

Color of Law

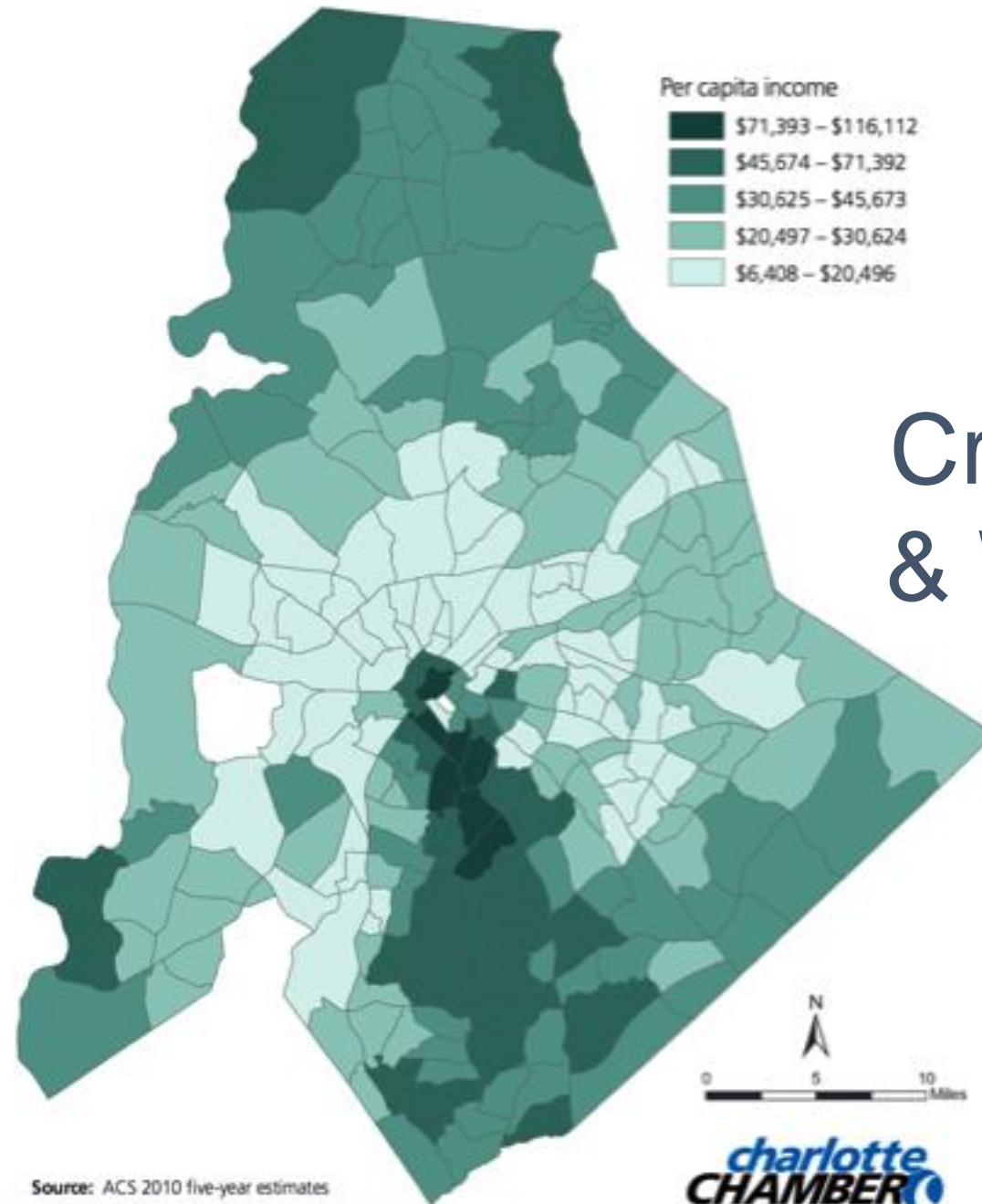
2nd Community Discussion

January 8, 2019

Agenda

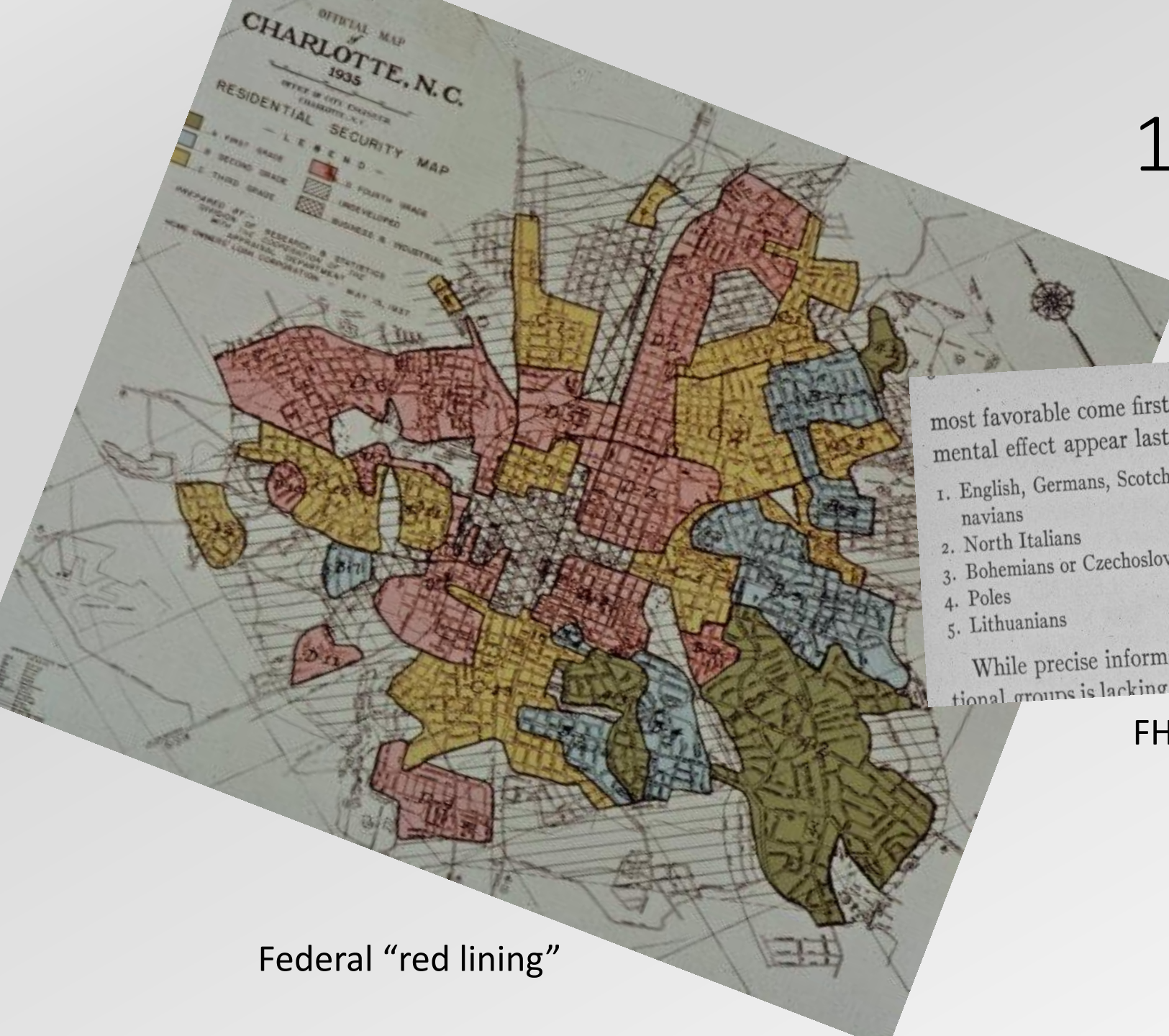
- 7:00 – 7:05 • Introduction and Prayer
- 7:05 – 7:10 • Overview of the Color of Law Community Discussions
- 7:10 – 7:20 • Charlotte Neighborhood Changes since 1960's Urban Renewal
- 7:20 – 7:40 • What is the Affordable Housing Crisis in Charlotte
- 7:40 – 7:50 • Examples of Creative Solutions by the Faith Community
- 7:50 – 8:10 • How the Policies have affected Charlotte Residents
- 8:10 – 8:30 • Audience Q&A

Mecklenburg County Per Capita Income 2010



Crescent
& Wedge

1930s



most favorable come first in the list and those exerting the most detrimental effect appear last.³²

1. English, Germans, Scotch, Irish, Scandinavians
2. North Italians
3. Bohemians or Czechoslovakians
4. Poles
5. Lithuanians
6. Greeks
7. Russian Jews of the lower class
8. South Italians
9. Negroes
10. Mexicans

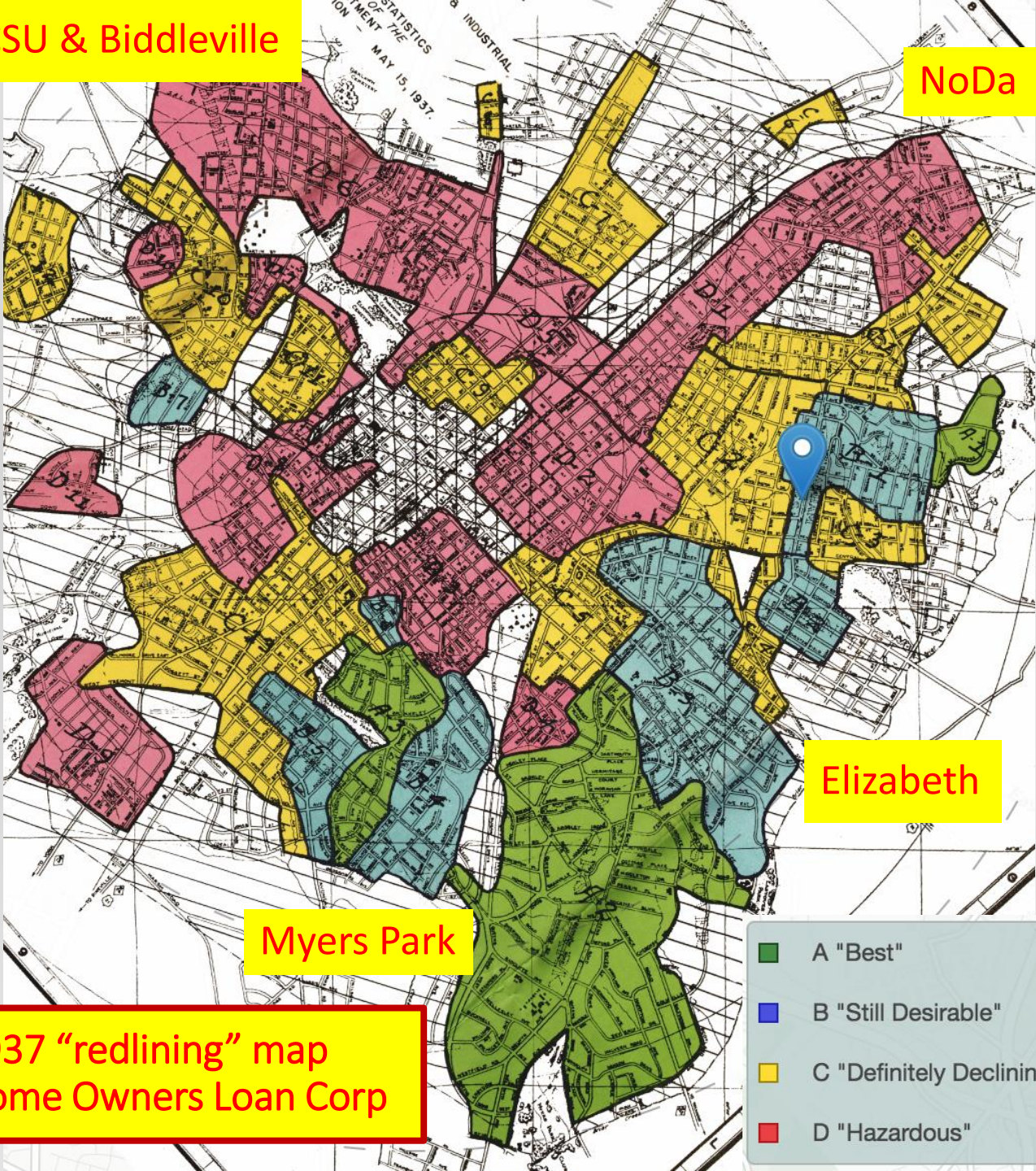
While precise information on rents between different racial and national groups is lacking, Table XXXVII shows that native whites rank

FHA lending policies

Federal "red lining"

JCSU & Biddleville

NoDa



Elizabeth

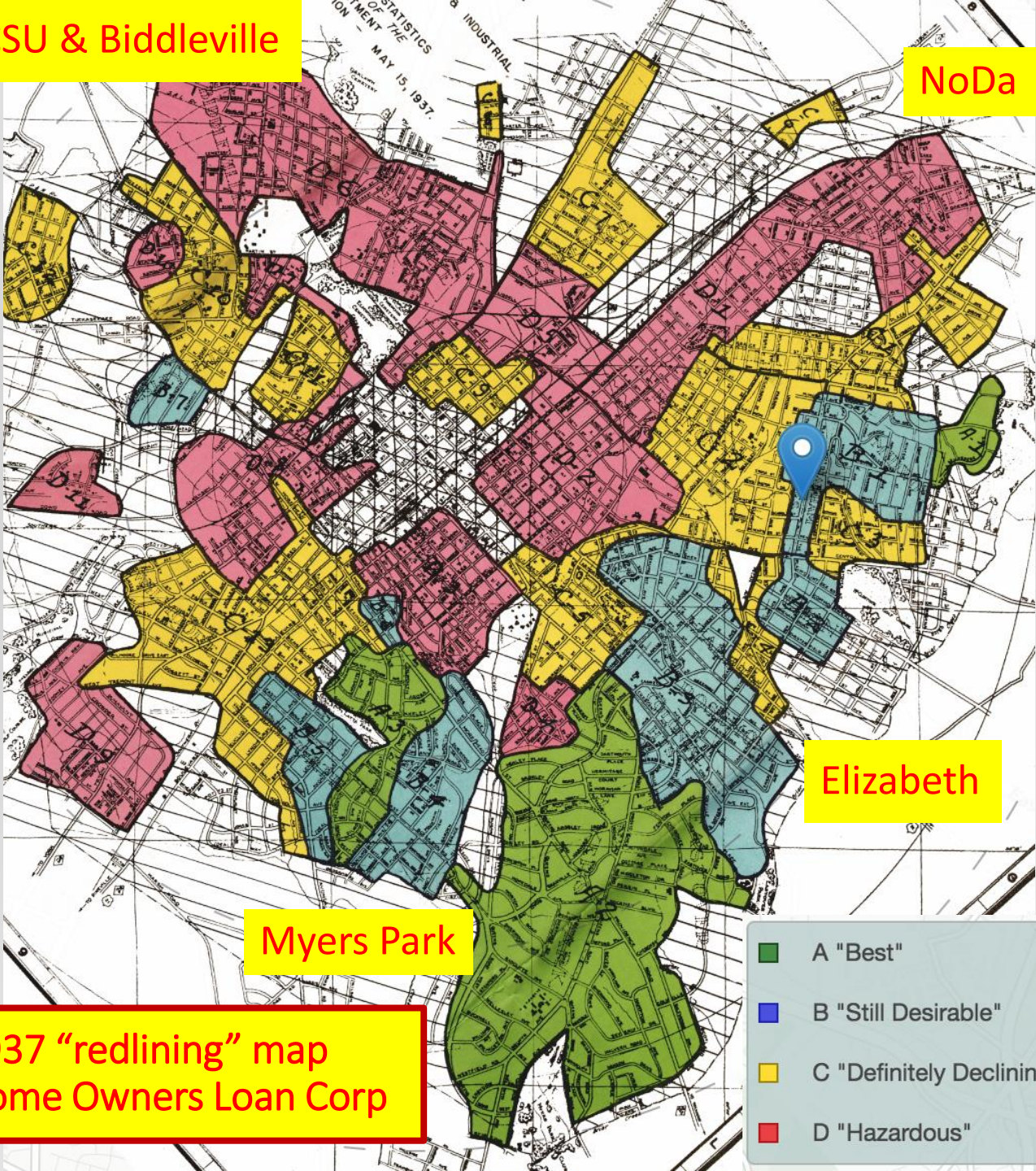
Myers Park

1937 "redlining" map
Home Owners Loan Corp

- A "Best"
- B "Still Desirable"
- C "Definitely Declining"
- D "Hazardous"

JCSU & Biddleville

NoDa



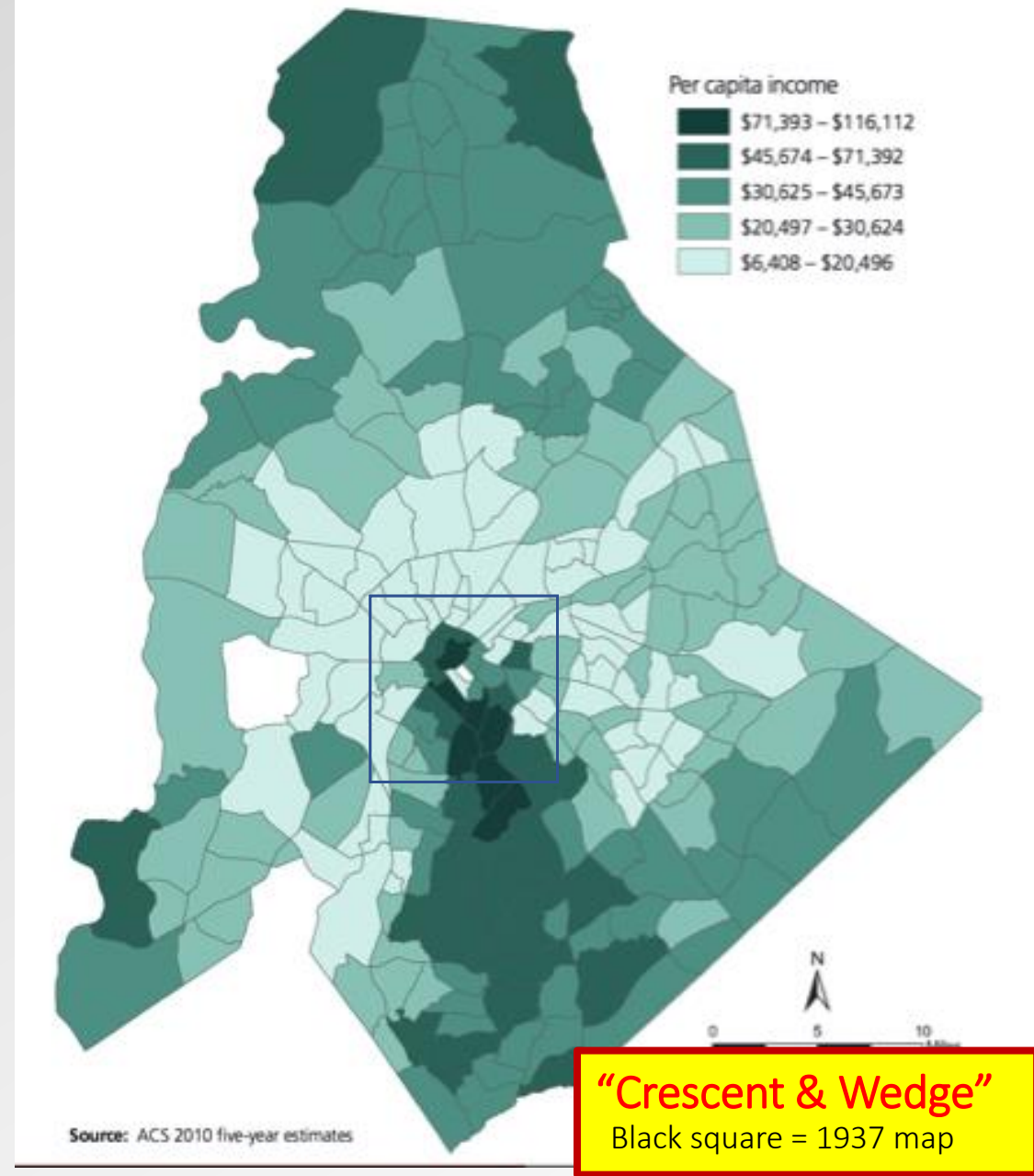
Elizabeth

Myers Park

1937 "redlining" map
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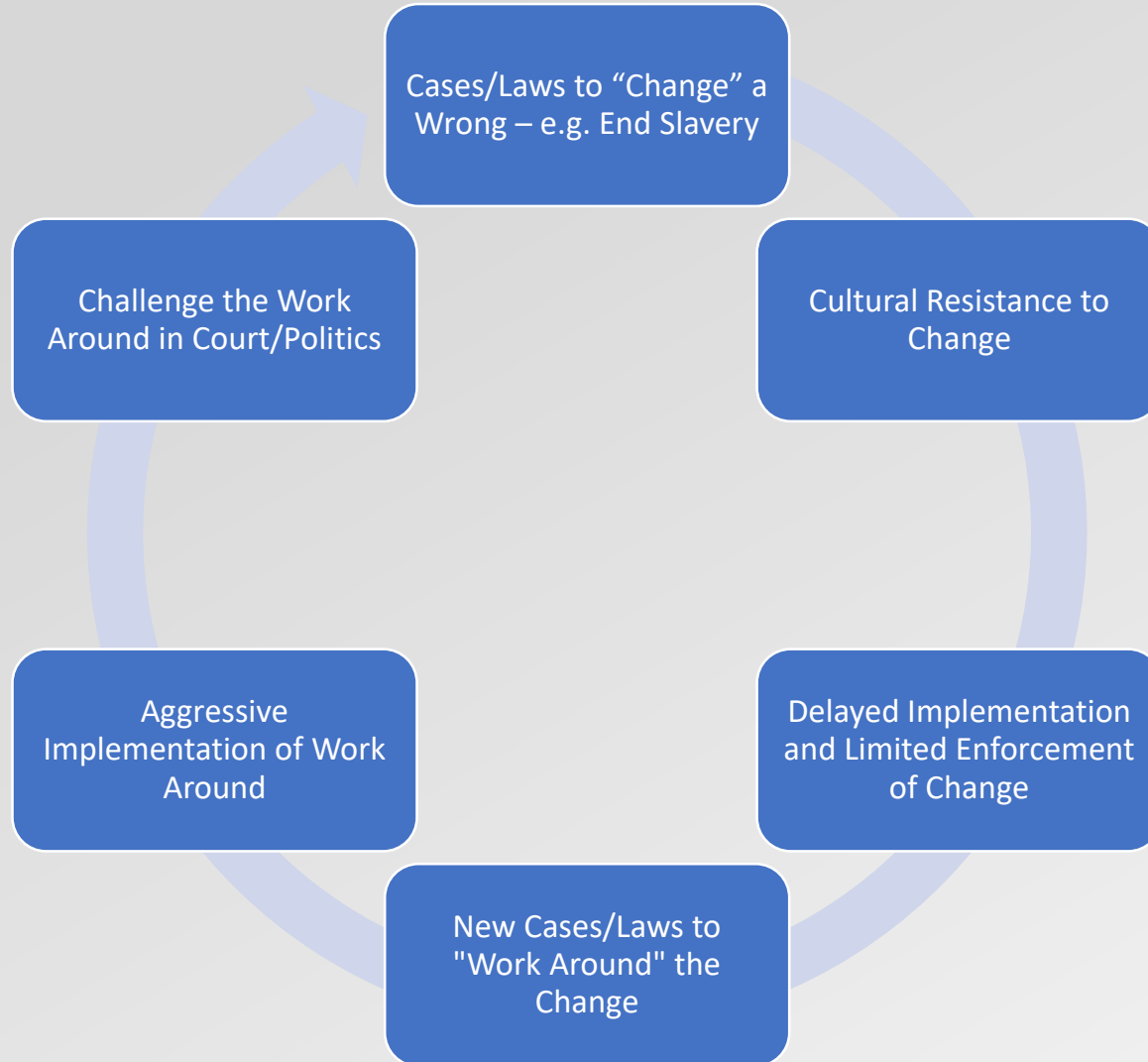
- A "Best"
- B "Still Desirable"
- C "Definitely Declining"
- D "Hazardous"

Mecklenburg County Per Capita Income 2010



"Crescent & Wedge"
Black square = 1937 map

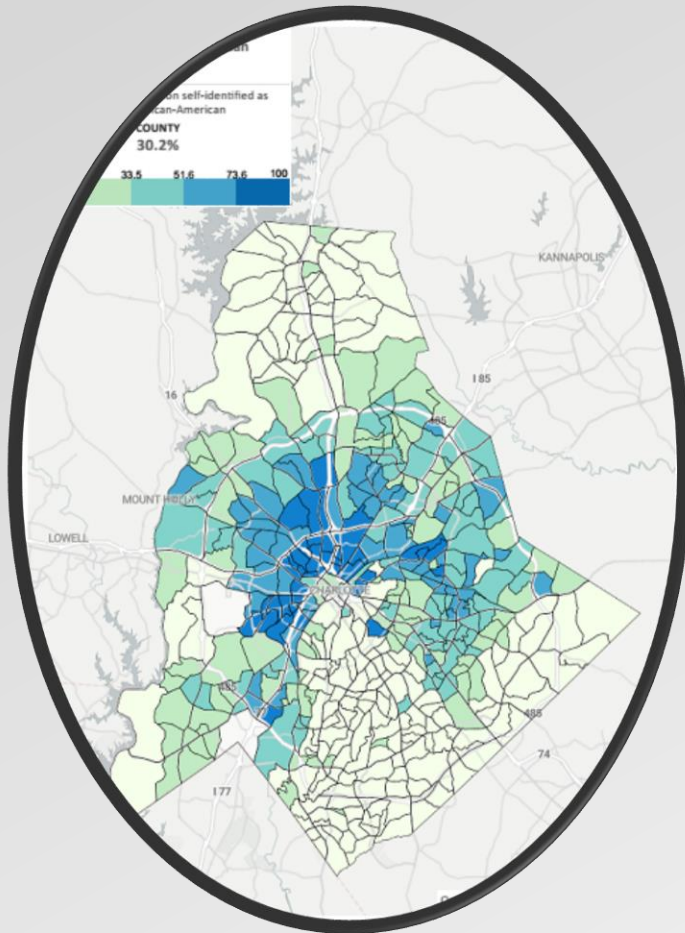
Reviewing the Repeating Pattern of Discrimination



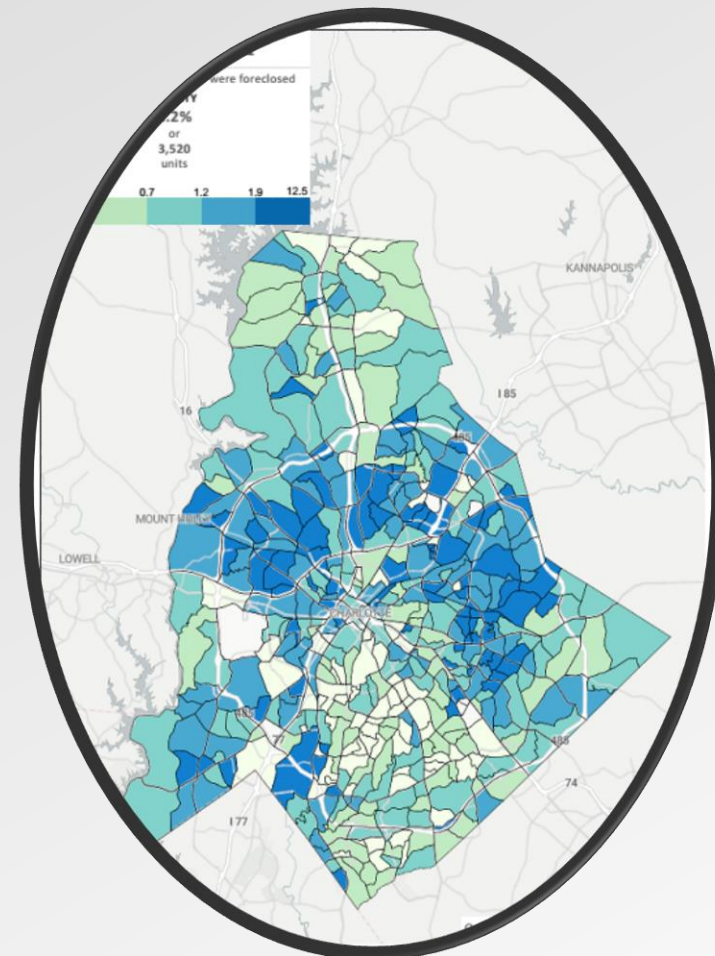
Racism is an **institutional and systemic construct** combining racial prejudice and **legal, governmental, economic, and social power** as a tactic to advance **White advantage** – not individual acts of racial hatred. The methods of implementation are **continuously evolving** to circumvent the most recent limitations imposed.

Impact of '2008 Great Recession'

% Black Residents



Residential Foreclosures



Evolution of “Public Housing”

“Projects”

(e.g. Piedmont Courts)

- 300+ Apartments
- Federally Subsidized Low Rent
- Located in Poverty Neighborhoods
- Funding **did not** include ‘on-going maintenance’
- Acknowledged as a “Failure”



“Scattered Sites”

(e.g. Gladedale Apartments)

- <50 Apartments
- Federally Subsidized Low Rent
- NOT located in Poverty Neighborhood
- Challenged by the “NIMBY” Argument
 - Limited Development Efforts
- Originally funding **did not** include ‘on-going maintenance’



“Mixed Income Development”

(e.g. Renaissance West)

- Mixed Development
 - Apts. / Townhomes
 - Diverse Price Point Rents (various AMI Price Points)
- “Neighborhood Revitalization”
- **Includes** ‘On-Going’ Maintenance in financial planning



Piedmont Courts ---- Seigle Point Apartments



New
“Project”



Limited Maintenance
Leads to Decay



Demolish &
Rebuild Mixed-Income

CONFUSING TERMINOLOGY OF ‘AFFORDABLE HOUSING’



What is meant by “Affordable Housing” or “Diverse Price Point Housing”

When your monthly rent and utilities \geq 30% of your Total Monthly Income

How Large is the Issue In Mecklenburg County?

- 75,854* families paid more than 30% of their income towards rent
- 61,600* families paid more than 35% of their income towards rent
- **Diverse Price Point Housing** – Everyone Regardless of Income can Afford Housing”

Area Median Income (AMI) Income & Job Examples

Federal Poverty
Line 35% AMI
\$25,100

AMI* (\$74,100)	0 – 30%	30 – 50%	50 – 80%	80 – 100%	100 – 120%
Income Range	\$0 -\$22,250	\$22,251 - \$37,050	\$37,051 - \$59,300	\$ 59,301 - \$74,100	\$74,101 - \$88,920
HUD Income Classifications	<div>Extremely Low</div> <div>Very Low</div> <div>Low</div>				
Job Examples	Grocery Cashier Retail Clerk	Bartender Teacher Aid Paramedic Bank Teller Nursing Asst. (CNA)	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 2018 for Mecklenburg County for Family of 4

Housing Budget Example

60% AMI Family of 4 -- \$37,050 / yr

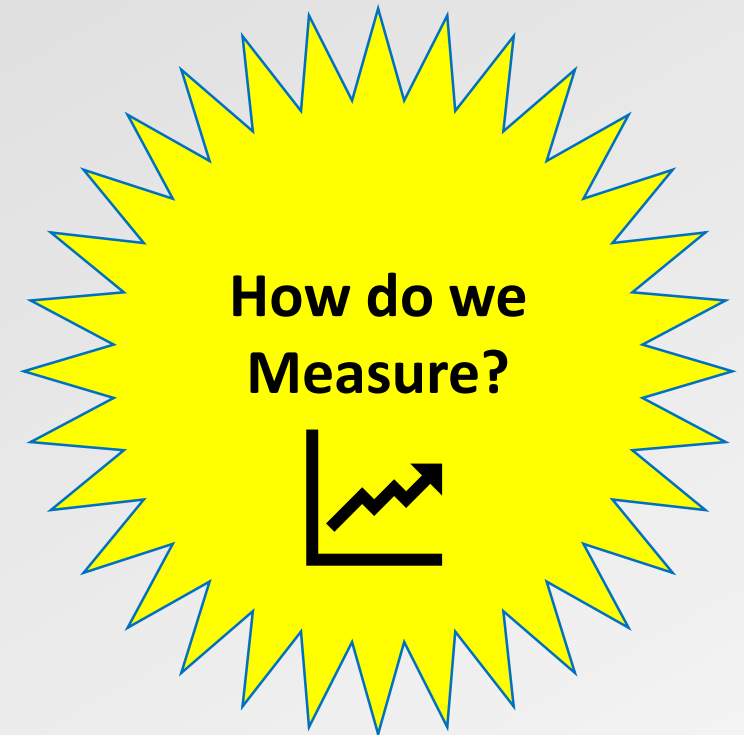
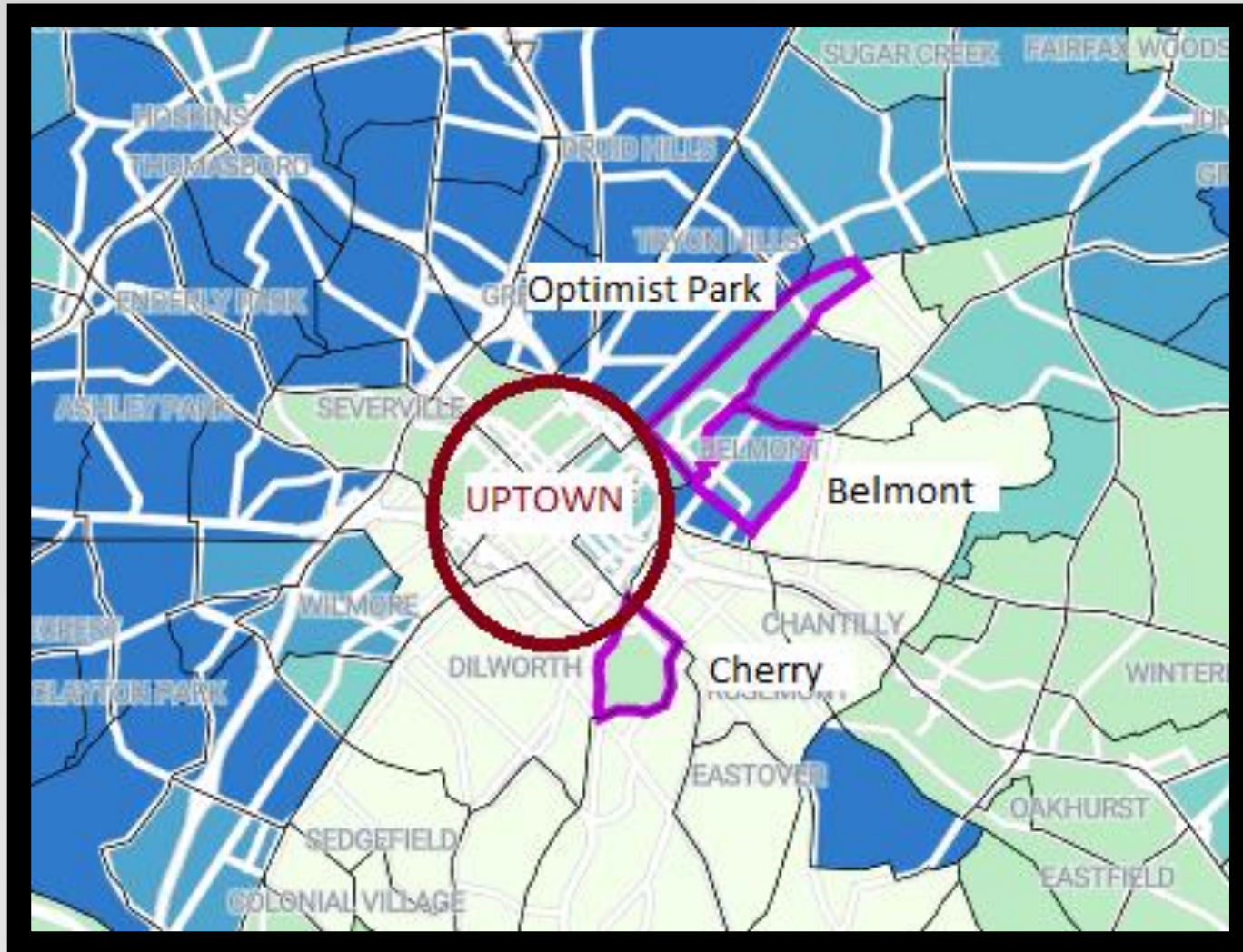
• Monthly Income	\$ 3,087
• Child Care	\$ 900
• Transportation	\$ 400
• Food & Clothing	<u>\$ 700</u>
• Income Available for Rent	\$ 1,087
• Average 2 Bed Apt. Charlotte	\$1,552
• <u>Family Budget Challenge</u>	<u>\$ 465</u>

“Gentrification”

Forced DISPLACEMENT

- Definition:
 - The process of repairing and rebuilding homes and businesses in a deteriorating area (such as an urban neighborhood) accompanied by an influx of middle-class or affluent people and that often results in the displacement of earlier, usually poorer residents (Merriam-Webster)
- Typical Characteristics that make a Neighborhood ‘at-risk’ of Gentrification
 - Attractive Location for access to downtown and/or mass transit
 - Older Homes
 - High % of Minorities
 - High % of Rental Homes

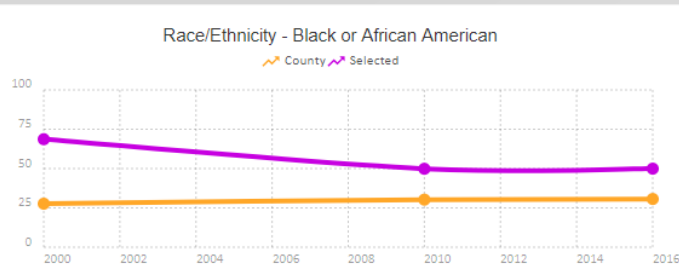
What Happens to a Neighborhood undergoing “Gentrification” or Forced Displacement?



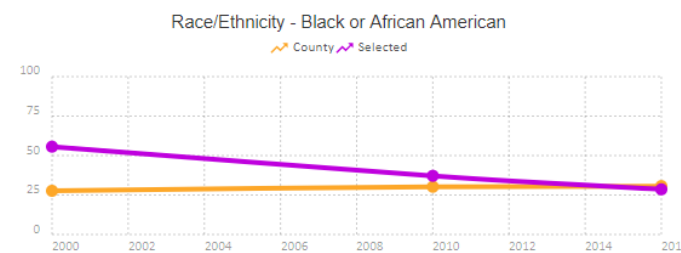
What Happens to a Neighborhood undergoing Forced Displacement?

Racial Mix
(2000 – 2016)

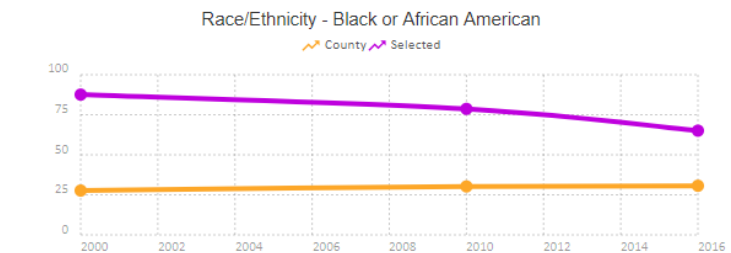
Optimist Park (NPA-22)



Cherry (NPA-163)

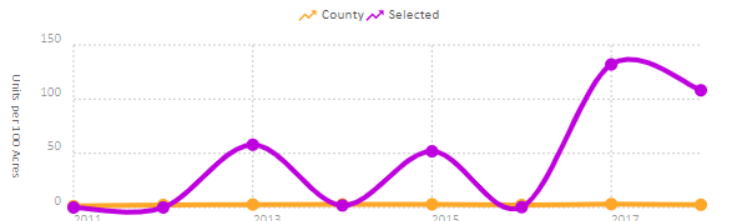


Belmont (NPA-37)

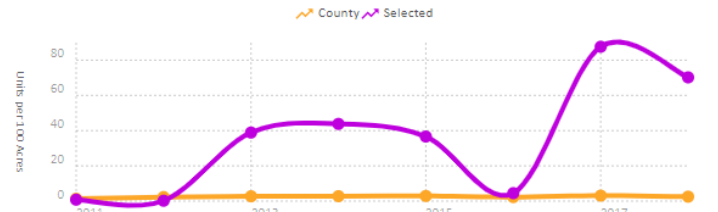


New
Construction
(2011 – 2018)

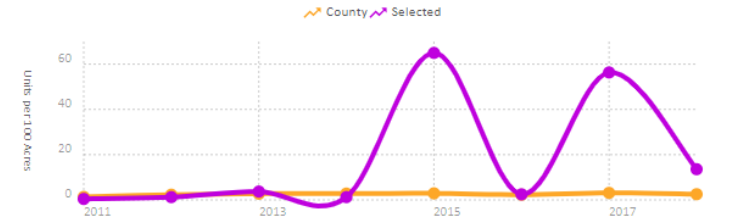
Residential New Construction



Residential New Construction

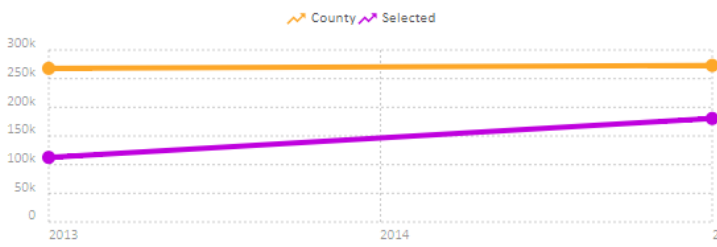


Residential New Construction



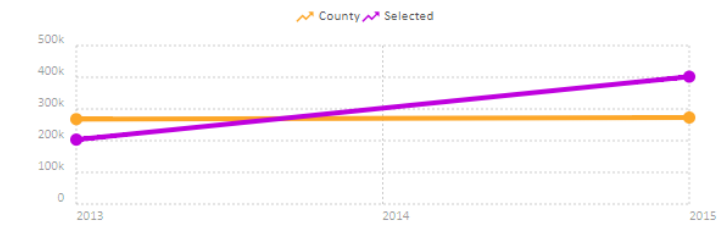
Home Price
Change
(2013 – 2015)

Home Sales Price



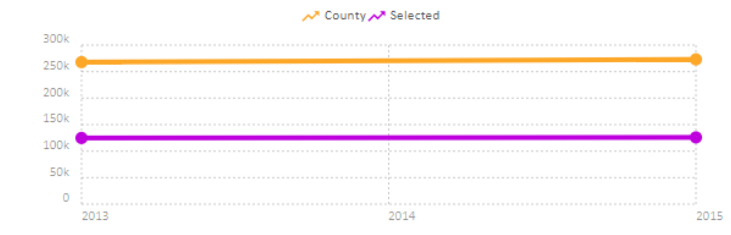
2013 Price \$112,951 -- 2015 Price \$180,556 **↑\$67,665 or 60%**

Home Sales Price



2013 Price \$203,198 -- 2015 Price \$401,895 **↑\$198,497 or 98%**

Home Sales Price



2013 Price \$124,848 -- 2015 Price \$125,939 **↑\$1,091 or 1%**

New “Buzzword”

Naturally Occurring Affordable Housing (NOAH)

- Older Apartment Buildings (30 yr +) –
 - (Charlotte had a major Apartment building cycles in 1970-75 & 1980-85)
 - Limited Upgrades during the life of the complex
 - Rent is “Affordable” – Usually below \$1,000 / mth 2 bedroom
 - Largest Number of Currently Lower Priced Apartments in Charlotte
- Owner trying to sell
- New Owner has choices:
 - Demolish and Rebuild New Market Rate Apartments – Up to Doubling of Rent
 - Major Upgrade to Complex - Large Rate Increase
 - Minor Upgrade to Complex – Modest Rate Increase

HOUSING CHARLOTTE FRAMEWORK

Objectives/Pillars:

- 1) Expand the Supply of rental and owner-occupied housing
- 2) Preserve the affordability and quality of existing housing
- 3) Support Family Self-Sufficiency (Neighborhood Income Diversity)

Key Objectives Achieved Through a Combination of Approaches:

- Targeted Housing Investments
- Diversified Funding and Financing
- Additional Support Services

What is still Needed?



Public Discussion of Total \$ Spent on Housing



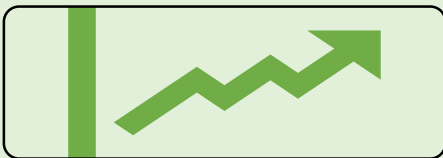
Actionable Plans



Measurable Goals (Metrics)

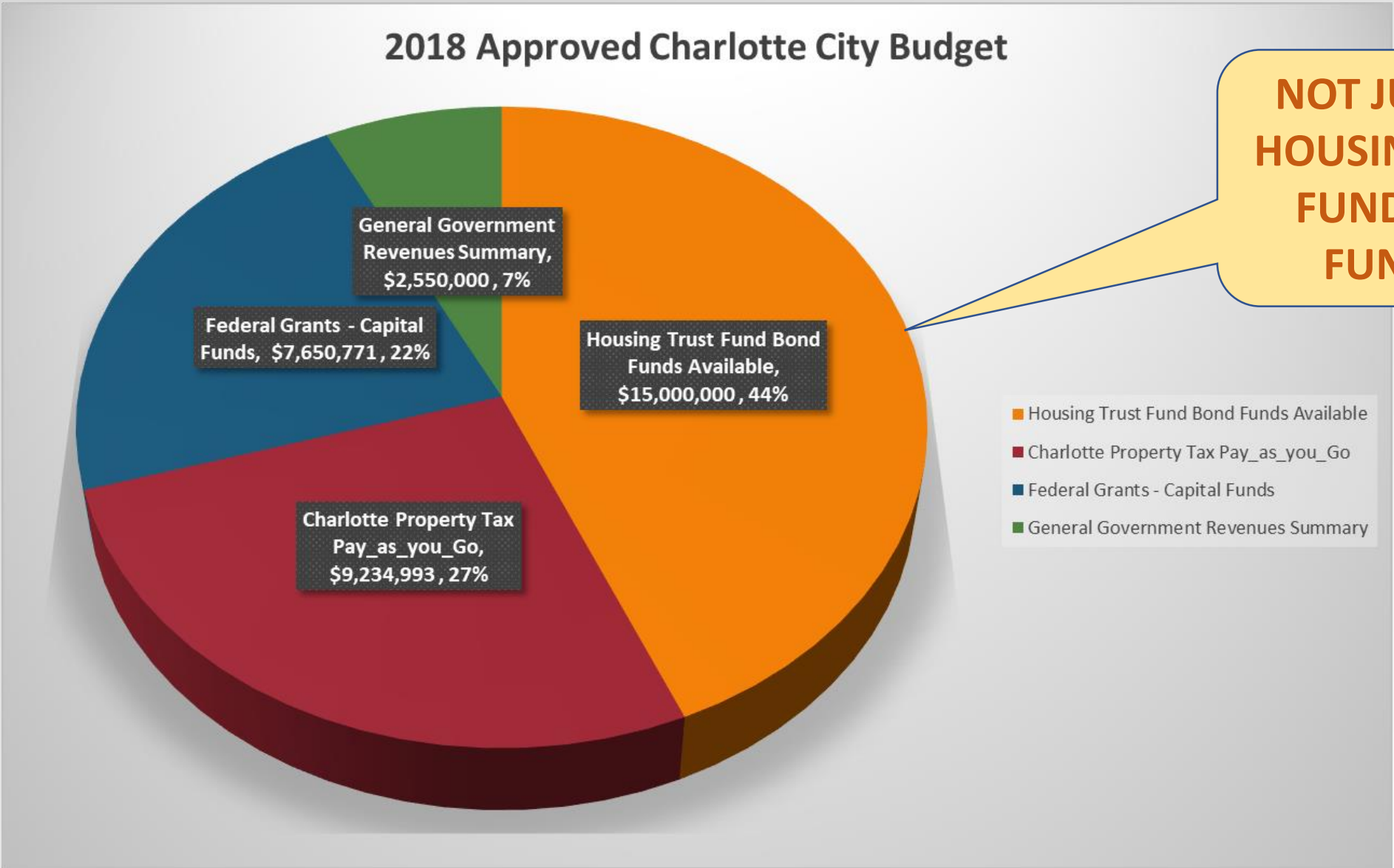


Ongoing Community Engagement



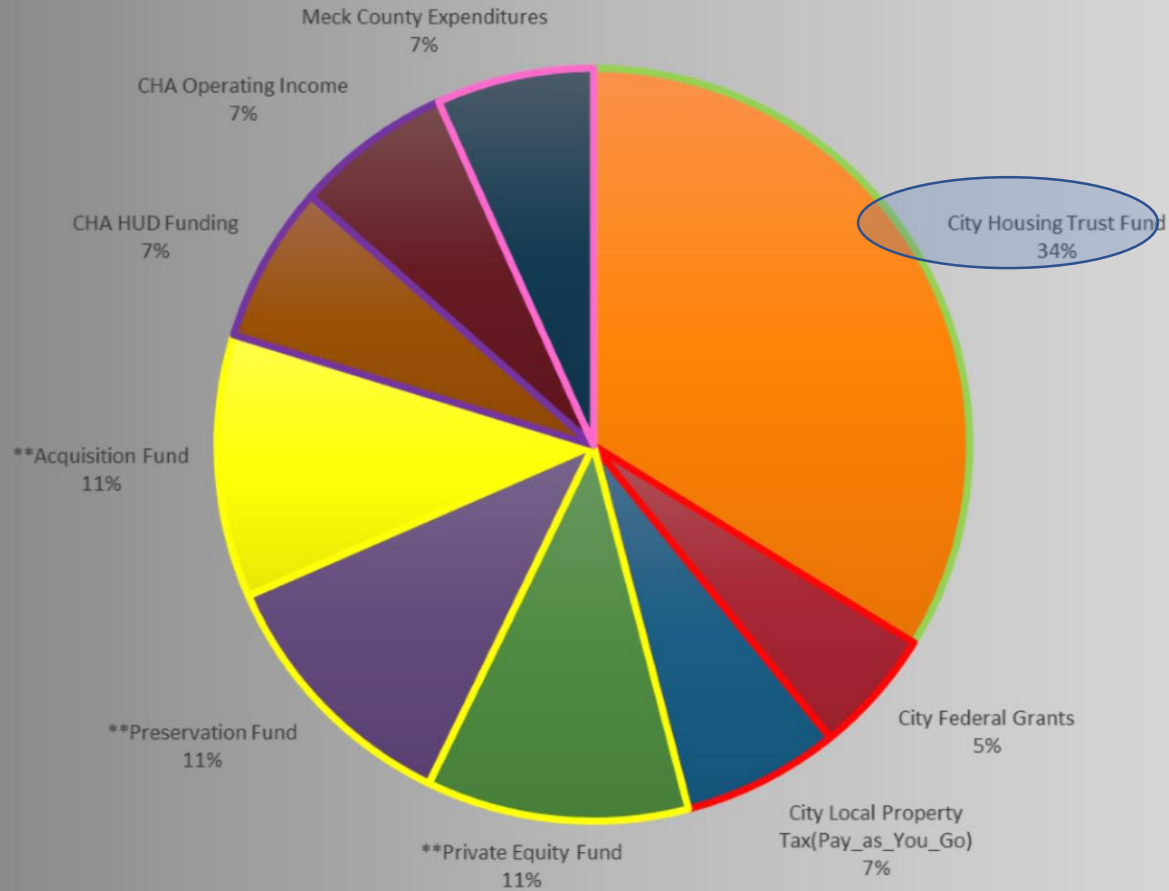
Community Reporting

What are the City's Total Housing Related Funding Sources

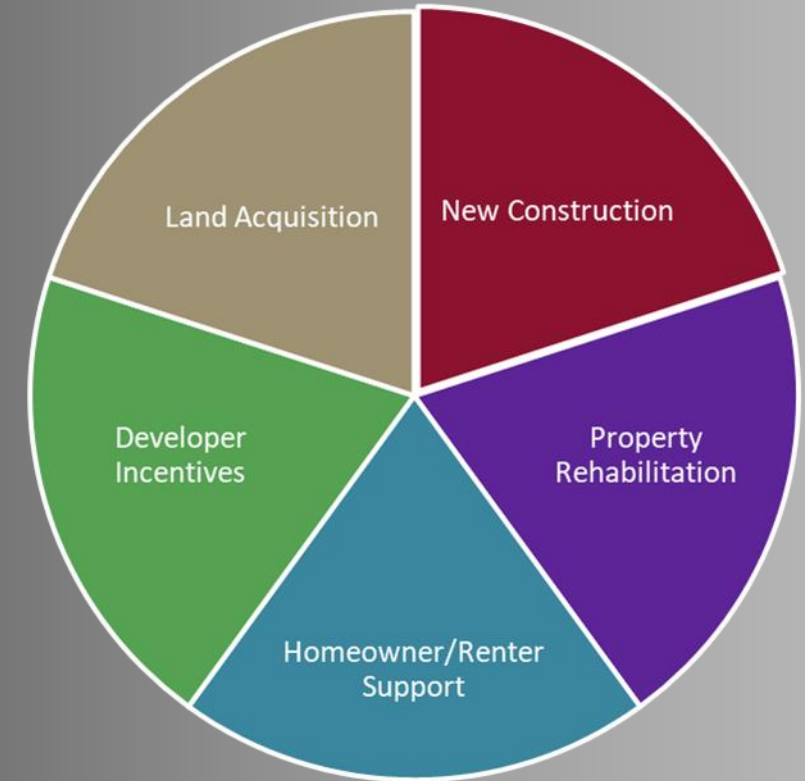


Broadening to a Community VIEW

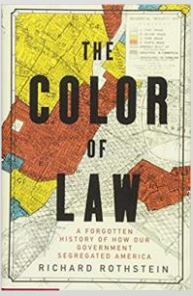
Community View of Housing Funding



Community Housing Related Expenditures



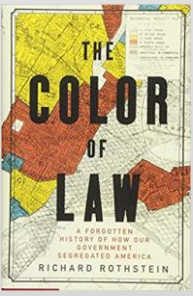
- Creative Solutions by the Faith Community
 - Rev. Dr Peter Wherry – Mayfield Memorial Missionary Baptist Church
 - Gwen Garnett Thomas – St. Paul's Baptist Church
- Charlotte Residents – 'How it impacted their lives'
 - Barbara Rainey – Cherry Neighborhood
 - James Lee – Grier Heights Neighborhood



Color of Law Community Book Read

Next Steps

- **January 28th 2019 – 7:00 – 9:00 pm**
 - Community Discussion with Author Richard Rothstein
 - First Baptist Church – West**
 - 1801 Oaklawn Ave**
 - Charlotte, NC**
 - Reception and book signing followed by a discussion of the Color of Law with the following panel:
 - Glenn Burkins — Moderator, Editor/Publisher of QCitymetro.com
 - Richard Rothstein — Author of The Color of Law
 - Willie Griffin — Museum of the New South
 - Arthur Griffin — Black Political Caucus Chair & former School Board Chair
 - Julie Porter — Charlotte Mecklenburg Housing Partnership
 - Greg Jarrell — West Side Community Land Trust
 - Mark Jerrell — District 4 County Commissioner



Color of Law Community Book Read Next Steps

• February 28th 2019 7:00 – 8:30 pm

Continuing the Community Dialogue

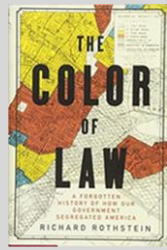
Myers Park United Methodist Church

1501 Queens Road

Charlotte, NC 28207

- Topics:
 - Detail Review of the New Housing Charlotte Framework
 - What is Different ?
 - What work is still required to be successful?
 - What can YOU do to Get INVOLVED?

Sponsors



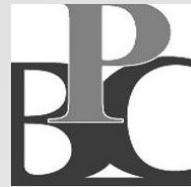
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