The Charlotte Mecklenburg Housing Partnership is proud to celebrate our 25th anniversary. We’ve 25 years into creating affordable housing opportunities throughout the Charlotte region, with a reputation of quantifiable results:

- whole neighborhoods revitalized from the ground up
- and the inside out
- a generation of citizens educated for successful homeownership,
- even a brand new community envisioned
- and then developed.

But what counts most is impossible to measure:

- lives improved,
- cycles of disaster broken, financial viability enhanced,
- economic viability made possible,
- potential realized and hope restored.

These many gains add up to a stronger tax base, improved quality of life and a better community for all. Our quarter-century of success is as much about the statistics as it is the stories. On these pages, we’d like to share some of both.
Charleston’s population has more than doubled since The Housing Partnership was formed, making this the 15th largest city in the nation. Today there is a right rail system and Little Sugar Creek Greenway. We have Parkers, Horners and Knights playing Upcountry. New skyscrapers inhabit the skyline. Throughout this time of dramatic growth and change - and economic expansion - a commitment to affordable housing by the civic community has been a constant.

Why affordable housing? Because if residents with low to moderate income cannot afford decent housing, overall quality of life for everyone is compromised. The city’s public safety officers, teacher assistants, bus drivers and health care workers are those we serve. Also, retail, hospitality and administrative workers. Without them, the city would not operate, business developments would dry up and possibilities would be diminished.

In the late 1980s, Charleston community leaders were tasked with addressing this housing gap and their work substantiated its creation of The Housing Partnership. Mobilizing public and private support for the greater good, they developed a collaborative approach to finding solutions, which has deepened and broadened over time.
ENHANCING LIVES AND IMPROVING OUTCOMES.
One of our first strategic partners reflects on the hallmarks of a healthy community.

“One measure of impact is to consider how Charlotte would look if The Housing Partnership hadn’t existed,” says Dennis Barie, former President of NACHA (National Association of Community Development Corporations, whose purpose is to improve and stabilize targeted city neighborhoods. “Our bank and mortgage programs have been in place for 15 years and you can see the displacement and vacated buildings where today we have well maintained apartment buildings and thriving neighborhoods developed by The Housing Partnership. There has been a definite commitment to quality.”

“The Housing Partnership runs like a business while maintaining the heart of a non-profit organization. They are nimble in navigating around communities,” Ms. Rush says. “What is wonderful is the entrepreneurial approach that has evolved, the ability to see opportunity and be risk oriented to do worthy things.”

“The healthiest communities have a diversity of age, race and socio-economic levels. They’re alive and vibrant. This was evident at the open house for Grubbwood last year. It was genuinely happy place to be.”

“The Housing Partnership embodies a deep connection by our community that affordable housing should look good and be a source of pride for those who live in it. They work collaboratively and enhance our city. It is a smart government investment.”
TAKING EDUCATION TO SCALE.
A homeowner looks back... And ahead.

We realized early on that it’s not enough to develop affordable housing. We must educate and empower homeowners, too. While that’s been at the core of our mission since the beginning, it was formalized with the opening of an on-site homeownership education center in 2010. Hundreds of participants each year learn about budgeting, financing, mortgage options and other related subjects, including homeownership preparation.

Elana Williams completed the homeownership course two years ago and purchased a home shortly afterward with down payment assistance she received through The Housing Partnership. Ms. Williams has three sons and works as a credit counselor while attending Johnson & Wales University at night. One of her most treasured possessions is the thick Homeownership Handbook that every program graduate receives. Not only does it walk buyers through every step of the buying process, it contains invaluable information for new homeowners.

“I give great credit to a neighborhood and didn’t want to repeat that with my kids,” says Ms. Williams. “I have great, emotional people of all walks who opened their eyes to opportunities like going to a logo, buying a home. My priorities changed.”

The growth of the Homeownership Center of Charlotte provided another layer of encouragement and support. “I learned how to manage a budget, save money and build credit,” she adds. “It helped me find the difference between wants and needs...really changed my priorities...think where the items (as a positive way to live).
COMMUNITY SOLUTIONS.

From the perspective of a public partner

While The Housing Partnership’s core focus on revitalization, education and development remains similar, the build-up against which we work is constantly changing due to demographics, the economy and cultural factors. Building healthy places that support the social, financial, and physical health of residents is key to our efforts today. We’ve become a leader for the development of workforce and social housing to meet the rapidly growing demand for both. Sustainability is factored into every project, as it contributes along the supply line so that residents can rely less on cars. Throughout our history, there has been a constant effort to build density, reduce, reuse, more efficiently.

“The community can’t do it on its own. The private sector must provide housing across the income spectrum,” says Keith Rauch, Executive Director of the NC State Housing Finance Agency, which ensures affordable housing opportunities for North Carolina residents whose needs are not met by the market. Financing is provided through the sale of tax-exempt bonds and the management of federal and state subsidy programs.

“The Housing Partnership is a pivot point between public policy and the financial community. They’ve done a great job of innovating strategically and creating opportunities to connect with other opportunities.

“One of the big issues in North Carolina is that wages have not kept pace with housing costs. It will take public policy-makers and the private sector working together to address the gap. We see this example as The Housing Partnership’s ability to craft community solutions. Another challenge is our aging population and the growing demand for well-designed, affordably housing for seniors with access to services and transportation. Once again, The Housing Partnership is looking at an enlightened approach to the situation, getting people involved and producing an outstanding product.”

“We measure success by the people who believe that affordable housing has improved their life outcomes by helping them save money, pay for healthcare and education, and experiencing being part of a community,” Mr. Rauch says. “Our agency has worked with The Housing Partnership since the 1980’s. We know firsthand their commitment to low and moderate income families, seniors, more efficiently. They are a leader in the affordable housing movement.”
**MILESTONES AND RECOGNITION**

- **1987**
  - Received Meritorious Achievement Award for Greenville – The Association of Local Housing Finance Agencies
  - Efforts touted in New York Times Magazine
  - Statistics showed that violent crime in Genesis Park plummeted 74% in one school year, according to The Charlotte Observer

- **1988**
  - Received Maxwell Award Honorable Mention for Summerfield Apartments – Central Carolina Community Foundation
  - Recognized for its work toward and/or accomplishments on all Double Oaks rental developments

- **1991**
  - Received Pillars of the Industry, Best Affordable Multifamily Project for Seversville – North Carolina Housing Finance Agency

- **1992**
  - Received Community Police Partnership Award in the category of Arts & Ecology Community Campus at Brightwalk at Historic Double Oaks
  - Won a USGBC Award to pursue LEED for Neighborhood Development

- **1994**
  - Received NC Housing Finance Agency award for most foreclosure extension requests under the State Home Foreclosure Prevention Program
  - Won a Neighborhood Excellence Initiative Award from Bank of America

- **1995**
  - Received National Institute of Justice certification for Brightwalk at Historic Double Oaks
  - Received NC Housing Finance Agency funds to build a 20-unit supportive housing community in collaboration with Charlotte Family Housing

- **1996**
  - Received Approved Auditors Letter for Designation for Double Oaks, which indicated the loan pool can start as a project with the International Apartments Association
  - Won a Neighborhood Inclusion Initiative Award from Bank of America

- **1997**
  - Completed construction of 21 new attached and semi-detached units, senior housing program with the AARP Foundation

- **1999**
  - Received Housing North Carolina Award for Genesis Park – North Carolina Housing Finance Agency
  -Collaborated with The White House, Charlotte Mayor and the Department of Housing and Urban Development to convene a roundtable of regional housing leaders

- **2000**
  - Won a Neighborhood Excellence Initiative Award from Bank of America

- **2001**
  - Won a Neighborhood Excellence Initiative Award from Bank of America

- **2002**
  - Received Housing North Carolina Award for Seversville – North Carolina Housing Finance Agency

- **2003**
  - Created ten-year master redevelopment plan for newly acquired Double Oaks

- **2005**
  - Received Housing North Carolina Award for Park at Oaklawn – North Carolina Housing Finance Agency
  - Received Housing North Carolina Award for Parkview – North Carolina Housing Finance Agency

- **2006**
  - Won a Neighborhood Excellence Initiative Award from Bank of America

- **2008**
  - Received Housing North Carolina Award for Genesis Park – North Carolina Housing Finance Agency

- **2009**
  - Won a Neighborhood Excellence Initiative Award from Bank of America

- **2010**
  - Began separate homebuyer education program for Habitat For Humanity

- **2011**
  - Took over Charlotte Mecklenburg Development Corporation services
  - Became a part of the NeighborhoodLIFT program in partnership with Wells Fargo and NeighborWorks® America

- **2012**
  - Collaborated with The White House, Charlotte Mayor and the Department of Housing and Urban Development to convene a roundtable of regional housing leaders

- **2013**
  - Received NC Housing Finance Agency funds to build a 20-unit supportive housing community in collaboration with Charlotte Family Housing

- **2014**
  - Received Approved Auditors Letter for Designation for Double Oaks, which indicated the loan pool can start as a project with the International Apartments Association

- **2015**
  - Received Housing North Carolina Award for Parkview – North Carolina Housing Finance Agency

- **2016**
  - Won a Neighborhood Excellence Initiative Award from Bank of America

**CHARLOTTE-MECKLENBURG HOUSING PARTNERSHIP, INC. DESIGNATIONS**

- **NeighborhoodWorks® Charter Member, Neighborhood Transformation Corporation**
- **NeighborWorks® Certified Homeownership Counseling Organization**
- **NeighborWorks® Residential Homeownership Counseling Program**
- **Member of NeighborWorks America’s New Homeowner Coalition**
- **Participating Community**
- **Community-Based Development Organization, U.S. Department of Housing & Urban Development**
- **Equal Opportunity Lender, U.S. Department of Housing & Urban Development**
- **National Community Development Counseling License, North Carolina Licensing Board for Community Development**
- **National Housing Counselor License, State of North Carolina for CHMP, Mortgage, Inc. (nationally)**

**THE HOUSING PARTNERSHIP 2013 ANNUAL REPORT**

- **2009**
  - Received Atlanta Community Development Corporation designation for Brightwalk at Historic Double Oaks
  - Received Economic Development Economic Development Initiative and Z. Smith Reynolds.

- **2010**
  - Received funding to build a 20-unit supportive housing community in collaboration with Charlotte Family Housing

- **2011**
  - Took over Charlotte Mecklenburg Development Corporation services
  - Became a part of the NeighborhoodLIFT program in partnership with Wells Fargo and NeighborWorks® America

- **2012**
  - Collaborated with The White House, Charlotte Mayor and the Department of Housing and Urban Development to convene a roundtable of regional housing leaders
LETTER FROM THE PRESIDENT AND CHAIR

The Housing Partnership can tell you our number of customers served with homeless education counseling, and how many families we helped navigate out of homelessness. We can tell you our number of houses built and apartments developed and managed. Importantly, we also measure the outcomes of our work in quality of life improvements and how our programs and projects change the lives of individuals for the better and improve the economic viability of Charlestown and the surrounding region. But, it is very difficult to isolate all of the impacts of affordable housing, neighborhood revitalization, and education programs that had homeownership and financial stability. When a family moves from substandard housing to an attractive, affordable home in a mixed income community, how do you measure the impact on a child who is now able to stay in the same safe home and good school system while also being close to helpful foods and other amenities like playgrounds and walking trails? When you rid buildings that have experienced environmental and safety hazards, how do you capture what this yields to our city and region? How do you measure the economic impact of that high-quality, becoming economically viable, creating opportunity for market-rate development and new businesses? These are very special questions and I am in the individual stories where we find our most compelling answers.

A grandmother providing homelessness education and development assistance to her was never home and supporting her grandmother when she was first time. A woman overcomes political family situation who finds safety, affordable rental home in a Housing Partnership apartment community to her and her children. A homeowner who experiences tangible increases in the value of their home due to Housing Partnership revitalization efforts in their neighborhood. These everyday stories keep us so much, knowing that what we do is important. We must never be able to simply measure the impact of our work in Charlestown, but we are committed that when the Housing Partnership is successful and productive, Charlestown’s resilience, our neighborhoods, and our overall economy benefits.

As we celebrate our 25th anniversary, we step for a moment to be grateful for the numerous partners who have made The Housing Partnership successful. Thank you to our friends, students, donors and other stakeholders who have helped along the way. We are especially appreciative of our current and alumni Board of Directors who continue to drive our support for The Housing Partnership through advocacy and advice. Finally, we also thank the City of Charlestown and Middlesex County who helped start as 25 years ago and continue as close partners. Individually and collectively, you have made the Housing Partnership what it is today: strong, growing and impactful.
**HIGHLIGHTS**

- **Development Report 2013**
  - New homeowners included 29 single-family residents and 22 townhome residents.
  - Sold 71 lots to Standard Pacific for homeownership opportunities.
  - Worked with McColl Center for Visual Art to secure national Artplace initiative of $400,000 to install 8 environmental art pieces that will be the focus of Arts & Ecology Community Campus at Brightwalk.
  - Graduated 467 homeownership education class customers.
  - Closed 253 HouseCharlotte loans with a total funded amount of $1,805,375.
  - Closed 18 home loans under 5% interest.
  - Closed 10 loans with 0% interest.
  - Closed 10 loans with 1% interest.

- **Realty Incentives**
  - Provided a total of 1,382 rental homes to families and seniors, creating an environment for a sustainable neighborhood.
  - Acquired the assets of CMDC, Inc. to expand our mission to include economic development.

- **Rental Communities**
  - The Dannelly – 62 units of Senior Housing is in planning phases at the Catawba.
  - Atando Avenue Apartments – 130 units of Family Housing is in planning phases for Brightwalk Development.
  - Cabinets – 11 units of Single Family Housing is in planning phases for Brightwalk Development.
  - Chambers Point – 86 units of Senior Housing being constructed at Ayrsley with 211 preliminary rental applications received.
  - The Dannelly – 62 units of Senior Housing is in planning phases at the Catawba. A total of 803 appointments were scheduled for the 2-day launch event at the Convention Center. Received loan funds of $4.6 million to make 312 forgivable loans of $15,000 each.
  - Tyvola II – 20 units of Supportive Housing.
  - Weddington Road Apartments – 70 units of Workforce Housing is in planning phases for a 7.23 acre parcel in south Charlotte. Hosted community meetings and completed rezoning.
  - Morrison Plantation – 92 units of Senior Housing is in planning phases for a 4.65 acre parcel in south Charlotte. Metzger Homes joined project.

- **Halifax to High Point**
  - Prior to the project’s execution phase, The Housing Partnership was awarded a Certificate of Achievement for Requesting High Volume 30 Day Extensions under our participation in the State Home Foreclosure Prevention Project.
  - 151 families purchased a home through the variety of programs offered through the Homeownership Center of Charlotte.
  - Mecklenburg County proclaimed April as Financial Literacy Month.
  - Outreach seminars provided to Appa Kappa Alpha and Bank of America’s Housing Seminar and Expo.

- **Homeownership Education**
  - Counseled 158 customers through the North Carolina Housing Finance Agency's Mortgage Protection Program.
  - Assisted 21 customers in receiving forbearance agreements.
  - Counseled and referred 116 customers.
  - Brought current 141 mortgages.
  - Modified 24 loans.
  - Assisted 440 first-time foreclosure prevention education customers and fielded 2,901 inquiries.
  - Awarded a Certificate of Achievement for Requesting High Volume 30 Day Extensions under our participation in the State Home Foreclosure Prevention Project.

- **Housing Partnership 2013 Annual Report**
  - Had discussions with various retail operators about economic development that might address diet, median, bike lanes, partial stream restoration and sidewalks.
  - Participated in partnership with NeighborWorks America and Wells Fargo to launch the Charlotte Housing Leadership Institute.
  - Held a Brightwalk ribbon cutting.
  - Finalized Master Declaration for Neighborhood Associations.
  - Succeeded in having mixed-income homeownership opportunities with home prices starting at $120,000 and being sold up to $300,000.
  - Increased tax base for Statesville Avenue Corridor.
  - New homeowners included 29 single-family residents and 22 townhome residents.
  - Sold 71 lots to Standard Pacific for homeownership opportunities.
  - Worked with McColl Center for Visual Art to secure national Artplace initiative of $400,000 to install 8 environmental art pieces that will be the focus of Arts & Ecology Community Campus at Brightwalk.
  - Graduated 467 homeownership education class customers.
  - Closed 253 HouseCharlotte loans with a total funded amount of $1,805,375.

- **Internal Revenue**
  - The average delinquency rate for loans originated by The Housing Partnership was 5.9% at fiscal year’s end – the lowest delinquency rate achieved in several years.
  - The average foreclosure rate for loans closed up to 8%.

- **Programs**
  - Programs Agenda 2014
  - HIGHLIGHTS
    - Hancock Village programs that improve the net worth and quality of life of residents and improve their ability to purchase and/or keep a home by providing down payment assistance, pre-purchase counseling, loan counseling, and long-term and low-interest housing loans.
    - Promoted active resident leaders and neighborhood groups through community organizing, training, technical assistance with grant applications, and engagement with City and Meck McColl Center for Visual Art organizations.
  - Expansion of existing programs that improve the net worth and quality of life of residents and improve their ability to purchase and/or keep a home by providing down payment assistance, pre-purchase counseling, loan counseling, and long-term and low-interest housing loans.
  - Partners with community organizations to create programs that will reach residents.
  - Developing resident leaders and making progress on agreed upon neighborhood goals and public policy agendas.
  - Helping families achieve homeownership by providing down payment assistance, pre-purchase counseling, loan counseling, and long-term and low-interest housing loans.
  - Promoted active resident leaders and neighborhood groups through community organizing, training, technical assistance with grant applications, and engagement with City and Mecc Housing Partnership.

- **Rental Communities**
  - Atando Avenue Apartments – 130 units of Family Housing is in planning phases for Brightwalk Development.
  - Cabinets – 11 units of Single Family Housing is in planning phases for Brightwalk Development.
  - Chambers Point – 86 units of Senior Housing being constructed at Ayrsley with 211 preliminary rental applications received.
  - Morrison Plantation – 92 units of Senior Housing is in planning phases for a 4.65 acre parcel in south Charlotte. Metzger Homes joined project.
  - Seaboard – 90 units of Family Housing in its planning phases.
  - Tyme 2 – 30 units of Supportive Housing.
  - Wellington Bank Apartments – 70 units of Wellington Housing is in its planning phases for a 7.23 acre parcel in south Charlotte. Hosted community meetings and completed rezoning.

- **Tasks**
  - Anson Manor Apartments – 160 units of Family Housing is in planning phases for Brightwalk Development.
  - Bradford Court – 160 units of Family Housing.
  - The Dannelly – 62 units of Senior Housing is in planning phases at the Catawba.
  - Chambers Point – 86 units of Senior Housing being constructed at Ayrsley with 211 preliminary rental applications received.

- **Acknowledged for commitments to include economic development.**
  - Provided a total of 1,382 rental homes to families and seniors, creating an environment for a sustainable neighborhood.
  - Recognized in Creative Loafing as one of the emerging urban exploretor neighborhoods.

- **Revised and Reclassified**
  - In 2013, about 2,000 adults and children, improved quality of life through facilitated connections of neighborhoods including increased awareness of services, retail and other infrastructure improvements, and prevention of low, safe environments for children.

- **Programs**
  - Program Report 2013
    - HIGHLIGHTS
      - 3) increase the viability of commercial corridors by identifying, acquiring and developing blighted and/or abandoned commercial property and vacant property, and or
      - 2) increase the viability of commercial corridors by identifying, acquiring and developing blighted and/or abandoned commercial property and vacant property,
  - Development Report 2013
    - RECENT DEVELOPMENTS
      - 151 families purchased a home through the variety of programs offered through the Homeownership Center of Charlotte.
  - Programs Agenda 2014
    - HIGHLIGHTS
      - 2) increase the viability of commercial corridors by identifying, acquiring and developing blighted and/or abandoned commercial property and vacant property,
### Financials

#### Assets
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#### Liabilities and Net Assets
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<td><strong>Total Liabilities and Net Assets</strong></td>
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#### Revenue and Support
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#### Expenses
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<td>Interest Expenses</td>
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#### Change in Net Assets
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<td>Unrestricted Net Assets</td>
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<td><strong>Total Change in Net Assets</strong></td>
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</table>
T H E H O U S I N G P A R T N E R S H I P 2 0 1 3 A N N U A L R E P O R T

BOARD OF DIRECTORS

Johnnie Johnson
BHA Community Development

Dumas Swann
Bank of America

Linda D. Thomas* Dukie Energy

Darrell White, Vice Chair Chair for Humanity

Shawna Williams
Neighborhood Representative

Mary Wilson
Community Leader

* Retired

** Newly Elected Member

( a) Appointed

S E A M E A S U R I N G

IMMEASURABLE

25 Years Strong

25 Years Strong

BOARD ALUMNI 2014

T. Anthony Lindsey
Terry Middle

Carolyn Sadler
Caroline Sadler

Lauren Scott
Lauren B. Scott

Stephen Schumacher
Stephen Schumacher

Sandra Seibert
Sandra Seibert

Tom Shoup
Tom Shoup

Jim Simpson
Jim Simpson

JoAnn Simpson
JoAnn Simpson

Wayne Starnes
Wayne Starnes

Daron Stich
Daron Stich

Debbie Waddell
Debbie Waddell

Melissa Wilkins
Melissa Wilkins

Joanne Womack
Joanne Womack

Kim Wormald
Kim Wormald

Mike Wood
Mike Wood

Ann Wright
Ann Wright

Carolyn Yarbrough
Carolyn Yarbrough

Jocelyn Yarbrough
Jocelyn Yarbrough

Sandra Young
Sandra Young

Shelley Zuber
Shelley Zuber

T H E H O U S I N G P A R T N E R S H I P 2 0 1 3 A N N U A L R E P O R T

J’Tanya Adams, Secretary

Neighborhood Representative

Ailen J. Arreaza
City of Charlotte

Toby Barkley

Ilene Clinton

Jane Enright* Dukie Energy

Jenet Enright* Community Leader

Lance J. Fritchett
Forsyth, Fritch & Associates

Betty Charis Bark
Community Leader

Rebecca Brown

Sharon Richardson Stepphen
Legal Services of Northern Piedmont

Jim Irons* Simpson Investors

Todd Elliott* Legal Aid of North Carolina, Inc.

Larry Franke PNC Capital Consulting

Harvey Gantt(a) Gantt Huberman Architects

Tom Ingram, Vice Chair The Ingram Group, LLC

Eileen Stenerson, Chair Wells Fargo Bank

S E A M E A S U R I N G

IMMEASURABLE

25 Years Strong

25 Years Strong
DEDICATION

This annual report is dedicated to the memory of Mae Ruth Harrell and Julius Chambers, former board members and community leaders in their own unique ways.

Mae Ruth Harrell, a graduate of our homeownership program who purchased a home using our downpayment and mortgage assistance programs, exemplified the very essence of our vision and mission to help others. She went on to become a member of our Resident Leadership Council and a neighborhood leader in her own community. She also served as a member of our Board for some six years, representing the interests and desires of homeowners and communities.

Julius Chambers was a maker of history long before he joined our board, having led the National NAACP Legal Defense Fund and been a Chancellor of North Carolina Central University. His accomplishments as an attorney include the historic lawsuits that concluded the Charlotte-Mecklenburg Board of Education, which led to busing to integrate schools in Charlotte. As a board member, he was always a voice on issues of fairness and justice. The newly opened Chambers Point Senior Apartments at Ayrsley were named in his honor.