

**CHARLOTTE MECKLENBURG
HOME-American Rescue Plan (ARP)
Allocation Plan
Draft Amendment #1**

*Public Comment Period
September 17, 2025 through October 2, 2025.*

Participating Jurisdiction: Charlotte, NC

Introduction

In September 2021, the U.S. Department of Housing and Urban Development (HUD) announced the allocation of \$11,566,783 in a new grant called the Home Investment Partnerships Grant American Relief Plan (HOME-ARP) to the City of Charlotte as the Participating Jurisdiction. The City of Charlotte also serves as the lead entity for the consortium which includes Charlotte, Mecklenburg County, Mint Hill, Matthews, Davidson, Huntersville, Cornelius and Pineville.

In May 2025, HUD provided notification that they made an “administrative error in the allocation of HOME-ARP funds” and as a result HUD provided the City of Charlotte with an additional \$17,336.00. This revised the total amount awarded from \$11,566,783 to \$11,584,119 and required this allocation plan to be amended.

The purpose of HOME-ARP funds is to provide homelessness assistance and supportive services through several eligible activities. Eligible activities include acquisition and development of non-congregate shelter, tenant based rental assistance, supportive services, HOME-ARP rental housing, administration and planning, and nonprofit operating and capacity building assistance. A certain portion of HOME-ARP funds must assist people in HOME-ARP “qualifying populations”, which include:

- Sheltered and unsheltered homeless populations, as defined in 24 CFR 91.5, Homeless (1), (2), or (3)
- Currently housed populations at risk of homelessness, as defined in 24 CFR 91.5, At Risk of Homelessness (1), (2), or (3)
- Those Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined:
 - Includes any individual or family who is fleeing, or is attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking. This population includes cases where an individual or family reasonably believes that there is a threat of imminent harm from further violence due to dangerous or life-threatening conditions that relate to violence against the individual or a family member, including a child, that has either taken place within the individual’s or family’s primary nighttime residence or has made the individual or family afraid to return or remain within the same dwelling unit. In the case of sexual assault, this also includes cases where an individual reasonably believes there is a threat of imminent harm from further violence if the individual remains within the same dwelling unit that the individual is currently occupying, or the sexual assault occurred on the premises during the 90-day period preceding the date of the request for transfer.
 - Domestic violence, which is defined in 24 CFR 5.2003 includes felony or misdemeanor crimes of violence committed by:
 - 1) A current or former spouse or intimate partner of the victim (the term “spouse or intimate partner of the victim” includes a person who is or has been in a social relationship of a romantic or intimate nature with the victim, as determined by the length of the relationship, the type of the relationship, and

- the frequency of interaction between the persons involved in the relationship);
- 2) A person with whom the victim shares a child in common;
- 3) A person who is cohabitating with or has cohabitated with the victim as a spouse or intimate partner;
- 4) A person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction receiving HOME-ARP funds; or
- 5) Any other person against an adult or youth victim who is protected from that person's acts under the domestic or family violence laws of the jurisdiction.

➤ Dating violence which is defined in 24 CFR 5.2003 means violence committed by a person:

- 1) Who is or has been in a social relationship of a romantic or intimate nature with the victim; and
- 2) Where the existence of such a relationship shall be determined based on a consideration of the following factors:
 - a) The length of the relationship;
 - b) The type of relationship; and
 - c) The frequency of interaction between the persons involved in the relationship.

➤ Sexual assault which is defined in 24 CFR 5.2003 means any nonconsensual sexual act proscribed by Federal, Tribal, or State law, including when the victim lacks capacity to consent.

➤ Stalking which is defined in 24 CFR 5.2003 means engaging in a course of conduct directed at a specific person that would cause a reasonable person to:

- 1) Fear for the person's individual safety or the safety of others; or
- 2) Suffer substantial emotional distress.

➤ Human Trafficking includes both sex and labor trafficking, as outlined in the Trafficking Victims Protection Act of 2000 (TVPA), as amended (22 U.S.C. 7102). These are defined as:

- 1) *Sex trafficking* means the recruitment, harboring, transportation, provision, obtaining, patronizing, or soliciting of a person for the purpose of a commercial sex act, in which the commercial sex act is induced by force, fraud, or coercion, or in which the person induced to perform such act has not attained 18 years of age; or
- 2) *Labor trafficking means* the recruitment, harboring, transportation, provision, or obtaining of a person for labor or services, through the use of force, fraud, or coercion for the purpose of subsection to involuntary servitude, peonage, debt bondage, or slavery.

- Other families requiring services or housing assistance to prevent homelessness, as defined:
 - Households who have previously met HUD's definition of Homeless (24 CFR 91.5) and are currently housed who need additional housing assistance or supportive services to avoid a

return to homelessness.

- Those at greatest risk of housing instability or in unstable housing situations, as defined:
 - Households that have an annual income that is less than or equal to 30% of the area median income, as determined by HUD and is experiencing severe cost burden; or
 - Households that have an annual income that is less than or equal to 50% of the area median income, as determined by HUD, AND meets HUD’s definition of “At risk of homelessness” (24 CFR 91.5(1)).

To receive funding, the City of Charlotte must develop and submit to HUD a HOME-ARP Allocation Plan, which describes the distribution of HOME-ARP funds and identifies any preferences for eligible activities. The development of the HOME-ARP Allocation Plan must also be informed through stakeholder consultation and community engagement.

Consultation

Summarize the consultation process:

The City of Charlotte is committed to ensuring all Charlotte-Mecklenburg residents have the opportunity to learn, understand and provide comments regarding HOME-ARP activities and community needs. While developing the plan, the city consulted with its housing and community development partners. These partners included nonprofit organizations, Charlotte Community Relations, United Way, Veteran Administration, Inlivan and the Continuum of Care. Emails were sent to organizations on November 24, 2021 seeking feedback and requested they be returned in writing via email to the Housing Manager by no later than December 10, 2021 as noted in the request. Mecklenburg County as the lead agency for the Continuum of Care (CoC) released the requested for feedback on behalf of the City of Charlotte via their email distribution list. This listserv included 490 individual providers or community advocates representing: emergency shelters, ESG/COC/HOPWA/HOME-TBRA subrecipients, substance abuse, criminal justice system, healthcare, civil rights and fair housing, affordable housing developers, and person with disabilities, and persons fleeing, attempting to flee domestic violence, dating violence, sexual assault, stalking or human trafficking. The comment period deadline and way to submit feedback was the same for the organizations on the CoC listserv as organizations receiving a direct email from the City of Charlotte.

Based on partner feedback, a needs assessment, and gap analysis the city developed a draft plan which was made available for 30 days for review and comment online. Finally, City Council held a public hearing prior to approving the plan. Citizen engagement results in better plans that more wholly reflect the needs and aspirations of all Charlotteans.

List the organizations consulted, and summarize the feedback received from these entities.

Agency/Org Consulted	Type of Agency/Org	Method of Consultation	Feedback
United Way Of Central Carolinas	Funder/Nonprofit	Email	Recommend funding: Eligible City of Charlotte residents receiving services through ESG-CV funds currently funded by the City of Charlotte and the State of North Carolina; United Way (Program Administration and Compliance), Socialserve (Housing), and case management agencies (existing nonprofits providing ongoing support); Continue to subsidize the rent for eligible families to ensure they have the time to continue their path to self-sufficiency; Continue to provide ongoing case management services and outpatient health services such as mental health, substance use, and primary healthcare along with job training, life skills assistance, and assisting with food insecurity; Continue to provide housing navigation services to clients to assist with subsidy, legal agreements, and landlord-tenant issues; Continue to provide overall program management to the agencies including fiscal sponsorship, direct client support, grant compliance, policy work, data collection, and evaluation activities.
Mecklenburg County	Funder/Local Government	Email	No Comment
Inlivian	Housing Provider/PHA	Email	No Comment
Veterans Administration	Housing Provider/VA	Email	No Comment
DreamKey Partners	Affordable Housing Developer/ Nonprofit	Email	No Comment
Salvation Army	Service Provider/ Nonprofit	Email	No Comment

Homeless Services Network	Service Providers/Community Advocates	Email	No Comment
Roof Above	Service Provider/Nonprofit	Email	No Comment
Charlotte Community Relations	Fair Housing Education/Enforcement	Email	No Comment
Charlotte-Mecklenburg Continuum of Care Agencies	Services Providers/Community Advocates/Local Government	Email	No Comment

Public Participation

Describe the public participation process, including information about and the dates of the public comment period and public hearing(s) held during the development of the plan:

The Charlotte-Mecklenburg HOME-American Rescue Plan (ARP) Allocation Plan was made available online at <https://charlottenc.gov/HNS/Housing/Strategy/Pages/default.aspx> for public comment from February 24, 2022 through March 25, 2022.

The Charlotte City Council held a public hearing on the Charlotte-Mecklenburg HOME-American Rescue Plan (ARP) Allocation Plan on February 28, 2022. Citizens were able to sign up to speak, by signing up online at <https://charlottenc.gov/CityClerk/Pages/Speak.aspx> or calling 704.336.2248 for assistance.

The Charlotte-Mecklenburg HOME-American Rescue Plan (ARP) Allocation Plan Amended Plan was made available online at <https://charlottenc.gov/HNS/Housing/Strategy/Pages/default.aspx> for public comment from September 17, 2025 through October 2, 2025.

Summarize the comments and recommendations received through public participation process:

One recommendation was made during the 2022 public comment period to use funding to continue to support households (financial assistance and case management) that received ESG-CV funds to ensure housing stability through a partnership with United Way, Socialserve and Case Management Agencies.

Summarize the comments or recommendations not accepted and state the reasons why:

Recommendation made during 2022 public comment period was accepted.

Needs Assessment and Gaps Analysis

	Homeless												
	Current Inventory					Homeless Population				Gap Analysis			
	Family		Adults Only		Vet	Family (Households and Individuals) ¹	Adults (Individuals)	<u>Children Only</u> (Individuals)	Victims of DV (Individuals)	Family		Adults Only	
	# of Beds	# of Units	# of Beds	# of Units	# of Beds					# of Beds	# of Units	# of Beds	# of Units
Emergency Shelter**	535	7	721	11	55*	<u>172</u> : 580	849	3	71	-45	N/A	-128	N/A
Transitional Housing	103	25	215	215	31*	<u>17</u> : 70	170	0	4	N/A	N/A	N/A	N/A
Rapid Re-Housing	679	211	178	139	36*	N/A	N/A	N/A	N/A	-514 ²	-154 ³	-140 ⁴	N/A
Permanent Supportive Housing	413	118	945	915	434*	N/A	N/A	N/A	N/A	-59 ⁵	-16 ⁶	-367 ⁷	N/A
Other Permanent Housing	264	87	47	47	N/A	N/A	N/A	N/A	N/A	-112	-33	-37	N/A
Sheltered Homeless	638	32	936	226	86	<u>189</u> : 650	1025	3	75	N/A	N/A	N/A	N/A
Unsheltered Homeless	N/A	N/A	N/A	N/A	N/A	<u>0</u> : 0	269	0	5	N/A	N/A	N/A	N/A

Data: 2021 Point in Time Count and Housing Inventory Count

¹ For families, both the number of household and individuals are provided. This is because to identify the gap for permanent housing, the household is needed to align with the apartment unit (which could be a 1-bedroom or larger), rather than the number of beds.

² This number reflects a proportion (81%) of the difference between the total number of individuals in families experiencing homelessness on the night of the Point-in-Time Count and the total number of individuals in families experiencing chronic homelessness on the night of the Point-in-Time Count. This calculation is based upon the assumption that 81% of households experiencing homelessness will need rapid re-housing (short-term subsidy) which is the current composition of permanent housing beds.

³ This number utilizes the same proportion of currently occupied permanent housing units to beds for family households.

⁴ This number was calculated following the same method as used for families.

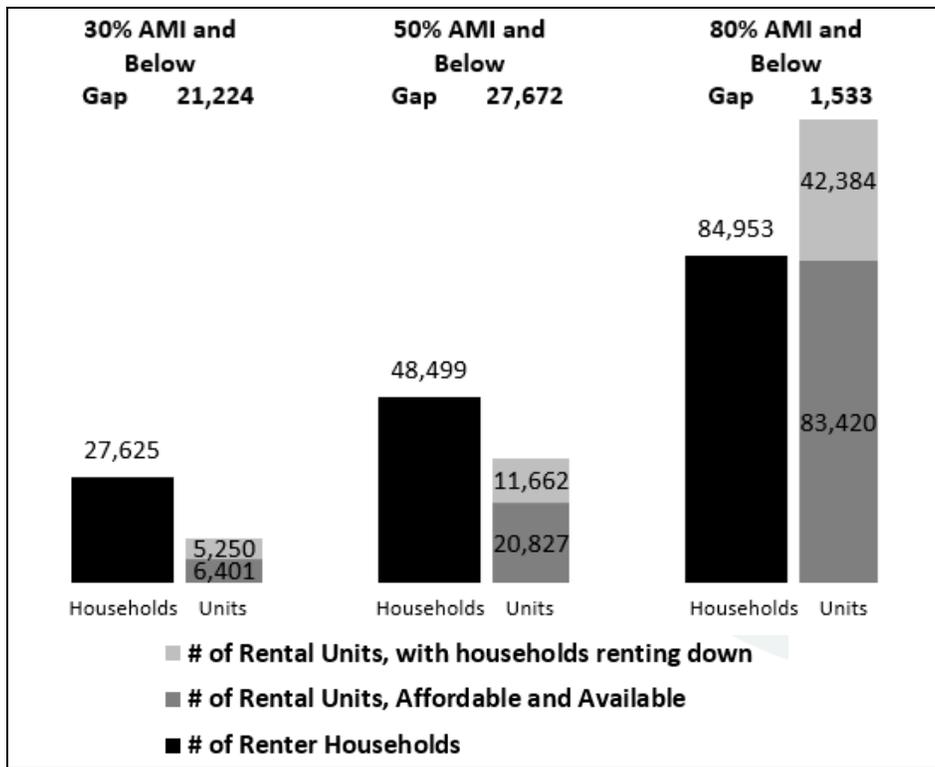
⁵ This number reflects the total number of individuals in family households experiencing chronic homelessness on the night of the Point-in-Time Count, and therefore, likely in need of Permanent Supportive Housing. Like all data from the Point-in-Time Count, this is likely an undercount of the total need.

⁶ This number reflects the total number of family households experiencing chronic homelessness on the night of the Point-in-Time Count, and therefore, likely in need of Permanent Supportive Housing. Like all data from the Point-in-Time Count, this is likely an undercount of the total need.

⁷ This number reflects the total number of adult individuals (not in families) experiencing chronic homelessness on the night of the Point-in-Time Count, and therefore, likely in need of Permanent Supportive Housing. Like all data from the Point-in-Time Count, this is likely an undercount of the total need.

⁸ Data included in this gap analysis is from the 2021 Point-in-Time Count, which reflects a snapshot of the number of people experiencing homelessness (need) and the number of beds available to temporarily and permanently house them (capacity). It is important to note that need and capacity not included as part of the Point-in-Time Count is not reflected in this data (which refers to both organizations and the time period for the rest of the year); therefore, this gap analysis represents a portion of the overall gap in the community.

OPTIONAL Housing Needs Inventory and Gap Analysis Table



The housing gap is calculated as the difference in the number of households and the number of affordable and available rental units at each level of AMI.

The gap in affordable rental housing is partly a function of rental mismatch – that is, households that are renting down in AMI level, either by necessity or by choice. In 2019, rental mismatch contributed to a gap at all levels of AMI, even at <80% AMI where there were more units (supply) than households (demand).

Describe the size and demographic composition of qualifying populations within the PJ’s boundaries:

As of December 31, 2021, there are 2884 individuals experiencing homelessness in Charlotte-Mecklenburg. This total includes 1839 single individuals (of which 77 are unaccompanied youth); and 326 families (comprised of 1069 people). Included in the total of 2884 individuals are 181 homeless Veterans, and 485 individuals who are experiencing chronic homelessness. From October 2021 through December 2021, the Charlotte-Mecklenburg Coordinated Entry (CE) System reported 1,749 households seeking housing assistance of which 1,434 were from a household that were at imminent risk of homelessness or were currently experiencing homelessness. During this same reporting period, 69 households seeking housing assistance through CE reported they were either fleeing or a survivor of domestic violence. In January 2022, the number had risen to 87 households.

In Charlotte-Mecklenburg, individuals who identify as Black/African American continue to experience homelessness at rates much higher than their proportion of the Mecklenburg County population (76% vs. 31%) while whites experience homelessness at a rate much lower than their prevalence in the population (4% vs 47%). Asian individuals have a prevalence of <1% in the homeless population but comprise 6% in overall population of Mecklenburg County. Individuals who identify as Hispanic/Latino have a prevalence of 4% in

the homeless population but comprise 13% of the Mecklenburg County population. In addition, the average length of time to housing for individuals identifying as Black/African American was 405 days; this compares to 453 days for those who identified as white; and 369 days for those who identified as multiracial. For those who identified as Hispanic/Latino, the average length of time to housing was 386 days, versus 364 days for those who identify as Non-Hispanic/Non-Latino.

Between July 2020 and June 2021, 83,162 renter households were determined to be cost-burdened households. Cost burdened is defined as a household spending more than 30% of their income on housing related expenses. Additionally, 13,969 formal evictions were filed with 4,836 formal evictions granted (Note: Courts did not operate on normal schedule due to COVID-19 pandemic).

Describe the unmet housing and service needs of qualifying populations, including but not limited to:

- ***Sheltered and unsheltered homeless;***
- ***Currently housed populations at risk of homelessness;***
- ***Other families requiring services or housing assistance to prevent homelessness;and,***
- ***Those at greatest risk of housing instability or in unstable housing situations:***

As detailed in the Homeless Needs Inventory and Gap Analysis, there is a direct need for housing resources for approximately 650 households with at least one child; 1,294 for adult households without children; and 80 for persons who are fleeing domestic violence in addition to being unhoused. The availability of supportive services for these households as they transition into housing can greatly enhance the transition and help ensure that households retain their housing over time. In addition to these broad housing needs, there is a significant need for additional supportive housing inventory to meet the needs of chronically homeless adult households.

COVID-19 placed unusual hardships on households leaving many in positions of past due rent/utilities, facing eviction and/or having to move. Between March 2020 – December 2021, 19,500 distressed household were assisted with the City of Charlotte’s COVID-19 emergency rental, utility and deposit assistance program.

Additionally, in 2021, Charlotte- Mecklenburg identified gaps in units available for households below 30% of AMI in Mecklenburg County, as 23,022, and in the Charlotte-Concord-Gastonia NC-SC MSA, as 41,923.

Identify and consider the current resources available to assist qualifying populations, including congregate and non-congregate shelter units, supportive services, TBRA, and affordable and permanent supportive rental housing:

Charlotte-Mecklenburg has continued to increase capacity in its crisis response system. Congregate shelters have expanded capacity in response to the COVID-19 pandemic. Non-congregate shelter options were added through local motels for clients who were highly vulnerable to COVID-19. In 2021, Charlotte-Mecklenburg had 1,673 emergency shelter beds which is an increase of 36% from 2020. This includes 120 beds for persons fleeing domestic violence. The 2021 Housing Inventory Chart shows Charlotte-Mecklenburg has 1,044 Permanent supportive housing units for chronically homeless households and 389 rapid re-housing units.

The City of Charlotte receives an annual allocation of HOME funds (\$3,191,443 in FY2021) to serve the City of Charlotte and Mecklenburg County. These funds are used to fund tenant based rental assistance, unit creation and create access to homeownership for low- and moderate-income households. The city also receives an

annual allocation of Community Development Block Grant funds (\$5,952,854 in FY2021) and Emergency Solutions Grant funds (\$509,569 in FY2021) to serve households within the City of Charlotte. The annual allocation of Housing Opportunities for Persons with AIDS funds (\$3,029,512 in FY2021), a fourth funding source, is used to serve Cabarrus, Gaston, Iredell, Lincoln, Mecklenburg, Rowan and Union (NC), and Chester, Lancaster, and York (SC) counties. This funding is used to provide comprehensive housing services for persons living with HIV/AIDS and their families.

Identify any gaps within the current shelter and housing inventory as well as the servicedelivery system:

Charlotte-Mecklenburg continues to struggle with resources available and affordable to households with low incomes, experiencing homelessness or at risk of homelessness.

As noted above, emergency shelter beds increased capacity in 2021, however even these resources are insufficient to meet the needs for all unsheltered households in our community. Also, without additional housing resources, households who can secure an emergency shelter bed are finding it difficult to successfully exit to affordable, permanent housing.

One of the largest gaps in the Charlotte-Mecklenburg is a need for permanent supportive housing units that includes ongoing subsidy and supportive services. In December 2021, in Charlotte-Mecklenburg, 485 persons met HUD's definition of chronically homeless.

In Charlotte-Mecklenburg, real estate prices continue to out-pace wages. In 2021, it would take an individual making minimum wage (7.25/hr.) working 116 hours per week to afford a 1-bedroom unit at fair market rent. What limited inventory is available is leased or sold quickly and very often leaves those with more limited financial resources without housing options. Even households with housing choice vouchers often struggle to identify housing resources even with the assistance of landlord engagement and landlord incentives. The need for additional inventory of affordable housing, particularly for persons with limited means or transitioning out of homelessness, is a significant need in the community. Ongoing supportive services for households who are transitioning out of homelessness is critical to long-term housing stability and preventing returns to homelessness.

Supportive services are funded through a variety of sources including HUD Continuum of Care, Emergency Solutions Grant and HOPWA. Healthcare funding and other mainstream resources are leveraged to provide supportive services to persons connected to housing programs. The Charlotte-Mecklenburg Continuum of Care follows a Housing First approach where supportive services are voluntary and driven by each household's specific service needs with a focus on housing stability and retention. Voluntary services include substance use treatment and counseling, behavioral health treatment, medical care, employment and educational services, life skills, assistance with obtaining benefits, in-home supportive services and general case management focused on maintaining stable housing. Dedicated supportive services that are flexible to meet the needs of tenants are a needed resource for new supportive housing units.

Identify the characteristics of housing associated with instability and an increased risk of homelessness if the PJ will include such conditions in its definition of "other populations" as established in the HOME-ARP Notice:

The City of Charlotte has identified the following characteristics of housing associated with instability and an increased risk of homelessness:

- **Previous History of Homelessness**
In Charlotte-Mecklenburg, the percent of people who returned to homelessness after exiting to permanent housing increased from 17% (or 202 returns) in FY15 to 25% (or 724 returns) in FY20. The overall increase in returns to homelessness is primarily due to the increase in the number of returns from people who exited to permanent housing from emergency shelter. Returns to homelessness after exiting from emergency shelter increased from 22%(128) in FY15 to 33%(547) in FY20.
- **Experiencing Severe Cost Burden Housing**
Housing instability and increased risk of homelessness is a high rental cost burden, or a household which is paying more than 30% of their income towards housing related costs. In the Charlotte MSA, this translate to a household having to make less than or equal to \$25,250 for a family of 4 (2021). Between July 2020 and June 2021, 83,162 renter households were determined to be cost-burdened households.
- **At Risk of Homelessness and 50% at or below AMI**
Between July 2020 and June 2021, 13,969 formal evictions (this number is expected to be low as courts did not operate on normal schedule due to COVID-19 pandemic). Additionally, as of July 2021, an estimated 28, 174 renter households were behind on rent in Mecklenburg County. From October 2021 through December 2021, the Charlotte-Mecklenburg Coordinated Entry System reported 1,749 households seeking housing assistance of which 1,434 were from a household that were at imminent risk of homelessness or were currently experiencing homelessness. For a family of 4, 50% of AMI is \$42,100 (2021).

Identify priority needs for qualifying populations:

Based on our consultation, needs assessment and gap analysis, the priority needs among the qualifying populations are affordable, supportive housing, as well as supportive services including landlord/tenant liaison, street outreach and substance abuse treatment.

Explain how the level of need and gaps in its shelter and housing inventory and servicedelivery systems, based on the data presented in the plan, were determined:

The City of Charlotte consulted with the local Continuum of Care around the local needs and gaps. The Charlotte-Mecklenburg Housing & Homeless Dashboard and 2021 State of Housing Instability and Homelessness Report provided additional data.

HOME-ARP Activities

Describe the method for soliciting applications for funding and/or selecting developers, service providers, subrecipients and/or contractors and whether the PJ will administer eligible activities directly:

The City of Charlotte released a Request for Proposals (RFP) for experienced non-profit agencies to provide rental assistance, supportive services and/or to develop rental units/non-congregate shelters for HOME-ARP qualifying populations. The RFP was posted to the City’s Housing website at: <http://charlottenc.gov/HNS/Housing/RFP/Pages/Requests%20For%20Proposals.aspx> and the NC Interactive Purchasing (IPS) site at <http://www.ips.state.nc.us>. Additionally, Mecklenburg County as the lead agency for the Continuum of Care distributed the RFP to their email listserv. The City of Charlotte will not administer any activities directly. All HOME-ARP funds will be administered (accept referrals, determine eligibility, program

management, etc.) by selected subrecipients.

The City of Charlotte will release a Request for Proposals (RFP) for experienced non-profit agencies to provide develop a non-congregate shelter for HOME-ARP qualifying populations. The RFP will be was posted to the City's Housing website at: <http://charlottenc.gov/HNS/Housing/RFP/Pages/Requests%20For%20Proposals.aspx> and the NC Interactive Purchasing (IPS) site at <http://www.ips.state.nc.us>. Additionally, Mecklenburg County as the lead agency for the Continuum of Care will distribute the RFP to their email listserv. The City of Charlotte will not administer any activities directly. All HOME-ARP funds will be administered (accept referrals, determine eligibility, program management, etc.) by selected subrecipients.

If any portion of the PJ's HOME-ARP administrative funds were provided to a subrecipient or contractor prior to HUD's acceptance of the HOME-ARP allocation plan because the subrecipient or contractor is responsible for the administration of the PJ's entire HOME-ARP grant, identify the subrecipient or contractor and describe its role and responsibilities in administering all of the PJ's HOME-ARP program:

N/A, see above

Use of HOME-ARP Funding

	<i>Funding Amount</i>	<i>Percent of the Grant</i>	<i>StatutoryLimit</i>
Supportive Services	\$ 3,935,712.00		
Acquisition and Development of Non-Congregate Shelters	\$ 3,362,900.00		
Tenant Based Rental Assistance (TBRA)	\$ 1,389,480.00		
Development of Affordable Rental Housing	\$ -		
Non-Profit Operating	\$ 579,205.00	5 %	5%
Non-Profit Capacity Building	\$ 579,205.00	5%	5%
Administration and Planning	\$ 1,737,617.00	15 %	15%
Total HOME ARP Allocation	\$ 11,584,119.00		

Additional narrative, if applicable:

With this amendment, HOME-ARP funding will be redistributed to support Acquisition and Development of Non-Congregate Shelters and Non-Profit Operating and Capacity Building. On January 22, 2025, 1320 households totaling 1,657 persons were experiencing sheltered homelessness in Charlotte-Mecklenburg. This is an increase 60 households from 2024. Of the 1,657 people experiencing sheltered homelessness, 1198 people were utilizing emergency shelter. The decrease in the number of people in emergency shelter is due to a decrease in the number of available shelter beds. 1,169 households were adult only households totaling 1,174 people, an 11% increase compared to 2024. Seventy-seven percent identified as Black, African American, or African and 3% identified as Hispanic/Latina(e)(o). Three percent were unaccompanied youth ages 18-24; 8% were veterans; and 21% met the criteria for chronic homelessness. Additionally, Charlotte-Mecklenburg experienced a 16% (or 60 people) increase in unsheltered homelessness in the 2025 count.

Describe how the characteristics of the shelter and housing inventory, service delivery system, and the needs identified in the gap analysis provided a rationale for the plan to fund eligible activities:

Charlotte has identified activities that will assist the vulnerable individuals and families in our community. The gaps analysis identified the lack of permanent supportive housing units as one of the major gaps in the Charlotte system. 46% of the HOME-ARP funding is proposed for tenant based rental assistance which will allow the community to provide an option for households in need of permanent housing. This use will also help fill the gap of too few housing vouchers to meet the needs in Charlotte. TBRA will provide four years of rental assistance while the households work with case managers to develop permanent housing plans. 44% of the funding is proposed to provide supportive services for qualify populations to prevent homelessness, or to enable qualifying households to obtain and maintain housing. These services will include case management, substance use treatment services, housing search and counseling, and landlord/tenant liaison.

HOME-ARP Production Housing Goals

The City of Charlotte does not intend to use HOME-ARP funds to produce rental housing units.

Preferences

Identify whether the PJ intends to give preference to one or more qualifying populations or a subpopulation within one or more qualifying populations for any eligible activity or project:

The City will give preference to the following individuals within all qualifying populations:

- Elderly (62 years and older)
- Non-Elderly Disabled (HUD's Permanent Supportive Housing Definition of Qualifying Disability)

The City will maintain identified preference in Tenant Based Rental Assistance Programs. For all other eligible activity or project, no preference will be given to qualifying populations or subpopulation.

If a preference was identified, explain how the use of a preference or method prioritization will address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or category of qualifying population, consistent with the PJ's needs assessment and gap analysis:

We currently have a deficit in shelter beds for individual and families. By assisting households currently in the shelter system to permanent housing this will free up beds for other households in need of emergency shelter. Contributing to barrier for senior and disabled individuals in emergency shelter are those with fixed/limited income is the available units for households at or below 30% of AMI. In 2021, Charlotte-Mecklenburg identified gaps in units available for households below 30% of AMI in Mecklenburg County, as 23,022. Between July 2020 and June 2021, 83,162 renter households were determined to be cost-burdened household making them more at risk of homelessness and housing instability/unstably housed. Additionally, between March 2020 – December 2021, 19,500 distressed household were assisted with the City of Charlotte's COVID-19 emergency rental, utility and deposit assistance program

As adopted in the CoC's Coordinated Entry Policies and Procedures, HOME-ARP funded TBRA and Supportive projects will receive referrals through Coordinated Entry to serve the qualifying populations:

- Sheltered and unsheltered homeless populations, as defined in 24 CFR 91.5, Homeless (1), (2), or (3).
- Currently housed populations at risk of homelessness, as defined in 24 CFR 91.5, At Risk of Homelessness (1), (2), or (3).
- Those Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined in CPD-21-10.
- Other families requiring services or housing assistance to prevent homelessness
 - Households who have previously met HUD’s definition of Homeless (24 CFR 91.5) and are currently housed who need additional housing assistance or supportive services to avoid a return to homelessness.
- Those at greatest risk of housing instability or in unstable housing situations.
 - Households that have an annual income that is less than or equal to 30% of the area median income, as determined by HUD and is experiencing severe cost burden; or
 - Households that have an annual income that is less than or equal to 50% of the area median income, as determined by HUD, AND meets HUD’s definition of “At risk of homelessness” (24 CFR 91.5(1)).

Projects serving households who are sheltered, unsheltered homeless or those fleeing or attempting to flee domestic violence or human trafficking will utilize the CoC’s most current prioritization policy to identify the next eligible person/household for the available program slot.

Projects serving households that are at risk, requiring services or housing assistance to prevent homelessness, or those at greatest risk of housing instability or in unstable housing situations will receive referrals through Coordinated Entry utilizing the score and threshold from the most current prevention assessment tool to prioritize and identify the next eligible person/household for the available program slot.

HOME-ARP designated preferences will be accounted for through the CoC’s Coordinated Entry match process within the prioritization process noted above per project type.

If a preference was identified, describe how the PJ will use HOME-ARP funds to address the unmet needs or gaps in benefits and services of the other qualifying populations that are not included in the preference:

As adopted in the CoC’s Coordinated Entry Policies and Procedures, HOME-ARP funded TBRA and Supportive projects will receive referrals through Coordinated Entry to serve the qualifying populations:

- Sheltered and unsheltered homeless populations, as defined in 24 CFR 91.5, Homeless (1), (2), or (3).
- Currently housed populations at risk of homelessness, as defined in 24 CFR 91.5, At Risk of Homelessness (1), (2), or (3).
- Those Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined in CPD-21-10.
- Other families requiring services or housing assistance to prevent homelessness
 - Households who have previously met HUD’s definition of Homeless (24 CFR 91.5) and are currently housed who need additional housing assistance or supportive services to avoid a return to homelessness.
- Those at greatest risk of housing instability or in unstable housing situations.
 - Households that have an annual income that is less than or equal to 30% of the area

- median income, as determined by HUD and is experiencing severe cost burden; or
- Households that have an annual income that is less than or equal to 50% of the area median income, as determined by HUD, AND meets HUD’s definition of “At risk of homelessness” (24 CFR 91.5(1)).

Projects serving households who are sheltered, unsheltered homeless or those fleeing or attempting to flee domestic violence or human trafficking will utilize the CoC’s most current prioritization policy to identify the next eligible person/household for the available program slot.

Projects serving households that are at risk, requiring services or housing assistance to prevent homelessness, or those at greatest risk of housing instability or in unstable housing situations will receive referrals through Coordinated Entry utilizing the score and threshold from the most current prevention assessment tool to prioritize and identify the next eligible person/household for the available program slot.

Projects providing supportive services (substance abuse services only) will receive referrals through “other referral methods” (not Coordinated Entry). Individuals/households will be served based on a waitlist based on application date and time.

HOME-ARP Refinancing Guidelines

The City of Charlotte does not intend to use HOME-ARP funds to refinance existing debt secured by multi-family rental housing.