Mission statement: To expand affordable and well-maintained housing and promote stable neighborhoods for low and moderate income families with a continuing interest in the ability of occupants to more fully enter the economic mainstream.
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Year in and year out, since 1988, The Housing Partnership has worked for positive change in Charlotte. The need for affordable housing has increased significantly and we’ve built partnerships, worked to educate buyers and created financing opportunities to ensure our city remains affordable for workers with moderate wages. As we’ve raised roofs and raised awareness, our philosophy and purpose have evolved. Rather than filling an ongoing need, today we are pursuing permanent solutions. Rather than just advocating for change, we see our role as an agent of change.

Our focus has turned to long-range regional planning and major redevelopment, as we scale our efforts for maximum impact. Nowhere does this commitment to transformation shine brighter than our brand new 98-acre community called Brightwalk at Historic Double Oaks.
The only thing that is constant is change.
- Heraclitus

Year in and year out, since 1988, The Housing Partnership has worked for positive change in Charlotte. The need for affordable housing has increased significantly and we've built partnerships, worked to educate buyers and created financing opportunities to ensure our city remains affordable for workers with moderate wages. As we've raised roofs and raised awareness, our philosophy and purpose have evolved. Rather than filling an ongoing need, today we are pursuing permanent solutions. Rather than just advocating for change, we see our role as an agent of change.

Our focus has turned to long-range regional planning and major redevelopment, as we scale our efforts for maximum impact. No where does this commitment to transformation shine brighter than our brand new 98-acre community called Brightwalk at Historic Double Oaks.
In its 1950s heyday, Double Oaks was a vibrant neighborhood where many community leaders grew up. By the time The Housing Partnership got involved in revitalizing the neighborhood, the majestic trees were still standing, but little of the former glory remained. Created with input from civic and resident leaders, the vision became a unique community with unlimited potential.

As master developer, The Housing Partnership worked closely with Shook Kelley in charting the vision and the development of the master plan. With the addition of LandDesign, The Littlejohn Group and numerous other community and development partners, the team provided ongoing development oversight. Now, after seven years of collaborative planning, picturesque homes line Brightwalk’s immaculate streets. With Uptown only a mile away, the skyline is literally right in the backyard. A mix of single family, townhomes, apartments and senior housing is in place, and retail plans are unfolding. There is access to our public transit system. Sustainability is a guiding principle, prices are within reach of today’s buyers and sales activity is very brisk. Brightwalk is a successful urban community. But something beyond all of this is what truly sets it apart and makes it transformative: the holistic nature of the place and an underlying commitment to promoting a healthy, active lifestyle. Every detail has been crafted with well-being in mind.

Brightwalk: a metamorphosis story
In its 1950s heyday, Double Oaks was a vibrant neighborhood where many community leaders grew up. By the time The Housing Partnership got involved in revitalizing the neighborhood, the majestic trees were still standing, but little of the former glory remained. Created with input from civic and resident leaders, the vision became a unique community with unlimited potential.

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The rebirth of Double Oaks will come to be seen as one of the most compelling, insightful and challenging projects in Charlotte’s history. The ideal model for a new, inclusive and collaborative community has had its foundation in the vision of our founders who believed that we could do great things with good partners. Through the joint efforts of all, we have created a development that weaves itself into its surroundings and transforms our neighborhoods. The rebirth of Double Oaks into Brightwalk will come to be seen as one of the most compelling, insightful and bold acts by Charlotte in its history. This new city, one that promotes conviviality, healthy living, and oneness with man and nature, would not have happened without the collective leadership, wisdom and determination of The Housing Partnership. The rebirth of Double Oaks into Brightwalk will come to be seen as one of the most compelling, insightful and bold acts by Charlotte in its history. This great new city, one that promotes conviviality, healthy living, and oneness with man and nature, would not have happened without the collective leadership, wisdom and determination of The Housing Partnership. The rebirth of Double Oaks into Brightwalk will come to be seen as one of the most compelling, insightful and bold acts by Charlotte in its history. This new city, one that promotes conviviality, healthy living, and oneness with man and nature, would not have happened without the collective leadership, wisdom and determination of The Housing Partnership.
Brightwalk at Historic Double Oaks is a result of the long time coming continued to have visionary leaders to guide us through the really tough decisions and the continued support of all those partners.  This is truly the realization of what Brightwalk has become.

The rebirth of Double Oaks into Brightwalk will come to be seen as one of the most compelling integrations of architecture and history in our city.  The fort idea—of the ability to take a new inclusive urban community upon the foundations of an old—was the idea that we started with over a decade ago.  From that vision, we have watched the development of the neighborhood evolve.  We have been truly blessed with the leadership, advice, and determination of The Housing Partnership to consider the neighborhood as a whole in the beginning, working within the community to cultivate the exciting new course, and see it through to fruition when each new initiative became commonplace in the transformation of this great city.

It is a true pleasure to reflect on the support of the entire team, and all those who have touched this project, to see the evolution of a neighborhood that has become a national model.

The Brightwalk design team is a dream team.  They are nationally respected planners, builders and community partners, both public and private, who imbued the project with fresh thinking and expertise.  Each has a unique view on what Brightwalk means to Charlotte.

W. Lee Jones, AFC, NCARB, NC Business Council The rebirth of Double Oaks into Brightwalk was right and it was only a matter of time before it became a reality.  Brightwalk is transforming the North End of Charlotte, providing an unparalleled opportunity for homeowners to enjoy the benefits of a newly designed home and an amenity-rich urban environment at just one mile north of the many conveniences of Uptown Charlotte.

Elliot Mann, President, Standard Pacific Homes

Brightwalk is a demonstration site—a laboratory of sorts, showcasing the power and potential of what can happen when thoughtful leaders of government, business, non-profits, and investors come together. The Housing Partnership has put solid effort into the creation of a welcoming neighborhood that will serve as a local model for creative placemaking, but also into a national model. The Housing Partnership team and all of its partners have truly opened their hearts and minds to the possibilities of what can happen when thoughtful leaders, mission-driven organizations and invested residents come together. The Housing Partnership has paid strict attention to detail to create the best product for the community it serves.

Lisa Hoffman, Director of Environmental Arts & Community Engagement McColl Center for Visual Art Brightwalk truly is Charlotte’s new bright spot.  Our park at Historic Double Oaks has allowed The Littlejohn Group to do what it does best:  bridge developer goals with lender and market realities in the building of homes and neighborhoods.  We say that home is where the heart is and Brightwalk will be home, haven and heart to so many households, pets, Roller skating rinks, multiple open spaces, sidewalks and gathering venues. Brightwalk truly is Charlotte’s new bright spot.

Emma Littlejohn, President, The Littlejohn Group

The Housing Partnership team and all of its partners truly appreciate the support of the city and community and supported the evolution of an annexing neighborhood. Our work at Brightwalk has allowed The Littlejohn Group to do what it does best:  bridge developer goals with lender and market realities in the building of homes and neighborhoods. We say that home is where the heart is and Brightwalk will be home, haven and heart to so many households, pets, Roller skating rinks, multiple open spaces, sidewalks and gathering venues. Brightwalk truly is Charlotte’s new bright spot.
A wellspring of ideas + initiatives

Innovation, imagination and intention all went into making Brightwalk a one-of-a-kind place. Come outside and play is the message of Brightwalk. Abundant green space has been shaped into two major parks: Anita Stroud Park, with its beautiful wildflowers and stream, and Double Oaks Park, which is destined to be the centerpiece of the community. Hikers can connect to the Irwin Creek Greenway and the Carolina Thread Trail. And soon there will be Brightloop, a major bike route being developed by the City to serve Charlotte’s cycling community. Plans are also underway to build a new Double Oaks Regional Pool Complex to Olympic training standards.

In partnership with the Arts & Science Council and McCall Center for Visual Arts, public art has been commissioned all along the Statesville Avenue Corridor, with the first of numerous installations of visual art slated for Brightwalk. Sustainability and green building practices in the community include the recycling of previous building materials and an extensive stream restoration project. Homes are perfectly scaled and efficiently designed, earning the Audubon Lifestyles community designation for Brightwalk.
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Destined to become Charlotte’s next great neighborhood, Brightwalk is a key community along the new Applied Innovation Corridor being developed as part of the City’s 2020 Vision Plan. Additional synergy has been created in the area by the construction of the new Fire Department headquarters up the street and just a few blocks away, the hugely popular NC Music Factory complex.

The Housing Partnership’s purchase and infrastructure redevelopment of Historic Double Oaks—and the subsequent development of Brightwalk—was partially funded by the City of Charlotte. Additional financial support from NeighborWorks® America, the Z. Smith Reynolds Foundation, Wells Fargo Foundation, North Carolina Housing Finance Agency, Housing Partnership Network and Neighborhood Housing Services of America-Community Development Financial Institution.

The transformation story at Brightwalk has just begun and will continue to unfold in exciting ways. And The Housing Partnership will continue to pursue intentional proactive change that lifts up individuals while brightening the entire region.
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Purchasing the Historic Double Oaks site in 2007 was the first step in The Housing Partnership’s journey to Brightwalk. Blighted buildings were removed as majestic, age-old oaks were preserved. Brightwalk anchors the north end of Charlotte along the “Applied Innovation Corridor”, which is part of the City’s 2020 Vision Plan. In addition, Charlotte is creating a cutting-edge skyline infrastructure. The commitment to sustainability started at site preparation with the recycling of concrete, asphalt and brick materials.

Collaborative partners, Mayor Foxx, for a ribbon cutting ceremony at one of the many milestone celebrations at Brightwalk.

An accomplished national builder, Standard Pacific, has been very intentional in designing the beautiful, flexible and functional homes at Brightwalk.

Apartments and senior housing represent The Housing Partnership’s commitment to build at least 300 units of affordable rental housing at Brightwalk.

Brightwalk is off to a bright start with strong sales and much positive media attention. In addition to residential and commercial offerings, the site also offers 98-acre parks, trails and environmental art, while a major city bike loop is in the planning stages.

a new generation of community
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a new generation of community
We are grateful to Pat Garrett for her strong stewardship of The Housing Partnership during some of the most challenging economic times in recent history. Pat built a strong, stable organization that has steadily expanded its ability to produce and manage affordable housing as well as educate residents on financial matters and homeownership. Her retirement in April 2013 was bittersweet; however, she left the organization poised to grow in new directions and adapt to rapidly evolving market demands. While change is inevitable, our job is to ensure the change is positive, whether it is in our own organization, in the lives of those we serve, or in the communities where we concentrate our investment.

The theme for this year’s annual report is metamorphosis. Never has there been a more stunning example of positive transformation than in Brightwalk in the Historic Double Oaks community. This neighborhood, once home to blighted housing and undesirable living conditions for residents, is now a shining example of the power of community development. Our vision for Brightwalk is a community that weaves together housing and amenities for seniors and working families. Brightwalk residents’ overall quality of life is improved due to access to attractive homes, transportation, jobs and shopping, and the opportunity for living a healthier lifestyle through safe playgrounds, parks and walking trails. That vision has been realized. Brightwalk has not only become the hottest selling new home subdivision in Charlotte, but also a comfortable, attractive neighborhood for residents of all incomes.

Transforming the lives of lower wage workers is our most important job. The Housing Partnership’s Center for Homeownership assists individuals and families gain firm economic footing so they can reach their personal financial goals whether that is buying a home, saving for a child’s education or planning their retirement. The Center for Homeownership has grown to meet new market conditions, increasing its scope to include foreclosure prevention and general financial literacy in addition to homebuyer education. In 2012 we served a record 1,736 customers with new financial literacy and foreclosure prevention curriculum as well as homeownership education. Affordable housing can be the starting point for financial stability when combined with our programs aimed at connecting individuals to the economic mainstream.

The Housing Partnership is poised for more growth in its ability to develop and manage affordable housing. In 2012, we grew our portfolio to include 2,237 rental units in neighborhoods throughout the Charlotte-Mecklenburg area. We are currently evaluating projects in the transit corridor and in smaller communities outside of Charlotte where preservation of existing affordable housing is a priority for community leaders.

Some change, unfortunately, is not as positive. There are increasing constraints on the public subsidy needed to develop affordable housing which has in turn challenged The Housing Partnership to find new sources of funds and new partners to assist us in our mission. The Housing Partnership is an nonprofit organization with a community development purpose. If you are one of our funders, thank you for supporting our mission. We can’t do this without you. Our partners helped create us and have helped sustain us for 24 years. But, we also need new partners whose interest lie in improving the lives of individuals through building the financial strength of families. If you or your organization is as excited by our mission as we are, please give us a call. We stand ready to expand our ability to partner in our community’s progress.

As we say farewell to Pat Garrett, we also welcome our new President, Julie Porter. Julie was formerly the Executive Director of Local Initiatives Support Corporation of Greater Kansas City. Under her leadership we are looking forward to a bright future built on a solid platform of performance.

Eileen Stenerson
Board Chair
We are grateful to Pat Garrett for her strong stewardship of The Housing Partnership during some of the most challenging economic times in recent history. Pat built a strong, stable organization that has steadily expanded its ability to produce and manage affordable housing as well as educate residents on financial matters and homeownership. Her retirement in April 2013 was bittersweet; however she left the organization poised to grow in new directions and adapt to rapidly evolving market demands. While change is inevitable, our job is to ensure the change is positive, whether it is in our own organization, in the lives of those we serve, or in the communities where we concentrate our investment.

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Board Chair
Why does revitalization matter? Because old and new neighborhoods alike deserve the same level of investment in infrastructure and quality design that promotes safety, health and community involvement.

Why does development matter? Because low to moderate income wage earners, seniors and individuals on fixed incomes make up 22.4% of our community and providing well-managed, quality living conditions promotes economic development, educational attainment and increased opportunities for all of Charlotte’s population.

Why does education matter? Because strong financial literacy skills and an understanding of the full costs of homeownership help individuals not only attain homeownership, but sustain it for their own families’ stability as well as that of the neighborhood in which they live.

FINANCIAL LITERACY AND HOMEOWNERSHIP EDUCATION
Conducted 34 Homebuyer Education Classes for 309 customers, including classes targeted to habit partners/humanity customers
Helped 125 pre-purchase graduate purchase a home.
Helped 125 financial literacy classes for 276 customers.
Educated 125 individuals on money management, understanding credit and wealth building, a 20% increase over the prior year.

HIGHLIGHTS:
Received $110,000 Wells Fargo Leading the Way Home grant for downpayment assistance options in Brightwalk at Historic Double Oaks.
Worked with Mecklenburg County to improve parks, streams, greenways and open spaces.
Gained final approval from Mecklenburg County for a tax increment grant.
Worked with Statesville Avenue Corridor leaders to host a Community Assistance Options in Brightwalk at Historic Double Oaks.

Received 380 New HouseCharolotte loan packages, resulting in 351 closed loans.
Established new relationships with 33 businesses, including banks, nonprofits, real estate, and mortgage companies.
Reached 507 persons through 10 outreach seminars.

FINANCIAL LITERACY AND HOMEOWNERSHIP EDUCATION
Participated in the Wells Fargo Foreclosure Prevention/Home Preservation Workshops.
Provided financial literacy to a minimum of 150 participants.
Assist 125 families in buying a home.
Helped 125 pre-purchase graduates purchase a home.

INCOME AND FORECLOSURE PREVENTION:
Served 676 new foreclosure customers.
Participated in the Wells Fargo Foreclosure Prevention/Home Preservation Workshops.
Increased improved communication with The Housing Partnership’s loan servicers.
Received NC Housing Finance Agency award for most foreclosure extension requests under the State Home Foreclosure Prevention Project.

EDUCATION AGENDA 2013
Explore opportunities for contracting, packaging services and teaching best practices.
Continue to educate the public about affordable housing need.
Pursue philanthropic support for the preservation and creation of affordable rental homes.
Pursue the acquisition of existing tax credit rental homes in the Charlotte Mecklenburg and Iredell County.

EDUCATION AGENDA 2013
Participated in a community issues/concerns roundtable discussion.
Employed market study to address challenging neighborhood with Charlotte Housing Authority.

HIGHLIGHTS:
Achieved MWBE and SBE rates of 29%.

ADVOCACY AGENDA 2013
Continue residential development in Double Oaks ensuring opportunities for families earning less that 80% of area median income.
Study the possibility of expanding efforts into economic development.
Organize neighborhoods in which The Housing Partnership has a strong presence.
Continues educational efforts in Double Oaks.
Ensured long-term sustainability of properties through inspections and repairs.

ADVOCACY AGENDA 2013
Begin construction of an 86-unit senior housing development called Chambers Point Apartments.
Put a South Charlotte parcel under contract, began rezoning and community outreach.
Advocate for the production of affordable housing throughout all areas of Mecklenburg County.

ADVOCACY AGENDA 2013
Encourage expanded our mission to other neighboring towns and counties.
Explore the possibility of applying for low income tax credits in South Carolina.
Explore philanthropic support for the preservation and creation of affordable rental homes.
Pursue the acquisition of existing tax credit rental homes in the Charlotte Mecklenburg and Iredell County.

ADVOCACY AGENDA 2013
Begin construction of a 20-unit supportive housing community in collaboration with Charlotte Family Housing.
Consider expanding our mission to other neighboring towns and counties.
Explore opportunities for contracting, packaging services and teaching best practices.
Continue to educate the public about affordable housing need.
Advocate for the production of affordable housing throughout all areas of Mecklenburg County.
Why does revitalization matter? Because old and new neighborhoods alike deserve the same level of investment in infrastructure and quality design that promotes safety, health and community involvement.

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Why does development matter? Because low to moderate income wage earners, seniors and individuals on fixed incomes make up 22.4% of our community and providing well managed, quality living conditions promotes economic development, educational attainment and increased opportunities for all of Charlotte’s population.

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HIGHLIGHTS:
- Received $110,000 Wells Fargo Leading the Way Home grant for downpayment assistance options in Brightwalk at Historic Double Oaks.
- Worked with Mecklenburg County to improve parks, streams, greenways and open spaces.
- Canceled final approval from Mecklenburg County for a tax increment grant.

HIGHLIGHTS:
- Provided financial literacy to a minimum of 150 participants.
- Administered the HouseCharlotte with the goal of closing 300 loans.
- Provided pre-homeownership services to families wishing to buy homes, and
- Administered the HouseCharlotte with the goal of closing 300 loans.
- Secured funding to build a 10-unit supportive housing community in collaboration with Charlotte Family Housing.

Report/Agenda

Page 1 of 9


Revitalization Agenda 2013

Educati on Agenda 2013

FINANCIAL LITERACY AND HOMEOWNERSHIP EDUCATION:
- Continued 34 Homebuyer Education classes for 309 customers, including classes targeted to habitat for humanity customers.
- Helped 125 pre-purchase graduate purchase a home.
- Held 46 financial literacy classes for 276 customers.
- Educated 120 individuals on money management, understanding credit and

In December 2012, the Revitalization Team joined with staff from the Family Home Office at The Housing Partnership to conduct a new market study to address the Charlotte rental market. We believe that this study will help to identify new opportunities for low-income rental families to purchase homes in the Charlotte region.

In addition to these activities, the Revitalization Team has continued to focus on increasing the number of rental applications submitted and the number of new units added to the affordable housing inventory.

The Revitalization Team has also continued to work on developing partnerships with local organizations and agencies, including the Housing Authority of Mecklenburg County, to leverage resources and increase the impact of Revitalization efforts.

In 2013, the Revitalization Team plans to continue these efforts and to explore new opportunities for collaboration with other organizations and agencies to further the goals of Revitalization.

We look forward to working with you in the coming year and to continuing our efforts to improve the quality of life in Charlotte.

Sincerely,
Rita Williams
Executive Director
The Housing Partnership
## 2012 Annual Report

**January 1, 2012 - December 31, 2012**

### Revenue and Support

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Increase in Restricted Net Assets</td>
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</tr>
<tr>
<td>Grants &amp; Contributions</td>
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<tr>
<td>Rental Income</td>
<td>$ 480,060</td>
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<tr>
<td>Interest Income</td>
<td>$ 506,249</td>
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<tr>
<td>Home &amp; Single Family Lot Sales</td>
<td>$ 1,893,500</td>
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<tr>
<td>Other Income</td>
<td>$ 986,124</td>
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<tr>
<td><strong>Total Revenue and Support</strong></td>
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### Expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Program Costs</td>
<td>$19,847,307</td>
</tr>
<tr>
<td>Support Services</td>
<td>1,682,697</td>
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<tr>
<td>Interest Expense</td>
<td>2,298,981</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
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</table>

### Change in Net Assets

<table>
<thead>
<tr>
<th>Description</th>
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<tbody>
<tr>
<td>Temporarily Restricted Net Assets</td>
<td>(33,180)</td>
</tr>
<tr>
<td>Permanently Restricted Net Assets</td>
<td>(655,000)</td>
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<tr>
<td>Unrestricted Net Assets</td>
<td>(2,932,568)</td>
</tr>
<tr>
<td><strong>Total Change in Net Assets</strong></td>
<td><strong>(3,620,760)</strong></td>
</tr>
</tbody>
</table>

### Summary

- **Total Assets**: $131,603,610
- **Total Liabilities and Net Assets**: $121,609,610
- **Net Assets**: $131,603,610

### Revenue and Support Summary

- **Program Costs**: 83.3%
- **Interest Expenses**: 9.6%
- **Support Services**: 7.1%

### Expense Summary

- **Program Costs**: 83.3% of $19,847,307 = **$16,514,360**
- **Support Services**: 7.1% of $1,682,697 = **$119,128**
- **Interest Expenses**: 9.6% of $2,298,981 = **$219,918**

### Income Sources

- **Increase in Restricted Net Assets**: $455,828
- **Grants & Contributions**: $4,440,228
- **Rental Income**: $480,060
- **Interest Income**: $506,249
- **Home & Single Family Lot Sales**: $1,893,500
- **Other Income**: $986,124

### Income Use

- **Program Costs**: $19,847,307 (83.3%)
- **Support Services**: 1,682,697 (7.1%)
- **Interest Expense**: 2,298,981 (9.6%)

### Financial Highlights

- **Revenues for the Year**: $17,765,989
- **Expenses for the Year**: $23,828,985
- **Net Loss for the Year**: $6,063,006

### Notes

- The financial statements are audited by XYZ CPA Firm.
2012 annual report

January 1, 2012 - December 31, 2012

Revenue and Support

Increase in Restricted Net Assets $ 455,828
Grants & Contributions $ 4,440,228
Rental Income $ 4,486,060
Interest Income $ 506,249
Home & Single-Family Lot Sales $ 1,893,500
Other Income $ 986,124

Total Revenue and Support $ 17,765,989

Expenses

Program Costs 83.3% $ 19,847,307
Interest Expenses 9.6% $ 2,298,981
Support Services 7.1% $ 1,682,981

Total Expenses $ 23,828,985

Change in Net Assets

Temporarily Restricted Net Assets $(33,192)
Permanently Restricted Net Assets $(655,000)
Unrestricted Net Assets $(2,932,568)

Total Change in Net Assets $(3,620,760)

Assets

Unrestricted Cash $ 2,310,140
Restricted Cash $ 440,915
Accounts Receivable $ 313,705
Grants Receivable 793,049
Interest Receivable - Single-Family Loans $ 489,605
Interest Receivable - Multi-Family Loans $ 146,952
Reserves and Escrows 6,448,515
Notes Receivable 10,905,596
Projects in Development 14,423,188
Rental Property 89,915,167
Land Held for Sale 2,695,515
Other Assets 2,426,279

Total Assets $131,603,610

Liabilities and Net Assets

Accounts Payable & Accrued Expenses 5,118,585
Notes Payable 72,112,022
Non-controlling Interest 28,129,494
Net Assets 25,944,515

Total Liabilities and Net Assets $131,603,610

2012 annual report

January 1, 2012 - December 31, 2012

Revenue and Support

Increase in Restricted Net Assets $ 455,828
Grants & Contributions $ 4,440,228
Rental Income $ 4,486,060
Interest Income $ 506,249
Home & Single-Family Lot Sales $ 1,893,500
Other Income $ 986,124

Total Revenue and Support $ 17,765,989

Expenses

Program Costs 83.3% $ 19,847,307
Interest Expenses 9.6% $ 2,298,981
Support Services 7.1% $ 1,682,981

Total Expenses $ 23,828,985

Change in Net Assets

Temporarily Restricted Net Assets $(33,192)
Permanently Restricted Net Assets $(655,000)
Unrestricted Net Assets $(2,932,568)

Total Change in Net Assets $(3,620,760)
board of directors

J’Tonya Adams, Secretary
Neighborhood Representative

Allen I. Arena* (a)
City of Charlotte

Damon A. Ash**
Charlotte Family Housing

Will Gaudier
Rodgers Builders, Inc.

Rev. John Cloghong
Calwell Memorial Presbyterian Church

Brian Collier
Foundation for the Carolinas

Ted Fillette, Vice Chair
Local Aid of North Carolina, Inc.

Larry Fraser, Program Chair
Prodigy Capital Lending

Harvey Garth (a)
Garth Haberman Architects

Darryl Gaston*
Neighborhood Representative

Bert Green*
Habitat for Humanity

Tom Ingram, Vice Chair
The Ingram Group, LLC

Richard Knorich* Central Piedmont Community College

James Mitchell (a)
Charlotte City Council

Lance J. Pitchfalt,** Finance Chair
Pesta Finnie & Associates LLP

Betsy Chabin Eash
Community Leader

Douglas Robertson
Fifth Third

Eilen Rogers* Bank of America

Lisa Sawicki*
PriceWaterHouseCoopers

Jim Simpson
Simpson Investors

Eileen Stenserson, Chair
Wells Fargo

John Stokes
BB&T

Daren Swanson
Bank of America

Linda D. Thomas
Duke Energy

Darryl White**
Habitat for Humanity

Sharon Williams**
Neighborhood Representative

Mary Wilson
Community Leader

*Retired
**Newly Elected Member
(a) Appointed Member

This annual report is dedicated to Patricia “Pat” Garrett. Under Pat’s very capable and steady guidance, The Housing Partnership went from an idea with two employees to a major game-changing organization with more than 30 professional staff. The City of Charlotte and residents of the communities touched by The Housing Partnership have Pat to thank for the vision that led to the creation of approximately 2,237 units of high-quality rental housing, 2,232 homeowners and 17,715 recipients of pre- and post-purchase homeownership counseling. Charlotte is a better place because of the hard work and dedication of Patricia G. Garrett. We wish her well in her retirement.
board of directors

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Neighborhood Representative

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City of Charlotte

Daren Ash**
Charlotte Family Housing

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Rodgers Builders, Inc.

Rev. John Cleghorn
Caldwell Memorial
Presbyterian Church

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Community College

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Posa Finnie & Associates LLP

Betty Chalin Rash
Community Leader

Douglas Robertson
FIFTH Third

Ellen Roger*
Bank of America

Lisa Sawicki*
PriceWaterHouseCoopers

Jim Simpson
Simpson Investors

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Wells Fargo

John Stokes
BB&T

Dennis Swanson
Habitat for Humanity

Shawn Williams**
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Mary Wilson
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dedication