



Honoring our Roots





MISSION STATEMENT

Charlotte-Mecklenburg Housing Partnership, Inc. 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.



It started with the seed of an idea and a selfless group of people appointed to a Charlotte city-wide task force. The year was 1986, and the committee's charge was to raise awareness of community housing issues amidst a climate of rising costs and diminishing federal resources. Their efforts culminated in a pivotal, City-sponsored symposium which challenged Charlotte to eliminate substandard housing and expand



affordable options. Out of this came the concept of creating a community-wide organization to coordinate public and private resources to address the city's housing needs.

Today Charlotte-Mecklenburg Housing Partnership marks its 15th year of success. In doing so, we honor the people whose commitments and dreams for a better Charlotte have reaped amazing results. This is their story.



Planters of Seeds



Neighborhood activists. Former city council members and a mayor pro-tem. A lawyer and advocate for the poor. A social services coordinator. A real estate developer. Bankers. These were some of the early leaders of Charlotte-Mecklenburg Housing Partnership. They gathered around the CMHP board table recently to look back and to look ahead. It's a behind-the-scenes glimpse of how CMHP came to be. And of the dedicated people who made it happen.



John Boatwright

- Retired Executive Vice-President of NCNB
- First CMHP Board Chair



John Crawford

- Retired Director, Youth Services of the Charlotte Housing Authority
- Founder of Charlotte Housing Authority Scholarship Fund
- Member of 1987 Housing Task Force



Ted Fillette

- Director, Legal Aid of North Carolina
- Former CMHP Board member



Kathryn Heath

- Former Director of Training & Development, First Union National Bank
- Co-Chair of 1987 Housing Task Force
- Former CMHP Board Chair



Frank Martin

- Owner, Landcraft Properties
- Member of 1987 Housing Task Force
- Former CMHP Board member



Sandra Heartley Peters

- Senior Deputy Director, FannieMae North Carolina Partnership Office
- Member of 1987 Housing Task Force



Betty Chafin Rash

- Former Charlotte City Council Mayor Pro Tem
- Co-Chair of 1987 Housing Task Force
- Former CMHP Board member



Velva Woollen

- Former Charlotte City Council member
- Member of 1987 Housing Task Force
- Former CMHP Board member

CMHP: *What were some of the housing issues facing the city in the late 1980's?*

RASH: It goes back to when I was serving on City Council and Ted Fillette was a lawyer/activist who encouraged us to form a housing task force. This was even before the community forum. We did an assessment of need, looked at the waiting list for public housing, and considered how we could encourage or provide incentives for the private sector to get more involved in housing production. The task force and the publicity surrounding it raised community awareness of the need for more resources for low and moderate-income housing.

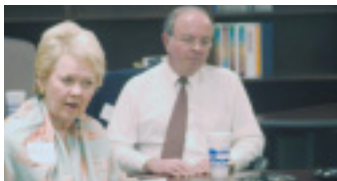
At that time, we were losing a lot of housing units due to urban renewal and stricter code enforcement. A citizen's forum was established and the city sponsored a big housing symposium at which James Rouse, head of Enterprise Foundation, gave a great speech challenging Charlotte to eliminate substandard housing. The forum met the next day to form the Housing Task Force.

CMHP: *What was the role of the Charlotte-Mecklenburg Citizens Forum in creating CMHP?*

WOOLLEN: I went on Council in 1983 and found that there were no funds to do anything in housing. I was very, very interested in people having a decent place to live, but I couldn't figure out how to facilitate that. I was into a 'holistic' approach, but if we were going to move people up and out, they needed a place to go. That became my passion. I met with the Forum to discuss how we could credibly go to City Council and ask for \$2 million. I remember meeting with Sue Myrick, Fountain Odom, and Steve Walsh. We decided on the Mecklenburg Forum because you could not get a developer and anybody else in the same room at that time. I said 'We are going to have to learn to work together.'

CMHP: *What was the charge of the 1987 Housing Task Force?*

HEATH: Developers and the City did not get along then, but as a result of the symposium, they agreed to rally around housing. Betty and I were asked to chair the first committee. We visited Boston and Washington, DC and met with the housing partnership people in those cities. We began developing our partnerships then, calling on then NCNB leaders Buddy Kemp and Hugh McColl. They suggested that John Boatwright come aboard. Jack Mitchell,



a Senior Vice-President from First Union got involved. The banks lined up. Bill Lee at Duke Power was very helpful. The City put in \$2 million. This is when I remember Ted mentioning Pat Garrett as a possible person to run the program.

PETERS: I contacted some of the other cities to see what they were doing, so we wouldn't have to recreate a model if something was working well. I was impressed that they were looking at mixed-income which was very dear to me. I grew up in public housing on a mixed-income street. There were doctors, lawyers and teachers, as well as other people who worked as domestics and mail carriers. I thought everybody lived that way. I was fascinated that people could make that work, and I wanted to see it replicated in Charlotte.

BOATWRIGHT: Studying those other cities convinced us that a partnership was the way to go, being able to pull people together and get them to work together more than anything else. We already had the advocacy so we went to work on the partnerships and started with single-family housing.

RASH: I think when we went to Boston, we were captivated by what a partnership could accomplish. Their program had strong public sector involvement, strong involvement from the financial community, the social service component and even strong involvement by the religious community.

HEATH: All of the forces lined up. Everybody wanted to make it happen, and it seemed as if there was a tide moving us forward.

RASH: I remember sitting down with Pam Syfert, who was Assistant City Manager at that time, and she actually agreed to come on the board. City staff members don't often do that.

FILLETTE: She was a very significant connection. She had made the political judgment that a valuable component was missing, and that was the home ownership component. There was no other alternative except to create something to address that.





CMHP: *How were commitments formed between CMHP, the City, the County and business communities?*

WOOLLEN: There were struggles because there was no money in the City budget, but it ended up being a unanimous vote to set aside \$2 million. There had not been a fund in the city budget for housing so it was very innovative, forward thinking. Cyndee Patterson and Pam Syfert were a part of that.

HEATH: Once we had the City money and the loan pool from the banks, we had to go out into the community and ask businesses for financial commitments to pay our operating expenses.

RASH: Part of what sold them was the strength of the planned homeowners counseling component which would qualify people for our loan program. I think that's always been a strength of CMHP.

MARTIN: Regarding the developers' commitment to supporting CMHP, there wasn't any resistance. John Crosland had been very concerned about affordable housing for years. I recruited Ray Jones and Dean Devillers to come on the board. There was plenty of enthusiasm.

CRAWFORD: I was on staff at the Housing Authority at the time, working in community and youth services. There was a tremendous need for affordable, standard housing. I think about what an advocate Ted Fillette was regarding substandard housing conditions. He kept the need for better housing in the public eye.

The community at that time realized a real need existed to educate people on how to take care of their housing and develop self-sufficiency. Those were personal concerns of mine as well. I think the Housing Task Force was just the right kind of group to get some things done and they did a magnificent job of taking the next step.

The Task Force brought to the attention of the whole community, that we were going to have to do something about housing. We couldn't just stay where we were. CMHP was the vehicle necessary to do it. Otherwise we'd be stuck right there today.

MARTIN: After the Forum there was a Task Force, then an implementation committee that became the first board.

PETERS: It was the mix of the group that made it work. We came from diverse backgrounds with different ideas, but pulled it together and came up with an idea that worked. I am proud to have been a part of it. The energy and enthusiasm were amazing.

WOOLLEN: To communicate a vision and get key people in the community who had credibility to give money and step up to housing - which was not a fiscal responsibility of the City Council - and to turn that around was quite a feat.

One thing that is incredible about CMHP is that over the long haul there have been people on this board who are visible and strong. We've had such credibility with the Council, such high accountability with the City. There has never been any impropriety. No negatives. The money has been well spent.

RASH: Speaking of credibility, to get John Boatwright as our first board chair, we just couldn't lose.

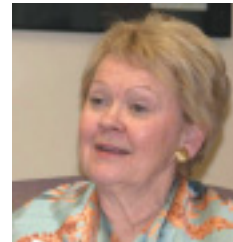
HEATH: And the legal counsel! Bob Mendenhall's contribution is immeasurable.

BOATWRIGHT: I think what impressed everybody, particularly the banks, is that we weren't out for a handout; we wanted a partnership.

CMHP: *What qualities did the group seek in hiring its first leader?*

FILLETTE: We needed the right leader to help understand the variety of resources necessary to make something like this happen. It was primarily going to be the challenge of educating all of the different institutions that would be instrumental in making it work. I remember going with Don Carroll, the original lawyer for the implementation committee and the board, to a housing conference where Pat Garrett spoke. It was an epiphany. I told Don that she was the person who could do what needed to be done.

RASH: Pat and I had worked together in starting the North Carolina Low-Income Housing Coalition which led the way in creating the State's Housing Trust Fund.



WOOLLEN: Pat and I worked together on the State's Employment and Training Commission.

FILLETTE: When I heard about Pat's success in Macon County, I knew she had the right entrepreneurial vision we were going to need.

HEATH: We knew Pat could build relationships and alliances, and that's what we needed.

CMHP: *What memories or accomplishments stand out over the past 15 years?*

BOATWRIGHT: I remember a lot of long, hard discussions that always came back around to our mission of not just creating housing, but changing lives through homeownership. Our biggest agreement was in hiring Pat.

PETERS: Pat not only has vision, but she comes up with a way to get things done that

people buy into easily. She is able to marshal resources that others can't.

HEATH: I remember struggling early on about what we were going to be. Our purpose. Velva kept us on track with our mission in her steady, persistent way.

MARTIN: One characteristic that I see in this organization is that it's always tried to say 'Yes.' CMHP exemplifies the can-do attitude.

FILLETTE: We were able to get a good group of volunteer lawyers, led by Jim Talley at Horack Talley, to do all of our closings for first-time homebuyers. They created our whole loan closing system that worked very effectively.

RASH: I think of the mostly friendly competition that has historically existed between our major banks and how they all



helped us. And how the city wanted to do the right thing. But what really stands out in my mind is going to so many openings for new developments over the years and meeting the residents. Most recently at The Gables last fall. It truly does make you feel like you've been part of something very important in this community.

CMHP: *What do you think CMHP's role should be in the future?*

MARTIN: I would say that it is to continue filling the gap between what the Housing Authority does and what the market does, offering housing opportunities just below what the market can reach.

FILLETTE: The success story is now CMHP's biggest equity. If you could get high level politicians to tour what the Partnership here has created, I think we could have more educational influence where we need it the most which is in Washington.



Charlotte City Council cannot make up for all of the losses of federal funds for housing. Congress needs to know the story.

WOOLLEN: I feel like now, the City Council deems CMHP as their expert advisors in housing.

CMHP: *Why did you and others make this commitment?*

RASH: Stewardship. And because Ted Fillette kept pricking our conscience! I was also tremendously inspired when James Rouse spoke in Charlotte.

WOOLLEN: Love for this community.

BOATWRIGHT: Commitment to making a difference in a community and in peoples' lives. It's a real compensation when the work is so successful and so well run.

HEATH: The need was just so compelling.



Early Milestones



November 1986

A county-wide “Housing Gap Symposium” was attended by over 300 public and private representatives.

July 1987

Charlotte City Council appropriated \$2.5 million for Innovative Housing programs.

October 1987

The 1987 Housing Task Force presents a county-wide housing organization model at a Special Housing Workshop attended by over 60 community representatives.

March 1988

Charlotte City Council voted to support the creation of the Charlotte-Mecklenburg Housing Partnership.

July 1988

Charlotte-Mecklenburg Housing Partnership, Inc. was incorporated as a non-profit organization.



November 1988

CMHP hired its first staff person.

March 1989

CMHP hired its first and only President – Patricia G. Garrett, formerly the Executive Director of Macon Program for Progress in Macon County (NC).

October 1989

NCNB, First Union, Wachovia, Central Carolina Bank, Republic Bank, United Carolina Bank and Southern National Bank collectively committed \$17.5 million for a First Mortgage Loan Pool for CMHP.

February 1990

CMHP rehabilitated its first house in the Greenville community. CMHP went on to construct, rehabilitate and finance 100+ homes in this community.





Branching Out



The success of CMHP lies not only in the strength of these and other pioneers, but in the partnerships that they cultivated across sectors. The public, private, corporate and neighborhood ties remain strong today. We now have 31 employees. We have created over 1700 rental opportunities. More than 7500 people have participated in our homeowner-ship education and counseling programs. More than 600 families have received loans through

CMHP programs and partners, totaling nearly \$56 million. CMHP has led the way in revitalizing five inner-city neighborhoods and has a pivotal role as master developer in the Hope VI re-development of

The Park at Oaklawn.

Those who planted the seeds could probably not have imagined that 15 years later the results would be so dramatic. Yet the mission remains unchanged. Their work continues.



LETTER FROM THE FIRST BOARD CHAIRMAN
JOHN BOATWRIGHT

The Housing Partnership held a reunion earlier this year of members of the founding Board. It was wonderful to see old friends again and even more wonderful to be a witness to the continued good work that Pat Garrett, together with a talented staff and backed by a capable and committed Board, is doing in the Charlotte metropolitan area.

As the first Board Chairman, I have been given the honor of writing this letter, but my role in those early years was minor compared to the contributions and vision of those who conceived the idea and pursued it into reality – specifically the co-chairs of the 1987 Housing Task Force, Kathryn Heath & Betty Chafin Rash. It was the energy and tireless contribution of time by those good people, joined by others who served on the first board, which created the engine that exists today. To them and to our good fortune of persuading Pat Garrett to become our President, we owe the credit for our successful beginning.



The innovation that has become the trademark of this successful partnership continues as more neighborhoods are transformed and lives touched. Homeownership changes one's perspective – gives a family a sense of permanence and responsibility that carries over into all aspects of their lives. Although structures and improved neighborhoods are the outward sign of the progress of the Charlotte-Mecklenburg Housing Partnership (the so called 'product') – the underlying purpose of it all is to change lives by reaching out with a helping hand.

So, on behalf of those of us who were around in the early years, a big THANK YOU to the current staff, Board, and all of the participating partners for making our dream even bigger and better!

A handwritten signature in dark ink that reads "John Boatwright". The signature is written in a cursive style.

John Boatwright

LETTER FROM THE CURRENT BOARD CHAIRMAN
MICHAEL RIZER

Throughout this report, you'll read excerpts that tell the story of this organization's incredible 15-year journey.

In 1987, a diverse group of Charlotte leaders came together with a vision – a vision to address the pressing issue of affordable housing in our community. To bring that vision to reality, they built consensus among the rich and poor, developers and city staff, Democrats and Republicans, black and white. These leaders took professional and political risks to forge this unity because they were passionate about affordable housing and determined to create a solution. Their vision resulted in the creation of a community-wide non-profit housing developer that designs, develops and manages both multi-family and single-family housing.

Today, CMHP's success continues to stem from its ability to create bridges between sectors and communities – bridges that cross political, regional and organizational divides. By leading and

remaining focused on our community's desire to increase affordable housing, CMHP is able, again and again, to truly live up to its name – the Charlotte-Mecklenburg Housing Partnership.

I want to take this opportunity to thank the County Commissioners, City Council and the business leaders who had the wisdom and foresight to create CMHP. Without their support, the enormous impact we can see so clearly in our community could not have happened.

I invite you to celebrate our 15 years of success and to renew your commitment and partnership with us as we look to create more affordable housing solutions for our community. The need is large, but with your help we will continue to make an impact.



Michael P. Rizer

Michael P. Rizer

**Charlotte-Mecklenburg Citizens
Forum's 1987 Special Housing
Task Force Committee**

The Charlotte-Mecklenburg Citizens Forum was developed to discuss and possibly resolve community controversies. Its membership came from a careful balance of neighborhood and development representation. With Housing being one of the Forum's focus areas, a Housing Task Force Committee was formed and met about a dozen times in 1987 and 1988. During this time, the committee developed and designed the conceptual model for the Charlotte-Mecklenburg Housing Partnership.

Kathryn Heath, Co-Chair
Betty Chafin Rash, Co-Chair
Linda Ashendorf
Rod Autrey
LaRita Barber
Doug Boyd
James Cook
John Crawford
Sandra Heartley Peters
Missy Kuykendall
Paul Leonard
Frank Martin
Pam Syfert
Evan Webster
Velva Woollen

CMHP Implementation Committee

After the model was developed, the City Council approved it and the business community agreed to support it. Then the time came to open shop. To undertake this step, a CMHP Implementation Committee was formed from members of the 1987 Housing Task Force, the community and notable business leaders. The committee met for about 7 months in 1988. The committee's basic charge was to create an identity for the organization. The committee then developed a job description and hiring process for the organization first President. Many on this committee went on to serve on CMHP's first Board of Directors.

John Boatwright, Chair
Rod Autrey
Ned Bishop, Jr.
Gwen Roberts
Don Carroll
Dan Clodfelter
Ted Fillette
Bill Griggs
Father John C. Haughey
Kathryn Heath
Robert Lee
Ron Leeper
Frank Martin
Jack Mitchell
Betty Chafin Rash
Pam Syfert
Velva Woollen

Charlotte-Mecklenburg Housing Partnership Board Alumni

Sharlene Abbott	Bert Green	Michael Pitchford
Robert C. Allen	Willard Gourley, Jr.	Wallace Pruitt
Margaret Almond	Angelia Hailey	Tony Pressley
Jean Anderson	Ike Heard, Sr.	Betty Chafin Rash
Rod Autrey	Kathryn Heath	Wilhelmenia Rembert
Sam Barber	Dr. Tom Herin	Gwen Roberts
Bill Bardin	Perrin Q. Henderson	Rev. Jeremiah Robinson
David Barnhardt	Carole Hoefener	Denise Rowan
Ned Bishop, Jr.	Mike Jackson	John Saclarides
David Blackman	Derrick Johnson	Caroline Sadler
John Boatwright	Pastor Clifford Jones	Susan Sewell
Sam Boyd	Ray Jones	John Stedman
Pat Brugh	Peter Keber	Will B. Spence
Annie Bryant	Steve Kessler	Pam Syfert
Jim Burbank	Richard Lancaster	Chandra Sullivan
Tom Bush	Robert Lee	Mark Tiberio
Don Carroll	Ron Leeper	Isaiah Tidwell
Becky Carney	T. Anthony Lindsey	Claire Trexler
Dan Clodfelter	Sandra Hunter Lucas	Jeff Triplette
Linda Clontz	Hoyle Martin	Robert "Bob" Walton
Stan Cook	Frank Martin	Ron Walton
Robert Davis	James Maynor	Brenda Wells
Marcia Dean	H. Burt Melton	Debra Warren
Beverly Earle	Jack Mitchell	Joanne West
Ted Fillette	Melissa Moore	Velva Woollen
Sam Foster	Marc Oken	
Malcolm Graham	Cyndee Patterson	



Dedication

This special 15th Anniversary annual report of the Charlotte Mecklenburg Housing Partnership is dedicated to all past members of our Board of Directors. Their outstanding service, commitment, knowledge and energy have provided a great foundation for our future.





Charlotte-Mecklenburg Housing Partnership 2003 Board of Directors

Dr. Gary Ashford (*)
Berean Seventh Day
Adventist Church
(2002 - 2003)

Andrea Young Bebbler
Legal Services of the
Southern Piedmont
(2002 - Present)

Tim Breslin, Vice Chair
Huntersville Town
Commissioner
(2000 - Present)

Julius L. Chambers
Ferguson Stein Chambers
Law Offices
(2001 - Present)

Caroline Dellinger
Bank of America
(1998 - Present)

Dean Devillers
Charter Properties, Inc.
(1995 - 2001)
(2002 - Present)

Dianne English
Community Building Initiative
(2001 - Present)

Kim Graham, Secretary
Branch Banking & Trust
(2000 - Present)

Mae Ruth Harrell
Neighborhood Representative
(1999 - Present)

Jay Harris, Treasurer **
Price Waterhouse Coopers
(2003 - Present)

Randy Hughes, Jr.
Wachovia Bank
(2000 - Present)

Chris Keber
Trinity Partners
(2002 - Present)

Rev. Dr. Casey R. Kimbrough, I *
Mt. Carmel Baptist Church
(2000 - 2002)

Lorenzo McIver **
Neighborhood Representative
(2003 - Present)

Councilman James Mitchell (a)
Charlotte City Council
(2000 - Present)

Commissioner
Norman Mitchell (a)
Mecklenburg County
Commission
(2000 - Present)

Mike Mulvaney
Mulvaney Properties
(2002 - Present)

Mike Rizer, Chair
Wachovia Bank - Fair Lending
(2000 - Present)

Stephen Schemmel
Wachovia Bank
(2001 - Present)

Tom Shoup
Wood Partners
(2001 - Present)

Jose Sonera **
TIAA-CREF
(2003 - Present)

Chief Darrel W. Stephens (a)
Charlotte-Mecklenburg
Police Department
(2002 - Present)

Ken Szymanski
Charlotte Apartment
Association
(2000 - Present)

Mark Tiberio*
Price Waterhouse Coopers
(1997 - 2003)

Brenda Wells*
Neighborhood Representative
(2000 - 2003)

Priscilla Wills, Vice Chair
Bank of America
(2000 - Present)

* Retired Member

** Newly Elected Member

(a) Appointed Member





15th Charlotte·Mecklenburg
Housing Partnership
Anniversary

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