitation programs. These programs help older residents age in place while stabilizing currently existing naturally occurring affordable single-family dwelling units. Charlotte also offers a multimillion-dollar down payment assistance program for single-family home purchases. Charlotte uses its Housing Trust Fund to leverage federal funding. The trust fund invests \$50 million in housing investment every two years, largely serving as gap financing to encourage the construction of new affordable housing units in the city.

Actions planned to reduce lead-based paint hazards

In FY23, The City of Charlotte received \$2,907,037.07 in federal assistance from the U.S. Department of Housing and Urban Development for the Lead-Based Paint Hazard Control Grant Program and \$666,000 from the Office of Lead Hazard Control and Healthy Homes as Healthy Homes Supplemental Funding for a total of \$3,573,037.07. Under this new grant, approximately 180 homes will be inspected, and risk

assessed for lead-based paint hazards. Approximately 100 homes will have hazard control activities (testing, inspections, and housing rehabilitation activities to reduce lead hazards).

Out of the 100 homes, all 100 homes are expected to receive repairs to directly address health and safety concerns identified within the home funded through the Healthy Homes Supplement. The program aims to perform lead testing and lead hazard control activities.

The city will further integrate lead-safe work practices and healthy homes evaluations into all city rehabilitation programs and provide technical assistance as requested to contractors on the Housing Bidder's Lists regarding lead-safe work practices. The city will encourage Code Enforcement officials to make referrals to LeadSafe Charlotte and enforce code requirements regarding the elimination of deteriorated paint. 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 five ug/l or above

Actions planned to reduce the number of poverty-level families

The City of Charlotte and Mecklenburg County continue to implement a range of strategies to expand economic opportunities and support pathways to self-sufficiency for income constrained residents. Many of these efforts are integrated into the priorities of the City of Charlotte Housing & Neighborhood Services, the Mecklenburg County Department of Social Services, and INLIVIAN. Some of the strategies aimed at reducing poverty in Charlotte-Mecklenburg include:

- **Mecklenburg County's Work First Family Assistance:** This program provides short-term cash assistance and Medicaid coverage to eligible families with minor children. It also included job readiness training and employment support services to help families achieve long term self-sufficiency.
- **INLIVIAN'S Family Self-Sufficiency Program:** Offers participants a structured path to economic independence through access to services that include childcare, counseling, training, transportation, and job training.
- **NCWorks Career Centers/Local Job-Link system:** These centers connect job seekers to employment, skills training, career counseling, and resume development services. They serve as a central hub for accessing workforce resources in Charlotte-Mecklenburg.

Mayor's Youth Employment Program (MYEP): This program provides high school youth students with paid summer internships that help them explore careers, build professional skills, and gain real world

experience, supporting long term economic mobility.

Actions planned to develop institutional structure

The Charlotte-Mecklenburg area maintains a well-established network of public and local nonprofit organizations that provide services from emergency shelters to first-time homeownership. INLIVIAN manages all public housing developments in Charlotte Mecklenburg and administers the Housing Choice Voucher Program. The City also works closely with DreamKey Partners on projects involving homeowner development to financial education. The city will continue to rely on these partnerships to carry out HUD-funded housing and community development goals. The city participates in various advisory boards and coalitions, including the Charlotte-Mecklenburg Continuum of Care Board, which provides valuable input on service delivery, identify gaps and recommend improvements for streamline program implementation.

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

The Charlotte-Mecklenburg area maintains a well-established network of public and local nonprofit organizations that provide services from emergency shelters to first-time homeownership. INLIVIAN manages all public housing developments in Charlotte Mecklenburg and administers the Housing Choice Voucher Program. The City also works closely with DreamKey Partners on projects involving homeowner development to financial education. The city will continue to rely on these partnerships to carry out HUD-funded housing and community development goals. The city participates in various advisory boards and coalitions, including the Charlotte-Mecklenburg Continuum of Care Board, which provides valuable input on service delivery, identify gaps and recommend improvements for streamline program implementation.

Discussion

The City of Charlotte continues to collaborate with nonprofit partners to strengthen service delivery and improve outcomes for residents. Ongoing Performance evaluation and community feedback help shape effective programs and create strong partnerships that better meet the needs of cost-burdened households.

Program Specific Requirements

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

Introduction

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.

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
0
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
0
used during the year to address the priority needs and specific objectives
0
identified in the grantee's strategic plan
 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
0
planned use has not been included in a prior statement or plan.
 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

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 use its HOME funds to provide homebuyer down payment 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:

N/A

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 Minimum 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 based on the specifics of each HOME-funded development or program.

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.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

N/A as the City does not have a preference

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services

received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A as the City does not have a preference

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A as the City does not have a preference

Emergency Solutions Grant (ESG)

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

The City's Written Standards for providing ESG assistance has been included as an attachment

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 risk of homelessness, to an existing available shelter/housing resource in our community. Utilizing CA, households experiencing homelessness (or at risk of 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, Emergency Shelter, Prevention Services, Street Outreach, and HMIS. Funding allocations are made on the basis of the 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 representation of a currently homeless or formerly homeless individual participating in the ESG funding review committee.

5. Describe performance standards for evaluating ESG.

All ESG 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