

City Shapers

Community Problem and Solution Overview

By: BuilderBots

Abhinav Reddy (2nd Grade - Metrolina Regional Scholars Academy)

Pavit Jot Singh (4th Grade - Metrolina Regional Scholars Academy)

Aarav Reddy (6th Grade - Metrolina Regional Scholars Academy)

Ansh Inderjit Singh (6th Grade - Metrolina Regional Scholars Academy)

Tarun Sundaram (6th Grade – Randolph Middle School)

Harish Ramachandran (6th Grade – Community House Public School)

Project Findings Summary

Problems and City Design Solutions

Challenge: Affordable Community Housing

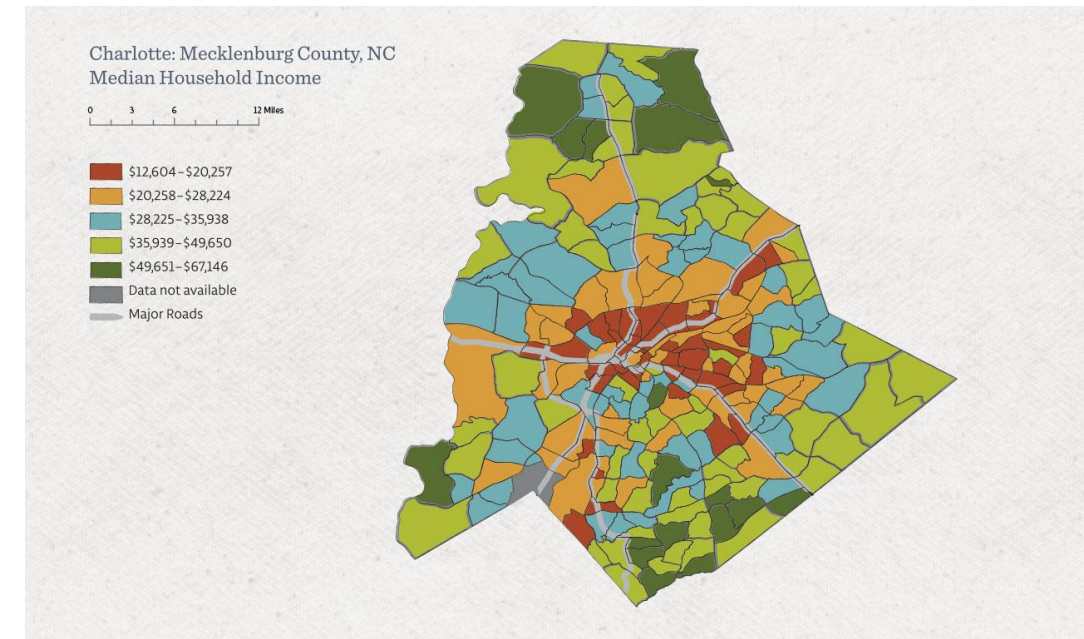
Challenge Summary: There is lack of affordable housing in Charlotte which leads to community challenges like poverty, crime, equal education and employment in the lower income communities. There is a shortfall of 35,000 affordable housing units in Charlotte

Solution Summary: Self sustaining, reusable and affordable community center design with provisions to reduce home ownership/rental, transportation and services cost

“In Charlotte, if you are born poor, you are likely to die poor”

References:

<https://www.charlotteobserver.com/news/state/article209021009.html>



What is Affordable Housing?

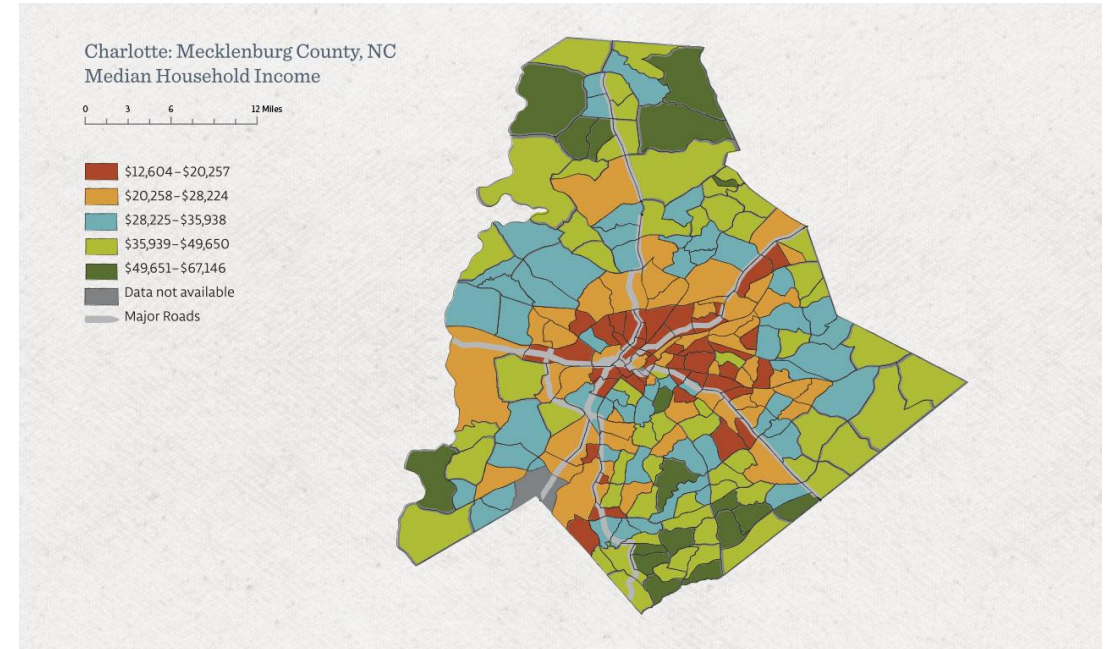
- Housing that is affordable for those with median household income or below
- Affordable - After taking money from their income for rent or home ownership, people can still afford basic needs (food, utilities, day care, etc.) and travel to work. Rent should not be more than 30% of family income

Why did we chose this project?

“In Charlotte, if you are born poor, you are likely to die poor”

References:

<https://www.charlotteobserver.com/news/state/article209021009.html>



- Many Teachers, First Responders, Store Cashiers, Law Enforcement Officers cannot afford to own a home in Charlotte
- Poor city design has created an affordable housing problem. Charlotte needs 35000 affordable homes

Three things we are trying to solve

- Reduce rental or home ownership cost
- Reduce transportation cost
- Reduce services & basic needs cost
 - Day care
 - Groceries
 - Medical
- Create a sense of community with neighbors helping neighbors

Solution Details

Solution: Government, non-profits and corporates partner to create a community center with affordable homes, place to worship, community services such as daycare, food bank, police station, transportation center, school, parks and cultural areas

Proposed Design – Affordable Housing Community



Solution Details

- Reduce rental or home ownership cost
 - Land owned by government in partnership with a Non-Profit or a Corporation or a Community Cooperative
 - Small size single family homes and condos maintained by residents of the community
 - Different size homes including tiny homes, townhomes, apartments & single family homes

Solution Details

- Reduce transportation cost
 - Community center will have a train or bus station connected to major places of work
 - Community center will have all important services at walking distance such as grocery, bank, medical, school
 - Bicycle paths and scooters used inside community

Solution Details

- Reduce services cost with neighbors helping neighbors
 - Places of worship like a Church to provide reduced day care costs. Day care managed by seniors living in the community center
 - Food banks like Second Harvest Food Bank
 - Low cost grocery stores like Family Dollar or Compare Foods or stores runs as cooperatives
 - Solar power on top of homes distributed across community
 - Community farms inside the community, also managed by residents

Income Statement

Income and Expenses	Expenses Based On Equitable Community Data	Expenses Based On Our Solution
Monthly Income	\$3,000	\$3,000
Expenses - Rent	\$1,500	\$900
Expenses – Day Care	\$900	\$300
Expenses – Food	\$500	\$300
Expenses – Transportation	\$400	\$200
Money Left	-\$300 (means expenses are more than earning)	\$1,300 (money that can be saved for kids college, learning new skills and entertainment or down payment on a new home in a better neighborhood)

Conclusion

- Charlotte can solve the affordable housing problem by creating a repeatable framework for community driven housing units as described in the presentation and shown in the model

Appendix

Research & Solutions Explored

Can a City design solve these problems?

- Affordable Housing
- Income Inequality
- Lack of Good Neighborhood Education

A good city design can make a positive difference in solving above problems

A good city design can increase chances of a family to break out of poverty

City Design Solutions That Make Positive Impact

- Location of the affordable housing
 - Spreading affordable home options near all middle/high income areas
 - Good neighborhood schools near low income neighborhoods
 - Proximity to basic needs— grocery, pharmacy, community care organizations, family support system
- Transportation
 - Affordable transportation options between low income neighborhoods and places to work
 - Affordable and safe transportation options between low income neighborhoods and good schools
- Land & Construction cost
 - Grid design

City Design Solutions That Make Positive Impact

- City and State laws
 - Building height restrictions
 - Land costs
 - Mandatory affordable housing in all zip codes
- Low cost home design
 - Low cost quality materials that are energy efficient
 - Home architecture for efficient use of space
 - Designs that provide efficient energy use

City Design Solutions That Make Positive Impact

Make Housing Affordable

- New affordable homes near places of work or easier transportation option
- Renovate existing homes used by low income people to make them safe
- Give rental vouchers to people in poverty that can help them stay in middle/high income zip codes
- Provide support to low income people so they can afford utilities, food, etc. – basically help them stay in existing homes
- Make low cost land available to enable affordable housing construction

How Did We Do Research?

Where did we do our research?

- Online research on the topic (Google, YouTube, etc.)
- Attended a live panel discussion and a Charlotte Talks/NPR show
- Visited a museum exhibit on Brookhill Village – oldest affordable housing community in Charlotte
- Spent time with founders of Equitable Communities Charlotte
- Field trip to a low income neighborhood – Washington Heights

Our Research – NPR/Charlotte Talks Live Panel

Attended a NPR/Charlotte Talks panel discussion

on 11/12/2019 at Harvey B Gantt Center

Topic:

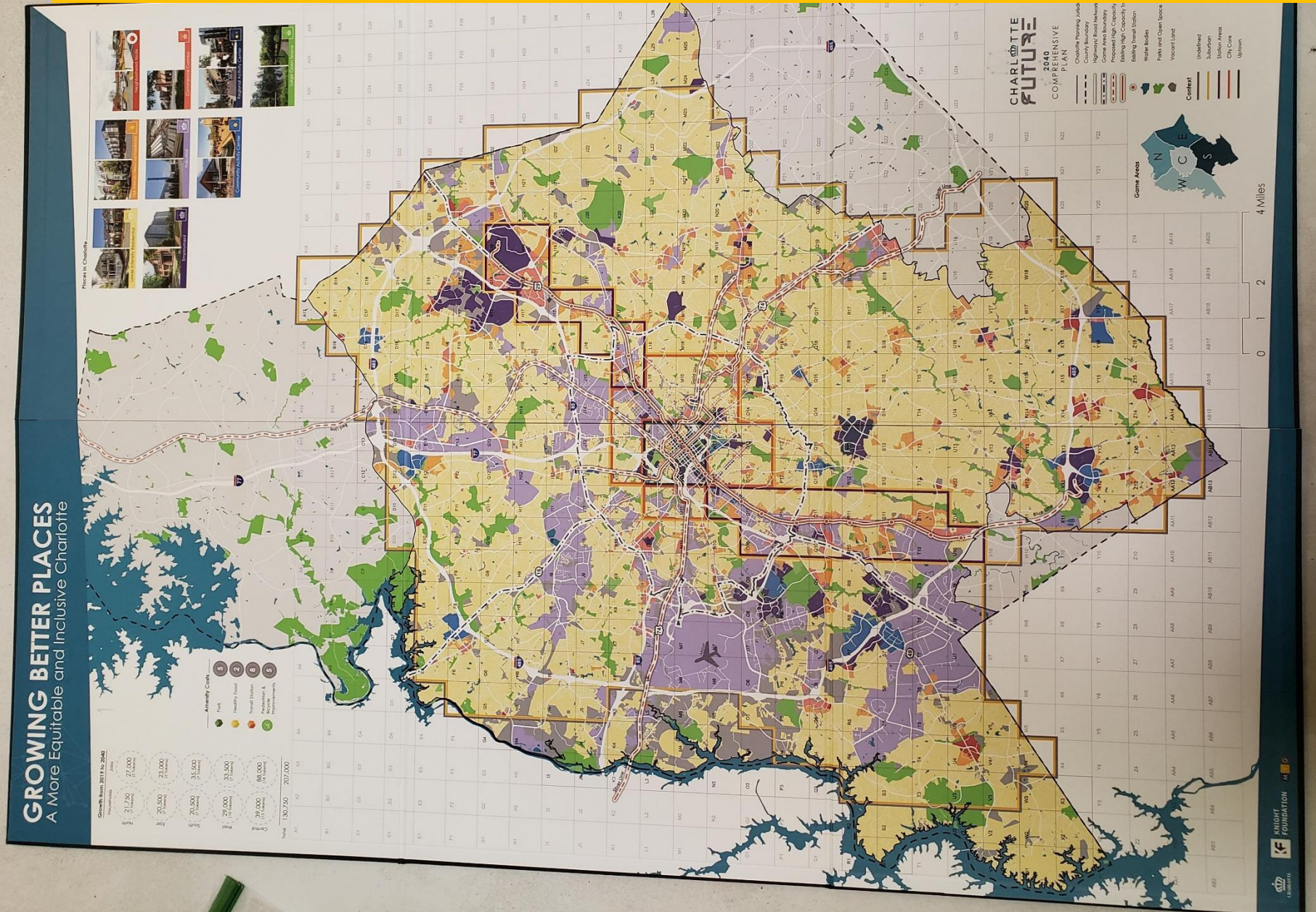
- Finding Home: Charlotte's \$270 Million Dream

Guests:

- **Mike Collins** (Host Charlotte Talks)
- **David Boraks**, WFAE News Reporter
- **Pam Wideman**, Director of the City of Charlotte's Housing and Neighborhood Services Department, which oversees Affordable Housing Programs
- **Carol Hardison**, CEO of Crisis Assistance Ministry
- **Brian Collier**, Executive Vice President, Foundation for the Carolinas
- **Mary Newsom**, free lance writer on urban growth
- **Vanessa Phillips** and **Stephanie Little**, Brookhill Village residents



Our Research – Charlotte Future Map Exercise



Charlotte City Design Ideation Exercise

Purple: Places of Work
Yellow: Low intensity places to stay
Orange: High intensity places to stay
Green: Large open spaces

Our Research – Spent Time with Equitable Communities

Visited Mary & Peter Kelly
(Founders of Equitable
Communities Charlotte) on Nov
16 at First Baptist Church

Topic:

- City Planning & Affordable Housing

Agenda:

- City design ideas that make positive impact on solving affordable housing shortage



Our Research – Brookhill Exhibition

Visited Harvey B Gantt Center
on 11/12/2019

Topic:

- Welcome to Brookhill

What is Brookhill Village?

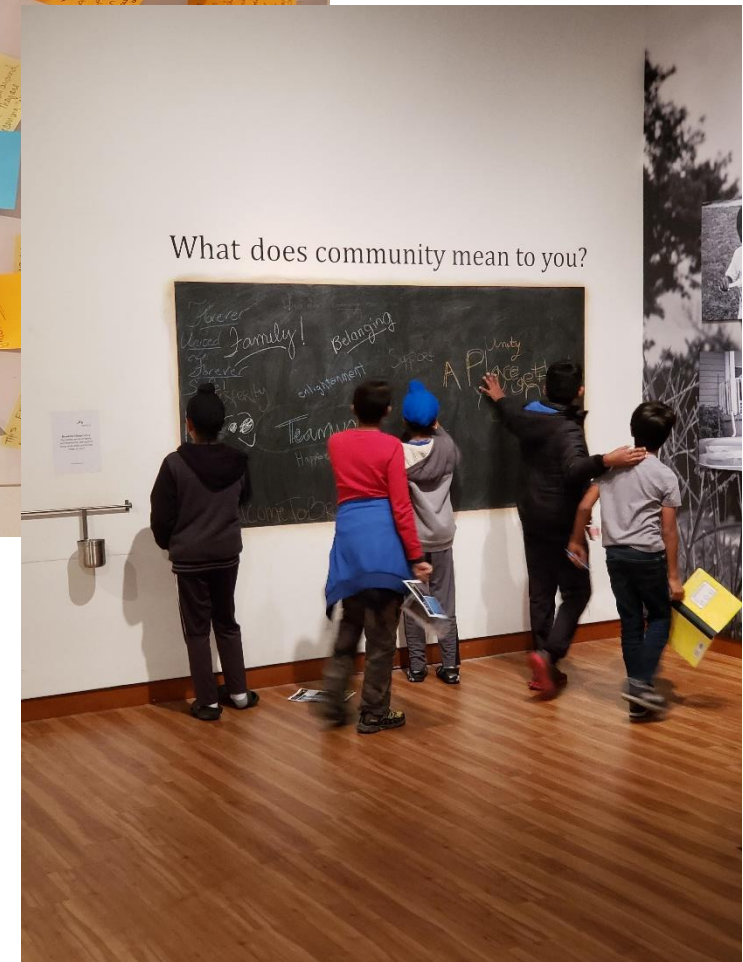
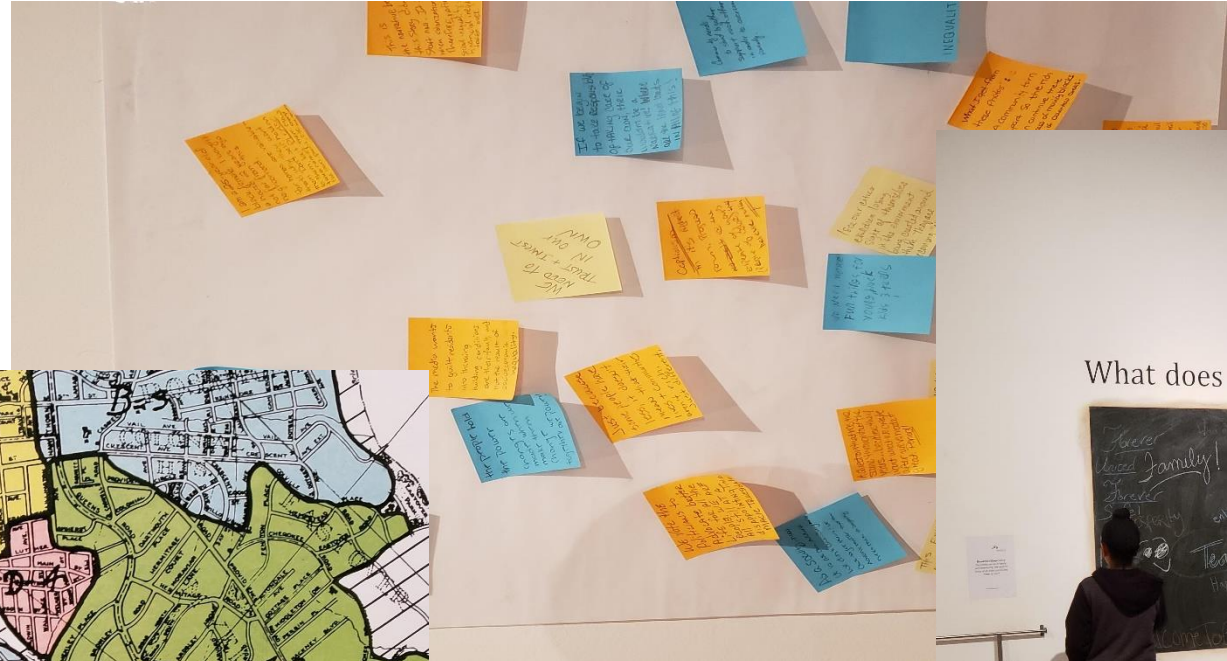
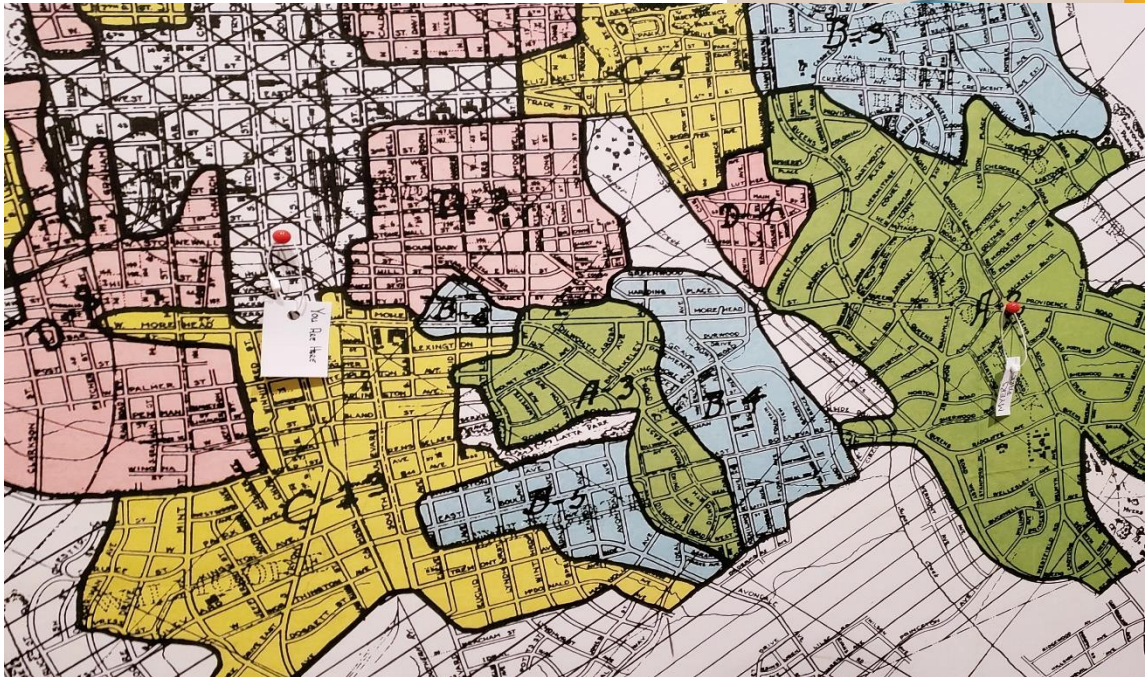
- Brookhill is one of the last low income housing communities closer to center city (lot of jobs in center city)

Exhibits Included:

- Photo story on affordable housing
- Photo story on low income community lifestyle and support system
- Charlotte segregation map from 1935



Our Research – Museum Exhibition



Our Research – Visit Washington Heights

Visited Washington Heights – Low Income Neighborhood on Nov 16, 2019

Topic:

- Looked at transportation options
- Proximity to places of work
- Proximity to community support structure
- New construction and how the neighborhood was changing





**Equitable
Communities** CLT

What do you
spend money
on?



11/21/2019

EquitableCommunitiesCLT.org

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The average rent for a
two bedroom
apartment in Charlotte
is \$1,562 per month

Area Median Income (AMI) Job Income

<div>Federal Poverty Line 33% AMI \$25,750</div>					
AMI* (\$79,000)	0 – 30%	30 – 50%	50 – 80%	80 – 100%	100 – 120%
Income Range	\$0 - \$23,700	\$23,701 - \$39,500	\$39,501 - \$63,200	\$ 63,201 - \$79,000	\$79,001 - \$94,800
HUD Income Classifications	<div>Extremely Low</div> <div>Very Low</div> <div>Low</div>				
Job Examples	Up to \$11/hr Grocery Cashier Retail Clerk	Up to \$19/hr Bartender Teacher Aid Paramedic Bank Teller Nursing Asst. (CNA)	Up to \$30/hr Dental Assistant New School Teacher Admin. Asst. Personal Trainer Fire Fighter	School Teacher Police Officer Exec. Asst. Flight Attendant	Registered Nurse (RN) Accountant Assistant City Attorney
* HUD 2019 for Mecklenburg County for Family of 4					



Housing Budget
Example
47% AMI
Family of 4 --
\$37,050 / yr.

• Monthly Income		\$ 3,087
• Day Care	\$ 900	
• Transportation	\$ 400	
• Food & Clothing	\$ 500	
• TOTAL OTHER EXPENSES:	\$ 1,800	
• Income Available for Rent		\$ 1,287
• Average 2 Bed Apt. Charlotte		\$1,500
• <u>30% of Income = Rent \$926 / mth</u>		
• Family Budget Challenge		\$ (213)
• <u>Family Surplus of \$361 / mth</u>		



Types of Affordable Housing?



der Resources



Cost to build affordable Housing



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Team Name: BuilderBots

Team Code: 40921

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Why Location is important!

Housing Trust Fund Bond Money?

How the City Government Helps?

Housing Trust Funds
\$50 mm



Spending Driven by
Framework

Housing
Charlotte
Framework



The City Council and Mayor **promoted** the approval of the **\$50 mm Bond package** based upon their [intent to leverage the framework](#)

11/21/2019

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Action Plan??

NEW

Renovated

Vouchers

Homeowner
Support

LAND

Action Plan Details

- New affordable homes near places of work or easier transportation option
- Renovate existing homes used by low income people to make them safe
- Give vouchers to people in poverty that can help pay for rent in middle/high income zip codes
- Provide support to poor people so they can afford utilities – basically help them stay in existing homes
- Make low cost land available to enable affordable housing

Glossary

- Annual income - is the amount of money you earn in one year
- AMI – Area Median Income in Charlotte Set by HUD = \$79,000
- HUD – Housing & Urban Development
- Finance - provide funding
- Charlotte Housing Trust Fund – the City’s housing investments for building and expanding access to opportunity
- Housing Trust Fund Bond Referendum - Housing bonds fund the city’s Housing Diversity Program to increase the supply of safe, decent and affordable housing for residents of all income levels throughout Charlotte.
- NOAH’s – Naturally Occurring Affordable Housing – Older Apartments that need repairs and renovations
- Renovate – fixing up older homes new roof, plumbing repairs, new floor
- Rent - tenant's regular payment to a landlord for the use of property or land
- State Laws – inclusionary zoning – the City or County cannot force developers to build affordable housing