

**City of Charlotte
and the Charlotte-Mecklenburg Consortium
FY2011 Annual Action Plan**

FY2011 Annual Action Plan

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Annual Action Plan

The CPMP Annual Action Plan includes the SF 424 and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations.

Narrative Responses

ACTION PLAN

EXECUTIVE SUMMARY 91.220(b)

The City of Charlotte is submitting the FY2011 Annual Action Plan as the first action plan of the 2011-2015 Consolidated Plan. HUD requires that all jurisdictions receiving annual entitlements of formula grants submit annual action plans to report on the status of needs and outcomes expected to be achieved in the coming year.

In 2011, the City of Charlotte expects to receive the following entitlement grants:

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships Program (HOME)
- Housing Opportunities for People with AIDS (HOPWA)
- Emergency Shelter Grant (ESG)

All the proposed activities and projects identified in this Action Plan are intended to principally benefit priority needs households---those households with incomes ranging from 0-80% of the area median income (AMI). Such households include populations that have special needs, such as elderly, disabled, homeless and HIV/AIDS families and individuals. The activities and projects will also address the City's overall priorities identified in the 2011-2015 Plan, including:

- **Implementation of More Than Shelter, Charlotte-Mecklenburg's Ten Year Plan to End and Prevent Homelessness.** The major emphasis in this plan is on creating new supportive housing opportunities for homeless individuals and families, including those who are chronically homeless.
- **Increasing affordable rental housing for priority needs households,** particularly extremely low-income (30% or less of AMI), very low-income (31-50% of AMI) households and special needs populations.
- **Revitalizing targeted neighborhoods** identified by the City of Charlotte as needing assistance: Lakewood, Lincoln Heights, Reid Park, Thomasboro-Hoskins, Washington Heights, Wingate, Windy Ridge, Peach Tree, Double Oaks and Boulevard Homes.

- **Revitalizing distressed business corridors and districts** including Beatties Ford Road, Eastland Mall area, Rozzelles Ferry Road, North Tryon Street and Wilkinson Boulevard/Freedom Drive/West Morehead Street/Bryant Park area.
- **Promoting economic growth** with a particular focus on business recruitment and retention, small business services and support and workforce development.

HUD OBJECTIVES AND OUTCOME EXPECTATIONS

Activities identified in the FY2011 Action Plan align with the above priorities and are quantified by level of need. By addressing these priorities, the City intends to meet HUD's affordable housing and community and economic development objectives and outcome performance expectations. These performance expectations serve as a guide for funding activities. Three specific HUD objectives relate to CDBG funding. These include:

- **Providing Decent Housing:** Applicable to housing programs where the purpose is to meet individual family or community needs, and not programs where housing is an element of a larger effort, such as would otherwise be applied under the "Creating Suitable Living Environment" objective.
- **Creating Suitable Living Environments:** Applicable to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment. This objective relates to activities that are intended to address a wide range of issues faced by low-and moderate-income persons, from physical problems with their environment to social issues such as crime prevention, literacy, or elderly health services.
- **Creating Economic Development Opportunities.** Applicable to activities that are related to economic development, commercial revitalization, or job creation.

HUD has identified three specific outcomes that relate to the above objectives. These include:

- **Availability/Accessibility:** Activities which make services, infrastructure, housing, or shelter available or accessible to low-and moderate income people, including persons with disabilities. In this category, accessibility does not only refer to physical barriers, but also to making the affordable basics of daily living available and accessible to low- and moderate- income people.
- **Affordability:** Activities which provide affordability in a variety of ways in the lives of low- and moderate- income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care. Affordability is an appropriate objective whenever an activity is lowering the cost, improving the quality, or increasing the affordability of a product or service to benefit a low- and moderate-income household.
- **Sustainability:** Activities aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to low- and moderate-income persons or by removing or eliminating slum or blighted areas.

Because each activity identified in this FY2011 Action Plan will be implemented with varying intent and purpose, at least one of the above objectives and outcomes is proposed for each annual plan activity. HUD outcomes and objectives are identified for all the affordable housing and community development objectives included in this plan.

PAST PERFORMANCE

The City of Charlotte met or exceeded all of its program goals in FY2010 for projects that have a one-year cycle. For example, 1,093 affordable housing units (109% of proposed goals) were created through new construction, rehabilitation and down payment assistance programs. The Emergency Shelter Grant (ESG) program accomplished 101% of its stated goals, while the HOPWA program served 246 households, 98% of proposed goals.

CITIZEN PARTICIPATION **91.220(b)**

Citizen participation and consultation for the FY2011 Annual Action Plan was provided simultaneously with the preparation of the 2011-2015 Consolidated Plan. This involvement included:

- Conducting two neighborhood leadership meetings in different parts of the inner-city to discuss housing and other neighborhood needs that relate to the Consolidated Plan.
- Sending a survey (Survey Monkey) to all neighborhood leaders and others included on the neighborhood mailing list maintained by City staff to help identify affordable housing and community development priorities.
- Using survey data collected over the last several years by Charlotte Housing Authority to gain: 1) public housing and Section 8 resident input on needs and barriers; 2) insights from landlords on renting/barriers to renting to low income residents; and 3) greater understanding of barriers to increasing household wealth and securing housing from clients of Crisis Assistance Ministry where emergency rent and utility assistance is provided.
- Conducting a Vulnerability Index Survey (Urban Ministry Center in partnership with the Charlotte Housing Authority and Common Ground) to identify individuals who are chronically homeless in Charlotte. Teams of volunteers interviewed approximately 800 chronic homeless individuals to identify the most vulnerable among those interviewed and to identify specific needs of and barriers faced by this population.
- Conducting a survey of small businesses to identify their needs and what they would like the City of Charlotte to address as part of its economic development programs and services.
- Conducting a public hearing on the draft five-year plan and FY2011 Action Plan before Charlotte City Council. A public notice of the availability of the Draft 2011-2015 Consolidated Plan and FY2011 Annual Plan was placed in local newspapers in early June 2009 and distributed to over three thousand five hundred Charlotte residents and organizations. A summary of citizen comments received on the plan is included in the appendix of this report.

In addition, to help develop the Five-Year Consolidated Plan and FY2011 Action Plan, the City of Charlotte called upon numerous governmental, non-profit and private sector partners to provide data, input and recommendations. Ten cross-organizational meetings were held throughout the planning process to gather data and discuss specific issue and strategy areas.

RESOURCES 91.220(c)(1) and (c)(2)

Figure 1 provides a breakdown of federal, state and local funds expected to be received to address the needs identified in the FY2011 Action Plan.

Figure 1: Federal, State and Local Funds Expected in FY2011

SOURCE OF FUNDS		FUNDING
Community Development Block Grant (CDBG)	FY 2011 Grant	\$5,195,468
	Projected Program Income	\$200,000
	<i>SUB – TOTAL</i>	\$5,395,468
HOME Investment Partnership (HOME)	FY 2011 Grant	\$2,819,428
	Local Match	\$704,857
	Projected Program Income	\$275,000
	<i>SUB – TOTAL</i>	\$3,799,285
Emergency Shelter Grant (ESG)	FY 2011 Grant	\$210,026
Housing Opportunities for Persons with AIDS (HOPWA)	FY 2011 Grant	\$793,382
Other Federal Funds	Public Housing Operating Subsidy (CHA)	\$14,015,838
	Section 8 Operating Subsidy (CHA)	\$41,657,545
	McKinney Vento (Homeless)	\$3,541,881
	<i>SUB – TOTAL</i>	\$59,215,264
Other Local Funds	FY 2011 Appropriation (PAYG)	\$4,073,322
	Housing Bonds	\$15,000,000
	Neighborhood Improvement Bonds	\$18,085,917
	General Improvement Lease Purchase (COPS)	\$11,500,000
	Synthetic TIF Funds (Property Taxes)	\$2,117,392
	<i>SUB – TOTAL</i>	\$50,776,631
Non-Entitlement Program Funds	Innovative Housing Program Income	\$125,000
	Housing Bonds Program Income	\$100,000
	Community ED Strategy Program Income	\$165,000
	<i>SUB – TOTAL</i>	\$390,000
TOTAL FY2011 RESOURCES		\$120,580,056

ARRA FUNDS

Unless additional opportunities arise, the City of Charlotte does not anticipate receiving additional ARRA funds in FY2011. The City, working with its partners, will continue to support and monitor initiatives funded in 2009 through the American Recovery and Reinvestment Act (ARRA.) During FY2011, the City will continue to prioritize the use of these resources and maintain accountability and transparency for the general public. ARRA resources received by the City are as follows:

Figure 2: ARRA Funds Allocated In 2009

Program	Funding Allocation
Community Development Block Grant (CDBG-R)	\$1,262,296
Lead Hazard Reduction Program	\$2,999,903
Homeless Prevention and Rapid Re-Housing Program	<u>\$1,930,217</u>
Total	<u>\$6,192,416</u>

NSP FUNDS

In FY09, the City of Charlotte received \$8,056,777 (federal allocation - \$5,431,777 and state allocation - \$2,625,000) in Neighborhood Stabilization Program (NSP) funds. Working with non-profits such as the Self-Help CDC, the Charlotte-Mecklenburg Housing Partnership, Habitat for Humanity, Builders of Hope and the Charlotte Housing Authority, the City will continue carrying out acquisition and rehabilitation activities in Charlotte communities that have been impacted by foreclosures. In addition, the City of Charlotte has implemented a down payment assistance and rehabilitation program using the NSP dollars. All NSP funds have been committed; therefore, no additional NSP funds will be allocated to new projects in FY2011.

LEVERAGING OF FEDERAL ENTITLEMENT FUNDS

The City uses local funding and other federal grants in addition to the CDBG, HOME, ESG and HOPWA entitlement federal grants to accomplish the Consolidated Action Plan objectives. The project sheets included in the appendix detail the activities that will be accomplished by using federal funding. Total CDBG, HOME, ESG and HOPWA entitlement grant funds to be received by the City in FY2011 are \$9,018,304. Thus, for every \$1 of entitlement funds expended, there will be an additional \$13.37 of other federal and local funds leveraged to complete the activity.

Annual Objectives **91.220(c)(3)**

The FY2011 objectives reflect those identified in the 2011-2015 Consolidated Plan. These objectives are based upon the three HUD objectives (providing decent housing, creating a suitable living environment and creating economic opportunity) as well as the following City of Charlotte priorities:

- **Implementation of More Than Shelter, Charlotte-Mecklenburg's Ten Year Plan to End and Prevent Homelessness.** One of the greatest needs identified in the plan is for supportive housing for homeless individuals and families. In FY 2011, the City anticipates creating 200 units of supportive housing as well as providing funding for tenant-based housing subsidies to assist 300 households.
- **Increasing affordable rental housing for priority needs households,** particularly extremely low-income (30% or less of AMI), very low-income (31-50% of AMI) households and special needs populations. The 2011-2015 Consolidated Plan projected an unmet need of approximately 17,000 rental units in 2012 for priority needs households. The majority of the unmet need is for households earning 30% or less of the area median income. In FY 2011, the City anticipates rehabbing 400 rental units and creating 200 new rental units for priority needs households.
- **Revitalizing targeted neighborhoods** identified by the City of Charlotte as needing assistance. These include six Neighborhood Action Plan (NAP) neighborhoods: Lakewood, Lincoln Heights, Reid Park, Thomasboro-Hoskins, Washington Heights and Wingate. The City has been focusing housing, infrastructure, code enforcement and other revitalization resources and community support in these neighborhoods for the last several years. These plans are in different stages of completion. The City anticipates fulfilling all the plan recommendations in at least one of the NAP neighborhoods in FY 2011.

In addition, the City will continue its efforts to stabilize Windy Ridge and Peach Tree Hills in FY 2011, two neighborhoods that have experienced high rates of foreclosures and subsequent decline, including increased crime and property damage. Using Neighborhood Stabilization Program (NSP) funds, the City has been working with non-profit developers to acquire and rehabilitate foreclosed units in these neighborhoods for re-sale to priority needs households. Windy Ridge is located off Old Mount Holly Road and was established in 2003 with 132 homes. Peach Tree Hills, also established in 2003, is located east of Peach Tree Road and south of Capps Hill Mine road.

In FY 2011, the City will also continue working with the Charlotte-Mecklenburg Housing Partnership to redevelop Double Oaks Apartments. This 60 acre tract located on the west side of Statesville Road between Badger Road and LaSalle Street consisted of 576 units in 165 barracks style buildings. The development plans calls for development of a 1,000 unit housing development, with 700 market rate units and 300 affordable units, along with a retail center, and park and recreation amenities, estimated to total over \$120 million. Financing for the development includes a Section 108 loan of \$10 million.

Redevelopment of Boulevard Homes, a 300 unit public housing development off West Boulevard, is also in the works. Charlotte Housing Authority has applied for a HOPE VI grant to revitalize this aging development and transform it into a unique education-centered mixed-income community. The City of Charlotte has committed \$7 million in Neighborhood Improvement Bond funds in FY 2011 that will be used for much needed infrastructure improvements for the project.

- **Revitalizing distressed business corridors and districts** including Beatties Ford Road, Eastland Mall area, Rozzelles Ferry Road, North Tryon Street and Wilkinson Boulevard/Freedom Drive/West Morehead Street/Bryant Park area. Plans that identified infrastructure, streetscape improvements and other reinvestment strategies have been developed for each of these corridors/business districts. In FY 2011, the City will continue its efforts to revitalize these business areas through implementation of capital improvement projects and the various grant and loan programs.

Although the current economy has slowed efforts to place new businesses into the primary corridors, the City of Charlotte's newly approved Non-Residential Building Code may assist in improving the safety and appearance of these communities by removing or repairing dilapidated commercial and industrial buildings. Enforcement of this new building code will get underway in FY 2011. These improvements could encourage potential businesses to locate in these areas when economic conditions improve.

- **Promoting economic and job growth.** In addition to revitalizing distressed business corridors and districts, the City of Charlotte has developed a series of other economic development goals and initiatives that focus on: 1) business expansion and retention; 2) promotion and support of new and emerging industry sectors---including hospitality and tourism; and 3) providing greater support for small business enterprises. The City has committed approximately \$17 million in FY 2011 toward these economic development efforts.

Figure 3 lists the specific objectives relating to the above City priorities, along with information related to sources of funds, performance indicators and the FY2011 targets for achieving the objectives. The performance indicators and targets will be used by the City of Charlotte and HUD to monitor annual progress with implementation of the 2011-2015 Plan.

Figure 3: Summary of Specific Annual Objectives

Obj #	Specific Objectives	Sources of Funds	Performance Indicators	FY 2011 Target	Actual Number	Outcome/Objective*
Rental Housing Objectives						
AH1	Increase and maintain the supply of safe, decent rental housing units available for low-income households, focusing on households earning 50% or less of AMI.	CDBG, HOME Housing Trust Fund, Tax Credits	# of units Completion of Affordable Hsg. Locational Policy	400 rehab 200 new Complete		DH-1,DH-2, DH-3
Owner Housing Objectives						
AH2	Increase opportunities for low, moderate and middle-income households to become and remain homeowners.	CDBG, HOME Housing Trust Fund, Tax Credits	# of completions # of subsidies # receiving hsg. counseling	80 new/ 25 rehab 300 1,000		DH-1,DH-2, DH-3
AH3	Preserve and improve existing affordable owner housing in low-income neighborhoods.	CDBG, HOME, Energy Block Grant	# of units	70 rehab 30 minor repair		DH-1,DH-2, DH-3
Homeless & Special Needs Objectives						
AH4	Accelerate development of appropriate service-enriched and/or supportive housing for homeless and special needs populations through new construction, rental assistance and rehabilitation.	CDBG, HOME Housing Trust Fund, NC Housing Finance	# of units	200		DH-1, DH-2
AH5	Increase the number of tenant-based rental subsidies available for homeless and special needs populations.	HOME, HUD Section 8 Housing Trust Fund	# of vouchers used	300		DH-1, DH-2
AH6	Improve access to supportive services that will maximize the success of homeless and special needs populations in permanent housing.	HOME Housing Trust Fund, County	# of households served in supportive housing	Establish baseline		DH-1, DH-2
Community Development Objectives						
CD1	Invest in infrastructure and other capital improvements to enhance physical conditions and quality of life in targeted neighborhoods. (Public Infrastructure-PI)	CDBG, Neighborhood Improvement Bonds	# of neighborhood plans fully implemented	1		SI-1, SL-3, EO-3
CD2	Concentrate code enforcement in targeted and other key neighborhoods to improve their appearance, health, safety and overall livability. (Public Service-PS)	CDBG, Neighborhood Improvement Bonds	# of housing , zoning and nuisance code compliances	3,000 housing 14,000 zoning 52,000 nuisance		SL-3
CD3	Increase involvement of a broader range of residents in neighborhood and community building initiatives. (PS)	CDBG, Neighborhood Improvement Bonds	# of people trained % capacity building success	1,400 residents		SL-3

City of Charlotte and Charlotte-Mecklenburg Consortium

Obj #	Specific Objectives	Sources of Funds	Performance Indicators	FY 2011 Target	Actual Number	Outcome/Objective*
CD4	Improve the physical appearance and aging infrastructure in distressed business corridors. (Economic Development (ED) & Infrastructure)	Neighborhood Improvement Bonds	- Funds allocated - Infrastructure projects finished	\$17,000,000 24		SL-3, EO-3
CD5	Attract new businesses and support retention of existing ones, particularly in targeted areas. (ED)	CDBG, Neighborhood Improvement Bonds	-\$ leveraged through grants and loans - # development contracts initiated - # development projects assisted - increase retail opportunities - Job growth in new sectors - Businesses served through BusinessFirst	\$1 Million 50 10 5% 5% 400		EO-1, EO-3
CD6	Create an environment to help small businesses thrive through collaboration and public/private partnerships. (ED)	CDBG, Neighborhood Improvement Bonds	- Creation of small business consortium - Development of small business strategic plan - # of SBEs participating in training - % of informal City contracts awarded to SBEs	Complete Complete Establish baseline 12%		EO-1, EO-2, EO-3
CD7	Promote workforce development through education, training and other linkages to high growth job markets. (ED/PS)	CDBG, WIA	- # of youth trained - # of youth placed in jobs	1,500 500		SL-3, EO-3
CD8	Support quality after school opportunities for youth living in low-income neighborhoods. (PS)	CDBG	# of children served	1,000		SL-1, SL-2

*HUD Outcome/Objective Codes

	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

DESCRIPTION OF ACTIVITIES (91.220d and e)

A summary of activities the City of Charlotte will undertake during FY2011 to achieve the objectives identified in Figure 3 and the funding sources and amounts for each activity is provided in Figure 4 below. Detailed descriptions of these activities are included in HUD Table 3c (Listing of Proposed Activities) located in the appendix of this document.

Figure 4: FY2011 Planned Activities

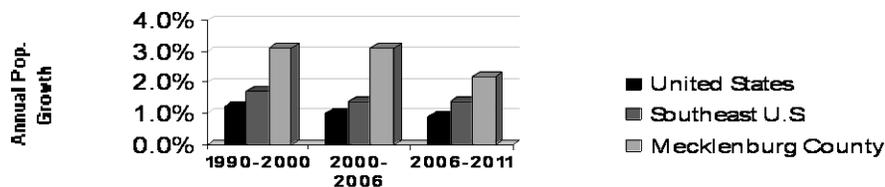
ACTIVITY	FUNDING SOURCE	FUNDING AMOUNT
Decent, Affordable Housing		
Housing Rehabilitation: Rental and Ownership (Neighborhood Revitalization)	CDBG HOME	\$1,723,519 \$808,265
New Construction: Rental	LOCAL (HTF)	\$15,000,000
Tenant-Based Rental Subsidies	HOME	\$200,000
Community Housing Development Organizations	HOME	\$528,643
HOME Consortium	HOME	\$289,520
Community-Based Development Organization	CDBG LOCAL	\$1,470,000 \$490,000
Down Payment Assistance (House Charlotte Loans)	HOME LOCAL	\$1,621,100 \$429,964
Housing Relocation (Partnership with Charlotte Housing Authority)	LOCAL	\$567,867
Pre/Post Homeownership Counseling	LOCAL	\$360,000
Lead-Based Paint Abatement	Other Federal LOCAL	\$179,014 \$150,000
Emergency Utility and Rental Assistance (Crisis Assistance Ministry)	LOCAL	\$380,000
Subtotal		\$24,197,892
Suitable Living Environment		
Code Enforcement (housing, nuisance and zoning)	LOCAL	\$6,528,232
Neighborhood Revitalization—infrastructure and other capital investments	LOCAL	\$18,085,917
Neighborhood Matching Grants	LOCAL	\$200,000
Neighborhood Capacity Building	LOCAL	\$60,000
After-School Enrichment	CDBG LOCAL	\$805,061 \$486,556
Subtotal		\$26,165,766
Economic Opportunity		
Distressed Corridor Improvements—Infrastructure, Brownfield, Façade, and Security Grants, Loan Dollars Leveraged	LOCAL	\$29,544,500
Small Business Support	LOCAL	\$548,263
Mayor’s Youth Employment Program	LOCAL	\$325,000
Subtotal		\$30,417,763
TOTAL ALL ACTIVITIES		\$80,781,421

GEOGRAPHIC DISTRIBUTION/ALLOCATION PRIORITIES (91.220 d and f)

Charlotte is one of the fastest growing communities in the southeast. According to the U.S. Census Bureau, Mecklenburg County’s population reached 695,454 in 2000, a 26% increase since 1990. In 2006 the county’s estimated population was 835,328 residents living within 335,891 households. While the growth rate remains strong (*average annual rate of 2.8% between 1990 and 2006*), it is forecasted to slow to approximately 2.1% through 2011.

By 2011, the county’s population is projected to grow to approximately 929,537 in a total of approximately 373,773 households. Below, Figure 5 reflects the annual population growth of Mecklenburg County in comparison to the United States and the Southeast region. Despite the projected slower growth, Mecklenburg County will gain an estimated 7,576 new households through 2011, continuing to gain a larger share of the Southeast’s population base.

Figure 5: Estimated Annual Population Growth of Mecklenburg County



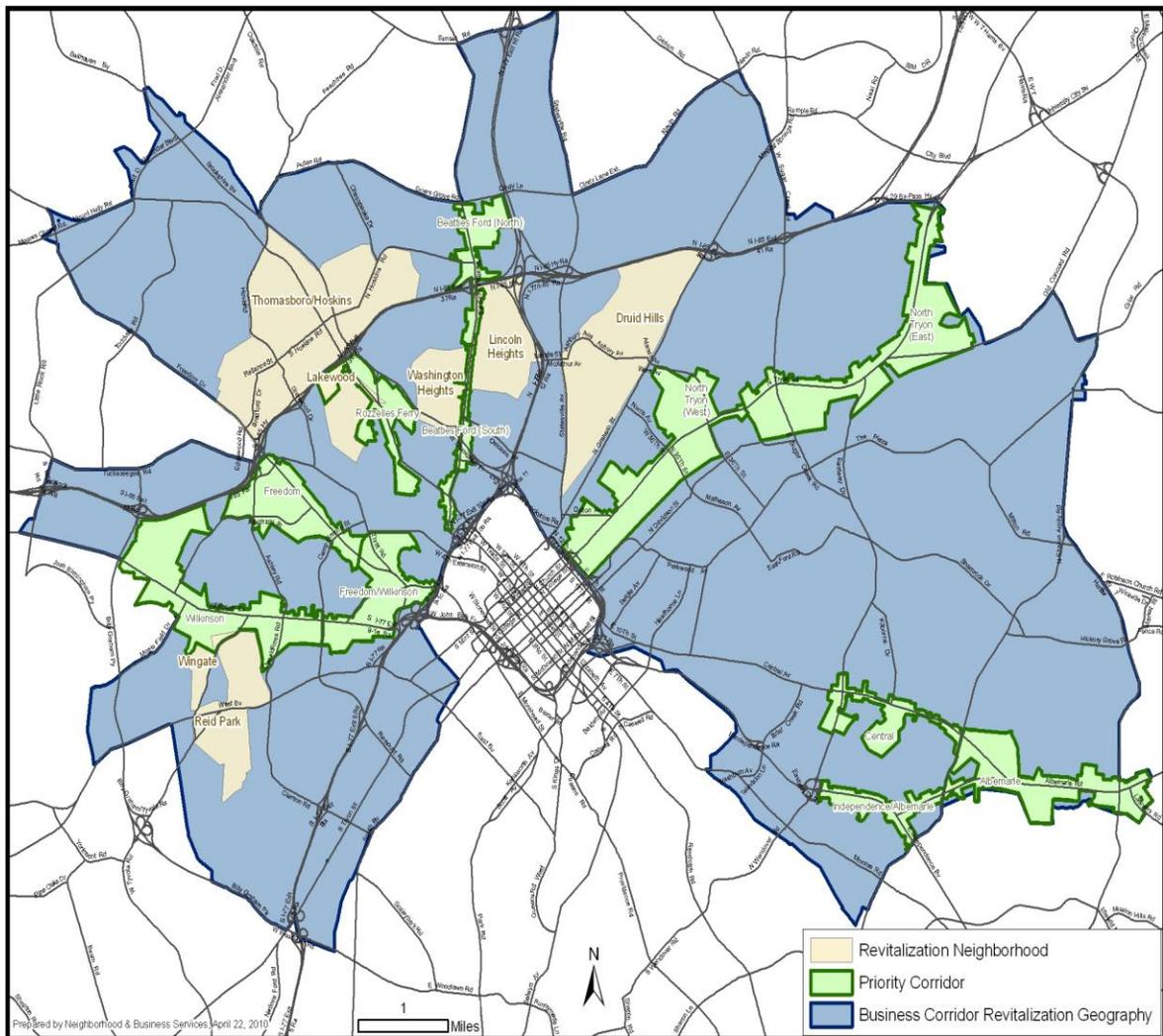
Understanding demographic and economic trends is important to developing a housing and community development strategy. The following are key facts relating to population and household composition and growth, economic conditions, poverty, and race and ethnicity in Mecklenburg County:

- Approximately 27.5% of Mecklenburg County households had incomes of less than \$35,000 in 2006; 35.9% had annual incomes between \$35,000 and \$74,999; and 13.6% had incomes between \$75,000 and \$149,999.
- African Americans and Latinos comprise the largest percentage of the population in the high poverty census tracts. Based on the ten census tracts, between 30 and 50 percent of the population is living below the poverty line. Seventy-five percent (75%) of the residents are African American and 16% are Latino.

GEOGRAPHIC ALLOCATION OF INVESTMENT

While the majority of Mecklenburg County is included in the Charlotte-Mecklenburg Regional Housing Consortium’s geographic domain, the FY2011 strategy is to continue focusing resources on addressing revitalization and other housing and community development needs in Charlotte’s urban core, otherwise known as the Communities Within A City (CWAC); this is where the greatest concentration of poverty and blight exist. In particular, the six Neighborhood Action Plan Neighborhoods described earlier in this plan will be the primary focus of housing and revitalization resources, along with the Windy Hill and Peach Tree neighborhoods where a high number of foreclosures have occurred, as well as in Double Oaks and West Boulevard. Revitalization funds will also be focused on the five distressed business corridors and districts. The map below shows the location of these targeted areas.

Figure 6: Targeted Neighborhoods and Business Corridors/Districts



ANNUAL AFFORDABLE HOUSING GOALS/OBJECTIVES (91.220 g)

In FY 2011, the City of Charlotte's annual goal for affordable housing is to undertake rehabilitation of 500 rental units and construction of 200 new rental units for extremely low-income, very-low income, moderate-income households and non-homeless persons with special needs---e.g. elderly and frail elderly, persons with disabilities, and persons living with HIV/AIDS. The rehabilitation of rental units will be accomplished through Charlotte-Mecklenburg Housing Partnership (CMHP) and other non-profit and private sector housing developers. Creation of new units will be accomplished through CMHP and Charlotte Housing Authority (CHA.)

To preserve existing ownership units, the City's FY 2011 goal is to rehabilitate 70 units and provide minor repairs for 30 units. And to create new homeownership opportunities in FY 2011, the City anticipates creating 80 new owner units, including 50 through Habitat for Humanity and 30 through other Community Development Corporations and the Mecklenburg Consortium.

Eighty (80) units of supportive housing for chronic homeless individuals are expected to be provided in FY 2011, along with 120 service-enriched units for homeless and/or at-risk families and individuals. In addition, an estimated 300 tenant-based rental subsidies will be provided in FY 2011 through the City of Charlotte, 4,641 through CHA and 48 through the Regional HIV/AIDS Consortium.

Figure 7 (HUD Table 3B) provides the projected number of households the County expects to serve during FY 2011 by the various activities (e.g., production of new units, rehabilitation of existing units, homebuyer assistance and rental assistance) using CDBG, HOME, ESG and HOPWA funds.

Figure 7: Annual Affordable Housing Completion Goals (HUD Table 3b)

Grantee Name: City of Charlotte Program Year: FY2010-2011	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed	Resources used during the period			
			CDBG	HOME	ESG	HOPWA
BENEFICIARY GOALS (Sec. 215 Only)						
Homeless households	5,200		<input type="checkbox"/>	<input type="checkbox"/>	X	<input type="checkbox"/>
Non-homeless households	2,600		<input type="checkbox"/>	X	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households	286		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	X
Total Sec. 215 Beneficiaries*	8,086		<input type="checkbox"/>	X	X	X
RENTAL GOALS (Sec. 215 Only)						
Acquisition of existing units	100		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	200		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	400		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	300		<input type="checkbox"/>	X		X
Total Sec. 215 Affordable Rental	1,000		<input type="checkbox"/>	X	<input type="checkbox"/>	X
HOME OWNER GOALS (Sec. 215 Only)						
Acquisition of existing units	20		X	X		
Production of new units	80		<input type="checkbox"/>	X		
Rehabilitation of existing units	100		X	X		
Homebuyer Assistance	300		X	X		<input type="checkbox"/>
Total Sec. 215 Affordable Owner	500		X	X	<input type="checkbox"/>	<input type="checkbox"/>
COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)						
Acquisition of existing units	120		X	X		<input type="checkbox"/>
Production of new units	280		<input type="checkbox"/>	X		<input type="checkbox"/>
Rehabilitation of existing units	500		X	X	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	300		<input type="checkbox"/>	X		X
Homebuyer Assistance	300		X	X		<input type="checkbox"/>
Combined Total Sec. 215 Goals*	1,500		X	X	<input type="checkbox"/>	<input type="checkbox"/>
OVERALL HOUSING GOALS (Sec. 215 + Other Affordable Housing)						
Annual Rental Housing Goal	1,000		<input type="checkbox"/>	X	<input type="checkbox"/>	X
Annual Owner Housing Goal	500		X	X	<input type="checkbox"/>	<input type="checkbox"/>
Total Overall Housing Goal	1,500		X	X	<input type="checkbox"/>	X

Unit production funding includes Housing Trust Fund, LIHTC and NSP funds. Rental assistance includes (WISH & Relocation), CHA vouchers not included in the goals. Beneficiaries include ESG, Homeless Prevention, HOPWA & units completed.

Public Housing (91.220 h)

Based on its reputation as a high performing agency with leadership abilities, CHA was selected as one of 30 agencies to participate in HUD's Moving to Work (MTW) Demonstration Program. CHA executed an amended and restated MTW agreement in April 2008 that extends through 2018. This program allows CHA to test innovative methods to improve housing services and better meet local needs. Through MTW, CHA has the flexibility to propose and implement housing and self-sufficiency strategies that may be exempted from existing public housing and tenant-based Housing Choice Voucher (Section 8) regulations. The purpose of the program's flexibility is to achieve the following three primary goals:

1. Promote self-sufficiency among assisted families
2. Achieve programmatic efficiency and reduce costs
3. Increase housing choice for low-income households

CHA branded the Charlotte MTW program as the "Moving Forward" Initiatives. As part of its branding strategy, the agency launched a social marketing campaign in March 2009 to introduce the initiative to the Charlotte area and to communicate the importance of affordable housing for the low income families CHA serves.

CHA's long-term MTW plan continues to center around creating comprehensive solutions to transition low income families to self-sufficiency. To this end, the agency will focus on three critical areas: 1) Self-sufficiency 2) Educating children; and 3) Enhancing the CHA portfolio. CHA's strategic direction for each of these areas is summarized below:

I. Self-Sufficiency

Self-Sufficiency strategies include pursuing:

- Resident Opportunity for Self-Sufficiency (ROSS) grants;
- The Currents of Change Program;
- A Service Coordinator for the Elderly and Disabled; and
- Continuing the \$100,859 Jobs Access and Reverse Commute grant in partnership with the Charlotte Area Transportation System (CATS), which enables CHA to provide free bus passes' to residents/participants for job interviews, job training or work.

II: Educating Children

CHA is exploring the Harlem Children's Zone and similar models to design a Charlotte model that will incorporate an education continuum that provides support for children, and their families, from birth until high school graduation. The agency recognizes that implementing such a model is essential to decrease the generational poverty that is ingrained in our communities.

III. Enhancing The CHA Portfolio

The CHA Real Estate Division's long term plans involve strategies to create safe environments that are economically self-sustaining and interface with the private sector. If HUD approval is granted, CHA intends to use MTW block grant funds for purposes outside the specific uses provided for in Section 8 (vouchers) and Section 9 (public housing), as well as conduct an affordable housing inventory assessment to impact the following measures over the next 10 years.

FY 2011 FOCUS

- As of 4/1/2010 participants (existing and new) are required to maintain employment of 15 hours/week; on 4/1/2011 this will increase to 30 hours/week. A hardship policy will be in place, if needed. CHA will provide incentives for this work requirement by allowing participants to escrow increases in their total tenant payment at the point their earned income reaches the established incentive point. This will allow families to begin a savings account as they move up the economic scale. A family's overall progress will be monitored annually during the recertification process.
- Begin the renovation process for three of the oldest multi-story developments---Strawn Apartments for seniors (195 units), Parktowne Terrace for seniors (163 units) and Charlottetown Terrace (179 units for disabled residents.) Charlottetown and Strawn Apartments will be completely gutted and rehabbed, while Parktowne Terrace will receive substantial upgrades.
- Continue renovations of Robinsdale Apartments (30 units) and Wallace Woods Apartments (48 units) and add 122 new units: 10 infill in Belmont, 52 at Woodlawn House and 60 in Steele Creek.
- Begin demolition of Boulevard Homes (140 units in FY 2011) to make way for redevelopment to consist of 200-300 mixed income family units (very low-income, workforce and market rate units) and 80-120 independent living units for seniors. HUD has approved demolition and relocation of residents and will continue in FY 2011, with the use of Housing Choice Vouchers to provide housing options for current residents. The new units are not included in the production count as the impact on the portfolio would not be felt until after the awards in 2010.
- Partner with St. Peter's Homes, Inc. to do minor rehab on the existing 64 units at McCreesh Place and add 27 efficiency units to their facility.
- Partner with the Salvation Army to provide subsidies for 60 units of transitional housing for homeless families at Hampton Creste Apartments, owned by a subsidiary of CHA.
- Partner with the Urban Ministry Center to plan for the opening of Moore Place, an 80 unit supportive housing development for chronically homeless individuals. Moore Place will break ground in 2011, and CHA will provide Housing Choice Vouchers for residents when opened.

- Continue evaluating CHA properties for possible disposition.
- Continue making improvements to management of public housing and voucher program.
 - Continue acquisition strategy.
 - Apply for additional vouchers.
 - Continue FSS, Homeownership and Drug Elimination Initiatives.

Figure 8: Public Housing (Charlotte Housing Authority) Program/Targets for FY 2011

Project	Strategic Measures	FY 2011 Target
Rehab/Modernization	Number of Units	984
New Housing	Number of Units	185
Section 8 Voucher Program	Number of Vouchers Use	4,691
Family Self-Sufficiency Program	Number of Completions	72
Homeownership Program	Number of Completions	20

HOMELESS AND SPECIAL NEEDS (91.220 i)

Charlotte’s FY 2011 funding for the Emergency Shelter Grant (ESG) Program is \$210,026. A competitive Request for Proposals process is used by the City of Charlotte to identify and select recipient organizations. These funds will provide homeless persons with basic shelter and essential supportive services. ESG funds can also assist with the operational costs of the shelter facility and for administration of the grant. In addition, ESG funds can provide short-term homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure, or utility shutoffs.

Unfortunately, the demand for emergency shelter and emergency rental and utility assistance is at an all-time high in Charlotte-Mecklenburg due, in part, to the recent recession. All the shelters and Crisis Assistance Ministry, which administers emergency assistance for the community, are experiencing severe capacity problems. Many nights, shelters are forced to turn people away and Crisis Assistance Ministry has had to reduce the maximum amount of funds for households seeking assistance.

In 2007, The City of Charlotte adopted More Than Shelter, Charlotte-Mecklenburg’s Ten Year Implementation Plan to End and Prevent Homelessness. The plan includes an implementation strategy with three main goals:

- Get homeless families & Individuals into safe, appropriate housing as soon as possible.
- Link the chronic homeless to housing, treatment, and services through intensive outreach and engagement.
- Promote housing stability of people most at-risk of becoming homeless.

Implementation of the Ten Year Plan has been somewhat slow in coming. However, the significant rise in the number of homeless individuals and families and households in need of emergency rent and utility assistance has compelled the City of Charlotte to take stronger action to address homelessness. In May 2010, Charlotte City Council approved a much needed new leadership structure that will include the creation of a high level leadership board whose purpose will be to oversee and promote the Ten Year Plan implementation, as well as the Housing Trust Fund and Continuum of Care. This leadership board will help develop annual implementation priorities and build collaboration across governmental, non-profit and private sector lines.

ADDRESSING FAMILY HOMELESSNESS

Two “sister” programs---Workforce Initiative for Supportive Housing (W.I.S.H.) and Project Hope---will continue to be supported by the City of Charlotte in FY 2011. The W.I.S.H. Program is a collaborative solution designed to eliminate homelessness by rapidly re-housing homeless working families in safe and decent vacant apartments and empowering them with extensive relationship-oriented, supportive services to become self-sufficient. Core services include:

- Housing placement
- Family support social worker
- Step/reward system
- Hope Team volunteers.

The majority of W.I.S.H funding currently comes from foundations and the faith community; however, the City of Charlotte will continue using HOME funds in FY 2011 to provide housing subsidies for W.I.S.H. residents. Mecklenburg County Department of Social Services provides case management services.

While W.I.S.H generally serves transitional homeless, Project Hope serves episodic and, in some cases, chronic homeless individuals and families. Project Hope was created in 2009 as part of the Homeless Prevention and Rapid Re-Housing Program (HPRP.) The City of Charlotte was awarded \$1,930,217 in federal stimulus HPRP funds in 2009. Subsequently, the City contracted with W.I.S.H. and Crisis Assistance Ministry to design and administer the new program. Other than the differing populations served, Project HOPE mirrors the operational philosophy of W.I.S.H. in almost all respects. As with the federal HOME funds W.I.S.H. receives, the federal stimulus money for Project HOPE (approximately \$1,200,000) only covers rent and utility assistance. W.I.S.H. will raise approximately \$550,000 in private funds in a community wide effort for the necessary “relationship-oriented” supportive services for all four program “legs” needed to serve more than 200 families in both W.I.S.H. and HOPE during FY 2011.

Another family homelessness initiative that got underway in spring 2010, is a collaboration between CHA and the Salvation Army, which operates the main emergency and transitional housing shelter for women and families in Charlotte. Sixty subsidized apartment units in Hampton Creste Apartments will be provided as transitional housing for shelter families. CHA will provide the rent subsidies, while the Salvation Army will provide the supportive services for the families. During FY 2011, more families will move into Hampton Creste.

CHRONIC HOMELESSNESS

In February 2010, a Vulnerability Index Survey was conducted to determine which members of Charlotte's homeless community are most vulnerable to dying on the streets and should, therefore, be prioritized for housing. This groundbreaking survey was sponsored by the Charlotte Housing Authority and led by staff from Common Ground in partnership with the Urban Ministry Center. Teams of volunteers and staff worked under the leadership of Common Ground to find and survey chronically homeless people at the Urban Ministry Center, in camps, under bridges, in jail and hospitals and other locations throughout the community. Over three days, these teams met and surveyed 807 chronically homeless individuals. The number of chronic homeless was surprisingly larger than previously estimated.

Of those surveyed, 388 (48%) were identified as vulnerable, meaning they had at least one health condition associated with a high mortality rate. These conditions include:

- End stage renal disease
- History of cold weather injuries
- Liver disease or cirrhosis
- HIV/AIDS
- Over 60 years old
- Three or more emergency room visits in prior three months
- Three or more ER or hospitalizations in prior year
- Tri-morbid (mentally ill + abusing substances + medical problems)

One of the key strategies in the Ten Year Plan to End and Prevent Homelessness is to create at least 500 units of supportive housing for chronic homeless individuals and families. Toward this end, ground will be broken in FY 2011 on Moore Place, an 85 unit supportive housing development that will serve the most vulnerable chronic homeless individuals. Urban Ministries will build and operate the development. The project represents considerable collaboration. Charlotte Housing Trust fund dollars will be used to partially fund the project. Charlotte Housing Authority and the Veterans Administration will provide rent vouchers, and discussions are underway to work with Mecklenburg County Department of Social Services to provide some of the case management support.

In addition to plans for Moore Place, 27 new units of supportive housing are planned for McCreesh Place, a 65-unit Single Room Occupancy (SRO) development in North Davidson. St. Peter's Homes, which operates McCreesh Place, has collaborated with CHA to create the 27 new units. The addition to McCreesh Place is planned to get underway in FY 2011.

Another step being taken in FY 2011 to address chronic homelessness is to keep the Emergency Winter Shelter open year-around. This will enable homeless men, many of whom are chronically homeless, to stay in a shelter and have access to services they may otherwise not have living on the streets. The creation of the new leadership board by the City of Charlotte, will, no doubt, lead to more focused attention on the chronic homeless population in FY 2011 as well.

NON-HOMELESS SPECIAL NEEDS HOUSEHOLDS

Special needs priority renter populations were assigned a high priority in the 2011-2015 Plan. With this in mind, the City of Charlotte will continue to encourage housing developers, non-profits and others who may receive entitlement or local housing funds to rehab or create new housing to make units available to and meet accessibility requirements for special needs populations. In addition, the City will take the lead in FY 2011 to identify the specific unmet housing need for the various special needs subpopulations so that in subsequent years, the City can target new housing units for specific special needs populations. An initial survey of special needs housing providers was conducted in early 2010 and will be expanded upon in FY 2011.

In addition, Charlotte Housing Authority has plans to increase the number of affordable senior units over the next several years. In FY 2011, CHA will begin renovation of 358 units of senior housing and 179 units of housing for disabled CHA residents.

HOMELESSNESS PREVENTION

Continued support of Crisis Assistance Ministry to provide emergency rent and utility assistance will be the major focus of homelessness prevention funding in FY 2011. In addition to the ESG funds, the City will allocate \$380,000 in local funds to Crisis Assistance Ministry to administer the emergency rent and utility assistance programs in FY 2011. Figure 9 below shows the FY 2011 targets for the ESG program.

Figure 9: FY 2011 ESG Program Targets

Project	Strategic Measures	FY 2011 Target
Emergency Shelter Grant Program (ESG)	Number of Persons	5,000
Emergency Rental Assistance	Number of Persons	1,000
Emergency Utility Assistance	Number of Persons	1,000

BARRIERS TO AFFORDABLE HOUSING (91.220 J)

In FY 2011, the following actions will be taken to address barriers to affordable housing.

- 1) **NIMBY (Not in My Backyard) Opposition to Affordable Housing:** The City of Charlotte will complete an analysis and revise its current affordable housing locational policy to facilitate the location of affordable housing development in the community. Community opposition (NIMBY) is one of the greatest barriers to affordable housing in Charlotte.
- 2) **Lack of Funding for Affordable Housing:** Subject to approval of voters, the City of Charlotte will increase the amount of Housing Trust Fund dollars by 50%. In May 2010, Charlotte City Council approved the plan to place a bond referendum on the November 2010 ballot that will increase the amount of funding for affordable housing projects from \$10 million to \$15 million. Housing Trust Fund dollars will be devoted to meeting the unmet housing need, including the need for supportive housing for homeless individuals and families. While this increase in Housing Trust Funds is a positive step, lack of resources will continue to be an issue.
- 3) **Lack of Supportive Services Matched with Housing:** The City will work with Mecklenburg County, the Homeless Services Network and others to develop a plan of action to create new sources of funds and leveraging of existing funds across governmental entities to match supportive services dollars with housing dollars. With implementation of the Ten Year Plan to End and Prevent Homelessness as a top priority, the City recognizes the need to engage the County and others in efforts to coordinate and collaborate with services and housing. Matching case management and other services is one of the greatest challenges to increasing access to supportive housing in Charlotte. Plans to use CDBG Public Service funds for supportive services will be included in the planning effort and will be considered in the FY 2012 Annual Plan.
- 4) **Impacts from Changes in Economy:** The credit crisis and significant job losses in Charlotte-Mecklenburg continue to affect housing in the community. The crisis has resulted in both an increase in foreclosures and a tightening of underwriting standards for new loans impacting both current owners and potential homebuyers. In FY 2011, the City of Charlotte will continue to monitor the changes in the mortgage industry and will create opportunities for connect homeowners, particularly priority need owners, with available resources, counseling and assistance.
- 5) **Fair Housing:** The City of Charlotte will update its Analysis of Impediments to Fair Housing Choice in. The last plan was prepared in 2006 and adopted by City Council in May 2007.

OTHER ACTIONS (91.220 k)

LEAD BASED PAINT ABATEMENT

In FY 2011, the City of Charlotte will continue to implement its LeadSafe Charlotte Program described in the 2010-2015 Consolidated Plan. The City will further integrate lead safe work practices to all city rehabilitation programs, provide training to all contractors on the Housing bidder's lists regarding lead safe work practices and 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 an increasing number of Hispanic/Latino children.

The City prioritizes units enrolled in the lead program through direct referrals from the Mecklenburg County Health Department for children with elevated levels at 10 ug/l or above.

The City currently has funding from HUD's office of Healty Homes and Lead Hazard Control through March 2012. The City anticipates applying for new funding during FY2011.

ANTI-POVERTY STRATEGY

Charlotte's housing and community development problems will continue to be a challenge as long as people do not have the skills and resources they need to participate in the mainstream economy. The City of Charlotte and Mecklenburg County have been pursuing various strategies and initiatives to improve economic opportunity for low wealth residents. Most of these efforts are integrated into the goals, programs and policies of the City of Charlotte Neighborhood & Business services, the Mecklenburg County Department of Social Services and the Charlotte Housing Authority. Some of the more prominent strategies aimed at reducing poverty in Charlotte-Mecklenburg include:

- **Communities-Within-A-City (CWAC) initiative** to address the city's inner city problems such as substandard housing, unemployment, a high crime rate and overall business corridor and neighborhood decline in 73 inner-city neighborhoods.
- **Work First Program** to help lift households receiving public assistance out of their poverty circumstances and into full-time employment.
- **Charlotte Housing Authority's Family Self-Sufficiency Program** that provides remedial education, counseling, job training referral and placement to public housing residents.
- **Local Job-Link** system that provides access to training and jobs.
- **Mayor's Mentoring Alliance** that provides one-on-one support to disadvantaged adults and children.

- **Mayor's Youth Employment Program** that provides summer employment opportunities for disadvantaged youth that exposes them to the world of work.
- **The Homeless Services Network** that helps to coordinate and expand housing and support services for homeless individuals and families.

The City and County will continue to invest in these and other anti-poverty initiatives in FY 2011.

INSTITUTIONAL STRUCTURE AND COORDINATION

The institutional structure for the delivery of housing and support services to low and very-low income families and individuals in Charlotte-Mecklenburg involves public, private and non-profit participation at the local, state and federal levels. Five key pillars are the foundation of the institutional structure for affordable housing, including:

1. Charlotte Housing Authority, which owns and manages conventional public housing, develops mixed-income housing, provides City-financed public housing and transitional housing, and administers the Section 8 program.
2. The City of Charlotte, through its Neighborhood and Business Services Department, which provides financing for housing development and rehabilitation, enforces the City's housing, nuisance and zoning codes, provides relocation services and funds housing counseling and support services on a contractual basis with non-profit organizations.
3. Charlotte-Mecklenburg Housing Partnership (CMHP), a non-profit housing developer, administers a bank loan pool for single and multi-family mortgage financing and develops and owns multi-family mortgage financing. CMHP also develops and owns multi-family housing, produces homes for sale to low-income families, provides support services for renters and homeowners and offers homeownership counseling. Habitat for Humanity and Builders of Hope are other non-profit developers of low-income housing working in the community.
4. The private sector, which includes private developers, rental property managers, the banking community, local businesses and others with resources and/or technical expertise to commit to affordable housing development and management.
5. Housing support service providers including United Way agencies, Crisis Assistance Ministry, Mecklenburg County and Community Link that provide emergency housing, human services and housing counseling to the lowest income families and individuals.

In addition to the above, the City of Charlotte approved a new institutional/leadership structure in 2010 for all City-related housing programs, including implementation of the Ten Year Plan to End and Prevent Homelessness. A high profile community board will be created in summer 2010 to provide guidance and direction for Housing Trust Fund issues and allocations, the Continuum of Care and implementation of the Ten Year Plan. As this new structure unfolds, it

will help address system gaps and create opportunities for greater collaboration and coordination across governmental and non-profit agencies as well as with the private sector.

Five rapid transit corridors have been identified by the City of Charlotte. Light rail transit has already been developed along the South Boulevard Corridor, and plans are underway for extension of the light rail line along the North Tryon Corridor over the next five to seven years. Development of the remaining corridors will occur as federal transportation funding becomes available.

Creating higher density mixed-income housing, including housing for low-income residents, is a major strategy being incorporated into the development/redevelopment plans along these corridors. To support and encourage this type of development, the City of Charlotte has approved a transit-oriented development (TOD) overlay district and related regulations within its zoning ordinance. This district calls for high density, mixed used development within pedestrian-oriented community environments.

Including affordable housing within the corridors developments has proven to be a challenge, however, when considering the high cost of land. To address this issue, the City of Charlotte will continue to seek out new approaches to financing affordable housing within transit corridors, including targeting of housing subsidies such as Low Income Housing Tax Credits and rental assistance, as well as the potential use of innovative mortgage finance techniques, such as location-efficient mortgages. In addition, as the City of Charlotte undertakes a revision to its affordable housing locational policy in 2010 and its policy that connects affordable housing and transportation corridors. Services will be factored into the planning and decision making.

PROGRAM SPECIFIC REQUIREMENTS

CDBG (91.220 L-1)

1. It is anticipated that program income will be received from the federally funded programs as shown below:
 - CDBG: \$200,000
 - HOME: \$275,000
 - EDRLF: \$125,000
2. No program income was received in the preceding year that has not been included in a statement or plan based on the following:
 - CDBG: 0 Due to large negative fund balance from FY09
 - HOME: 0 Due to negative fund balance generated in FY10
3. There are no proceeds from Section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in its strategic plan.
4. Surplus funds from any urban renewal settlement for community development and housing

activities. N/A

5. Any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan. N/A
6. Income from float-funded activities. N/A
7. Urgent need activities, only if the jurisdiction certifies. N/A
8. The estimated amount of CDBG funds that will be used for activities that benefit persons of low- and moderate income is \$5,395,468.

HOME 91.220(I)(1)

1. Describe other forms of investment. (See Section 92.205)
If grantee (PJ) plans to use HOME funds for homebuyers, did they state the guidelines of resale or recapture, as required in 92.254.

The City of Charlotte will use the HUD recapture provisions as provided in 92.254. The Recapture provisions ensure that the City recoups all or a portion of the HOME assistance to the homebuyer. The City’s down payment assistance (HouseCharlotte Program) provides 10 year forgivable loans to home buyers. The loans are forgiven at 20% per year through years 6-10.

2. If grantee (PJ) plans to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds, state its refinancing guidelines required under 24 CFR 92.206(b). N/A
3. Resale Provisions -- For homeownership activities, describe its resale or recapture guidelines that ensure the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4).

In providing home-ownership assistance to eligible families, the City of Charlotte adheres to the recapture provisions set out in the HOME regulations (Part 92.254 of the HOME Final Rule). These provisions will ensure that each housing unit will remain affordable for a period of time using deed restrictions as determined by the following schedule:

HOME Funds Provided	Period of Affordability
Less than \$15,000	5 years
\$15,000 - \$40,000	10 years
More than \$40,000	15 years

4. HOME Tenant-Based Rental Assistance -- Describe the local market conditions that led to the use of HOME funds for tenant based rental assistance program.

If the tenant based rental assistance program is targeted to or provides a preference for a special needs group, that group must be identified in the Consolidated Plan as having an unmet need and

show the preference is needed to narrow the gap in benefits and services received by this population.

The most recent rental housing market data revealed a need for 15,565 rental units affordable to extremely low-income households in 2006, as well as a projected need for nearly 17,000 rental units affordable to extremely low-income households in 2012. The unmet demand is for rental units with housing costs ranging in cost from \$200 or less to \$499 a month.

In 2007, approximately 12,500 rental units were vacant in Mecklenburg County, representing a 9% rental vacancy rate. However, a spike in vacancies has occurred since then. In February 2010, the Charlotte Apartment Association reported that 14,429 apartment units were vacant in Charlotte-Mecklenburg, compared with 9,000 vacant rental units in February 2008. As of April 2010, the overall vacancy rate for apartments had risen to 13.6%, an all-time high in recent history. The vacancy rate was much higher---near 24%---in Uptown Charlotte

The City provides tenant-based rental assistance through the Workforce Initiative for Supportive Housing Program (WISH). The program provides intensive life-skills support from social workers, a connection to local faith groups and assistance through Hope Team volunteers and a monthly rental subsidy for an affordable apartment. WISH partners with working families that are homeless or near homeless and earning 15 percent to 30 percent of the Area Median Income (AMI) (*\$9,660 to \$19,320 for a family of four*). The Consolidated Plan identifies housing for persons earning less than 24% of AMI as a priority.

5. If a participating jurisdiction intends to use forms of investment other than those described in 24 CFR 92.205(b), describe these forms of investment. N/A
6. Describe the policy and procedures it will follow to affirmatively market housing containing five or more HOME-assisted units.

Recognizing the importance of fair housing practices for Charlotte residents, the City of Charlotte will continue its efforts to ensure that fair housing practices are employed throughout its jurisdiction.

The following provides an outline of the City requirements in ensuring fair housing procedures are in the place of the HOME program:

- The City of Charlotte will provide fair Housing information through Charlotte-Mecklenburg Community Relation Committee (*Fair Housing Program*) and the Neighborhood & Business Services Department.
- The City of Charlotte will use the Equal Housing Opportunity logotype or slogan in press releases and other written communication publicizing current and future HOME projects.
- The City of Charlotte will communicate its Affirmative Marketing requirements to potential HOME program participants and funding recipients.

City of Charlotte and Charlotte-Mecklenburg Consortium

- Failure to follow these requirements and report to the City of Charlotte annually will result in notification and suggested corrective action. Continued non-compliance will trigger sanctions up to and including disqualification from future participation in HOME funded programs.

The following provides an outline of requirements that the owner must adhere to when using HOME funds:

- Any person who qualifies for housing under City of Charlotte's established HOME income guideline must have the right to be considered for a HOME-assisted unit in accordance with Fair Housing regulations. Preferences may be given to defined population in special needs housing units such as the elderly, homeless or physically disabled.
- Owners must display the fair housing poster in rental/sales offices and use the Equal Housing Opportunity logotype or slogan in advertising.
- Owners of rental property will contact local assisted housing providers, job-links centers, and community relation committee, and referral agencies and may make use of commercial media advertising to fill vacancies in HOME –assisted rental units.
 - Affirmative Fair Housing Marketing compliance will be documented by maintaining data on the following:
 - Notification dates of vacancies to the City's Neighborhood & Business Services Housing Services Division.
 - Notification dates of vacancies to other housing referral agencies.
 - Copies of newspaper advertisements.
 - Race, ethnicity, income and gender of applicants for tenancy.
 - Race, ethnicity, income and gender of actual tenants.
- Owners or housing non-profits offering sale/lease property will contact housing counseling agencies, other housing non-profits, lenders, and realtors, and may make use of commercial media advertising to find potential homeowners or lease-purchase candidates.
 - Affirmative Fair Housing Marketing compliance will be documented by maintaining the following:
 - Notification dates of availability to other housing service agencies, which could include housing counseling agencies, housing non-profits lenders and realtors.
 - Copies of newspaper advertisements.
 - Race, ethnicity, income and gender of applicants applying to purchase housing units.
 - Race, ethnicity, income and gender of actual purchasers of housing units.

- Owners/investors, non-profits will provide information on how to apply for housing through their programs, on at least an annual basis, to local community organization, places of worship, employment centers, fair housing groups, and/or housing counseling agencies.
 - Affirmative marketing compliance will be documented by maintaining data on the following:
 - Data in contacted organizations (*what organization, when contacted, etc.*)
 - Copies of distributed information
 - Non-compliance of the above listed requirements (by owners/investors) will trigger sanctions up to and including disqualification from future participation in HOME funded programs.
7. Describe actions taken to establish and oversee a minority outreach program within its jurisdiction to ensure inclusion, to the maximum extent possible, of minority and women, and entities owned by minorities and women, including without limitation, real estate firms, construction firms, appraisal firms, management firms, financial institutions, investment banking firms, underwriters, accountants, and providers of legal services, in all contracts, entered into by the participating jurisdiction with such persons or entities, public and private, in order to facilitate the activities of the participating jurisdiction to provide affordable housing under the HOME program or any other Federal housing law applicable to such jurisdiction.
- To increase the use of minority and women owned business for federally funded activities, the City of Charlotte conducts the following activities:
- Advertise projects in minority publications.
 - Notifies minority/women businesses of contract opportunities, requests for proposals or bid package availability.
 - Maintains and updates a list of minority/women businesses.
 - Administers a Small Business Enterprise (SBE) program.
8. If a jurisdiction intends to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds, state its financing guidelines required under 24 CFR 92.206(b). N/A

HOPWA (91.220 I-3)

The City of Charlotte selected the Regional HIV/AIDS Consortium (the Consortium) as project sponsor through a formal selection process. The Consortium's mission is to foster and ensure a regional approach to prevent the spread of HIV and AIDS and meet with compassion and dignity the needs of those affected by the disease. The Consortium serves the Charlotte Metropolitan Statistical Area (MSA), which includes Anson, Cabarrus, Gaston, Mecklenburg, Union, and York Counties. The City's HOPWA program is designed to perform the following eligible HOPWA activities: supportive services, tenant based rental assistance, resource identification, short-term rent, mortgage and utility payments for individuals who have been diagnosed with the

HIV/AIDS virus. Figure 10 provides the FY 2011 targets of HIV/AIDS clients to be served by HOPWA funds.

Figure 10: HOPWA Client Service Targets FY 2011

Activity	Client to Be Served In FY 2011
Short-Term Housing Assistance	170
Short-Term Housing Assistance & Housing Information Services	95
Housing Information Services	60
Supportive Services Residential Substance Abuse After-Care Treatment	20
Supportive Services	20
Inpatient Substance Abuse Treatment & Supportive Services	18
Tenant Based Vouchers	30
Project Based Rental Assistance	9
Operating Expenses	38

OTHER NARRATIVES AND ATTACHMENTS

Include any action plan information that was not covered by a narrative in any other section. If optional tables are not used, provide comparable information that is required by consolidated plan regulations.

1. FY2011 Annual Action Plan Project Listings
2. Public Document Review & Public Hearing Notice
3. Public Comments