Right before the Christmas holiday, The Housing Partnership received an emergency request for housing. A disabled senior was being displaced from her apartment near Central Avenue after the property was purchased by an investor for redevelopment. She needed housing near transit that was affordable for her low, fixed income. Such a request is nearly impossible to accommodate in Charlotte’s current affordable housing climate because the wait times for subsidized units for low-income seniors are measured in years rather than months.

More and more often older apartments are being purchased and redeveloped, resulting in sharp rent increases and displacement of lower-income tenants. We see the families and individuals being displaced and do everything in our power to help them. But, when an apartment community is sold to an investor and rents are raised from $650 to $850 in the first year alone, there are painful ripple effects in our community. Families who don’t earn enough to afford their new rent scramble to find housing, which is often substandard and farther away from jobs, services and good schools.

In Charlotte, modest-rent apartment communities that have no federal or local subsidies restricting rent increases, are called naturally occurring affordable housing (NOAH). And, they are being sold at alarming rates to out-of-town investors whose only aim is to immediately increase rents, hold the properties for a few years and then resell them at a profit.

The Housing Partnership and other local affordable housing developers have increased production of new subsidized affordable housing. But, if Charlotte continues losing more NOAH units, our affordable housing crisis will deepen.

The Housing Partnership is issuing an imperative call to action, urging individuals, investors, congregations and other community partners who want to support an affordable housing preservation fund to contact us. With each day, our city is losing ground in the effort to provide enough affordable housing for those in need. Will YOU help us save affordable housing in Charlotte?
According to AARP, the number of foreclosures tied to delinquent tax payments is rising, especially for seniors whose ability to pay is constrained by their fixed incomes.

In what’s being called “the other foreclosure crisis,” seniors who live in homes that are free and clear of mortgages are losing them on the courthouse steps to buyers who pay the overdue property taxes. In some states, municipalities bundle and sell property tax liens to private investors who can charge homeowners more than 50% in excess of the taxes due. North Carolina bans county tax assessors from taking such measures. However, that doesn’t prevent seniors from losing their homes if taxes remain unpaid.

Fortunately, The Housing Partnership’s program will ease the burden for senior homeowners who meet the criteria to apply for Mecklenburg County’s Low Income Homestead Exclusion to eliminate a portion of their property’s taxable value thereby reducing their property tax bill. Tax relief clinics will start up again in April and run through May in the Historic West End and the Statesville Avenue Corridor.

For information on how you could benefit from this program, contact Cache Owens at 704.342.0933 x 227 or cowens@cmhp.org.

Bank of America Charitable Foundation donated $275,000 for the Neighborhood Builders award and general operating support.

BB&T contributed $10,000 in support of HCC’s pre-purchase and financial literacy education program.

Housing Partnership Network (HPN) awarded $41,000 in support of HCC’s pre-purchase counseling program.

Fifth Third Bank contributed $35,500 in support of HCC’s homeownership counseling and financial literacy education.

First Citizens Bank donated $1,000 in support of HCC’s housing counseling program.

NCHFA awarded $42,000 in support of housing counseling, foreclosure prevention and training for HCC staff.

NeighborWorks® America awarded $1,070,500 in support of general operations, resident leadership development, neighborhood revitalization in the Statesville Avenue Corridor, peer learning, technical assistance and strategic planning initiatives.

Nonprofit Technology Network awarded $35,000 in support of digital literacy education and $21,870 in support of program creation for digital inclusion.

PNC Financial Services Group donated $500 on behalf of Artie Collins’ service on The Housing Partnership Board of Directors.

SunTrust Bank contributed $61,220 in support of HCC’s pre-purchase counseling program and staff training.

Wells Fargo Foundation awarded $50,000 in support of homeownership education.

Woodforest National Bank donated $2,500 in support of digital inclusion.

Individual donors contributed $5,195 to open doors that close the affordable housing gap.

Thank you to all of our 2017 donors and community partners for your support!
Long-time supporter of The Housing Partnership, Betty Chafin Rash moved to Charlotte in 1968 just seven years prior to being elected as the third woman to serve on Charlotte’s City Council. She recalls a time when there were no public hearings for rezonings, no district representatives and no focus area committees like we have today. “Just two of us on Council, [former Mayor] Harvey Gantt and I supported district representation after a petition from neighborhoods pushed for a referendum,” said Rash. That referendum passed by just 88 votes.

She served on City Council for six years and served as Mayor Pro Tem for four of those years, spending much of her time in neighborhoods across Charlotte attending meetings and listening to citizen concerns. After concluding her tenure as an elected official, she became a public affairs consultant. In that role she was hired by the City to plan a housing summit in the mid 1980’s.

“We brought in national experts in affordable housing, and convened local housing advocates, public officials, developers and others to come up with a plan of action,” said Rash. The summit led to the formation of a new task force. A two-year study resulted in the creation of the Charlotte Mecklenburg Housing Partnership. “Up until then, there were no private developers building affordable housing in Charlotte.”

With her co-chair Kathryn Heath, Rash lobbied NCNB, First Union and the City to provide financial support for the new nonprofit, while organizing a strong board of directors which she later joined. Using her network of relationships and background as an elected official she became an outspoken housing advocate.

Now 30 years later and once again a member of The Housing Partnership’s board, Rash is well-known for her support of inner-city neighborhoods as evidenced by the pride she has for her home in Charlotte’s Fourth Ward. Her hope for Charlotte is that City leaders will be aggressive about developing a comprehensive and collaborative strategy for meeting the dire need for increasing affordable housing units with a focus on neighborhood revitalization.

“We thank Betty Chafin Rash for her dedication to The Housing Partnership and commitment to affordable housing.
It’s not every day that a company asks the public for input on where it should focus its attention and how it can best serve a city. But, The Housing Partnership is doing exactly that by embarking upon a community-centered strategic planning process with the help of trusted local collaborator, The Lee Institute.

In what is likely the most inclusive planning effort since its incorporation in 1989, The Housing Partnership will be engaging a cross-section of stakeholders including government, business and civic leaders, residents and funders to help chart our course for 2019 to 2024.

The process for developing our five-year vision plan will involve focus groups, community surveys, one-on-one interviews and a vast amount of one-off conversations to get to the root of how our organization can be most responsive to Charlotte’s needs. The feedback as well as an implementation strategy will be shared publicly during our 30th anniversary kick-off in 2019.

Stay tuned to our website, cmhp.org and social media for ways you can participate in this community-driven strategic planning process.

The Housing Partnership is a broad-based, private, non-profit housing development and finance corporation organized to expand affordable and well-maintained housing within stable neighborhoods for low and moderate income families in Charlotte and Mecklenburg County with a continuing interest in the ability of occupants to more fully enter the economic mainstream.

Follow us at CMHP.org or on Facebook, Instagram and Twitter @CMHP1. The PARTNER newsletter is published by The Housing Partnership and provided to public, private and community partners. Others interested in affordable housing issues may obtain a copy by sending an email to info@cmhp.org or by calling 704.342.0933.