Charlotte Housing & Neighborhood Programs

1. House Charlotte -

## **Program Features:**

The HouseCharlotte program provides 10-year, deferred, forgivable loans to qualified applicants. Funds can be used for downpayment, closing cost or interest rate buy down.

* Funding up to **$5,000** for families with income **above 80%** Area Median Income (AMI), up to 110% AMI in certain locations.
* Funding up to **$8,500** for families with income at or **below 80%** AMI
* Funding up to **$17,000** for families with income at or **below 80%** AMI in select high cost Neighborhood Profile Areas.

## **Eligibility:**

* Families with incomes that are 110% or less of the HUD AMI are eligible for assistance.
* Participants must complete a pre-purchase homebuyer education program.
* The home must be a family's primary residence and be located in one of designated [HouseCharlotte eligible areas .](http://charlotte.maps.arcgis.com/apps/webappviewer/index.html?id=2e6c18b702084166aa6941f88f613969)​
* Maximum purchase price of home is $193,000.
1. Housing Rehabilitation
	1. Safe Home Housing Rehabilitation Program
* The [Safe Home Housing Rehabilitation Program](http://charlottenc.gov/HNS/Housing/Homeowners/Pages/Rehabilitation.aspx) provides grants to low-income homeowners to address needed home repairs. The program seeks to correct code and incipient violations (items in a house that will need to be repaired or replaced in two to three years) and make general property improvements. The program serves single-family owner-occupied dwellings.

**Qualifications:**

* Residences located within Charlotte city limits
* Single-family homeowners occupying the home, with incomes under 60 percent of the area median income
	1. LeadSafe Charlotte

​Applicants eligible for assistance under the LeadSafe Charlotte must:

* Own in a dwelling that was built before 1978
* Have a household income that does not exceed 80 percent of the area median income for the household size (occupant income is evaluated to determine eligibility for rental properties)
* Have a child under the age of six residing or visiting in the home more than six hours a week (owner occupied units) or are currently pregnant
* Rental units are not required to have children under six present, however, upon unit turnover, the property owner must commit to making the unit available to families with children under six​
	1. Safe Home Emergency Repair Program

**Qualifications:**

* Residences located within Charlotte city limits
* Single-family homeowners occupying the home, who certify they do not have cash on hand to complete the needed repairs

**Application period:**

* For heating repairs, Nov. 1- March 30
* For all other emergencies: Year-round
	1. Targeted Rehabilitation **Pilot Program**
		1. Started In 2016
		2. Goals:
			1. Assists in revitalizing targeted, non-thriving communities through comprehensive rehabilitation in small areas (20-60 parcels)
			2. Target successful rehabilitation of at least 80% of parcels in a defined area
			3. Provides tool to stabilize rapidly changing neighborhoods
		3. Approach:
			1. Deferred zero interest forgivable loans based on income and ownership type
			2. Provides housing rehabilitation services to a broad range of households
			3. Helps low income families stay in their homes and enjoy safe, quality housing
			4. Partnership with Legal Services to assist with legal property issues
		4. Targeted Areas:
			1. Camp Greene
			2. Lincoln Heights
		5. Status
			1. 160 Surveys Returned
			2. 36 Units Inspected
			3. 21 Under Contract
			4. $803,300
	2. Neighborhood Matching Grants
1. **HousingCLT (Landlord Consortium Program)**
2. State Programs
	1. Low Income Homestead Exclusion
		1. >65 or Permanently Disabled
		2. Taxable Value exclusion of $29,500 or 50% (whichever is greater)
		3. Income < 2017 $29,500 (approx. 40% AMI)
		4. Deferred Taxes - until sale of the property
			1. Income <$44,250 (approx. 60% AMI)
			2. Owner >= 5 years
			3. Must apply again annually
	2. Disabled Veterans Homestead Exclusion
		1. Honorably Discharged
		2. Disability is Service Related
		3. NO AGE or INCOME Requirement
3. Resources for Landlords and Developers
	1. Community Development Block Grant (CDBG)
	2. Emergency Solutions Grant
	3. The HOME Program
	4. Housing Opportunities for Persons with HIV/AIDS (HOPWA)