



**MECKLENBURG COUNTY**  
**Notice of 30- Day Public Comment Period**  
**Community Development Block Grant Program**  
**Five Year Consolidated Plan and FY 14 Annual Action Plan**  
**Program Amendment**

**June 15, 2013**

Mecklenburg County will make an amendment to the CDBG Five-year Consolidated Plan and the FY 13-14 Annual Action Plan to account for an increase in the County's FY 13-14 allocation and the reallocation of CDBG funds remaining in the current fund balance. Comments on the proposed amendment can be made during a 30 day comment period. The proposed amendment will involve the addition of one program involving public infrastructure improvements, funded at \$200,000, and an increase in funding for an existing housing repair program of \$60,000, that will target LMI homeowners in the Town of Davidson and Cornelius.

The amended Five Year Consolidated Plan and the FY 13-14 Annual Action Plan is available for public review from June 15, 2013 and will end on July 15, 2013, copies of the plan can be accessed at the following locations: [www.MecklenburgCountyNC.gov](http://www.MecklenburgCountyNC.gov) or [www.centralina.org](http://www.centralina.org).

Send written comments to: 525 N. Tryon Street, 12<sup>th</sup> Floor, Charlotte, NC 28202, Attn: Victoria Rittenhouse, CED Coordinator, or send an email to [cedc@centralina.org](mailto:cedc@centralina.org). All letters and emails must be received by July 15, 2013 to be considered for the publication of the Five-year Consolidated Plan and the FY 13-14 Annual Action Plan.



# **Mecklenburg County CDBG Entitlement Program**

**Five Year Consolidated Plan 2013-2018 and  
FY 14 Annual Action Plan**

# Executive Summary

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## INTRODUCTION

As required by the U.S. Department of Housing and Urban Development (HUD), Mecklenburg County prepared a Five Year Consolidated Plan to integrate planning efforts for the County's Community Development Block Grant (CDBG) funds, which focuses on the housing and community development needs of low and moderate income persons. The purpose of a Consolidated Plan is to identify housing and community development needs and to develop specific goals and objectives to address these needs over a five-year period. This is the second Consolidated Plan for Mecklenburg County and covers the period of July 1, 2013 through June 30, 2018. Preparation and approval of the Consolidated Plan is a prerequisite to the County's continued receipt and use of federal housing and community development funds. All activities and funding priorities included in Mecklenburg County's Consolidated Plan will address three statutory goals set by HUD:

- Provide Decent Housing
- Provide A Suitable Living Environment
- Provide Expanded Economic Opportunities

The FY 2014-2018 Consolidated Plan informs HUD of Mecklenburg County's intended use of federal and non-federal resources to meet community needs. In Mecklenburg County's case, the primary funding source is HUD's Community Development Block Grant (CDBG). The funds are intended to provide low and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, development activities, public services, economic development, planning, and administration.

As an entitlement community, Mecklenburg County receives an annual share of federal Community Development Block Grant funds. In order to receive its CDBG entitlement, the County must also submit an Annual Action Plan to HUD. The Fiscal Year (FY) 2014 Annual Action Plan includes the funding application for CDBG funds in the amount of \$435,019, as well as information on proposed projects.

## **SUMMARY OF THE OBJECTIVES AND OUTCOMES**

Mecklenburg County's Consolidated Plan (2013-2018) outlines community housing and economic development goals and objectives for this five-year period. This document identifies four basic goals against which HUD will evaluate the Consolidated Plan and the local jurisdictions' performance. Each of these goals must benefit primarily low and moderate income persons.

These goals are to:

1. Retain affordable housing stock of existing housing in lower income neighborhoods
2. Improve the livability and safety of neighborhoods
3. Encourage the economic vitality of neighborhoods
4. Encourage economic development of infrastructure

The County's Annual Action Plan for FY 2014 outlines the activities to be undertaken during this program year to meet these goals and continue the overall housing strategies set forth in the 2013-2018 Consolidated Plan.

### **Housing and Community Development Needs**

The County has identified the following priority needs for its CDBG Program:

#### **A. Housing Needs**

- To improve the condition of existing affordable housing in residential neighborhoods,
- Retain the stock of affordable housing where possible,
- Increase the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, religion, gender, national origin, familial status, or disability, and
- Provide affordable housing that is accessible to job opportunities.

#### **B. Non-Housing Community Development Needs**

- To provide high quality public facilities, such as parks and community centers to low- and moderate-income persons and to provide adequate public improvements, such as ADA modifications, street lighting, streets, and sidewalks, in low- and moderate-income neighborhoods,
- To promote economic development activities as a means to provide job opportunities and economic growth, and to reverse economic decline, especially for low- and moderate-income households, and
- To improve citizens' living environment, including security and safety.

In the area of non-housing priority needs, the County continually partners with public service organizations that provide services to meet the needs of specific populations in their communities. The County has undertaken public safety projects that have benefited the general population as well as special need residents.

The County is working to achieve the goals of the Consolidated Plan. It is a challenging process as the resources required to completely implement the Plan to its fullest extent surpasses the resources available to the County. The Plan guides the County's efforts by defining the County's goals, leveraging the County's limited resources, and emphasizing policies and programs that most effectively assist the greatest number of residents in the targeted groups.

### **Program Objectives**

There are several areas of specific need that emerge from the analyses of the community, its needs, and market conditions. These needs, translated into tangible objectives are:

#### **Goal 1: Retain affordable housing stock of existing housing in lower income neighborhoods**

- Preserve and expand the supply of affordable housing
- Provide assistance to low income homeowners to rehabilitate and/or provide emergency repairs for their homes
- Expand supply of affordable housing

#### **Goal 2: Improve livability and safety of neighborhoods**

- Ensure residents have access to sanitary water and sewer services
- Ensure high level of quality of life with good access to local schools, shops, and parks
- Help homeless populations and persons in danger of becoming homeless find shelter
- Ensure that neighborhood shopping for basic needs is available

#### **Goal 3: Encourage the economic vitality of neighborhoods**

- Promote neighborhood sustainability and stabilization
- Continued support for provision of services to those individuals and groups with special needs, such as the elderly and the disabled

#### **Goal 4: Encourage economic development for neighborhoods and residents**

- Support opportunities for job creation, job training for LMI individuals
- Support growth opportunities for local economies
- Support improvements for nonprofit facilities that provide vital services for LMI area residents
- Provide access to support services for working families.

Each priority or goal in this Plan is accompanied by specific objectives, which are coupled to performance indicators. The Five-Year Strategic Plan for Mecklenburg is estimated to result in the following accomplishments by 2018:

- Owner occupied housing repair for 50 housing units for low and moderate income homeowners by Year 5,
- Acquire 10 lots to be used for development of affordable houses for LMI area residents by Year 5,
- Improve various public facilities such as parks, sidewalks, and streets,
- Provide funds to non-profit entities for the rehabilitation of their facilities, and
- Improve public infrastructure (water and sewer) for underserved LMI areas.

## **EVALUATION OF PAST PERFORMANCE**

Over the past three years, Mecklenburg County has utilized CDBG funds to provide housing repairs for 17 owner-occupied homes for low to moderate income families in the Town of Cornelius. CDBG funds have also assisted with the acquisition and rehabilitation of one property in order to address slum and blight conditions and to provide an affordable housing unit for LMI individuals in the Town of Cornelius. Additionally, CDBG funds were granted to Habitat for Humanity-Matthews for the acquisition of 10 residential lots to be utilized for construction of affordable housing units. The County also utilized CDBG funds to install 8,000 linear feet of water line along Walkers Ferry Road. This project provided public access to drinking water and fire hydrants for LMI households.

This past three year period was Mecklenburg County's first Consolidated Planning period, as the County was designated a new entitlement recipient in 2010. The County feels confident that moving forward into the next five-year consolidated planning period, all program objectives are attainable.

For more detailed information on past performance, the FY 2012 Consolidated Annual Performance and Evaluation Report (CAPER) is available upon request.

## **SUMMARY OF CITIZEN PARTICIPATION PROCESS AND CONSULTATION PROCESS**

The FY 2014-2018 Five-Year Mecklenburg County Consolidated Plan is a collaborative effort of county citizens, non-profit organizations, faith-based organizations, county staff as well as staff members from participating municipal jurisdictions. In December 2012 notices were sent to all municipalities in Mecklenburg County notifying them of the upcoming program and requesting their participation in the process.

In January 2013 the Mecklenburg County Consolidated Plan Advisory Committee, which is comprised of representatives from participating members, met to discuss the upcoming funding cycle and the program area's community development needs. Members of the Committee include representation from the following:

- County Manager's Office
- County's Real Estate Services Department
- Town of Matthews Planning Department
- Town of Cornelius-Managers Office
- Town of Davidson-Affordable Housing Department
- Town of Huntersville\_ Managers Office
- Centralina Council of Governments-Community & Economic Development Department

Two meetings, a public hearing and a citizen participation forum, were held in February 2013 to inform members of the community and the County's partners about the upcoming consolidated planning process, the timeline for completion, and the 30 day comment period.

Advertisements were placed in local newspapers, in participating member government's Town Halls, local libraries, and area housing agencies and also posted on the following websites; Mecklenburg County's website, the Town of Cornelius' website, the Town of Matthews' website, the Town of Huntersville's website and two of Centralina Council of Governments websites. The advisory committee members also reached out to residents in targeted revitalization areas as well. The forums invited representatives from the community as well as private and public agencies that are an integral part to reaching the community development goals set forth by HUD.

The meetings were held in Cornelius Town Hall and in the Matthews Town Hall. The County held these public meetings and hearings to solicit comments from citizens regarding recommended uses of Community Development Block Grant (CDBG) program funds for FY 2014. These public meeting hearings also provided a forum to assess the County's performance in implementing the Consolidated Plan.

Mecklenburg County held a public hearing on May 24, 2013 at the Mecklenburg County Government Center in order to obtain feedback and comments on the draft Five-year Consolidated Plan and the FY 14 Annual Action Plan.

A copy of the public notices are attached along with a copy of the updated Citizen Participation Plan. (See exhibit 1 &2)

## **SUMMARY OF PUBLIC COMMENTS**

No comments were received at either of the two public hearings or at the citizen participation forum.

# Section 1: Managing the Process

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## **LEAD AGENCY**

Mecklenburg County is the lead entity charged with preparing the Consolidated Plan, the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER). In this capacity the County works in cooperation with other key government agencies, non-profit agencies and for-profit agencies addressing affordable housing, and other community development issues. Collaborative partnerships with key stakeholders are indispensable to the community's success in addressing the needs of low and moderate income residents and improving the quality of life for all the residents by ensuring that all residents, regardless of race, gender, age, income level or disability, have equal access to affordable housing, jobs and services available in the County.

### **Consolidated Plan Public Contact Information**

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## CONSULTATION

Mecklenburg County recognized that the preparation of the Consolidated Plan requires discussion and consultation with many diverse groups, organizations, and agencies. During the planning process for the CDBG Consolidated Plan, the County encouraged citizen participation. Two public hearings and a public forum were held in order to gather public input and answer any questions the general public had regarding the process and community development needs. In the course of preparing this document, the County's consultants met with service providers, community groups, nonprofit agencies, faith-based agencies, and local member governments to discuss and gather input on the community development needs identified in the program area.

Key agencies and organizations included:

- City of Charlotte- Neighborhood & Business Services
- Charlotte/Mecklenburg Continuum of Care
- Charlotte Family Housing
- Charlotte Housing Authority
- Charlotte-Mecklenburg Housing Partnership, Inc.
- Community Link
- Crisis Assistance Ministry
- Davidson Housing Coalition
- Habitat for Humanity-Charlotte
- Habitat for Humanity- Matthews
- Mecklenburg County- County Manager's Office
- Mecklenburg County Homeless Services
- Men's Shelter of Charlotte, Inc.
- North Carolina Community Development Association
- North Carolina Housing Finance Agency
- One More Neighborhood, Inc.
- Our Towns Habitat for Humanity- Davidson
- Safe Alliance
- Town of Cornelius
- Town of Davidson
- Town of Huntersville
- Town of Matthews
- Urban Ministry Center

*Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness*

More than 40 non-profit organizations, government agencies, faith-based organizations and other groups are a part of the community's network of resources and support for homeless individuals and families. The Homeless Services Network is the official group of collaborative partners that focus on the Charlotte-Mecklenburg Continuum of Care. The continuum of services includes prevention, outreach, supportive services, emergency shelter, transitional housing and permanent housing.

The Charlotte-Mecklenburg Coalition for Housing is the responsible entity for implementation of Charlotte-Mecklenburg's Ten-Year Plan to End and Prevent Homelessness and recognizes that a supportive services model is essential, and advocates both for new construction and rental subsidies for permanent supportive housing. *More Than Shelter!-- A Ten-Year Implementation Plan to End and Prevent Homelessness, One Person/ One Family at a Time*—sets the community on the path for more aggressive action. It represents a movement to the third phase in our community's body of work to address the growing homelessness crisis in Charlotte-Mecklenburg, building on the broad vision and direction created by the task force in *Out of the Shadows*. The implementation plan not only responds to our local need for more specific and immediate action, it also responds to the federal mandate for communities to develop ten-year plans to end homelessness, particularly chronic homelessness, as part of a unified national movement and as a requirement to continue receiving certain housing and homeless-related federal funds.

*Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS*

Mecklenburg County is not a recipient of Emergency Shelter Grant (ESG) funds. However, the City of Charlotte is a recipient of ESG funds; these funds are utilized by the Charlotte-Mecklenburg Continuum of Care, of which Mecklenburg County is a partner. ESG funds are used to provide homeless persons with emergency shelter and essential support services. ESG funds also provided homelessness prevention and repaid re-housing activities which includes short and medium term rental assistance to homeless individuals or individuals at imminent risk of becoming homeless. ESG funds will also be utilized to subsidize the cost of implementing the Homeless Management Information System (HMIS), in order to meet reporting requirements for the grant program.

The Charlotte-Mecklenburg Continuum of Care has successfully implemented rapid re-housing initiatives over the past several years. Unfortunately, there continues to be an unmet demand

in the community for emergency shelter. The Continuum of Care and its partners actively continues to seek additional resources for rapid re-housing activities. Currently there is a collaborative public/private effort underway to create a rental subsidy endowment. Should this effort be successful, the area’s capacity to rapidly re- house families will address overcrowded shelters over the next year. The Coordination of Services and Housing committee meets regularly to discuss strategies for reducing the need for shelter by using shelter diversion and targeted prevention.

**Continuum of Care Agencies, groups, organizations and others who participated in the process and consultations**

Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
<b>Homeless Support Services at the Urban Ministry Center</b>	Homeless Services	Homeless	Direct contact to obtain homeless counts and other information relevant to the consolidated plan.
<b>City of Charlotte Neighborhood &amp; Business Services-CoC Lead</b>	Continuum of Care Lead Entity- Homeless Services	Homeless	Direct contact to obtain homeless data and other information relevant to the consolidated plan.
<b>Safe Alliance</b>	Women’s Shelter	At-risk non-homeless and homeless	Direct contact to obtain information about services that were relevant to the consolidated plan.

**Table 2 – Agencies, groups, organizations who participated**

*Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))*

Mecklenburg County must notify adjacent governments about priority housing and non-housing community development needs. Mecklenburg County notified local governments in the CDBG eligible program area of the upcoming Five-year Consolidated Planning process. All eligible municipalities were informed on CDBG program goals and objectives and invited to participate in the Mecklenburg County CDBG Entitlement program. Four municipalities within the Mecklenburg County jurisdiction boundaries have chosen to participate in the Mecklenburg County CDBG program: Cornelius, Davidson, Huntersville and Matthews.

Municipalities consulted for participation included:

- Town of Cornelius
- Town of Davidson
- Town of Huntersville
- Town of Mint Hill
- Town of Matthews
- Town of Pineville

## **CITIZEN PARTICIPATION**

*Summary of citizen participation process/Efforts made to broaden citizen participation. Summarize citizen participation process and how it impacted goal-setting.*

Encouraging citizen participation and consulting with other public and private agencies are important parts of the planning process. The County used several methods to solicit citizen participation and to consult with other public and private entities, including public notices, public meetings, public hearings, survey of needs and other outreach efforts. A copy of the County's Citizen Participation Plan can be obtained upon request by contacting Mecklenburg County.

### **Public Meetings**

Mecklenburg County held a citizen forum on February 27 and a formal public hearing on February 28 to obtain comments on the amended Citizen Participation Plan and to obtain input for the Consolidated Planning Process. The citizen forum, the public hearing and the 30-day comment period were advertised in the local newspaper 15 days prior to the meetings; the notice was published on 5 local government websites and made available at local library branches.

Mecklenburg County held a public hearing on May 24, 2013 at the Mecklenburg County Government Center in order to obtain feedback and comments on the draft Five-year Consolidated Plan and the FY 14 Annual Action Plan. The public hearing and the 30-day comment period were advertised in the local newspaper 15 days prior to the meetings; the notice was also available on Mecklenburg County's and Centralina Council of Governments' websites and made available at local library branches.

## Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
<b>Online Survey of Needs</b>	Public, housing agencies, homeless agencies, local governments, faith-based organizations, public and private entities	A copy of the survey responses are attached see Exhibit 4.	See Attached	N/A	
<b>Citizen Participation forum Feb. 27, 2013</b>	Public, housing agencies, homeless agencies, local governments, faith-based organizations, public and private entities	Five attendees; four from nonprofits serving LMI area residents, providing services for LMI area residents, and one member of a local government.	Generally comments regarding funding for projects, the type of eligible projects and amount of funding available.	N/A	
<b>Citizen Participation Forum/Public Hearing Feb 28,2013</b>	Public, housing agencies, homeless agencies, local governments, faith-based organizations, public and private entities	Over 30 citizens, government staff, nonprofits, and housing providers attended.	No comments were received.	N/A	
<b>Public Hearing May 24, 2013</b>	Public, housing agencies, homeless agencies, local governments, faith-based organizations, public and private entities	No attendees	No comments received	N/A	

**Table 4 – Citizen Participation Outreach**

# Section 2: Housing Needs Assessment

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## **NEEDS ASSESSMENT OVERVIEW**

According to HUD, a household spending more than 30 % of its household income on housing, living with more than one person per room, or occupying a unit with physical defects is in need of housing assistance. This section presents a general overview of Mecklenburg County to provide context for the development of strategies to address community development and housing needs in the Consolidated Plan. The population in the Mecklenburg County CDBG program area increased from 98,601 (2001 U.S. Census) to approximately 114,759 (2005-10 ACS), resulting in a 16% increase in the population. Households increased by 13 % and the median income increased 10% from \$50,579 (2000 U.S. Census) to \$55,994 (2005-09 ACS). The housing needs identified in this section are based on the 2005-2009 American Community Survey data. Based on current data sources the total number of housing units within the Mecklenburg County CDBG program is 49,516 units.

In the Mecklenburg County CDBG program area there are 15,886 households with housing problems; which accounts for 35% of all households in the program area. The major contributing factor to housing problems in the program area was the percentage (19%) of households with a cost burden greater than 30% of their gross income.

### **Extremely Low Income Households (0-30% AMI)**

Extremely low-income (ELI) households are defined as earning less than 30 % of the area median income, adjusted by household size. According to current data a four-person household that earned less than \$16,798 in the Mecklenburg County program area was classified as an ELI household. In the program area, extremely low-income households comprise 6% of existing households.

Throughout the program area, 88% of all ELI households had housing problems with 83% spending more than 30% of their income for housing and 65% spending over 50% of their household income. Homeowners had slightly higher percentages than renters in this group, with 50% of homeowners versus 37% of renters being cost burdened households in this income group.

### **Very Low Income Households (>30-50%)**

Very low-income (VLI) households are classified as earning greater than > 30-50% of the median area income. This means that a four-person household earning between \$16,799 and \$27,997 in the Mecklenburg County program area is classified as a very low income household. Nearly all households in this group were experiencing one or more severe housing problems (lacks kitchen or complete plumbing, severe overcrowding, or severe cost burden). Sixty-nine percent of VLI households spent more than 30% of their household income on housing expenses and 39% spent more than 50%. Renters had a significantly higher percentage (59.5%) of housing

problems in the VLI category compared to 39.1% of homeowners. Homeowners had a slightly higher percentage (36%) with a housing cost burden over 30% of household income than renters who had 33%. Additionally, homeowners also registered a higher percentage (22%) that had a housing cost burden over 50% of household income compared to renters who had 17%.

### **Low – Moderate Income Households**

Low-moderate income (LMI) households are classified as households whose income falls between 51% and 80% of the area median income. According to current data this ranges from \$27,998 to \$44,795 for the Mecklenburg County program area. Eleven percent of households in this group were experiencing one or more severe housing problems (lacks kitchen or complete plumbing, severe overcrowding, or severe cost burden). Renters in this category actually had a higher percentage (14%) of housing problems compared to homeowners who had 10%. Renters also had a higher percentage in the cost burden categories with only 10% of renters having a cost burden greater than 30% of household income versus 8% of homeowners. Severely cost burdened households (greater than 50% of household income spent on housing) was slightly less for renters with only 2%, while 2.4% of homeowners fell into this category. This possibly indicates that the rental market at this income level becomes more affordable, however adequate affordable homeownership opportunities are still lacking for this group.

### **Minority Housing Needs**

Minorities in the CDBG program area have significantly worse housing problems than white households. They are disproportionately represented in greater numbers in the lower income categories compared to their percentage of the overall population. They also face housing burdens, primarily associated with cost burdens in similarly disproportionate numbers.



## HOUSING NEEDS ASSESSMENT

In Mecklenburg County CDBG program area contains 45,100 and 12,979 of those households, or 28.7% of households, met HUD's definition for a target household according to 2005-09 ACS data. More than half of the households had gross annual incomes of less than 50% of the median income for the County \$50,579.

### Target Households

- 3,867 (8.5%) were elderly households with at least one person 62 years of age or older. Eighteen percent of this number are considered extremely low income; 32% low income; and 66.6% moderate income households;
- 3,439 (7.6%) were renter-occupied households with one or more housing problems, with the majority (34%) categorized as extremely low income, 33% low income and 28% moderate income households;
- 7,354 (16.3%) were special needs owner-occupied households with one or more housing problems, with the majority (38.5%) categorized as moderate income, 17% low income and 19.5% extremely low income households;

### Population and Income Table

Demographics	2000 Census (Base Year)	2005-2009 ACS (Most Recent Year)	% Change
<b>Population</b>	98,601	114,756	<b>16%</b>
<b>Households</b>	40,003	45,100	<b>13%</b>
<b>Median Income</b>	<b>\$50,579.00</b>	<b>\$0.00</b>	<b>-100%</b>

**Table 5 - Housing Needs Assessment Demographics**

Data Source: 2005-2009 ACS Data; 2000 Census (Base year); 2005-2009 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,794	3,465	6,720	4,730	
Small Family Households *	995	1,270	2,575	18,985	
Large Family Households *	150	240	634	2,539	
Household contains at least one person 62-74 years of age	389	614	1,040	519	2,859
Household contains at least one person age 75 or older	335	619	870	385	869
Households with one or more children 6 years old or younger *	450	855	1,209	5,984	
* the highest income category for these family types is >80% HAMFI					

**Table 6 - Total Households Table**

Data Source: 2005-2009 CHAS

## Housing Needs Summary Tables for several types of Housing Problems

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>Substandard Housing - Lacking complete plumbing or kitchen facilities</b>	0	20	0	10	30	0	15	15	55	85
<b>Severely Overcrowded - With &gt;1.51 people per room (and complete kitchen and plumbing)</b>	0	0	0	0	0	0	0	20	0	20
<b>Overcrowded - With 1.01-1.5 people per room (and none of the above problems)</b>	10	25	80	15	130	0	60	120	4	184
<b>Housing cost burden greater than 50% of income (and none of the above problems)</b>	919	555	160	10	1,644	925	725	860	250	2,760
<b>Housing cost burden greater than 30% of income (and none of the above problems)</b>	130	530	725	155	1,540	365	450	1,820	1,525	4,160
<b>Zero/negative Income (and none of the above problems)</b>	95	0	0	0	95	145	0	0	0	145

Table 7 – Housing Problems Table

Data Source: 2005-2009 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	929	605	240	35	1,809	925	800	1,005	314	3,044
Having none of four housing problems	290	825	1,945	785	3,845	405	1,220	3,530	3,590	8,745
Household has negative income, but none of the other housing problems	95	0	0	0	95	145	0	0	0	145

Table 8 – Housing Problems 2

Data Source: 2005-2009 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	355	480	290	1,125	520	460	1,110	2,090
Large Related	100	45	100	245	50	159	249	458
Elderly	104	195	105	404	384	369	700	1,453
Other	485	425	400	1,310	330	265	690	1,285
Total need by income	1,044	1,145	895	3,084	1,284	1,253	2,749	5,286

Table 9 – Cost Burden > 30%

Data Source: 2005-2009 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>Small Related</b>	320	260	65	645	405	375	285	1,065
<b>Large Related</b>	100	15	0	115	50	65	15	130
<b>Elderly</b>	54	95	60	209	169	170	270	609
<b>Other</b>	440	230	40	710	295	145	295	735
<b>Total need by income</b>	914	600	165	1,679	919	755	865	2,539

Table 10 – Cost Burden > 50%

Data Source: 2005-2009 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>Single family households</b>	10	10	80	15	115	0	50	140	4	194
<b>Multiple, unrelated family households</b>	0	15	0	0	15	0	10	0	0	10
<b>Other, non-family households</b>	0	0	0	0	0	0	0	0	0	0
<b>Total need by income</b>	10	25	80	15	130	0	60	140	4	204

Table 11 – Crowding Information

Data Source: 2005-2009 CHAS

### *What are the most common housing problems?*

The most common housing problem throughout the CDBG program area is housing cost burden on extremely low income to the median income households that own their homes. These households are experiencing housing cost burden at 30% to 50% of income. This poses challenges on homeowners to maintain the upkeep on aging properties in order stay in their homes. Many homeowners have substandard plumbing, electrical and aging flooring systems. Most often homes require an average of \$5,000 to \$10,000 in repairs to bring the property up to basic housing standards. The second most common housing problem in the program area is a lack of existing affordable housing for extremely – low to low income households.

### *Are any populations/household types more affected than others by these problems?*

Regional economic growth and population growth have increased the demand for housing in the Mecklenburg program area, resulting in higher rental and purchase housing costs and contributing to the cost burden experienced by the lower income categories. The area is experiencing a slight increase in construction of new housing units but the majority of these units are not in the affordable housing unit price point. The most affordable housing is the older housing stock; however, older units typically require more maintenance and repair, adding to the incidence of housing problems among lower income households. Based on the high percentage of housing problems among these income categories, and recognizing these lower income households are at risk of becoming homeless, the County has assigned a high priority to the housing needs of these income groups. The moderate income households in the program area too are experiencing the burden of severe housing problems, as many of the households in this category are elderly and have limited income. Most moderate income renter households are able to find affordable rental housing in the program area. However, some of the rental housing is substandard. There are more affordable purchase housing units available to moderate income buyers in the Mecklenburg CDBG program area, and therefore, this is not a high priority for the County.

The most significant obstacle to meeting the underserved housing needs of the extremely low-income, very low-income, and low-income households is encouraging private developers/contractors to develop more affordable housing units for these income groups.

*Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance*

Mecklenburg County partners in implementing the Charlotte-Mecklenburg's 10 Year Plan to End and Prevent Homelessness. Goal 3 of this plan outlines strategies and resources to be utilized in order to aid in preventing individuals and families from becoming homeless or unsheltered. Multiple strategies aimed at promoting housing stability for vulnerable populations will focus on providing financial assistance through emergency rental and utility assistance, monthly subsidies, rent deposits support and short-term payments for people with disabilities waiting on Social Security Income. These efforts are managed by Crisis Assistance Ministry and the Mecklenburg County Department of Social Services. Legal assistance is provided to aid renters facing eviction and homeowners faced with foreclosure preserve their residences. Housing counseling is provided to at risk populations that include financial literacy training and credit and foreclosure prevention counseling. Additionally, efforts are being made to improve discharge planning from institutions such as jail and prisons, hospitals, mental health treatment facilities or foster care in order to prevent homelessness for at risk populations.

The Charlotte- Mecklenburg Continuum of Care is actively seeking to implement programs to not only maintain, but increase its rapid rehousing efforts. An example of the efforts is a collaborative model executed by the Men's Shelter of Charlotte. They provide rapid re-housing along with implementing the NC SOAR model, so that as soon as men receive disability income they can be housed. SOAR is a program sponsored by the Substance Abuse and Mental Health Services Administration to increase access to Social Security Administration (SSA) disability benefits for people who are homeless and at risk of homelessness. SSA disability benefits include SSI (Supplemental Security Income) and SSDI (Social Security Disability Insurance). These programs both include monthly income benefits and healthcare benefits. SSI recipients are eligible for Medicaid benefits and SSDI recipients receive Medicare benefits.

Further, the Salvation Army has executed a rapid re-housing program to help families transition back into the community. Charlotte Family Housing uses rapid rehousing to serve 200 families a year using an empowerment model that teaches self-sufficiency. Using the lessons learned from Homelessness Prevention and Rapid Re-housing Program, the local shelter system has started to shift from a long-term shelter model to a rapid rehousing approach. In addition, efforts are under way to develop new sources of funding to increase rental subsidies within the Continuum of Care. Using Emergency Shelter Grant (ESG) funds, Community Link is targeting families and individuals whose housing is threatened due to domestic violence and eviction with targeted prevention program.

*Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.*

Characteristics linked with housing instability:

- Families seeking financial and other assistance at Crisis Assistance Ministry on more than one occasion;
- Families who lose their housing as a result of evictions, code violations, or other public action;
- Teens aging out of foster care;
- Victims of domestic violence; and
- People being discharged from prison, jail, hospitals, mental health facilities and other institutions.

### **PRIORITY HOUSING NEEDS WITHIN THE PROGRAM AREA**

Priority housing needs in the program area include increasing the supply of affordable housing units, rehabilitation of owner-occupied housing for extremely low and low income households, emergency repairs to owner-occupied housing; focusing efforts on providing assistance to minorities, elderly and disabled homeowners. The rate of owner-occupied housing is higher in the program area than rental. Maintaining safe housing for these residents is a priority. The CDBG program area has a higher proportion of elderly and disabled individuals who live on fixed income and are unable to afford needed repairs/renovations to their homes that can increase energy efficiency (to save money) or make the dwellings more accessible (allowing the residents to remain in their homes).

CDBG activities to assist owner households will focus on the minorities, the elderly, and the disabled; who have fewer resources and a fixed income. Activities will also focus on assisting small-related households, who also face the high costs of rehabilitating or upgrading homes. Programs will assist in the upkeep of these homes, preserve the existing housing stock, prevent risk of homelessness and, in the process, preserve and strengthen the neighborhoods. Particular emphasis will be placed upon elderly owner households in both the less than 30% of median family income and the 30% to 50% of median family income levels as they face severe cost burdens.

The Mecklenburg CDBG program will promote retention of affordable existing housing stock in lower income neighborhoods by preserving and expanding the supply of affordable housing through assistance to extremely low to low income homeowners to rehabilitate their homes. The program will also seek to remove blight in order to improve the livability and safety of neighborhoods.

Other issues affecting these areas are:

- Lack of public water and sewer infrastructure
- Owner-occupied housing in need of repair
- Lack of affordable housing
- Better access to existing services
- Redevelopment of older, dilapidated commercial blocks.



## DISPROPORTIONATELY GREATER NEED: HOUSING PROBLEMS

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	30,225	3,835	3,200
<b>White</b>	11,485	1,510	1,325
<b>Black / African American</b>	14,295	2,090	1,345
<b>Asian</b>	815	75	15
<b>American Indian, Alaska Native</b>	175	25	30
<b>Pacific Islander</b>	0	0	0
<b>Hispanic</b>	3,010	125	450

**Table 12 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2005-2009 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	28,310	8,740	0
<b>White</b>	10,080	4,240	0
<b>Black / African American</b>	12,670	3,125	0
<b>Asian</b>	875	150	0
<b>American Indian, Alaska Native</b>	180	120	0
<b>Pacific Islander</b>	0	0	0
<b>Hispanic</b>	4,025	1,110	0

**Table 13 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2005-2009 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	30,730	29,545	0
<b>White</b>	14,955	13,480	0
<b>Black / African American</b>	11,255	10,955	0
<b>Asian</b>	1,015	840	0
<b>American Indian, Alaska Native</b>	45	145	0
<b>Pacific Islander</b>	0	0	0
<b>Hispanic</b>	3,045	3,760	0

**Table 14 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2005-2009 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	11,145	26,615	0
<b>White</b>	6,445	13,700	0
<b>Black / African American</b>	3,215	9,665	0
<b>Asian</b>	435	690	0
<b>American Indian, Alaska Native</b>	35	130	0
<b>Pacific Islander</b>	0	0	0
<b>Hispanic</b>	890	2,145	0

**Table 15 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2005-2009 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## DISPROPORTIONATELY GREATER NEED: SEVERE HOUSING PROBLEMS

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	26,145	7,915	3,200
<b>White</b>	9,980	3,015	1,325
<b>Black / African American</b>	12,200	4,190	1,345
<b>Asian</b>	735	155	15
<b>American Indian, Alaska Native</b>	140	60	30
<b>Pacific Islander</b>	0	0	0
<b>Hispanic</b>	2,690	440	450

**Table 16 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2005-2009 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	14,560	22,490	0
<b>White</b>	5,910	8,410	0
<b>Black / African American</b>	5,725	10,060	0
<b>Asian</b>	630	395	0
<b>American Indian, Alaska Native</b>	85	210	0
<b>Pacific Islander</b>	0	0	0
<b>Hispanic</b>	1,990	3,150	0

**Table 17 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2005-2009 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	8,070	52,210	0
<b>White</b>	3,945	24,485	0
<b>Black / African American</b>	2,315	19,900	0
<b>Asian</b>	440	1,415	0
<b>American Indian, Alaska Native</b>	10	180	0
<b>Pacific Islander</b>	0	0	0
<b>Hispanic</b>	1,220	5,585	0

**Table 18 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2005-2009 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	2,675	35,080	0
<b>White</b>	1,415	18,730	0
<b>Black / African American</b>	605	12,280	0
<b>Asian</b>	160	965	0
<b>American Indian, Alaska Native</b>	0	165	0
<b>Pacific Islander</b>	0	0	0
<b>Hispanic</b>	460	2,570	0

**Table 19 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2005-2009 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## DISPROPORTIONATELY GREATER NEED: HOUSING COST BURDENS

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
<b>Jurisdiction as a whole</b>	238,590	63,135	47,495	3,325
<b>White</b>	155,225	31,355	21,370	1,355
<b>Black / African American</b>	56,830	23,455	19,185	1,390
<b>Asian</b>	7,860	1,595	1,685	40
<b>American Indian, Alaska Native</b>	930	200	235	30
<b>Pacific Islander</b>	65	0	0	0
<b>Hispanic</b>	15,140	5,625	4,295	470

**Table 20 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2005-2009 CHAS

## **Disproportionately Greater Need: Discussion**

*Income categories in which a racial or ethnic group has disproportionately greater need.*

Elderly minorities in the program area have significantly worse housing problems than white households. They are disproportionately represented in the lower income categories compared to their percentage of the overall population. They also face housing burdens, primarily associated with cost burdens and substandard housing conditions in disproportionate numbers. Homeownership rates for minorities are substantially lower than for non-minorities throughout the program area.

*Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?*

These disadvantaged racial groups are somewhat concentrated in each of the participating local governments. These are historical trends of the particular municipalities. In other parts of the County program area historical racial concentrations are apparent as well. (See map # 2 African American Concentrations and Map # 3 Hispanic Concentration)

## PUBLIC HOUSING

Public Housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single family houses to high rise apartments for elderly families. There are approximately 1.2 million households living in public housing units, managed by some 3,300 Housing Authorities across the United States. HUD administers Federal aid to local housing agencies that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing and managing these developments. Housing and Housing Choice Vouchers (Section 8) in Charlotte-Mecklenburg are administered by the Charlotte Housing Authority (CHA).

Public housing is limited to low-income families and individuals. Eligibility is based on annual gross income, whether you qualify as elderly, a person with a disability, or as a family, and U.S. citizenship or eligible immigration status. Income limits developed by HUD are used to determine income eligibility. HUD sets the lower income limits at 80% and very low income limits at 50% of the median income for the county or metropolitan area in which you choose to live.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
<b># of units vouchers in use</b>	0	0	2,755	3,858	278	3,514	66	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 21 - Public Housing by Program Type**

Data Source: PIC (PIH Information Center)

## Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
<b>Average Annual Income</b>	0	0	9,383	10,539	12,044	10,413	10,932	0	0
<b>Average length of stay</b>	0	0	5	6	1	6	0	0	0
<b>Average Household size</b>	0	0	2	2	1	2	1	0	0
<b># Homeless at admission</b>	0	0	2	5	0	5	0	0	0
<b># of Elderly Program Participants (&gt;62)</b>	0	0	697	447	127	313	7	0	0
<b># of Disabled Families</b>	0	0	459	778	28	723	27	0	0
<b># of Families requesting accessibility features</b>	0	0	2,755	3,858	278	3,514	66	0	0
<b># of HIV/AIDS program participants</b>	0	0	0	0	0	0	0	0	0
<b># of DV victims</b>	0	0	0	0	0	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 22 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)



## Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	211	207	35	168	4	0	0
Black/African American	0	0	2,512	3,630	242	3,326	62	0	0
Asian	0	0	16	10	0	10	0	0	0
American Indian/Alaska Native	0	0	7	8	0	8	0	0	0
Pacific Islander	0	0	9	3	1	2	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 23 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	36	130	10	119	1	0	0
Not Hispanic	0	0	2,719	3,728	268	3,395	65	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five\_year, and Nursing Home Transition

**Table 24 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## **SECTION 504 NEEDS ASSESSMENT**

### **Needs of public housing tenants and applicants on the waiting list for accessible units**

The Charlotte Housing Authority provides voucher assistance in the form of Project-based Vouchers, Tenant-based Vouchers, and Special Purpose Vouchers for Veterans Affairs Supportive Housing, Family Unification Program and Disabled individuals. According to PIC (PIH Information Center) data (May 2013), there are 2,755 housing units with vouchers in use in the unincorporated areas of Mecklenburg County. 278 Project-based vouchers were issued to developments (apartment complexes) for income qualified persons to reside in affordable housing units. These vouchers stay with the development, not the individual. 3,514 Tenant-based Vouchers were issued to heads of households who are then able to go anywhere in the City/County/State to live as long as the landlord is willing to work with the Housing Choice Voucher program, the rent fits specified criteria and the unit passes inspection. 66 Veteran Affairs Supportive Housing (VASH) vouchers (Special Housing Choice Vouchers) were issued to homeless veterans and their families. All VASH-voucher recipients must be referred to the program by the VA and they are assigned a VA-funded case manager.

CHA's 504 Needs Assessment showed the current stock met the current need for accessible units. However, in developments undergoing substantial renovations, a minimum of 7% of the units are converted for accessibility to accommodate mobility, sight/hearing impaired families. In FY2011, CHA conducted a new 504 Needs Assessment. The agency currently has a Special Accommodation Review Panel to quickly approve any current resident request for program and/or physical modifications. *(Source: City of Charlotte and Charlotte-Mecklenburg Consortium Five Year Consolidated Plan 2011 - 2015 p.37)*

### **Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

CHA's current housing stock meets the accessibility needs of residents of Public Housing and Housing Choice voucher holders. However, in developments undergoing substantial renovations, a minimum of 7% of the units are converted for accessibility to accommodate mobility, sight/hearing impaired families. The agency currently has a Special Accommodation Review Panel to quickly approve any current resident request for program and/or physical modifications.

### **How do these needs compare to the housing needs of the population at large**

The proposed conversion of a minimum of 7% of developments undergoing substantial renovations for accessibility to accommodate mobility, sight/hearing impaired families will be comparable to the needs of the population at large.

## HOMELESS NEEDS ASSESSMENT

### 2013 Point in Time Count (PIT)

Population	Estimate the # of persons experiencing homelessness on a given night	
	Sheltered	Unsheltered
Persons in Households with Adult(s) and Child(ren)	1122	0
Persons in Households with Only Children	6	0
Persons in Households with Only Adults	1004	283
Chronically Homeless Individuals	102	39
Chronically Homeless Families	5	0
Veterans	110	10
Unaccompanied Child	6	0
Persons with HIV	29	0

Table 25 - Homeless Needs Assessment

### Jurisdiction's Rural Homeless Population

HUD defines homeless or homeless individuals or homeless person as an individual who lacks a fixed, regular nighttime, and adequate nighttime residence AND an individual who has a primary nighttime residence that is a supervised publicly or privately operated shelter, an institution that provides temporary residence, or a public or private place not ordinarily used as regular sleeping accommodations". (US Code Title 42, Chapter 119, Subchapter 11302)

A formal search for answers on how to deal with the growing homelessness crisis in the Charlotte-Mecklenburg area began with the release of "In the Shadows, An Assessment of Homelessness in 2002. This assessment provided a statistical baseline for the state of homelessness in the area. From the "In the Shadows "report, a community based task force was formed to develop a vision and strategic plan to address the issues and challenges outlined within the report. This task force developed "Out of the Shadows, A Plan to Reduce the Prevalence, Duration and Impact of Homelessness in Mecklenburg County" that was completed in the summer of 2002. Building from this planning, a strategy of long-term solutions , new tactics and resources were directed at homelessness in "More than Shelter"—A Ten Year Implementation Plan to End and Prevent Homelessness, One Person/One family at a Time—which was adopted by Mecklenburg County in October 2006.

As described in the Homeless Strategy, Charlotte City Council and the Mecklenburg County Board of Commissioners have approved a new institutional/leadership structure for all

Charlotte-Mecklenburg related homeless programs, including implementation of the Ten Year Housing Plan. A high profile community board will be created 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 the gaps and create opportunities for greater collaboration and coordination across governmental and non-profit agencies, as well as with the private sector.

All of the program area's homeless services and shelters tend to be located in the urban core of the City of Charlotte. Due to this factor no significant homeless populations exist in the program area. However, consultation with various nonprofit agencies and local governments uncover what occurs most often with the homeless or those at risk of becoming homeless in areas outside of the city limits. These individuals and/or families are transported to shelters in the uptown area or often times local churches in these uptown areas that will provide temporary shelter. Additionally, many of the homeless in the areas outside of the city limits will find shelter with friends or family until they can secure a permanent residence or obtain a place at one of the shelter in the city limits.

*Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.*

Based on the most recent Point In Time Count there are at minimum 1,122 families with children, 1,287 households with adults only, and 120 veterans living in the Charlotte-Mecklenburg who are in need of housing assistance.

*For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction.*

No counts or studies on the extent of the homeless or at risk of becoming homeless have taken place in the program area. Point in time counts are conducted once every year in the City of Charlotte limits.

*If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):*

According to a report and analysis of homelessness in the Charlotte-Mecklenburg area conducted by National Alliance to End Homelessness, there are an estimated 6,500 homeless people in Charlotte-Mecklenburg on any given night. According to data from A Child's Place, almost 5,000 students in the Charlotte-Mecklenburg School System are identified as homeless,

this number having doubled over the past five years. Regarding veterans, it is estimated that 10-15% of the homeless are veterans. Trends show a continued increase in homeless families and individuals in the region. As our region has been slow to rebound from the recent economic crisis, Charlotte-Mecklenburg has continued to experience unemployment higher than the national average. These conditions contribute to the worsening conditions of homelessness throughout the community.

Approximately 15% of Charlotte-Mecklenburg's homeless population is considered chronically homeless. Chronically homeless is defined as an unaccompanied homeless individual with a disabling condition or an adult member of a homeless family who has a disabling condition who has either been continuously homeless for one year or more or has had at least four episodes of homelessness in the past three years. The challenges and obstacles facing this population can be significant. They are more likely to suffer chronic physical health conditions and/or mental illness and substance abuse addiction, as well as use public services (e.g. hospital emergency rooms, mental health facilities, and jails) more than other homeless individuals. They also experience significantly higher rates of violence and victimization.

### **Nature and Extent of Unsheltered and Sheltered Homelessness and Rural Homelessness**

The slow recovery from the recent economic recession and the housing crisis, coupled with a local unemployment rate that is higher than the national rate has intensified Charlotte-Mecklenburg's homeless problem. The Charlotte-Mecklenburg area has been profoundly affected by the recession. Job losses, particularly in the financial and services industry, and in manufacturing/textiles have posed challenges for the at-risk and homeless populations. Coupled with high rates of foreclosures, these factors have contributed to the slow rebound our region is experiencing from the economic crisis. Local shelters and agencies that serve the homeless population are seeing some relief as the number of homeless slowly stabilizes. Local foundations, congregations and others continue to help agencies better respond to the need of the homeless population. According to a report and analysis of homelessness in the Charlotte-Mecklenburg area conducted by National Alliance to End Homelessness, there are an estimated 6,500 homeless people in Charlotte-Mecklenburg on any given night.

A Housing Market Analysis study of the Charlotte metro area cited that between 2007-2009 the number of homeless people steadily grew to 4,477 or by nearly 30 percent. This study revealed that the Charlotte-Mecklenburg's homeless population reports larger numbers of women, children and households with dependent children. Substance abuse and severe mental illness are the two greatest disabilities for this community. An assessment of Charlotte-Mecklenburg's chronically homeless population estimated the scope of at-risk population of high mortality among this group. The assessment found that out of 807 chronically homeless persons counted, 48 % were identified as at-risk and cited that this subpopulation has the greatest need for housing and supportive services. (The Charlotte Vulnerability Index Study, 2010)

## **NON-HOMELESS SPECIAL NEEDS ASSESSMENT**

### **Characteristics of Special Needs Populations**

The characteristics and housing needs of six groups of housing consumers with special needs and who are vulnerable to becoming homeless are examined in this section of the plan:

- Elderly/frail elderly residents
- Residents with mental illness, substance abuse addiction and/or developmental disability
- Residents with physical disabilities
- Residents with HIV/AIDS
- Youth aging out of Foster Care
- Victims of domestic violence

It's not uncommon for people in any of these groups to have multiple disabilities or issues affecting their housing stability. However, data is not available to determine the degree of overlap among all the populations. Because the Census provides age-related data, information on the elderly population plan is more extensive than for any other special needs group.

### **Housing and Supportive Service Needs and Determination**

#### Elderly Housing

According to the 2005-09 ACS, 72,886 people over the age of 65 reside in Mecklenburg County, comprising 8.5% of the county's population. Of this total, approximately 8.5% were living in poverty. A 2002 survey of older adults conducted by Mecklenburg County revealed that:

- Almost 26% of older adults spent 30% or more of their income on housing; this rose to 45.9% if their income was under \$20,000 annually
- 34,000 seniors, or 43% of the total older adult population, can be considered as either "at risk" (32,713 people) or "frail" (2,179 people).

It is clear that the elderly will comprise a much larger percentage of the total county population as the baby boom generation ages. The Mecklenburg County Status of Seniors Report (2003) indicates that by 2015, 115,000 elderly people will be residing in Mecklenburg County. The greatest single need is for rental housing for elderly households making 0-30% of the area median income. Out of the total number of elderly priority need rental households, the majority is comprised of the extremely low-income category (having an annual household income of less than \$16,798.)

### Mental Health, Substance Abuse and Developmental Disabilities

Persons with low socio-economic standing are at higher risk of suffering from mental disabilities and being admitted to a psychiatric hospital. According to the Center for Disease Control 2011 Health, United States report, the conditions of poverty can cause certain mental health disorders and that alleviating poverty and housing issues can have positive effects on a person's mental health.

The Mecklenburg County Area Mental Health (AMH) Department is charged with providing services for residents who have the highest need for services relating to mental illness, chronic substance abuse addiction and/or a developmental disability and do not have access to privately funded programs. AMH operated five HUD 811 group homes that housed 30 individuals with disabilities, five HUD 811 Supervised/Supported Apartment facilities that served 50 individuals and 29 tax credit units for disabled residents.

### Residents with HIV/AIDS

The Carolinas CARE Partnership coordinates HIV/AIDS resources for a 6-county Charlotte region. The 2011 Charlotte Eligible Metropolitan Statistical Area (EMSA) HIV/AIDS Housing Action Plan provides community-wide goals, strategic recommendations, and action steps for the region's Housing Opportunities for Persons with AIDS (HOPWA) program. It builds on a 2007 comprehensive needs assessment, also completed for Carolinas CARE Partnership by Building Changes. It is action-oriented with the overall aim of increasing and improving housing opportunities and stability for people who are living with HIV/AIDS in a six-county area. The recommendations set forth in this Action Plan emphasize:

- Increasing housing opportunities for persons with HIV/AIDS through development of housing units and expansion of voucher programs;
- Leadership;
- Service partnerships; and
- Increasing systems collaboration to maximize resources.

The Action Plan was funded by Carolinas CARE Partnership, which administers the HOPWA program for the six-county area.

According to the NC Epidemiologic Profile for HIV/STD Prevention & Care Planning dated December 2012, 4,715 people were living with HIV/AIDS in Charlotte-Mecklenburg. In the United States there are approximately 56,000 new cases of HIV/AIDS every year. The Carolinas CARE Partnership reported in the 2007 Comprehensive Needs Assessment that there was an unmet housing need of 900 units for people living with HIV/AIDS. A total of 76 housing units, hospice beds and housing vouchers are currently dedicated to people living with HIV/AIDS in Mecklenburg County, including the following:

- The Havens---24 unit apartment complex
- Houses of Mercy, Inc. – 6 units in an end stage facility
- Hospice House – 2 units
- McCleod Addictive Treatment Center – 13 set-aside units for substance abuse treatment
- House of Grace – 14 transitional units
- Hope Haven --- 4 set-aside units
- Society for a Second Chance -- 4 transitional units
- 12 tenant-based vouchers



## **NON-HOUSING COMMUNITY DEVELOPMENT NEEDS**

### **Public Facilities-Need Determination**

Mecklenburg County's objectives towards addressing Non-Housing Community Development "Public Facilities" Needs include continued support of the development and/or redevelopment of parks and recreation facilities, as well as increasing accessibility to neighborhood facilities that provide human service type programs for LMI area residents.

Public and non-profit public facilities located in the program area tend to be located in older parts of the program area and many are in need of revitalization, accessibility modifications and other updates.

### **Public Improvements-Need Determination**

Mecklenburg County proposes to continue making Capital Investments in infrastructure to enhance the physical conditions and quality of life for low and moderate income residents and neighborhoods. Infrastructure projects have been identified in the County's Annual Action Plan which will provide street improvements to low and moderate income neighborhoods.

Mecklenburg County public infrastructure system much like all communities across the State is aging and does not meet the capacity needs of our residential communities. This is more apparent in older areas of the CDBG project area that have higher concentrations of aging homes and LMI residents.

### **Public Services-Need Determination**

Mecklenburg County will continue to work with each of the Towns and the unincorporated areas of the County to support existing neighborhood and community building initiatives and agencies that assist with childcare needs, job training and employment needs. The County will also work towards assisting these areas in identifying new community building initiatives. This goal will be accomplished by continued outreach to engage the towns, unincorporated areas, and residents who typically are not actively involved in neighborhood planning activities.

Most public service agencies are located in the uptown area of the City of Charlotte and can be difficult for residents living in the unincorporated areas of the County to access. Therefore, the Mecklenburg CDBG program will seek out opportunities to support agencies located in the program area that can help fill this public service need gap.

# Section 3: Housing Market Analysis

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## OVERVIEW

Mecklenburg County's current CDBG jurisdiction is comprised of the Towns of Cornelius, Davidson, Huntersville, Matthews and the unincorporated areas of Mecklenburg County.

### All Residential Properties by Number of Units

According to 2005 – 2009 American Community Service (ACS) data, there are a total of 49,516 residential properties within the County's current CDBG jurisdiction. 75% (37,255 units) of these units are 1-Unit "detached" structures. 6% (3,196 units) are 1-unit "attached" structures. 1% (576) are 2-4 unit structures. 7% (3,433) are 5 – 19 units. 4% (2,179) are 20 or more units. The remaining 6% (2,877) units are mobile homes, boats, RV's Vans, etc.

### Unit Size by Tenure

Unit size by tenure identifies the number of units by bedroom size (0 – 3 or more bedrooms) by owner or renter. According to 2005 – 2009 American Community Service (ACS) data, there are a total of 36,214 "Owner-Occupied structures in Mecklenburg County's CDBG jurisdiction. 89% (32,148 units) of the owner occupied units are 3 or more bedrooms. 10% (3,770) of the "owner" occupied units are two bedroom units. 1% (273) of the owner occupied units are 1 bedroom units. 23 owner occupied units were "no bedroom" units.

There are a total of 8,816 "Renter-Occupied structures in Mecklenburg County's CDBG jurisdiction. 43% (3,780 units) of the "renter" occupied units are 3 or more bedrooms. 38% (3,386) of the "renter" occupied units are two bedroom units. 19% (1,682) of the "renter" occupied units are 1 bedroom units. 38 "renter" occupied units were "no bedroom" units.

### Cost of Housing

Mecklenburg County's CDBG jurisdiction's median home value was \$139,000 based on 2005 – 2009 American Community Survey (ACS) Data 2000 Census base year. The County's CDBG jurisdiction's "Median Contract Rent" was \$606

### Rent Paid

Housing rental rates in the Mecklenburg County CDBG jurisdiction ranged from several hundred dollars to well over \$2,000 per month. According to 2005 – 2009 American Community Survey (ACS) and 2000 Census data (base year) the median home value in Mecklenburg County was \$139,000 and the median contract rent was \$606.

According to 2005 – 2009 American Community Survey data, the County's CDBG jurisdiction contained 8,886 rental units. The largest percentage of renters (55.8% - 4,959 rental units) paid \$500 - \$999 / month. 21.8% (1,941 units) receive less than \$500 / month. 18.1% (1,606 units) receive \$1,000 - \$1,499 / month. 2.8% (245 units) receive \$1,500 - \$1,999 / month for rent. 1.5% (135 units) receive \$2,000 or more for rent. (See Table 31 – Rent Paid). *Data was not available for Monthly rent based on the number of bedrooms.*

In the Charlotte-Mecklenburg “region”, a significant deficit or unmet demand exists for rental units affordable to extremely-low income households. Recent report 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. (Source: City of Charlotte and Charlotte-Mecklenburg Consortium Five Year Consolidated Plan 2011-2015)

#### HUD Area Median Family Income / Households % HAMFI

Mecklenburg County’s CDBG jurisdiction is comprised of 3,465 households in the 30% - 50% HUD Area Median Family Income (HAMFI) category and 6,720 households in the 50 – 80% HAMFI category. The 30 – 80% HAMFI categories are the County’s two largest categories in terms of household percentages.

Small Family Households comprise the largest percentage of these properties (See Table 6). Therefore, the need for additional 2 – 3 bedroom housing units to accommodate these percentages is anticipated.

There is a severe lack of affordable housing for lower income residents in Mecklenburg County. There are no immediate plans to provide additional “public” housing units in the County’s CDBG jurisdiction, however, studies show that there is a 15,000 unit shortfall in housing affordable to residents living on 30% of AMI or less in the entire Mecklenburg County region, therefore the Charlotte Housing Authority (CHA) believes there is a severe need for public housing in all areas of the County.

#### Housing Affordability

According to 2005 – 2009 CHAS data Mecklenburg County has 5,935 total rental housing units in the 0 – 80% HUD Area Median Family Income (HAMFI) category. The largest percentage of “affordable” rental properties are found in the 80% HAMFI category. 4,300 “rental” units out of a total of 5,935 rental units are in the 80% HAMFI category. The largest percentage of affordable “owner” units are found in the 100% HAMFI category.

#### Condition of Units

Owner-Occupied Units -Mecklenburg County has made concentrated efforts to improve the County’s housing stock, through various building inspection and code enforcement programs. According to 2005 – 2009 American Community Survey (ACS) data, Mecklenburg County’s CDBG jurisdiction had a total of 36,214 owner-occupied housing units. The housing conditions were above average with 26,908 units (74%) with “no” selected conditions. An additional 9, 132 units surveyed (25%) revealed only one selected condition and the remaining 174 units revealed two selected conditions.

Renter-Occupied Units-2005 – 2009 ACS data also revealed that Mecklenburg County’s CDBG

jurisdiction had a total of 8,886 renter-occupied housing units. The rental housing units had a slightly higher percentage of identified housing conditions. 38 % (3,386) of the rental units surveyed were identified with one selected condition. One percent (82 units) were identified with two selected conditions and 5,418 units (61%) with “no” selected conditions.

#### Year Unit Built

The majority of the selected conditions could be attributed to the age of the structures and difficult economic conditions resulting in limited financial resources for housing repairs.

Mecklenburg County’s CDBG jurisdiction has a total of 36,214 owner-occupied residential structures. 16% (5,897) of those units were built between 1950 – 1979. An additional 2% (660 units) were built before 1950. (See Table 35).

#### Risk of Lead-based Paint Hazard

Risk of lead-based paint hazards is primarily found in units built before 1980 with a major focus being placed on those units that are occupied by children. Mecklenburg County’s CDBG jurisdiction currently has 6,557 “owner” housing units (18%) that were built before 1980. 1,139 of those units (3%) were occupied by households with children. The County also has an additional 1,509 (17%) rental units that were built before 1980. 779 rental units were occupied by households with children.

#### Vacant Units

Data was not available for vacant units, abandoned vacant units, REO Properties and abandoned REO properties in the County’s CDBG jurisdiction.

#### Public and Assisted Housing “Units”

According to PIC (PIH Information Center) data, Mecklenburg County’s CDBG jurisdiction has a total of 3,225 housing units with vouchers available.

The Charlotte Housing Authority provides voucher assistance in the form of Project-based Vouchers, Tenant-based Vouchers, Special Purpose Vouchers for Veterans Affairs Supportive Housing, Family Unification Program and Disabled individuals.

According to PIC (PIH Information Center) data (May 2013), there are 4,724 total vouchers available for use in the Mecklenburg County CDBG jurisdiction. 296 Project-based vouchers were issued to developments (apartment complexes) for income qualified persons to reside in affordable housing units. These vouchers stay with the development, not the individual. 4,428 Tenant-based Vouchers were issued to heads of households who are then able to go anywhere in the City/County/State to live as long as the landlord is willing to work with the Housing Choice Voucher program, the rent fits specified criteria and the unit passes inspection. 332 Veteran Affairs Supportive Housing (VASH) vouchers (Special Housing Choice Vouchers) were issued to homeless veterans and their families. All VASH-voucher recipients must be referred to the program by the VA and they are assigned a VA-funded case manager; See Table 38.

The CHA does not have any current plans as of 4/26/13 to place additional public housing units in unincorporated areas. Studies show that there is a 15,000 unit shortfall in housing affordable to residents living on 30% of AMI or less in the Charlotte Mecklenburg region. (*Source: Charlotte Housing Authority, Grants and Research Analyst April 26, 2013*)

#### Public Housing Condition

Data was not available for Mecklenburg County CDBG jurisdiction Public Housing conditions in terms of “Public Housing Development” and “Average Inspection Score”.

Condition of Housing Units: On average, CHA units are in good condition. CHA has made capital improvements (roofing, paving, site improvements, system upgrades, etc.) at a number of communities. (*City of Charlotte and Mecklenburg Consortium Five-Year Consolidated Plan 2011 – 2015p.36*)

## NUMBER OF HOUSING UNITS

### All residential properties by number of units

Property Type	Number	%
<b>1-unit detached structure</b>	37,255	75%
<b>1-unit, attached structure</b>	3,196	6%
<b>2-4 units</b>	576	1%
<b>5-19 units</b>	3,433	7%
<b>20 or more units</b>	2,179	4%
<b>Mobile Home, boat, RV, van, etc</b>	2,877	6%
<i>Total</i>	<b>49,516</b>	<b>100%</b>

**Table 28 – Residential Properties by Unit Number**

Data Source: 2005-2009 ACS Data

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
<b>No bedroom</b>	23	0%	38	0%
<b>1 bedroom</b>	273	1%	1,682	19%
<b>2 bedrooms</b>	3,770	10%	3,386	38%
<b>3 or more bedrooms</b>	32,148	89%	3,780	43%
<i>Total</i>	<b>36,214</b>	<b>100%</b>	<b>8,886</b>	<b>100%</b>

**Table 29 – Unit Size by Tenure**

Data Source: 2005-2009 ACS Data

Mecklenburg County's current CDBG jurisdiction is comprised of the Towns of Cornelius, Davidson, Huntersville, Matthews and the unincorporated areas of Mecklenburg County. According to 2005 – 2009 American Community Service (ACS) data, there are a total of 49,516 residential properties within the County's current CDBG jurisdiction. 75% (37,255 units) of these units are 1-Unit "detached" structures. Six percent (3,196 units) are 1-unit "attached" structures, 1% (576) are 2-4 unit structures, 7% (3,433) are 5 – 19 units and 4% (2,179) are 20 or more units. The remaining 6% (2,877) units are mobile homes, boats, RV's Vans, etc.

Unit size by tenure identifies the number of units by bedroom size (0 – 3 or more bedrooms) by owner or renter. According to 2005 – 2009 American Community Service (ACS) data, there are a total of 36,214 "Owner-Occupied structures in Mecklenburg County's CDBG jurisdiction. 89% (32,148 units) of the owner occupied units are 3 or more bedrooms. 10% (3,770) of the "owner" occupied units are two bedroom units. 1% (273) of the owner occupied units are 1 bedroom units. 23 owner occupied units were "no bedroom" units.

There are a total of 8,816 "Renter-Occupied structures in Mecklenburg County's CDBG jurisdiction. 43% (3,780 units) of the "renter" occupied units are 3 or more bedrooms. 38%

(3,386) of the “renter” occupied units are two bedroom units. 19% (1,682) of the “renter” occupied units are 1 bedroom units. 38 “renter” occupied units were “no bedroom” units.

Mecklenburg County’s housing stock is stable in terms of overall housing condition. The County does not anticipate losing a large percentage of homes from the existing housing stock. Those properties lost will likely be lost due to severe deterioration and failure of the property owners to make the necessary repairs to bring these structures into compliance with the Minimum Housing Code. Unfortunately there is no data available to reflect the “expected” loss of housing inventory. There is also no available data on vacant units, abandoned vacant units, REO properties or abandoned REO properties to assist with this determination.

Mecklenburg County’s existing CDBG jurisdiction currently has 49,516 housing units. This same geographical area has a total of 45,100 households, according to 2005 – 2009 American Community Survey (ACS) data. This data reflects that the availability of housing units meets the needs of the population at large.

Data for the Charlotte-Mecklenburg region reflects most rental units, approximately 65%, range in cost from \$500 to \$1,000 a month. A significant surplus exists for units in this housing cost range. However, a significant deficit or unmet demand exists for rental units affordable to extremely-low income households. The 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. (*Source: City of Charlotte and Charlotte-Mecklenburg Consortium Five Year Consolidated Plan 2011-2015*)

Mecklenburg County’s CDBG jurisdiction is comprised of 3,465 households in the 30% - 50% HUD Area Median Family Income (HAMFI) category and 6,720 households in the 50 – 80% HAMFI category. The 30 – 80% HAMFI categories are the County’s two largest categories in terms of household percentages.

Small Family Households comprise the largest percentage of these properties (See Table 6). Therefore, the need for additional 2 – 3 bedroom housing units to accommodate these percentages is anticipated.

Mecklenburg County continues to have a severe need for affordable housing. According to 2005 – 2009 data from American Community Survey (ACS) an estimated 8,886 rental units were occupied in Mecklenburg County’s CDBG jurisdiction. While the number of total households is projected to grow at a rate of 2.1% annually, the number of renter households in Mecklenburg County is projected to grow at a rate of 2.8%. The downturn in the housing market and the fallout of the mortgage industry increased the number of “rental” housing units on the market. Rental households were projected to account for at least 37% of all households in 2012.

Approximately 60% of renters in Mecklenburg County live in an apartment complex, 22% rent a single-family detached home and the remaining 11% rent a single-family attached home,

mobile home or RV. These percentages reflect a decline in the share of renter-households living in an apartment complex and an increase in the share of renters living in a single-family detached home since 2004. *(Source: City of Charlotte and Charlotte-Mecklenburg Consortium Five Year Consolidated Plan 2011-2015)*

Figure 28 provides a breakdown of the affordable monthly cost of housing, including utilities, for priority needs households. The maximum affordable housing cost for households earning less than \$9,000 per year is less than \$250 per month. In 2007, an estimated 3,512 renter households were paying less than \$250 per month.



## COST OF HOUSING

### Cost of Housing

	2000 Census (Base Year)	2005-2009 ACS (Most Recent Year)	% Change
<b>Median Home Value</b>	139,000	0	(100%)
<b>Median Contract Rent</b>	606	0	(100%)

**Table 30 – Cost of Housing**

**Data Source:** 2005-2009 ACS Data  
2000 Census (Base Year)  
2005-2009 ACS (Most Recent Year)

Rent Paid	Number	%
<b>Less than \$500</b>	1,941	21.8%
<b>\$500-999</b>	4,959	55.8%
<b>\$1,000-1,499</b>	1,606	18.1%
<b>\$1,500-1,999</b>	245	2.8%
<b>\$2,000 or more</b>	135	1.5%
<i>Total</i>	<b>8,886</b>	<b>100.0%</b>

**Table 31 - Rent Paid**

**Data Source:** 2005-2009 ACS Data

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
<b>30% HAMFI</b>	315	No Data
<b>50% HAMFI</b>	1,320	1,315
<b>80% HAMFI</b>	4,300	4,045
<b>100% HAMFI</b>	No Data	7,299
<i>Total</i>	<b>5,935</b>	<b>12,659</b>

**Table 32 – Housing Affordability**

**Data Source:** 2005-2009 CHAS

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
<b>Fair Market Rent</b>					
<b>High HOME Rent</b>					
<b>Low HOME Rent</b>					

**Table 33 – Monthly Rent**

**Data Source:** HUD FMR and HOME Rents

## **Availability of Sufficient Housing**

There is a severe lack of affordable housing for lower income residents in Mecklenburg County. There are no immediate plans to provide additional “public” housing units in the County’s CDBG jurisdiction, however, studies show that there is a 15,000 unit shortfall in housing affordable to residents living on 30% of AMI or less in Mecklenburg County, therefore the Charlotte Housing Authority (CHA) believes there is a severe need for public housing in all areas of the County.

Housing Affordability-According to 2005 – 2009 CHAS data Mecklenburg County has 5,935 total rental housing units in the 0 – 80% HUD Area Median Family Income (HAMFI) category. The largest percentage of “affordable” rental properties are found in the 80% HAMFI category. 4,300 “rental” units out of a total of 5,935 rental units are in the 80% HAMFI category. The largest percentage of affordable “owner” units are found in the 100% HAMFI category. 7,299 units out of 12,659 recorded units were found in the 100% HAMFI.

## **Expected Change of Housing Affordability**

Housing affordability for potential homeowners is expected to suffer tremendously due to the economic downturn and the tightening of lending criteria from area lending institutions.

Cost Burdened Rental Households -HUD identifies households paying more than 30% of their annual income on housing costs as moderately cost burdened. Households paying more than 50% of their income on housing costs are considered severely cost burdened.

The breakdown of moderately and severely burdened renter households in the Charlotte-Mecklenburg County region by income in 2007 shows that:

- Of the more than 121,000 renter households that existed, slightly more than 26% were moderately cost burdened and 25% are severely cost burdened.
- The majority (82%) of extremely low-income renter households were cost burdened, as were 83% of very low-income renter households.
- Approximately 41% of all low-income renter households were cost burdened.

The above data was not available for the Mecklenburg County CDBG jurisdiction; however, it appears the data is also comparable for the CDBG area.

In 2007, an estimated 216,325 owner households existed in Mecklenburg County. Of this total, nearly 52,000 or 24% were considered priority needs households based on their income. As expected, far fewer priority owner households exist than priority rental households. However, the recession and associated job losses in Mecklenburg County have, no doubt, had an impact on the number of priority needs owner households. Although current data is not available to quantify changes, the number of new priority owner households has inevitably risen over the last two years as people’s incomes have declined. A portion of those households may no longer

be owners due to the high number of foreclosures in Mecklenburg County, particularly lower income households that received mortgages inappropriately. *(Source: City of Charlotte Mecklenburg County Consolidated Plan 2011 – 2015)*

### **Rent Comparison**

Housing rental rates in the Mecklenburg County CDBG jurisdiction ranged from several hundred dollars to well over \$2,000 per month. According to 2005 – 2009 American Community Survey (ACS) and 2000 Census data (base year) the median home value in Mecklenburg County was \$139,000 and the median contract rent was \$606. According to 2005 – 2009 American Community Survey data, the County’s CDBG jurisdiction contained 8,886 rental units. Nearly sixty percent (4,959 units) paid rents ranging of from \$500 to \$999 a month. 21.8% (1,941) of renters paid less than \$500 a month for rent. (See Table 31 – Rent Paid). In the Charlotte-Mecklenburg “region” a significant surplus exists for units in this housing cost range. However, a significant deficit or unmet demand exists for rental units affordable to extremely-low income households. The 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. *(Source: City of Charlotte and Charlotte-Mecklenburg Consortium Five Year Consolidated Plan 2011-2015)*

## CONDITION OF HOUSING

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	9,132	25%	3,386	38%
With two selected Conditions	174	0%	82	1%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	26,908	74%	5,418	61%
<i>Total</i>	<b>36,214</b>	<b>99%</b>	<b>8,886</b>	<b>100%</b>

Table 34 - Condition of Units

Data Source: 2005-2009 ACS Data

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	11,987	33%	3,310	37%
1980-1999	17,670	49%	4,067	46%
1950-1979	5,897	16%	1,280	14%
Before 1950	660	2%	229	3%
<i>Total</i>	<b>36,214</b>	<b>100%</b>	<b>8,886</b>	<b>100%</b>

Table 35 – Year Unit Built

Data Source: 2005-2009 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	6,557	18%	1,509	17%
Housing Units build before 1980 with children present	1,119	3%	779	

Table 36 – Risk of Lead-Based Paint

Data Source: 2005-2009 ACS (Total Units) 2005-2009 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 37 - Vacant Units

## **Need for Owner and Rental Rehabilitation**

### Owner-Occupied Units

Mecklenburg County has made concentrated efforts to improve the County's housing stock, through various building inspection and code enforcement programs. According to 2005 – 2009 American Community Survey (ACS) data, Mecklenburg County's CDBG jurisdiction had a total of 36,214 owner-occupied housing units. The housing conditions were above average with 26,908 units (74%) with "no" selected conditions. An additional 9, 132 units surveyed (25%) revealed only one selected condition and the remaining 174 units revealed two selected conditions.

### Renter-Occupied Units

2005 – 2009 ACS data also revealed that Mecklenburg County's CDBG jurisdiction had a total of 8,886 renter-occupied housing units. The rental housing units had a slightly higher percentage of identified housing conditions. Thirty-eight percent (3,386) of the rental units surveyed were identified with one selected condition; 1% (82 units) were identified with two selected conditions; and 5,418 units (61%) with "no" selected conditions.

### Public Housing Units

Public Housing units are inspected on a periodic basis by the Charlotte Housing Authority. The initial goal is to encourage landlords to maintain all properties such that the property receives a rating of C or better. CHA believes that the random exterior inspections will increase housing choices by increasing property conditions to entice more landlords to participate. The property rating baseline will be set after completion of all initial inspections on the voucher properties.

### Year Unit Built

The majority of the selected conditions could be attributed to the age of the structures and difficult economic conditions resulting in limited financial resources for housing repairs. Mecklenburg County's CDBG jurisdiction has a total of 36,214 owner-occupied residential structures. 16% (5,897) of those units were built between 1950 – 1979. An additional 2% (660 units) were built before 1950. (See Table 35)

## **Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

Risk of lead-based paint hazards is primarily found in units built before 1980 with a major focus being placed on those units that are occupied by children. In Mecklenburg County's CDBG jurisdiction currently there are 6,557 owner occupied housing units (18%) that were built before 1980. 1,139 of those units (3%) were occupied by children. The County also has an additional 1,509 (17%) rental units that were built before 1980; 779 of these rental units were occupied by children.

## PUBLIC AND ASSISTED HOUSING

Public Housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single family houses to high rise apartments for elderly families. There are approximately 1.2 million households living in public housing units, manage by some 3,300 Housing Authorities across the United States. HUD administers Federal aid to local housing agencies that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing and managing these developments. Housing and Housing Choice Vouchers (Section 8) in Charlotte-Mecklenburg are administered by the Charlotte Housing Authority (CHA).

Public housing is limited to low-income families and individuals. Eligibility based on annual gross income, whether you qualify as elderly, a person with a disability, or as a family, and U.S. citizenship or eligible immigration status. Income limits developed by HUD are used to determine income eligibility. HUD sets the lower income limits at 80% and very low income limits at 50% of the median income for the county or metropolitan area in which you choose to live.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	3,225	4,724	296	4,428	332	0	0
# of accessible units									
# of FSS participants									
# of FSS completions									

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

## Supply of Public Housing Development

According to PIC (PIH Information Center) data, Mecklenburg County's CDBG jurisdiction has a total of 3,225 housing units with vouchers available.

The Charlotte Housing Authority provides voucher assistance in the form of Project-based Vouchers, Tenant-based Vouchers and Special Purpose Vouchers for Veterans Affairs Supportive Housing, Family Unification Program and Disabled individuals.

According to PIC (PIH Information Center) data (May 2013), there are 4,724 total vouchers available for use in the Mecklenburg County CDBG jurisdiction. 296 Project-based vouchers were issued to developments (apartment complexes) for income qualified persons to reside in affordable housing units. These vouchers stay with the development, not the individual. 4,428 Tenant-based Vouchers were issued to heads of households who are then able to go anywhere in the City/County/State to live as long as the landlord is willing to work with the Housing Choice Voucher program, the rent fits specified criteria and the unit passes inspection. 332 Veteran Affairs Supportive Housing (VASH) vouchers (Special Housing Choice Vouchers) were issued to homeless veterans and their families. All VASH-voucher recipients must be referred to the program by the VA and they are assigned a VA-funded case manager, see Table 38.

The CHA does not have any current plans as of 4/26/13 to place additional public housing units in unincorporated areas. Studies show that there is a 15,000 unit shortfall in housing affordable to residents living on 30% of AMI or less in the Charlotte Mecklenburg region. (*Source: Charlotte Housing Authority, Grants and Research Analyst April 26, 2013*)

## Restoration and Revitalization Needs

Data was not available for Mecklenburg County CDBG jurisdiction Public Housing conditions in terms of “Public Housing Development” and “Average Inspection Score”.

### Condition of Housing Units

On average, CHA units are in good condition. CHA has made capital improvements (roofing, paving, site improvements, system upgrades, etc.) at a number of communities. (*City of Charlotte and Mecklenburg Consortium Five-Year Consolidated Plan 2011 – 2015p.36*)

### Restoration and Revitalization Needs of Public Housing Projects

In FY11, CHA began the process of renovating three of its oldest multi-story developments--- Strawn Apartments for seniors (195 units); Parktowne Terrace for seniors (163 units); and Charlottetown Terrace ---currently designated for disabled adults (179 units). Charlottetown and Strawn will be completely gutted and 37 rehabbed with Parktowne receiving substantial upgrades as part of the modernization project. As a part of the rehabilitation, additional amenities will be added to each development. CHA is pursuing LEED (Leadership in Energy and Environment Design) certification on all three projects.

A major revitalization of Boulevard Homes, a 300-unit development built in 1969, is also planned. In early June, CHA was awarded \$21 million as the first installment of a HOPE VI grant to revitalize the aging public housing development. As planned, the new development will become a unique education-centered mixed-income community. A unique partnership among CHA, Charlotte Mecklenburg Schools (CMS), City of Charlotte, Mecklenburg County Park and Recreation and Central Piedmont Community College has formed to help develop the project.

As proposed, the on-site redevelopment will consist of:

- 200-300 mixed-income family units (very low income, workforce and market units)
- 80-120 independent living units for seniors
- A signature K - 8 school
- An early childhood development center
- A state-of the-art community facility

HUD has approved the Boulevard Homes redevelopment project. Relocation is underway for the current residents of Boulevard Homes. CHA is using 235 new Housing Choice Vouchers and public housing vacancies to provide these families affordable homes until Boulevard Homes can be redeveloped. The new development will evolve over the next five years.

In addition to the above restoration and revitalization efforts, CHA is currently in the renovation planning stage for Wallace Woods Apartments (48 units) and Robinsdale Apartments (30 units). CHA will continually reassess its properties and look for opportunities to increase their



marketability and long-term sustainability using results of a physical needs assessment and feedback from staff, residents and stakeholders in the community. (*City of Charlotte and Mecklenburg Consortium Five-Year Consolidated Plan 2011 – 2015 p.37*)

### **Strategy of Improving the Living Environment of low- and moderate Income Families**

Mecklenburg County, the City of Charlotte and the Charlotte Housing Authority will implement the following strategy for improving the Living Environment of low and moderate income families.

Target Resources in Areas of Greatest Need:

- Focusing on the areas with the greatest concentration of poverty and blight
- Outreach to other Housing Development agencies
- Outreach to social service agencies for additional assistance

Target neighborhoods with high percentages of minority residents living in poverty and experiencing high levels of need in terms of the following variables:

- Median Household income
- Housing Conditions and % of home ownership
- Education and drop-out levels
- Crime rate
- Access to community resources
- Infrastructure needs

De-Concentrating Poverty: Mecklenburg County will join the City of Charlotte, HUD in efforts to reduce the concentrations of urban poverty. This goal will be accomplished by:

- Continued implementation of housing policies
- Continued partnerships with the Charlotte Housing Authority
- Continued encouragement of mixed-income communities within public housing communities as well as within market rate communities

Leveraging Resources: Mecklenburg County will continue efforts to expand the use of HUD funds by leveraging these funds with other resources. Emphasis will be placed on leveraging:

- housing and social services resources to help sustain families and individuals in housing
- Public and private sector investment in targeted neighborhoods and corridors
- Non-profit resources to create more affordable housing options

Planning and Collaboration: Mecklenburg County will also plan and develop partnerships with community groups, developers, other private sector stakeholders, non-profit organizations and government entities to effectively solve problems create opportunities and reach the mutual goals of this strategic plan.

## HOMELESS FACILITIES

### Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	9		2		
Households with Only Adults	602		446	524	
Chronically Homeless Households	956				
Veterans					
Unaccompanied Child(ren)					

Table 40 - Facilities Targeted to Homeless Persons

*Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons*

More than 40 non-profit organizations, government agencies, faith-based organizations and other groups are a part of the community’s network of resources and support for homeless individuals and families. The Homeless Services Network is the official group of collaborative partners that focus on the Charlotte-Mecklenburg Continuum of Care. The continuum of services includes prevention, outreach, supportive services, emergency shelter, transitional housing and permanent housing. A wide array of services is provided as part of this overall continuum.

*List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.*

Service	Service Provider(s)
Prevention Services for people who are at imminent risk of becoming homeless	
<ul style="list-style-type: none"> <li>Emergency Rental and Utility Assistance</li> </ul>	<ul style="list-style-type: none"> <li>Crisis Assistance Ministry</li> <li>Dept. of Social Services Vestibule Help Desk</li> </ul>
<ul style="list-style-type: none"> <li>Information and Referral</li> </ul>	<ul style="list-style-type: none"> <li>Mecklenburg (MECK.) County Homeless Support Services</li> </ul>
<ul style="list-style-type: none"> <li>Intensive case management</li> </ul>	<ul style="list-style-type: none"> <li>A Child’s Place</li> <li>Community Link Intake Line</li> <li>Department of Social Services</li> <li>Area Mental Health ACT Team</li> <li>Center for Community Transitions</li> <li>House of Grace (for people with HIV/AIDS)</li> <li>Mecklenburg County Jail Liaison</li> </ul>
<ul style="list-style-type: none"> <li>Discharge Planning from Institutions</li> <li>Outreach Services for homeless people, primarily chronic homeless who are living on the streets, in camps, in weekly motels, etc. Support Services to increase the ability of people to manage their daily lives and to ultimately become self-sufficient.</li> </ul>	<ul style="list-style-type: none"> <li>MECK. County Homeless Support Services</li> <li>Mecklenburg County ACCESS program for dually diagnosed individuals</li> <li>Regional HIV/AIDS Consortium</li> <li>Urban Ministry Center</li> <li>Veterans Services</li> </ul>

<ul style="list-style-type: none"> <li>• Case Management to help people deal with a variety of specific issues including disabilities such as mental health or substance abuse addiction, release from prison, domestic violence, lack of training and skills, etc.</li> </ul>	<ul style="list-style-type: none"> <li>• A Child’s Place</li> <li>• ACCESS Program</li> <li>• Area Mental Health Mental Health Services</li> <li>• Area Mental Health Substance Abuse Program</li> <li>• Charlotte Emergency Housing</li> <li>• Charlotte Rescue Mission</li> <li>• Community Link</li> <li>• Crisis Assistance Ministry</li> <li>• Center for Community Transitions</li> <li>• Hope Haven</li> <li>• House of Grace</li> <li>• Salvation Army Center of Hope</li> <li>• Shelter for Battered Women</li> <li>• Uptown Shelter</li> <li>• Veterans Services</li> </ul>
<ul style="list-style-type: none"> <li>• Domestic Violence Assistance to help women and their children find a safe haven and obtain support to deal with domestic violence in their lives.</li> </ul>	<ul style="list-style-type: none"> <li>• Shelter for Battered Women</li> <li>• Women’s Commission</li> </ul>
<ul style="list-style-type: none"> <li>• Veterans Assistance to help veterans obtain benefits, deal with disabilities, find housing and other support.</li> </ul>	<ul style="list-style-type: none"> <li>• Mecklenburg County Office of Veterans Services</li> <li>• North Carolina Veterans Services</li> </ul>
<ul style="list-style-type: none"> <li>• Substance Abuse Assistance to help individuals and their families deal with issues of addiction.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Cascade</b></li> <li>• <b>Charlotte Rescue Mission</b></li> <li>• <b>Chemical Dependency Center</b></li> <li>• <b>Fighting Back</b></li> <li>• <b>Freedom House</b></li> <li>• <b>Hope Haven (After Care)</b></li> <li>• <b>McLeod Center</b></li> <li>• <b>Mecklenburg County Jail Substance Abuse Program</b></li> <li>• <b>Mecklenburg County Shelter Substance Abuse Program (Uptown Shelter and Salvation Army Center of Hope)</b></li> <li>• <b>Mecklenburg County Substance Abuse Center</b></li> <li>• <b>Salvation Army Adult Rehabilitation Center</b></li> <li>• <b>Samuel Billingsley County Detox Center</b></li> </ul>
<ul style="list-style-type: none"> <li>• Mental Health Assistance to help individuals and their families deal with mental illness.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>ACCESS</b></li> <li>• <b>Behavioral Health Center CMC Randolph</b></li> <li>• <b>Behavioral Health Services at</b></li> </ul>

	<ul style="list-style-type: none"> <li>Presbyterian Hospital</li> <li>Mecklenburg County Mental Health Association</li> </ul>
<ul style="list-style-type: none"> <li>Healthcare Assistance to provide options to using the emergency room for health services and to provide access to affordable or free medical and dental care.</li> </ul>	<ul style="list-style-type: none"> <li>Carolinas Healthcare System</li> <li>Community Health Clinics</li> <li>Community Health Services</li> <li>County Health Department</li> <li>Dental Clinic at the Uptown Shelter</li> <li>Nursing Center at Salvation Army Center of Hope</li> <li>Samaritan House (respite care)</li> </ul>
<ul style="list-style-type: none"> <li>Financial Assistance/Counseling to assist people in obtaining benefits, managing debt, saving money for initial housing costs and/or maintaining a budget to retain housing.</li> </ul>	<ul style="list-style-type: none"> <li>A Child's Place</li> <li>Consumer Credit Counseling Services</li> <li>Crisis Assistance Ministry</li> <li>Department of Social Services</li> <li>FEMA</li> <li>Social Security Administration</li> <li>Community Link</li> </ul>
<ul style="list-style-type: none"> <li>Employment/Training/Life Skills Training (not including shelter/transitional housing life skills training) to provide the necessary skills to enter and/or advance in the workforce.</li> </ul>	<ul style="list-style-type: none"> <li>Central Piedmont Community College</li> <li>Charlotte Area Fund</li> <li>Charlotte-Mecklenburg JobLink Centers</li> <li>Center for Community Transitions</li> <li>Goodwill Industries</li> <li>Hope Haven</li> <li>Urban League</li> <li>Women's Commission</li> </ul>
<ul style="list-style-type: none"> <li>Meals/Food Pantries (meals not included in shelter or transitional housing program) to deal with issues of hunger and nutrition.</li> </ul>	<ul style="list-style-type: none"> <li>Loaves and Fishes</li> <li>Outreach Ministries</li> <li>Second Harvest Food Bank</li> <li>Urban Ministry Center</li> </ul>
<ul style="list-style-type: none"> <li>Laundry, Mail and Other Personal Services to allow "street" homeless to function with daily living activities.</li> </ul>	<ul style="list-style-type: none"> <li>Urban Ministry Center</li> </ul>
<ul style="list-style-type: none"> <li>Other Support such as childcare, transportation vouchers, clothing, etc.</li> </ul>	<ul style="list-style-type: none"> <li>A Child's Place</li> <li>Catholic Social Services</li> <li>Charlotte Transit</li> <li>Childcare Resources</li> <li>Community Link</li> <li>Department of Social Services</li> <li>Mecklenburg County Parks and Recreation Dept</li> <li>Special Transportation Services</li> <li>Urban Ministry</li> </ul>
Legal Assistance:	
<ul style="list-style-type: none"> <li>Protection from domestic violence</li> </ul>	<ul style="list-style-type: none"> <li>Legal Aid of North Carolina</li> <li>Legal Services of Southern Piedmont</li> </ul>

- Landlord-tenant, home ownership and other housing issues
- Access to health care
- Eligibility for public benefits
  - Social Security and SSI
  - Work First Family Assistance
  - Childcare assistance
  - Food Stamps and
  - Unemployment Insurance
- Consumer protection
- Expunge criminal records
- Tax disputes
- Immigration law and
- Wills and advance directives

## **SPECIAL NEEDS FACILITIES AND SERVICES**

*Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs.*

The characteristics and housing needs of six groups of housing consumers with special needs and who are vulnerable to becoming homeless are examined in this section of the plan:

- Elderly/frail elderly residents
- Residents with mental illness, substance abuse addiction and/or developmental disability;
- Residents with physical disabilities
- Residents with HIV/AIDS
- Youth aging out of Foster Care
- Victims of domestic violence

It's not uncommon for people in any of these groups to have multiple disabilities or issues affecting their housing stability. However, data is not available to determine the degree of overlap among all the populations. Because the Census provides age-related data, information on the elderly population plan is more extensive than for any other special needs group.

### **Elderly and Frail Elderly Persons**

The elderly population in Mecklenburg County is growing and will rapidly increase over the next decade due to the rising tide of aging Baby Boomers and longer life expectancy. In addition, the elderly population will become more racially/ethnically diverse. According to the NC Office of State Budget and Management estimates, 80,691 adults age 65 and over were living in Mecklenburg County in 2008. Figure 19 shows that by July 2010, the number of residents in this age cohort is expected to grow to a little over 88,000. The State projects that Mecklenburg County's 65 and over population will grow to approximately 120,260 persons by 2016, comprising nearly 12% of the projected county population. This growth represents a 27% increase over 2010 estimates. By 2020, the 65+ population is expected to increase to nearly 145,000, representing 13.4% of the entire county population.

### **Priority Needs Elderly Households**

Nearly 29,000 elderly priority needs households (62+) existed in Mecklenburg County in 2007. Of this total, 57% were 62-75 years old, with the remaining 43% older than 75. The majority (73%) of elderly households are owner households. Figure 20 provides data on the housing needs of elderly priority needs households. As expected, households with members 75+ have greater housing needs than households with members ages 62-75.

### **Disability Status/Frail Elderly**

Although a segment of the Boomer population will be healthier, wealthier and more active than preceding generations as they age, a growing segment of the older adult population will continue to require housing assistance and in-home and other support services in the future,

particularly the frail elderly---i.e. those with disabilities that create barriers to independent living. Data from the 2008 American Community Survey (ACS) indicates that:

- 21,480 non-institutionalized persons age 65+ (31%) had a disability, with 1,955 (9%) of those living below the poverty level.
- 10,600 (49%) of those non-institutionalized persons had only one disability, while the remaining 51% had two or more disabilities.
- 5,000 persons 65+ (7%) had self-care difficulties and 10,000 (14%) had independent living difficulty.

In addition, data provided by the NC Department of Health and Human Services indicates that of the 313,434 admissions to local hospital emergency departments in FY09, 34,914 (11%) of the admissions were persons diagnosed with a mental health, substance abuse and/or developmental disability. However, it should be noted that the reason for their admission may have not been directly related to their diagnosis. *(Source: City of Charlotte and Charlotte-Mecklenburg Consortium Five Year Consolidated Plan 2011-2015)*

#### **Persons with Physical Disabilities (Non-Elderly)**

The 2008 American Community Survey identified 36,724 adults ages 18-64 in Mecklenburg County who had a disability. Of those with a disability, 61% had only one disability, while 39% had two or more.

From the available data, it's difficult to determine housing needs of those with physical disabilities. Some with disabilities live independently, while many others require special accommodations such as wheelchair ramps, hand-rails or even voice activated devices. Support services are also often needed to help disabled individuals remain independent. Such services can include transportation, assistance with cooking, bathing, paying bills, and other daily living activities.

People with disabilities tend to have less income. Consequently, housing assistance is more likely needed for this group of housing consumers. Of those between the ages of 18 and 64 identified with a disability in 2008, only 46% were employed compared with 81% of people without disabilities. In addition, 21% of those with a disability were living below poverty level compared with 9% of the non-disabled population. *(Source: City of Charlotte and Charlotte-Mecklenburg Consortium Five Year Consolidated Plan 2011-2015)*

#### **Persons with HIV/AIDS**

The Carolinas CARE Partnership recognizes the need and importance for people living with HIV/AIDS to have access to decent, safe and affordable housing. In our Charlotte Metropolitan Statistical Area (MSA) it is estimated that there are nearly 6,000 people living with HIV/AIDS of whom many receive disability income or have a very low income. Research has strongly documented that access to affordable and stable housing continues to play a vital role in improving health outcomes, treatment adherence, and the reduction of high-risk behaviors that transmit HIV.



The Carolinas CARE Partnership is responsible for administering two Housing Opportunities for Persons with AIDS (HOPWA) programs. The first program operates in our Charlotte Metropolitan Statistical Area (MSA) that includes, Anson, Cabarrus, Gaston, Mecklenburg, Union and York (SC) counties. The services includes short-term housing assistance, housing information services, residential services, end-of-life care, residential substance abuse services and tenant-based rental vouchers.

Housing needs are significant for individuals with HIV/AIDS and their families. The co-occurrence of other disabilities such as mental illness or substance abuse addiction makes housing people with HIV/AIDS even more difficult. There is an estimates unmet housing need of 1,000 units in the 13-county region for people living with HIV/AIDS. Approximately 96 housing units, hospice beds and housing vouchers are currently dedicated to this population throughout the 13-county region. Housing needs identified for people living with HIV/AIDS include:

- Housing specific for people living with HIV/AIDS
- Section 8 type vouchers
- Housing Authority units
- Homeownership opportunities
- Emergency shelter living for those with HIV/AIDS

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.**

The majority of independent, supportive housing for persons with any of the disabilities is provided through the Shelter Plus Care Program administered by Mecklenburg County Area Mental Health. Eligible clients must be homeless and suffering from serious mental illness, chronic alcohol/drug abuse, HIV/AIDS or other chronic disabling conditions. In March 2010, 208 Shelter Plus Care vouchers were available in Mecklenburg County for hard-to-serve homeless individuals. Approximately 50 people were on the waiting list for such vouchers. In addition, 30 HUD 811 group homes and 66 supervised apartments and condominiums for mentally ill residents are available.

In March 2010, approximately 190 people were on the waiting list for such housing. In April 2010, the NC Department of Health and Human Services identified a total of 1,274 licensed beds in group homes and other supervised facilities for adults:

- 254 licensed beds for mentally ill residents
- 740 licensed beds for developmentally disabled adults
- 280 licensed Level III residential treatment beds for substance abuse

*Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. 91.315(e)*

Priority housing needs in the program area include increasing affordable housing units, rehabilitation of owner-occupied housing for extremely low and low income households, emergency repairs to owner-occupied housing. The rate of owner-occupied housing is higher in the Mecklenburg County CDBG program area. The program area has a higher portion of elderly and disabled people who live on fixed income and are unable to afford needed repairs/renovations to their homes that can increase energy efficiency (to save money) or make the dwellings more accessible (allowing the residents to remain in their homes).

Programs and activities for the five year consolidated planning period will assist owner households and will focus on the elderly and disabled who have fewer resources and a fixed income. Programs will assist in the upkeep of these homes, preserve the existing housing stock, prevent the risk of homelessness and in the process preserve and strengthen the neighborhoods.

*For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. (91.220(2))*

Finding or maintaining affordable housing is a major problem for residents in the neighborhoods found in the program area. The homeowner rate is higher in the program area; however, the elderly and disabled living on fixed income are unable to afford needed repairs/renovations to their houses to increase energy efficiency (to save money) or make the dwellings more accessible (allowing the residents to remain in their homes). Other issues affecting the target area are: escalating property values, transportation to necessary services, access to basic water and sewer service in parts of the program area, and finding employment.

Mecklenburg County receives requests for renovation assistance, either energy/weatherization issues or major rehabilitation. These requests are coming from low-income, elderly homeowners in the unincorporated areas of the County, usually in once rural areas that are now on the fringes of urban areas (Charlotte). These single-family houses are often situated on dead-end roads (paved though) with individual wells & septic systems or in small subdivisions built in the 1960-1970's on ¼ acre lots with a community well and individual septic systems.

Section 8 vouchers and tenant-based assistance from the HOME program are available County-wide. There are numerous nutrition sites in the County and senior centers such as the Ada Jenkins Center, North Mecklenburg Senior Center, and Matthews Senior Center. There is the Centralina Council of Aging and the Mecklenburg 211 service that provides information and referrals.

## **BARRIERS TO AFFORDABLE HOUSING**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

#### Government Constraints

Property Tax Policies- Across the Country, older communities, with the support of the Federal government, have begun to invest in economic and community development programs designed to revitalize their urban cores. The foundation upon which this kind of development is built is the ability to achieve fairness in the appraisal process within these neighborhoods. Since the starting point for most bank appraisals is the tax department, discriminatory assessment practices can undermine a homebuyer's ability to secure mortgage financing in an amount commensurate with the property's true market value.

Although the Fair Housing Act specifically prohibits the consideration of the racial or ethnic composition of the surrounding neighborhood in arriving at appraised values of homes, no practical means exist to investigate violations of this kind. One reliable approach, however, is to review, periodically, the assessment policies and practices of the taxing jurisdiction since their valuations generally comprise the bases for private appraisals.

Property tax assessment discrimination against low-income groups occurs when lower value properties and/or properties in poorer neighborhoods are assessed for property tax purposes at a higher percentage of market value, on average, than other properties in a jurisdiction. Regressive assessments (the tendency to assess lower value properties at a higher percentage of market value than higher value properties) are not uncommon in this country. They result from political pressures, practical problems in assessment administration and the use of certain inappropriate appraisal techniques.

Inequities in property tax assessments are a problem for both lower-income homeowners and low-income tenants. Millions of low-income families own homes. Variations in assessment-to-market value ratios between neighborhoods or between higher and lower value properties can make a difference of several hundred dollars or more each year in an individual homeowner's property tax bill. In addition to causing higher property tax bills, discriminatorily high assessment levels can also have an adverse impact upon property values. Buyers are less likely to purchase a property if property taxes are perceived as too high thereby making the property less attractive and reducing its market value.

Another common inequity is the assessment of multifamily dwellings at a higher ratio to market value than single family dwellings. This type of inequity may be considered a form of discrimination against low-income groups because a higher percentage of low-income than middle-income persons live in multifamily rental dwellings. The requirement to pay a higher assessment is passed on to the tenant in the form of higher rent. Quite often, higher assessments also make it difficult for landlords to maintain property within the limits of the property's rent structure leading to substandard housing conditions.

Most jurisdictions rely heavily on a market value approach to determining value when conducting their property assessment appraisals. Under this approach, an appraiser compares recent sale prices of comparable properties within the area – in addition to site visits and a good deal of expert speculation – in arriving at an appraised value. The limitations inherent in market value approaches are many. Most prominent among them are the cumulative result of decades of discriminatory valuations, especially where the neighborhood is a minority one. Unless some radical re-appraisal process has been conducted within the preceding 10-year period, the present market value approach merely compounds past discrimination.

While the market value approach may operate successfully in some jurisdictions, a substantial percentage of jurisdictions rely primarily on a replacement cost approach in valuing properties. Making determinations of value based on comparable sales is a complex task, which requires considerable exercise of judgment. Assessor's departments, which must appraise every property within a jurisdiction, often do not find it feasible to make the detailed individual analysis required to apply the market value approach.

Zoning Regulations- Zoning may have a positive impact and can help to control the character of the communities that make the County. In zoning, a careful balance must be achieved to avoid promoting barriers to equal housing.

In considering how zoning might create barriers to fair housing, four key areas were reviewed; these included the following which were selected because of the possible adverse effects they could have on families and persons with disabilities.

- Definitions used for “families” and “group homes”
- Regulations (if any) regarding group homes
- Ability for group homes or other similar type housing to be developed
- Unreasonable restrictions on developing multifamily units, such as lot size requirements

While the definition of group care facility is broader in terms of the number of people that can be served and no limited related to temporary disability, group housing is much more restricted in where it is permitted under current zoning designations. Family care homes are permitted under all single-family zoning districts as well as all multifamily and office use districts, neighborhood business districts (light commercial), agriculture districts and mixed use districts (traditional neighborhoods). Group homes, on the other hand, are not permitted in any single family zoning districts and are only permitted in the highest density multifamily residential districts and commercial, office and public and institutional districts. This serves to limit group homes located in single-family and low density multifamily districts to only small-scale homes (six persons or less) that serve those with temporary disabilities. Generally, the concept of group homes is to integrate them into neighborhoods, providing the maximum amount of independent living in a community-based environment. For example, those group homes that serve persons with permanent disabilities and/or more than six occupants, this neighborhood integration may be unattainable in some communities based on zoning restrictions.

Charlotte-Mecklenburg's land use plan requires that adequate public facilities be available for any development activities. In this context, adequate public facilities generally refers to governmental strategies for assuring that all infrastructure required to meet the service demands of a particular development is available as development occurs. Such strategies can, where permitted by statute, require that the costs for all or a portion of such infrastructure be borne by the developer (ultimately the consumer), and not the general public. Currently, the Charlotte-Mecklenburg's policy is that all streets, water, sewer and storm drainage facilities within a subdivision, including any required water quality retention ponds, are paid for by the developer.

The ability to provide affordable housing to low-income persons is often enhanced by an entitlement grantee's willingness to assist in defraying the costs of development. Effective approaches include contributing water, sewer or other infrastructure improvements to projects as development subsidies or waiving impact and other fees. These types of approaches help to reduce development costs and increase affordability allowing developers to serve lower income households.

Charlotte-Mecklenburg Planning Commission-(C-MPC) is a joint City-County agency for unified planning. Comprised of 14 members, the Planning Commission represents a cross section of interests, experience and expertise. Seven members are appointed by each governing body, the City Council and the County Commission. Each member is eligible for a maximum of two consecutive three-year terms. The Commission has a staff of technical planners and support personnel. The C-MPC is intended to be representative of the community and members are encouraged to be deeply interested in its physical, social and economic betterment. Members are responsible for the development of a comprehensive plan, which the C-MPC prepares and recommends to the City, along with other specialized plans and studies. *(Source: The above section is incorporated from the City of Charlotte: Analysis of Impediments to Fair Housing 2010)*

# NON-HOUSING COMMUNITY DEVELOPMENT ASSETS

## Economic Development Market Analysis

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	233	633	0	1	1
Arts, Entertainment, Accommodations	7,034	7,783	8	11	3
Construction	6,481	4,361	7	6	-1
Education and Health Care Services	15,199	12,353	17	18	0
Finance, Insurance, and Real Estate	12,990	4,614	15	7	-8
Information	2,217	819	3	1	-1
Manufacturing	7,694	5,086	9	7	-1
Other Services	4,277	4,969	5	7	2
Professional, Scientific, Management Services	10,132	4,871	12	7	-5
Public Administration	2,175	1,014	2	1	-1
Retail Trade	9,798	11,549	11	17	5
Transportation and Warehousing	5,336	4,471	6	6	0
Wholesale Trade	3,902	7,048	4	10	6
<b>Total</b>	<b>87,468</b>	<b>69,571</b>	<b>--</b>	<b>--</b>	<b>--</b>

**Table 42 - Business Activity**

Data Source: 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)

## Labor Force

Labor Force	
Total Population in the Civilian Labor Force	64,985
Civilian Employed Population 16 years and over	61,006
Unemployment Rate	6.12
Unemployment Rate for Ages 16-24	17.34
Unemployment Rate for Ages 25-65	4.37

Table 43 - Labor Force

Data Source: 2005-2009 ACS Data

## Occupations by Sector

Occupations by Sector	
Management, business and financial	26,894
Farming, fisheries and forestry occupations	56
Service	7,146
Sales and office	16,431
Construction, extraction, maintenance and repair	4,946
Production, transportation and material moving	5,533

Table 44 – Occupations by Sector

Data Source: 2005-2009 ACS Data

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	31,593	56%
30-59 Minutes	21,563	38%
60 or More Minutes	3,165	6%
<i>Total</i>	<i>56,321</i>	<i>100%</i>

Table 45 - Travel Time

Data Source: 2005-2009 ACS Data

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	2,704	330	1,016
High school graduate (includes equivalency)	9,800	770	2,021
Some college or Associate's degree	16,465	1,140	3,156
Bachelor's degree or higher	24,516	658	3,597

**Table 46 - Educational Attainment by Employment Status**

Data Source: 2005-2009 ACS Data

Educational Attainment by Age

Educational Attainment by Age	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	94	422	295	514	653
9th to 12th grade, no diploma	1,046	877	652	1,290	1,057
High school graduate, GED, or alternative	2,566	2,729	3,529	6,345	3,149
Some college, no degree	1,935	3,372	4,064	6,713	2,016
Associate's degree	494	1,312	2,304	3,074	606
Bachelor's degree	981	6,616	6,475	7,360	1,246
Graduate or professional degree	90	1,991	2,756	3,610	1,058

**Table 47 - Educational Attainment by Age**

Data Source: 2005-2009 ACS Data



*Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?*

According to the data provided in the Business Activity chart the top five major employment sectors within the Mecklenburg jurisdiction includes, Retail Trade (11,549-jobs), Arts, Entertainment, Accommodations (7,783-jobs), Wholesale Trade (7,048-jobs) and Manufacturing (5,086-jobs).

These numbers are in harmony with the Comprehensive Economic Development Strategy “Prosperity for Greater Charlotte,” conducted by Centralina Council of Governments. The top industries or largest industries in Mecklenburg County were noted as the Professional and Business Services, Trade, Transportation and Utilities and Financial Activities. Health Services was the leading growth industry in the county, followed by Leisure & Hospitality and Government. Health Services grew 26% from 2006-2011, more than twice the US growth in the industry. This report revealed that Mecklenburg County saw 2.9% job growth in 2001, with a 6% payroll growth and an annual unemployment rate of 10.7%. Leisure, Hospitality and Government grew about 14%. During 2006-2011 Professional Services and Government were the other two top job creators. (Source: Prosperity for Greater Charlotte Report)

*Describe the workforce and infrastructure needs of the business community*

The unemployment rate in Mecklenburg County, now 9.1%, surpassed the US rate in 2009 for the first time in the decade. The number of unemployed workers in the county grew from 21,000 in 2007 to a peak of 53,300 in 2010 and has since declined. The average salary by industry: Mecklenburg County’s average salary reached \$56,100 in 2011. The County’s highest average salary is in the Financial Activities industry, \$95,800, with is far higher than the US average for this industry. High salaries are also found in Information (\$78,000) and Professional and Business Services (\$68,000).

*Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.*

Mecklenburg County’s economic development program consists primarily of managing the Business Investment Program (commonly referred to as “incentives”) and other economic development grants; assisting other County departments with the redevelopment of County-owned real estate; and operating a Minority, Women and Small Business Enterprise (MWSBE) program.

Many of the County’s economic development efforts are undertaken in partnership with our allies, including the North Carolina Department of Commerce, the City of Charlotte Economic Development Office, the Charlotte Regional Partnership, the Charlotte Chamber of Commerce,

Charlotte Center City Partners, Lake Norman Economic Development Corporation and the Centralina Council of Governments.

The County's Business Investment Program grants are targeted to high-wage, high-capital investment companies through the use of a fiscal impact analysis tool. Additionally, the county's economic development marketing efforts (carried out primarily by the Charlotte Regional Partnership and the Charlotte Chamber of Commerce) are focused on six targeted industry sectors (Health, Energy, Defense, Finance, Motorsports and Film).

The County is also involved in a collaborative effort with the City of Charlotte to implement a Small Business Strategy Plan in collaboration with our economic development partners, including the Charlotte Chamber of Commerce, Central Piedmont Community College and others.

*How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?*

*A key component of the 2012 completed CEDS and HUD CONNECT Jobs, Workforce & Education Alignment strategic planning process is to help the regional economy boost its job growth rate by linking the region's workforce skills and strengths, education assets, and infrastructure to the needs of high-growth and emerging industries.*

The Prosperity for Greater Charlotte CEDS and *Jobs, Workforce & Education Alignment Strategy* report defined the following significant degree growth trends in the Greater Charlotte Region:

- Total degrees are growing more quickly at all levels in the Greater Charlotte Region than the US.
- Software and Computer Sciences degrees, although in decline at the Associate's and Bachelor's level, are declining at similar rates to the US. At the Master's+ level, Software and Computer Sciences degrees are rising in the region in contrast to national declines. Among Software and Computer Sciences degrees, only Networking Technologies and Web Design / Graphics / Informatics degrees are on the rise.
- Business, Finance, Economics and Health Care, two of the region's largest degree areas, like the US, are growing at all degree levels. This appears to support local targets in Financial and Biomedical industries. The region also continues to have a high output of Biomedical Engineering students, with over 300 of these degrees awarded in 2010.
- Education, another large degree area in the Greater Charlotte Region, is growing more quickly than the US at all degree levels.
- The Greater Charlotte Region lacks a law school, only awarding Legal Associate's and Bachelor's degrees for paralegal and pre-law training.
- Engineering degrees are also growing at all levels, but more slowly than the US at the Bachelor's and Master's+ levels.
- Transportation Professionals, an important degree area for the regional Logistics target, only had 9 Associate's degrees conferred in the entire region (and few Pre-Associate's

degrees). This demonstrates a need for more certificate programs and potentially Bachelor's and other advanced degree programs in transportation.

The fastest growing occupation clusters in the Greater Charlotte Region from 2007-2012 are Medical (2.1% average annual growth), Performance (1.2%), Agriculture (0.9%), Social Service (0.8%), Computer (0.6%), and Hospitality (0.5%). In fact, these are the only occupation clusters that grew during this time period. With the exception of Social Service and Hospitality, all of these occupation clusters have concentration quotients below 1.0. This means that although they are currently less concentrated than the US average, their rapid growth will likely lead to above average concentration in the future.

Many of the largest and most concentrated occupation clusters lost jobs over the past five years. Construction occupations saw the greatest declines, losing jobs at an average annual rate of -6.5%, followed by Production (-5.1%), Manufacturing Operations (-2.6%), Logistics / Transportation (-2.2%), and Mechanics (-2.0%). Other large clusters that lost jobs were Back Office Admin Support (-0.9%) and Personal Services (-1.1%).

A very clear trend emerged in the analysis: the mix of occupations in the Greater Charlotte Region is changing, with traditionally established occupations in manufacturing, logistics, finance, and back office industries shedding jobs as less concentrated, emerging occupations gain prominence, including IT, health care, education, and hospitality. The lack of large, established clusters in the top-right quadrants is indicative of a region in occupational flux and the need for future workforce development strategies.

By examining growth rates, net new jobs, and comparisons to US forecast growth rates, we see the following trends for major occupations and those related to target industries:

- Overall occupation growth in the Greater Charlotte Region is forecast to outpace the US, with a projected 1.6% growth rate per year compared to 1.0% in the US.
- Medical occupations will have the most significant growth in the Greater Charlotte Region over the next five years, both in terms of percentage growth (3.2% per year) and new jobs (3,400 jobs per year). Nurses & Therapists will account for the majority of these positions, but Doctors will be the fastest growing.
- Back Office / Admin Support, although only projected to grow 1.7% per year will create 3,000 jobs per year. The most significant minor occupational growth groups will be Finances and Information.
- Only manufacturing occupations, some of the most concentrated in the Greater Charlotte Region, are projected to lose employment in upcoming years. Production occupations are projected to continue to decline across the board but at a faster pace in the Greater Charlotte Region, with a forecast of 1,000 jobs lost a year.
- Manufacturing Operations occupations are projected to lose 20 jobs a year. This in particular highlights an area where economic development strategy may be able to reverse current forecasts.

- Logistics / Transportation occupations are projected to grow more slowly than the overall economy at 1.0% a year, but this would account for a relatively high 1,300 jobs per year. Most of these positions will be in Ground Transportation.
- Computer occupations that grew slowly the past five years are projected to outpace the overall economy in the next five, creating 600 jobs per year, primarily in Software and Support.
- The Financial occupation cluster has already begun to rebound and is forecast to grow 2.2% a year, accounting for 1,000 new jobs each year. Roughly half of these jobs will be for Financial Accountants and Analysts.
- Hospitality and Personal Services occupations, two of the largest clusters in the Greater Charlotte Region, are forecast to create a combined 3,300 jobs per year over the next five years, with most of the positions in Food & Culinary and Retail Sales.
- The Construction occupation cluster that lost 3,600 jobs a year over the past five years is forecast to turn around, creating 1,100 jobs a year in the near future.

*Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.*

The recent Prosperity for Greater Charlotte CEDS planning and additional CEDS\HUD Sustainable Communities Planning Grant work in 2012 produced a Greater Charlotte region *Jobs, Workforce & Education Alignment Strategy* report that addresses the skills development component of the Greater Charlotte Region's strategic future. Identified were the skills, education, and training assets in the community. Examined were the availabilities of learning opportunities in the region across the six target sectors and three target competencies identified in the Comprehensive Economic Development Strategy. The Workforce and Education Asset Inventory phase specifically assessed how well the current workforce and education and training systems meet the needs of the recommended target industries and skill sets.

The unique additional Jobs, Workforce and Education Alignment Study recommendations are customized to:

- match the region's target industries and competencies with workforce supply and demand
- specifically identify future workforce skills needs for each target sub-cluster
- bridge gaps in the existing regional education and training pipeline to ensure each target is matched with a steady supply of qualified workers

Employers have elevated the importance of access to talent as their most important site selection factor. Having a skilled workforce can be a key factor in determining whether industries will thrive in a region or if they will migrate to other locations. Rapid changes in technology, scientific discovery, global economics, business strategy, and human demographics require regions to have an educational ecosystem in place that ensures worker availability and

skill sets keep pace with business needs. Having a world-class educational system is a critical requirement for growing jobs in all of greater Charlotte's target industries and competencies. It is the foundation for future economic success, and as opposed to defining education as a Target Industry, it is characterized as a leading infrastructure asset.

The completed *Workforce & Education Asset Section* inventoried all college and K-12 educational programs; identified existing workforce skills and competencies; and examined national and global workforce skill trends. This inventory provided an essential perspective for understanding regional strengths and industry objectives.

The CEDS economic plan defined priorities and goals, objectives, and tactics to enhance the 9-county Centralina EDD region's overall business environment and maximize target cluster development. The workforce recommendations will be customized to match the region's target industries and competencies, specifically identifying future workforce skills needs for each target sub-cluster and planning to bridge gaps in the existing regional education and training pipeline to ensure each target is matched with a steady supply of qualified workers.

#### *Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?*

Mecklenburg County is a supporting member of the Centralina Economic Development Commission that is the EDA's Economic Development District charged with developing and implementing the CEDS for the Greater Charlotte Region. At least one Mecklenburg County Commission is appointed to the Commission at all times and is responsible for incorporating CEDS recommendations into practice in their jurisdiction. The most recent Centralina CEDS Five year Update was completed in December 2012 with principal participation on the CEDS Advisory Board by multiple Mecklenburg County public and private organizations.

*If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.*

#### **Economic Development initiatives from the CEDS & Sustainable Communities Initiatives**

Provide regional economic analysis tools and inputs for: 1) Redevelopment Financing, 2) Jobs-Workforce-Education Assets Matching, and 3) Sustainable Community Assets Alignment

#### HUD Livability Principle(s) Addressed

- Enhance economic competitiveness
- Support existing communities
- Coordinate policies and leverage investment

Economic development activities focus on community analysis and systems integration that supports jobs creation, strong alignment of workforce preparedness and education assets,

business retention and recruitment, community revitalization opportunities and redevelopment planning efforts.

Regional place based economic development strategies are aligned with local workforce skills, education assets, available infrastructure, and sustainable land use. Strategically integrated quality of life assets, community core competencies, and targeted industry and business clusters growth to provide a sustainable first-class, globally competitive region. Reduced social and economic disparities for the low-income, minority communities and other disadvantaged populations within the target region through increased economic opportunity planning for employment and housing; Increase in the share of catalytic neighborhood reinvestment in underutilized residential and commercial infill development sites while minimizing displacement in neighborhoods with significant disadvantaged populations; Decrease of specific geographical and sector unemployment concentrations within an enhanced local population adequately prepared to participate in the core economic growth sectors.

#### **HUD Sustainable Communities Regional Planning Grant:**

Centralina Council of Governments (CCOG) in partnership with Catawba Regional COG in South Carolina was awarded a 2011 Sustainable Communities Regional Planning Grant through the OSC federal program partnership between HUD, the EPA, and USDOT. The grant, “CONNECT our Future” project encompasses a regional planning approach and economic development strategy effort across 14 counties (10 in North Carolina, 4 in South Carolina). The work is being developed by a multi-agency consortium that includes multiple local governments, non-profits, and the business community. Mecklenburg County is a key geographic core anchor to this project since the county includes the principal jurisdiction of the City of Charlotte. Key to award of this project was the proposal plan for key integration of regional jurisdiction plans to support a “preferred development scenario” for the future.

The CONNECT economic planning scope was integrated with current EDA CEDS 5 year updates for the two (NC and SC) Economic Development Districts and is primarily focused on the creation of place-based economic development strategies aligned with local workforce skills and available infrastructure. A *regional* place-based economic development strategy would serve as the basis for *local* housing and other growth planning, as well as projection of future infrastructure needs—in other words, determining where existing jobs are located and/or potential employment can be located across the region, in order to match it with where the region’s people are and where the local infrastructure—transportation, utility, and institutional networks—exists to support those jobs. A second aspect of the project focus is on job creation and community reinvestment—a study of funding and financing policy and “tool” needs to stimulate reinvestment and redevelopment (as opposed to ‘greenfield’ development), and this study will identify potential policy changes and additions that could be the most beneficial to create catalytic projects.

Both the CEDS and the Sustainable Communities project plans are based upon incorporating HUD Livability Principles throughout the analysis and strategic recommendations for future

regional and local initiatives to support sustainable economic growth, decent and affordable housing, and job opportunity for all population segments.

## NEEDS AND MARKET ANALYSIS DISCUSSION

### *Are there any populations or households in areas or neighborhoods that are more affected by multiple housing problems?*

There are pockets dispersed throughout each participating local governments boundaries where apparent concentrations of LMI income households, African Americans, and Hispanics are concentrated. Concentrations of LMI Hispanics are more apparent than for other minorities. These areas and/or neighborhoods tend to be older areas/neighborhoods with an aging housing stock. For areas with higher Hispanics concentrations, most housing units are rental units and for other minorities there are higher rates of homeownership in these pockets. Homeowners tend to be extremely-low to low-income elderly minorities. Based on the high percentage of housing problems among these income categories, and recognizing these lower income households are at risk of becoming homeless, the County has assigned a high priority to the housing needs of these income groups.

### *Are there areas in the Jurisdiction where these populations are concentrated?*

The very low, extremely low income elderly and minorities are somewhat concentrated in particular areas of each of the participating local governments. These tend to be areas where older neighborhoods and housing stock exists.

### *What are the characteristics of the market in these areas/neighborhoods?*

Housing stock in these areas/neighborhoods are typically older and suffering from multiple housing problems, ranging from insufficient plumbing or kitchen facilities, overcrowding and cost burdened.

### *Are there any community assets in these areas/neighborhoods?*

Many of these areas are in older parts of the particular municipalities, and many are located need older parks and schools. These parks have the potential to become assets for these particular areas.

### *Are there other strategic opportunities in any of these areas?*

All of the neighborhoods that contain target households are located in communities with local municipal authorities that support efforts to revitalize and uplift LMI households. Through the growth of the Mecklenburg County CDBG program we hope to develop strategic opportunities with our member governments to target these communities.

# Section 4: Strategic Plan

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## OVERVIEW

As required by the U.S. Department of Housing and Urban Development (HUD), Mecklenburg County prepared a Five Year Consolidated Plan to integrate planning efforts for the County's Community Development Block Grant (CDBG) funds, which focuses on the housing and community development needs of low and moderate income persons. The purpose the Strategic Plan is to identify housing and community development needs and resources needed to develop specific goals and objectives to address these needs over a five-year period. This plan covers the period of July 1, 2013 through June 30, 2018. The funds are intended to provide low and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, development activities, public services, economic development, planning, and administration. As an entitlement community, Mecklenburg County receives an annual share of federal Community Development Block Grant funds.

Because of the broad range of needs within and among the neighborhoods, the Advisory Committee looked at the conditions in throughout the CDBG program area and focused activities on the most important needs. Some activities were selected based on current market conditions (i.e. purchase of land to develop low income housing) and others based on health and safety factors.

Mecklenburg County's Strategic Plan outlines community housing and economic development goals and objectives for this five-year period. This document identifies three basic goals against which HUD will evaluate the Consolidated Plan and the local jurisdictions' performance. Each of these goals must benefit primarily low and moderate income persons.

### **Goal 1: Retain affordable housing stock of existing housing in lower income neighborhoods**

- Preserve and expand the supply of affordable housing
- Provide assistance to low income homeowners to rehabilitate and/or provide emergency repairs for their homes
- Expand supply of affordable housing
- 

### **Goal 2: Improve livability and safety of neighborhoods**

- Ensure residents have access to sanitary water and sewer services
- Ensure high level of quality of life with good access to local schools, shops, and parks
- Help homeless populations and persons in danger of becoming homeless find shelter
- Ensure that neighborhood shopping for basic needs is available



**Goal 3: Encourage the economic vitality of neighborhoods**

- Promote neighborhood sustainability and stabilization
- Continued support for provision of services to those individuals and groups with special needs, such as the elderly and the disabled

**Goal 4: Encourage economic development for neighborhoods and residents**

- Support opportunities for job creation, job training for LMI individuals
- Support growth opportunities for local economies
- Support improvements for nonprofit facilities that provide vital services for LMI area residents
- Provide access to support services for working families.

The County's Annual Action Plan for FY 2014 outlines the activities to be undertaken during this program year to meet these goals and continue the overall housing strategies set forth in the 2013-2018 Consolidated Plan.

**Housing and Community Development Needs**

The County has identified the following priority needs for its CDBG Program:

A. Housing Needs

- To improve the condition of existing affordable housing in residential neighborhoods,
- Retain the stock of affordable housing where possible,
- Increase the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, religion, gender, national origin, familial status, or disability, and
- Provide affordable housing that is accessible to job opportunities.

B. Non-Housing Community Development Needs

- To provide high quality public facilities, such as parks and community centers to low- and moderate-income persons and to provide adequate public improvements, such as ADA modifications, street lighting, streets, and sidewalks, in low- and moderate-income neighborhoods,
- To promote economic development activities as a means to provide job opportunities and economic growth, and to reverse economic decline, especially for low- and moderate-income households, and
- To improve citizens' living environment, including security and safety.

In the area of non-housing priority needs, the County continually partners with public service organizations that provide services to meet the needs of specific populations in their communities. The County has undertaken public safety projects that have benefited the general population as well as special need residents.

The County is working to achieve the goals of the Consolidated Plan. It is a challenging process as the resources required to implement the Plan surpasses the resources available to the County. The Plan guides the County's efforts by defining the County's goals, leveraging the County's limited resources, and emphasizing policies and programs that most effectively assist the greatest number of residents in the targeted groups.

### **Program Objectives**

There are several areas of specific need that emerge from the analyses of the community, its needs, and market conditions. These needs, translated into tangible objectives are:

- Stabilization and improvement of neighborhoods,
- Maintenance and improvement of the existing housing stock,
- Continued support for provision of services to those individuals and groups with special needs, such as the elderly and the disabled,
- Continued support of key public service programs, the improvement of public facilities and infrastructure,
- Ensure access to utilities, and
- Support opportunities for job creation, job training for LMI individuals.

Each priority in this Plan is accompanied by specific objectives, which have performance indicators. The Five-Year Strategic Plan for Mecklenburg is estimated to result in the following accomplishments by 2018:

- Owner occupied housing repair for 50 housing units for low and moderate income homeowners by Year 5,
- Acquire 10 lots to be used for development of affordable houses for LMI area residents by Year 5,
- Improve various public facilities such as parks, sidewalks, and streets,
- Provide funds to non-profit entities for the rehabilitation of their facilities, and
- Improve public infrastructure (water and sewer) for underserved LMI areas.

## **GEOGRAPHIC PRIORITIES**

### **Program Area**

Approximately, 114,756 residents live in the CDBG program area which encompasses low income areas in unincorporated Mecklenburg County and low income neighborhoods in Davidson, Cornelius, Huntersville and Matthews.

### **Mecklenburg County**

The 2011 ACS Five-year estimates for Mecklenburg County indicate the County has 905,277 residents. The population:

- Is 42.6% minority and 59.9% white
- Is almost equally divided between male (48.4%) & female (51.6%) residents;
- Has a smaller percentage of people 65 (8.7%) and over than the State ( 12.8%); and
- Has a (61.8%) rate of homeownership.

Characteristics of the CDBG program area:

- Income levels that are low/mod
- An older population than the County as a whole
- A higher percentage of minorities
- Lower educational achievement
- Average to slightly smaller households; and
- Higher than average homeownership rate.

### **The Town of Cornelius**

The Town of Cornelius was established in 1905 and originated as a mill and farm community. As such there are many older workforce mill type housing units occupied by LMI households. According to 2007-11 ACS Five-year estimates, the Town of Cornelius has 10,041 households and 23,969 residents. The Town has a lower percentage of minorities than the County, with 87.6% of residents reported as Caucasian. Data also reflects a poverty rate for families of 4.5%. Slightly over 71% of all housing units are owner-occupied and 28.5% are renter-occupied. Vacancy rates are lower in Cornelius for both owner-occupied units and rental units than found in the County. The Town of Cornelius has a slightly higher percentage of residents over 65 (10.9%) than the County (8.7%).

### **The Town of Davidson**

The Town of Davidson has 10,544 residents, according to 2007-11 ACS Five-year estimates. The Town of Davidson has a low minority makeup (12.6%) compared to 89% white residents. The Town has a higher home-ownership rate than the County, 71.5% vs. 61.8%. Only 10% of the Town's housing units were built prior 1979. Just over thirty-two percent of households with a mortgage were paying thirty percent or more of their monthly income to housing costs. The Town has a slightly higher percentage of residents over 65 (10.9%) than the County (8.7%).

### **The Town of Huntersville**

According to 2007-11 ACS Five-year estimates, the Town of Huntersville has 16,950 households, 17,847 housing units and 45,001 residents. The Town has a lower percentage of minorities than the County, with 85.7% of residents reported as Caucasian. Data also reflects a poverty rate for families of 3.9%. Seventy-six percent of all housing units are owner-occupied and 24% are renter-occupied. Just over 21.8% of households with a mortgage were paying 30% or more of their monthly income for housing costs. The Town of Huntersville has a slightly higher percentage of residents over 65 (10.9%) than the County (8.7%).

### **The Town of Matthews**

According to 2007-11 ACS Five-year estimates, the Town of Matthews has 10,239 households, 10,710 housing units and 27,014 residents. The Town has a lower percentage of minorities than the County, with 85.8% of residents reported as Caucasian. Data also reflects a poverty rate for families of 6.1%. Slightly over seventy-four percent of all housing units are owner-occupied and 25.4% are renter-occupied. Just over 25.4% of households with a mortgage were paying 30% or more of their monthly income for housing costs. The Town of Matthews has a slightly higher percentage of residents over 65 (13.1%) than the County (8.7%).

### *How did your consultation and citizen participation process help you to identify this neighborhood as a target area?*

The County carefully considered all areas in determining the neighborhoods to be included in the CDBG program area. First, staff analyzed data to outline low income neighborhoods. Next, they conducted windshield surveys of the physical infrastructure in low and moderate income areas in the unincorporated portions of Mecklenburg County, as well as neighborhoods in Cornelius, Davidson, Huntersville and Matthews. Then, priority areas were proposed to the Advisory Committee.

An Advisory Committee was used to develop priorities and recommendations for the CDBG Action Plan. The Committee discussed and agreed to the following guidelines defining how the target neighborhoods should look and how they should function for their residents in the future. The guidelines indicate how the County will address the needs of the distressed neighborhoods included in the CDBG program area.

Because of the broad range of needs within and among the neighborhoods, the Advisory Committee examined each area individually, focusing on conditions and on priority improvement in each area. Projects were selected based on neighborhood needs, on current market conditions (i.e. purchase of land to develop low income housing) and on health and safety factors.

Using the guidelines developed by the Advisory Committee, a project rating list with a point system was developed and used to rank projects.

Allocations were made using the points and considering several criteria:

- The severity of the need
- The availability of other funds to ensure project viability
- How the project met national CDBG objectives and goals
- How well the project addressed local needs
- The timeline for implementing the project

### *Identify the needs in this target area.*

Priority housing needs in the program area include increasing affordable housing units, rehabilitation of owner-occupied housing for extremely low a low income households, emergency repairs to owner-occupied housing; focusing efforts on providing assistance to minorities, elderly and disabled homeowners. Maintaining safe housing for the residents is a priority. The CDBG program area has a higher proportion of elderly and disabled individuals who live on fixed income and are unable to afford needed repairs/renovations to their homes that can increase energy efficiency (to save money) or make the dwellings more accessible (allowing the residents to remain in their homes). Activities will also focus on assisting small-related households, who also face the high costs of rehabilitating or upgrading homes. Programs will assist in the upkeep of these homes, preserve the existing housing stock, prevent the risk of homelessness and in the process preserve, and strengthen the neighborhoods. Particular emphasis will be placed upon elderly owner households in both the less than 30% of median family income and the 30% to 50% of median family income levels as they face severe cost burdens. There is also a need to promote and identify affordable housing for LMI households that is accessible to job opportunities.

Non-housing Community Development Needs:

- Repairs/Improvements needed for public facilities, such as parks and community centers accessible to low- and moderate-income persons and to provide adequate public improvements, such as ADA modifications, street lighting, streets, and sidewalks, in low- and moderate-income neighborhoods,

- Community investments needed in the area of catalytic economic development activities as a means to provide job opportunities and economic growth, and to reverse economic decline, especially for low- and moderate-income households, and
- To improve citizens' living environment, including security and safety.
- Lack of access to public infrastructure (water/sewer) for LMI households
- Better access to existing public services
- Redevelopment of older, dilapidated commercial blocks.

### *What are the opportunities for improvement in this target area?*

There are opportunities to provide maintenance and improvements of existing housing stock, specifically for very low income elderly and disabled homeowners. These housing improvements can aid in fostering stabilization and improvement in LMI neighborhoods. Additionally with support with CDBG funds, key nonprofit agencies that provide services for LMI residents can repair aging facilities and increase accessibility for disabled clientele. Some of the locales in the target area have no access to public water systems for LMI households. Access can be created providing a more efficient and stable source of drinking, while also providing for connections for fire hydrants for increased safety for neighborhoods. Further, there are opportunities to renew older neighborhoods through housing rehabilitation and/or providing emergency repairs. As the region continues to grow there may be future prospects of working with private developers to create new affordable housing units in close proximity to job opportunities for LMI individuals.

### *Are there barriers to improvement in this target area?*

Funding is always a key barrier for improvement in these areas. Additionally, public outreach can pose a challenge as well as most of the potential beneficiaries are elderly and disabled and can be the hardest to reach populations. However, the Mecklenburg County CDBG program has established relationships with agencies that service these populations in order to target outreach to these groups.

Additional barriers include:

- Depressed local economy and loss of jobs (rebounding slowly),
- In some cases, the neighborhoods are somewhat isolated by old road networks and neighboring industrial/commercial uses,
- Non-contiguous neighborhoods that have varying levels of need, and
- Lack of data describing broader needs for some of the isolated neighborhoods.

## PRIORITY NEEDS

Priority Needs Table

Priority Need Name	Priority Level	Population	Goals Addressing
Emergency Repairs	High	Extremely-low, low and moderate income- Elderly & Disabled	Provide a suitable living environment.
Increase Affordable Housing Units	Low	Extremely-low, low and moderate income, families with children.	Retain affordable housing stock
Rehabilitation of existing units	High	Elderly, families with children, persons with DD, frail elderly, Extremely-low, low and moderate income	Retain affordable housing stock
Public Improvements and Infrastructure	Low	Moderate Extremely Low Families with Children Elderly Low	Encourage the economic vitality of neighborhoods Improve livability and safety of neighborhoods
Public Facilities	Low	Elderly Low Moderate Elderly Extremely Low Large Families Frail Elderly Families with Children Persons with Mental Disabilities Persons with Developmental Disabilities Persons with Physical Disabilities	Encourage economic development for neighborhoods Improve livability and safety of neighborhoods

Table 50 – Priority Needs Summary

## INFLUENCE OF MARKET CONDITIONS

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
<b>New Unit Production</b>	Increased housing costs in program area and lack of government land use and development policies on housing prices.
<b>Rehabilitation</b>	The age of existing housing stock of affordable units for extremely, low and moderate income households is the main contributing factor for influencing this use of funds.
<b>Acquisition, including preservation</b>	With the growth in the program area new construction housing units are not in the affordable range, therefore it is imperative that existing units be preserved in order to prevent the decrease of affordable units.

**Table 51 – Influence of Market Conditions**



## ANTICIPATED RESOURCES

CDBG funds can be used for a wide range of activities, including housing rehabilitation, economic development, public improvements and social services, but are restricted in location to the unincorporated areas of Mecklenburg County. Anticipated resources have been determined through consultation with participating jurisdictions and area nonprofit organizations serving the program area. Only the first year of funding, which is detailed in the FY14 Annual Action Plan is currently committed to CDBG projects. Additional funding for the remainder of the year is still subject to project approval and confirmation of matching funds.

### Anticipated Resources FY 14

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	HUD	Consolidated Plan Housing and Non-housing Community Development Goals and Objectives	620,579	0.00	84,883.50	705,462.50	2,250,698.50	CDBG funds will be used in conjunction with local match monies provide by participating member jurisdictions and nonprofit organizations. These funds will contribute to achieving the goals set forth in the five-year consolidated plan.
CDBG	Davidson Housing Coalition	Emergency Housing Repairs	38,250.00	0.00	0.00	38,250.00	153,000.00	Davidson Housing Coalition is a nonprofit located in the Town of Davidson, serving the

								<p><b>Towns of Davidson, Cornelius and Huntersville.</b></p> <p><b>Funding contributed is in support of their HAMMERS program that provides emergency housing repairs for extremely and low income, typically elderly homeowners in the program area. These funds will leverage CDBG funds to provide much needed repairs in order to increase the standards of the existing housing stock and promote sustainability of the housing units.</b></p>
	<b>Town of Matthews</b>	<b>Property acquisition and construction of a road extension</b>	<b>175,000</b>	<b>0.00</b>	<b>0.00</b>	<b>175,000</b>	<b>\$120,000</b>	<p><b>Matching funds will contribute to the extension of Greylock Road in Matthews. The project will provide connectivity for a historically LMI neighborhood, the Crestdale neighborhood.</b></p>

								Funds will be used for land acquisition and construction of the road extension.
	Habitat for Humanity-Matthews 501 (c) 3	Property acquisition and construction of new affordable housing in the Town of Matthews	50,000			50,000	532,000	CDBG funds will be used for property acquisition, and Habitat's matching funds will be used for construction of new affordable housing units for LMI persons living in Matthews. Habitat will work to disburse these affordable units throughout the Town.
	Ada Jenkins Center 501(c)3	Facilities repairs and ADA modifications to increase support services for LMI area residents	136,000	0.00	0.00	136,000	0.00	The Ada Jenkins Center, a 501(c)3 provides services for all persons in the northern Mecklenburg area, this includes Cornelius, Davidson, and Huntersville. Services include, Crisis Assistance, Medical & Dental, Youth Education, and Economic Independence Training. These

								services are marketed to LMI residents. This funding will enable the Center to renovate bathrooms in order to meet ADA regulations, add an additional restroom, and to add a new entrance to the facility that will increase safety and accessibility.
	<b>Charlotte-Mecklenburg Utilities</b>	<b>Infrastructure-waterline construction</b>	<b>200,000</b>	<b>0.00</b>	<b>0.00</b>	<b>200,000</b>	<b>800,000</b>	<b>These funds will be used to continue the installation of waterlines down Walkers Ferry Road in west Mecklenburg. Access to public water will be provided for LMI area, resident's safety will also be increase with the installation of fire hydrants along this road.</b>
	<b>Town of Huntersville</b>	<b>Infrastructure-water/sewer access</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>200,000</b>	<b>Funds will be used to provide access to public water/sewer for LMI residents</b>

**Table 52 - Anticipated Resources**

*Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied*

### **Match Requirements/Leveraging**

Unlike some other federal grant programs, CDBG regulations do not require matching funds on behalf of the Grantee. While there are no federal match requirements for CDBG funds, Mecklenburg County highly recommends that organizations provide leverage funds. Leverage fund sources include contributions derived from other eligible federal and nonfederal sources and the value of third party in-kind contributions, (i.e. volunteers, personnel, office space, materials, equipment and supplies). However, while matching funds are not required; applications will receive favorable scoring based on leveraging funds.

## INSTITUTIONAL DELIVERY STRUCTURE

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
<b>Mecklenburg County</b>	Government	Housing, ED, Non-Housing CD	CDBG Program Area
<b>Town of Cornelius</b>	Government	Housing, ED, Non-housing CD	Cornelius
<b>Town of Davidson</b>	Government	Housing, ED, Non-Housing CD	Davidson
<b>Town of Huntersville</b>	Government	Housing, ED, Non-Housing CD	Huntersville
<b>Town of Matthews</b>	Government	Housing, ED, Non-Housing CD	Matthews
<b>Davidson Housing Coalition</b>	Non-Profit	Housing	Cornelius, Davidson, Huntersville
<b>Our Towns Habitat</b>	Non-profit	Housing	Cornelius, Davidson, Huntersville
<b>Habitat for Humanity-Matthews</b>	Non-profit	Housing	Matthews
<b>Charlotte-Mecklenburg Utilities</b>	Government	Non-housing CD	CDBG Program Area

**Table 53 - Institutional Delivery Structure**

*Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions. Assess of Strengths and Gaps in the Institutional Delivery System.*

### Mecklenburg County CDBG Program (specific) Institutional Delivery System:

The institutional structure for the delivery of CDBG programs and services to low and very-low income families and individuals in the Mecklenburg CDBG program area involves public, private and non-profit participation at the local and federal levels. Participating member governments for the CDBG program partner with the County to maintain a strong institutional structure for affordable housing needs and non-housing community development needs in the program area. These local government entities include the Towns of Cornelius, Davidson, Huntersville and Matthews. Mecklenburg County also works closely with the Charlotte-Mecklenburg Utilities to provide public infrastructure services (water/sewer) to underserved areas. Non-profits play a key role in promoting and finding permanent solutions to the housing crisis and increase access to services through collaboration and cooperation between service providers. Member agencies include non-profit developers, housing providers and supportive services; which includes the Davidson Housing Coalition, Our Towns Habitat-Davidson, and Habitat for Humanity-Matthews, and Ada Jenkins. As the CDBG program matures, new partnerships with private and nonprofit agencies will be developed in order to further the reach of the program.

Mecklenburg County leads and participated in several additional federally funded housing and support service programs for low income persons in the Charlotte-Mecklenburg region. The following information pertains to these activities and collaborative relationships:

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. Mecklenburg County's Code Enforcement Department, enforces the County's housing, nuisance and zoning codes.
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, City of Charlotte, Mecklenburg County and Community Link that provide emergency housing, human services and housing counseling to the ELI and LMI families and individuals.

### **Gaps in the Delivery System**

Lack of resources for support services to help individuals and families succeed in housing is one of the most significant gaps and biggest challenges in Charlotte-Mecklenburg's overall housing delivery system. Another gap is the lack of a mechanism or system to establish joint funding and other priorities across the various housing programs existing concurrently in the community. With different funding streams and ownership of programs and opportunities, opportunities for coordination and collaboration can be lost.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
<b>Counseling/Advocacy</b>	Yes	Yes	Yes
<b>Legal Assistance</b>	Yes	Yes	Yes
<b>Mortgage Assistance</b>	Yes	Yes	Yes
<b>Rental Assistance</b>	Yes	Yes	Yes
<b>Utilities Assistance</b>	Yes	Yes	Yes
<b>Street Outreach Services</b>			
<b>Law Enforcement</b>	Yes		
<b>Mobile Clinics</b>	Yes	Yes	Yes
<b>Other Street Outreach Services</b>			
<b>Supportive Services</b>			
<b>Alcohol &amp; Drug Abuse</b>	Yes	Yes	Yes
<b>Child Care</b>	Yes	Yes	Yes
<b>Education</b>	Yes	Yes	Yes
<b>Employment and Employment Training</b>	Yes	Yes	Yes
<b>Healthcare</b>	Yes	Yes	Yes
<b>HIV/AIDS</b>	Yes	Yes	Yes
<b>Life Skills</b>	Yes	Yes	Yes
<b>Mental Health Counseling</b>	Yes	Yes	Yes
<b>Transportation</b>	Yes	Yes	Yes

**Table 54 - Homeless Prevention Services Summary**

*Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)*

Mecklenburg County will continue its close working relationship with nonprofit organizations involved in providing multi-family housing, emergency shelters, transitional housing for the homeless and domestic violence victims, and group homes for people with physical or mental disabilities, substance abuse problems or HIV/AIDS.

*Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.*

More than 40 non-profit organizations, government agencies, faith-based organizations and other groups are a part of the community’s network of resources and support for homeless individuals and families. The Homeless Services Network is the official group of collaborative



partners that focus on the Charlotte-Mecklenburg Continuum of Care. The continuum of services includes prevention, outreach, supportive services, emergency shelter, transitional housing and permanent housing. A wide array of services is provided as part of this overall continuum.

*Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs*

The Charlotte-Mecklenburg Continuum of Care (CoC) is charged with implementing the 10-year Plan to end and prevent homelessness. A community leadership board comprised of high profile government, business, non-profit and faith community leaders will be appointed by elected officials in summer 2013 to help guide and implement the 10-year Plan to End Homelessness. This board will be charged with advising on the annual priorities and identifying and facilitating opportunities to support the plan's resource development, partnership building, advocacy and building community and political will. Creating this structure will help ensure a level of consistency in priority setting and funding for all major homelessness and affordable housing programs and initiatives. Collaboration with the Homeless Services Network will be key to the success of this new structure.

## GOALS SUMMARY

### Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Retain Affordable Housing Stock	2013	2018	Affordable Housing	Program Area-wide	Emergency Repairs Increase affordable housing units, Rehabilitation of existing units	CDBG \$ 450,000 Local \$906,250	Homeowner Housing Added: 10 Homeowner Housing Rehabilitated: 40
Improve livability and safety of neighborhoods	2013	2018	Non-Housing Community Development	Program Area-wide	Public Improvements and Infrastructure	CDBG Funds \$ 200,000 Local Match \$175,000	Public Facility or Infrastructure Activities Low/Moderate Income Housing
Encourage the economic vitality of neighborhoods	2014	2018	Non-homeless/Special Needs	Program Area-wide	Non-homeless Special Needs, Non-housing Community Development	CDBG Funds \$ 500,000 Local Match \$700,000	Create sustainable living environments
Encourage economic development for neighborhoods	2013	2018	Non-housing Community Development	Program Area-wide	Public Facilities	CDBG \$ 300,000 Local Match\$ 250,000	Create economic opportunities

Table 55 – Goals Summary

*Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)*

It is very difficult to provide an exact number for how many beneficiaries will be in each income category. However, the CDBG program will seek to evenly distribute funding as much as possible, among the eligible income categories.

## **PUBLIC HOUSING ACCESSIBILITY AND INVOLVEMENT**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The Charlotte Housing Authority provides voucher assistance in the form of Project-based Vouchers, Tenant-based Vouchers and Special Purpose Vouchers for Veterans Affairs Supportive Housing, Family Unification Program and Disabled individuals. According to PIC (PIH Information Center) data (May 2013), there are 2,755 housing units with vouchers in use in the unincorporated areas of Mecklenburg County. 278 Project-based vouchers were issued to developments (apartment complexes) for income qualified persons to reside in affordable housing units. These vouchers stay with the development, not the individual. 3,514 Tenant-based Vouchers were issued to heads of households who are then able to go anywhere in the City/County/State to live as long as the landlord is willing to work with the Housing Choice Voucher program, the rent fits specified criteria and the unit passes inspection. 66 Veteran Affairs Supportive Housing (VASH) vouchers (Special Housing Choice Vouchers) were issued to homeless veterans and their families. All VASH-voucher recipients must be referred to the program by the VA and they are assigned a VA-funded case manager.

CHA's current housing stock meets the accessibility needs of residents of Public Housing and Housing Choice voucher holders. However, in developments undergoing substantial renovations, a minimum of 7% of the units are converted for accessibility to accommodate mobility, sight/hearing impaired families. The agency currently has a Special Accommodation Review Panel to quickly approve any current resident request for program and/or physical

### **Activities to Increase Resident Involvements**

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 its local program as "Moving Forward". 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.

## **BARRIERS TO AFFORDABLE HOUSING**

Lack of Funding for Affordable Housing: A lack of funding available for affordable housing continues to be a barrier to affordable housing development within the city. Local governments continue to struggle to balance budgets with decreasing revenue streams. Funds for community development and affordable housing have been reduced. The lack of resources will continue to be an issue for the foreseeable future. Mecklenburg County will actively seek out public/private partnerships in an effort to close the funding gaps for affordable housing.

Lack of Supportive Services Matched with Housing: The City is working with Mecklenburg County, the Homeless Services Network and others to create a new funding source 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 collaborate with the County and others in efforts to coordinate services and housing. Matching case management and other services is one of the greatest challenges to increasing access to supportive housing in Charlotte.

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. Mecklenburg County and the City of Charlotte will continue to monitor the changes in the mortgage industry and will create opportunities to connect homeowners, particularly priority need owners, with available resources, counseling and assistance.

Fair Housing: Mecklenburg County adopted the City of Charlotte's 2011 Analysis of Impediments to Fair Housing Choice plan in 2011 and adheres to the plan's outline activities.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Over the five year consolidated planning period Mecklenburg County and its CDBG partners will pursue the following actions to address barriers to affordable housing.

1. **NIMBY (Not in My Backyard) Opposition to Affordable Housing:** NIMBY coupled with the limited availability of developable land, affordable housing projects are subject to opposition from neighboring property owners expressing concern over negative impact of affordable housing developments on property values. Mecklenburg County will participate in the Charlotte-Mecklenburg HOME Consortium to complete an analysis and revise its current affordable housing locational policy to facilitate the location of affordable housing development in the community. Outreach and education to dispel myths about low-income housing and education about Fair Housing rights will also help to address NIMBY.

Community opposition (NIMBY) is one of the greatest barriers to affordable housing in Charlotte-Mecklenburg.

2. **Lack of Funding for Affordable Housing:** A lack of funding available for affordable housing continues to be a barrier to affordable housing development within the city. Local governments continue to struggle to balance budgets with decreasing revenue streams. Funds for community development and affordable housing have been reduced. The lack of resources will continue to be an issue for the foreseeable future. Mecklenburg County will actively seek out public/private partnerships in an effort to close the funding gaps for affordable housing.
3. **Lack of Supportive Services Matched with Housing:** Mecklenburg County will work with 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 County recognizes the need to engage the City and others in efforts to coordinate and collaborate with services and housing. Matching case management and other services with housing is one of the greatest challenges to increasing access to supportive housing in the Charlotte-Mecklenburg region.
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. Mecklenburg County will continue to monitor the changes in the mortgage industry and will create opportunities for connecting homeowners, particularly priority need owners, with available resources, counseling and assistance.

## HOMELESSNESS STRATEGY

### *Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.*

The first and most critical step toward getting families and individuals appropriately housed is to expand the supply and access to affordable housing, in particular supportive and service-enriched housing. 10-year Plan to End and Prevent Homelessness calls for creating 2,500 supportive and service-enriched housing units over the next ten years; 500 supportive units for chronically homeless men and women and 2,000 service-enriched units for families and individuals. Creating new units doesn't necessarily mean building new units. We have an estimated 7,000 vacant rental units existing in our community, most of which are not affordable for low income households. A portion of our housing need could be met through rental subsidies and rehabilitation of some of these surplus units. A Way Home, in partnership with others and based on national models, has developed a model for creating 200 service-enriched units within our existing housing stock, reflecting a cost of between \$30,000 and \$35,000 per unit. As part of this model, service agencies have identified ways in which they could coordinate existing resources to provide services to residents living in the units.

Other strategies we will pursue to advance the goal of getting people into appropriate and safe permanent housing as soon as possible include:

- Developing new sources of short and long-term housing subsidies to enable people to move into and retain housing;
- Expanding community-based case management services that embody a coordinated "wraparound" service approach that helps residents of service-enriched housing reach their goals for self-directed living;
- Developing systems integration strategies to ensure that mainstream services such as public assistance programs, employment training and placement, health care and mental health and substance abuse treatment are streamlined to provide access to residents living in supportive or service-enriched housing; and
- Incorporating housing assistance centers and rapid re-housing strategies and processes into the overall homeless support system to quickly assess housing and services needs of those experiencing homelessness and provide links to permanent housing.

### *Addressing the emergency and transitional housing needs of homeless persons*

Mecklenburg County is not a recipient of Emergency Shelter Grant (ESG) funds. However, the City of Charlotte is a recipient and ESG funds; these funds are utilized by the Charlotte-Mecklenburg Continuum of Care, of which Mecklenburg County is a partner. ESG funds are used to provide homeless persons with emergency shelter and essential support services. ESG funds also provided homelessness prevention and repaid re-housing activities which includes

short and medium term rental assistance to homeless individuals or individuals at imminent risk of becoming homeless. ESG funds will also be utilized to subsidize the cost of implementing the Homeless Management Information System (HMIS), in order to meet reporting requirements for the grant program.

The Charlotte-Mecklenburg Continuum of Care has successfully implemented rapid re-housing initiatives over the past several years. Unfortunately, there continues to be an unmet demand in the community for emergency shelter. The Continuum of Care and its partners actively continues to seek additional resources for rapid re-housing activities. Currently there is a collaborative public/private effort underway to create a rental subsidy endowment. Should this effort be successful, the area's capacity to rapidly re-house families will address overcrowded shelters over the next year. The Coordination of Services and Housing committee meets regularly to discuss strategies for reducing the need for shelter by using shelter diversion and targeted prevention.

*Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.*

In order to link the chronically homeless to housing, "More Than Shelter's" 10-year Plan calls for creating additional low-demand shelter options for chronically homeless men and women as a means of engaging people and ultimately linking them to permanent supportive housing. Low demand implies that as long as a person meets minimal requirements such as being non-violent, he or she can seek shelter, no questions asked. Creating safe, supportive environments that may draw in the more challenged chronic homeless population will increase opportunities for outreach and engagement. Specifically, the plan recommends creating 200 year-round, low demand shelter beds for men and 50 low demand beds for women. It also calls for establishing two to three small safe havens for chronically homeless men and women living on the streets who are suffering from severe and persistent mental illness. Most communities of our size have such safe harbors for mentally ill people who are potentially endangered by living on the street.

Other strategies for reaching out to engaging people who are chronically homeless include:

- Streamlining and improving access to SSI (Supplemental Security Income and Disability Insurance) and Medicaid benefits, which can be a lengthy and difficult process, particularly for people with no address, mental illness and other barriers. In many cases, these benefits could be the life-line for chronically homeless individuals with significant disabilities;
- Developing non-traditional approaches to connecting chronically homeless to mental health, substance abuse and health services; and



- Expanding jail diversion strategies for chronic offenders charged with minor crimes to reduce the strain and costs on the criminal justice system and to link offenders to intervention services.

*Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs.*

“More Than Shelter” recommends targeting limited prevention resources on those families and individuals at greatest risk of becoming homeless including:

- Teens aging out of foster care;
- Families seeking financial and other assistance at Crisis Assistance Ministry on more than one occasion;
- Families who lose their housing as a result of evictions, code violations, or other public action;
- Victims of domestic violence; and
- People being discharged from prison, jail, hospitals, mental health facilities and other institutions.

Prevention strategies recommended in the plan include:

- Expand the role of Crisis Assistance Ministry as a “one-stop” support center for families and individuals susceptible to becoming homeless. An expanded center would provide a broader range of services than currently is offered at Crisis such as on-site and/or linked eviction and foreclosure related legal assistance, in-depth financial/credit education and counseling, benefits eligibility counseling and application, and housing case management and referral services. This is the place where thousands of vulnerable families and individuals come each year to stave off eviction and utility cut-offs. For good or bad, the agency has a “captive market”, and therefore, is a logical place for service expansion.
- Expand the capacity of mainstream service agencies to screen and assess their clients for risk factors for becoming homeless through development of a web-based screening and assessment tool.
- Develop and concentrate community-based prevention strategies and education in neighborhoods where high numbers of homeless people have come from and/or most of the requests for emergency financial assistance and/or evictions emanate.

- Stop the discharge of people into homelessness from institutional settings, including jails/prisons; mental health and substance abuse treatment and detoxification programs and foster care, by developing discharge planning policies and plans based “zero tolerance” for discharging people into homelessness. This includes expanding housing options, particularly for youth aging out of foster care.
- Provide additional emergency beds and transitional housing for victims of domestic violence so they receive the specialized support they need to help prevent further abuse and longer-term homelessness.

Prevention of homelessness among at-risk populations is another Ten Year Plan priority objective. Several steps have been taken to implement some of the prevention strategies in the plan including:

1. Support the new campus for women that includes an 80-bed emergency and transitional shelter for victims of domestic violence operated by Safe Alliance and a 90-bed transitional facility for single women dealing with substance abuse issues through The Charlotte Rescue Mission.
2. Continued expansion of Crisis Assistance Ministry to meet the growing demand of individuals and families in need of emergency assistance.
3. Launch of the Padlock Prevention Project, a faith-based pilot initiative created in spring 2010 to provide social work and other support services for three to six months to 50 at-risk families earning \$20,000-\$33,000 annually. The goal is to help these families achieve financial stability and prevent homelessness.
4. Use of Homeless Prevention and Rapid Re-housing prevention funds (awarded in 2009) to provide short-term (up to 3 months) rental assistance for at-risk families.
5. Launch of On Ramp in 2010, a life skills and training program administered by The Relatives to support youth aging out of foster care and prevent them from becoming homeless.
6. Creation of a rental housing data base by Socialserve.com to help connect renters with available and appropriate units and services.
7. Growth of W.I.S.H. (Workforce Initiative Supportive Housing) and creation of Project Hope to provide service-enriched housing for homeless families and individuals and prevent families from returning to homelessness. Over 200 families will be served by both programs in FY2011.

(Source: Incorporated from City of Charlotte Mecklenburg County Consolidated Plan 2011 – 2015)

## LEAD BASED PAINT HAZARDS

### *Actions to address LBP hazards and increase access to housing without LBP hazards*

Childhood lead poisoning remains a major environmental health problem throughout the United States. Although exposure to high concentrations of lead can be harmful to all age groups, the effects are more prominent among young children aged six months to six years. Lead is more dangerous to children because children's growing bodies absorb more lead and their brains and nervous systems are more sensitive to the damaging effects of lead. Some high level effects include slowed growth, hearing problems, headaches, behavioral and learning problems and damage to the brain and nervous system.

“To reduce exposure to lead, the EPA regulations now mandate that any contractor or maintenance staff, from plumbers to electricians to painters, who disturbs more than six feet of lead paint, replaces windows or does any demolition while working in a pre-1978 home, school or day-care center, must now be Lead-Safe Certified and trained in lead-safe work practices. The regulations are now the standard of care for the industry.”<sup>1</sup>

The North Carolina Department of Health and Human Services, Division of Public Health, Health Hazards Control Unit administers two lead-based paint programs in North Carolina: The Lead-Based Paint Hazard Management Program for abatement activities (LHMP) and the Lead-Based Paint Hazard Management Program for Renovation, Repair and Painting. The LHMP requires a person who performs an inspection, risk assessment, abatement or abatement design work in a child-occupied facility (such as daycares, pre-schools, etc.) or target housing (built before 1978) to be certified and establishes the requirements for certification, including the oversight of required training. It also requires a person who conducts an abatement of a child-occupied facility or target housing to obtain a permit for the abatement. Beginning January 1, 2010 North Carolina law requires dust sampling technicians, firms, and individuals performing renovation, repair and painting projects for compensation who disturb lead-based paint in homes and child-occupied facilities built before 1978, be certified and follow specific work practices to prevent lead contamination. Child-occupied facilities include, but are not limited to child care facilities and schools with children under the age of 6 years of age that were built before 1978. The RRP program mandates that contractors, property managers and others working for compensation, in homes and child-occupied facilities built before 1978, be trained and use lead-safe work practices. They are also required to provide the lead pamphlet "Renovate Right; Important Lead Hazard Information for Families, Child Care Providers and Schools" to owners and occupants before starting renovation work.<sup>2</sup>

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<sup>1</sup> <http://www.epa.gov/lead/pubs/leadinfo.htm#resources>

<sup>2</sup> NC Department of Health and Human Services, Division of Public Health, Health Hazards Control Unit

Mecklenburg County will continue to implement the City of Charlotte's LeadSafe Charlotte Program. The County will further integrate lead safe work practices to all County rehabilitation programs, by providing information on training offered by the City of Charlotte for 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.

LeadSafe Charlotte 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.

In addition, the County will continue to: 1) promote the Lead Hazard Reduction Coalition, established by the City's LeadSafe Charlotte Program that brings various community leaders and interest groups together to pool resources and ideas; 2) further integrate lead-safe work practices in all County rehabilitation programs and provide lead remediation training to all contractors on the County's Housing Bidder's list; and 3) continue to encourage Code Enforcement officials to make referrals to LeadSafe Charlotte and enforce code requirements relating to the elimination of deteriorated paint.

*How are the actions listed above related to the extent of lead poisoning and hazards?*

Most of the homes targeted for repairs/renovations for the CDBG program are for elderly households. However, all properties are researched to determine the age of the home in order to properly mitigate any potential for lead-based paint risk. Initial inspections of the homes prior to construction will uncover any potential risks, these risks will be outlined in all work write-ups to ensure that all residents, no matter what age are made aware of any risk and are protected from potential risks. All incidents of lead-based paint will be abated in accordance with EPA and the North Carolina Department of Health and Human Services, Division of Public Health guidelines and procedures.

*How are the actions listed above integrated into housing policies and procedures?*

Mecklenburg County ensures the reduction of adverse health effects on area residents caused by rehabilitation of lead-based paint surfaces by providing educational materials to all housing contractors and citizens receiving housing rehabilitation assistance. Further, all contractors, property managers and other paid workers performing repairs or renovations on homes built prior to 1978 must be trained and certified, and must use lead-safe work practices. All contractors must certify that they are certified and will adhere to lead-safe practices prior to performing any work for Mecklenburg County CDBG program.

## ANTI-POVERTY STRATEGY

### *Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families*

The City of Charlotte and Mecklenburg County have been pursuing various strategies and initiatives to improve economic opportunity for low wealth residents. Most of these efforts are integrated into the goals, programs and policies of the City of Charlotte Neighborhood & Business Services Department, the Mecklenburg County Department of Social Services and the Charlotte Housing Authority. Some of the prominent strategies aimed at reducing poverty in Charlotte-Mecklenburg include:

- 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.
- Charlotte Works- JobLink Career Center System, which provides resources and services to meet the needs of Charlotte-Mecklenburg's underemployed and unemployed residents.
- Mayor's Mentoring Alliance – focuses on improving the lives of Charlotte-Mecklenburg's youth through connecting mentoring organizations to promote best practices and provide workshops, resources and standards for quality service delivery.
- Mayor's Youth Employment Program (MYEP): Since 1986, the MYEP has worked to prepare Charlotte's youth for future employment. The program focuses on leveraging relationships with businesses and the community to provide meaningful, career oriented internships for participants. The goal of the program is to improve neighborhood quality of life through a community engagement strategy that ensures children are safe, succeeding in school and supported by their community.
- The Charlotte-Mecklenburg Coalition for Housing is a community based board appointed to implement the Charlotte-Mecklenburg Ten Year Plan to End and Prevent Homelessness. In addition to their responsibility for implementing the Ten Year Plan, this board provides guidance and direction for Housing Trust Fund issues and allocations, and the Continuum of Care. Board Members bring expertise and commitment to the Ten Year plan with authentic and influential experience in homelessness and housing services and are appointed by the Charlotte Mayor, City Council and the Mecklenburg County Commission. This board 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.

*How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan*

Within the scope of Mecklenburg County's Five-Year Plan, the most effective ways to fight poverty will be to:

- Promote economic development, especially workforce readiness, including basic adult literacy, for those populations experiencing the greatest need. Education is the key to breaking the cycle of poverty. Often individuals with extremely low incomes do not have the basic skills or accreditation to increase their incomes. Literacy education, improvement of employment skills, and financial management are key tools in assisting these individuals obtain a higher quality of life.
- Make affordable housing options equitably available to low income households. Construction of affordable housing and down payment assistance are excellent ways to counteract the often unaffordable housing market for the low and moderate income populations. Such actions will help individuals that may not have the resources to purchase a home by making affordable housing available and providing down payment and closing cost assistance. Removing these gaps will directly assist low and moderate income families in becoming homeowners.
- Providing rehabilitation assistance to low and moderate income homeowners clearly has a substantial effect on improving a family's quality of life. Not only does the rehabilitation provide a safe living environment and extend the life of the house, but it also provides the owner with immediate equity on the home.
- Zoning ordinances play a major role in the development of affordable housing, because developers often feel that zoning requirements for affordable housing are too stringent and not cost effective. Providing incentives to developers and adopting less stringent zoning requirements for affordable housing are ways to help overcome some of the housing barriers to low and moderate income persons. A good example is the Town of Davidson's inclusionary zoning ordinance which requires that all new residential development contain at least twelve and one half (12.5%) percent affordable housing units and benefit low and moderate income individuals. This ordinance increases and maintains the production of affordable housing, and ensures its continuation. This in turn, will provide new opportunities for low and moderate income persons to increase their wealth.
- Ensure that low-income youth have access to quality after-school and summer programs to receive tutoring and other support in a healthy and safe environment.

## MONITORING

*Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.*

Program/project monitoring is the responsibility of Mecklenburg County. At times Mecklenburg County may include monitoring as a responsibility of a service provider contracted to provide CDBG project administration. However, Mecklenburg County is aware it is the County's responsibility to ensure monitoring meets or exceeds HUD requirements and grant regulations.

**Subrecipient Projects:** Monitoring of subrecipient projects has five major components:

- 1) Grant Applications: Request for funding applications are made on a standard form and are carefully reviewed and evaluated. Points are given for each criterion covering community need, program effectiveness, financial record, and capacity. Recommendations for funding are based on evaluation of the above criteria.
- 2) Contractual Agreements: Mecklenburg County enters into a two-part contractual grant agreement with each subrecipient. Part I of the agreement describes the tasks to be performed (Scope of Services) with the grant funds, the results to be achieved, and other conditions specific to the project. Part II lists all federal standards that the agency must comply with. Each funded activity is assigned to the Compliance Project Manager. The Project Manager conducts pre-monitoring, desk monitoring, and on-site monitoring visits at least twice per program year.
- 3) Monitoring Records: For each subrecipient, the staff will maintain monitoring records that include the following:
  - a. Basic recipient information
  - b. Monitoring Plan- A risk assessment is carried out to determine the appropriate frequency of on-site visits, and the areas to be reviewed, including some or all of: financial management, client eligibility, program effectiveness, property, procurement, program income, fair housing, and equal opportunity information
  - c. Subrecipient training and/or technical assistance provided
  - d. Review of the agency's CPA audit (when applicable)
  - e. Quarterly financial reports and monthly draw requests from the subrecipient
  - f. Quarterly or monthly progress reports, whichever is required per the subrecipient agreement
  - g. On-site monitoring reports
  - h. Correspondence and notes of significant telephone conversations

**On-Site Visits:** Staff will perform on-site monitoring reviews at least quarterly, depending on the assessment of risk for non-compliance. Program operations are observed, subrecipient staff is interviewed, client eligibility confirmed, and financial and programmatic reports verified from original documentation.

**Long-Term Compliance:** Activities involving real property acquisitions or improvement require long-term compliance with the original purpose of the federal assistance. Mecklenburg County will establish a method of inventorying all CDBG Real Property and will update this inventory annually, and confirm that such property is still being used for the intended purpose.

Staff will develop detailed guidelines for monitoring subrecipients to ensure more standardized and comprehensive reviews. Staff will monitor the federally funded projects that are implemented by the County through simple project tracking and management reporting systems. This process includes monthly progress reports, financial reports and meeting reports; and review of project expenditures on a monthly basis to ensure they are in line with the project budget..

### **Special Monitoring For Particular Activities**

#### **Rehabilitation 24 CFR 570.202: Review of files/records and progress**

- 1) Regulatory Compliance
  - a. Location of housing (census tract, redevelopment areas)
  - b. Type of housing (SF/MF), commercial
  - c. Number of units per structure
  - d. Historic preservation
  - e. Lead-based paint (inspection/remediation)
  - f. Household income (L/M benefit)
  - g. Procurement and bonding
  - h. Labor standards review
  - i. Relocation and real property acquisition
  - j. Environmental review (data/findings)
  - k. Section 504 ADA compliance
- 2) Comparison of Performance Records with Agreement/Application
  - a. Scope of Work (work write-up, plans and specs, and original cost estimate)
  - b. Contract award date vs. date work began
  - c. Number of dwelling units completed, comparison with agreement/application
  - d. Actual delivery schedule vs. application and agreement
- 3) In-House Cost and Productivity Review
  - a. Method used to assure reasonable costs
  - b. Direct construction costs (per unit)
  - c. Indirect/administrative costs; comparison with cost allocation plan, percent and total
  - d. Cost within 10% of in-house estimate
  - e. Cost per unit vs. budget

**Project Tracking:** Staff will track progress through all stages of a project's development. When a project is in the construction phase, monitoring staff should be reviewing all documents to verify the following:



- Subcontractor management and review
- Labor standards, Davis-Bacon (when applicable)
- Section 3 (when applicable)
- Compliance with contract deadlines
- Comparison of payment requests with eligible costs
- Completed items on work item list or an addendum/change order

**Project Completion Review:** When a project is complete staff should make an on-site visit to monitor compliance:

- Property standards
- Only eligible costs have been reimbursed
- Construction management records

# FY 2014 Annual Action Plan

## EXPECTED RESOURCES

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	HUD	Consolidated Plan Housing and Non-housing Community Development Goals and Objectives	433,163.00	0.00	84,883.50	518,046.50	2,250,698.50	CDBG funds will be used in conjunction with local match monies provide by participating member jurisdictions and nonprofit organizations. These funds will contribute to achieving the goals set forth in the five-year consolidated plan.
CDBG	Davidson Housing Coalition	Emergency Housing Repairs	38,250.00	0.00	0.00	38,250.00	153,000.00	Davidson Housing Coalition is a nonprofit located in the Town of Davidson, serving the Towns of Davidson, Cornelius and Huntersville. Funding contributed is in support of their HAMMERS program that provides emergency housing repairs for extremely and low income, typically elderly homeowners in the program area. These funds will leverage CDBG funds to provide much needed repairs in order to increase the standards of the existing housing

								stock and promote sustainability of the housing units.
CDBG	Town of Matthews	Construction of a road extension	175,000	0.00	0.00	175,000	\$120,000	Matching funds will contribute to the extension of Greylock Road in Matthews. The project will provide connectivity for a historically LMI neighborhood, the Crestdale neighborhood. Funds will be used for land acquisition and construction of the road extension.
CDBG	Habitat for Humanity-Matthews 501 (c) 3	Property acquisition and construction of new affordable housing in the Town of Matthews	143,000	0.00	0.00	143,000	572,000	CDBG funds will be used for property acquisition, and Habitat's matching funds will be used for construction of new affordable housing units for LMI persons living in Matthews. Habitat will work to disburse these affordable units throughout the Town.
	Ada Jenkins Center 501(c)3	Facilities repairs and ADA modifications to increase support services for LMI area residents	136,000	0.00	0.00	136,000	0.00	The Ada Jenkins Center, a 501(c)3 provides services for all persons in the northern Mecklenburg area, this includes Cornelius, Davidson, and Huntersville. Services include, Crisis Assistance, Medical & Dental, Youth Education, and Economic Independence Training. These services are marketed to LMI residents. This funding will enable the Center to renovate bathrooms in order to meet ADA regulations, add an additional restroom, and to add a new entrance to the facility that will increase safety and accessibility.

Table 56 - Expected Resources – Priority Table

*Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied*

**Match Requirements/Leveraging**

Unlike some other federal grant programs, CDBG regulations do not require matching funds on behalf of the Grantee. While there are no federal match requirements for CDBG funds, Mecklenburg County highly recommends that organizations provide leverage funds. Leverage fund sources include contributions derived from other eligible federal and nonfederal sources and the value of third party in-kind contributions, (i.e. volunteers, personnel, office space, materials, equipment and supplies). However, while matching funds are not required; applications will receive favorable scoring based on leveraging funds.

## ANNUAL GOALS AND OBJECTIVES

### Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Retain Affordable Housing Stock	2013	2018	Affordable Housing	Huntersville/Matthews	Emergency Repairs Increase affordable housing units, Rehabilitation of existing units	CDBG Funds \$ 110,000 Local Match \$171,250	Homeowner Housing Added: 2 Homeowner Housing Rehabilitated: 12
Improve livability and safety of neighborhoods	2013	2018	Non-Housing Community Development	Matthews	Public Improvements and Infrastructure	CDBG Funds \$ 200,000 Local Match \$175,000	Public Facility or Infrastructure Activities Low/Moderate Income Housing
Encourage the economic vitality of neighborhoods	2013	2018	Non-homeless/Special Needs	CDBG program area	Public Facilities	CDBG Funds \$ 100,000 Local Match \$136,000	Public Service-Other

Table 57 – Goals Summary

*Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b)*

It is very difficult to provide an exact number for how many beneficiaries will be in each income category. However, the CDBG program will seek to evenly distribute funding as much as possible, among the eligible income categories.

In Program Year 1 (FY 14) we estimate the following beneficiaries:

- Extremely low income-248
- Low income-62
- Moderate income-52

## FY 14 PROJECT SUMMARY

Because of the broad range of needs within and among the neighborhoods, the Advisory Committee looked at the conditions in throughout the CDBG program area and focused activities on the most important needs. Some activities were selected based on current market conditions (i.e. purchase of land to develop low income housing) and others based on health and safety factors.

### Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding
Ada Jenkins Center: Facilities Renovation ADA Modification	CDBG Program Area (Cornelius, Davidson, Huntersville)	Encourage the economic vitality of neighborhoods	Provide high quality public facilities – community centers for LMI persons	CDBG Funds \$100,000 Local Match \$136,000
Davidson Housing Coalition: HAMMERS	CDBG Program Area (Huntersville, Davidson, Cornelius)	Retain Affordable Housing Stock	Emergency Repairs and Rehabilitation	CDBG Funds \$120,000 Local Match \$52,500
Buckley Way Road Construction	CDBG Program Area (Matthews)	Improve livability and safety of neighborhoods	Infrastructure Activities	CDBG Funds \$200,000 Local Match \$175,000
Habitat for Humanity of Matthews Land Acquisition Project	CDBG Program Area (Matthews)	Homeowner Housing Added	Affordable Housing	CDBG Funds \$50,000 Local Match \$133,000
Walkers Ferry Waterline Extension Project-Phase IV	Unincorporated area of Mecklenburg County			

Table 58 – Project Summary

### PROJECT #1

#### Ada Jenkins Center: Facilities Renovation ADA Modification

The Ada Jenkins Center is a non-profit health and human service agency serving Davidson, Huntersville, Cornelius and South Iredell County. We are the only agency in our service area offering comprehensive services for those in need in one location. Last year, Ada Jenkins Center served more than 19,000 individuals, many through multiple programs.

This project will serve all persons using our facility, most importantly our constituency of very low-income, low-income and moderate-income persons, but also our staff, volunteers and community members assisting us in our mission. Ada Jenkins Center regularly tracks individuals who are beneficiaries of our services and facility. Through this data we know that at least 85% of individuals served are impoverished. Ada Jenkins Center improves the quality of life for the residents of Mecklenburg through the integrated delivery of health, education and human services. Our program offerings are a reflection of that mission. Current programs being offered at the Center include:

**CRISIS ASSISTANCE PROGRAMS:** Social workers, Crisis Assistance Ministries, Food Pantry, Lydia's Loft (emergency clothing), The Bin (emergency home furnishings), Sunshine Fund (financial assistance), Safe Alliance (formerly United Family Services), Domestic Violence and Clinical Counseling (bi-lingual services offered), Department of Social Services (DSS), Medicaid & Food Stamp Applications (bi-lingual services offered)

**MEDICAL & DENTAL PROGRAMS:** Free Clinic Our Towns (medical clinic), community Health Nurse, Mobile Community Dental Clinic

**YOUTH EDUCATION PROGRAMS:** LEARN Works – After school tutoring and enrichment

**ECONOMIC INDEPENDENCE PROGRAMS:** Life Compass Case Management, Lake Norman YMCA-ESL Classes, Computer Classes & Access, DSS- Senior Nutrition Program, Benefit Tax Assistance (seasonal), CPCC Career Readiness Courses, GED course offered through the Riven's Center.

**Project Activities:**

The Restroom Facilities Renovation and Updates for Accessibility will allow Ada Jenkins to better serve its constituency by providing appropriate facilities for our community and program participants.

The following activities will take place:

- Upgrade existing six restrooms to be ADA compliant. Restrooms to be renovated are located in the LEARN Works building and gymnasium.
- Add a restroom upstairs in the LEARN Works building to ensure adequate facilities for students and expand the current one restroom to two separate, one for males and one for females.
- Create a new entrance at the rear of our building, enclosing the structure and creating a handicap accessible entrance to the building. This construction is critical to making the gymnasium restrooms ADA compliant. In addition, this removes a safety hazard for the Davidson Police Department as the current nook is a potential hiding place for criminals.

## **PROJECT #2**

### **Davidson Housing Coalition: HAMMERS Program**

HAMMERS, Hands Around Mecklenburg/Mooresville Making Emergency Repairs Safely, serves households with emergency repair needs that cannot be met through other state or federally funded housing assistance programs. The target population for the program is low-income residents of Cornelius, Davidson, Huntersville and Mooresville who own and occupy their homes and are in need of emergency home repairs. Priorities for these services are people with special needs such as the elderly, disabled, single parent s, or households with five or more inhabitants including children. Regular emergency repairs include building wheelchair ramps, repairing rotten flooring or ceilings, plumbing issues and patching or re-roofing a home. Through the necessary rehabilitation of homes, HAMMERS strives to foster personal well-being and neighborhood pride.

To qualify for the HAMMERS program, homeowners must earn less than 80% of the area median income, which is \$36,500 for an individual in Mecklenburg County. The average client application falls below the 30% area medium income which for an individual in Mecklenburg County is \$13,700. These income restrictions are based on the 2013 HUD Income Guidelines for Mecklenburg County. All HAMMERS applicants are screened to assure financial accuracy with accompanying documentation. Fifty-six percent of HAMMERS clients fall below 30% Area Medium Income while 28% fall below 50% AMI and 16% fall below 80% AMI.

HAMMERS addresses a community issue of substandard housing as identified in a previous United Way of Central Carolinas' North Mecklenburg/South Iredell Assets and Needs Assessment Report. The report revealed a common concern among residents of the four towns about the need for sound affordable housing in the region. Residents identified household repairs as one of their greatest basic household needs that they are not able to realize on their own. HAMMERS address a community need by reducing or eliminating the immediate threats to a homeowner's life, health, or safety, and improving the homeowners' sense of well-being and quality of life.

The services provided by HAMMERS also respond to the national trend of a growing senior population as it affects our community. The North Carolina Division of Aging and Adult Services estimate that the state population between 65 and 84 years of age will grow nearly 105% from 2006 to 2030. Moreover, a study conducted by the AARP indicates that the majority of Americans want to remain in the homes they own as they age. Because 77 percent of Mecklenburg County residents age 67 and older own their homes the need to maintain the safety of existing homes will significantly increase in the years to come.

All HAMMERS projects are ongoing throughout the year. Some examples of typical HAMMERS repairs previously made in Huntersville include a 91-year-old disabled man who had no heat and needed a new refrigerator. Replacing the heat source and purchasing a new refrigerator enabled him to remain in his home. Another example is an 83-year-old disabled woman who



received a new wheelchair ramp and new electrical outlets enabling her to live in and access her home safely. When an 81-year-old woman had her kitchen floor that was falling in because of water damage replaced, she stated she "Feels safe in her home now." HAMMERS sets yearly performance goals in lieu of a final project completion date. Since our first project in March 2005, we have completed repairs on more than 116 homes.

Each year, the number of repairs completed is based on the availability of funds and HAMMERS volunteers. The program holds a \$5000 spending cap per home. Currently, many of the applications we have received are requesting plumbing and roof repairs. At an average repair cost of \$3000 per home, HAMMERS could provide repairs at least an additional 12 homes with a \$60,000 grant from Mecklenburg County's CDBG's Entitlement Program.

#### **Project Activities:**

- Provide housing repairs for 12 homeowners in the Town of Huntersville, 6 homeowners in the Town of Davidson, and 6 homeowners in the Town of Cornelius; in order to reduce or eliminate the immediate threats to the household's life, health or safety.

### **PROJECT # 3**

#### **Buckley Way Road Construction**

Crestdale, which is the oldest African American neighborhood in North Carolina, is thought to date back to the 1870's as a settlement for freed slaves and their families. Since the 1980's, Crestdale has become home to Habitat for Humanity Matthews which has drawn families with various cultural backgrounds including those from the Congo and the Philippines. Crestdale has become a community of transition. In 1984 a group of Crestdale residents created the Crestdale Neighborhood Community 501 c3 non-profit as a way to partner with the Town of Matthews and try to revitalize and preserve the heritage of the community.

The Crestdale Community is a small neighborhood tucked away near downtown Matthews with limited access to collector and arterial streets. Matthews's ultimate goal is to create a street network system that affords choice and opportunity to our residents and visitors making travel within the Town easy and convenient. One objective in obtaining this goal is to construct a new street connection from E. John Street; which is a major thoroughfare, to E. Charles Street; which is the primary access to Crestdale from downtown. This will be a direct benefit to the residents of the Crestdale area creating easier access to E. John St. and giving these residents a choice of not having to travel through the congested downtown.

The property has been acquired by the Town and the planning phase has been completed. This project will create better connectivity and access for the residents in the Crestdale Community to E. John Street and 1-485. East Charles Street is the primary access to Crestdale from downtown and East John Street is one of the Towns major thoroughfares. The Crestdale

Neighborhood Community conducted a community survey in March of 2010. Based on the survey results 46 percent of households located within the Crestdale Community responded. Once Buckley Way is constructed it will serve all the residents of the Crestdale Community as well as those residing on E. Charles Street representing a total of over 200 households. Based on the surveys collected in 2010, 81 percent of the households fall within 80% of the median income, with 66 percent falling at 50% or below the median income level.

**Project Activities:**

- Construct new road way between East Charles Street and East John Street (See Exhibit 3 &4).

**PROJECT # 4**

**Habitat for Humanity of Matthews- Land Acquisition Project**

Habitat for Humanity of Matthews (HFHM) builds affordable homes for families residing in Mecklenburg County who fall within 30-60% of the area median income. Habitat Matthews provides eligible families with the opportunity to purchase a home using sweat equity - 0% interest mortgage program. Through Habitat, working families in Mecklenburg County are able to experience long-term stability and the pride of homeownership for the first time. Studies show that children in stable housing are physically and mentally healthier, are more likely to stay in school, and are more likely to break the generational cycle of poverty. Habitat for Humanity of Matthews is currently the only affordable housing provider in the Matthews area. HFHM homeowners are required to meet income requirements based on HUD's affordable housing standards.

**Project Activities:**

- Identify two parcels that have access to public water/sewer and are large enough for the construction of two single family homes
- Purchase identified parcels
- Non-CDBG funded activities: HFHM will construction two single family housing units on the properties purchased with CDBG funds.

**PROJECT # 5**

**Walkers Ferry Waterline Extension Project Phase IV**

This project is a continuation of a project that was funded in Mecklenburg County's first Consolidated Planning cycle. Residents along Walkers Ferry Road and Mt. Olive Church Road expressed a community need and desire for public water services for several years; however

Charlotte Mecklenburg Utilities (CMU) were unable to fund the project. This area has been surveyed and confirmed as meeting the low income requirements to qualify for CDBG funds. With assistance from the CDBG program CMU is completing Phase III of the water main extension, approximately 6,000 linear feet of waterline. The goal of the project is to provide public water service (drinking water and fire hydrants) to the residents along Walkers Ferry Road. Phase IV will allow additional waterline to be constructed further down Walkers Ferry in order to reach more LMI area residents.

**Project Activities:**

Installation of approximately 2,000 linear feet of a 16” water main along Walkers Ferry, to benefit LMI area residents.

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

The Advisory Committee developed guidelines for the program to determine the funding priorities of the Mecklenburg County CDBG program. Using these guidelines, projects were then reviewed by the Committee who used a checklist and allocated points to each project.

Allocations were made using the points and considering several criteria:

- The severity of the need
- The availability of other funds to ensure project viability
- How the project met national goals
- How well the project addressed local needs
- The timeline for implementing the project
- Location of the project within the program area

## **GEOGRAPHIC DISTRIBUTION**

*Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed*

### **Program Area**

Approximately, 114,756 residents live in the CDBG program area which encompasses low income areas in unincorporated Mecklenburg County and low income neighborhoods in Davidson, Cornelius, Huntersville and Matthews.

### **Mecklenburg County**

The 2011 ACS Five-year estimates for Mecklenburg County indicate the County has 905,277 residents. The population:

- Is 42.6% minority and 59.9% white
- Is almost equally divided between male (48.4%) & female (51.6%) residents;
- Has a smaller percentage of people 65 (8.7%) and over than the State ( 12.8%); and
- Has a (61.8%) rate of homeownership.

Characteristics of the CDBG program area:

- Income levels that are low/mod
- An older population than the County as a whole
- A higher percentage of minorities
- Lower educational achievement
- Average to slightly smaller households; and
- Higher than average homeownership rate.

### **The Town of Cornelius**

The Town of Cornelius was established in 1905 and originated as a mill and farm community. As such there are many older workforce mill type housing units occupied by LMI households. According to 2007-11 ACS Five-year estimates, the Town of Cornelius has 10,041 households and 23,969 residents. The Town has a lower percentage of minorities than the County, with 87.6% of residents reported as Caucasian. Data also reflects a poverty rate for families of 4.5%. Slightly over 71% of all housing units are owner-occupied and 28.5% are renter-occupied. Vacancy rates are lower in Cornelius for both owner-occupied units and rental units than found in the County. The Town of Cornelius has a slightly higher percentage of residents over 65 (10.9%) than the County (8.7%).

### **The Town of Davidson**

The Town of Davidson has 10,544 residents, according to 2007-11 ACS Five-year estimates. The Town of Davidson has a low minority makeup (12.6%) compared to 89% white residents. The Town has a higher home-ownership rate than the County, 71.5% vs. 61.8%. Only 10% of the Town's housing units were built prior 1979. Just over thirty-two percent of households with a

mortgage were paying thirty percent or more of their monthly income to housing costs. The Town has a slightly higher percentage of residents over 65 (10.9%) than the County (8.7%).

### **The Town of Huntersville**

According to 2007-11 ACS Five-year estimates, the Town of Huntersville has 16,950 households, 17,847 housing units and 45,001 residents. The Town has a lower percentage of minorities than the County, with 85.7% of residents reported as Caucasian. Data also reflects a poverty rate for families of 3.9%. Seventy-six percent of all housing units are owner-occupied and 24% are renter-occupied. Just over 21.8% of households with a mortgage were paying 30% or more of their monthly income for housing costs. The Town of Huntersville has a slightly higher percentage of residents over 65 (10.9%) than the County (8.7%).

### **The Town of Matthews**

According to 2007-11 ACS Five-year estimates, the Town of Matthews has 10,239 households, 10,710 housing units and 27,014 residents. The Town has a lower percentage of minorities than the County, with 85.8% of residents reported as Caucasian. Data also reflects a poverty rate for families of 6.1%. Slightly over seventy-four percent of all housing units are owner-occupied and 25.4% are renter-occupied. Just over 25.4% of households with a mortgage were paying 30% or more of their monthly income for housing costs. The Town of Matthews has a slightly higher percentage of residents over 65 (13.1%) than the County (8.7%).

### *Rationale for the priorities for allocating investments geographically.*

With the historic high rate of growth in the program area and the slow economy, affordability of housing is premium. The rate of owner-occupied housing is higher in the program area. The areas have a higher portion of elderly and disabled people who live on fixed income and are unable to afford needed repairs/renovations to their houses to increase energy efficiency (to save money) or make the dwellings more accessible (allowing the residents to remain in their homes).

The geographic areas of the County included in the program area are low income neighborhoods of unincorporated Mecklenburg County that includes the Towns of Cornelius, Davidson, Huntersville and Matthews. Please review maps 1-7, which highlight the program area, areas of low income, and minority concentrations within the County.

Overall, there are 114,756 residents and approximately 45,100 households in the program area. Data for the Mecklenburg CDBG program area is derived from a subsample created by HUD using the 2005-2009 American Community Survey Five Year Estimate.

Overall, the target areas have:

- Income levels that are low/mod;
- An older population than the County as a whole;
- A higher percentage of minorities;

- Lower educational achievement;
- Average to slightly smaller households; and
- Higher than average homeownership rate.

## AFFORDABLE HOUSING GOALS

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	448
Special-Needs	
<b>Total</b>	<b>448</b>

**Table 61 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	2
Rehab of Existing Units	12
Acquisition of Existing Units	
<b>Total</b>	<b>14</b>

**Table 62 - One Year Goals for Affordable Housing by Support Type**

Over the next year, Mecklenburg County will focus affordable housing resources on the following objectives for non-homeless priority needs individuals and families.

- Increasing the supply of safe, decent rental housing, particularly for extremely low and very low-income households. The targeted one-year outcome is to provide urgent repairs for 12 units
- Increasing opportunities for low, moderate and middle-income households to become homeowners. The targeted one-year outcome is to provide funding for property acquisition in order for construction of two new affordable housing units.
- Encourage and promote the economic vitality of neighborhoods. The targeted one year outcome is to provide CDBG funding to allow for infrastructure expansions in a predominantly minority neighborhood in Matthews that will provide for increasing the quality of life for residents and provide future economic growth. Additionally, CDBG funding is targeted to provide upgrades and accessibility modifications to Ada Jenkins Center this will allow Ada Jenkins to better serve its constituency by providing appropriate facilities for our community and program participants.

## **PUBLIC HOUSING**

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

The Charlotte Housing Authority provides voucher assistance in the form of Project-based Vouchers, Tenant-based Vouchers and Special Purpose Vouchers for Veterans Affairs Supportive Housing, Family Unification Program and Disabled individuals. According to PIC (PIH Information Center) data (May 2013), there are 2,755 housing units with vouchers in use in the unincorporated areas of Mecklenburg County. 278 Project-based vouchers were issued to developments (apartment complexes) for income qualified persons to reside in affordable housing units. These vouchers stay with the development, not the individual. 3,514 Tenant-based Vouchers were issued to heads of households who are then able to go anywhere in the City/County/State to live as long as the landlord is willing to work with the Housing Choice Voucher program, the rent fits specified criteria and the unit passes inspection. 66 Veteran Affairs Supportive Housing (VASH) vouchers (Special Housing Choice Vouchers) were issued to homeless veterans and their families. All VASH-voucher recipients must be referred to the program by the VA and they are assigned a VA-funded case manager.

CHA's current housing stock meets the accessibility needs of residents of Public Housing and Housing Choice voucher holders. However, in developments undergoing substantial renovations, a minimum of 7% of the units are converted for accessibility to accommodate mobility, sight/hearing impaired families. The agency currently has a Special Accommodation Review Panel to quickly approve any current resident request for program and/or physical

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

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 its local program as "Moving Forward". 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.

## HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES

*Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including.*

The first and most critical step toward getting families and individuals appropriately housed is to expand the supply and access to affordable housing, in particular supportive and service-enriched housing. The 10-year Plan to End and Prevent Homelessness calls for creating 2,500 supportive and service-enriched housing units over the next ten years; 500 supportive units for chronically homeless men and women and 2,000 service-enriched units for families and individuals. Creating new units doesn't necessarily mean building new units. We have an estimated 7,000 vacant rental units existing in our community, most of which are not affordable for low income households. A portion of our housing need could be met through rental subsidies and rehabilitation of some of these surplus units. A Way Home, in partnership with others and based on national models, has developed a model for creating 200 service-enriched units within our existing housing stock, reflecting a cost of between \$30,000 and \$35,000 per unit. As part of this model, service agencies have identified ways in which they could coordinate existing resources to provide services to residents living in the units.

Other strategies we will pursue to advance the goal of getting people into appropriate and safe permanent housing as soon as possible include:

- Developing new sources of short and long-term housing subsidies to enable people to move into and retain housing;
- Expanding community-based case management services that embody a coordinated "wraparound" service approach that helps residents of service-enriched housing reach their goals for self-directed living;
- Developing systems integration strategies to ensure that mainstream services such as public assistance programs, employment training and placement, health care and mental health and substance abuse treatment are streamlined to provide access to residents living in supportive or service-enriched housing; and
- Incorporating housing assistance centers and rapid re-housing strategies and processes into the overall homeless support system to quickly assess housing and services needs of those experiencing homelessness and provide links to permanent housing.

*Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs*

The Mecklenburg County CDBG program will promote outreach to homeless persons, especially the unsheltered to assess the individuals and family's needs by supporting the following organizations:

- Mecklenburg County's ACCESS Program, which focuses on reaching out to and providing treatment for dually diagnosed individuals---those suffering from both severe and

persistent mental illness and a substance abuse disorder. Outreach workers from the ACCESS program go into the streets, camps and other places where the chronic homeless typically live in an attempt to meet and engage them, and ultimately, encourage them to come to ACCESS for treatment that may help them stabilize in order to overcome homelessness.

- Homeless Support Services, operated through the Mecklenburg County Health Department, has four social workers stationed at various agencies who meet with homeless individuals to do intake and assessment and refer them to services. Most of their work takes place in the agencies where they work; however, occasionally they will go to the streets or camps to engage people.
- Urban Ministry Center, another effective point of engagement for men and women who experience homelessness, particularly the chronic homeless. Its on-site soup kitchen, laundry facility, mail service and other basic need services and support attract hundreds of people every week. In addition, an RN is on-site at designated times for services, triage and transportation to C.W. Williams Clinic. People must come to the center for assistance.

### *Addressing the emergency shelter and transitional housing needs of homeless persons*

Mecklenburg County is not a recipient of Emergency Shelter Grant (ESG) funds. However, the City of Charlotte is a recipient of ESG funds. These funds are utilized by the Charlotte-Mecklenburg Continuum of Care, of which Mecklenburg County is a partner. ESG funds are used to provide homeless persons with emergency shelter and essential support services. ESG funds also provided homelessness prevention and repaid re-housing activities which includes short and medium term rental assistance to homeless individuals or individuals at imminent risk of becoming homeless. ESG funds will also be utilized to subsidize the cost of implementing the Homeless Management Information System (HMIS), in order to meet reporting requirements for the grant program.

The Charlotte-Mecklenburg Continuum of Care has successfully implemented rapid re-housing initiatives over the past several years. Unfortunately, there continues to be an unmet demand in the community for emergency shelter. The Continuum of Care and its partners actively continues to seek additional resources for rapid re-housing activities. Currently there is a collaborative public/private effort underway to create a rental subsidy endowment. Should this effort be successful, the area's capacity to rapidly re-house families will address overcrowded shelters over the next year. The Coordination of Services and Housing committee meets

regularly to discuss strategies for reducing the need for shelter by using shelter diversion and targeted prevention.

*Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again*

In order to link the chronically homeless to housing More Than Shelter's 10-year Plan calls for creating additional low-demand shelter options for chronically homeless men and women as a means of engaging people and ultimately linking them to permanent supportive housing. Low demand implies that as long as a person meets minimal requirements such as being nonviolent, he or she can seek shelter, no questions asked. Creating safe, supportive environments that may draw in the more challenged chronic homeless population will increase opportunities for outreach and engagement. Specifically, the plan recommends creating 200 year-around, low demand shelter beds for men and 50 low demand beds for women. It also calls for establishing two to three small safe havens for chronically homeless men and women living on the streets who are suffering from severe and persistent mental illness. Most communities of our size have such safe harbors for mentally ill people who are potentially endangered by living on the street.

Other strategies for reaching out to engaging people who are chronically homeless include:

- Streamlining and improving access to SSI (Supplemental Security Income and Disability Insurance) and Medicaid benefits, which can be a lengthy and difficult process, particularly for people with no address, mental illness and other barriers. In many cases, these benefits could be the life-line for chronically homeless individuals with significant disabilities;
- Developing non-traditional approaches to connecting chronically homeless to mental health, substance abuse and health services; and
- Expanding jail diversion strategies for chronic offenders charged with minor crimes to reduce the strain and costs on the criminal justice system and to link offenders to intervention services.

*Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs*

More Than Shelter recommends targeting limited prevention resources on those families and individuals at greatest risk of becoming homeless including:

- Teens aging out of foster care;
- Families seeking financial and other assistance at Crisis Assistance Ministry on more than one occasion;
- Families who lose their housing as a result of evictions, code violations, or other public action;
- Victims of domestic violence; and
- People being discharged from prison, jail, hospitals, mental health facilities and other institutions.

Mecklenburg County will continue to support Charlotte Family Housing through membership in the Charlotte-Mecklenburg Consortium. Charlotte Family Housing 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.

Prevention strategies recommended in the 10 Year Plan include:

- Expand the role of Crisis Assistance Ministry as a “one-stop” support center for families and individuals susceptible to becoming homeless. An expanded center would provide a broader range of services than currently is offered at Crisis such as on-site and/or linked eviction and foreclosure related legal assistance, in-depth financial/credit education and counseling, benefits eligibility counseling and application, and housing case management and referral services. This is the place where thousands of vulnerable families and individuals come each year to stave off eviction and utility cut-offs. For good or bad, the agency has a “captive market”, and therefore, is a logical place for service expansion.
- Expand the capacity of mainstream service agencies to screen and assess their clients for risk factors for becoming homeless through development of a web-based screening and assessment tool.

- Develop and concentrate community-based prevention strategies and education in neighborhoods where high numbers of homeless people have come from and/or most of the requests for emergency financial assistance and/or evictions emanate.
- Stop the discharge of people into homelessness from institutional settings, including jails/prisons; mental health and substance abuse treatment and detoxification programs and foster care, by developing discharge planning policies and plans based “zero tolerance” for discharging people into homelessness. This includes expanding housing options, particularly for youth aging out of foster care.
- Provide additional emergency beds and transitional housing for victims of domestic violence so they receive the specialized support they need to help prevent further abuse and longer-term homelessness.

Prevention of homelessness among at-risk populations is another Ten Year Plan priority objective. Several steps have been taken to implement some of the prevention strategies in the plan including:

1. Support the new campus for women that includes an 80-bed emergency and transitional shelter for victims of domestic violence operated by Safe Alliance and a 90-bed transitional facility for single women dealing with substance abuse issues through The Charlotte Rescue Mission.
2. Continued expansion of Crisis Assistance Ministry to meet the growing demand of individuals and families in need of emergency assistance.
3. Launch of the Padlock Prevention Project, a faith-based pilot initiative created in spring 2010 to provide social work and other support services for three to six months to 50 at-risk families earning \$20,000-\$33,000 annually. The goal is to help these families achieve financial stability and prevent homelessness.
4. Use of Homeless Prevention and Rapid Re-housing prevention funds (awarded in 2009) to provide short-term (up to 3 months) rental assistance for at-risk families.
5. Launch of On Ramp in 2010, a life skills and training program administered by The Relatives to support youth aging out of foster care and prevent them from becoming homeless.
6. Creation of a rental housing data base by Socialserve.com to help connect renters with available and appropriate units and services.

7. Growth of W.I.S.H. (Workforce Initiative Supportive Housing) and creation of Project Hope to provide service-enriched housing for homeless families and individuals and prevent families from returning to homelessness. Over 200 families will be served by both programs in FY2011.

(Source: Incorporated from City of Charlotte Mecklenburg County Consolidated Plan 2011 – 2015)

## **BARRIERS TO AFFORDABLE HOUSING**

*Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment*

Lack of Funding for Affordable Housing: A lack of funding available for affordable housing continues to be a barrier to affordable housing development within the city. Local governments continue to struggle to balance budgets with decreasing revenue streams. Funds for community development and affordable housing have been reduced. The lack of resources will continue to be an issue for the foreseeable future. Mecklenburg County will actively seek out public/private partnerships in an effort to close the funding gaps for affordable housing.

Lack of Supportive Services Matched with Housing: The City is working with Mecklenburg County, the Homeless Services Network and others to create a new funding source 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 collaborate with the County and others in efforts to coordinate services and housing. Matching case management and other services is one of the greatest challenges to increasing access to supportive housing in Charlotte.

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. Mecklenburg County and the City of Charlotte will continue to monitor the changes in the mortgage industry and will create opportunities to connect homeowners, particularly priority need owners, with available resources, counseling and assistance.

Fair Housing: Mecklenburg County adopted the City of Charlotte's 2011 Analysis of Impediments to Fair Housing Choice plan in 2011 and adheres to the plan's outline activities.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Over the five year consolidated planning period Mecklenburg County and its CDBG partners will pursue the following actions to address barriers to affordable housing.

- 1. NIMBY (Not in My Backyard) Opposition to Affordable Housing:** NIMBY coupled with the limited availability of developable land, affordable housing projects are subject to opposition from neighboring property owners expressing concern over negative impact of affordable housing developments on property values. Mecklenburg County will participate in the Charlotte-Mecklenburg HOME Consortium to complete an analysis and revise its



current affordable housing locational policy to facilitate the location of affordable housing development in the community. Outreach and education to dispel myths about low-income housing and education about Fair Housing rights will also help to address NIMBY. Community opposition (NIMBY) is one of the greatest barriers to affordable housing in Charlotte-Mecklenburg.

2. **Lack of Funding for Affordable Housing:** A lack of funding available for affordable housing continues to be a barrier to affordable housing development within the city. Local governments continue to struggle to balance budgets with decreasing revenue streams. Funds for community development and affordable housing have been reduced. The lack of resources will continue to be an issue for the foreseeable future. Mecklenburg County will actively seek out public/private partnerships in an effort to close the funding gaps for affordable housing.
3. **Lack of Supportive Services Matched with Housing:** Mecklenburg County will work with 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 County recognizes the need to engage the City and others in efforts to coordinate and collaborate with services and housing. Matching case management and other services with housing is one of the greatest challenges to increasing access to supportive housing in the Charlotte-Mecklenburg region.
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. Mecklenburg County will continue to monitor the changes in the mortgage industry and will create opportunities for connecting homeowners, particularly priority need owners, with available resources, counseling and assistance.

## **OTHER ACTIONS**

### **Actions planned to address obstacles to meeting underserved needs**

Lack of funding for housing and supportive services is the greatest obstacle to addressing the unmet need of non-homeless special needs populations. Neighborhood resistance to creating housing for certain special needs populations is a significant obstacle. Mecklenburg County will actively seek out public/private partnerships in an effort to close the funding gaps for affordable housing.

### **Actions planned to foster and maintain affordable housing**

Over the next year, Mecklenburg County will focus affordable housing resources on the following objectives for non-homeless priority needs individuals and families.

- Increasing the supply of safe, decent rental housing, particularly for extremely low and very low-income households. The targeted one-year outcome is to provide urgent repairs for 12 units
- Increasing opportunities for low, moderate and middle-income households to become homeowners. The targeted one-year outcome is to provide funding for property acquisition in order for construction of two new affordable housing units.
- Encourage and promote the economic vitality of neighborhoods. The targeted one year outcome is to provide CDBG funding to allow for infrastructure expansions in a predominantly minority neighborhood in Matthews that will provide for increasing the quality of life for residents and provide future economic growth. Additionally, CDBG funding is targeted to provide upgrades and accessibility modifications to Ada Jenkins Center this will allow Ada Jenkins to better serve its constituency by providing appropriate facilities for our community and program participants.

### **Actions planned to reduce lead-based paint hazards**

Childhood lead poisoning remains a major environmental health problem throughout the United States. Although exposure to high concentrations of lead can be harmful to all age groups, the effects are more prominent among young children aged six months to six years. Lead is more dangerous to children because children's growing bodies absorb more lead and their brains and nervous systems are more sensitive to the damaging effects of lead. Some high level effects include slowed growth, hearing problems, headaches, behavioral and learning problems and damage to the brain and nervous system.

“To reduce exposure to lead, the EPA regulations now mandate that any contractor or maintenance staff, from plumbers to electricians to painters, who disturbs more than six feet of

lead paint, replaces windows or does any demolition while working in a pre-1978 home, school or day-care center, must now be Lead-Safe Certified and trained in lead-safe work practices. The regulations are now the standard of care for the industry.”<sup>3</sup>

The North Carolina Department of Health and Human Services, Division of Public Health, Health Hazards Control Unit administers two lead-based paint programs in North Carolina: The Lead-Based Paint Hazard Management Program for abatement activities (LHMP) and the Lead-Based Paint Hazard Management Program for Renovation, Repair and Painting. The LHMP requires a person who performs an inspection, risk assessment, abatement or abatement design work in a child-occupied facility (such as daycares, pre-schools, etc.) or target housing (built before 1978) to be certified and establishes the requirements for certification, including the oversight of required training. It also requires a person who conducts an abatement of a child-occupied facility or target housing to obtain a permit for the abatement. Beginning January 1, 2010 North Carolina law requires dust sampling technicians, firms, and individuals performing renovation, repair and painting projects for compensation who disturb lead-based paint in homes and child-occupied facilities built before 1978, be certified and follow specific work practices to prevent lead contamination. Child-occupied facilities include, but are not limited to child care facilities and schools with children under the age of 6 years of age that were built before 1978. The RRP program mandates that contractors, property managers and others working for compensation, in homes and child-occupied facilities built before 1978, be trained and use lead-safe work practices. They are also required to provide the lead pamphlet "Renovate Right; Important Lead Hazard Information for Families, Child Care Providers and Schools" to owners and occupants before starting renovation work.<sup>4</sup>

Mecklenburg County will continue to implement the City of Charlotte’s LeadSafe Charlotte Program. The County will further integrate lead safe work practices to all County rehabilitation programs, by providing information on training offered by the City of Charlotte for 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.

LeadSafe Charlotte 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.

In addition, the County will continue to: 1) promote the Lead Hazard Reduction Coalition, established by the City’s LeadSafe Charlotte Program that brings various community leaders and interest groups together to pool resources and ideas; 2) further integrate lead-safe work

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<sup>3</sup> <http://www.epa.gov/lead/pubs/leadinfo.htm#resources>

<sup>4</sup> NC Department of Health and Human Services, Division of Public Health, Health Hazards Control Unit

practices in all County rehabilitation programs and provide lead remediation training to all contractors on the County's Housing Bidder's list; and 3) continue to encourage Code Enforcement officials to make referrals to LeadSafe Charlotte and enforce code requirements relating to the elimination of deteriorated paint.

### **Actions planned to reduce the number of poverty-level families**

The City of Charlotte and Mecklenburg County have been pursuing various strategies and initiatives to improve economic opportunity for low wealth residents. Most of these efforts are integrated into the goals, programs and policies of the City of Charlotte Neighborhood & Business Services Department, the Mecklenburg County Department of Social Services and the Charlotte Housing Authority. Some of the prominent strategies aimed at reducing poverty in Charlotte-Mecklenburg include:

- 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.
- Charlotte Works- JobLink Career Center System, which provides resources and services to meet the needs of Charlotte-Mecklenburg's underemployed and unemployed residents.
- Mayor's Mentoring Alliance – focuses on improving the lives of Charlotte-Mecklenburg's youth through connecting mentoring organizations to promote best practices and provide workshops, resources and standards for quality service delivery.
- Mayor's Youth Employment Program (MYEP): Since 1986, the MYEP has worked to prepare Charlotte's youth for future employment. The program focuses on leveraging relationships with businesses and the community to provide meaningful, career oriented internships for participants. The goal of the program is to improve neighborhood quality of life through a community engagement strategy that ensures children are safe, succeeding in school and supported by their community.
- The Charlotte-Mecklenburg Coalition for Housing is a community based board appointed to implement the Charlotte-Mecklenburg Ten Year Plan to End and Prevent Homelessness. In addition to their responsibility for implementing the Ten Year Plan, this board provides guidance and direction for Housing Trust Fund issues and allocations, and the Continuum of Care. Board Members bring expertise and commitment to the Ten Year plan with authentic and influential experience in homelessness and housing services and are appointed by the Charlotte Mayor, City Council and the Mecklenburg County Commission. This board 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.

Within the scope of Mecklenburg County's Five-Year Plan, the most effective ways to fight poverty will be to:

- Promote economic development, especially workforce readiness, including basic adult literacy, for those populations experiencing the greatest need. Education is the key to breaking the cycle of poverty. Often individuals with extremely low incomes do not have the basic skills or accreditation to increase their incomes. Literacy education, improvement of employment skills, and financial management are key tools in assisting these individuals obtain a higher quality of life.
- Make affordable housing options equitably available to low income households. Construction of affordable housing and down payment assistance are excellent ways to counteract the often unaffordable housing market for the low and moderate income populations. Such actions will help individuals that may not have the resources to purchase a home by making affordable housing available and providing down payment and closing cost assistance. Removing these gaps will directly assist low and moderate income families in becoming homeowners.
- Providing rehabilitation assistance to low and moderate income homeowners clearly has a substantial effect on improving a family's quality of life. Not only does the rehabilitation provide a safe living environment and extend the life of the house, but it also provides the owner with immediate equity on the home.
- Zoning ordinances play a major role in the development of affordable housing, because developers often feel that zoning requirements for affordable housing are too stringent and not cost effective. Providing incentives to developers and adopting less stringent zoning requirements for affordable housing are ways to help overcome some of the housing barriers to low and moderate income persons. A good example is the Town of Davidson's inclusionary zoning ordinance which requires that all new residential development contain at least twelve and one half (12.5%) percent affordable housing units and benefit low and moderate income individuals. This ordinance increases and maintains the production of affordable housing, and ensures its continuation. This in turn, will provide new opportunities for low and moderate income persons to increase their wealth.
- Ensure that low-income youth have access to quality after-school and summer programs to receive tutoring and other support in a healthy and safe environment.

## **Actions planned to develop institutional structure**

### Mecklenburg County CDBG Program (specific) Institutional Delivery System:

The institutional structure for the delivery of CDBG programs and services to low and very-low income families and individuals in the Mecklenburg CDBG program area involves public, private and non-profit participation at the local and federal levels. Participating member governments for the CDBG program partner with the County to maintain a strong institutional structure for affordable housing needs and non-housing community development needs in the program area. These local government entities include the Towns of Cornelius, Davidson, Huntersville and Matthews. Mecklenburg County also works closely with the Charlotte-Mecklenburg Utilities to provide public infrastructure services (water/sewer) to underserved areas. Non-profits play a key role in promoting and finding permanent solutions to the housing crisis and increase access to services through collaboration and cooperation between service providers. Member agencies include non-profit developers, housing providers and supportive services; which includes the Davidson Housing Coalition, Our Towns Habitat-Davidson, and Habitat for Humanity-Matthews, and Ada Jenkins. As the CDBG program matures, new partnerships with private and nonprofit agencies will be developed in order to further the reach of the program.

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

Mecklenburg County will actively seek out public/private partnerships in an effort to close the funding gaps for affordable housing. Mecklenburg County leads and participated in several additional federally funded housing and support service programs carried out through the Charlotte-Mecklenburg HOME Consortium for low income persons in the Charlotte-Mecklenburg region. 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.

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. Mecklenburg County's Code Enforcement Department, enforces the County's housing, nuisance and zoning codes.
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, City of Charlotte, Mecklenburg County and Community Link that provide emergency housing, human services and housing counseling to the ELI and LMI families and individuals.

## PROGRAM SPECIFIC REQUIREMENTS

### **Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220.(I)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0.00
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$0.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$84,507.50
5. The amount of income from float-funded activities	
Total Program Income	\$84,507.50

### **Other CDBG Requirements**

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.	





**MECKLENBURG COUNTY  
Five Year Consolidated Plan  
Public Hearing and Citizen Participation Forum Invitation**

Mecklenburg County would like your participation in the preparation of the 5-Year Consolidated Plan. This annual document is required by the U.S. Department of Housing and Urban Development in order to receive federal assistance to address housing, economic development, and community development issues. Join us and find out how funds are being spent in your community and offer suggestions for new programs or projects.

The process of developing the plan gives Mecklenburg's communities a structure for identifying gaps and opportunities for collaboration within the County's current service delivery system. Mecklenburg County encourages citizens to become involved in the development of the 5-Year Consolidated Plan. Your participation is needed to discuss how we can best serve our community.

The County will hold a Citizen Participation Forum and a public hearing to obtain input on housing and community development needs for Mecklenburg County on:

February 27, 2013 - 4:00PM to 5:00 PM  
**CITIZEN PARTICIPATION FORUM**  
Town of Cornelius  
Town Hall- Community Room  
21445 Catawba Avenue  
Cornelius, NC 28031

February 28, 2013-4:00PM to 5:00 PM  
**PUBLIC HEARING AND CITIZEN PARTICIPATION FORUM**  
Town of Matthews  
Town Hall- Hood Room (Council Chamber)  
232 Matthews Station Street  
Matthews NC 28105

The Citizen Participation Plan for the Consolidated Planning Process is open for public review and comment from February 27, 2013 – March 15, 2013. Copies of the plan can be obtained at Mecklenburg County Libraries, and the following websites, [www.4ced.org](http://www.4ced.org) or [www.mecklenburgcountync.gov](http://www.mecklenburgcountync.gov).

If you have a proposed project or questions contact James Luster at Centralina Council of Governments- (704) 372-2416 or [cedc@centralina.org](mailto:cedc@centralina.org). These materials will be available in a form accessible to persons with disabilities and language needs, upon request.



# CITIZEN PARTICIPATION PLAN MECKLENBURG COUNTY COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

**February 11, 2013**

## STATEMENT OF PURPOSE

The Consolidated Plan is a U.S. Department of Housing and Urban Development (HUD) requirement that combines the planning and application process for an existing HUD grant: The Community Development Block Grant (CDBG).

The Consolidated Plan examines the current housing situation, explores the housing and community development needs of Mecklenburg County, and sets priorities for spending the CDBG funds. Public comment is a vital component of exploring Mecklenburg County's housing and community development needs and setting spending priorities. The Consolidated Plan process encourages citizens to participate.

The citizen participation plan describes a program to provide citizens with adequate opportunity to participate in an advisory role in planning, implementing, and assessing the Mecklenburg County CDBG Consolidated Plan, each associated Annual Action Plan (AAP), or any amendment thereto, and the Performance Evaluation Report processes. This citizen participation plan shall apply to current activities as well as to any future activities of the CDBG Program. This plan shall remain in effect until all activities in the CDBG Program are completed or until this plan is superseded by a new plan. All aspects of citizen participation shall be conducted in an open manner with freedom of access for all interested persons.

## ENCOURAGEMENT OF CITIZEN PARTICIPATION

Participation by minorities, low- and moderate-income persons, non-English speaking persons as well as persons with disabilities, local and regional institutions and other organizations (including businesses, developers, and community and faith-based organizations) shall be encouraged throughout the process of developing and implementing the consolidated plan.

## CONSULTATION

In the process of developing and implementing the Consolidated Plan Mecklenburg County staff shall contact, inform and will consult with public and private agencies that provide assisted housing, health and social services and child welfare agencies regarding lead-based paint.

## CITIZEN COMMENT ON THE CITIZEN PARTICIPATION AND AMENDMENTS

Mecklenburg County will receive comments on the proposed Citizen Participation Plan during a 15 day comment period. The proposed Citizen Participation Plan and any potential amendments will be made available to the public before the fifteen day comment period begins. These documents will be made available at the following locations:

**Mecklenburg County Library Branches**

Cornelius  
Davidson  
Huntersville  
Matthews

**Town of Cornelius**  
21445 Catawba Avenue  
Cornelius, NC

**Town of Davidson**  
216 South Main Street  
Davidson, NC

**Town of Huntersville**

101 Huntersville-Concord Rd.  
Huntersville, NC

**Town of Matthews**

232 Matthews Station Street  
Matthews, NC

Online at:  
[www.mecklenburgcountync.gov](http://www.mecklenburgcountync.gov)  
[www.centralina.org](http://www.centralina.org)

These documents will also be made available in a form accessible to persons with disabilities, upon request.

## DEVELOPMENT OF THE CONSOLIDATED PLAN

A public meeting will be held to discuss the proposed Consolidated Plan and to collect input from citizens regarding the proposed plan. Notices of these meeting will be published in the weekly newspapers across Mecklenburg County no less than 15 days prior to the meeting.

Once drafted the proposed Consolidated Plan will be made available to the public for a comment period no less than 30 days.

An additional public meeting will be held during the 30 day comment period to gather comments on the proposed plan. Citizens will be notified of the proposed plan's availability through area newspapers and local government websites. The notification will be published on the day the proposed Consolidated Plan public comment period begins. The proposed plan will be made available on the following websites, [www.mecklenburgcountync.gov](http://www.mecklenburgcountync.gov)

Comments from citizens or groups received in writing or at the public meetings will be considered. The final Consolidated Plan will include a summary of all citizen or group comments along with a summary of those accepted and those not accepted and the corresponding explanations.

### **AMENDMENT CRITERIA**

A substantial change to Mecklenburg County's planned or actual activities requires an amendment to the Consolidated Plan.

Criteria set forth:

1. If Mecklenburg County decides not to carry out an activity described in the plan;
2. if Mecklenburg County decides to carry out an activity not described in the plan;
3. If Mecklenburg County substantially changes the purpose, scope, location, or beneficiaries of an activity.

In the event of an amendment to the Consolidated Plan, the proposed amendments shall be made available via the Mecklenburg County website at [www.mecklenburgcountync.gov](http://www.mecklenburgcountync.gov), to interested parties for a comment period of no less than 30 days, before implementation.

Citizens will be notified of the amended Consolidated Plan's availability through newspaper notification and email to interested parties for whom the CDBG staff has an email address. The notification will be published the day the 30 day comment period begins for the amended Consolidated Plan.

### **CONSOLIDATED ANNUAL PERFORMANCE EVALUATION REPORT**

Prior to submitting the Consolidated Annual Performance Evaluation Report (CAPER) to HUD, the report shall be made available to interested parties for a comment period no less than 15 days. This comment period will be between 30 and 45 days prior to submission.

Citizens will be notified of the CAPER's availability through newspaper notification and email to interested parties for whom the CDBG staff has an email address. The notification will be published the day the comment period begins for the CAPER.

During this comment periods the CAPER will be available on the Mecklenburg County website at [www.mecklenburgcountync.gov](http://www.mecklenburgcountync.gov), hard copies of the CAPER may be requested and sent by mail to interested parties. Comments from citizens or groups received in writing will be considered. A summary of all citizen or group comments along with a summary of those accepted and those not accepted and the corresponding explanations will be included in the final CAPER.

### **AVAILABILITY TO THE PUBLIC**

The Consolidated Plan as adopted, substantial amendments and the performance report will be made available to the public within 30 days of HUD's acceptance of the document. The Consolidated Plan, Annual Action Plan and CAPER will be made available on the Mecklenburg County website at [www.mecklenburgcountync.gov](http://www.mecklenburgcountync.gov). Hard copies may also be requested from the County.

The Consolidated Plan, Annual Action Plan and CAPER will be made available in a form accessible to persons with disabilities, upon request.

**ACCESS TO RECORDS**

All applicable information and records will be maintained by the CDBG staff and housed at Mecklenburg County, 600 East Fourth Street, Charlotte, NC 28202.

The County will maintain records for five years following the close of the CDBG program year. Any citizen or agency that desires access to information or documents may contact the Community Development Division.

**TECHNICAL ASSISTANCE**

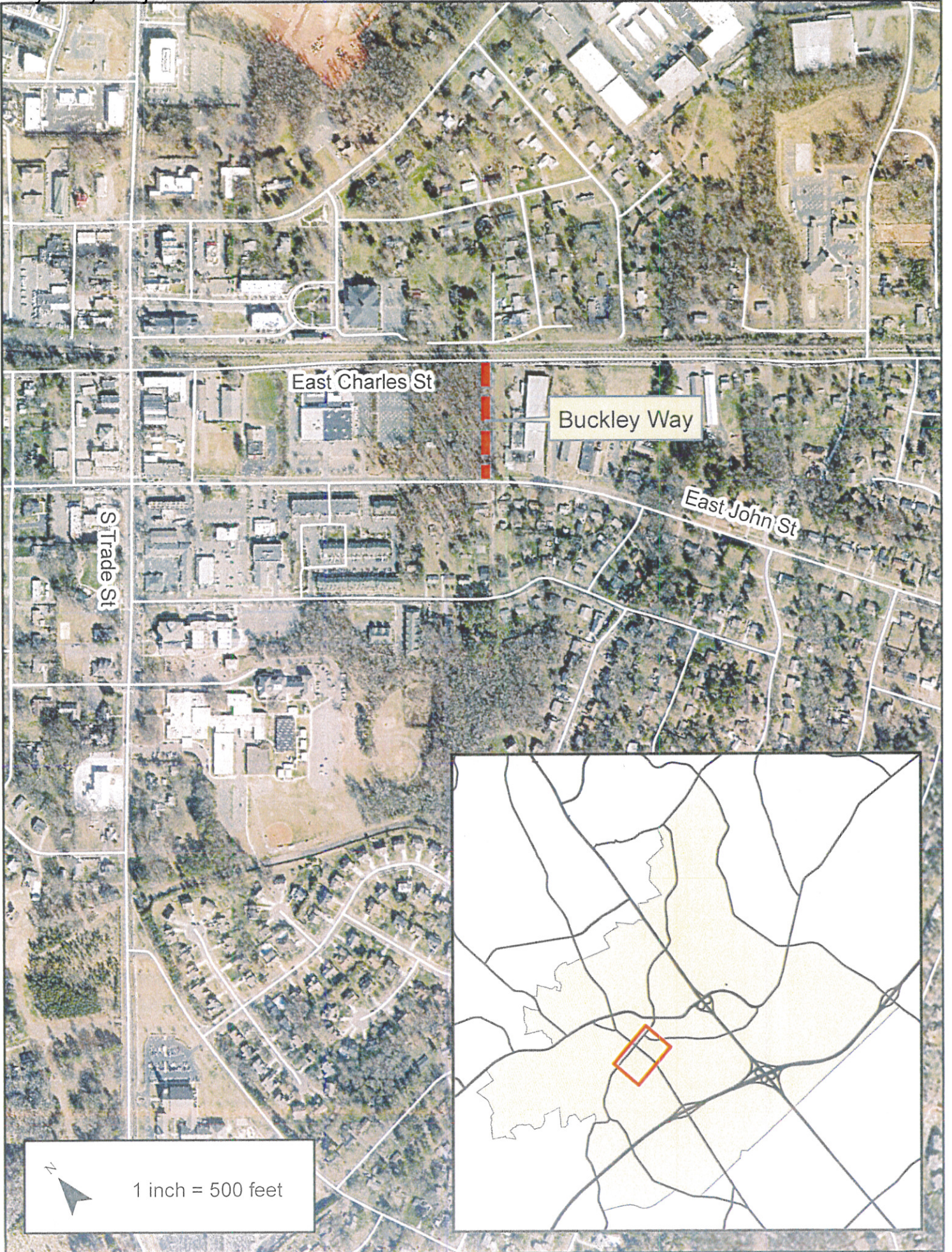
Technical assistance will be made available to group's representative of persons of low-and moderate-income that request such assistance in developing proposals for funding assistance under any of the programs covered in the Consolidated Plan.

**COMPLAINTS**

Substantive written response to written citizen complaint will be provided within 15 working days.

**COMMENTS**

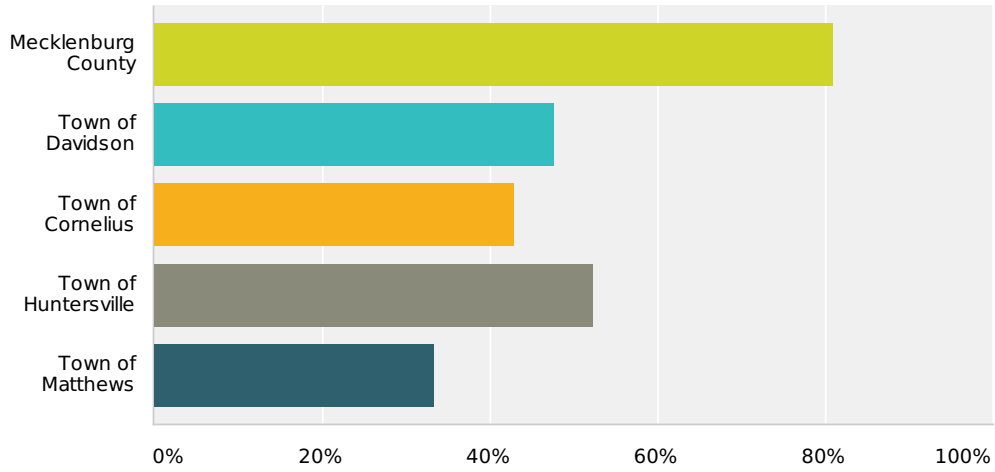
Please send comments to Centralina Council of Governments, Community & Economic Development, 525 North Tryon Street, 12<sup>th</sup> Floor, Charlotte, NC 28202, or email-[cedc@centralina.org](mailto:cedc@centralina.org).





### Q3 What geographic areas do you serve? (Check all that apply)

Answered: 21 Skipped: 4

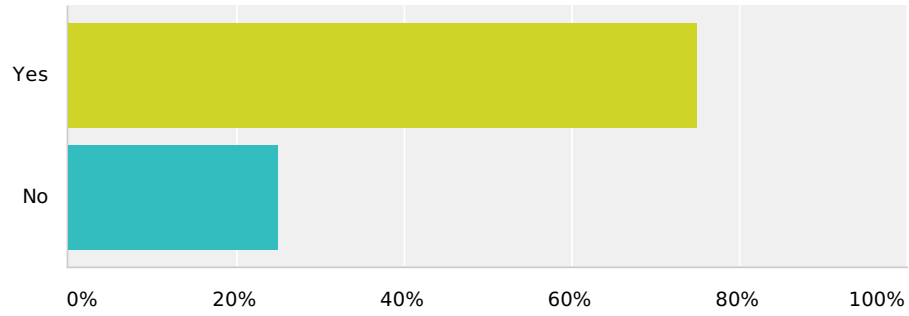


Answer Choices	Responses	
<b>Mecklenburg County</b>	<b>80.95%</b>	17
<b>Town of Davidson</b>	<b>47.62%</b>	10
<b>Town of Cornelius</b>	<b>42.86%</b>	9
<b>Town of Huntersville</b>	<b>52.38%</b>	11
<b>Town of Matthews</b>	<b>33.33%</b>	7
Total Respondents: 21		



### Q4 Is your organization a 501(c)3 or 501(c)4 nonprofit organization?

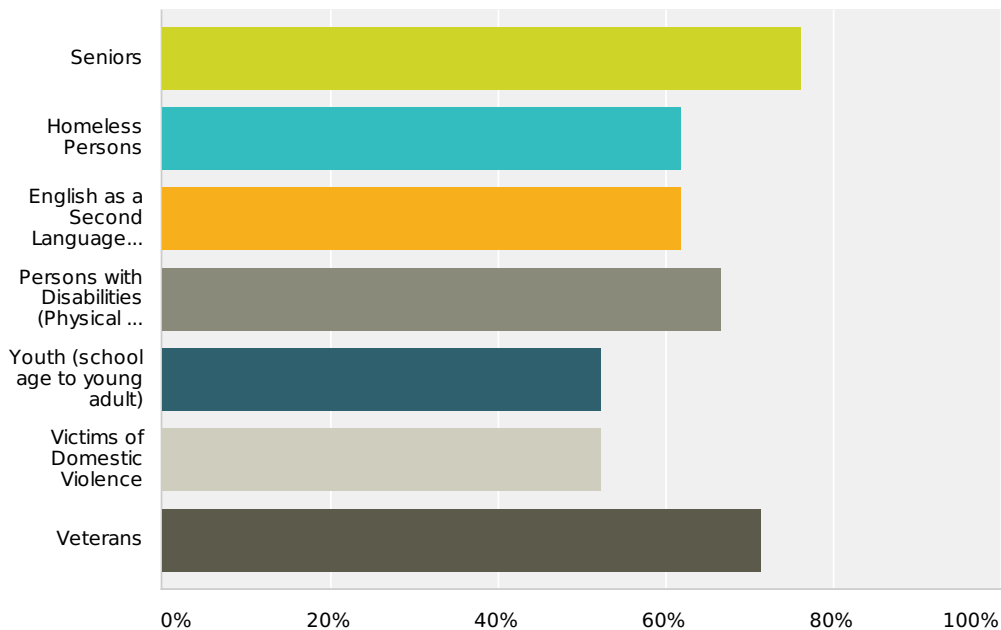
Answered: 20 Skipped: 5



Answer Choices	Responses	
<b>Yes</b>	<b>75%</b>	15
<b>No</b>	<b>25%</b>	5
Total		20

### Q5 What type of clients do you serve? (Please check all that apply)

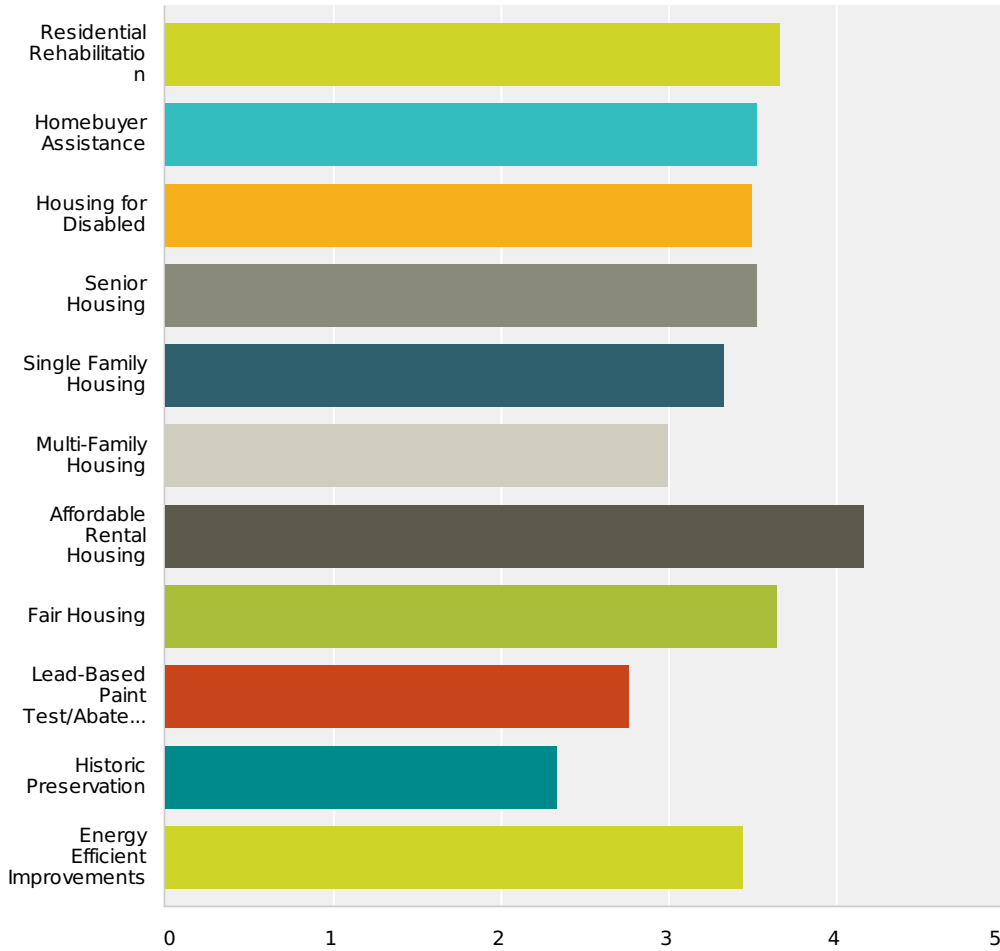
Answered: 21 Skipped: 4



Answer Choices	Responses	
<b>Seniors</b>	<b>76.19%</b>	16
<b>Homeless Persons</b>	<b>61.90%</b>	13
<b>English as a Second Language Population</b>	<b>61.90%</b>	13
<b>Persons with Disabilities (Physical or Cognitive)</b>	<b>66.67%</b>	14
<b>Youth (school age to young adult)</b>	<b>52.38%</b>	11
<b>Victims of Domestic Violence</b>	<b>52.38%</b>	11
<b>Veterans</b>	<b>71.43%</b>	15
Total Respondents: 21		

### Q7 Housing

Answered: 18 Skipped: 7

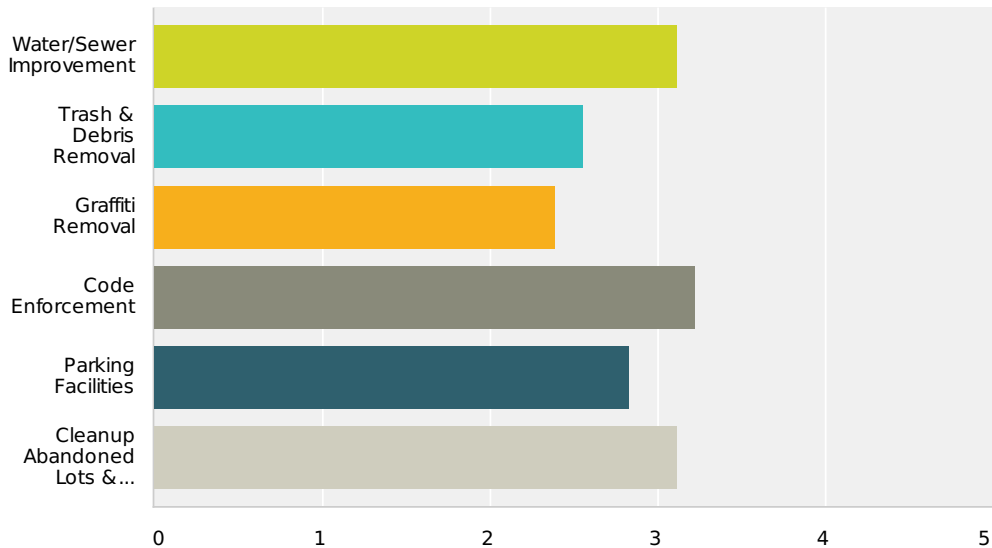


	No Need	Low Need	Moderate Need	High Need	Critical	Total	Average Rating
<b>Residential Rehabilitation</b>	5.56% 1	5.56% 1	27.78% 5	38.89% 7	22.22% 4	18	3.67
<b>Homebuyer Assistance</b>	0% 0	11.76% 2	29.41% 5	52.94% 9	5.88% 1	17	3.53
<b>Housing for Disabled</b>	5.56% 1	5.56% 1	33.33% 6	44.44% 8	11.11% 2	18	3.50
<b>Senior Housing</b>	5.88% 1	17.65% 3	23.53% 4	23.53% 4	29.41% 5	17	3.53
<b>Single Family Housing</b>	11.11% 2	11.11% 2	22.22% 4	44.44% 8	11.11% 2	18	3.33
<b>Multi-Family Housing</b>	17.65% 3	11.76% 2	29.41% 5	35.29% 6	5.88% 1	17	3.00
<b>Affordable Rental Housing</b>	5.56% 1	0% 0	11.11% 2	38.89% 7	44.44% 8	18	4.17
<b>Fair Housing</b>	0% 0	5.88% 1	35.29% 6	47.06% 8	11.76% 2	17	3.65
<b>Lead-Based Paint Test/Abatement</b>	5.88% 1	29.41% 5	52.94% 9	5.88% 1	5.88% 1	17	2.76

							<b>Exhibit 4</b>
<b>Historic Preservation</b>	<b>22.22%</b> 4	<b>27.78%</b> 5	<b>44.44%</b> 8	<b>5.56%</b> 1	<b>0%</b> 0	18	2.33
<b>Energy Efficient Improvements</b>	<b>11.11%</b> 2	<b>5.56%</b> 1	<b>27.78%</b> 5	<b>38.89%</b> 7	<b>16.67%</b> 3	18	3.44

### Q8 Neighborhood Services

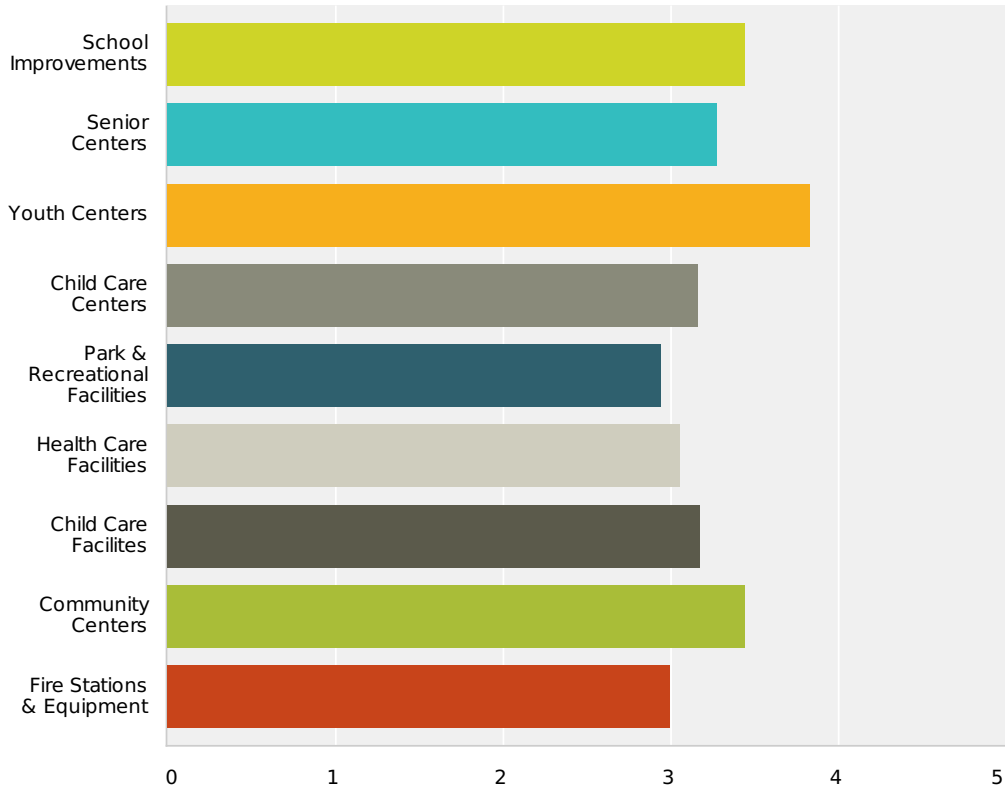
Answered: 18 Skipped: 7



	No Need	Low Need	Moderate Need	High Need	Critical	Total	Average Rating
<b>Water/Sewer Improvement</b>	5.88% 1	23.53% 4	35.29% 6	23.53% 4	11.76% 2	17	3.12
<b>Trash &amp; Debris Removal</b>	11.11% 2	33.33% 6	44.44% 8	11.11% 2	0% 0	18	2.56
<b>Graffiti Removal</b>	22.22% 4	27.78% 5	38.89% 7	11.11% 2	0% 0	18	2.39
<b>Code Enforcement</b>	5.56% 1	5.56% 1	55.56% 10	27.78% 5	5.56% 1	18	3.22
<b>Parking Facilities</b>	11.11% 2	33.33% 6	27.78% 5	16.67% 3	11.11% 2	18	2.83
<b>Cleanup Abandoned Lots &amp; Building Demolition</b>	11.76% 2	17.65% 3	29.41% 5	29.41% 5	11.76% 2	17	3.12

### Q9 Community Facilities

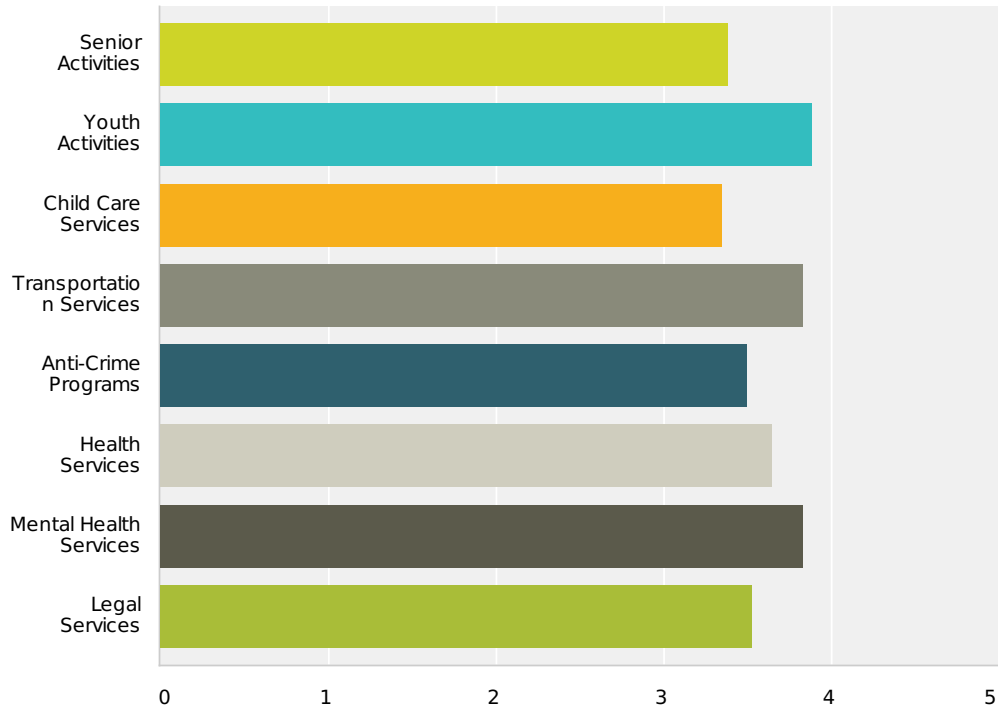
Answered: 18 Skipped: 7



	No Need	Low Need	Moderate Need	High Need	Critical	Total	Average Rating
<b>School Improvements</b>	5.56% 1	5.56% 1	44.44% 8	27.78% 5	16.67% 3	18	3.44
<b>Senior Centers</b>	5.56% 1	11.11% 2	33.33% 6	50% 9	0% 0	18	3.28
<b>Youth Centers</b>	0% 0	0% 0	27.78% 5	61.11% 11	11.11% 2	18	3.83
<b>Child Care Centers</b>	0% 0	22.22% 4	50% 9	16.67% 3	11.11% 2	18	3.17
<b>Park &amp; Recreational Facilities</b>	0% 0	27.78% 5	55.56% 10	11.11% 2	5.56% 1	18	2.94
<b>Health Care Facilities</b>	0% 0	27.78% 5	38.89% 7	33.33% 6	0% 0	18	3.06
<b>Child Care Facilites</b>	0% 0	17.65% 3	52.94% 9	23.53% 4	5.88% 1	17	3.18
<b>Community Centers</b>	0% 0	11.11% 2	50% 9	22.22% 4	16.67% 3	18	3.44
<b>Fire Stations &amp; Equipment</b>	0% 0	41.18% 7	23.53% 4	29.41% 5	5.88% 1	17	3.00

### Q10 Community Services

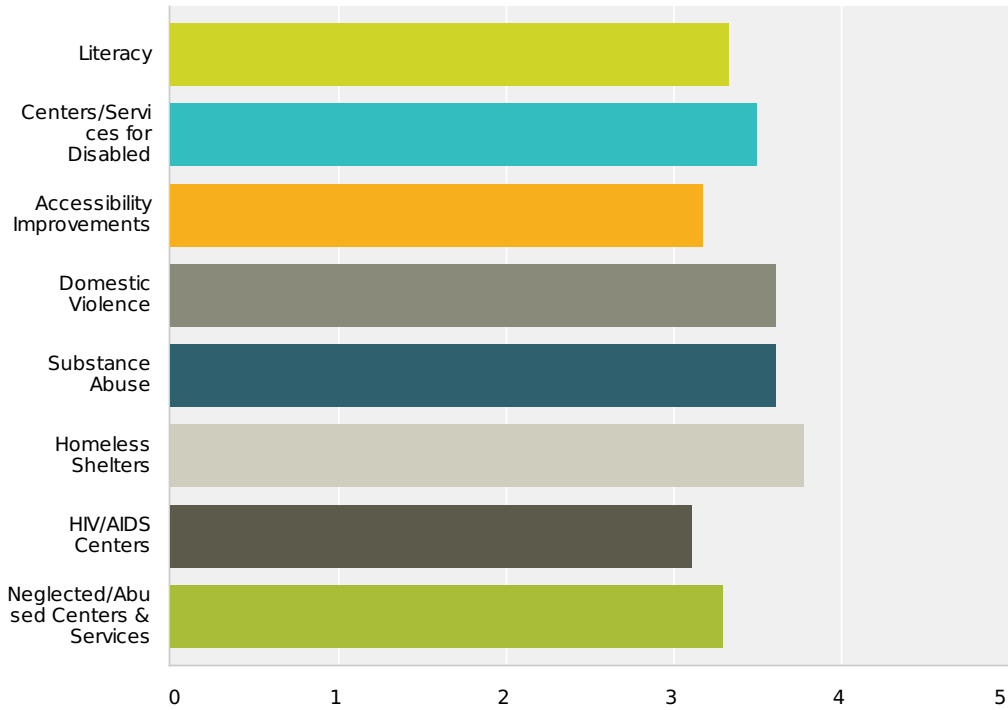
Answered: 18 Skipped: 7



	No Need	Low Need	Moderate Need	High Need	Critical	Total	Average Rating
<b>Senior Activities</b>	5.56% 1	5.56% 1	38.89% 7	44.44% 8	5.56% 1	18	3.39
<b>Youth Activities</b>	0% 0	5.56% 1	16.67% 3	61.11% 11	16.67% 3	18	3.89
<b>Child Care Services</b>	0% 0	11.76% 2	47.06% 8	35.29% 6	5.88% 1	17	3.35
<b>Transportation Services</b>	0% 0	5.56% 1	16.67% 3	66.67% 12	11.11% 2	18	3.83
<b>Anti-Crime Programs</b>	0% 0	16.67% 3	27.78% 5	44.44% 8	11.11% 2	18	3.50
<b>Health Services</b>	0% 0	5.88% 1	41.18% 7	35.29% 6	17.65% 3	17	3.65
<b>Mental Health Services</b>	0% 0	0% 0	38.89% 7	38.89% 7	22.22% 4	18	3.83
<b>Legal Services</b>	0% 0	11.76% 2	35.29% 6	41.18% 7	11.76% 2	17	3.53

### Q11 Special Needs Services

Answered: 18 Skipped: 7

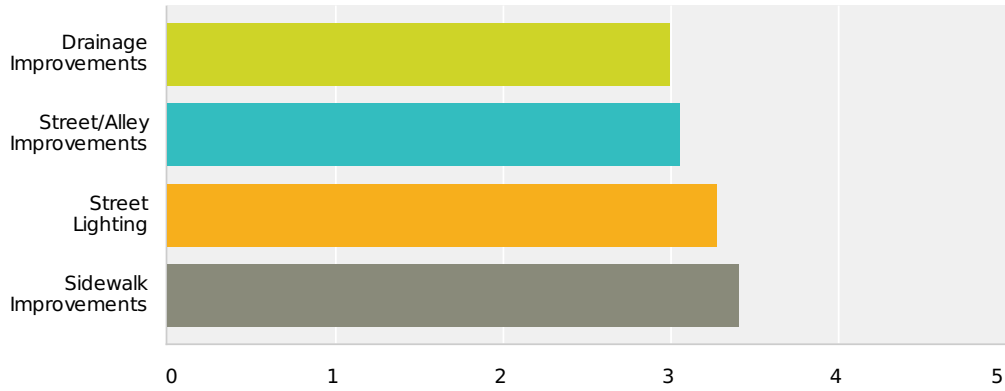


	No Need	Low Need	Moderate Need	High Need	Critical	Total	Average Rating
<b>Literacy</b>	0% 0	16.67% 3	38.89% 7	38.89% 7	5.56% 1	18	3.33
<b>Centers/Services for Disabled</b>	0% 0	5.56% 1	44.44% 8	44.44% 8	5.56% 1	18	3.50
<b>Accessibility Improvements</b>	0% 0	29.41% 5	29.41% 5	35.29% 6	5.88% 1	17	3.18
<b>Domestic Violence</b>	0% 0	5.56% 1	38.89% 7	44.44% 8	11.11% 2	18	3.61
<b>Substance Abuse</b>	0% 0	5.56% 1	38.89% 7	44.44% 8	11.11% 2	18	3.61
<b>Homeless Shelters</b>	0% 0	11.11% 2	33.33% 6	22.22% 4	33.33% 6	18	3.78
<b>HIV/AIDS Centers</b>	0% 0	22.22% 4	50% 9	22.22% 4	5.56% 1	18	3.11
<b>Neglected/Abused Centers &amp; Services</b>	0% 0	17.65% 3	41.18% 7	35.29% 6	5.88% 1	17	3.29



### Q12 Infrastructure

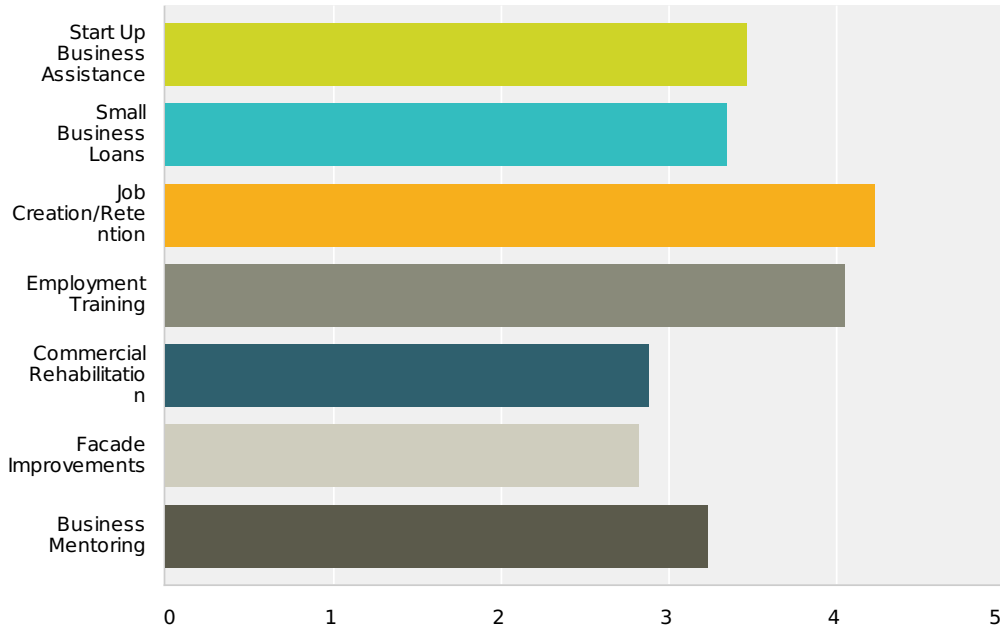
Answered: 18 Skipped: 7



	No Need	Low Need	Moderate Need	High Need	Critical	Total	Average Rating
<b>Drainage Improvements</b>	5.56% 1	27.78% 5	33.33% 6	27.78% 5	5.56% 1	18	3.00
<b>Street/Alley Improvements</b>	5.56% 1	22.22% 4	38.89% 7	27.78% 5	5.56% 1	18	3.06
<b>Street Lighting</b>	5.56% 1	22.22% 4	27.78% 5	27.78% 5	16.67% 3	18	3.28
<b>Sidewalk Improvements</b>	5.88% 1	17.65% 3	29.41% 5	23.53% 4	23.53% 4	17	3.41

### Q13 Economic Development

Answered: 18 Skipped: 7



	No Need	Low Need	Moderate Need	High Need	Critical	Total	Average Rating
<b>Start Up Business Assistance</b>	0% 0	11.76% 2	41.18% 7	35.29% 6	11.76% 2	17	3.47
<b>Small Business Loans</b>	0% 0	11.76% 2	47.06% 8	35.29% 6	5.88% 1	17	3.35
<b>Job Creation/Retention</b>	0% 0	0% 0	5.88% 1	64.71% 11	29.41% 5	17	4.24
<b>Employment Training</b>	0% 0	0% 0	27.78% 5	38.89% 7	33.33% 6	18	4.06
<b>Commercial Rehabilitation</b>	5.88% 1	17.65% 3	58.82% 10	17.65% 3	0% 0	17	2.88
<b>Facade Improvements</b>	11.76% 2	23.53% 4	41.18% 7	17.65% 3	5.88% 1	17	2.82
<b>Business Mentoring</b>	0% 0	17.65% 3	47.06% 8	29.41% 5	5.88% 1	17	3.24

# Cornelius, Matthews and Unincorporated Areas of Mecklenburg County: Median Household Income

Source:  
1. US Bureau of the Census, American Community Survey 2007-2011

Prepared by Mecklenburg County GIS

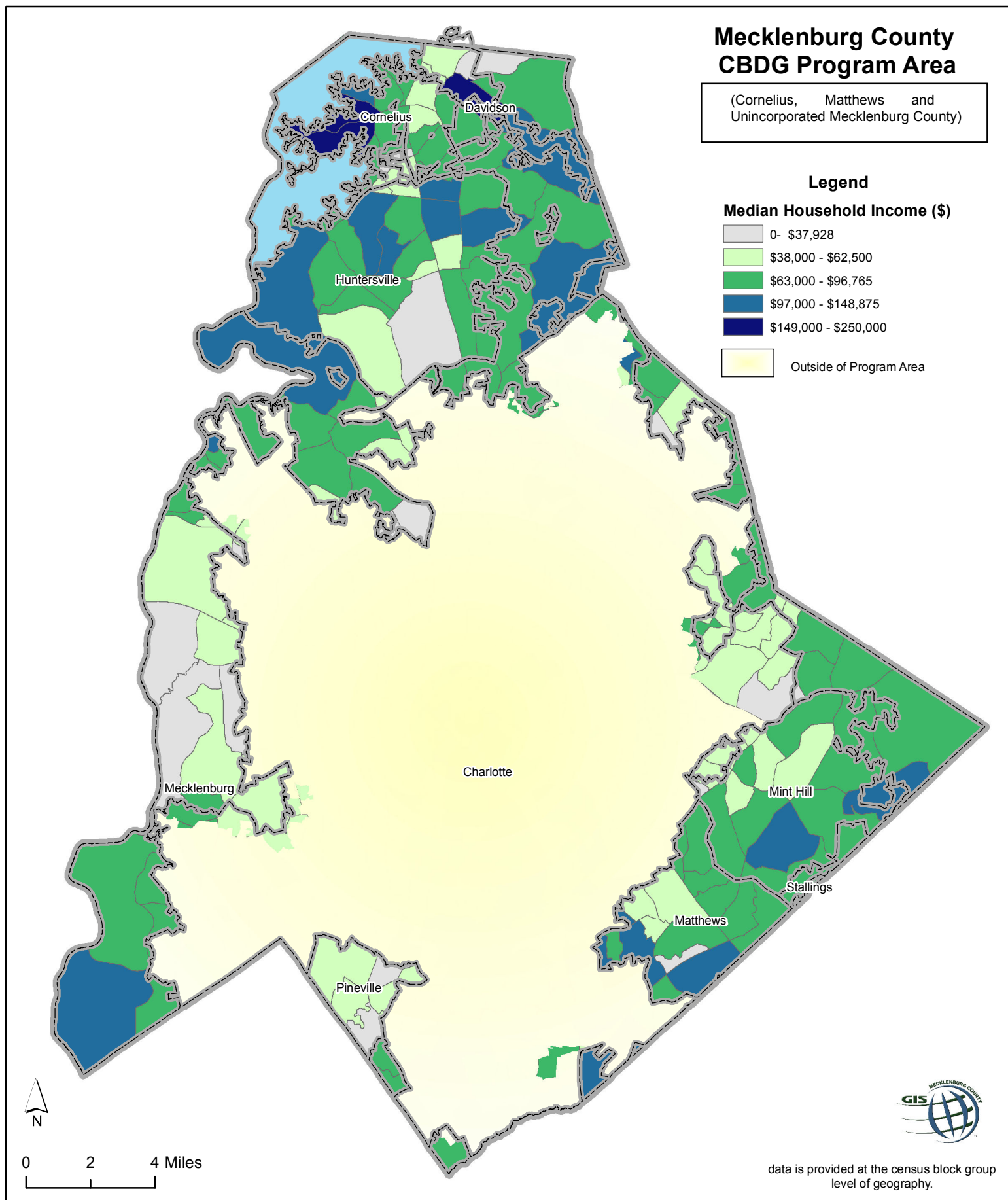
## Mecklenburg County CBDG Program Area

(Cornelius, Matthews and  
Unincorporated Mecklenburg County)

### Legend

#### Median Household Income (\$)

- 0- \$37,928
- \$38,000 - \$62,500
- \$63,000 - \$96,765
- \$97,000 - \$148,875
- \$149,000 - \$250,000
- Outside of Program Area

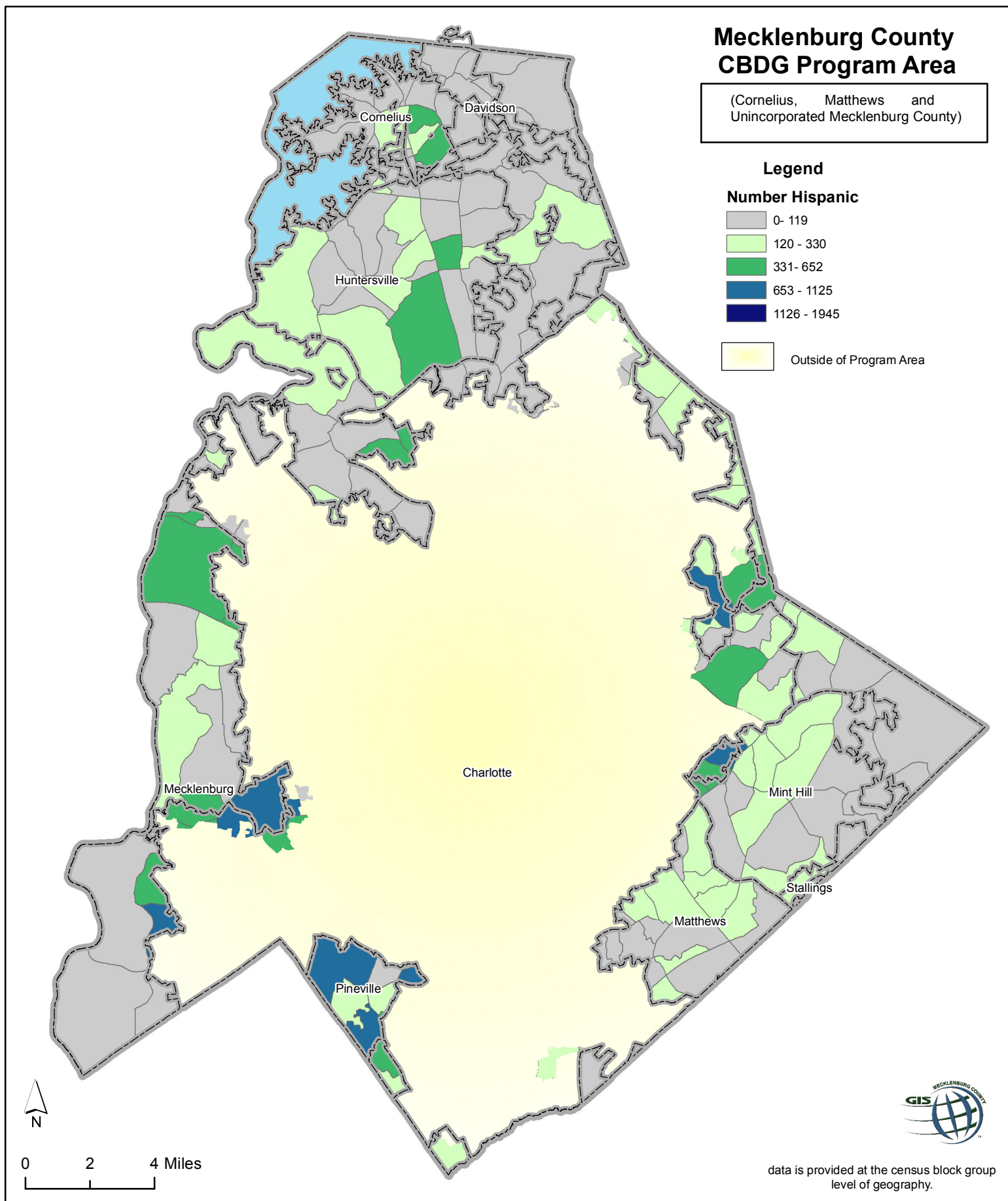


data is provided at the census block group level of geography.

# Cornelius, Matthews and Unincorporated Areas of Mecklenburg County: Hispanic Population

Source:  
1. US Bureau of the Census, American Community Survey 2007-2011

Prepared by Mecklenburg County GIS



# Cornelius, Matthews and Unincorporated Areas of Mecklenburg County: African - American Population

Source:  
1. US Bureau of the Census, American Community Survey 2007-2011

Prepared by Mecklenburg County GIS

## Mecklenburg County CBDG Program Area

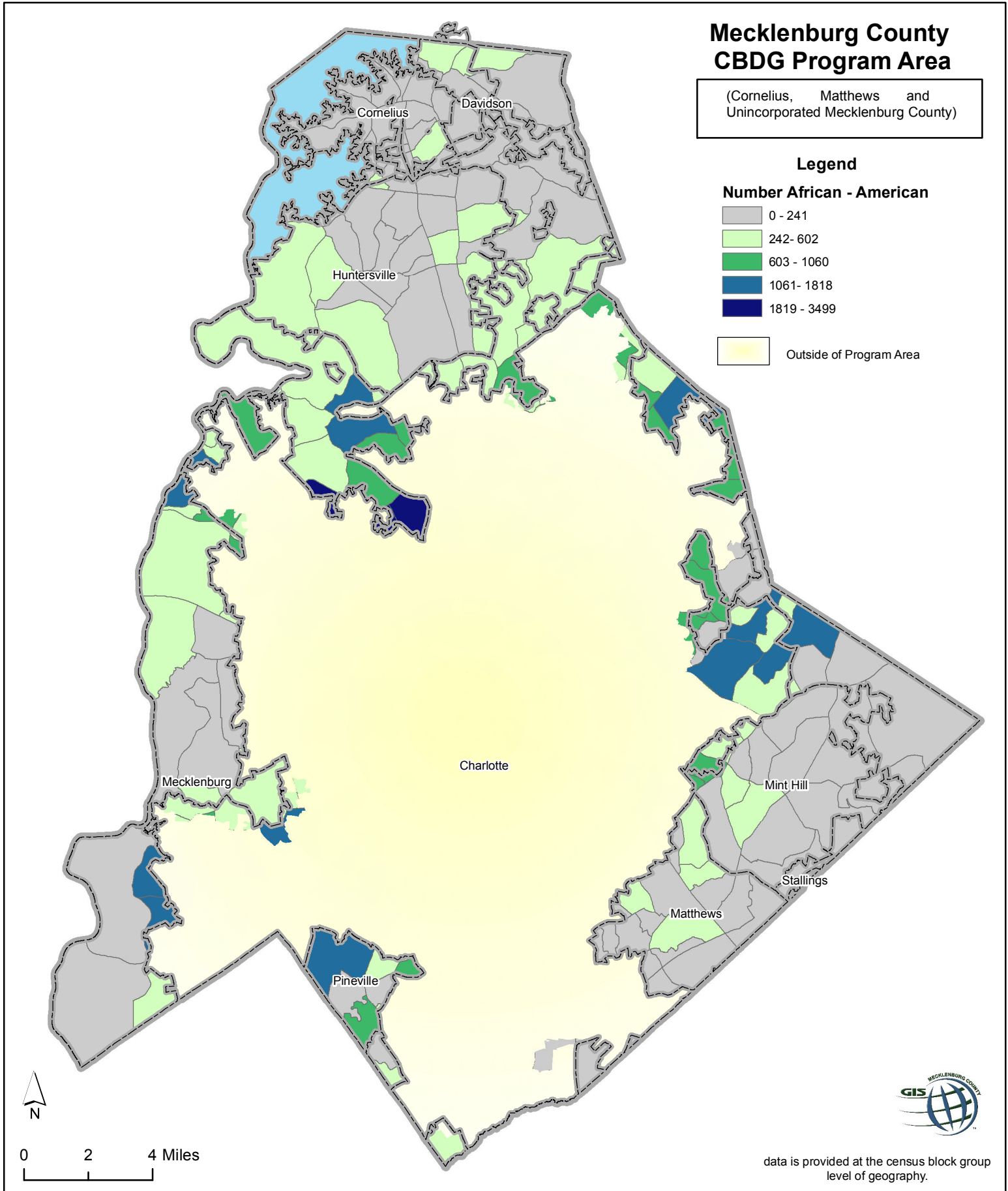
(Cornelius, Matthews and  
Unincorporated Mecklenburg County)

### Legend

#### Number African - American

- 0 - 241
- 242 - 602
- 603 - 1060
- 1061 - 1818
- 1819 - 3499

Outside of Program Area



0 2 4 Miles

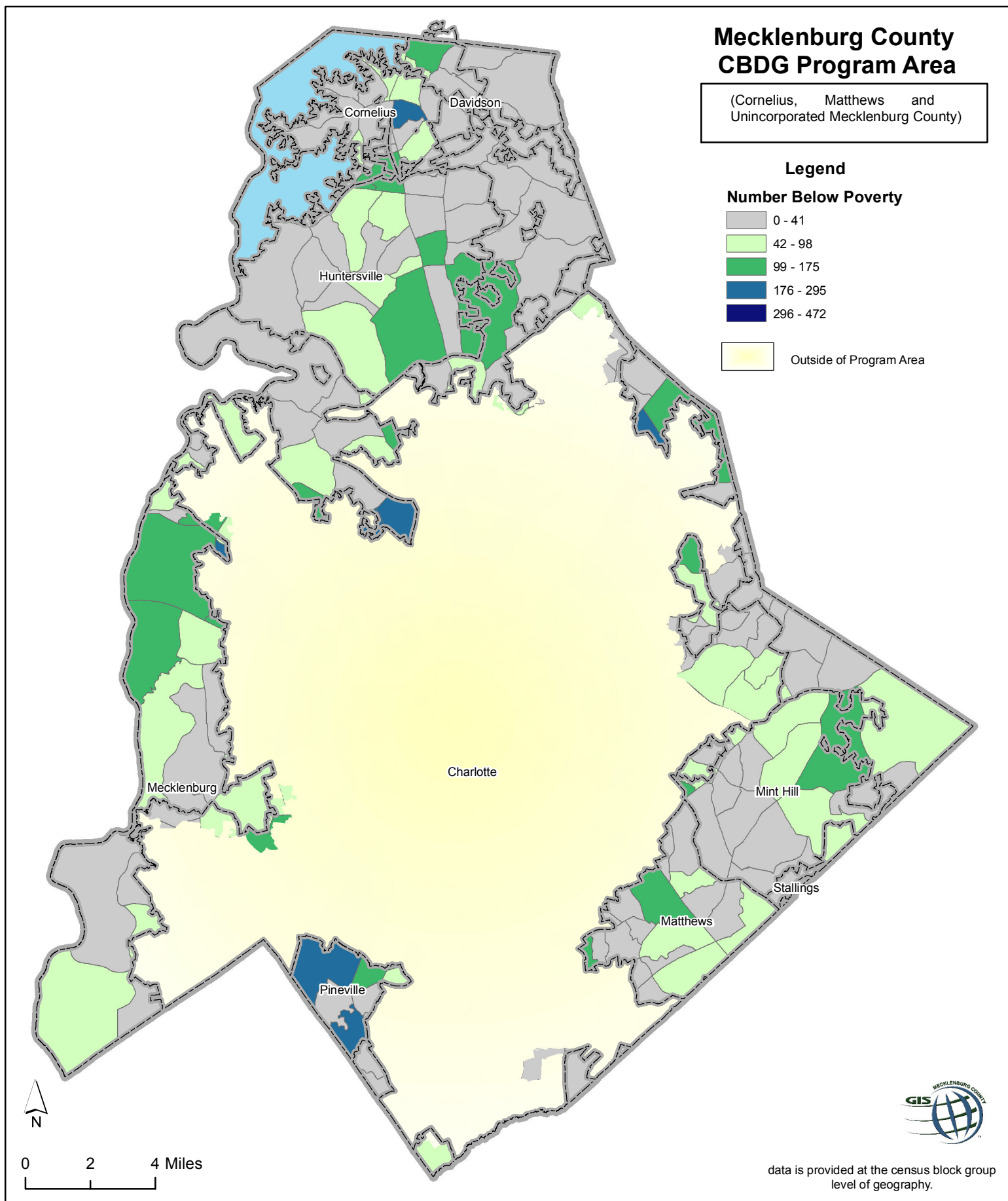


data is provided at the census block group level of geography.

# Cornelius, Matthews and Unincorporated Areas of Mecklenburg County: Below Poverty Last 12 Months

Source:  
1. US Bureau of the Census, American Community Survey 2007-2011

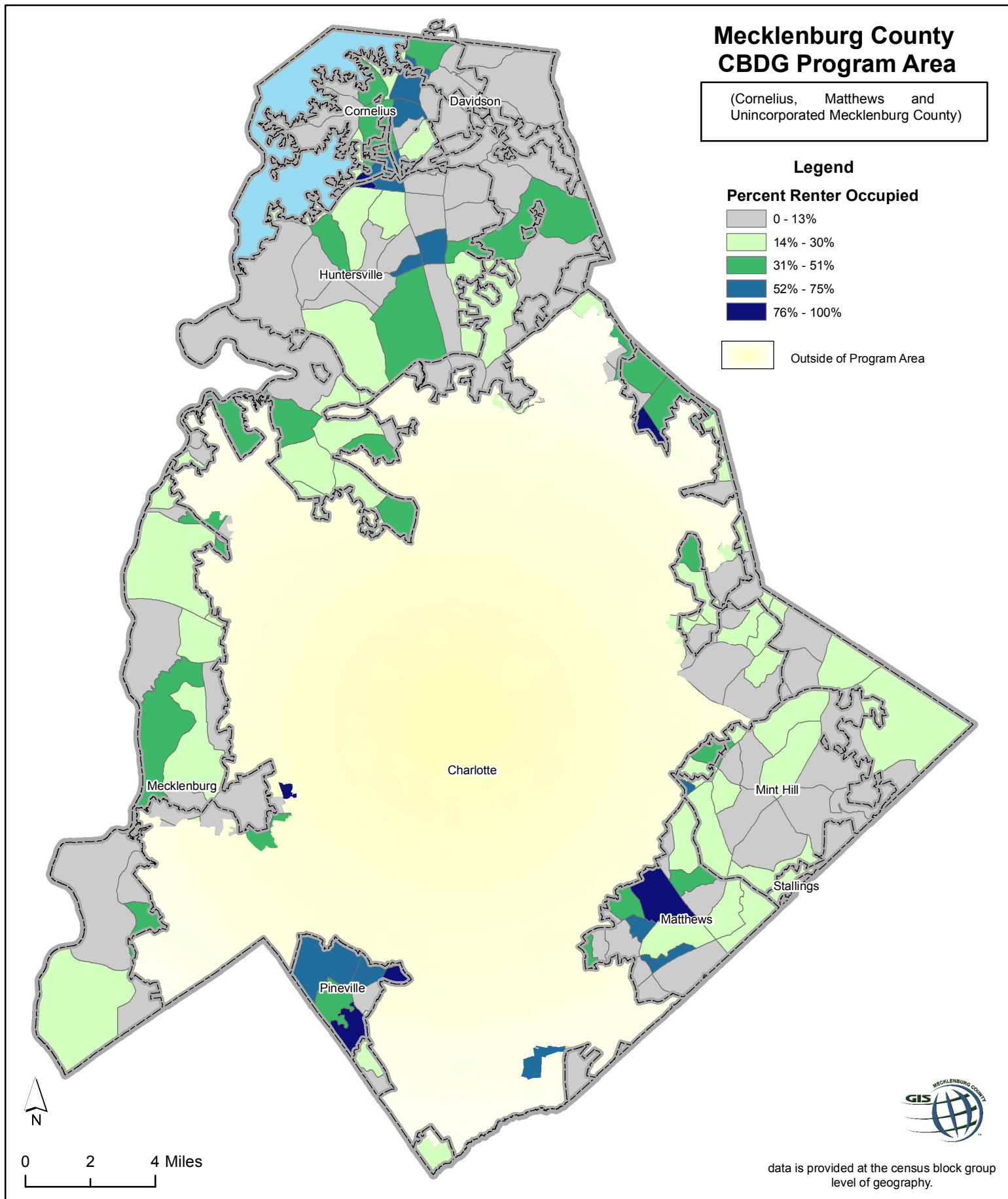
Prepared by Mecklenburg County GIS



# Cornelius, Matthews and Unincorporated Areas of Mecklenburg County: Tenure - Rent

Source:  
1. US Bureau of the Census, American Community Survey 2007-2011

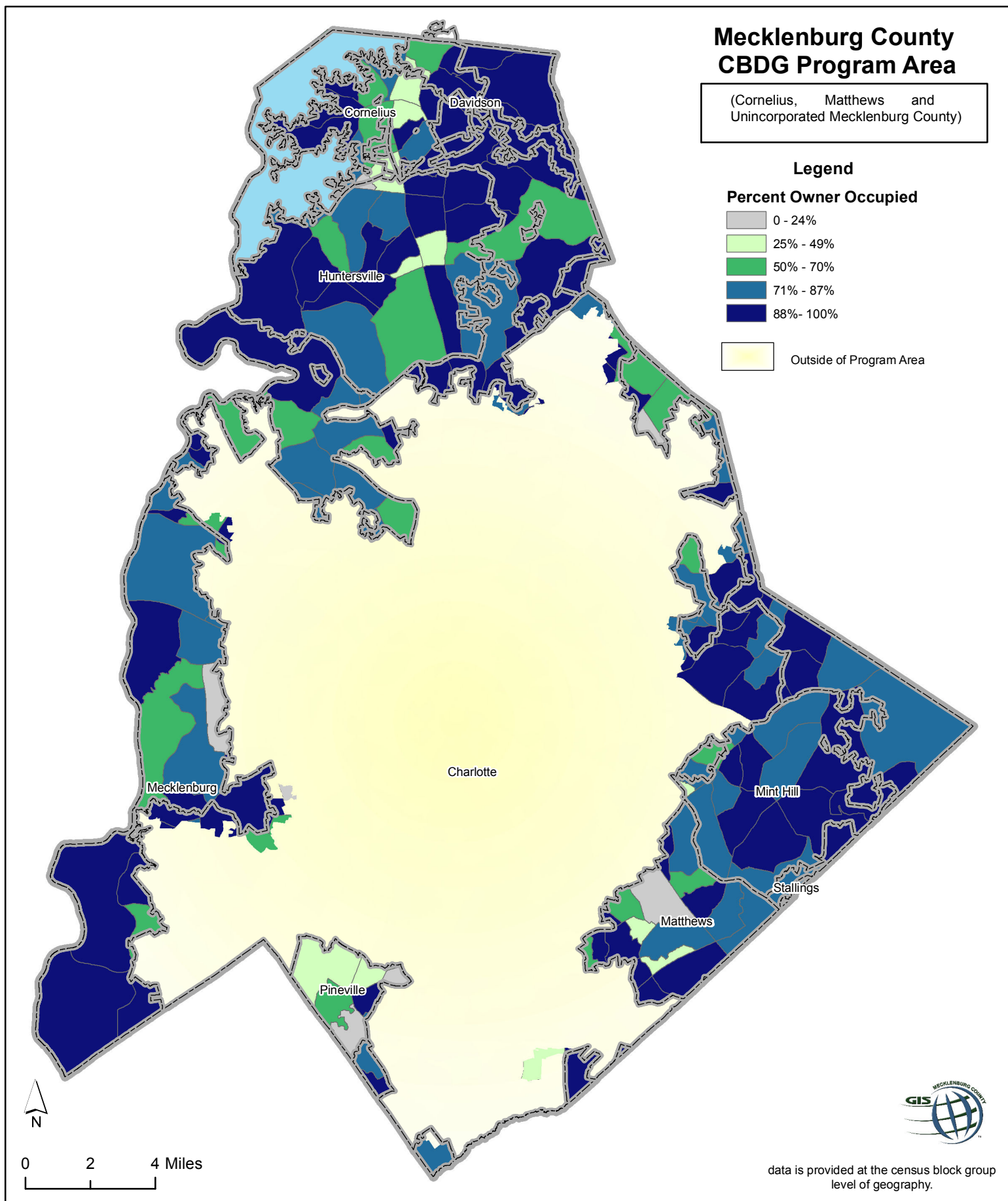
Prepared by Mecklenburg County GIS



# Cornelius, Matthews and Unincorporated Areas of Mecklenburg County: Tenure - Own

Source:  
1. US Bureau of the Census, American Community Survey 2007-2011

Prepared by Mecklenburg County GIS





# Cornelius, Matthews and Unincorporated Areas of Mecklenburg County: Tenure - Vacant

Source:  
1. US Bureau of the Census, American Community Survey 2007-2011

Prepared by Mecklenburg County GIS

