



Housing Programs at a Glance

House Charlotte Downpayment Assistance

The City of Charlotte offers deferred forgivable loans to low and moderate income families eligible to purchase a home within the city limits. Call (704) 705-3999 to learn more.

Housing Rehabilitation

City housing rehabilitation programs offers grants or low interest loans and focus on services for elderly or disabled homeowners. Provided repairs may include code violation repairs, accessibility modifications and energy efficient retrofits. Application period begins in October. For more information, call (704) 336-3311.

Lead Hazard Control

The City addresses unsafe lead paint conditions in homes and rental properties, built before 1978, that pose a hazard to families. For more information, call (704) 336-3311.

Rental Assistance

The City partners with various agencies to provide temporary rental assistance for families working to become self-sufficient. Call 211 for coordinated assessment.

Homelessness Assistance/Emergency Housing

The City participates with a network of nonprofit agencies working to end and prevent homelessness. Assistance related to homelessness is provided through a coordinated entry process. Call 211 for coordinated assessment.

Resources for Developers

The City works with nonprofit and for-profit developers to increase affordable housing options for low and moderate income households. For more information, contact Zelleka Biermann at (704) 336-2482.

Resources for Nonprofit Partners

Nonprofit housing organizations play a vital role in serving the housing needs of low and moderate income households. The City partners with these organizations to develop innovative affordable housing options. Please contact Warren Wooten at (704) 336-2489 or Zelleka Biermann at (704) 336-2482 to learn more.

To learn more about the City of Charlotte's Housing & Neighborhood Services, please visit charlottenc.gov/housing or call 704-336-3380.



Additional Resources Provided by City Partners

Critical Home Repair

Habitat for Humanity Charlotte's Critical Home Repair (CHR) provides major repairs at a deeply discounted rate to keep homeowners safe and warm, and from being displaced from their homes. In addition, CHR helps preserve Charlotte's affordable housing stock. For more information, call (704) 716-5639.

Weatherization

Blue Ridge Community Action provides free weatherization and energy efficiency programs. The services of the Weatherization Assistance Program reduce your energy costs by making your home more energy efficient. These services reduce the average annual energy costs by \$300 per home. To learn more, call (828) 438-6225.



Housing Education & Counseling

Financial Literacy

Financial literacy and education are underlying issues that affect one's housing stability. That's why financial literacy is essential to helping families obtain and sustain housing.

Pre-Homeownership Counseling

Pre-homeownership services include improving knowledge of budgeting, credit repair, mortgage loan approval, assisting in locating a home and assisting in negotiating mortgage loan terms, the purchase price, and mortgage loan closing process.

Foreclosure Prevention

If you are at risk of foreclosure, it is important to reach out for help as early as possible. Resources are available to assist you.

The following agencies can provide housing education, counseling, and foreclosure prevention services:

- Community Link, 800-977-1969
- The Housing Partnership, (704) 342-0933
- NC Foreclosure Prevention Fund, (888) 623-8631