



20 Candles



AND COUNTING

THE HOUSING PARTNERSHIP *2008* ANNUAL REPORT



You're Invited

This year marks the 20th anniversary of The Housing Partnership. Please join us right here on these pages to commemorate two decades of expanding affordable housing in Charlotte. We couldn't have imagined in 1988 that our efforts in *revitalization, education and development* would progress to the levels of today. Or have such a pivotal impact on the area. We're powering forward through enormous local population growth and changing demographics as well as a national financial crisis. Throughout all, we've made ours a stronger community. It's been an amazing journey with much cause for celebration. And the best is yet to come.





The Housing Partnership has dramatically increased opportunities for decent, affordable housing in Charlotte. And, in doing so, has lifted up the entire community.



Any way you slice it, it's been an amazing 20 years.



Our history began with an urgent need voiced by the people at a citizens' forum in 1987. Charlotte's families needed an ally in finding affordable housing in their city. The Housing Partnership opened its doors the very next year and has since provided housing-related services and solutions to thousands. We've been the catalyst for the transformation of several troubled inner-city neighborhoods including Greenville, Genesis Park and Seversville. These efforts were our first and taught us important lessons.

We also had a major role in the re-development of the Park at Oaklawn. Through Hope VI funding with the Charlotte Housing Authority, what once was a blighted and crime-ridden housing project is today 178 new apartments, 71 new homes, 83 senior apartments, and a 30,000+ square foot community center. Where once despair and generational poverty prevailed, there is success, energy and hope for a bright future.





Our role: stabilization, *REVITALIZATION*, completion. Next neighborhood.

A toast to revitalizing affordable housing in Charlotte.

The Housing Partnership began by revitalizing homes in distressed areas of Charlotte and then started taking on entire neighborhoods. We chose the Greenville neighborhood with the revitalization of a solitary house in 1990. Genesis Park followed in 1992 as we joined the crusade of Rev. Barbara Brewton to clean up the neighborhood. All in all, The Housing Partnership built and rehabilitated more than 200 homes in these neighborhood efforts.

A milestone was reached when The Housing Partnership was asked to co-develop and implement the Greater Statesville Avenue Corridor Plan with the City of Charlotte in 2000. In addition to acquiring and renovating properties in at-risk neighborhoods, the scope of our role and responsibility broadened as we worked with Parks & Recreation to acquire land and develop a neighborhood park. The Housing Partnership then built The Gables at Druid Hills, a 63-unit senior project that opened in 2003.

The Park at Oaklawn followed, a HOPE VI master planned community funded by a \$34.7 million HOPE VI grant to the Charlotte Housing Authority. The Housing Partnership was selected as master developer in 2004. Redevelopment involved securing financing for 178 family tax credit units, building the first HUD 202 project that Charlotte had seen in over a decade and contracting

with Saussy Burbank to construct 71 single-family for-sale units. Twenty-five former public housing tenants completed homeownership education and were able to purchase homes.

Our largest undertaking to date and the culmination of all we've learned in 20 years at The Housing Partnership is the master-planned Double



Oaks development off Statesville Avenue. We purchased the large tract of land for revitalization in 2007, securing unprecedented support for a mixed-use, mixed-income, market-driven redevelopment. Guided by a ten-year master plan, the Double Oaks community will feature affordable multi-family and senior rental units as well as market rate rental and single-family homeownership opportunities. In addition to this ten-year

project, we are continuing acquisitions, renovations and partnerships for revitalization in Druid Hills, an important neighbor to Double Oaks.

Twenty years into it, The Housing Partnership is involved across the spectrum of single-family and multi-family development, housing rehabilitation, new residential construction and property management within its targeted neighborhoods. This work has resulted in enhanced communities all across the Charlotte area where residents live safely and thrive with a better quality of life.



More than 12,000 families have been advised through our homeownership *EDUCATION* center.



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e're in favor of homeowners empowering themselves through education.



From the start, The Housing Partnership has been adamant that bricks and mortar alone are not the answer to the affordable housing gap in Charlotte. We know that an educated homebuyer becomes a successful homeowner and a good neighbor. This is why homeownership education has been such a major focus of our efforts all along. We implemented our first loan pool of \$17.5 million in 1989. This allowed us to make loans and second mortgages at competitive rates to low-income families previously not deemed good candidates for financing. But, as current economic conditions attest, we knew it was simply not enough to increase the opportunities for affordable housing if those moving in were not prepared for the financial responsibilities that ensue.

The pre-homeownership education and counseling program was developed in 1993, achieving certification as a HUD Housing Counseling Agency in 1996. By that time, we were celebrating our 300th homeowner. In 1999 a consortium of service providers and bankers formed to help potential homebuyers through Individual Development Accounts. CMHP Mortgage, Inc. was incorporated in 2001, allowing for expanded relationships with lending partners.

The Housing Partnership formalized its full-cycle-lending approach to

providing educational programming by unveiling The Homeownership Center of Charlotte (HCC) in 2005. Our in-house education center is a tremendous resource for the entire community, featuring classes in mortgage and homeownership basics plus one-on-one financial counseling to help participants overcome budget obstacles and save money. The learning never ends within

our organization as we continue to seek new ways to offer the best education to today's homebuyers and renters.

One of those new opportunities came in 2007 when The Housing Partnership became the first nonprofit provider of North Carolina Housing Finance Agency mortgages, offering families mortgages at below market rates with flexible underwriting. In 2008 the Homeownership Center also expanded one of its many partnerships by offering separate

homeownership education classes for Habitat for Humanity customers.

With the area's foreclosure rates on the rise, delinquency and foreclosure prevention counseling has also become a crucial step in homeownership sustainability for customers beyond the organization's loan portfolio. More than 12,000 families have participated in our programs with 1,289 new homeowners created in the process.






Housing Partnership *DEVELOPMENT*
represents an investment in the community
of more than \$250 million.

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Developing affordable homes is a gift to the whole community.

Who qualifies for affordable housing in Charlotte? The answer surprises most people. It's typically someone in the 30 - 80% range of area median income. And in Charlotte this includes bank tellers, truck drivers, your child's teacher and the nurse who administers your flu shot. These are working people who are served neither by the government nor by market-rate housing. Through The Housing Partnership they are able to find quality for-sale and rental opportunities that fit their budget.

The Housing Partnership received Hope 3 funding in 1993 to further increase affordable housing opportunities through the acquisition and rehabilitation of HUD owned properties for re-sale to first-time homebuyers.

The Housing Partnership then closed a \$1.7 million loan from NationsBank to CMHP Properties, Inc. in 1995 to rehabilitate four dilapidated apartment complexes: Brighton Place, Pleasant View, Shelton Knoll and West Downs. The work was accomplished in the same year and at the same time that Belmont Springs, our first development for seniors, was built.



The Housing Partnership's first fully developed single-family subdivision, Cardinal Glen, came in 2001, followed the next year by a partnership with Hope Haven, Inc. to build the second phase of The Village of Rosedale Apartments. Rivermere, the first mixed-income tax exempt bond deal,



opened in 2006 and was quickly followed by South Oak Crossing, the first transit-oriented affordable housing development on Charlotte's new light rail line.

Partnerships continue to be important as evidenced by our role as Construction Supervisor for the YWCA Women In Transition Program's construction of ten new transitional housing units for families this year. This is also the year

in which we celebrate our 3,000th housing unit. The Housing Partnership owns or manages over 1,100 affordable rental homes across the community. Our development efforts have resulted in over a quarter of a million dollars in increased property values and in enhanced communities across the Charlotte area where residents live safely and thrive with a better quality of life.





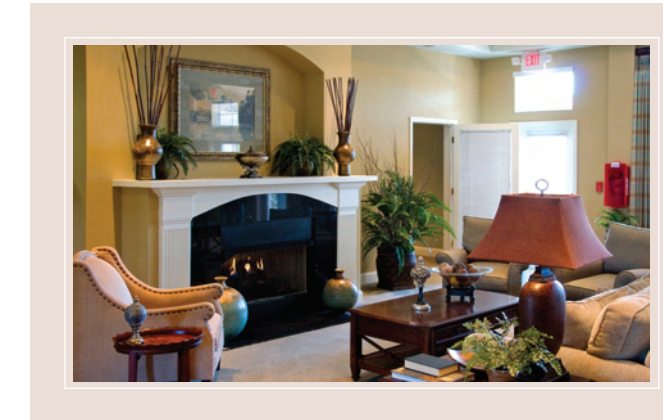
Here's to the next twenty years.
And counting.

What comes next is simply icing on the cake.



Intended from the beginning to be a long term answer to a long-standing issue, The Housing Partnership has not sought quick fixes and surface success. We have strived instead to be an agent of permanent, positive change, charting a new course for generations to come. Our recipe for success was created from scratch twenty years ago, using the very finest ingredients. City,

county, financial, and neighborhood partners have supported us every step of the way. We're blessed with a tireless and committed staff. We've cultivated an ability to adapt in response to changing demographics and economics without veering from our mission. Our efforts continue to impact the quality of life in Charlotte in profound ways. That's worthy of a celebration.





Milestones & Recognition

- 1987 Housing Task Force presented a county-wide housing organization model at a Special Housing Workshop attended by over 60 community representatives.
- 1988 Charlotte City Council voted to support the creation of the Charlotte-Mecklenburg Housing Partnership.
- 1988 Incorporation of Charlotte-Mecklenburg Housing Partnership, Inc.
- 1989 Hired first and only President – Patricia G. Garrett, formerly the Executive Director of Macon Program for Progress in Macon County, N.C.
- 1991 Received Meritorious Achievement Award with the Charlotte Community Development Department for Fairmarket Square Development – The Association of Local Housing Finance Agencies.
- 1991 Received Meritorious Achievement Award for Greenville – The Association of Local Housing Finance Agencies.
- 1992 Received Housing North Carolina Award for Greenville – North Carolina Housing Finance Agency.
- 1992 Received Pillars of the Industry, Best Affordable Multifamily Project for Summerfield Apartments – National Council of the Multifamily Housing Industry and Registered Managers Program.
- 1993 Received Maxwell Award Honorable Mention for Summerfield Apartments – Fannie Mae Foundation.
- 1993 Received Governor’s Award for Excellence in Workforce Preparation, Employment, Education and Training Partnership – Construction Trades Partnership.
- 1994 Statistics showed that violent crime in Genesis Park plummeted 74% in one year, according to *The Charlotte Observer*.
- 1996 Revitalization and development efforts touted, including a picture of a Seversville house on the cover, in story by Jason DeParle, “The Year That Housing Died”, *The New York Times Magazine*, October 20, 1996.
- 1996 Received Housing North Carolina Award for Genesis Park – North Carolina Housing Finance Agency.
- 1996 Was a Maxwell Award Finalist for Hope 3 Program – Fannie Mae Foundation.
- 1997 Was a Maxwell Award Finalist for Shelton Knoll Apartments – Fannie Mae Foundation.
- 1997 Genesis Park highlighted as a community that battled crime and won in a publication entitled “Solving Crime Problems in Residential Neighborhoods” – National Institute of Justice.
- 1998 Genesis Park chosen as one of three communities featured in national commercial campaign promoting homeownership – Fannie Mae Foundation.



Milestones & Recognition

- 1999 Report stated “the depth and uniqueness of the services CMHP (Charlotte-Mecklenburg Housing Partnership) delivers distinguish the organization as one of the most effective housing providers in the state and nation” – City of Charlotte.
- 1999 Received Housing North Carolina Award for Seversville – North Carolina Housing Finance Agency.
- 2000 Was a Maxwell Award Finalist for Seversville – Fannie Mae Foundation.
- 2001 Received Housing North Carolina Award for Cardinal Glen – North Carolina Housing Finance Agency.
- 2005 Received Housing North Carolina Award for Park at Oaklawn – North Carolina Housing Finance Agency.
- 2005 Received Ambassador for Cities Designation for Excellence in Promoting Housing Opportunities through Public-Private Partnerships – National Association of Realtors and U.S. Conference of Mayors.
- 2007 Received Community-Police Partnership Award in the category of Neighborhood Revitalization with Charlotte-Mecklenburg Police Department for revitalization efforts in Druid Hills – MetLife Foundation.
- 2007 Received Award for Outstanding Loss Experience for Best in Class Loss Ratio with number of units less than 800 for the years 2004 through 2007 – Housing Partnership Insurance Exchange.
- 2007 Received Housing North Carolina Award for Rivermere Apartments – North Carolina Housing Finance Agency.

CHARLOTTE-MECKLENBURG HOUSING PARTNERSHIP, INC. DESIGNATIONS

- NeighborWorks® Chartered Member
- NeighborWorks® Homeownership Center, NeighborWorks® America
- NeighborWorks® Full-Cycle Lending, NeighborWorks® America
- HUD Certified Counseling Agency, U.S. Department of Housing & Urban Development
- Community-Based Development Organization, U.S. Department of Housing & Urban Development
- Equal Opportunity Lender, U.S. Department of Housing & Urban Development
- Community Development Financial Institution, U.S. Department of Treasury
- North Carolina General Contracting License, North Carolina Licensing Board for General Contractors
- North Carolina Mortgage Lender License, State of North Carolina for CMHP Mortgage, Inc. (subsidiary)



Letter from the Chair & President

The Housing Partnership's 20th anniversary marks a reflective time, a time to celebrate and a time to keep working hard to bring about future accomplishments. A forward thinking task force created us. An equally inspired group of board members, community partners and staff must take us forward in meeting Charlotte's revitalization, education and development needs.

We can't reflect without turning your attention to our Board Alumni. Somehow we have always had the board members we needed with just the right skill set at just the right time throughout our history. We are fortunate and do not take that for granted. The relationships which we enjoy are

the culmination of our entire twenty years. We enjoy trusted partnerships, because we worked hard to ensure that we do exactly what we say we are going to do and that our product speaks of high quality and sustainability. That is true in our neighborhoods, classrooms and apartments and homes. Developing affordable housing in and of itself is not a high enough goal for us. We demand results that are indistinguishable from market rate and we strive to make each neighborhood better for our efforts.

We celebrate with the communities we serve, our Board and our funders. Seversville, Genesis Park, Greenville and Park at Oaklawn have enjoyed transformation not just because we worked there, but because community leadership advocated for them and continue to sustain change. Our homeowners have experienced a more secure ownership experience not just because we offered education, but because they invested the time and effort needed to keep their homes. Our renters have enjoyed living in quality,

affordable conditions not merely because we built a structure, but because we had investors who offered and accepted tax credits and strong property management that ensures an environment which will remain vital and affordable into the future.

We recognize that current economics are hard for all of us, including non-profits. We will not stop working on behalf of our customers. We will do what we can and serve all we can to minimize the impact to the low- and moderate-income families in Charlotte who are the most challenged by the economic climate. We can't do that alone. We will continue to reach out to our trusted partners to build the solid relationships that will revitalize neighborhoods, provide counseling to families facing foreclosure and develop quality multi-family and senior housing.

James R. Simpson
Chair

Pat Garrett
President



Report & Agenda

REVITALIZATION | EDUCATION | DEVELOPMENT
JULY 1, 2007 - JUNE 30, 2008

Revitalization Report* July 1, 2007 – December 31, 2008

DOUBLE OAKS

Purchased Double Oaks Apartments and eight adjoining apartment units.

Met with two Neighborhood Associations, held a meeting for businesses along Statesville Avenue and held ongoing meetings with Double Oaks Nursery and local churches to share planning updates and schedules.

Hired relocation specialists to implement relocation under the Uniform Relocation Act and relocated 305 households.

Executed a Development Agreement with the City of Charlotte for Double Oaks that includes \$25 million in grants, loans, and loan guarantees.

Awarded 9% tax credit allocations for Kohler Avenue Apartments – a 48-unit multi-family rental development, Gables Phase II – a 72-unit elderly development, and Statesville Avenue Apartments – a 96-unit multi-family development and daycare.

Evaluated options for addressing environmental concerns and opportunities for the site which included the submittal of a brownfields proposal and the choice to work with Audubon Lifestyles.

DRUID HILLS

Maintained communication with Neighborhood Development staff, police personnel, Druid Hills residents, and a real estate professional to identify properties that might become available in target areas and identify those that would enhance stability in target areas.

Acquired four lots, one home on Rodey Street, and began the process for additional acquisitions on Rachel Street.

SEVERSVILLE

Completed all appraisals and accounting work necessary to negotiate resolution for ownership of Seversville Apartments with Wachovia.

WINGATE

Planned new home development including calls for service analysis, meetings with Habitat for Humanity and the Wingate Neighborhood Action Team leader.

HIGHLIGHTS:

Completed a second draft of a study outlining the value added to the Charlotte-Mecklenburg community by The Housing Partnership's work toward revitalizing fragile neighborhoods.

Continued the practice of repurchasing homes in targeted neighborhoods that are in foreclosure to prevent the loss of investments in the community and the possible sale to an absentee landlord.

Revitalization Agenda 2009

STATESVILLE AVENUE CORRIDOR PLAN

DOUBLE OAKS: Continue to develop and plan with public and private partners to address issues regarding zoning, environmental concerns and financing.

DRUID HILLS: 48 rental family units and 45 for-sale homes are planned for Kohler Avenue. Acquisitions, renovations and new construction will also continue in Druid Hills as this Plan is further implemented.

WINGATE: The Housing Partnership is currently working on a plan for the best timing to redevelop 28 for-sale single-family homes in this neighborhood. All homes will be consistent with the character of the neighborhood. Residents in danger of losing their homes will receive foreclosure prevention counseling.

* Report represents an 18-month reporting period due to fiscal year change.



Report & Agenda

REVITALIZATION | EDUCATION | DEVELOPMENT
JULY 1, 2007 - JUNE 30, 2008

Education Report* July 1, 2007 – December 31, 2008

HOMEOWNERSHIP EDUCATION:

Reached out to over 1,300 prospective and current homeowners and 400 realtors with homeownership outreach program seminars.

Assisted 1,242 families with pre-purchase advisory and education services, from which 200 became new homeowners.

Provided eighteen classes for customers who were pre-purchase ready, from which 359 potential homeowners graduated.

Provided sixteen sessions for customers facing more intensive credit issues to prepare them for future homeownership. In total, 158 customers obtained assistance with overcoming obstacles preventing them from owning a home.

New homeowners purchased at an average sales price of \$118,217.

DELINQUENCY:

Had an average delinquency rate of 10.7% for loans originated by The Housing Partnership at fiscal year's end as compared to the Federal Housing Administration's rate of 13.5%. With long-term affordable homeownership as a primary goal, the Homeownership Center of Charlotte provided delinquency counseling to 414 families.

Received funding to expand foreclosure prevention, making foreclosure counseling and loss mitigation services available to the general public.

HIGHLIGHTS:

Provided separate homebuyer education classes for Habitat for Humanity customers.

Signed an agreement with Self-Help Credit Union to begin a pilot program in the Peachtree neighborhood to develop a community plan for an area being hard hit by the foreclosure problem.

Re-certified The Homeownership Center of Charlotte as a HUD Housing Counseling Agency.

Education Agenda 2009

Increase financial literacy education to the community, emphasizing changing lender guidelines, restrictive loan products and the effects purchasing a home has on finances.

Establish additional partnerships with realty companies, banks, schools, community-based organizations and employers.

Advocate for policies and laws protecting mortgage and foreclosure policies.

Leverage program funding and opportunities to better assist customers threatened by foreclosure.

* Report represents an 18-month reporting period due to fiscal year change.



Report & Agenda

REVITALIZATION | EDUCATION | DEVELOPMENT
JULY 1, 2007 - JUNE 30, 2008

Development Report* July 1, 2007 – December 31, 2008

RENTAL COMMUNITIES:

Held a grand opening celebration for South Oak Crossing Apartments, The Housing Partnership's second bond deal and Charlotte's first new affordable rental development along the light rail line.

Completed lease up of 8 units on Franklin/Olando Streets in Druid Hills.

Completed the construction of Live Oak Seniors, received its certificate of occupancy and re-named the building SpringCroft at Ashley Park.

Continued to participate in development of plans for Scaleybark, a mixed-use transit-oriented development near the light rail station.

HOMEOWNERSHIP COMMUNITIES:

Continued to work with Saussy Burbank on the development of single-family homes in Arbor Glen.

HIGHLIGHTS:

Completed customer satisfaction surveys which were sent to all residents living in rental units and to families who have purchased homes utilizing the organization's services in the last 2 years.

Continued to manage all units under the oversight of The Housing Partnership with an average vacancy rate of 3.8%.

Worked with the YWCA as a construction consultant to build 10 units for transitional families.

Continued to participate in the community dialogue and planning pertaining to homelessness.

Maintained a strong partnership with Charlotte Mecklenburg Police Department as it went through a change in leadership.

Development Agenda 2009

RENTAL COMMUNITIES:

Continue to lease up units at SpringCroft.

Develop rental units primarily for families earning less than 60% of median income with a continuing interest in targeting a portion of those units to those under 30% of area median income.

HOMEOWNERSHIP COMMUNITIES:

Continue to supervise construction of Arbor Glen single-family homes.

* Report represents an 18-month reporting period due to fiscal year change.



Financial Summary

NOTE: The Housing Partnership changed its fiscal year from July-June to January-December. The following financials represent an 18-month period.

July 1, 2007 - December 31, 2007
Fiscal Year

REVENUE AND SUPPORT

Increase in Restricted Net Assets	\$ 0
Grants & Contributions	\$ 2,402,964
Rental Income	\$ 3,635,739
Interest Income	\$ 483,167
Home & Single-Family Lot Sales	\$ 0
Other Income	\$ 274,941
Total Revenue and Support	\$ 6,796,810

EXPENSES

Program Costs	\$ 5,653,736
Support Services	\$ 693,420
Interest Expense	\$ 59,977
Total Expenses	\$ 6,407,133

CHANGE IN NET ASSETS

Temporarily Restricted Net Assets	\$ (97,144)
Permanently Restricted Net Assets	\$ 0
Unrestricted Net Assets	\$ 1,023,909
Total Change in Net Assets	\$ 926,765

January 1, 2008 - December 31, 2008
Fiscal Year

REVENUE AND SUPPORT

Increase in Restricted Net Assets	\$ 713,360
Grants & Contributions	\$ 2,779,631
Rental Income	\$ 6,503,230
Interest Income	\$ 973,535
Home & Single-Family Lot Sales	\$ 344,000
Other Income	\$ 884,959
Total Revenue and Support	\$12,198,715

EXPENSES

Program Costs	\$ 17,090,242
Support Services	\$ 1,689,227
Interest Expense	\$ 97,610
Total Expenses	\$18,877,079

CHANGE IN NET ASSETS

Temporarily Restricted Net Assets	\$ 85,072
Permanently Restricted Net Assets	\$ 434,000
Unrestricted Net Assets	\$ (4,880,127)
Total Change in Net Assets	\$(4,361,055)

Note: The assets and liabilities, and community impact chart represent an 18-month period, July 1, 2007-December 31, 2008, per The Housing Partnership's most recent audit.

ASSETS

Unrestricted Cash	\$ 2,488,173
Restricted Cash	\$ 1,028,188
Accounts Receivable	\$ 69,719
Grants Receivable	\$ 124,170
Interest Receivable Single-Family Loans	\$ 576,108
Interest Receivable Multi-Family Loans	\$ 120,274
Reserves and Escrows	\$ 5,550,589
Notes Receivable	\$ 13,289,693
Projects in Development	\$ 20,095,410
Rental Property	\$ 75,489,785
Other Assets	\$ 2,048,107
Total Assets	\$120,880,216

LIABILITIES AND NET ASSETS

Accounts Payable & Accrued Expenses	\$ 4,258,364
Notes Payable	\$ 64,993,207
Non-controlling Interest	\$ 16,015,677
Net Assets	\$ 35,612,968
Total Liabilities and Net Assets	\$120,880,216

COMMUNITY IMPACT

Families Counseled	1,470
Homeowners Created	200
Apartments Completed	202
Increase in Property Values to Date	\$252,784,497



Financial Summary





Board of Directors

William Ahern
Federal Reserve Bank

Andrea Young Bebber*
Attorney at Law

Mayor Pro Tem Susan Burgess (a)
Charlotte City Council

William K. Burton
Bank of America

Will Caulder **
Rodgers Builders

Dean Devillers
Cashel Rock Investors

Dianne English*
Community Building Initiative

Ted Fillette
Legal Aid of North Carolina, Inc.

Larry Fraser
Woolpert

Darryl Gaston
Neighborhood Representative

Bert Green
Habitat for Humanity

Angela Mauldin *
Branch Banking & Trust

Commissioner Norman Mitchell, Sr. (a)*
Mecklenburg County Commission

Angeles Ortega Moore
Latin American Coalition

Wayne Osella
Wachovia Corporation

Roger Parham
Headline Realty

Major Kerr Putney **
Charlotte Mecklenburg
Police Department

Ellen Rogers
Bank of America

Lisa Sawicki
PriceWaterhouseCoopers LLP

Tom Shoup *
Wood Partners

Jim Simpson
Wood Partners

Chief Darrel W. Stephens (a)*
Charlotte Mecklenburg
Police Department

Beverly Stewart *
Wachovia Corporation

John Stokes **
Branch Banking & Trust

Linda D. Thomas **
Duke Energy

Keva Walton
Charlotte Chamber of Commerce

Wendy Logan-Way
Neighborhood Representative

Alonzo Woods
University Park Baptist Church

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



Board Alumni

Sharlene Abbott
Robert C. Allen
Margaret Almond
Jean Anderson
Gary Ashford
Rod Autrey
Sam Barber
Bill Bardin
David Barnhardt
Ned Bishop, Jr.
David Blackman
John Boatwright
Sam Boyd
Tim Breslin
Pat Brugh
Annie Bryant
Jim Burbank
Tom Bush
Becky Carney
Don Carroll
Julius Chambers
Dan Clodfelter
Linda Clontz
Stan Cook
Robert Davis
Marcia Dean

Caroline Dellinger
Beverly Earle
Dianne English
Sam Foster
Willard Gourley, Jr.
Kim Graham
Malcolm Graham
Bert Green
Angelia Hailey
Mae Ruth Harrell
Jay Harris
Ike Heard, Sr.
Kathryn Heath
Perrin Q. Henderson
Tom Herin
Carole Hoefener
Randy Hughes
Mike Jackson
Derrick Johnson
Clifford Jones
Ray Jones
Christopher Keber
Peter Keber
Steve Kessler
Casey Kimbrough, I
Richard Lancaster

Robert Lee
Ron Leeper
T. Anthony Lindsey
Sandra Hunter Lucas
Lorenzo McIver
James Mitchell
Frank Martin
Hoyle Martin
Angela Mauldin
James Maynor
H. Burt Melton
Jack Mitchell
Melissa Moore
Mike Mulvaney
Patrick Mumford
Marc Oken
Cyndee Patterson
Michael Pitchford
Tony Pressley
Wallace Pruitt
Betty Chafin Rash
Wilhelmenia Rembert
Mike Rizer
Gwen Roberts
Jennifer Roberts
Jeremiah Robinson

Denise Rowan
John Saclarides
Caroline Sadler
Stephen Schemmel
Susan Sewell
Tom Shoup
Jose Sonera
Will B. Spence
John Stedman
Darrel W. Stephens
Beverly Stewart
Chandra Sullivan
Pam Syfert
Ken Szymanski
Mark Tiberio
Isaiah Tidwell
Claire Trexler
Jeff Triplette
Robert "Bob" Walton
Ron Walton
Robert Warfield
Debra Warren
Brenda Wells
Joanne West
Priscilla Wills
Velva Woollen




Employees

- | | | | |
|-------------------|------------------|------------------|-----------------|
| Patricia Adair | William Carter | Patricia Garrett | Felicia Morgan |
| Tara Adams | Vivian Cherry | Vicki Grady | Susan Roberson |
| Orlando Badillo | Lee Cochran | Linda Hall | Garnett Rodgers |
| Rebekah Baker | Stan Cook | David Howard | Rick Rogers |
| Natalia Baum | Doretha Davis | Krishane Lee | Larry Samuels |
| Glenn Biggs | Stocia Dean | Brenda Lewis | Johnny Shout |
| Stephanie Boschee | Fred Dodson, Jr. | Virginia Little | Altreia Wilson |
| Ralphine Caldwell | Seiggam D'Oleo | Jennifer Looper | |
| Steve Cartee | Natasha Fowler | Douglas Maxey | |

**Vivian Cherry, Krishane Lee, Jennifer Looper, and Rick Rogers not pictured*



Our Mission

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.

Our Vision

Everyone in Mecklenburg County lives in a decent, affordable home.

Dedication

This annual report is dedicated to the memory of Reverend Barbara Brewton Cameron (1942-2008) who led the charge for the revitalization of Genesis Park and made a tremendous difference in the lives of so many.





THE HOUSING PARTNERSHIP
20 Years
and Counting



REVITALIZATION
EDUCATION
DEVELOPMENT

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