

Charlotte-Mecklenburg
Home Repair Needs Assessment

MAY 8 CONSULTING

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Executive Summary

Home repair assistance offers a high-impact, cost-effective strategy to help families remain safely housed, support aging in place and maintain Charlotte-Mecklenburg's supply of modestly priced homeownership opportunities. This Home Repair Needs Assessment offers a detailed analysis of the vital role home repairs play, evaluates current service delivery and funding, and presents ten recommendations to help create a stronger, more effective and equitable home repair ecosystem.

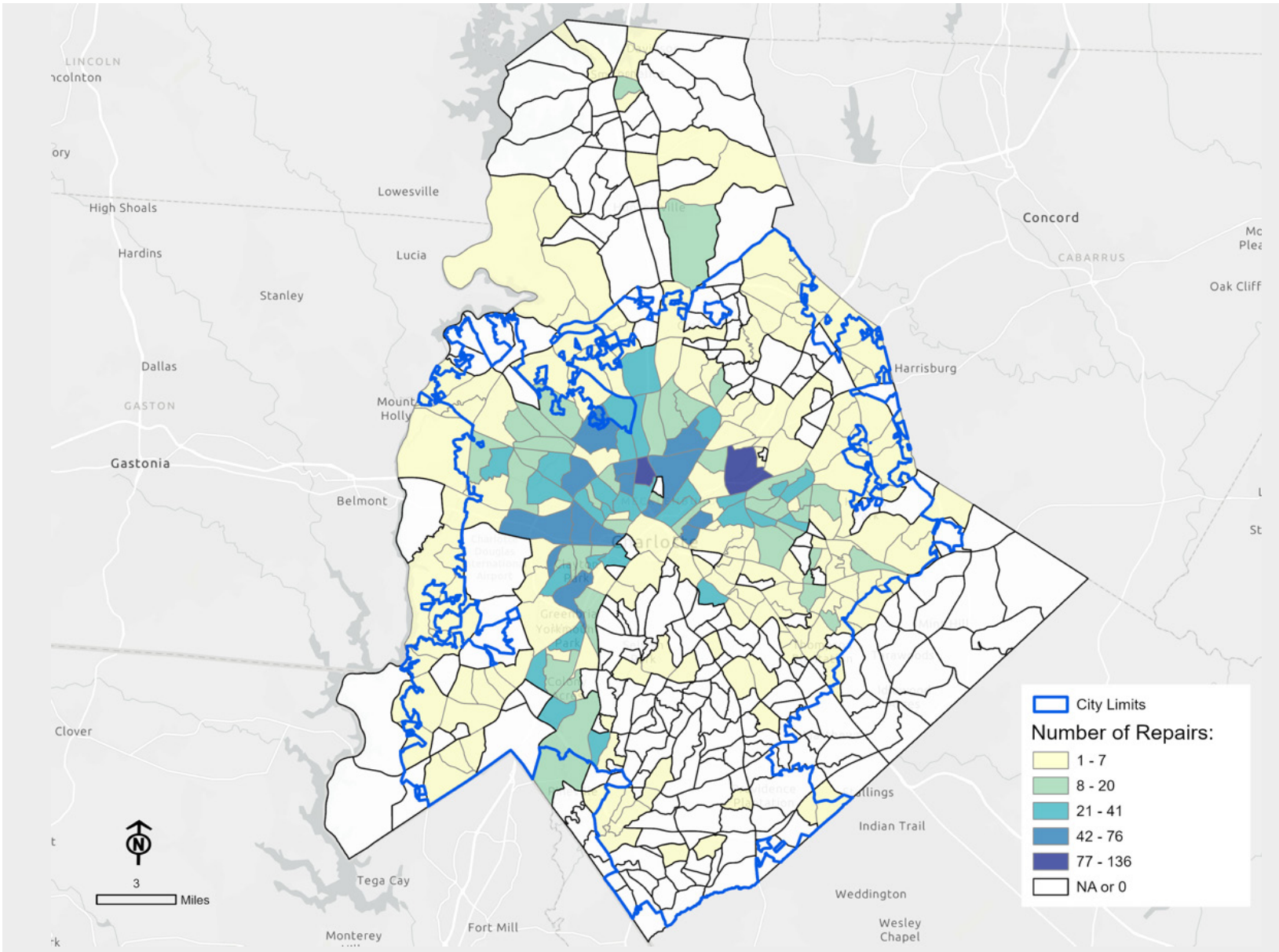
WHO is receiving home repair assistance?

Between 2020 and 2024, 1,414 low-income homeowner households received repair assistance within the city and 353 received repairs in the rest of the county. The majority of homeowners served were seniors or persons with disabilities. Providers agree that many more homeowners need repairs than they can serve with the existing level of funding.

WHERE are the homeowners?

This map shows repair activity within city neighborhood profile areas (NPAs) with the darkest blue indicating the neighborhoods that have received the most repair assistance. Similar data is not currently available for the remainder of the county.

Geographic Location of City Homes that Received Repairs



WHY should government and nonprofits provide home repair assistance to seniors and low-income homeowners?

Every safe, stable home preserved through repair strengthens a neighborhood and anchors a family. Repair assistance has been proven to:

- Allow seniors to age in place
- Preserve homeownership of working-class and poor residents
- Prevent abandonment of family homes
- Preserve generational wealth
- Improve health and lower costs
- Lower displacement
- Reduce crime

WHAT are the key features of Charlotte-Mecklenburg's existing system of repair programs?

- Service delivery is siloed, requiring homeowners to navigate a patchwork of programs with differing eligibility requirements and repair levels.
- Majority of those served are seniors and homeowners with disabilities.
- Critical service gaps exist, such as the lack of a county emergency repair program.
- County home repair responsibilities are divided across multiple departments.
- City and county process and requirements are not aligned.
- Data is not shared to provide a comprehensive view of community-wide housing repair needs or track progress toward shared outcomes.
- Maximum program caps are often insufficient to create a safe and stable home.

To expand and improve Charlotte-Mecklenburg's home repair ecosystem will require coordinated action in three core areas. The recommendations below outline practical actions to increase the scale and quality of home repair assistance.

Unify Management, Align Process

Coordinate Better, Fund Stronger

Design Smarter, Deliver Impact

Action Area 1

Unify Management, Align Process

Coordinate and consolidate program responsibilities and process to increase effectiveness.

1. **Consolidate county home repair operations and management**

   Mecklenburg County should place all home repair management and operations within a single department rather than dividing responsibilities among four departments and agencies.

2. **Align city and county process**

   Standardize city and county process and requirements to reduce burdens on nonprofit providers and homeowners.

Action Area 2

Coordinate Better, Fund Stronger

Build coordination within the ecosystem of providers and engage new partners for increased impact and investment.

3. Build a permanent collaborative home repair network with additional partners

A coordinated network of providers and partners can reach more homeowners in need, expand funding and pilot innovative programs.

4. Establish shared intake with a uniform application

Create a shared intake model across all providers to remove duplicative administrative costs and allow homeowners to receive help more efficiently.

5. Share data to evaluate and improve service

Shared data can provide a comprehensive view of applicants and services delivered and help guide evidence-based improvements to policies and processes.

6. Expand funding

Increase home repair dollars with a broader funding strategy that includes philanthropic grants, general obligation bonds, energy retrofit rebates and tax incentives.

Action Area 3

Design Smarter, Deliver Impact

Align programs with community needs for better results.

7. Launch a county emergency repair pilot program

A county emergency repair pilot program modeled on the city Safe Home Emergency Repair program will quickly address urgent threats to health and safety.

8. Create and distribute homeowner educational resources

Educational materials including written materials, videos and live workshops will support homeowners in maintaining safe and stable housing.

9. Increase access to home improvement loans

A partnership with private lenders can provide homeowners in low- to moderate-income areas and communities of color with access to home improvement loans.

10. Align code enforcement with repair and explore a rental loan program

City and county should create a formal referral process linking code enforcement with repair assistance programs and explore how to assist local landlords to improve rental units without imposing large rent increases.

Introduction



"Critical home repair is such a good idea for folks. I have been in the neighborhood for over 50 years. I want to be able to stay in my house comfortably. Make sure my roof doesn't leak. I want to protect my neighborhood to be a good safe place to live."

Veronica Caldwell, A Home for All Initiative Home Repair Implementation Team Member, Resident of Hidden Valley

Home repair assistance offers a high-impact, cost-effective strategy to help families remain safely housed, support aging in place and maintain Charlotte-Mecklenburg's supply of lower-cost homeownership opportunities. With the median cost of a home now exceeding $430,000, helping lower-income residents remain in the homes they already own makes good sense.

An estimated 15% of households have serious housing challenges including the need for critical home repair according to the 2024 Charlotte-Mecklenburg State of Housing Instability and Homelessness Report.[1] When homeowners do not have the savings to pay for repairs, they can apply for home improvement loans. In Charlotte-Mecklenburg, however, 63% of homeowners living in low- and moderate-income neighborhoods who apply for loans are denied, severely limiting their ability to use their increased home equity to maintain their home.

Home repair needs vary significantly between the city and the county. City homeowners in older low-income neighborhoods have aging homes that require substantial upgrades and repairs to remain safe and livable. In contrast, many county homes were built in the last thirty years allowing county providers to focus on pockets of need including older communities and homes owned by seniors on fixed incomes within higher income neighborhoods. As a result, city providers face consistently high demand and long waitlists while county providers face greater challenges identifying and recruiting eligible homeowners.

Charlotte-Mecklenburg is home to a strong but fragmented home repair ecosystem. Local governments and nonprofit partners fund and deliver critical home repairs to address health, safety and structural hazards in owner-occupied homes. Local leaders are working to transform this good system into a great one that can serve more homeowners and preserve more homes through the *A Home for All* initiative.

For Charlotte-Mecklenburg the most affordable home is the one a family is living in now.

This Home Repair Needs Assessment offers a detailed analysis of the vital role home repairs play, evaluates current service delivery and funding, and presents recommendations to help create a stronger, more effective and equitable home repair ecosystem.



The Critical Role of Home Repair

Providing grants and loans for repairs to owner occupied homes with inadequate housing conditions has many extraordinary positive impacts in stabilizing communities, protecting low-income homeownership, and reducing displacement.

Researchers have found that home repair assistance can:

Allow seniors to age in place.

Older homeowners are more likely to defer maintenance or upgrades due to financial limitations, age-related mobility issues, or a lack of awareness about necessary repairs.[2] Acute housing repair needs rank as a significant barrier for homeowners who seek to age in place.[3]

Preserve generational wealth.

For most homeowners, their home provides most of their wealth. For Black homeowners, this is even more true. Home equity accounts for 89 percent of the net worth of Black homeowners over age 62 compared with 47 percent of the net worth of white senior homeowners.[4] Keeping that asset viable is critical to wealth building.

Safeguard homeownership for working-class residents.

Seventy-five percent of Charlotte-Mecklenburg households cannot afford to buy a median priced home.[5] Of homes sold from January to September 2024 only 19% sold for less than $300,000. Home repair programs can preserve affordable homeownership at a much lower cost than construction of a new affordable home.

Reduce crime.

Residential blocks receiving home repairs can enjoy a 22% reduction in total crime compared to blocks that received no repairs, and the greater the number of repairs on a block the greater the crime reduction. [6]

Improve health and lower costs.[7]

Home repairs can reduce asthma attacks and other housing related health events.[8] They also save money. For example, every $1 spent on urgent home repairs can save $19 in Medicare/Medicaid costs.9 The addition of grab bars and ramps reduce emergency room visits, hospitalization and medical costs averaging $6,000 per household.[10]

Lower displacement.

Housing decline is a key factor in displacement of existing residents. Property deterioration encourages owners to leave not only that house but the neighborhood as well.[11]

Prevent abandonment of family homes.

Home repair assistance dramatically lowers the risk that the property will be abandoned, and neighbors will be negatively impacted by a problem property.[12]



Existing Home Repair Ecosystem

A home repair ecosystem is the full network of organizations, systems, resources, and relationships involved in helping residents repair and maintain their homes so they are safe, healthy, and habitable. Key features of a robust ecosystem include high-functioning repair programs that address a range of needs; shared data; coordinated intake; qualified contractors; and sustainable funding.

While the individual components of Charlotte-Mecklenburg's ecosystem are often effective, the lack of systemic coordination, shared strategy, and integrated infrastructure limits their collective potential. Addressing these structural challenges is essential to building a more responsive home repair system. Within Charlotte-Mecklenburg's ecosystem:

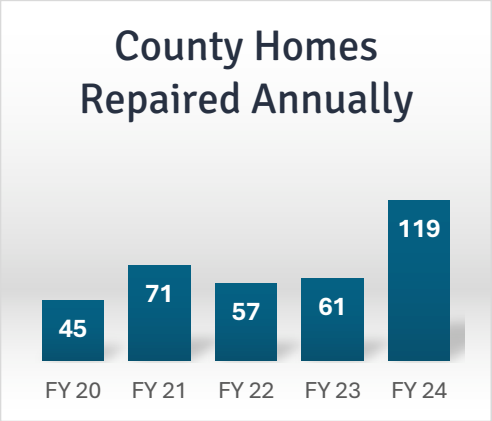
- **Intake and service delivery is siloed**, requiring homeowners to navigate a patchwork of programs with differing eligibility requirements and repair levels.
- **Majority of those served are seniors and homeowners with disabilities.**
- **Critical service gaps exist**, such as the lack of a county emergency repair program.
- **County home repair responsibilities are divided across multiple departments.**
- **City and county process and requirements are not aligned.**
- **Data is not shared** to provide a comprehensive view of community-wide housing repair needs or track progress toward shared outcomes.
- **Maximum program caps** are often insufficient to create a safe and stable home.

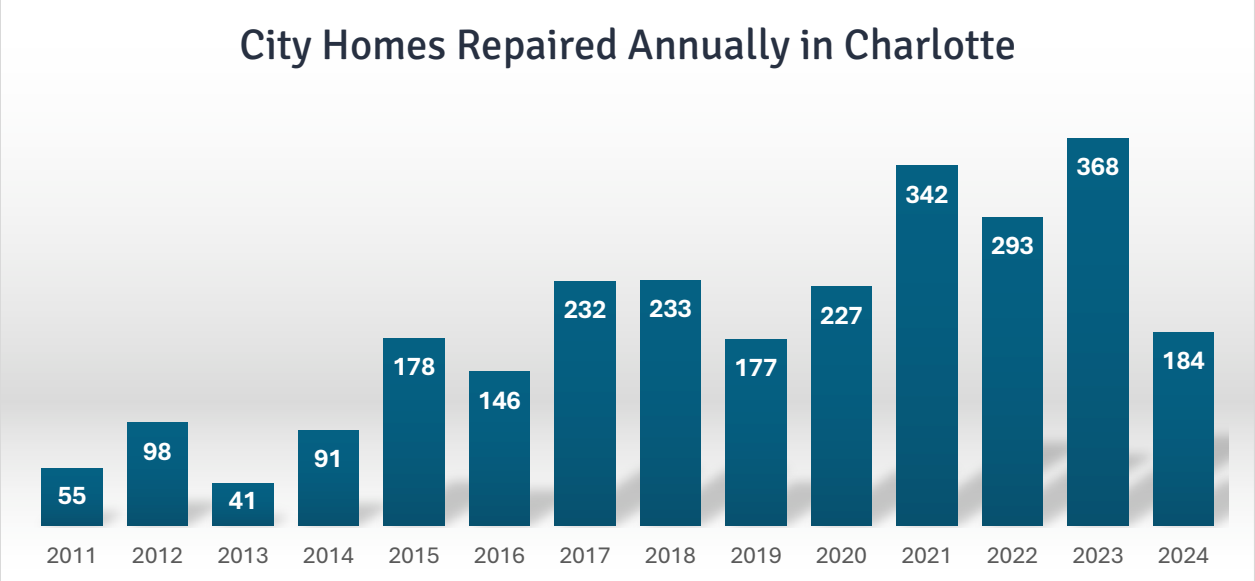
A more detailed discussion of Charlotte-Mecklenburg's home repair ecosystem below includes a look at its home repair providers, city and county funding levels, homes and households served, and repair activity by neighborhood.

Increased city and countywide funding for repair is driving an expansion of the number of homes served. The City of Charlotte divides its funding between direct service delivery and contracts with nonprofits to perform home repair. The city and Habitat for Humanity of the Charlotte Region repaired 1,414 houses between 2020 and 2024. Households served are 67% Seniors, 79% Black and 71% female head of households. In Fiscal Year 23, the city spent $3,586,777 in federal Community Development Block Grant (CDBG) dollars on home repairs.

Mecklenburg County Critical Home Repair Grants served 353 households from 2020 to 2024. The majority are female heads of households with an average age of 71 and an average household income of just over $24,000. In Fiscal Year 23, the county spent $2.5 million in general operating funds on contracts with nonprofit providers for repairs. In addition, the county and towns allocated just over $700,000 in CDBG funding to home repair between 2020 and 2025.

1,414 households in the city and 353 in the rest of the county received repairs between 2020 and 2024.





Nonprofit home repair providers have varied capacity and overlapping service areas.

Primary Home Repair Direct Service Provider	Service Area
City of Charlotte	City
For the Struggle	Historically Black neighborhoods
Greater Matthews Habitat for Humanity	Matthews and Mint Hill
Habitat for Humanity of the Charlotte Region	Countywide except Matthews and Mint Hill
Rebuilding Together of Greater Charlotte	Countywide
She Built This City	Druid Hills, Pottstown, Smithville & Trinity Park
Blue Ridge Community Action	Countywide

Four nonprofit organizations — Habitat for Humanity of the Charlotte Region, Greater Matthews Habitat for Humanity, Rebuilding Together of Greater Charlotte and She Built This City — shared their data for this home repair needs assessment. While the four nonprofits differ in many ways, all struggle with significantly greater need for services than they can meet, have relatively long customer wait times and must deny 10-20% of households who request assistance. The leading reasons for denial are that the house is outside of the nonprofit's service area, income exceeds the maximum threshold, the type or level of repairs is not covered by the program, or the applicant lacks proof of ownership.

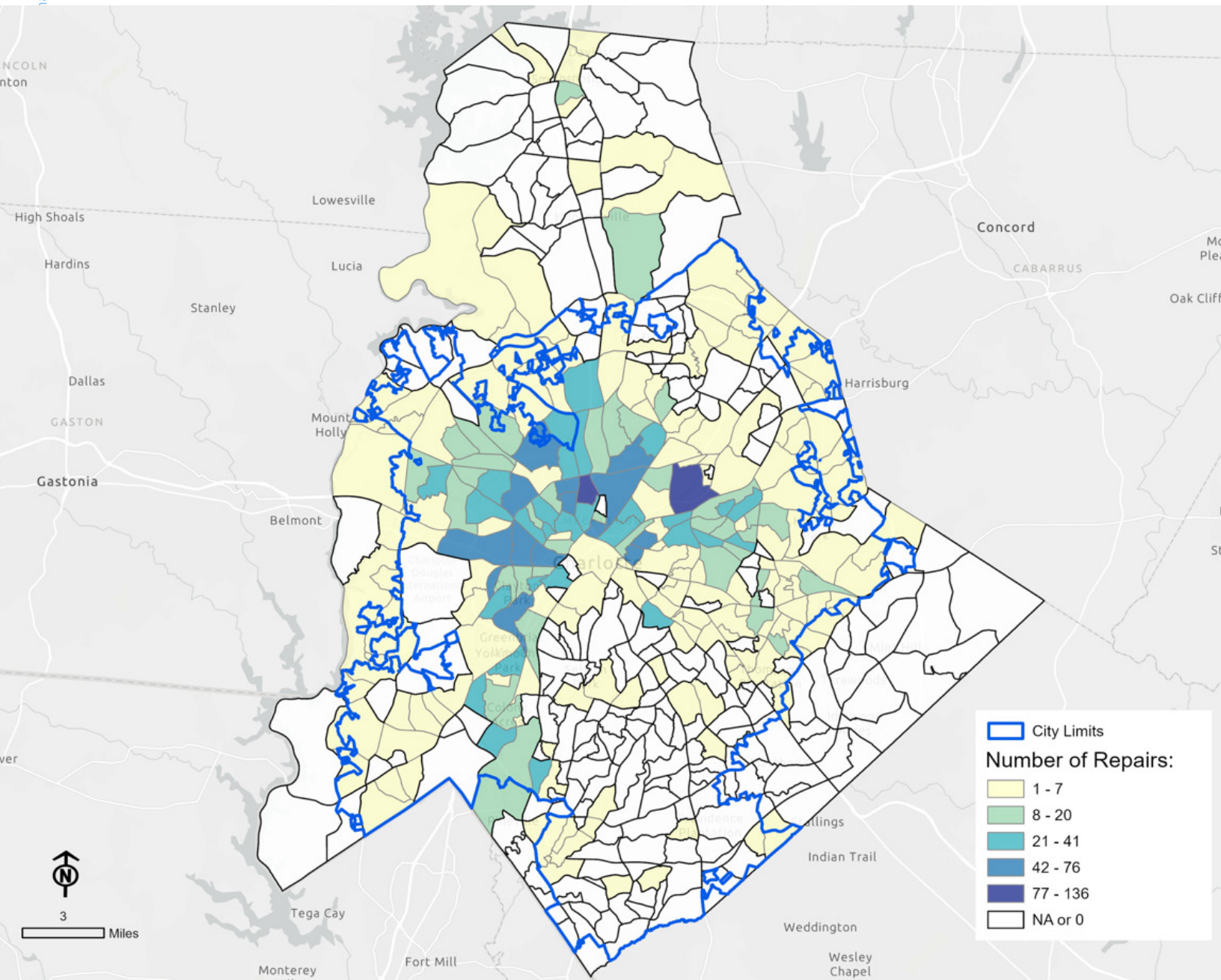
Number of households served and nonprofit home repair budgets have increased since 2021.

Number of Home Repair Cases Completed	Greater Matthews Habitat	Habitat Charlotte Region	Rebuilding Together	She Built This City
2024	20	130	85	75
2023	15	130	65	14
2022	14	136	35	
2021	12	129	37	

Total Home Repair Budget	Greater Matthews Habitat	Habitat Charlotte Region	Rebuilding Together	She Built This City
2023	$282,000	$7,745,122	$1,500,000	$0
2022	$90,000	$5,109,451	$1,050,000	
2021	$85,000	$4,365,079	$1,080,000	

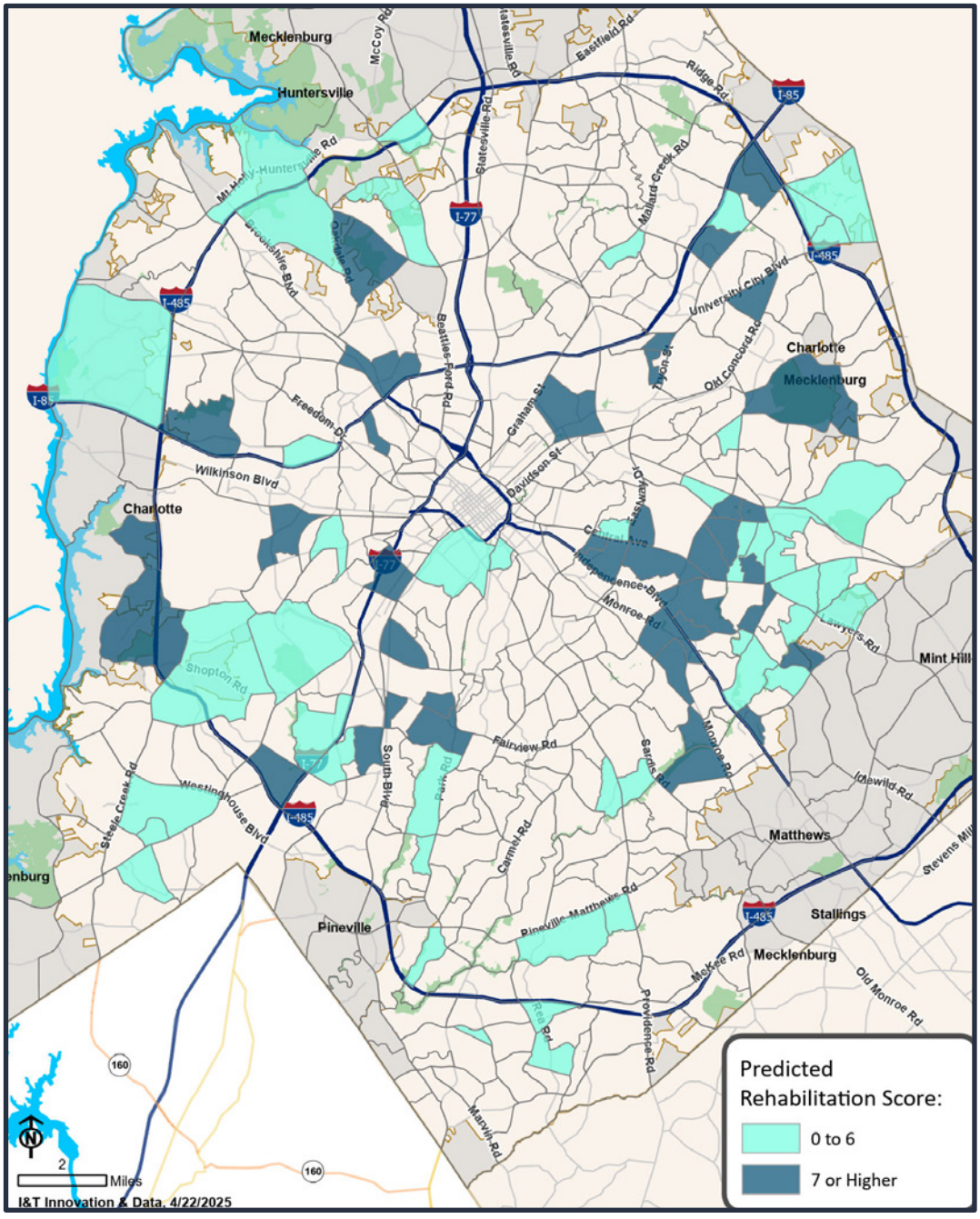
Understanding where homes are receiving home repair assistance and where they are not is critical to ensuring a high functioning and equitable system. The two maps that follow use city data to show home repair activity within city Neighborhood Profile Areas (NPAs) and to identify areas where unmet demand is likely. Neighborhood Profile Areas (NPAs) are standardized geographic units used by the city and county for data collection, analysis, and planning purposes. The first map shows where homes were serviced within the city from 2011 to 2024 with the deepest blue NPAs indicating those with the most homes repaired. Most households (51%) served in the city live in homes built prior to 1960. Seventy-six percent of homes repaired are valued at less than $300,000. Sixty-one percent of city homes receiving repair assistance are within Corridors of Opportunity.[13] Thirty-six percent of city homes receiving repair assistance are located within Opportunity Zones, underserved communities where investors can receive preferential tax treatment.

Geographic Location of City Homes that Received Repairs



The second map is a predicted need map that identifies NPAs that share the same criteria as the NPAs that received significant home repair service delivery but experienced far less service. The predicted need map shows city NPAs that share four characteristics with high repair activity NPAs: the owners are seniors, the homes are older, have not changed ownership in decades and are located in low- and moderate-income neighborhoods. This map is merely predictive and is provided as a helpful tool to explore the differences in access to repair services across different demographic, socio-economic and neighborhood segments and to uncover areas of unmet demand. Each NPA will have to be validated by a visual inspection. If this initial look at underserved neighborhoods in the city is beneficial, the next step should be to extend this data analysis exercise to the county.

Predicted Rehabilitation Need



Findings and Recommendations

In 2024, United Way of Greater Charlotte (United Way), as part of the A Home for All Initiative, brought together Charlotte-Mecklenburg home repair providers, government and private partners, and those with lived expertise to serve on an Implementation Team to guide this home repair needs assessment. With their input and support, this report provides recommendations to improve how home repairs are managed, funded and delivered within three action areas.

Action Area 1

Unify Management, Align Process

Coordinate and consolidate program responsibilities and process to increase effectiveness.

Action Area 2

Coordinate Better, Fund Stronger

Make it easier for programs to work together and get the funding they need.

Action Area 3

Design Smarter, Deliver Impact

Create programs that meet resident's needs and get repairs done well.



Unify Management, Align Process

Coordinate and consolidate program responsibilities and process to increase effectiveness.

1. Consolidate County Home Repair Operations and Management

Findings

When the county established its first home repair program, it rapidly assigned responsibilities across county departments and an outside agency to ensure a fast launch. While this approach enabled a swift rollout, the division of roles has created fragmented oversight and hindered efforts to expand and improve program outcomes over time.

Primary responsibility for county home repair programs sits in Asset and Facility Management, a department that manages the county's property inventory. The county gave Asset and Facility Management (Facilities Management) primary responsibility for home repair operations because staff had construction knowledge. Two staff people at Facilities Management manage operations for the home repair program - issuing Requests for Proposals for home repair providers, preparing contracts, setting the rules

"A Home for All is trying to change how providers work together and build new infrastructure and new ways of working."

Kathryn Firmin-Sellers, President and CEO of United Way of Greater Charlotte

and guidelines for nonprofit providers and performing quality control with staff walk throughs before and after repairs.

Data and policy for home repair is run by the Affordable Housing Program Manager out of the County Manager's Office. The Affordable Housing Program Manager reports to the County Manager and the Board of County Commissioners, tracks progress by providers and is often the public face of the program.

Management of federal Community Development Block Grant (CDBG) funding for home repair falls under a separate area of the County Manager's Office. The Centralina Regional Council administers the CDBG program on the county's behalf, including providing reporting and documentation to the Department of Housing and Urban Development (HUD).

This division of responsibilities makes it harder to create a coherent, effective program and allows key responsibilities to fall through the cracks. For example, homeowners who go to the county website are unable to find information on how to access home repair services. When asked, staff were unaware of who is responsible for ensuring that homeowners are directed to nonprofit programs funded by the county.

Recommendation

Mecklenburg County should thoughtfully structure home repair within a single appropriate department to create greater accountability, consistency and reduce coordination challenges. The department selected must have the staff capacity and skill sets to effectively fund and manage home repair. Housing repair requires a people-centered, community-based approach that prioritizes responsiveness, customer service and equity. The department that runs this program must have, or develop, expertise in navigating income eligibility, homeowner engagement, and coordinating with community partners. Typically, home repair programs function out of housing, neighborhood services, or community development departments. Historically the county did have a community development department, but it shrunk over time and eventually disappeared. The program can also be run out of the County Manager's Office or Facilities Management if there is a concerted effort to ensure the program has the support and staffing it needs and becomes a priority for that department despite its significantly different mission from other department activities. The single consolidated home repair program should be funded with multiple funding streams including CDBG dollars, rather than using CDBG dollars to fund a separate program. Consolidating program functions within a single department will streamline decision-making and ensure clearer accountability.

2. Align City and County Process

Finding

City and county programs work with many of the same nonprofit partners but have different processes and requirements. As a result, home repair providers must create separate procedures for each funder or create a single system based on the most restrictive and burdensome requirements. Both approaches slow down service and increase costs for the providers. Currently the wait time for a qualified applicant to receive repairs is an average of 240 days — or 8 months — from application approval to completion.[14] In addition, homeowners are confused about what accepting repair assistance will require and spend substantial time trying to disentangle rumors from facts about these programs according to participants in two Spring 2025 focus groups. This makes it harder for owners to trust and use these programs and creates some inaccurate expectations. For example, homeowners expressed their confusion regarding differences in relocation standards, deed restrictions and caps on repair costs. For this needs assessment the city and county processes were put in writing for the first time allowing a direct comparison. The process summaries are included in the Appendix.

> "If city and county processes are better aligned, we can spend less time navigating systems and more time delivering real help to the people who need it."
>
> Beth Morrison-North, Rebuilding Together of Greater Charlotte

Members of the Implementation Team for this needs assessment identified several key differences between city and county procedures and requirements:

- **Maximum Cost of Repairs:** Under the city Safe Home Program total repair assistance cannot exceed $47,500. The county caps its investment per house at $35,000 which includes administrative fees and soft costs. Habitat for Humanity of the Charlotte Region provides a maximum of $70,000 in repairs. Other programs spend less than $5,000.

- **Application Windows:** Different programs open and close their programs for applications at different times baffling and frustrating homeowners. The city Safe Home Program allows homeowners to submit preliminary applications only during specified dates, for example from October 1-November 24.[15] Habitat for Humanity of the Charlotte Region accepts applications during designated windows. Homeowners are chosen from an active interest list and invited to apply when the window opens. Greater Matthews Habitat accepts applications at any time.

- **Quality Control Requirements for Walk Throughs and Inspections:** While all programs include some level of quality control, their requirements differ. The city requires internal and provider staff to meet with the homeowner four times before repairs begin. The goal is to ensure the homeowner understands the program, the repairs to be

performed and signs all relevant documentation. The meetings include an initial walkthrough to define scope, a homeowner orientation, city document review and document signing. Most meetings are scheduled one week apart. The county performs a walkthrough before and after repairs are completed but leaves the rest for the nonprofit provider to accomplish in a one or two meetings.

- **Deed Restrictions:** Deed restrictions imposed by the city or county require the owner to pay back the cost of home repairs if the property is sold or transferred during a set number of years after the repairs are completed. Heirs or purchasers may assume the deed restriction but only if the new occupant meets the income requirements of the program. The city Safe Home program imposes a deed restriction of 5 to 15 years with some inconsistency among provider contracts. The city also places a right of first refusal giving the city the opportunity to step in as a homebuyer – another complicated requirement that concerns homeowners who need repair. The county imposes a deed restriction of five years for repairs. Homeowners discussed their distrust of deed restrictions with some expressing their concern that it is an attempt to take control of their house or that it will pose a burden to their heirs once they are gone.

- **Administrative Fees:** Administrative fees are the portion of the grant or contract used to pay staff time and fund general operations. The city does not pay its nonprofit providers an administrative fee. Instead, the City retains the fee to fund city staff time to manage the program and to facilitate two state mandated reviews for each house being repaired: (1) an environmental review that includes lead and asbestos testing and (2) a check on whether each home is a historic building with the North Carolina State Historic Preservation Office (SHPO). Nonprofits must therefore fundraise from alternative sources to pay costs to manage the program. The county provides a 4% administration fee to nonprofit providers although HUD allows up to 15% administrative fee. The county's goal is to spend as much on repairs as possible, rather than covering administrative costs. Nonprofits, however, must facilitate the time-intensive environmental and historic tests and inspections on their own.

- **Relocation Costs:** When repairs make it unsafe for a homeowner to remain in the house, relocation is required — but the rules for when this applies, and whether alternative housing costs are covered, vary by program. The city mandates temporary relocation of a home's occupants when there is no safe access to sleeping areas, bathrooms or kitchen or there are exposed lead hazards. Relocation is the responsibility of the occupant. The city encourages occupants to stay with friends or family but will provide special rates on hotell rooms or in some cases pay relocation costs. (The city will not pay relocation for clients nonprofits are serving. In FY 2023, the city spent $26,148 on relocation costs.[16]) The county does not pay relocation costs but noted that they have not had a request to date to use funding to pay for relocation and the county may be willing to consider relocation to be a reimbursable cost.

Recommendation

Align and streamline city and county home repair program process and requirements for greater efficiency and impact. Local governments, nonprofit providers, contractors and homeowners will all benefit from an effort to minimize differences between city and county home repair process and requirements. Aligning city and county home repair requirements does not mean eliminating local flexibility — it means adopting a coordinated approach that will help maximize available funding, reduce administrative burdens, and ultimately improve housing conditions across the community.

By standardizing key program elements, the city and county can:

- Intentionally design oversight structures that are proportional, predictable and respectful of both providers and residents, protecting homeowners without sacrificing efficiency.
- Reduce homeowner confusion and discourage homeowners from shopping around for the program with the best terms.
- Make it easier for nonprofit providers to navigate funding and deliver repairs more efficiently.
- Allow for better tracking of service demand and resource availability.
- Expand impact by pooling resources, allowing more homes to be repaired without unnecessary administrative duplication.
- Ensure fair and equitable policies, so homeowners receive the same level of support regardless of the program for which they apply.

Striking the right balance between requirements intended to protect homeowners and streamlined processes to ensure timely, cost-effective home repair delivery is essential. On one hand, city requirements such as multiple pre-repair in-person meetings are designed to ensure accountability and transparency. These safeguards are particularly important because public funds are involved, and repairs are tied to long-term deed restrictions that affect a homeowner's equity, refinancing options, or future sale. However, these compliance steps create delays and raise administrative costs.

City, county and nonprofit service providers have achieved two critical steps to aligning city and county processes. They have put the processes in writing and prioritized key barriers to effective service delivery. The next step is to discuss how the processes can be changed to offer clear, consistent steps wherever possible. Finally, when the city or county introduces a new program – such as the county launching an emergency repair pilot as discussed in Recommendation 7 – the new program should adopt the same requirements as the existing program wherever possible. Given that most of the county's population resides within the city, better alignment between these programs will create a more seamless and effective system.



Coordinate Better, Fund Stronger

Make it easier for programs to work together and get the funding they need.

3. Build a Permanent Collaborative Home Repair Network with Additional Partners

Finding

Charlotte-Mecklenburg's home repair providers and government funders came together in 2023 for the first time to form the Implementation Team for this needs assessment. Monthly meetings provided an initial opportunity to introduce themselves and their programs and share information. The nonprofit, civic and government leaders have made significant progress in understanding the existing ecosystem as well as ways it can be improved. Continuing these meetings and inviting allies and partners who can better achieve their mission where housing conditions improve will strengthen the home repair ecosystem.

Recommendation

Create a Charlotte-Mecklenburg Home Repair Network that will serve as a permanent coordinating body to connect all providers and programs, strengthen and streamline service delivery, and address shared challenges across the home repair ecosystem.

What began as a temporary Implementation Team should be formalized and made permanent. Home repair networks can be incredibly effective at attracting more funding, increasing homeowners served and filling gaps in service delivery. One example is the St. Louis Home Repair Network that was formed in the last year and just hired their first Executive Director to staff collective efforts at advocacy, fundraising and streamlining process.[17] A coordinated system will allow for better tracking of service demand and resource availability enabling organizations to allocate assistance more effectively.

> "We need a meeting of the minds to get to scale. Getting everyone on board and sharing great practices and looking at what those needs are, categorizing those needs on some sort of scale and organizations being honest about what they are great at and moving as one while dividing and conquering. All agencies will have to come together."
>
> Lakisha Williams,
> She Built This City

In addition, the network can:

- **Define shared goals and what success looks like** in terms of delivery speed, homes repaired and homeowner outcomes.
- **Perform joint outreach and marketing** to reach more eligible homeowners.
- **Divide responsibility for fixing challenging houses.**
- **Arrange for bridge loans to front repair costs** until the city or county reimburse the provider for repairs.[18]
- **Lower costs by issuing joint Requests for Proposals for products and services.** For example, Detroit in 2022 issued RFPs for roofers to install up to 250 roofs each.[19]
- **Raise awareness about the critical role of home repair.** By targeting Charlotte-Mecklenburg thought leaders, the Network can create excitement around home repair's role as an affordable housing, anti-displacement, aging in place and public health strategy.

Charlotte-Mecklenburg also can create a stronger, more integrated home repair ecosystem by inviting a diverse set of advisors, allies and partners into the Network who can better achieve their own missions where housing conditions improve. In peer regions, health care institutions and others are critical partners in referring homeowners, providing needed services, and advocating for enhanced efforts to improve home quality. So are leaders in childhood education, climate resiliency and the built environment, energy efficiency, neighborhood revitalization, aging in place and wealth building because improving housing quality and stability improves everything from health to educational performance. The faith based community also plays a critical role as congregations help their neighbors to age in place and live in houses free of hazards and unhealthy conditions.[20]

Lawyers are another indispensable partner as home repair can be a powerful tool for preserving generational wealth if paired with title clearing and estate planning support. Nine of ten homeowners who participated in one focus group stated that they want to pass down their house to their family members, but only five have a will or trust to make it happen. Without a will or trust in place, many homeowners unintentionally leave their property in legal limbo without a clear title to pass to their heirs. This makes it difficult for future generations to access the value of the home, qualify for assistance, or legally sell or improve the property. Almost 70% of Black homeowners nationally have no will or trust to pass down property. [21] In addition, owners are denied repairs due to their name not being on the deed. Lawyers can help to clear title to these properties to qualify them for grants and loans. Expanding proactive support for estate planning — such as will preparation, title clearing, and the creation of trusts — helps ensure that investments in home repair truly build long-term community wealth. and make sure that the public dollars spent on repairs benefit future generations. For the Struggle partners with legal firms to help provide free wills and trusts for homeowners under their Future Planning Program.

Allies and partners are also critical to meaningful advocacy. Philadelphia's Healthy Rowhouse Project signed on over 40 allied organizations with missions from health care to early education to support more resources for home repairs that resulted in a $100 million bond issue for repair grants and loans in 2016. Pennsylvania's Whole Homes Repair Program, a statewide repair program funded in 2022 with $125 million in federal COVID-19 response funds became possible because of countless letters of support from groups with varied interests such as labor, environmental organizations as well as housing organizations.[22] When groups with different interests unite around a shared advocacy goal, it signals broad cross-sector consensus and makes decision-makers more likely to respond.

4. Establish Shared Intake with a Uniform Application

Finding

Currently each provider offers siloed intake. There are no universal applications or shared screening protocols. There is no effort to share addresses of homes receiving help to reduce the number of resources unknowingly going to the same house and household. Homeowners are often confused by what program is assisting them, and referrals too often do not result in eligible owners receiving help.

Recommendation

The City of Charlotte, Mecklenburg County and their nonprofit partners can work together to create a unified approach to manage client intake and eligibility,

minimizing inefficiencies and improving the resident experience. A shared intake model takes the burden off homeowners to apply to multiple programs and allows them to find help faster and more efficiently. For the provider, a shared intake system reduces duplicative assessments, minimizes unhelpful referrals and makes it easier to measure impact. For home repair, an area where need is so much greater than available resources, moving towards a collaborative intake model will not guarantee all applicants service, but it will lower the risk of their failing to obtain a service they qualify for, simply because they don't know about a program. A new county emergency home repair pilot program can provide the initial test of shared intake using Civi Form, an intake and application form the city currently uses for its emergency repair program.

"We would really benefit from a centralized intake and assignment system. At Greater Matthews Habitat for Humanity, many of our calls come from Charlotte residents whom we do not serve due to funding restrictions."

Jeffrey Elam, Greater Matthews Habitat for Humanity

There are two different shared intake models that may fit Charlotte-Mecklenburg's needs. The first creates a central hub for intake and applications such as Baltimore Housing Upgrades to Benefit Seniors (HUBS) that is discussed below. To implement this model, the county, the city, a nonprofit provider or an allied organization would hire intake staff to help each inquiring owner to complete a uniform expression of interest form, to enter the owner information into a shared data platform and assign the resident to a provider using an agreed upon protocol. The provider could then complete the application and vetting process. The second is a less formal approach that involves developing a shared expression of interest form, a common application, and agreed-upon intake protocols. Under this model, any participating organization can complete the intake process and then refer the homeowner to the appropriate provider by sharing completed forms. Both models streamline the experience for the homeowner, who doesn't have to repeat their story or fill out multiple applications.

Baltimore has put in place a highly successful collaborative intake system called the Baltimore City Housing Upgrades to Benefit Seniors (HUBS) program. Multiple home repair related nonprofits and city agencies use a shared intake form or portal. Residents fill out one application, and that information is shared among participating organizations. In complex cases, applicants are assigned a housing advocate or case manager to coordinate help across funding sources and service providers. Baltimore stakeholders meet regularly to review complex cases and coordinate funding and services.

5. Share Data to Evaluate and Improve Service

Finding

The city, county, and service providers each collect different data using inconsistent formats, making it difficult to develop a complete picture of home repair needs and the efforts to address them. The county requests data reports from providers periodically that provide a point in time snapshot of repairs performed with county dollars. The City maintains an extensive database with information about city direct service programs, but less data on homes repaired by nonprofit programs funded by the city. Nonprofit service providers maintain varying information on applicants across different platforms with inconsistent data entry practices. In areas within the City of Charlotte where multiple providers offer services the lack of information sharing is causing inefficiencies as multiple nonprofits engage the same pool of potential clients. And no one consolidates data on repairs performed with philanthropic dollars. As a result, providers lack a common understanding of who is being served and where gaps in service exist.

> "Data is important. Data is needed to help sell and tell the story and get more people to the table."
>
> Bobby Williams, Town of Huntersville

Recommendation

Create a shared data platform to provide a comprehensive view of applicants, the services delivered, the timeframe in which those services were provided, and referrals made to appropriate programs. All programs and providers should keep uniform information on households who seek repair assistance. Every provider should request that residents who seek assistance provide permission for basic information to be shared with local governments and other housing repair providers for this purpose. The data will allow providers to jointly analyze who is being denied service due to ineligibility or insufficient funding. Shared client data tracking can also be used to identify friction points that slow service delivery or impede access.

All providers should at least maintain and track the following information about households who seek repair assistance:

- Name
- Address
- Tenure - Owner/Renter
- Household Annual Income/AMI
- Program/Project Type
- Date of Application
- Name of Contractor Assigned
- Date Contractor Commences Work
- Date Repairs Completed
- Primary Repairs Completed
- Funding Amount
- Household Size
- Age of Head of Household
- Person with Disability

In addition to this data, information on the impact of home repairs on those served and suggestions on ways to improve the process for participants are essential to expanding resources for repair. Providers should jointly develop a set of evaluation practices that include:

- **Customer satisfaction surveys** to capture homeowner experiences with the process. Providing space for suggestions and making the survey anonymous will elicit more helpful and honest feedback. During a recent focus group homeowners recommended that providers survey homeowners to improve their experience.

- **Pre- and post-repair surveys and interviews with homeowners re impact** to assess health, safety, financial, and energy outcomes achieved by the repairs. By tracking and reviewing outcomes, programs can show the real-world value of their work and share how removing hazards changed their customers' day to day lives. These stories of lived experience are important when explaining the importance of home repairs to elected officials, philanthropy, allies and partners. Focus group participants talked about how they feel safer and healthier in their home after repairs. One woman noted that for the first time she could fully close and lock her windows while another shared how her asthmatic son was breathing better. Another Senior homeowner explained "it was magical to watch. It makes your world bigger."

- **Strengthened contractor engagement and communication to support better bids and grow the contractor base.** Contractors are critical to providing high quality repairs at scale. In interviews and focus groups, contractors were pleased to offer suggestions for improving contractor effectiveness and increasing the number of contractors participating in assistance programs. For contractors one of the biggest pain points is that the homeowner often expects them to do more than they have been hired to do. Contractors would like homeowners to better understand what critical repairs means and have written documentation of the scope that the contractor can refer to. Contractors also seek faster payment particularly from the city as it can take up to 90 days to pay. It is important to note that providers are generally satisfied with their contractors but see a need for more high-quality general contractors and they are looking to United Way's Upskill Incumbent Worker Training program to help train more contractors and general contractors.

Evaluation takes staff time and costs money so it will require additional consistent funding. Habitat Memphis uses standardized surveys and phone interviews to capture personal outcomes. Habitat Memphis found that homeowners' experiences and the benefits they experienced were so unique that an open-ended interview often captured key outcomes that a standardized set of survey questions would have missed.[23] These data and performance metrics will help to deliver timely, coordinated, and measurable outcomes.

6. Expand Funding

Finding

The home repair ecosystem needs additional funding to meet need. All providers agree that demand far exceeds available funding. In addition, the cost of repairs has, and is expected to continue, to increase dramatically. From 2020 to 2024, the cost of HVAC repairs increased from $7,500 to $12,500 per repair; electrical panel replacement has tripled from $1,500 to $4,500; and shower installs are up 50%.[24] As a result, increased funding is needed to serve each house.

> "Funding is the biggest challenge — it drives our production goals and our ability to meet them. Our greatest frustration comes when we have to tell someone 'no' — not because their need isn't real, but because we simply don't have a solution to offer."
>
> Isela Walldez, Habitat for Humanity of the Charlotte Region

Recommendation

The creation of a broad funding strategy — including public, private, and philanthropic sources — is essential to expand and sustain home repair efforts. While there is not a single home repair program in the country that has sufficient funding to meet the need, many cities and counties are increasing their resources for home repairs by tens of millions of dollars.

There are several ways Charlotte-Mecklenburg can dramatically increase the dollars going to home repair.

1. **Philanthropists with Diverse Missions:** By collaborating as a network, the region can expand philanthropic dollars through the collective development of compelling grant proposals focused on key outcomes such as housing stability, health, aging in place, lowering displacement or neighborhood improvement. Publicizing this needs assessment as an extraordinary effort to remake its home repair ecosystem will appeal to some regional and national funders who seek to support innovative collaborative approaches.

2. **General Obligation Bonds:** While Charlotte-Mecklenburg historically uses bonds to pay for needed capital improvements, peer local governments have issued general obligation bonds to rapidly serve hundreds, or even thousands, of homeowners living in deteriorated conditions. In 2022 Austin TX passed a $350 million General Obligation Bond Measure in part to provide home repairs for residents at risk of displacement. Philadelphia PA issued a $100 million bond to support home repair in 2016 that served over 4000 households off its waitlist and its current Mayor seeks an additional $84 million in bond funding to support its Basic Systems

Repair Program.[25] The Housing Trust Fund is the city's primary affordable housing development tool for new construction and existing home preservation. It is funded from voter-approved housing bonds and administered by Housing and Neighborhood Services. City of Charlotte voters approved a $100 million housing bond in November 2024. City Council has proposed spending $5 million in 2025 on home repair and rehabilitation.[26] Larger investments from bond issues allow repair to become a proactive, strategic tool to stabilize vulnerable housing stock and improve neighborhoods.

3. **Competitive Federal Government Grants:** There is significant uncertainty about future federal housing dollars, but it is essential that providers stay up to date on funding opportunities and are ready to quickly put together a competitive proposal in response to any federal Notice of Funding Availability (NOFA). For the county, consolidating county home repair functions within a single department can provide the focus and capacity to apply for home repair related competitive grants for the first time.

4. **Energy Retrofit Rebates:** Energy Saver North Carolina is providing federally funded rebates to install heat pumps, new electrical panels and insulation to allow homeowners to lower their utility bills. Eligible single family homes can receive up to $16,000 so adding these rebates to existing funding can stretch limited dollars farther while lowering utility bills. The program is currently targeted to Cleveland and Halifax counties but is expected to expand its geographic reach.

5. **Tax Incentives:** The city, county or state may also support homeowners by providing tax incentives or tax abatements for homeowners who invest in repairs.[27] Under North Carolina's State Historic Rehabilitation Tax Credit Program, homeowners may receive a 15% state tax credit for qualified rehabilitation of historic owner-occupied residential properties. Yet other cities and states extend tax credits or abatements to long term homeowners regardless of whether their home is certified as historic.

6. **Medicaid:** North Carolina was one of the first states in the country in 2019 to receive a Medicaid waiver to use Medicaid dollars to pay for non-clinical care items that impact health.[28] The state's Healthy Opportunities Pilots provides housing interventions including home remediation, accessibility and safety modifications and created significant cost savings.[29] The waiver was renewed for four more years in 2025 but will only operate in three rural areas of the state and not Mecklenburg.[30] It is possible that future waivers could cover Mecklenburg given how positive the results have been for improving health and saving on costs. Medicaid also will pay for home modifications for some patients.



Design Smarter, Deliver Impact

Create programs that meet resident's needs and get repairs done well.

7. Launch a County Emergency Repair Pilot Program

Finding

The county lacks an emergency repair program that can respond to urgent threats to health, safety or continued occupancy of the home such as no heat in winter or a severe roof leak that is causing interior damage. The city has an emergency repair program called the Safe Home Emergency Repair Program that has served 746 homeowners with urgent repair needs since 2015. The program addresses emergency needs up to $10,000 that have occurred within the last 72 hours where the owner is over age 62 or has a disability and the household earns less than 60% Area Median Income (AMI). The Town of Davidson also has an urgent home repair program for low income owners for up to $5000 in repairs. Nonprofit providers may be able to respond to an emergency at times, but without a separately funded program and given long waitlists, it is difficult to determine a prioritization protocol that diagnoses and treats emergency repair needs over those of

owners who have been waiting for months or years for assistance. Homeowners who participated in focus groups in Spring 2025 discuss having urgent needs and being unsure how to obtain quick assistance before the need requires them to find alternative shelter or creates far more severe and costly issues in the house.

The Implementation Team's first strategic initiative will be to establish a county emergency repair program modeled after the city's existing program.

Recommendation

The county should establish an emergency repair program pilot modeled on the city Safe Home Emergency Repair program. The existing city program is the city's more frequently provided repair service, meets the best practices for a high functioning program, and offers the opportunity to align city and county programs for the first time. Once the county has consolidated all home repair program functions into a single department, it should work with the Implementation Team to launch this pilot with dollars the county has already allocated to United Way and the A Home for All Initiative for a pilot program. The emergency repairs program will significantly increase the region's ability to quickly and cost-effectively respond to acute housing safety issues and will align the city and county programs with a single application and identical requirements to reduce confusion for applicants and coordinate resources effectively. There are several important reasons for the county to provide emergency repairs. Emergency repairs can:

- **Protect residents from displacement and reduce long-term** damage as addressing an issue early can avoid a chain reaction of other problems as a small roof leak leads to structural rot, mold, and ceiling collapse over time.
- **Cost less per unit.** Urgent repairs have lower costs upfront. With a maximum amount of $10,000 these repairs can be performed quickly and efficiently with a limited scope.
- **Require less burdensome documentation of eligibility and do not trigger lead requirements.** Emergency repairs have less rigorous income verification, contractor bidding and lead safety requirements even where CDBG dollars are used. For example, HUD allows providers to use Supplemental Nutrition Assistance Program (SNAP) or Supplemental Security Income (SSI) participation to document income levels. For repair projects under $10,000, no quotes are required from contractors. Programs can create pre-approved contractor pools to streamline assignments and document a reasonable cost determination. Finally, where emergency repairs do not affect painted surfaces, they do not trigger lead requirements.
- **Reduce future program demand.** By addressing issues early, these repairs can reduce the numbers of homes that later require larger repairs. At the same time, the

program allows for the identification of other needs within the house and the ability to encourage the owner to apply for critical home repair as well.

The key features of a high functioning emergency repair program are:

1. Recent Onset – Occurred within the past few days
2. Easy access – Eligible homeowners know about the program and how to make contact
3. Clear eligibility – Clear guidelines ensure that this program is not used to jump the line but instead to serve people with a true emergency
4. Expedited processing - limited documentation requirements
5. Rapid response – Goal timeframes and pre-approved contractor pools
6. Limited scope – One and done
7. Critical repair - Sign up owners where needed

The city emergency repair program reflects these best practices. The full city guidelines are provided in the Appendix, but its eligibility requirements are listed below:

- Emergency occurred within last 72 hours
- Cost of repair does not exceed $10,000
- The homeowner must:
  - be either 62 years of age or older or disabled
  - occupy the house as a principal residence for at least 6 months
  - have household income at or below 60% AMI
  - provide documentation within 10 business days
  - make house accessible within 48 hours of assistance request

The city has a goal to respond within 48 hours, and this should be adopted by the county as well. Assistant Director Warren Wooten at the city noted that city staff can filter out homes without true emergency issues over the phone fairly easily by asking a set of prescreening questions. Simplified income verification is allowed by HUD for emergency repairs making it an attractive space to use CDBG funds.

A county emergency repair pilot also offers the first opportunity to align city and county management of a program. The county should adopt the Civi Form application used by the city for its emergency repair program. Seniors, however, often reach out by phone, so the county will need to have a number that homeowners can call to request assistance. The city and county should maintain equivalent maximum limits for total repairs but should evaluate whether the $10,000 limit should be raised to address the increased costs for repair. North Carolina law allows for repair limits to be raised as high as $30,000 and still be considered a micro-purchase that presents fewer regulatory burdens.[31]

Suggested RFP Criteria for Vendor to Manage Emergency Repair Program

- Provide intake staff with experience interacting with homeowners to handle inquiries digitally and by phone using standardized forms and intake checklists
- Have ability to:
  - collect agreed upon documentation of income eligibility and visual evidence to substantiate emergency claim
  - prequalify, assign and manage a set of contractors who can respond within 48 hours
  - deliver emergency repair scope within the per-house cap
  - ensure work is completed to code with required permits
  - perform data collection to track applications, repairs and outcomes efficiently including:
    - Number of homes repaired, and the types of repairs completed
    - Average time to complete repairs – time from inquiry to application approval and application approval to project completion
    - Resident survey to gauge customer satisfaction
    - Geography of repairs to address any disparities in program access
    - Demographics of households
    - Referrals to critical home repair programs
- Willing to participate in regular reviews, site visits and evaluations

Vendor Performance Metrics – Emergency Repair Pilot

Performance Area	Metric	Target / Expectation	How to Measure
1. Intake Responsiveness	Average time to respond to homeowner inquiry	Within 1–2 business days	Call log / inquiry tracking
2. Eligibility & Documentation	Time from intake to eligibility verification	≤5 business days	Timestamped intake forms
3. Emergency Response Time	Time from approval to contractor dispatch	Within 48 hours	Internal logs / work orders
	% of emergency jobs started within 48 hours	≥70%	Contractor tracking data
4. Cost & Scope Management	% of jobs completed within per-house budget cap	≥95%	Budget reports
5. Code Compliance	% of projects with permits obtained when required	100%	Permit documentation
	% of projects passing final inspection	≥100%	Inspection records
6. Data Reporting	Timeliness of monthly or quarterly data submissions	On schedule (100%)	Report tracking
	Accuracy/completeness of required data fields	≥95% accuracy	Spot checks / audits
7. Equity Monitoring	% of repairs in priority geographies / by demographics	Reflects local need	GIS & demographic analysis
8. Customer Satisfaction	% of residents reporting satisfaction with communication and quality	≥85% satisfied or very satisfied	Post-repair survey
9. Referrals	% of eligible cases referred to other repair programs	≥70% of qualified cases	Referral logs
10. Vendor Collaboration	Attendance at required site visits and review meetings	100%	Meeting minutes
	Responsiveness to feedback / corrective actions	Timely, documented response within 5–7 days	Follow-up tracking

8. Create and Distribute Homeowner Educational Resources

Finding

Many homeowners, especially those with limited financial resources, need help to identify early warning signs of home deterioration or find trustworthy contractors to make repairs. Providing easy-to-use resources will help owners to address repairs more quickly and save on costs. Within focus groups, homeowners shared how they "discovered" they had a significant repair need. In one instance the owner invited a home repair professional who was scoping some exterior work to look at "the colors on her ceiling" which ended up being damage from a significant water leak. Homeowners also explained that they need more information about the work performed under the home repair assistance program, whether there are warranties in place and how to maintain and use updated systems.

> "Homeowners need information. They need to understand what they are signing."
>
> Homeowner Focus Group Participant Spring 2025

Recommendation

Create a homeowner kit of written educational materials, videos and live workshop curricula to support homeowners in maintaining safe and stable housing. Home repairs are only part of the solution — ongoing maintenance and informed decision-making are critical to ensuring long-term housing stability. To address this, the county should develop and distribute Home Maintenance Kits that provide homeowners with practical guidance on:

- Selecting a trustworthy contractor – Tips on vetting contractors, understanding contracts, and avoiding fraud
- Maintaining the home after repairs – A follow-up checklist for routine maintenance to extend the life of repairs
- Diagnosing repair needs early – Guidance on spotting issues before they become major health or safety hazards
- Fire and home safety – Providing information on space heaters, smoke alarms and clear paths to the door can save lives
- Estates and Trusts - Passing down a home to heirs and clearing title to preserve generational wealth

The Implementation Team should issue an RFP for a vendor who can create the Home Maintenance Kit with user-friendly educational resources in several formats. She Built This City is developing a set of in-person workshops on home maintenance. LISC, a community partner in San Antonio Texas, has created a four-hour Home Maintenance Workshop for Seniors that is widely popular as well.[32] Written materials offer a tremendous educational opportunity for homeowners. The Dallas Media Collaborative has created a colorful written Home Repair Resource Guide that provides information on

all available home repair programs, eligibility requirements and how to apply.[33] This type of easy to read guide could be distributed at libraries, collaborative hubs like the Ada Jenkins Center and shared routinely by code enforcement. Other jurisdictions provide single-topic materials such as short guides that explain how to clear title on an heirs' property.[34] In North Carolina, the prevalence of heirs' property is significant. A 2023 study by Wake Forest Law estimated that approximately 4% of the state's property is classified as heirs' property, with a total value of about $2 billion.[35] Written materials could also explain deed restrictions and what it means when the city requires a right of first refusal to buy the home. And it will be critical for these materials to be translated into several languages as homeowners explained that many of their neighbors who need help face language barriers. When residents understand how to care for their homes, investments in repair programs go further — supporting not just individual households but the overall health and resilience of the housing stock.

Suggested RFP Criteria for a Vendor:

- Experience and Qualifications
  - Demonstrated experience developing educational materials for low- to moderate-income or diverse homeowner audiences
  - Experience designing workshops and multimedia (video, print, digital) materials
  - Knowledge of housing issues, especially relevant to aging housing stock, common repair issues, or title challenges
- Approach to Content Development
  - Clear strategy for making materials easy to understand, visually engaging and accessible
  - Plan to co-create or test content with homeowners or community partners and ensure content accords with state law
- Equity and Language Access
  - Ability to produce materials in multiple languages and accessible formats

Vendor Performance Metrics – Homeowner Educational Materials

Performance Area	Metric	Target / Expectation	How to Measure
1. Project Timeliness	Adheres to timeline for content development and delivery	All milestones met or delays communicated in advance	Project timeline vs. delivery timing
2. Content Accuracy	Educational materials are accurate and align with state/local laws	100% legal accuracy	Expert/legal review
3. Content Clarity	Materials are easy to read and understand for intended audience	≥85% of users rate as easy to understand	Homeowner feedback survey or readability testing
4. Visual and Format Quality	Materials are visually engaging and work across formats (print, digital, video)	Meets design standards	Design review and partner feedback
5. Community Engagement	Vendor involved homeowners or partners in content co-creation or review	Co-creation or feedback documented for ≥60% of materials	Meeting notes or revision logs
6. Language Access	Materials provided in required languages and meet accessibility standards	80% of core materials translated and accessible	Final translation review and accessibility audit

9. Increase Access to Home Improvement Loans

Finding

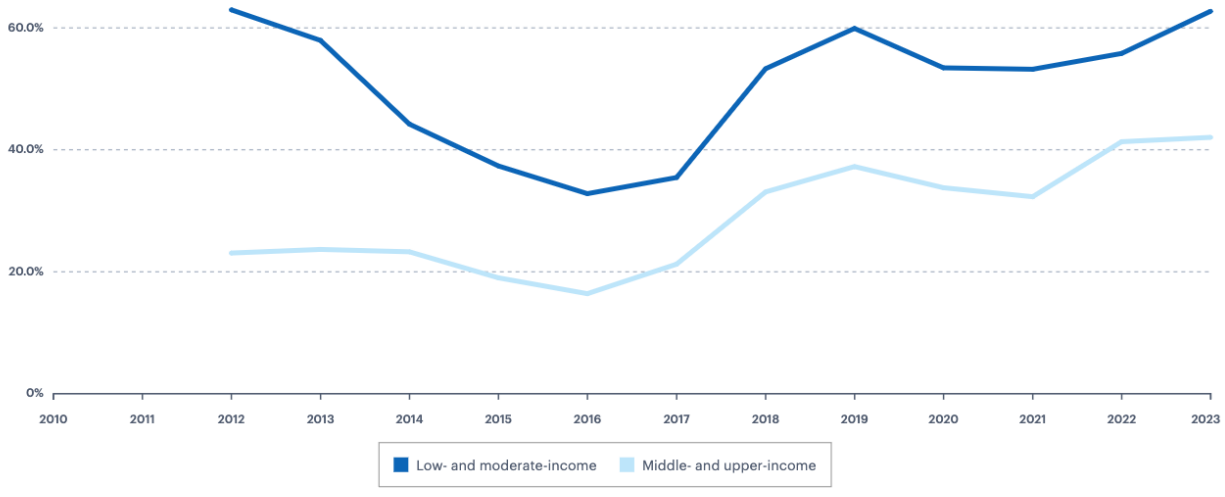
Charlotte-Mecklenburg homeowners — particularly those in low- to moderate-income areas and communities of color — continue to face high barriers to accessing home improvement financing despite rising home values and equity. In Mecklenburg County, 49% of home improvement applications are denied — the highest denial rate in decades. But the denial rates are much higher depending on the applicant's neighborhood or race. In 2023, 63% of homeowner applicants living in low- and moderate-income neighborhoods were denied compared to 42% in higher income neighborhoods. 63% of Black homeowner applications were denied compared to 36% for white homeowners. As a result, most loans go to white households and homeowners who live in higher income neighborhoods.

Home Mortgage

Loan purpose: Home improvement | **Loan measure:** Denial rate

Characteristics: Neighborhood Income

County: Mecklenburg County, North Carolina



Note: Not all data are available for all years. Dollar values are not adjusted for inflation. Overall includes categories of "unknown" or "other" not shown for other loan characteristics.

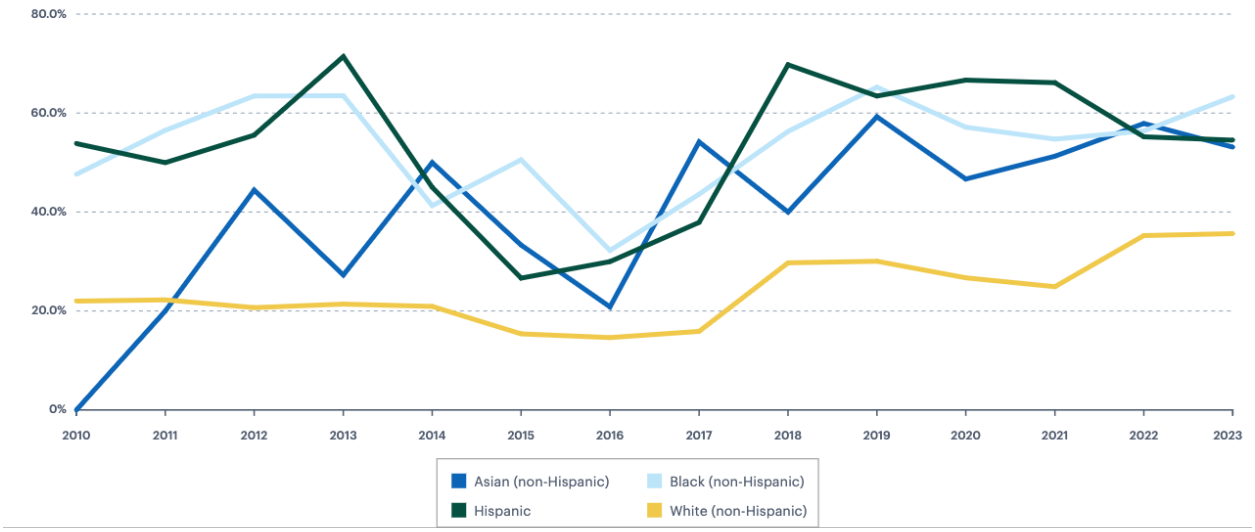
Source: Analysis of Home Mortgage Disclosure Act (HMDA) data by the Federal Reserve Banks of Philadelphia and Cleveland

Home Mortgage

Loan purpose: Home improvement | **Loan measure:** Denial rate

Characteristics: Race/ethnicity

County: Mecklenburg County, North Carolina



Note: Not all data are available for all years. Dollar values are not adjusted for inflation. Overall includes categories of "unknown" or "other" not shown for other loan characteristics.

Source: Analysis of Home Mortgage Disclosure Act (HMDA) data by the Federal Reserve Banks of Philadelphia and Cleveland

Private lenders cite reasons such as low credit scores, high debt-to-income ratios, and limited collateral value — yet these issues are often rooted in broader structural inequities, not an inherent lack of ability to repay. In addition, lenders are hesitant to originate small-dollar loans because of high administrative costs relative to loan size. Further, seniors who may be able to afford a loan often need significant help understanding repayment responsibilities, deed restrictions and other terms of the loan as financial literacy declines with age.[36]

"Homeowners who have incomes just above the eligibility threshold for grants need help too."

Lisa Mayhew-Jones, Smithville Community Coalition

Recommendation

To fill this gap, the city and county should intentionally partner with private lenders to build a blended finance model that reduces risk, lowers borrowing costs, and expands access to private market home improvement loans. This will allow the private market to provide the capital that homes need where homeowners are above the 80% AMI threshold and can afford to pay back a loan – a not uncommon situation in Matthews and other areas of the county where the household has one or more full time working members but may have no savings to pay for a costly repair. Steps to create greater loan access include:

- **Convene a lender roundtable:** Bring together banks, credit unions, and community leaders to understand their current constraints and identify specific underwriting policies that exclude qualified home improvement loan borrowers. The traditional lenders who provide the highest number of home improvement loans in Mecklenburg County currently are Bank of America, First-Citizens B&T, Truliant, Truist, Wells Fargo Bank and State Employees' Credit Union.

- **Establish a credit enhancement mechanism:** Use public or philanthropic dollars to reduce risk to lenders — through guarantees, loss reserves, or interest rate buy-downs — so that private institutions are more willing to provide small loans to moderate-income homeowners.

- **Provide technical assistance:** Help homeowners to submit strong applications for home improvement loans with pre-application counseling and repair scoping assistance to increase loan approvals, ensure proper sizing of loans, and improve project completion outcomes.

- **Explore the creation of a Home Repair Revolving Loan Fund** anchored by a Community Development Financial Institution (CDFI). Charlotte-Mecklenburg may want to consider creating a revolving loan fund that will provide low interest loans for repairs. Grants are used once, but revolving loan funds get paid back and can be reused to help more people over time. Several cities have created home improvement revolving loan funds and Philadelphia's home preservation loan program just issued its 600th loan with low default rates.

10. Align Code Enforcement with Repair and Explore a Rental Loan Program

Finding

Code enforcement plays a critical role in identifying repair needs before they become too costly for the owner to fix. Where code enforcement officers refer low-income owners to home repair programs, rather than cite them for violations, it is a win-win for the owner and the neighborhood. Interviews with homeowners and nonprofit staff attest to the fact that low-income senior homeowners feel desperate and helpless when code enforcement officials cite them for substandard conditions they cannot afford to fix and fear code enforcement will kick them out of their homes. In the city, some informal referrals reach the Housing Department from code enforcement officials, but there is no formal referral process. At the county level there is limited contact between code enforcement and home repair assistance programs.

While existing home repair resources are targeted to homeowners, small "mom and pop" rental property owners may also lack the money to upgrade and repair units. Rental properties make up a large part of Charlotte-Mecklenburg's housing that is available to low income seniors and families. While the area relies on its local "mom and pop" landlords to provide critical housing affordable to its residents, rental units do not qualify for home repair assistance in the form of grants or loans. Without targeted support, these landlords are at greater risk of exiting the market — often selling to large, national investment firms that tend to increase rents, reduce affordability, and contribute to displacement. National rental conglomerates have already bought over 11,000 single family homes in the county, many of them are starter homes in demand by lower income and first time homeowners.[37]

"We have been worried about how many rentals need repairs and we haven't yet found the right solution."

Beth Morrison-North
Rebuilding Together of Greater Charlotte

Recommendation

The city and county should create a formal referral process between enforcement and assistance within Charlotte-Mecklenburg municipalities to ensure that owners are routinely informed about available repair programs and owners are encouraged to apply. This helps to identify urgent repair needs and lets code enforcement support, and not just penalize, owners who want to fix their homes. Instead of solely issuing citations, code enforcement officers can serve as a bridge to home repair programs, helping connect homeowners with resources to bring their homes up to code.

In addition, the city and county should explore with small landlords what they need to improve substandard rental units, including whether they would be interested in a low-interest loan in exchange for a commitment to limit annual rent increases. Strategic investments that help small landlords preserve and improve their properties are a cost-effective way to stabilize neighborhoods and protect affordable housing stock. Charlotte-Mecklenburg should explore working with its lender community to offer loans to its landlords in exchange for a commitment to keeping rents affordable. Milwaukee, WI offers a forgivable loan of up to $14,999 per unit to landlords who rent to income eligible tenants. Philadelphia created the Small Landlord Loan Program available to rental property owners with no more than 10 units. Landlords can receive loans of up to $24,999 for a ten year term but must have tenants that meet income requirements to qualify. Once Charlotte-Mecklenburg improves its homeowners supports, exploring loan assistance for small local landlords makes sense as a way to improve the quality of rental housing.

Conclusion



Charlotte-Mecklenburg already possesses the critical ingredients for a strong and responsive home repair system: trusted nonprofit partners, committed contractors, and public agencies that care deeply about preserving safe, stable housing.

The pieces are already here. What's needed now is the leadership and commitment to bring them together — to build not just a patchwork of programs, but a truly responsive, equitable, and efficient ecosystem that helps more people stay safely in their homes.

By working more intentionally across organizations, consolidating the county's own internal structure, and filling critical service gaps like emergency repairs, Charlotte-Mecklenburg can unlock new resources and create a clearer, more coordinated approach to managing, funding, and delivering home repairs.

Charlotte-Mecklenburg stands at a pivotal moment to transform its fragmented home repair programs into a cohesive, efficient system. Implementing these changes is a strategic investment in Charlotte-Mecklenburg 's future, supporting stronger neighborhoods and a more resilient community. **When home repair programs work in isolation, they help a few; when connected, they lift entire communities.**

Acknowledgments

We gratefully acknowledge the invaluable contributions of the organizations and local governments who participated on the Implementation Team for this project. Their on-the-ground experience and shared commitment to improving housing conditions and supporting residents were essential to shaping the findings and recommendations in this report.

Affordable Housing for the Carolina's

Centralina Regional Council

City of Charlotte

For the Struggle

Greater Matthews Habitat for Humanity

Habitat for Humanity of the Charlotte Region

Local Initiatives Support Corporation Charlotte

Mecklenburg County

Rebuilding Together of Greater Charlotte

Town of Huntersville

United Way of Greater Charlotte

Veronica Caldwell, Resident

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