

DEVELOPMENT ISSUES WORKSHOP



DEVELOPMENT ISSUES WORKSHOP | CHARLOTTE

Development Issues Workshop Speakers



Charlotte



Sponsored by:



DEVELOPMENT ISSUES WORKSHOP



AGENDA
SLIDES
SPEAKER BIOS

WiFi Network: Guest
WiFi Password: goodwill (all lowercase)

DEVELOPMENT ISSUES WORKSHOP



Dr. Emily Jensen Wheeler
Dress for Success Charlotte

Workforce Readiness in Action: Creating Employment Opportunities



Workforce Readiness in Action: Creating Employment Opportunities

Dr. Emily Jensen Wheeler
Dress for Success Charlotte



DEVELOPMENT ISSUES WORKSHOP



Financial Counseling as a Strategy: Advancing Financial Well-Being



James Jeter, Stacey Adams, Annie Goff & Chelsea Newton
Skyla CU | Founders FCU | Spero Financial FCU

Financial Counseling as a Strategy: Advancing Financial Well-Being

James Jeter, Stacey Adams, Annie Jones & Chelsea Newton
Skyla CU | Founders FCU | Spero Financial FCU





POSSIBILITY STARTS
HERE

Financial Wellness Center

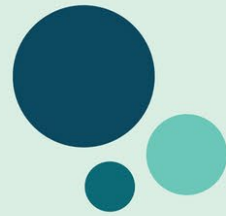


the philosophy

We're better together. The Financial Wellness Center prioritizes a *collaborative* and *holistic* approach to financial counseling, working alongside the member to educate and connect them with resources to empower them on their financial journey.

Confidentiality and advocacy are key components to financial counseling at the FWC. Sharing your financial journey can be challenging – we're here to support every step of the way.

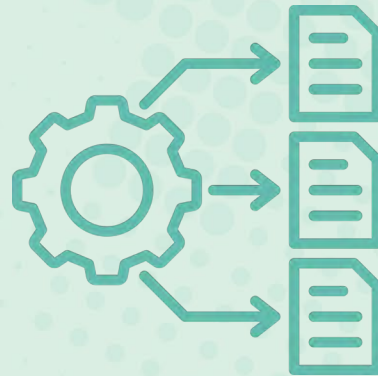




the model



ESTABLISH A
BASELINE



IDENTIFY GOALS &
SOLUTIONS TOGETHER



PARTNER ON THE
JOURNEY TO FINANCIAL
FREEDOM



workshops

The FWC offers a variety of financial wellness workshops that prioritize education and active learning through workbooks and activities.



Financial Foundations



Fraud Awareness



Keys to Homeownership



Debt Navigation



All About Credit



Budgeting 101



Q & A



ANNIE GOFF, CCUFC
Financial Wellness Center
Manager

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DEVELOPMENT ISSUES WORKSHOP



A New Model for Financial Capability: Lessons from Common Wealth Charlotte

Tashara Brown
Common Wealth Charlotte



A New Model for Financial Capability: Lessons from Common Wealth Charlotte

Tashara Brown
Common Wealth Charlotte





**COMMON
WEALTH
CHARLOTTE**

A NEW MODEL FOR FINANCIAL CAPABILITY

Tashara Brown
Chief Executive Officer



Session Overview

- Redefining Financial Education
- Trauma-Informed Approach
- Tools for Long-Term Stability
- Role of Partnerships



Who is Common Wealth Charlotte?

Real Barriers We Address

- Debt cycles
- Lack of trust in financial institutions

Safe Banking Access

- Limit access to safe products
- Re-banking strategies
- Partnership with Skyla credit union (more details about that partnership)
- Reduce reliance on predatory services



0%-Interest Loans

- Credit building
- Break payday/ daily pay lending cycles

1:1 Financial Counseling

- Financial advising vs. financial counseling
- Financial counseling is personalized goal setting, accountability support, mind shift
- Ongoing engagement

What is Financial Capability?

Financial capability goes beyond understanding money; it's about having the ability and opportunity to act on that knowledge.

Knowledge + access to safe financial products + trusted relationships + consistent support = **changed behavior**

This is where knowledge, behavior, and systems intersect to create real, sustainable financial stability.



Understanding Trauma and Money

- Financial stress impacts decision-making- financial decisions are deeply emotional.
- Past experiences like eviction, job loss, or debt can shape how someone interacts with money.
- This can lead to avoidance, fear, or short-term decision-making.
- Trust barriers with institutions.
- Labeled behavior instead of understanding behavior.

Survival Mindset vs. Planning Mindset



Trauma-Informed Approach

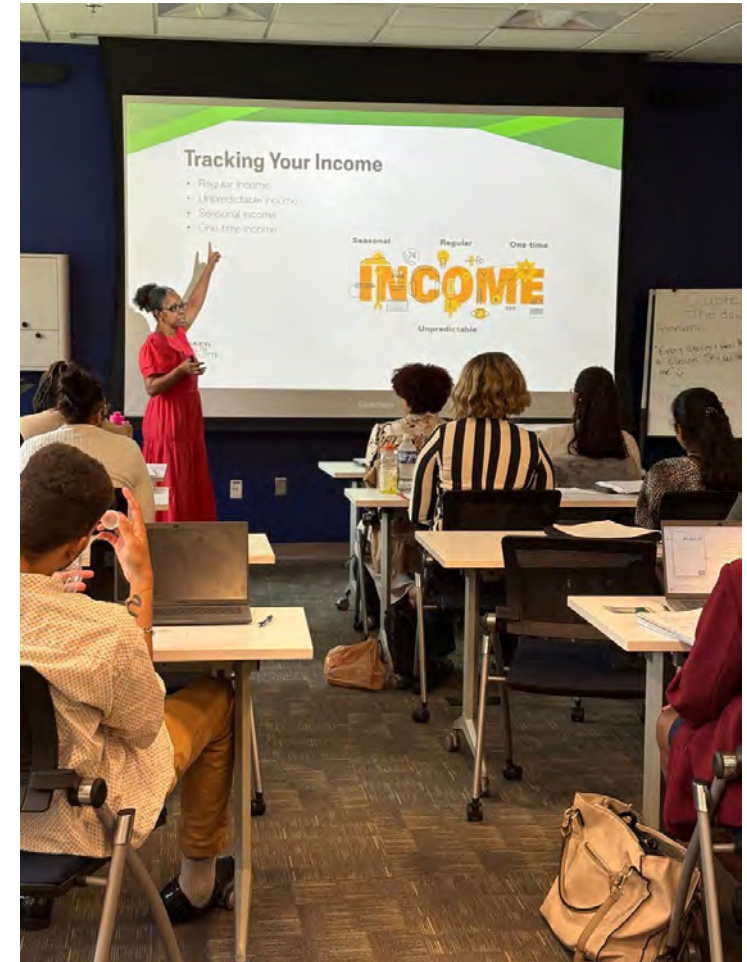
- Meet people where they are.
- Build trust first.
- Non-judgmental coaching.
- Consistency and relationship-building.



Why This Model Works

This model works because it's **holistic** and **human-centered**.

It acknowledges that financial decisions don't happen in isolation, but they are influenced by environment, experience, and access.

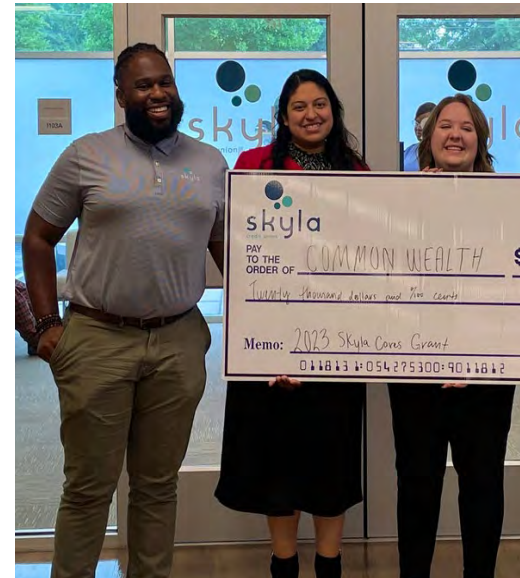


The Role of Credit Unions

- They play a critical role as trusted, community-centered financial institutions.
- They are uniquely positioned to offer safe accessible products and to partner in ways that truly meet people where they are.

CWC's Partnership with Skyla:

Skyla provides access to open accounts, and CWC covers the fee. Skyla also provides 2nd chance banking (G2080 and MyAffordableHome).



Impact and Outcomes



86 is the average credit score increase for paid-in-full Opportunity Loan clients.



93% rate of repayment for Opportunity Loan clients.



Currently, **2,018** clients have a combined **\$2,518,519.96** in total assets in Skyla accounts.



Since inception in 2015, **8,000+** clients assisted through one-on-one financial counseling sessions.



Since inception in 2015, **27,000+** clients have attended a Financial Empowerment workshop.



Since inception in 2023, VITA Latino has returned a total of **\$3,412,423** in tax refunds.



To date, over **\$19 Million** of combined home value has been sustained through dollar-for-dollar matched savings as part of MyAffordableHome.



To date, **355** participants have built assets through dollar-for-dollar matched savings as part of Generation2080.



Your Support and Partnership. Thank You!

Investing in holistic, partnership-driven models; through this approach we can create systems that truly work for the people we serve.

This can happen through pipelines, product innovation, and investment in organizations like Common Wealth Charlotte.



For More
Information:

commonwealthcharlotte.org

[/donate](#)
[/volunteer](#)
[/partner-with-us](#)



Want to Connect
More?

Please send an email to
tbrown@commonwealthcharlotte.org

or schedule a meeting at
calendly.com/tbrown-commonwealthcharlotte



Don't Forget to Follow
Us!

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[@cwclt](#)

LinkedIn
[@commonwealthcharlotte](#)

DEVELOPMENT ISSUES WORKSHOP



Lauren Whaley
Carolinas Credit Union Foundation

From Challenges to Change: Addressing Development Issues Through Credit Union Action



From Challenges to Change: Addressing Development Issues Through Credit Union Action

Presented by Lauren Whaley
Carolinas Credit Union Foundation



Development Issues



Source



**Credit Union Development
Education Program**

Inspiring change through
credit unions since 1982



Coastal CU Foundation Mobile Market

“Pay what you can” model

2025 Impact

- Produce: 30,984.70 lbs.
- Protein: 59,762.00 lbs.
- Shelf stable goods: 1814.25 lbs.
- Number Fresh Food Servings: 242,895
- Miles traveled:
 - (Coastal Trailer) 12,638
 - (all units) 29,232





TCP Credit Union Blessing Box

- Located at the credit union's office in **Rural Hall, NC**
- It serves as a 24/7 accessible resource where community members can take what they need or leave what they can to support neighbors in need
- Non-perishable food, hygiene products, and basic daily resources





Allegacy FCU – student-run branches

- Student volunteers earn class credit
- CTE (career technical education)
- Operate in or near cafeteria
- Open during lunch hours
- Stipend for teacher liaisons
- Donation to school
- Training program



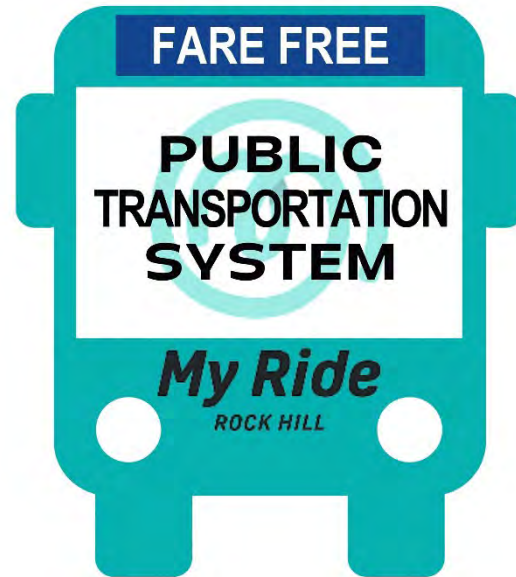
Sponsor – A – Highway

- Truliant supports professional and volunteer litter removal via sponsored signs along major interstates, including **I-85**, **I-77**, **I-485**, and **I-81** in North Carolina and Virginia.
- Helped remove over 17 tons of litter along 936 miles of N.C. highways.



Family Trust FCU – Free Community Bus

- The City of Rock Hill launched My Ride Rock Hill in 2019, a city-operated, fare-free, all-electric and zero-emission transit system.





Spero Financial – Save to Win

- Spero was the first SC CU to implement
- \$25 to open / no fees
- Discipline: 12-month term
- Makes savings fun: Member entered in raffles – 1 entry for every \$25 deposited (max of 10 entries per month)

Stated in 2016 = \$65,530 saved

2023: \$16,777,908 SAVED!





Latino Community CU – Living the Mission

Chartered Feb 2000/1st branch June 26,2000

Over 139k members/\$1 billion in assets /80% 5-year growth rate

Members from 137 different countries

- 65% previously unbanked
- 75% low income
- 70% 1st time home buyers
- 35% established 1st credit
- 97% People of color (Latino borrowers)

Over 30,000 members have participation in financial education workshops



Latino Community CU – Financial Workshops

Run a series of workshops in all 15 branches and strategic partnerships throughout NC (Spring & Fall)

5-part workshop:

Budgeting

Building credit

How to buy a car

How to buy a house

Education & retirement



Need to have completed 4 of the 5 workshops to graduate



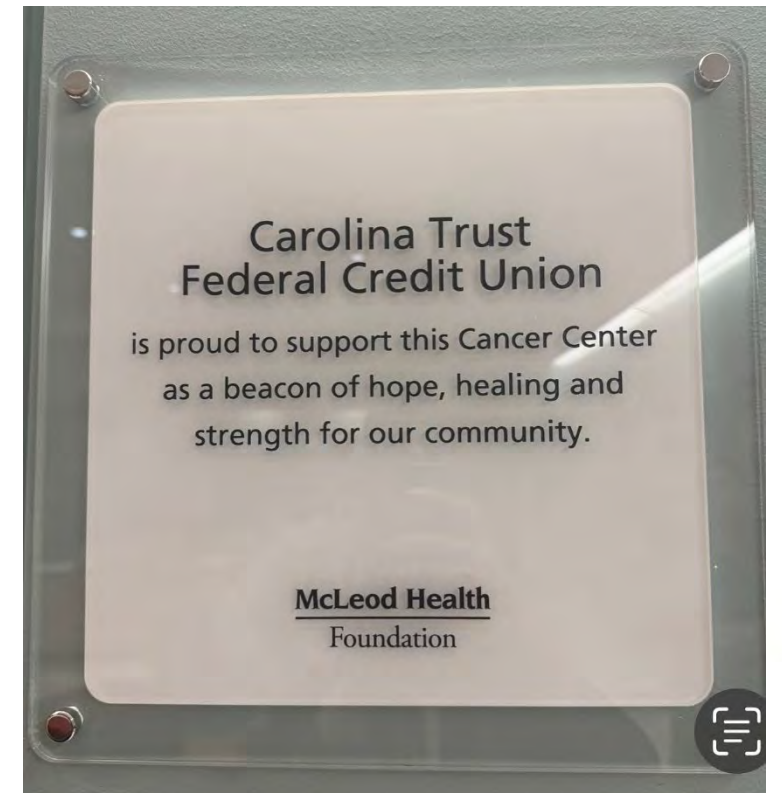
Latino Community CU – Financial Literacy

Workshop graduates have twice the average savings (\$3394 vs. \$1,810), checking accounts (69% vs. 38%), Mortgages (6% vs. 3%), & Direct deposit (36% vs. 18%)



Carolina Trust – Cancer Center

- \$100,000 donation to the McLeod Health Center for Cancer Treatment and Research



Group Exercise

Addressing Development Issues Through Credit Union Action

Presented by Lauren Whaley
Carolinas Credit Union Foundation



Objective: Strengthen educational outcomes through financial education, scholarships, and lifelong learning support.

- 1 K-12 school-based financial literacy programs and classroom kits
- 2 Youth savings accounts and student-run credit union branches
- 3 Scholarships, grants, or sponsorships for college and technical training
- 4 Career readiness workshops: resumes, interviewing, financial planning
- 5 Adult education and GED-integrated financial capability programs
- 6 Teacher supply drives and classroom appreciation events

Objective: Promote sustainability and conservation through volunteer activities and green financial products.

- 1 Green lending: low-interest loans for solar, EVs, and energy efficiency
- 2 Community clean-ups, tree planting, and adopt-a-highway programs
- 3 Sustainable branch operations: LED lighting, smart HVAC, paperless goals
- 4 Environmental education workshops on conservation and green banking
- 5 Sponsor urban gardens and community-supported agriculture programs
- 6 Participate in local clean energy and climate resilience planning

Objective: Expand access to safe, stable, and affordable housing through education, products, and investment.

- 1 Affordable home loan programs with down payment assistance
- 2 Rental counseling and emergency assistance for members facing instability
- 3 Home repair and renovation loans with energy-efficiency options
- 4 Financial education: mortgage readiness, credit building, homeownership
- 5 Community housing development investments through CDFIs
- 6 Homelessness prevention programs with wraparound service support

Objective: Help members reach jobs, education, healthcare, and services by removing mobility barriers.

- 1 Transit vouchers and ride-hailing support for low-income members
- 2 Employer commuter benefit partnerships: transit passes, vanpools
- 3 Community car-share or bike-share programs in transit deserts
- 4 Fund shuttles connecting neighborhoods to healthcare and employment
- 5 Low-interest loans for used vehicles, e-bikes, and vehicle repairs
- 6 CDL and transportation workforce training programs

Objective: Equip individuals with the knowledge, tools, and access needed to build and maintain healthy credit.

- 1 Credit builder loans with bureau reporting to establish positive history
- 2 Workshops and one-on-one counseling on credit reports and debt management
- 3 Safe small-dollar and secured credit card alternatives to payday lenders
- 4 Free or low-cost credit score monitoring through online banking
- 5 Youth and early credit education in schools before adulthood
- 6 Credit recovery programs for those rebuilding after financial hardship

Objective: Empower individuals to achieve financial security and develop lifelong savings habits.

- 1 Matched savings programs for emergencies, education, or homeownership
- 2 Youth savings accounts with age-appropriate financial education
- 3 Emergency savings incentives and prize-linked savings accounts
- 4 Family and household budgeting and financial wellness workshops
- 5 Digital savings tools: automated transfers, round-up apps, goal-setting
- 6 Programs for saving toward college tuition, home purchase, or a business

Objective: Create fair, inclusive, and accessible financial opportunities for all, especially underserved populations.

- 1 Culturally responsive financial education in multiple languages
- 2 Targeted small business support for minority entrepreneurs
- 3 Mobile services and outreach events in underserved neighborhoods
- 4 Low-fee accounts, second-chance checking, and inclusive loan products
- 5 Internship and mentorship programs to build diverse financial talent
- 6 Investment in affordable housing and neighborhood revitalization

Objective: Ensure every member—regardless of background, ability, or circumstance—can access financial resources.

- 1 Multilingual banking services and translated financial education materials
- 2 Accessible services: adaptive technology, branch design for disabilities
- 3 Community listening sessions and advisory councils for underrepresented groups
- 4 Culturally inclusive events, community festivals, and outreach sponsorships
- 5 Second-chance banking accounts and financial coaching for returning members
- 6 Inclusive hiring and internship programs for underrepresented communities

Objective: Empower community members to achieve physical, mental, and financial health through better access and education.

- 1 Community wellness fairs with screenings, vaccines, and health education
- 2 Health navigation services helping members find affordable clinics
- 3 Mobile health clinics at branches for vision, dental, and primary care
- 4 Low-interest medical expense loans to prevent high-cost borrowing
- 5 Healthcare savings accounts and matched savings for preventive care
- 6 Workshops on medical billing, debt negotiation, and nutrition/wellness

Objective: Support workforce development, expand access to quality jobs, and strengthen economic stability.

- 1 Workforce training and certification programs tied to local employer needs
- 2 Financial literacy workshops for job seekers managing income transitions
- 3 Microloans and mentorship for small business owners and entrepreneurs
- 4 Employer financial wellness programs: budgeting, credit, savings at work
- 5 Internships, apprenticeships, and career pathways for young adults
- 6 Affordable transportation loans and transit support for working members

Objective: Expand digital access and technology skills so all community members can participate in today's digital economy.

- 1 Online banking, mobile app, and digital finance workshops
- 2 Provide computers, tablets, and Wi-Fi hotspots to underserved households
- 3 Cybersecurity and fraud prevention seminars and digital safety resources
- 4 Digital payment and e-commerce training for small business owners
- 5 Personalized technology assistance for seniors and non-digital populations
- 6 Community innovation partnerships with universities and fintech startups

Objective: Address food insecurity through efforts that increase access to nutritious food and educate communities.

- 1 Community food distribution events at branches or community locations
- 2 Food bank partnerships: drives, volunteers, and logistical support
- 3 Healthy food access: sponsor farmers market vouchers or community gardens
- 4 School-based hunger relief (weekend backpack programs for children)
- 5 Financial education tied to food security and budgeting
- 6 Mobile food pantry pop-ups in underserved areas

Resource Guide coming in 2027!

Other Ideas?

Email: Lauren at lwhaley@carolinasfoundation.org



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DEVELOPMENT ISSUES WORKSHOP



Sally Gordon
United Way of North Carolina

The ALICE Experience: A Real-World Look at Financial Survival & the Role of 211



The ALICE Experience: A Real-World Look at Financial Survival & the Role of 211

Sally Gordon
United Way of North Carolina



Meet ALICE

Meet ALICE:

Financial Hardship in
North Carolina



North Carolina
Partner

Who is ALICE?

ALICE is an acronym for **Asset Limited, Income Constrained, Employed**.

A new way of defining and understanding the struggles of households that earn above the Federal Poverty Level, but not enough to afford the basic necessities.

ALICE represents the growing number of families who are unable to afford the basics of housing, childcare, food, transportation, health care, and technology. These workers often struggle to keep their own households from financial ruin, while keeping our local communities running.

What is the ALICE Threshold?

ALICE:

Households with income above the Federal Poverty Level but below the basic cost of living.

ALICE Threshold:

Includes both poverty-level and ALICE households – all households unable to afford the basics.

ALICE + Federal Poverty Level = ALICE Threshold

In North Carolina, **42%** of households live on the verge of financial instability and struggle to make basic needs.

Of the **4.3 million** households in North Carolina, **1.8 million** live below the ALICE Threshold.

UNITED FOR ALICE

HOUSEHOLD SURVIVAL

Housing



Child Care



Food



Transportation



Health Care



Technology



Taxes



Miscellaneous



ALICE Household Budgets and Federal Poverty Level

	Federal Poverty Level <i>Census income thresholds that vary by household size but not geography to determine who is in poverty</i>	ALICE Household Survival Budget <i>The cost of the essentials needed to live and work in the current economy, by household type and location</i>	ALICE Household Stability Budget <i>The cost of supporting and sustaining an economically viable household over time, including a contingency for savings</i>
Single Adult			
Monthly Total	\$1,215	\$2,528	\$4,169
Annual Total	\$14,580	\$30,336	\$50,028
Family of Four			
Monthly Total	\$2,500	\$6,686	\$10,627
Annual Total	\$30,000	\$80,232	\$127,524

North Carolina

Two-parent income with two young children

Household Survival Budget



















Single adult income

ALICE Household Survival Budget Calculator, North Carolina, 2023	
Categories	Monthly Costs
Housing	\$1,062
Child Care	\$1,376
Food	\$1,259
Transportation	\$935
Health Care	\$757
Technology	\$116
Miscellaneous	\$551
Taxes	\$630
Monthly Total	\$6,686
ANNUAL TOTAL	\$80,232
Hourly Wage	\$40.12























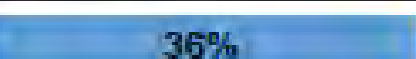




ALICE Household Survival Budget Calculator, North Carolina, 2023	
Categories	Monthly Costs
Housing	\$848
Child Care	\$0
Food	\$464
Transportation	\$408
Health Care	\$192
Technology	\$86
Miscellaneous	\$200
Taxes	\$330
Monthly Total	\$2,528
ANNUAL TOTAL	\$30,336
Hourly Wage	\$15.17



Household Financial Status and Key Demographics

	Total	Below ALICE Threshold	 Poverty  ALICE  Above ALICE Threshold
ALL HOUSEHOLDS	4,352,607	1,822,529	13%  29%  58% 
AGE			
Under 25 Years	188,607	121,768	28%  37%  35% 
25 to 44 Years	1,422,976	528,088	13%  24%  63% 
45 to 64 Years	1,557,802	551,413	11%  25%  65% 
65 Years and Over	1,185,422	621,262	13%  39%  48% 

Household Financial Status and Key Demographics

	Total	Below ALICE Threshold	 Poverty  ALICE  Above ALICE Threshold
ALL HOUSEHOLDS	4,352,607	1,822,529	13%  29%  58% 
RACE/ETHNICITY			
American Indian/ Alaska Native	41,394	24,510	17%  42%  41% 
Asian	111,802	30,502	6%  21%  73% 
Black	882,623	488,327	14%  42%  44% 
Hispanic	310,480	158,792	9%  42%  49% 
Native Hawaiian/ Pacific Islander	2,179	865	12%  28%  60% 
Two or More Races	197,720	90,648	10%  36%  54% 
White	2,820,873	1,039,895	7%  30%  63% 

How do we help ALICE?

Spread the ALICE data and stories to community members, staff, legislators, and partner organizations.

Partner with your Local United Way to be involved in their ALICE work and programming

Advocate to fund and expand statewide programming that provide sustainable solutions to move families out of ALICE

- e.g.: NC 211- 24/7/365 information and referral line for localized resources (multilingual & confidential)

Meet ALICE

ALICE Simulation



ALICE Simulation Instructions

- Monthly budgets based on certain careers and household sizes
- Occupation, education level, household size, and monthly expenses
- At the bottom of the page calculate your monthly expenses
- At each station, you will have choices that you can make

Don't forget about the 211 table!

Meet ALICE

State Sponsors of the ALICE Report



UNITED WAY
North Carolina



CAROLINAS
CREDIT UNION
FOUNDATION



North Carolina
Partner

Meet ALICE

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Meet ALICE

Thank you!

Sally Gordon

**Director of Mission
Advancement**

Sgordon@unitedwaync.org

816-812-7894



DEVELOPMENT ISSUES WORKSHOP



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DEVELOPMENT ISSUES WORKSHOP

**Purpose in Action:
Expanding Access Through Advocacy
& Community Commitment**



Robert Dozier & Billy Boylston
Palmetto Citizens FCU | Carolinas Credit Union League



Purpose in Action: Expanding Access Through Advocacy and Community Commitment

Robert Dozier & Billy Boylston
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DEVELOPMENT ISSUES WORKSHOP



Housing & Homelessness: A Community Perspective

Liz Clasen-Kelly
Roof Above



Housing & Homelessness: A Community Perspective

Liz Clasen-Kelly
Roof Above



DEVELOPMENT ISSUES WORKSHOP

Collaborative Solutions: Advancing Housing Affordability



Caitlin Duke & Becca Mulvaney
SECU Foundation



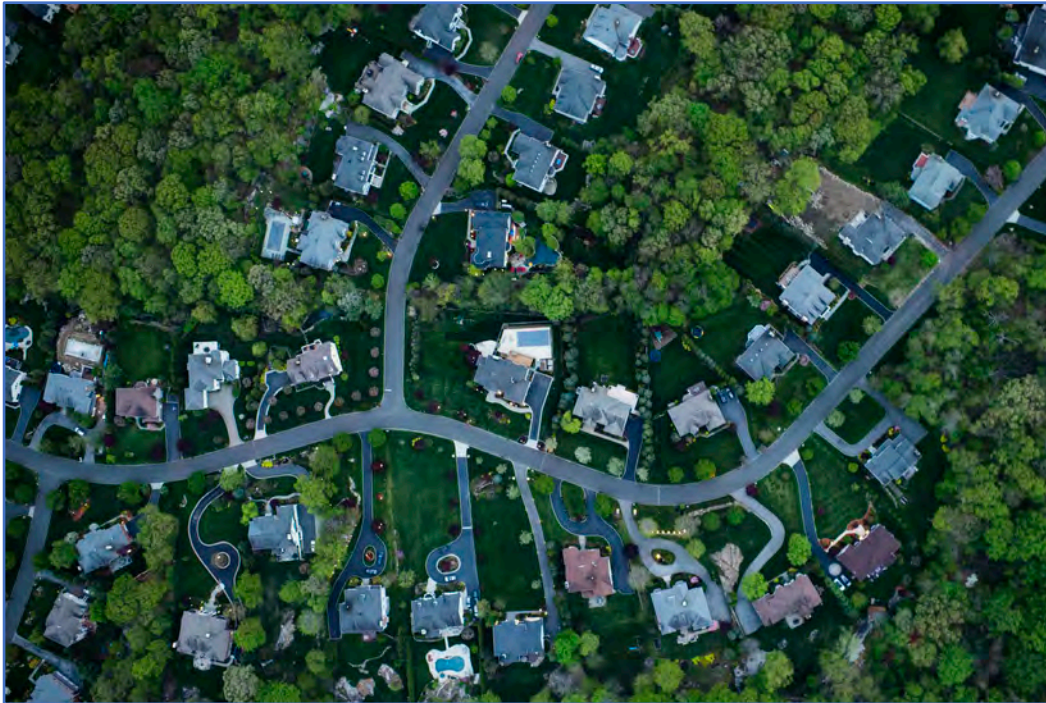
Collaborative Solutions: Advancing Housing Affordability

SECU Foundation



Development Issues Workshop

Collaborative Solutions: Advancing Housing Affordability



Caitlin Duke – Associate Director of Grants
Becca Mulvaney – Senior Engagement Officer

SECU Foundation

PEOPLE HELPING PEOPLE®

THE POWER OF A DOLLAR

SECU FOUNDATION: MAKING A DIFFERENCE SINCE 2004

Over \$340 million invested in North Carolina promoting state, regional, and community development through funding of high impact projects



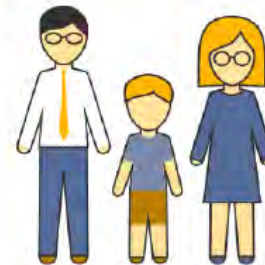
Education



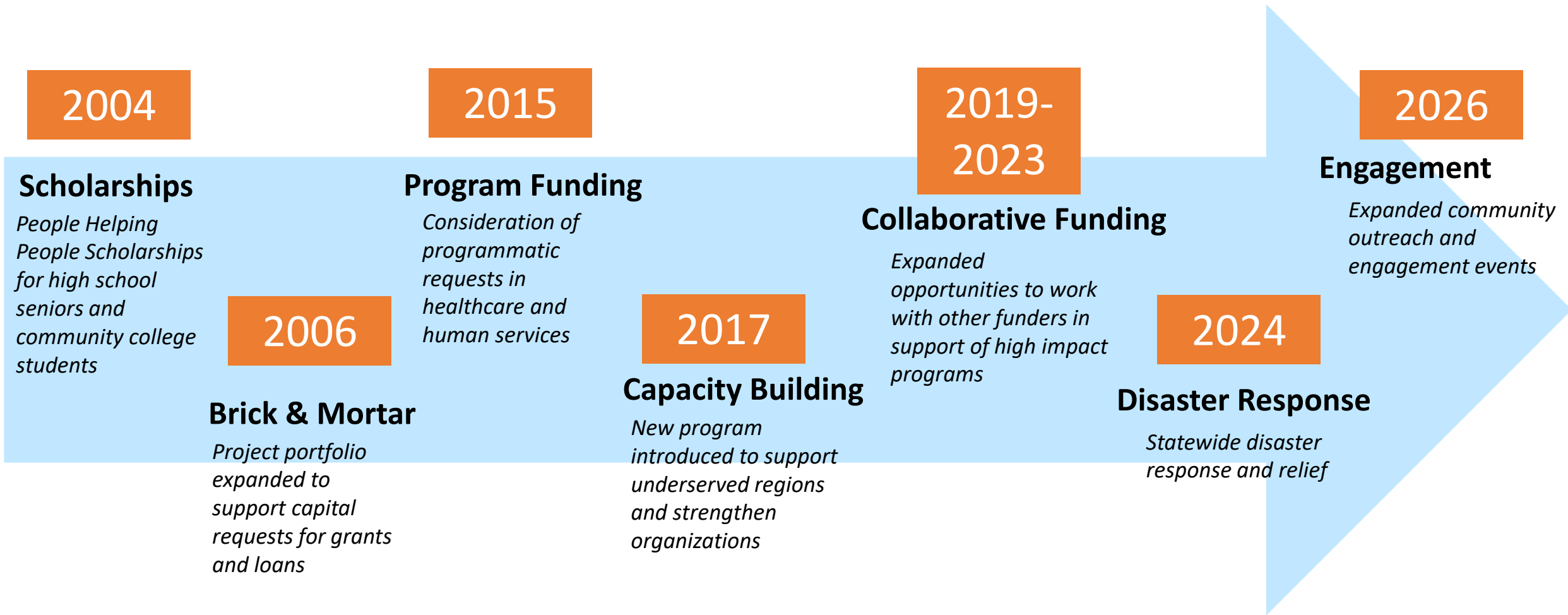
Housing



Healthcare



Human Services



Evolution of SECU Foundation Grantmaking

Our W



What is Housing Affordability?

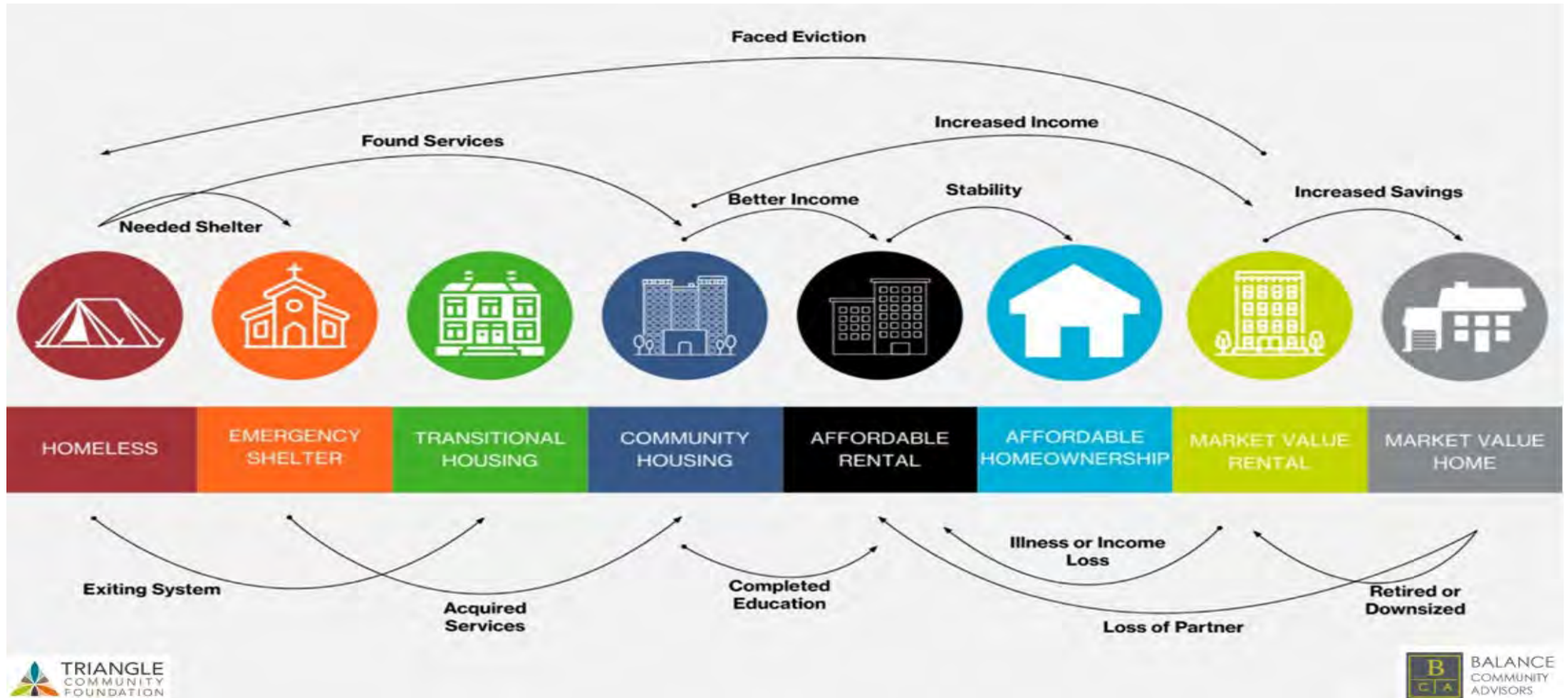


Housing Affordability speaks to the local housing ecosystem.



A healthy housing ecosystem has a range of different types of housing and shelter that meet the needs of your community and are available to residents at rates that they can afford.

Continuum of Housing



Additional Needs and Areas of Impact:

- ✓ Housing Counseling
- ✓ Preservation
- ✓ Anti-Displacement
- ✓ Revitalization
- ✓ Post-Disaster Response
and Rebuild

Housing Models



AFFORDABLE

WORKFORCE

SUPPORTIVE

AFFORDABLE HOUSING



DHIC- Greenfield Place, Chapel Hill

- ❖ Affordable housing means that the cost of housing—rent or a mortgage—plus utility payments, total 30% or less of a household's gross income.
- ❖ Households required to pay more are considered cost-burdened and may have difficulty paying for and affording other necessities such as transportation, food, clothing, and medical care.

WORKFORCE HOUSING



Run Hill Ridge Teacher Housing, Dare County

- ❖ Workforce housing is generally understood to mean affordable housing for households with earned income that is insufficient to secure quality housing in reasonable proximity to the workplace.
- ❖ Usually, these houses are designed for middle-income workers with sector specific careers (teachers, nurses, frontline workers, etc.)

SUPPORTIVE HOUSING



SECU Rise on Clanton – Roof Above, Charlotte

- ❖ Supportive housing targets various populations, including individuals with disabilities, mental health needs, families at risk of homelessness, and those with substance use disorders providing tailored programs or wrap around services to meet their specific needs
- ❖ Supportive Housing models include emergency, transitional or short-term, and permanent
- ❖ Congregate, scattered-site, mixed income, and master-leased buildings

Supportive Housing Services



- Healthcare
- Food and meal program
- ADA enhancements
- Transportation
- Employment Support
- Financial Literacy
- Case management
- Substance use disorder treatment

Ways to get involved

- Convenings
- Capacity building
- Preservation and anti-displacement
- Volunteering



Scan me!

Development Issues Workshop

Collaborative Solutions: Advancing Housing Affordability



Caitlin Duke – Associate Director of Grants
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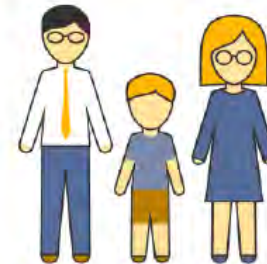
Education



Housing



Healthcare



Human Services

2004

Scholarships

People Helping People Scholarships for high school seniors and community college students

2015

Program Funding

Consideration of programmatic requests in healthcare and human services

2006

Brick & Mortar

Project portfolio expanded to support capital requests for grants and loans

2017

Capacity Building

New program introduced to support underserved regions and strengthen organizations

2019-2023

Collaborative Funding

Expanded opportunities to work with other funders in support of high impact programs

2024

Disaster Response

Statewide disaster response and relief

2026

Engagement

Expanded community outreach and engagement events

Evolution of SECU Foundation Grantmaking

Our Work



What is Housing Affordability?



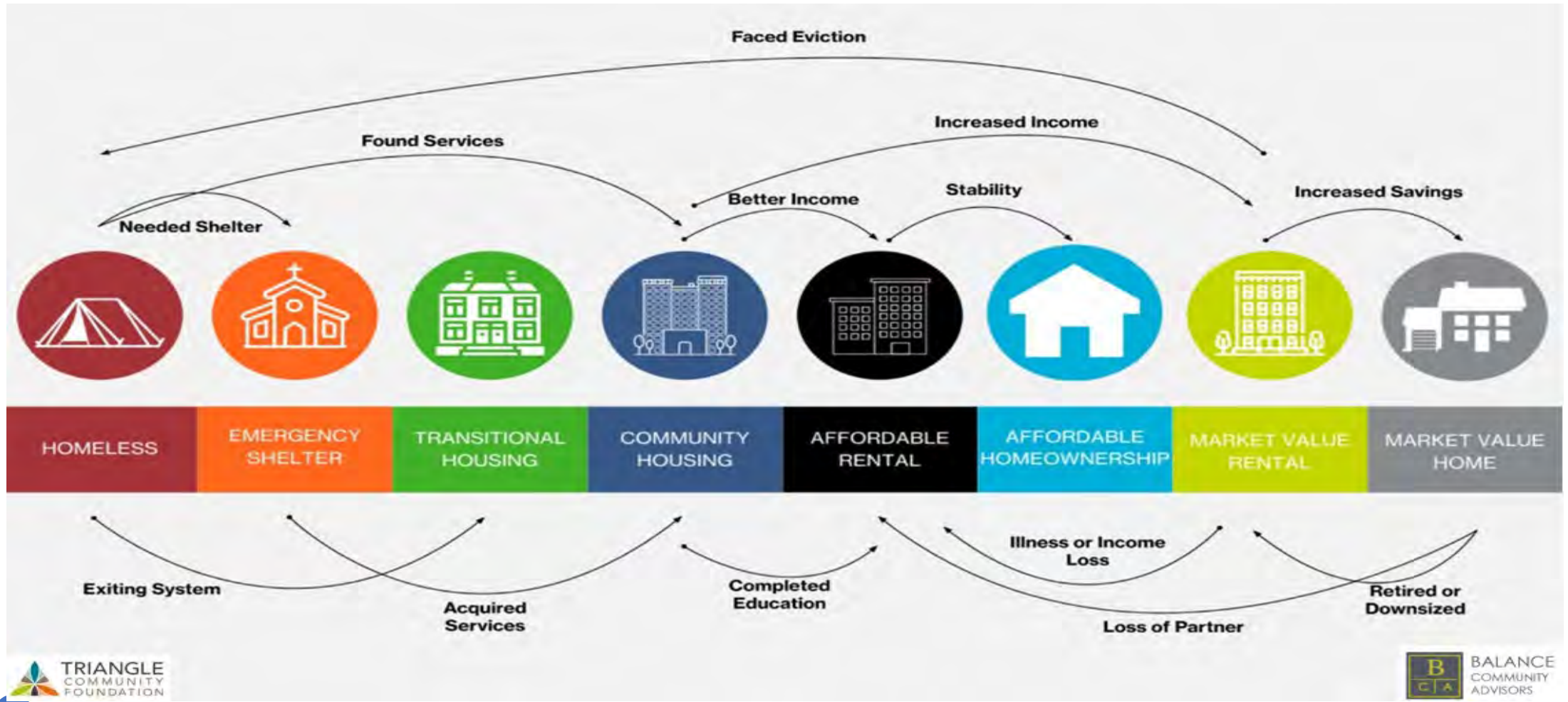
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Continuum of Housing Development





Continuum of Housing – Continued

Additional Needs and Areas of Impact:

- ✓ Housing Counseling
 - ✓ Preservation
 - ✓ Anti-Displacement
 - ✓ Revitalization
 - ✓ Post-Disaster Response and Rebuild
- 

Housing Models



AFFORDABLE

WORKFORCE

SUPPORTIVE



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SUPPORTIVE HOUSING



SECU Rise on Clanton – Roof Above, Charlotte

- ❖ Supportive housing targets various populations, including individuals with disabilities, mental health needs, families at risk of homelessness, and those with substance use disorders providing tailored programs or wrap around services to meet their specific needs
- ❖ Supportive Housing models include emergency, transitional or short-term, and permanent
- ❖ Congregate, scattered-site, mixed income, and master-leased buildings



Supportive Housing Services



- Healthcare
- Food and meal program
- ADA enhancements
- Transportation
- Employment Support
- Financial Literacy
- Case management
- Substance use disorder treatment

Ways to get involved

- Convenings
- Capacity building
- Preservation and anti-displacement
- Volunteering



Questions?



Development Issues Workshop Speakers



Charlotte



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