

# Centralina Housing Innovation Collaborative

## HUD Pro Housing Grant Proposal

**Program Period:**  
2025-2030

**Funding Request:**  
\$5,574,000

**Regional Partners:**  
16

In October 2024, Centralina submitted a PRO (Pathways for Removing Obstacles to Affordable Housing) Housing Grant to the US Department of Housing & Urban Development (HUD). The proposed Centralina Housing Innovation Collaborative (CHIC) will accelerate the production and preservation of affordable housing in one of the fastest growing metros in the country.

If awarded, CHIC will catalyze affordable housing production and preservation through capacity building, regional network engagement and solutions-oriented technical support to local government partners. Over the long term, CHIC will reduce local barriers and increase the regional housing supply for low- and middle-income households up to 100% of the area median income.

### *Affordable Housing Barriers Addressed:*

- Weak Regional Networks and Education Opportunities
- Lack of Regulatory and Financing Innovations
- Limited Local Capacity and Systems for Implementation

### **CHIC Leverage Partners:**

- City of Concord
- City of Charlotte
- Town of Davidson
- City of Gastonia
- Town of Huntersville
- Town of Spencer
- City of Statesville

### **CHIC Supportive Partners:**

- Town of Belmont
- Town of Cornelius
- Gaston County
- City of Monroe
- We Build Concord
- IBTS
- Lake Norman CDC
- TrueHomes
- Affordable Housing of the Carolinas



**CENTRALINA**  
Community Economic  
Development

## Proposed CHIC Program Components

**(1) Develop a robust regional community of practice to build capacity.** Launch the CHICollaborative, a multi-sectoral network of local governments, affordable housing providers and developers, non-profits, advocates and other stakeholders. The CHICollaborative will seek to build capacity, facilitate education and peer learning and explore innovations in affordable housing policy, practice and finance. **Key Activities:** annual CHICollaborative convening; three in-person or virtual engagement events each year to build relationships and promote best practices exchange between annual convenings; robust communications plan and web presence.

**(2) Craft a suite of CHIC Playbooks for affordable housing policy, practice and finance innovations.** CHIC's major deliverables are four playbooks to serve as "how to" guides for specific innovations deemed most ripe for this region. Centralina's professional staff will co-create the Playbooks with partners, consultants and regional working groups.

- *Regulatory Reform Playbook:* Provides model zoning and planning language, development process reform and incentives to enable affordable rental and homeownership production.
- *Affordable Housing Finance Playbook:* Provides a process roadmap, legally-approved documents and templates and capitalization pathways for establishing local housing production trust funds or similar mechanisms.
- *ADU Incentive Program Playbook:* Offers programmatic approaches and legal frameworks to secure long-term affordable accessory dwelling units (ADU) on single-family lots via a bonus, incentive or other managed program.
- *Manufactured Housing Innovation Playbook:* Offers a roadmap for how to leverage new changes to HUD and Federal Housing Administration rules on manufactured housing development and financing; suggest approaches for improving community understanding of manufactured housing and utilizing newly available HUD grants.

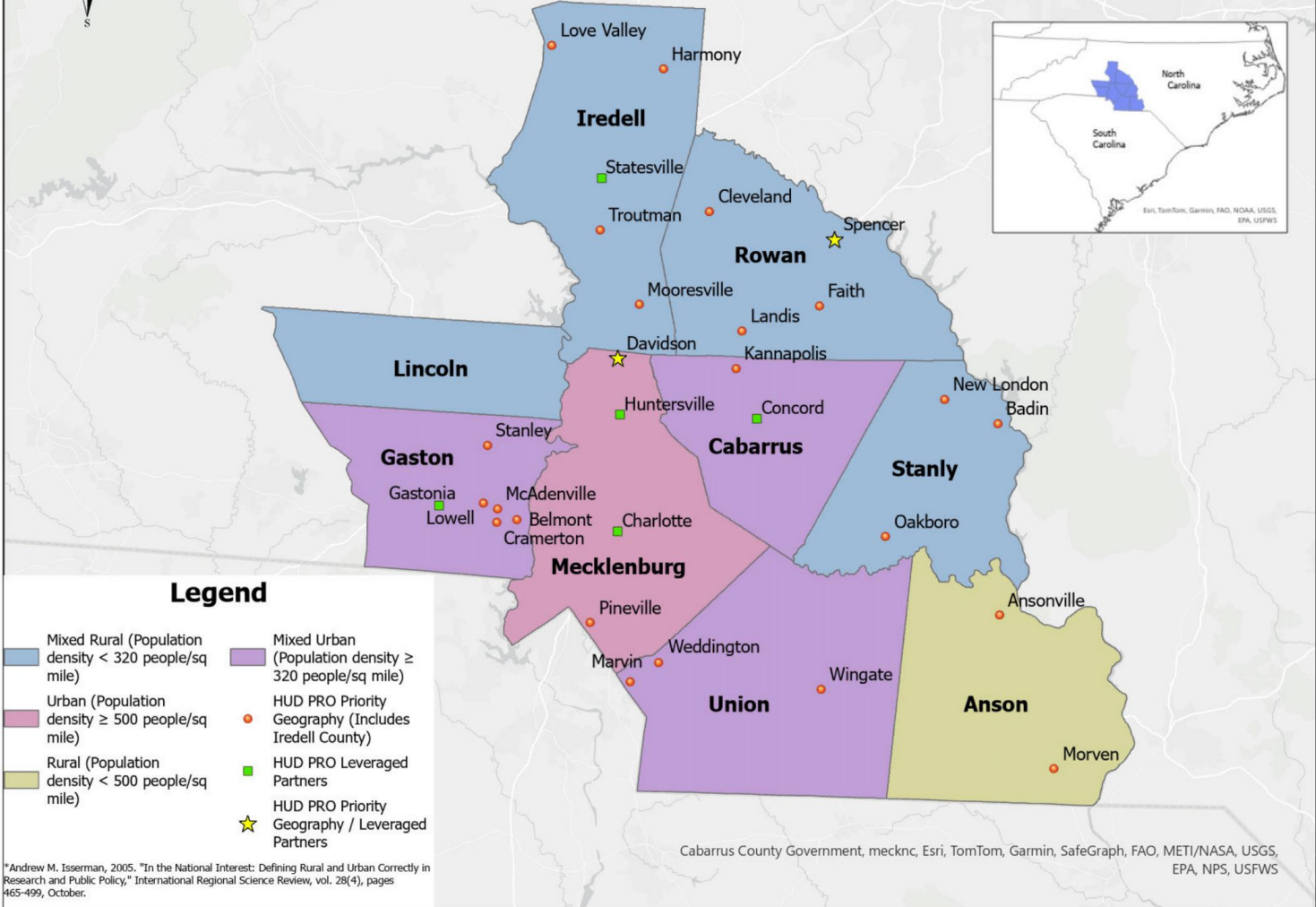
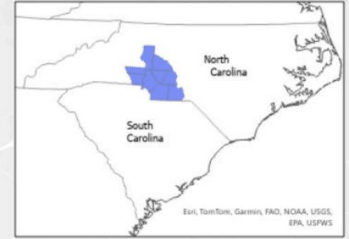
**(3) Pilot the implementation of the CHIC Playbooks with the seven local governments named as Leverage Partners.** Centralina will collaborate with local government Leverage Partners, their nonprofit partners and other local stakeholders to pilot the implementation of the CHIC Playbooks in their communities. Following the pilot, Centralina will refine and evaluate the playbooks prior to disseminating the resources to a broader, regional audience.

## Anticipated Program Outcomes & Outputs

- Improved regional understanding and awareness of affordable housing needs and innovative affordable housing policies and approaches.
- Increase in regional and/or local partnerships among housing developers, local governments, non-profits and other stakeholders.
- Increased capacity in Leverage Partner communities to implement affordable housing policy, financing or project innovations.
- Increased accessibility and number of low- to moderate-income (LMI) and up to 100% AMI units produced or preserved region-wide.
- Final CHIC Playbooks (updated based on pilot experience)

# Centralina FY24 HUD PRO Grant Proposal

## Centralina Region County Map



\*Andrew M. Isserman, 2005. "In the National Interest: Defining Rural and Urban Correctly in Research and Public Policy," International Regional Science Review, vol. 28(4), pages 465-499, October.

