



# Community Link



Dear Friends,

It's been a tough year for everyone, but especially for people who lack safe, decent, affordable housing in Charlotte and throughout North Carolina. Those of us who have safely waited out the pandemic at home may be bored or anxious. Yet thousands of people would gladly trade places with us for a reliable place to call home for themselves and their children.

In Mecklenburg County alone, more than 80,000 renters are cost-burdened, spending more than 30 percent of their income on housing-related expenses, according to a new report. A father earning the minimum wage of \$7.25 an hour would have to work an astounding 113 hours a week to pay for a 2-bedroom unit at our area's fair market rate of \$1,063 per month.

Fortunately, Community Link is here to serve people from homeless to housing to homeownership, every step of the way, in sixteen North Carolina counties.

## We are proud to report that in FY 2020, Community Link:



Helped 1,384 customers who are homeless or insecurely housed through our Homeless to Housing Program.



Educated and counseled 571 people through our Asset Building Program, building their knowledge about budgeting, personal finance, and how to become a homeowner.



Prepared 5,176 tax returns and linked them to the earned income tax credit, an important source of funds for lower-income individuals and families.

All of these successes are made possible through the individuals, families, foundations and corporate donors who stepped forward to donate to Community Link and address the issue of affordable housing in our communities. We salute Fifth Third Bank, U.S. Bank, First Horizon Bank, and EY as the inaugural donors in our new [Corporate Champions](#) program. We also gratefully acknowledge major donations from Bank of America, HomeFree USA, Merancas Foundation, Wells Fargo, Sisters of Mercy of North Carolina Foundation, The Leon Levine Foundation, True Homes Foundation, and United Way of Central Carolinas.

Our work attracted media attention this year, with WFAE, The Charlotte Observer, and other news outlets reporting on our projects and turning to Community Link for expert sources.

Marketing support donated by Saturday Brand Communications. We are also grateful for a pilot project with StoryNow which helped us harness the power of video storytelling and create videos with our smartphones.

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## Corporate Champions:



## Homeless to Housing

*Francesca Murphy styles hair for a living but lost her job when the salon that employed her closed due to COVID-19. She and her 9-year-old son formerly lived in Lake Arbor Apartments, which has been in the news for months due to code violations. This family needed a fresh start and a safe, decent place to call home during COVID-19 and long after.*

Community Link found a new, affordable apartment for mom and son, and provided rental subsidies to help during an uncertain time for our economy. We also coached Murphy on budgeting strategies to enhance her savings. She's back at work now that salons have re-opened at limited capacity. Community Link made its final rental subsidy payment for her in October. Murphy will be able to pay for her rent in its entirety going forward.

We help homeless individuals and families secure affordable places to live. When needed, Community Link pays short-term rental subsidies to support their moves. Adults in the program work with Community Link social workers to address the issues that led to homelessness.

Our communities in North Carolina faced unexpected challenges as the pandemic placed new stresses on the economy and the availability

of affordable housing. Our social workers were accustomed to working remotely and pivoted to provide virtual services, including housing inspections via video on smartphones.

About 75% of Community Link customers are single mothers. An increasing number are domestic violence survivors who need safe housing immediately, sometimes in another community. Still other customers need help identifying resources, including groceries and employment opportunities, during COVID-19. We saw increases in these needs from March onwards due to the pandemic.

Meet another inspiring Community Link customer, Ms. Da'Monique Leggett, who came to Charlotte for a better life for her daughter [in this video](#).



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## Asset Building Program

In Community Link's Asset Building program, low-to-moderate income households can avoid foreclosure, learn how to grow savings, and buy a first home. Our financial empowerment workshops include budgeting, saving, understanding credit, and education about banking products to improve participants' financial independence. The workshops moved online this year due to the pandemic.

We also offered online Homeownership Workshops for first-time homebuyers. Participants learned how to improve their credit score and create a roadmap to become mortgage-ready. They discovered how to access down payment assistance to buy a home and make smart choices when choosing a home and lender. With knowledge from Community Link, individuals and families can control their own financial destiny.

One graduate of the program is Travis Miller, a father, husband, first-time homeowner and role model who defied the odds and broke through Charlotte's barriers to mobility. [Learn more about him in this video.](#)

Other homeowners found themselves in challenging circumstances as foreclosure threatened to upend their lives. A couple we'll call William and Cynthia were nearing desperation when they reached out to Community Link. William was almost 60 years old and legally blind due to diabetes. Cynthia tries to look after her husband and earn a living to support them both, but it's hard.

The family fell behind in their mortgage payments. The bank foreclosed and their home was scheduled to be sold in a week when they contacted Community Link. We applied to a funding program for hard-hit families on the couple's behalf. The fund paid \$50,000 towards the couple's mortgage principal, and \$21,000 to make up the arrears on the mortgage. Now they will be able to make their new mortgage payments on the reduced principal.

We anticipate foreclosures and evictions will increase in this fiscal year because of job losses and reduction of hours at work resulting from COVID-19.

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## Tax Preparation Program

Community Link's VITA program, a free tax preparation service for households earning \$56,000 or less, moved online due to COVID-19. Our staff worked hard to ensure the program continued with safeguards for handling confidential financial information during virtual appointments. We prepared more than 5,000 tax returns during the fiscal year.

The average  
refund was  
\$1869.00,

which can be a life-saving amount for families right now. Community Links runs VITA in partnership with AARP.

**Community Link customers, volunteers, donors, and supporters give us hope and inspiration every day. We don't know what the future will bring for families who may be struggling to pay for housing during the pandemic and the resulting economic turmoil. But we do know Community Link will be here, standing strong in our mission to help North Carolinians obtain and sustain safe, decent and affordable housing.**

Thank you for being part of Community Link during this unprecedented time in our nation's history.



Floyd R. Davis Jr.  
President and CEO