



Ongoing Community Discussions: **What you need to know about the Housing Charlotte Framework**



February 28, 2019

Color of Law
Pete Kelly



Agenda

- 7:00 – 7:05 Intro – Gwen Garnett / Prayer – Nathan Arledge
- 7:05 – 7:30 What you need to know about the Housing Charlotte Framework
- 7:30 – 8:05 Panel discussion
 - » Facilitator – Glenn Burkins – Editor/Publisher Qcitymetro
 - » Pam Wideman – Director of Housing & Neighborhood Services
 - » Tariq Bokhari – City Council Member District 6
 - » Dena Diorio – Mecklenburg County Manager
- 8:05 – 8:15 Listening to the Community
 - » J'Tanya Adams – 5 Points
 - » Ricky Hall – Westside Community Land Trust
- 8:15 – 8:30 Audience Q&A
- Close – Gwen Garnett

Remembering that we didn't get Segregated Neighborhoods by Accident



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.

If Government helped **create the problem** then they have an **obligation** to explicitly **target policies to remedy the Segregation**.



What is the Housing Charlotte Framework?

- The Housing Charlotte Framework was passed by the Charlotte City Council in August 2018.
 - The framework was stated to be:
 - **Longer Term Roadmap** of how the City would tackle Affordable Housing
 - Blueprint for guiding the spending of the **\$50 mm Affordable Housing Bond**
 - The framework includes several key items
 - Acknowledgment of the **key factors** driving the Affordable Housing Crisis
 - **Key Principles** driving the Councils approach
 - Identification of **New Sources of Community Funding**
 - Specific Objectives / Strategies / Objectives

Why does it matter?

- The City Council and Mayor **promoted** the approval of the **\$50 mm Bond package** based upon their **intent to leverage the framework**
- Identifies commitments that can/should be monitored by the public to hold City Council/Mayor accountable for making progress on the Affordable Housing Crisis. For Example:
 - Commits to developing a **Community Wide Inclusive Process**
 - Elected Public Officials – City Council & County Commissioners
 - Concerned Residents and Affordable Housing Advocates
 - Private – Corporate and Philanthropic

What is still needed from the Framework ?

- Discussion/Reporting of **all** of the activities and **funding** that the City is spending on Affordable Housing. Housing Trust Fund dollars **are less than 50%** of City spending on Affordable Housing
- **Actionable Plans** that can be monitored for execution
- Success **Metrics and Targets**
- Details about how/when **implementation** of the ongoing **Community Engagement** commitment
- Commitment to **Community Reporting**

Housing Charlotte Framework

Identified Trends Shaping the Need



1. Increases in housing costs have outpaced increases in household income, leaving many households paying too much for their current home. Rent + 24% / Income + 4%
2. While Charlotte has made significant investments in affordable housing production, it still does not have enough affordable rental options to meet its current & future needs.
3. Charlotte's strong residential market limits access to homeownership, especially for lower income households.
4. Most of Charlotte's existing affordable rental options, particularly options priced for households earning 60 to 80 percent of area median income, are large-scale naturally occurring affordable housing (NOAH), meaning the unit is not subsidized or income-restricted.
5. The City of Charlotte lacks affordable rental and homeownership options throughout the city. As a result, some households aren't able to access stronger pathways to opportunity, like attending higher-quality schools or living in lower poverty areas.
6. Charlotte-Mecklenburg could add 500,000 persons by 2030



Figure 1. Change in median rent & household income, Charlotte, NC (1990 to 2016)



Housing Charlotte Framework

What DOES IT SAY?



“While the City of Charlotte has a role in the implementation of the recommendations outlined in this framework, overall success will depend on how well the entire community collaborates to address the complex social and economic needs of people needing affordable and workforce housing. To **ensure community collaboration**, the City will implement a process improvement to **inform and seek community input on bond-funded housing support requests**, specifically including those who advocate for or are personally impacted by displacement and homelessness. Additionally, LISC – the City’s affordable housing intermediary – **will establish a local advisory council to ensure comparable community participation.**”

“This framework will be used to establish **a collaborative effort** between the City, Local Initiative Support Corporation (LISC), the Foundation for the Carolinas, the Leading On Opportunity Council, and other community partners for the **allocation of resources for a successful community collaboration** to expand and preserve workforce housing and to help families and individuals achieve self-sufficiency.”

KEY APPROACHES IDENTIFIED

• Core Considerations

- Increase the capacity to serve Low-Income households with a focus on **<60% AMI**
- Serving Residents **Vulnerable to housing displacement**
- Using housing to build and **expand access to opportunity**

• Three Pillars

- Expand the supply of rental and owner occupied housing
- Preserve the affordability and quality of existing housing
- Support family self-sufficiency

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- Preserve the affordability and quality of existing housing
- Support family self-sufficiency

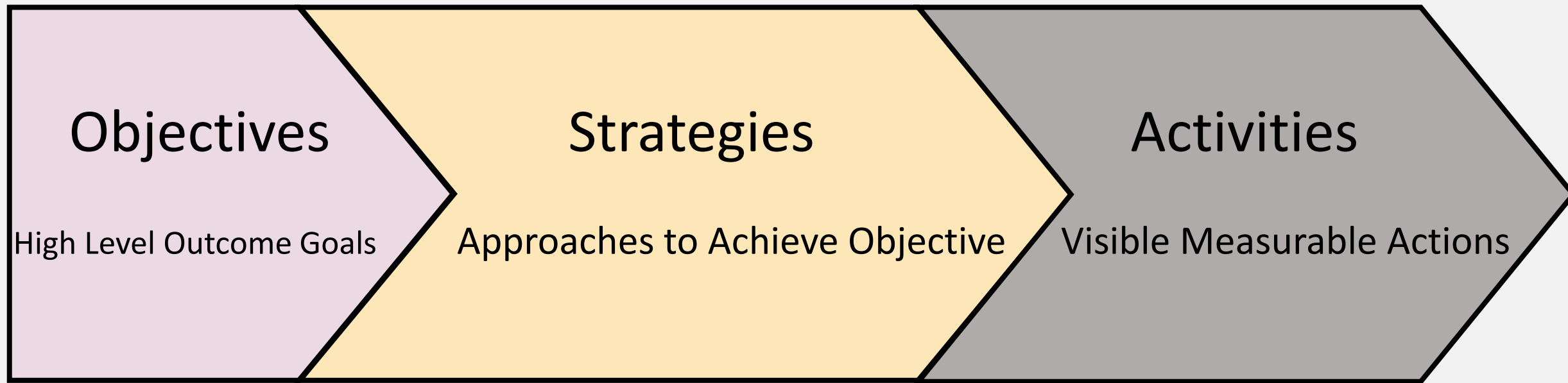


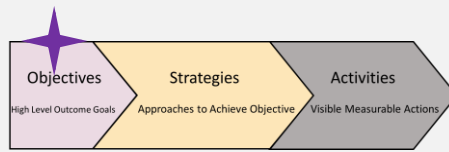
Framework Identified New Funding Sources

- Charlotte Funding Sources
 - Housing Trust Fund Allocations (HTF) (\$50 MM Bond Approved 2018)
 - Other City Funding Sources
- Federal Low Income Housing Tax Credits (LIHTC)
- New Sources Identified from the Community (Philanthropic & Private)
 - *Equity Fund* – work with City HTF to fund additional projects
 - *Preservation Fund* – Preserving Naturally Occurring Affordable Housing(NOAH)
 - *Acquisition Fund* – Rapid Acquisition of Land/Properties
- Tax Relief for Affordable Housing Developments
 - CITY
 - COUNTY
- Federal Community Development Block Grants (CDBG)
 - More Aggressive Utilization of CDBG Funds for “Revitalization Areas” (Section 108)



How does the Framework Attack the Problem?





How does the Framework Attack the Problem?

Objectives		
1	1) Expand the supply of Affordable Housing with focus on <60% AMI	1(a) Expand the supply of high-quality rental and Owner occupied housing
		1(b) Expand Homeownership Opportunities
2	2) Preserve the affordability of existing Rental Properties	
3	3) Support Self Sufficiency	

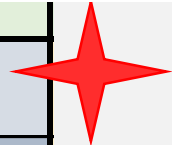


How does the Framework Attack the Problem?

	Objectives		Strategies
1	1) Expand the supply of Affordable Housing with focus on <60% AMI	1(a) Expand the supply of high-quality rental and Owner occupied housing	Increase Rental Production
			Support Mixed-Income Development
			Leverage Land
		1(b)Expand Homeownership Opportunities	Prioritize Downpayment Assistance
			Expand Existing Employer-Assisted Homebuyers Programs
			Support Creation of a Community Land Trust
2	Preserve the affordability of existing Rental Properties	Prioritize Preservation of Large-Scale Naturally Occurring Affordable Housing (NOAH)	
		Preserve Expiring Subsidized Properties	
		Support Extended use of Rental Subsidies & Vouchers	
3	Support Self Sufficiency	Strengthen property owners' ability to develop accessory dwelling units (ADUs)	
		Offer Tax Relief to Long-Time Property Owners	
		Streamline Programming for Homeowners living in single-family homes	
		Support Various other self-sufficiency Programs & Services	

			Strategies
1	1a	1a.1	Increase Rental Production
		1a.2	Support Mixed-Income Development
		1a.3	Leverage Land
	1b	1b.1	Prioritize Downpayment Assistance
		1b.2	Expand Existing Employer-Assisted Homebuyers Programs
		1b.3	Support Creation of a Community Land Trust
2	2.1	Prioritize Preservation of Large-Scale Naturally Occurring Affordable Housing (NOAH)	
	2.2	Preserve Expiring Subsidized Properties	
	2.3	Support Extended use of Rental Subsidies & Vouchers	
3	3.1	Strengthen property owners' ability to develop accessory dwelling units (ADUs)	
	3.2	Offer Tax Relief to Long-Time Property Owners	
	3.3	Streamline Programming for Homeowners living in single-family homes	
	3.4	Support Various other self-sufficiency Programs & Services	

Sharon
Oaks





Why is this significant?

- City Council recently approved their first NOAH project funded by Housing Trust Funds
- Reminder: What is a NOAH (Naturally Occurring Affordable Housing)
 - Older apartment buildings that can either be converted to Market Rate Apartments or remain Affordable with Community Investment
 - Redevelopment of a NOAH enables the current residents to remain and all future residents will comply with the Affordability Commitments
- **City Council is fulfilling promise to increase focus on NOAH redevelopment**



How does the Framework Attack the Problem?

			Strategies	Activities
1	1 a	1a.1	Increase Rental Production	Support Development of LIHTC (9% & 4%) Non-Monetary Tools to incentivize development
		1a.2	Support Mixed-Income Development	Leverage Section 108 Funding
				Establish Neighborhood Revitalization Strategy Areas (NRSA) to leverage Federal Grants
				Leverage Opportunity Zones
				Review & Update City Policies
				Encourage Mixed-Income Housing through Rezoning process
				Collaborate with the County to expedite Developments through approval processes
		1a.3	Leverage Land	Use Public Land
				Establish an Acquisition Fund
	1 b	1b.1	Prioritize Downpayment Assistance	Leverage opportunities to develop infill sites to support home ownership Explore with Partners Guarantees on First Mortgage Loans to better leverage private mortgage financing
		1b.2	Expand Existing Employer-Assisted Homebuyers Programs	Continue to support Municipal Employees participation in HouseCharlotte downpayment assistance program Partner with Anchor institutions & other large scale employers to develop/expand employer assisted housing programs
		1b.3	Support Creation of a Community Land Trust	Conduct Outreach to residents & Stackholders to gauge interest
				Identify Land suitable for donation/acquisition by land trust
				Link to other Community Investment Plans

**NON HTF
FUNDING**

Activities

1

1a

1a.1

Support Development of LIHTC (9% & 4%)

Non-Monetary Tools to incentivize development

1a.2

Leverage Section 108 Funding

Establish Neighborhood Revitalization Strategy Areas (NRSA) to leverage Federal Grants

Leverage Opportunity Zones

Review & Update City Policies

Encourage Mixed-Income Housing through Rezoning process

Collaborate with the County to expedite Developments through approval proceesses

1a.3

Use Public Land

Establish an Acquisition Fund

1b

1b.1

Leverage opportunities to develop infill sites to support home ownership

Explore with Partners Guarantees on First Mortgage Loans to better leverage private mortgage financing

1b.2

Continue to support Municipal Employees participation in HouseCharlotte downpayment assistance program

Partner with Anchor institutions & other large scale employers to develop/expand employer assisted housing programs

1b.3

Conduct Outreach to residents & Stackholders to gauge interest

Identify Land suitable for donation/acquisition by land trust

Link to other Community Investment Plans



How does the Framework Attack the Problem?

		Strategies	Activities
2	2.1	Prioritize Preservation of Large-Scale Naturally Occurring Affordable Housing (NOAH)	Actively Solicit Development Proposals
			Establish a Preservation Fund to Subsidize NOAH Activity
			Establish a Tax Relief Program for NOAH
	2.2	Preserve Expiring Subsidized Properties	Prioritize Recapitalization of Expiring Subsidies w/ Local Funding
			Create a First Rite of Refusal for Future Properties that receive Public Subsidy
	2.3	Support Extended use of Rental Subsidies & Vouchers	Require Publicly funded developments to set aside at least 20% for 30% AMI
			Require Publicly funded developments to accept Vouchers for an additional 10% of units
			Align local resources with policies to support Voucher use
			Coordinate with CHA and other Local Voucher Providers to increase utilization of Vouchers for 30% AMI
3	3.1	Strengthen property owners' ability to develop accessory dwelling units (ADUs)	Develop standards, policies to support ADUs
			Educate Community of Benefits of ADUs
	3.2	Offer Tax Relief to Long-Time Property Owners	Increase Participation in existing Tax Relief Programs
			Develop a local tax relief program to prevent displacement of long-time homeowners
	3.3	Streamline Programming for Homeowners living in single-family homes	Formalize Targeted Rehabilitation Pilot into ongoing program
			Expand Home Repair programs to include energy efficiency
			Better coordinate with other Home Repair service Providers
	3.4	Support Various other self-sufficiency Programs & Services	Continue to support workforce development programs & services enabling economic mobility & Self Sufficiency

**NON HTF
FUNDING**

Activities

2

2.1

Actively Solicit Development Proposals

Establish a Preservation Fund to Subsidize NOAH Activity

Establish a Tax Relief Program for NOAH

2.2

Prioritize Recapitalization of Expiring Subsidies w/ Local Funding

Create a First Rite of Refusal for Future Properties that receive Public Subsidy

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Require Publicly funded developments to set aside at least 20% for 30% AMI

Require Publicly funded developments to accept Vouchers for an additional 10% of units

Align local resources with policies to support Voucher use

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3

3.1

Develop standards, policies to support ADUs

Educate Community of Benefits of ADUs

3.2

Increase Participation in existing Tax Relief Programs

Develop a local tax relief program to prevent displacement of long-time homeowners

3.3

Formalize Targeted Rehabilitation Pilot into ongoing program

Expand Home Repair programs to include energy efficiency

Better coordinate with other Home Repair service Providers

3.4

Continue to support workforce development programs & services enabling economic mobility & Self Sufficiency

**Aging
in Place**



What is still Needed?



Public Discussion of Total \$ Spent on Housing



Specific Actionable Plans



Measurable Goals



Ongoing Community Dialogue

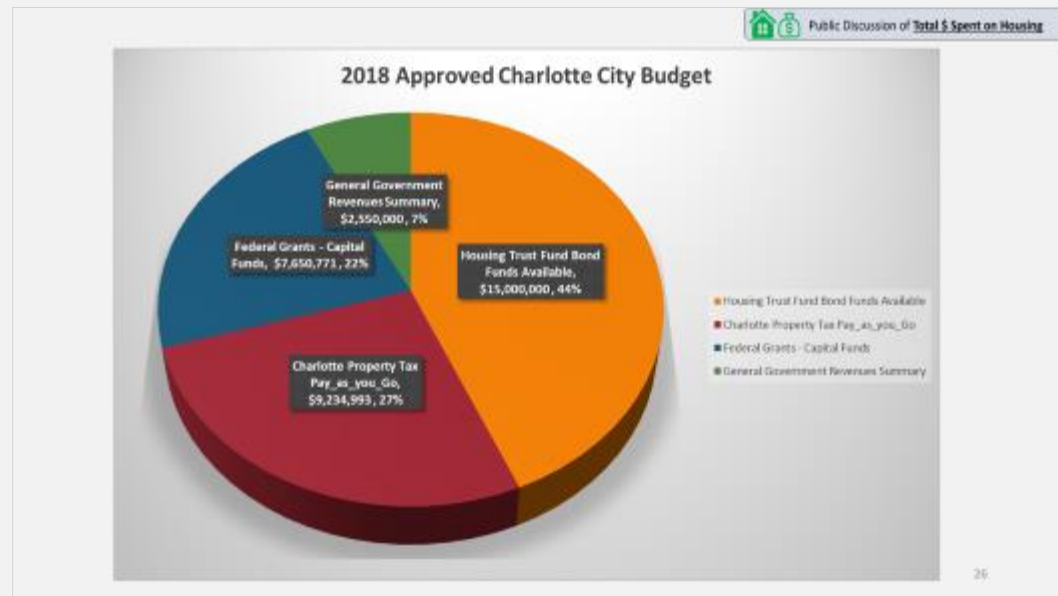


Community Progress Reporting



What about the other City Spending on Housing?

The City Spends Much More Money on Housing Related Programs than just the Housing Trust Fund \$'s



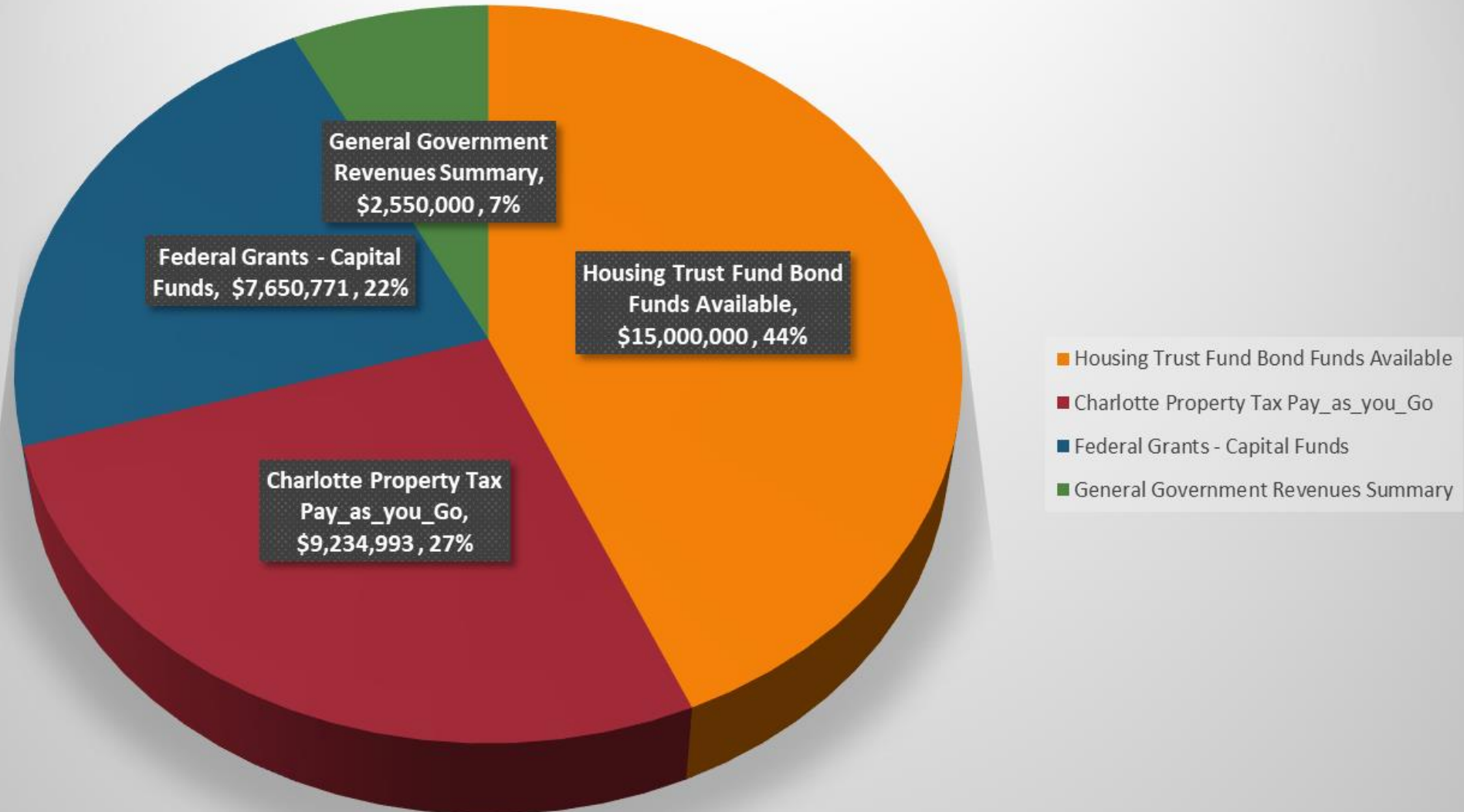
The additional spending highlights the broader approach necessary to make progress on the Affordable Housing Crisis.

Examples of **Other Housing Related Funded Programs**:

- Housing Rehabilitation Programs
- HouseCharlotte Program
- Community Link
- Crisis Assistance
- Housing Partnership
- Charlotte Family Housing
- A Way Home Voucher Program



2018 Approved Charlotte City Budget



The additional spending highlights the broader approach necessary to make progress on the Affordable Housing Crisis.

Examples of **Other Housing Related Funded Programs:**

- Housing Rehabilitation Programs
- HouseCharlotte Program
- Community Link
- Crisis Assistance
- Housing Partnership
- Charlotte Family Housing
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Aggressive Action needed to respond to the Rapidly Developing Forced Displacement occurring particularly on the West Side.

Example of Forced Displacement -Seversville

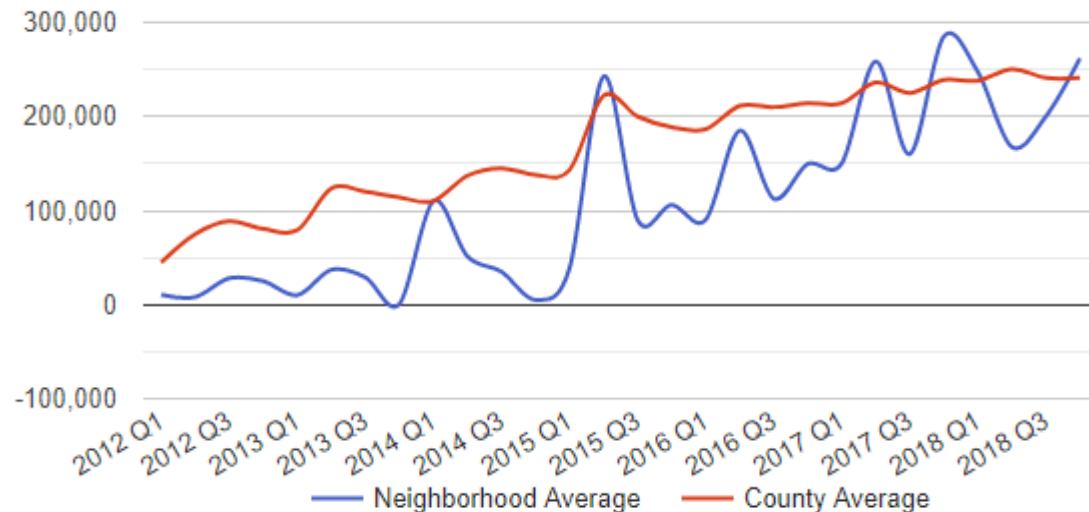
Revaluation Neighborhood ID

Quality of Life NPA – 51

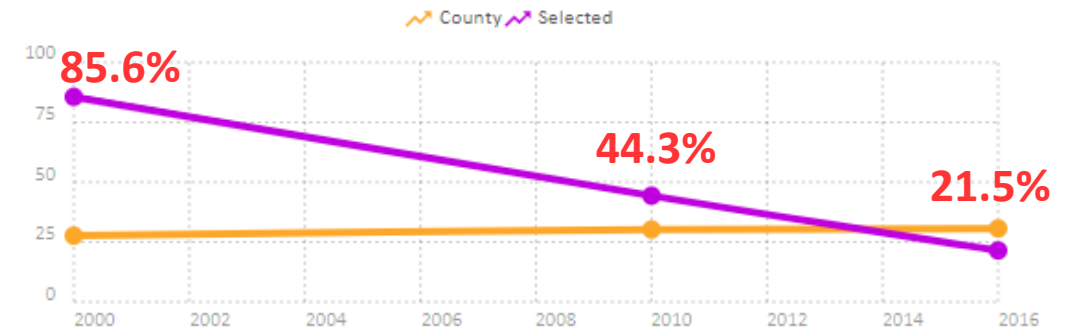
Qualified Sales by Neighborhood: G905

Total Sales: 139

Median Sale Price	\$315,000		
Minimum Sale Price	\$25,000	Maximum Sale Price	\$732,500



Race/Ethnicity - Black or African American





Strategies to Mitigate “Gentrification” driven Resident Displacement

Develop specific measurable actions that can be taken to **mitigate the impact** on affected Residents

1. **Purchasing homes in at-risk Neighborhoods** (both Current Residents & Rental Homes)
2. **Aggressively assist the current long-term residents to remain in their home**
3. **Set up special funding Pool** for assisting residents that do suffer displacement
4. **Neighborhood Rezoning Ideas** to minimize speed of transition
5. **Aggressively** pursue any NOAH developments near the neighborhood
6. **Leverage** both public/private resources to **prepare** the renting residents **for the Neighborhood Changes** (e.g. Assisting in reviewing credit and legal background seeking remedies where possible (i.e Expungement and Credit Enhancement))
7. **Strongly support the Neighborhood Citizen Group**



Challenges of Combating Increasing Shortage of Affordable Housing

Measurement	Explanation	Trend
# People Needing Affordable Housing (<80% AMI)	Rent Growing Faster Than Income (Paying > 35% Income)	↑
# Affordable Housing Units Available	Public & Private (Includes NOAH)	↓
# New Affordable Housing Units Approved	New Public / Private Funded Units Approved	↑
# NOAH Apts. Lost	Converted/Rebuilt as Market Rate Apts.	↑
# Vouchers Available / Utilized	Fewer Landlords Accepting Vouchers	↓
# Homes Affordable < 80% AMI	Home Prices growing faster than income	↓
# Homeowners < 80% AMI	Homeowners forced to sell due to rising Property Taxes	↓

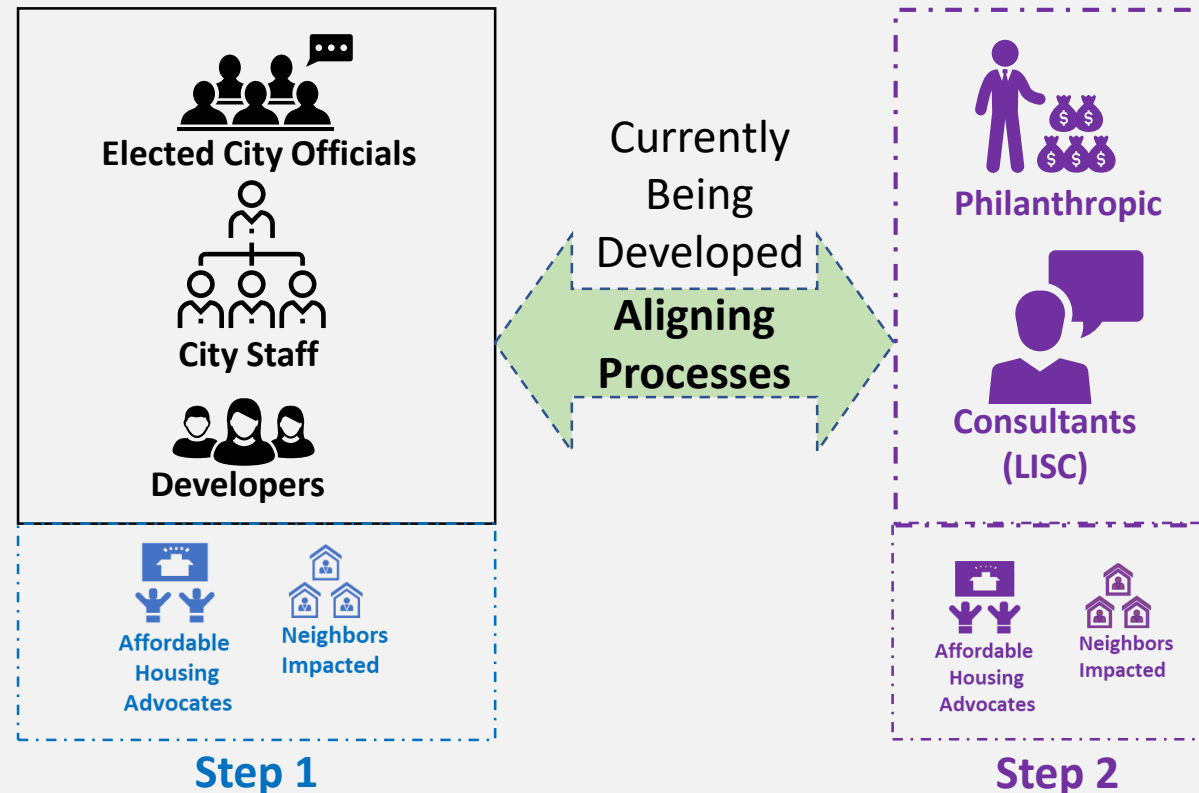


Commitment to Broaden Community Dialogue

Step 1

“To **ensure community collaboration**, the City will implement a process improvement to **inform and seek community input on bond-funded housing support requests**, specifically including those who advocate for or are personally impacted by displacement and homelessness. Additionally, LISC – the City’s affordable housing intermediary – **will establish a local advisory council to ensure comparable community participation**.”

Step 2

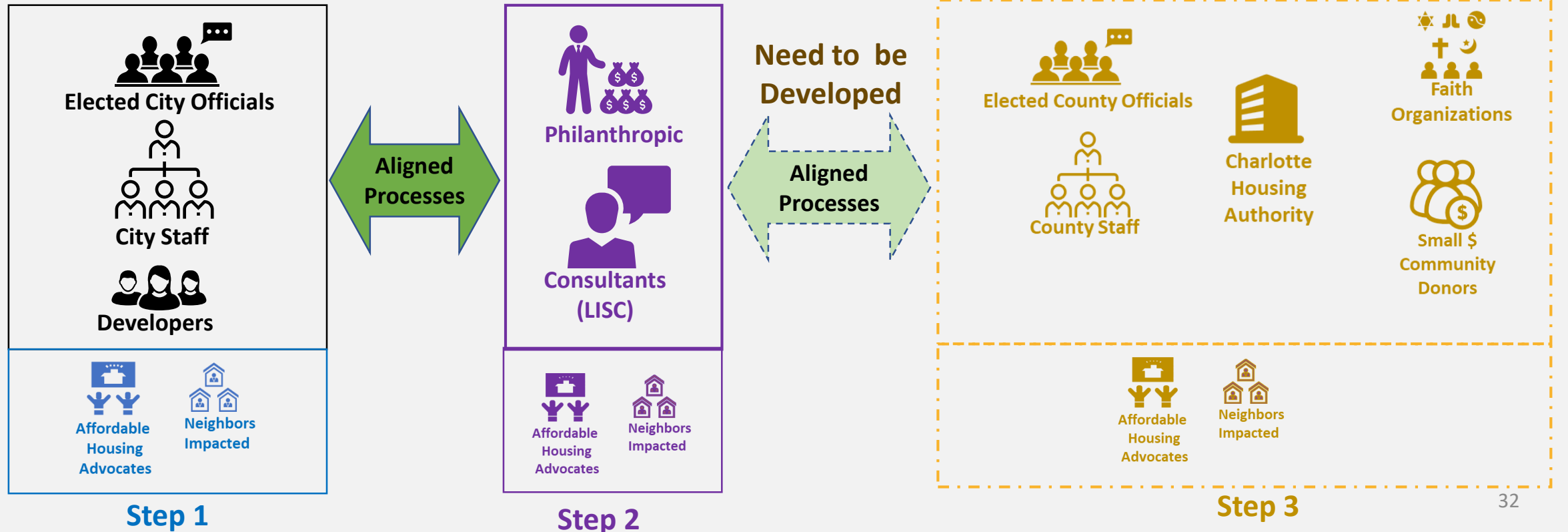




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Step 3





Community Annual Progress Reporting

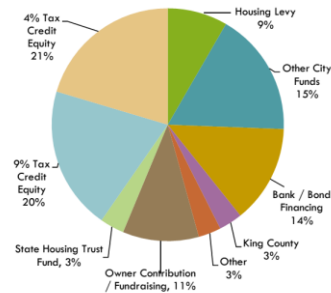
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Seattle Office of Housing

Annual Investments Report - 2017

March 2018

Capital Funds Leveraged - Rental Production
Rental Projects Funded in 2017
10 projects / 944 units



2017 Highlights

- \$300 million total investment in low-income housing development
- \$3.18 in other public and private investment for each City dollar
- Private equity through federal tax credits remains the most significant source
- Owner Contribution / Fundraising is high due to a large grant -- \$30 million from the Paul G. Allen Foundation

III. PROJECTS FUNDED IN 2017

Table 6: Rental Housing Program, New Development Projects, 2017

Project Name Project Sponsor Neighborhood	Project Description	Total Funded Units	Levy Units	MHA Units	Capital Funding Total City \$ Levy \$ MHA \$
6600 Roosevelt Bellwether Housing and Mercy Housing Northwest Sound Transit site, Roosevelt	New construction affordable to families and individuals up to 30%, 50% and 60% AMI, with over 100 2- and 3-bedroom apartments. Includes retail space, community room, outdoor gathering space, and bilingual affordable childcare. Site at the Roosevelt light rail station area purchased from Sound Transit.	245	—		\$15 M —

Arlington

Preserving Our Past and Building for the Future

Arlington County, Virginia
Fiscal Year 2017
(July 1, 2016 - June 30, 2017)
Affordable Housing Master Plan
Annual Report



Reaching Deeper Affordability

Around half of current and projected future housing need is comprised of households with incomes below 50% of the area median income, classified as extremely low income. For these households, the need for a 50% AMI unit would create severe rent burden, with households spending in excess of 50% of their monthly income on rent and utilities. Producing committed affordable housing with rent stipulations at 50% AMI (200,000 for a family of four) or 40% AMI (\$44,000 for a family of four) helps to meet the needs of households with lower incomes. This may include working families in a variety of fields, such as public safety, public education, retail, hospitality or construction. 1,302, or 17% of the 7,729 CAF units have affordability requirements at 50% AMI or below.

MARKS Preservation

Many Arlington households benefit by living in apartments with rents that are affordable for sectors such as type, age, location or amenities. These apartments are another important sector of the affordable housing stock, but rents are not restricted or regulated by Arlington County. It is Arlington County's policy to make every reasonable effort to preserve market affordable housing (MARKS), while supply of MARKS affordable between 60% and 80% AMI remained fairly steady in FY 2017 the supply of MARKS affordable up to 60% AMI decreased by 235 units to 2,445.

As part of the County's efforts to prevent the loss of market rate affordable housing, Arlington supported the acquisition of 68 units of apartments to be preserved by the Arlington Partnership for Affordable Housing (AAPAH).

See below in the online citizens summary.

In April 2017 the County Board held a work session to review the findings of the **MARKS Data Affordability Housing: An Approach for Preservation**. The report described the County's efforts to preserve the affordability of market rate affordable housing and analyzed the role of the County with significant MARKS resources. The Board directed staff to develop recommendations to establish a **MARKS Preservation District** to provide incentives for the retention of affordability in these areas. This will continue to be a priority focus in FY 2018.

In FY 2017, the supply of MARKS affordable at 60% AMI decreased by 335 units to 2,445.

MARKS Data Affordability Housing: An Approach for Preservation



Affordable Housing Supply 2000-2017



Implementation Priorities

- 1. AMH Review of Housing Availability (NORA)**
Arlington initiated a NORA application process for FY 2018 Affordable Housing Investment Fund recommendations. Staff received applications for four developments (DTC CAF) totaling up to \$80.6 million in lease build-out. Based on pre-defined scoring criteria, the County Manager's recommendation was to initiate AMH negotiations and the public process for Queen's Court, a 100-unit affordable housing development proposed by Arlington Partnership for Affordable Housing (AAPAH). The site plan for Queen's Court was approved in February 2018, and the proposed 100% affordable development is consistent with the Western Respite Area Plan (WRAP) goals and vision for affordable housing.
- 2. Market Rate Affordable Housing / Housing Preservation District**
The County Board held a work session with staff on a report published in March 2017 on market rate affordable housing. The report included an overview of Arlington's past efforts in preserving affordable housing in the non-planned areas of the County; a review of existing and potential tools for preserving this component of the housing stock; and the recommendation for developing a special district within the General Land Use Plan for the areas identified in the report. Developing recommendations for the Housing Preservation District will continue into FY 2018.
- 3. Residential Parking Study**
A working group was appointed by the County Manager to review parking policy for new developments and condominiums in Arlington's Metro corridor. The AMHP Implementation Framework had identified reduced parking standards for affordable housing as a potential land use strategy. The Residential Parking Working Group developed recommendations that provided specific parking reductions for affordable housing units. The County Board will consider a set of residential parking recommendations in FY 2018.
- 4. Accessory Dwelling Units**
A working group was established to assist staff in developing proposed changes to accessory dwelling (ADU) regulations to encourage greater stage while preserving Arlington's single-family neighborhoods. The working group consisted of Housing Commission members, two members from the Commission on Aging, a member from the Civic Federation and a member from the Alliance for Housing Solutions. A community forum on preliminary concepts for modifying ADU regulations was held in May 2017. Recommendations were brought to the County Board for consideration in FY 2018.
- 5. Real Estate Tax Relief (RETR) Program**
In July 2018, the County Manager appointed the RETR Working Group, a limited-term advisory body charged with reviewing the County's current RETR program and developing recommendations to strengthen its structure and administration. In April 2017, the working group submitted a final report and the County Manager subsequently recommended moving forward with a set of 20 recommendations, including reviewing the application, increasing outreach and technical assistance, enhancing data and feedback collection, and amending local code to adjust income and asset levels.

Raleigh

FY 2018-2019 Full Action Plan
<http://www.raleighnc.gov/content/HousingNeighborhoods/Documents/ActionPlan.pdf>



Annual Summary of
Planned Community Development &
Housing Spending (2018-19)

The City of Raleigh
Department of Housing and Neighborhoods
raleighnc.gov

FY 2018-2019 Community Development Budget

Activity	HOME	CDBG	ESG	Local	Total
Affordable Housing					
Housing Rehabilitation	\$50,000	\$69,143			\$119,143
Homeowner assistance (second mortgage)	\$100,000	\$100,000	\$500,000		\$700,000
Rental Development Loans	\$121,769		\$69,034		\$190,803
CHDO	\$162,772				\$162,772
Homesites for Housing / Landbank					
Homelessness Prevention			\$186,647		\$186,647
HMIS Support			\$72,000		\$72,000
Neighborhood Revitalization					
Public Services					
South Wilmington Street Center	\$100,000				\$100,000
Community Enhancement Grants	\$175,000				\$175,000

Report to the Community on Housing and Community Development

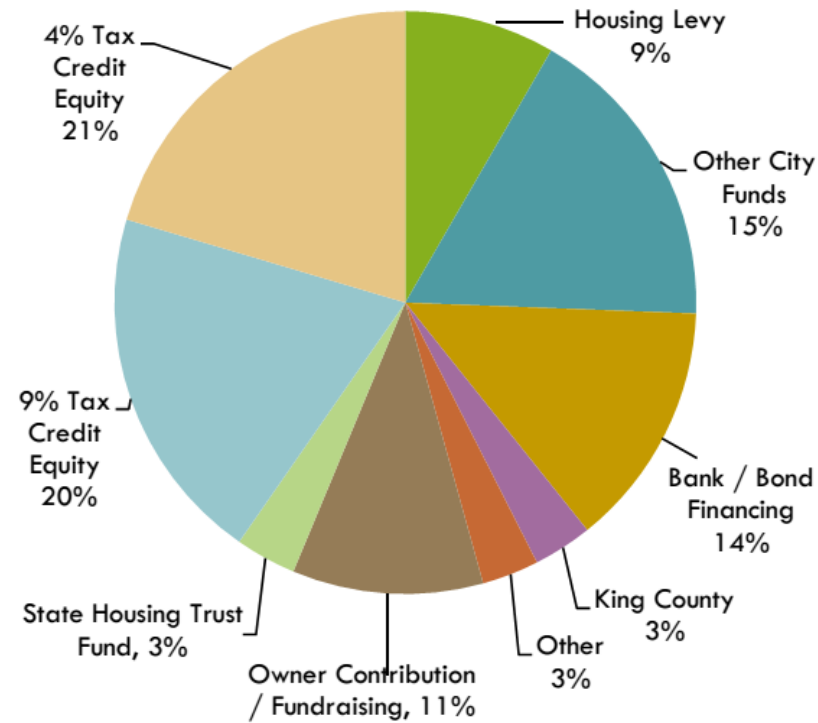
Housing Training/Program	\$70,000			\$70,000
Homeowner Counseling	\$75,000			\$75,000
Public Works				
Site Improvements	\$281,260			\$281,260
Design Planning Contracts	\$25,000			\$25,000
Appraisal/Environmental	\$0			\$0
Acquisition/Disposition				
Relocation	\$2,133,910			\$2,133,910
Construction				
Construction	\$50,000			\$50,000
Administration				
Staff	\$146,034	\$748,613		\$894,647
Debt Service	\$20,000			\$20,000
Miscellaneous	\$201,850			\$201,850
Total	\$2,746,094	\$848,713	\$256,647	\$3,851,454

SEATTLE

Capital Funds Leveraged - Rental Production

Rental Projects Funded in 2017

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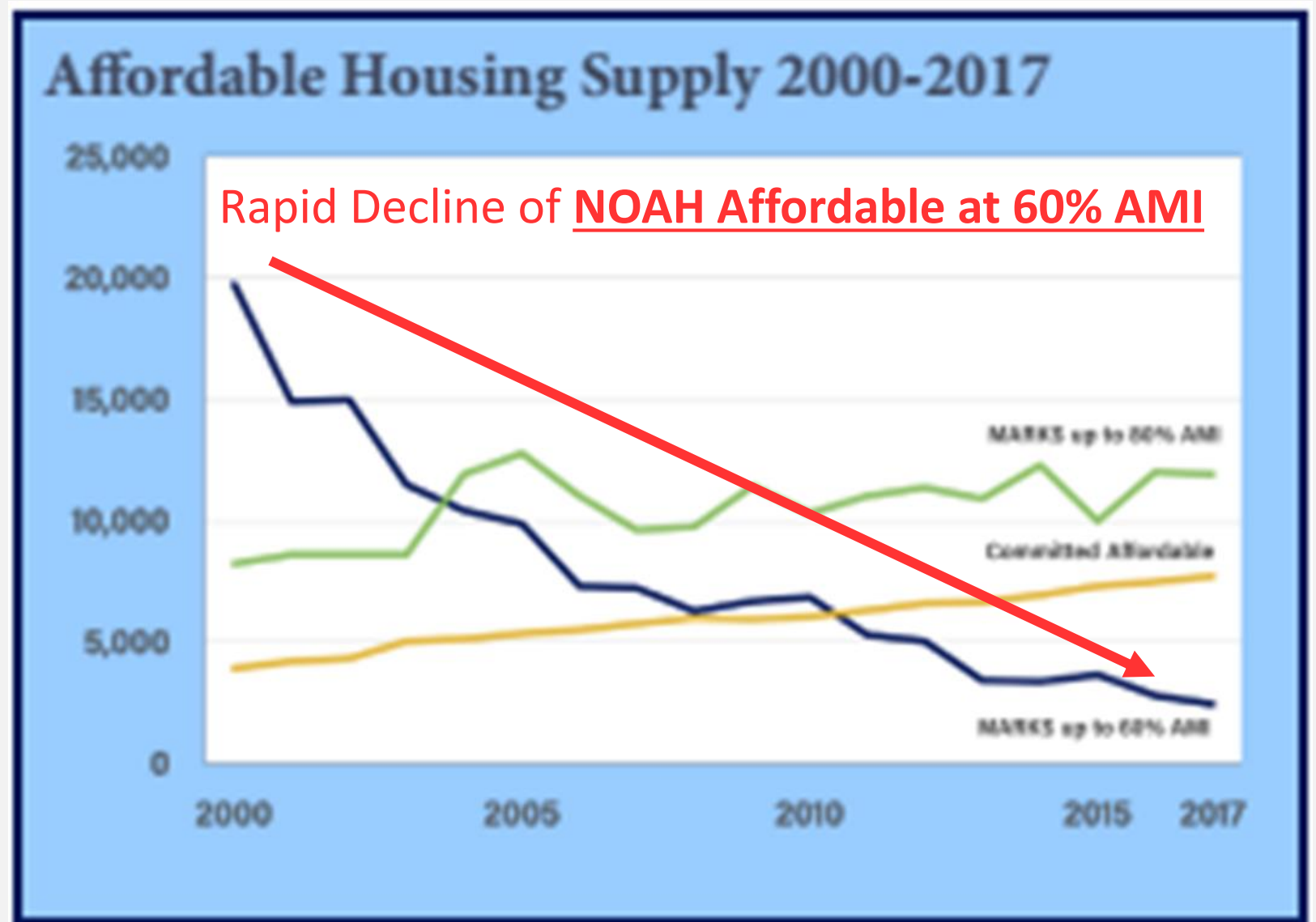


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Arlington

EXAMPLE of
Aligning
Community
Expectations



HOW WILL THE HTF Bond Money be SPENT?

What is the Action Plan?

\$50 mm



Spending Driven by
Framework



Housing
Charlotte
Framework



Action Plan??	Single Family	Multi-Family
NEW		
Renovated		
Vouchers		
Homeowner Support		
LAND		

Spending Driven by Framework

??

CITY Council Must
Allocate their GOALS for
the 3 Primary Categories

1)Anti-Displacement

2)New Construction

3)Preservation (NOAH)

Can not compare

Individual Deals

New Construction to NOAH

Apples - Oranges

POTENTIAL ALLOCATON OF HTF \$ SHOWN IN FRAMEWORK

Anti-Displacement, 19%

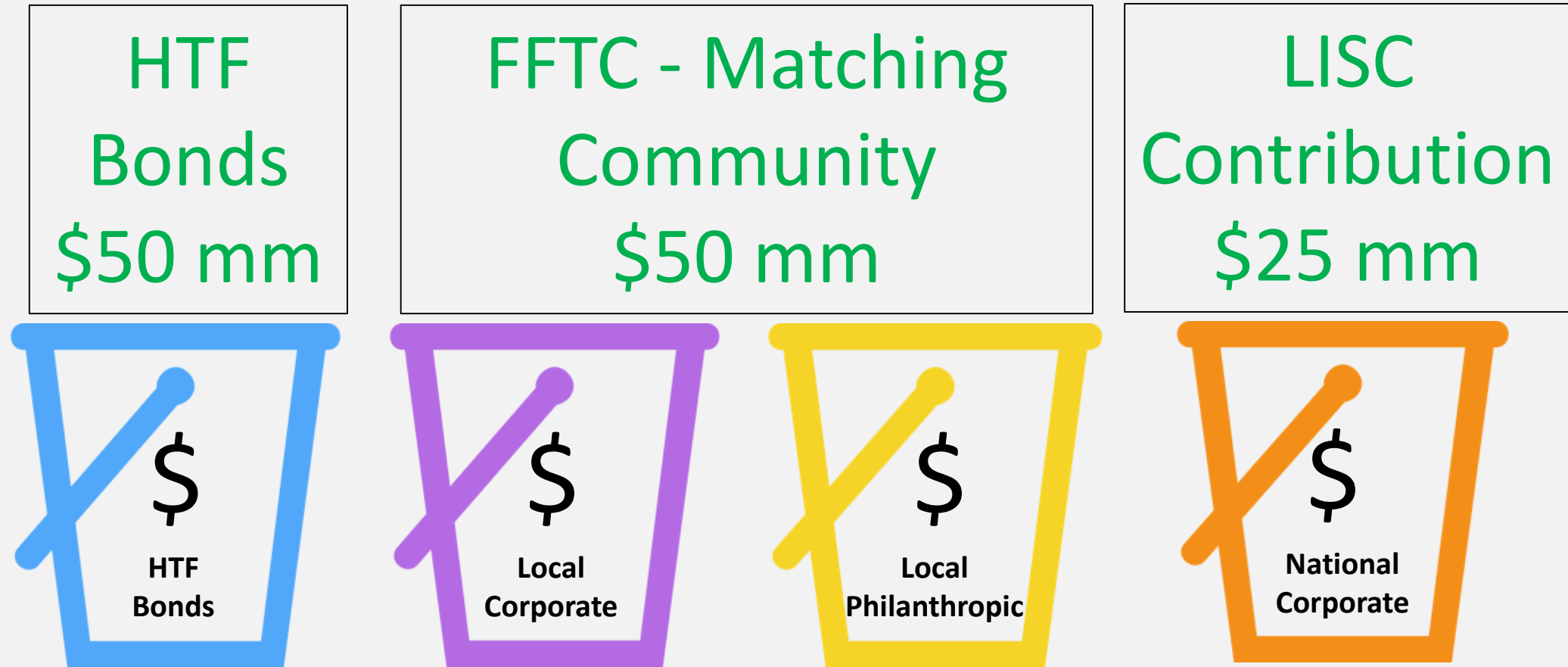
New
Construction,
40%

Preservation,
41%



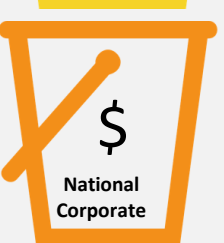
WHAT ARE THE CURRENT COMMUNITY COMMITMENTS?

\$125 mm Community Affordable Housing Spending Available



Will the Community Adopt the Framework?

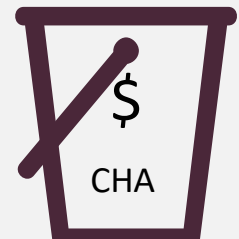
Highlighted Funding Sources



Additional City Funding Sources



Other Community Funding Sources



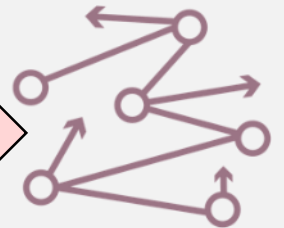
**WILL EVERYONE
PRIORITIZE**

Spending Driven by
Framework ??

Housing Charlotte Framework



OR will each group set their own priorities?



NOTE: Individual Groups would make their own funding decisions but following a Community Prioritized Plan

Honest Community Understanding of the Challenge

- The need for Affordable Housing will Increase over the next few years. The short term goal is not realistic to eliminate but to slow down the increase until we can develop a longer term more comprehensive solution.
 - We need to address the root causes of the growing need due to rent increasing faster than income (growing % of Service Industry Jobs paying below \$15/hr) by assisting residents in job training and further education.
 - We need to acknowledge the other expenses (e.g. Child Care) that are growing also that increase need.
- City & County are also addressing other larger underlying root causes of the shortage of Affordable Housing
 - e.g. City & County Raising Minimum Wage to \$15 , County increased funding for Pre-K

What can you do?

- Express your desires [directly to City Council & Mayor](#) for
 1. Timetable for implementation of the Community Engagement Process for review of broad City Affordable Housing Activities
 2. Acknowledgement that the solution is much broader than Housing Trust Fund dollar allocation.
 3. Open a Community Dialogue on the variety of funding sources and programs that are helping with the Affordable Housing Crisis.
 4. Detail Near Term Plans on how to address the Forced Displacement (Gentrification) occurring on the historically African American Neighborhoods
 5. Comprehensive Metrics that enable the public to gage progress
 6. Plans and Actions to partner with the County Commissioners on Affordable Housing
 7. Commitment for ongoing Comprehensive Community Reporting on the Affordable Housing Crisis.



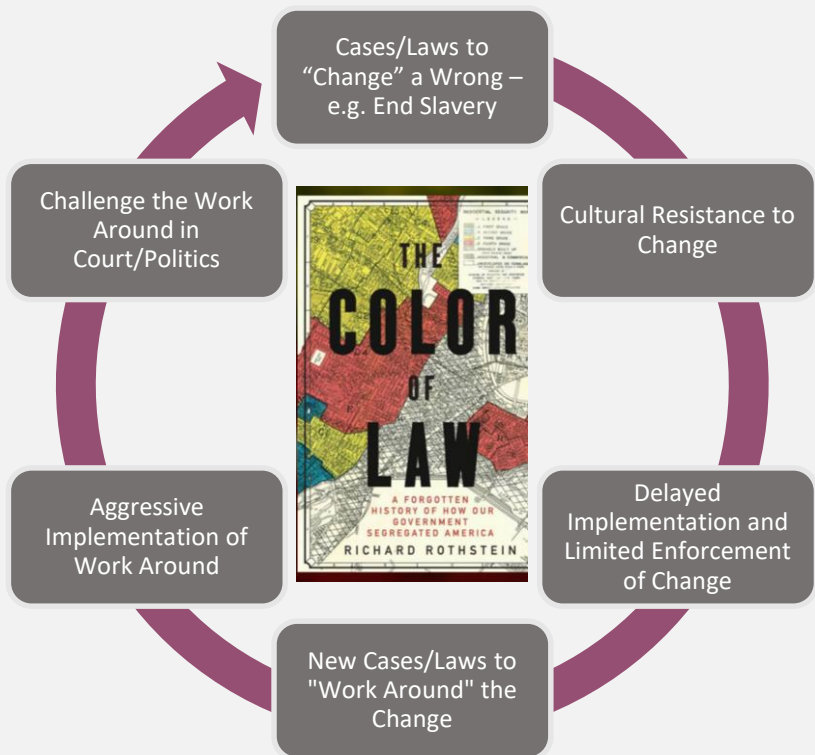
Next Community Discussion – Save the Date

- March 26th 2019 7:00 – 8:30 pm
 - Location – TBD
 - Multi-Family Housing Financing Primer
 - What do you need to know?
 - What are the challenges faced in funding Multi-Family Affordable Housing
 - Panel - TBD

Footnotes:

- Housing Charlotte Framework
 - <https://www.charlottenc.gov/HNS/Housing/Strategy/Documents/Housing%20Charlotte%20Framework.pdf>
- Page 18 – Examples of Community Reporting
 - Seattle Reporting
 - <http://www.seattle.gov/Documents/Departments/Housing/Footer%20Pages/Housing%20Levy/2017%20OH%20Annual%20Investments%20Report.pdf>
 - Arlington Reporting
 - <https://housing.arlingtonva.us/wp-content/uploads/sites/15/2018/01/2017-Annual-Report-Final.pdf>
 - Raleigh
 - <https://www.raleighnc.gov/content/HousingNeighborhoods/Documents/ActionPlanCommunityReport.pdf>

Remembering that we didn't get Segregated Neighborhoods by Accident



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.

If Government helped create the problem then they have an obligation to explicitly target