



Affordable Housing Action Plan

Increasing affordable housing in Charlotte-Mecklenburg will require the cooperative and coordinated efforts of government bodies and the support of private and nonprofit sectors.

This document outlines the roles each group must embrace to create a community that fully includes neighbors of all socio-economic backgrounds.

Background:

Definitions of affordable housing in Charlotte-Mecklenburg can be found on **page 15** of the [Charlotte-Mecklenburg Strategies for Affordable Housing Development Report](#).

Why is affordable housing an important issue?

Documentation of the need for affordable housing in the Charlotte region can be found on **pages 16-17** of the [Charlotte Mecklenburg Strategies for Affordable Housing Development Report](#).

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OneMECK urges ALL government bodies to *accept and act upon the recommendation of the [Charlotte Mecklenburg Strategies for Affordable Housing Development Report](#).*

I. City of Charlotte

Why should the City continue to be involved in affordable housing?

As the authoritative body over City planning, zoning, housing policy, and neighborhood development, and as the owner of key parcels of land throughout the city, the City of Charlotte plays a critical role in orchestrating affordable housing with partnering entities.

The City should continue to support affordable housing expansion by:

- Embracing the role of strategic leader in identifying and utilizing all appropriate surplus lands of the city, county, and CMS.
- Ensuring that housing provided serves those with greatest need to the maximum extent feasible, particularly low-income households below 60% of area median income (AMI), within mixed-income communities.
- Enabling responsible housing providers to acquire, develop, and manage affordable housing that serves those with greatest need.
- Utilizing G.S. 160A-274 authority to lease surplus lands from CMS or county and provide long-term land leases to providers of affordable housing.
- Stratifying and quantifying the affordable housing needs at each income level; i.e., what are the needs at below 30% AMI, 30-60% AMI, 60-80% AMI etc. Given the

overall magnitude of need in Charlotte-Mecklenburg, quantifying the affordable housing need at each strata will help guide the strategy across Charlotte-Mecklenburg.

- In all redevelopment projects involving city land and other public lands, seeking to make a priority to include minimum of 20% of housing affordable to those with greatest need.
- Bartering affordable housing inclusion for private developers' requests for infrastructure underwriting, tax abatements, etc.
- Including affordable housing needs in the city budget, in addition to the Housing Trust Fund, to assist housing providers acquire sites when strategic opportunities arise.
- Proposing an increased housing bond referendum.
- Encouraging its representatives to Housing Advisory Board to continue to work cooperatively to increase availability of affordable housing.

II. Housing Advisory Board of Charlotte-Mecklenburg

[Housing Advisory Board](#) (HAB) members are appointed by the Charlotte Mayor, City Council, and the Mecklenburg Board of County Commissioners. The board is comprised of those who have experience or an interest in promoting affordable housing with specific sectors represented including the community, affordable housing, philanthropy, finance, legal services, education, real estate development, human services and public safety. Ex-officio members are the Neighborhood & Business Services Department Director (City), Community Support Services Director (County) and the Charlotte Housing Authority CEO.

The Housing Advisory Board should:

- Select for adoption the relevant and appropriate affordable housing strategies identified in the Charlotte-Mecklenburg Strategies for Affordable Housing Development Report.
- Commit to affordable housing goals and strategies, on behalf of each member's organizations, with the full authority and backing of those organizations.
- Inform and engage the larger community on the broader impact of affordable housing on all residents of Charlotte-Mecklenburg and the positive, generalized benefits beyond housing.

III. Charlotte Housing Authority (CHA)

Why should CHA be involved in affordable housing?

The Charlotte Housing Authority (CHA) was created by U.S. Housing Act of 1937. CHA receives operating funds primarily through the federal Housing and Urban Development program. Funding from HUD comes from three different programs (Capital Fund, Operating Fund and Housing Choice Voucher). The CHA has great experience and expertise in developing and operating mixed-income residential communities.

- As it redevelops its properties with some higher-end tenants, CHA needs to include tenants from their waiting lists below 60% of AMI to the maximum extent feasible according to good management practices.

- Where additional funding is needed to include these lower-income families, CHA should make bold and early requests for assistance from the city and county.
- Encourage its representatives to Housing Advisory Board to work cooperatively to increase availability of affordable housing

IV. Charlotte Mecklenburg Schools (CMS)

Why should Charlotte Mecklenburg Schools (CMS) be involved in affordable housing?

- Homeless children face tremendous barriers to academic success. Increasing housing stability will have a positive effect on student achievement by reducing transiency and related school transfers.
- Affordable housing distributed throughout the county will provide housing proximal to schools for CMS's workforce, thereby providing stability and minimizing transit burdens.
- Affordable housing distributed throughout the county will help meet CMS's goal of *reducing the number of schools with high concentrations of poor and high-needs children.*

CMS should support affordable housing expansion by:

- Pausing sale of existing CMS-owned surplus land until the City can provide more extensive evaluation of opportunities to develop it for affordable housing.
- Accepting large tracts of land in the future acquisition of property for school sites in affluent areas. This may create surplus land not essential for school construction, but could provide strategic opportunities for affordable housing development.
- Considering long-term land leases, per N.C.G.S.160A-274, to city or county, for affordable housing development.
- Requesting official representation on the Charlotte-Mecklenburg Housing Advisory Board, and encouraging CMS representatives to work cooperatively to increase availability of affordable housing.

V. Mecklenburg County

Why should the County be involved in affordable housing?

The majority of low-income renters are cost burdened – they spend more than 30% of their annual income on housing. Of low-income renters, 84% are cost burdened. Among extremely low-income families (i.e., those who spend more than 50% of income on housing), 90% are cost burdened. These individuals and families rely on emergency services to meet ongoing needs. The stress of housing instability ripples throughout families impacting health, mental health, employment, and academic success of children. As proven by the “Housing First” model, housing stability is a prerequisite to successfully addressing myriad other needs that homeless families might have.

The County should support affordable housing expansion by:

- Supporting CMS's efforts to distribute affordable housing across Mecklenburg County. Do not withhold budgetary support for CMS if it holds surplus lands until

strategic opportunities for affordable housing arise or CMS leases surplus land to the city or others for affordable housing.

- Supporting a one-cent property tax increase in 2017 to create a County-directed Affordable Housing Fund.
- When major developments are planned that include county-owned land, such as Pearl Street Park and Brooklyn Village, consciously pursuing an affordable housing component of at least 20% of the residential housing to be developed.
- Bartering affordable housing inclusion for private developers' requests for infrastructure underwriting, tax abatements, etc.
- Encouraging its representatives to Housing Advisory Board to continue working cooperatively to increase availability of affordable housing.

VI. Private Sector

Why should the private sector be involved in affordable housing development?

Many employers rely on low-wage workers as direct employees (Certified Nurse Assistants, Customer Service Representatives, etc.) or on contracted services (janitorial, maintenance, etc.). In the current housing market, these workers are being forced to commute longer and longer distances in search of affordable housing.

The private sector should support affordable housing expansion by:

- Committing to building workforce housing for their employees on surplus land in desirable locations. This includes but is not limited to Novant, Carolinas Healthcare System, Duke Energy, Bank of America, Wells Fargo, BB&T, etc.
- Partnering with the development community to voluntarily including affordable housing in all new developments.
- Enlisting the commitment and support of the CEO Council and One Charlotte to prioritize workforce housing among its members.
- Actively supporting bond referenda for more affordable housing.

VII. Faith Community

Why should the faith community be involved in affordable housing?

Faith communities have done laudable work in providing short-term resources to individuals and families who are cost burdened and homeless, including supporting area non-profits that provide long-term solutions to cost-burdened families. However, few faith communities have addressed the root problems faced by the families that they serve, i.e., the shortage of affordable housing for families earning below 60% AMI.

The faith community should support affordable housing expansion:

- Using surplus land for affordable housing development, or donating land to affordable housing developers
- Educating their member to resist NIMBY (not in my backyard) responses to affordable housing developments in members' neighborhoods.

VIII. What YOU can do:

- Educate the broader community about affordable housing needs and strategies. Invite the authors of the Charlotte-Mecklenburg Strategies for Affordable Housing Development Report to speak to your faith or community group.
- Access the [Educational Toolkit for Strategies](#) created by the authors of the Affordable Housing Development Report for talking points to educate and engage your constituents.
- Attend city council, county commission, and CMS meetings when decisions are being made and votes taken regarding affordable housing.
- Speak at city, county, and CMS meetings in support of affordable housing.
- Call and write your city, county and CMS representatives asking them to actively pursue affordable housing.