



Dear Friends,

The past year has continued to challenge all of us in a variety of ways. Housing is the foundation of our wellbeing—with or without a pandemic. The moratorium on evictions has come to a close, and many people find themselves thrust into homelessness throughout North Carolina. The low housing stock has increased barriers for families and individuals who are seeking safe, decent, and affordable housing.

According to the Department of Housing and Urban Development (HUD), the Fair Market Rent for a 2-bedroom home in Mecklenburg County in 2020 was \$1,510 a month. In 2021, the Fair Market Rent for the same unit is \$1,650 a month. Renters are cost-burdened with rising rental rates while wages remain stagnant.

As of July 31, 2021, 3,150 people are experiencing homelessness in Charlotte-Mecklenburg alone and 74% of this population is Black, according to the Charlotte-Mecklenburg Housing & Homelessness Dashboard. Historically, 70% of our Homeless to Housing customers are single head-of-household mothers.

Community Link works every day to house individuals and families facing disparities. We serve customers at every point along the housing continuum, from homelessness to housing to homeownership, every step of the way.

We serve North Carolinians in 21 counties with our Homeless to Housing and Asset Building programs. Our staff has been successfully serving the community by embracing technology to connect with our customers virtually during the COVID-19 Pandemic.

We are proud to report that in FY 2021, Community Link:



Helped 1,227 people with our Homeless to Housing program.



Educated and counseled 321 people through our Asset Building program.



Prepared 609 tax returns, totaling \$1,000,191 in refunds, with an average refund of \$1,642.35. The refunds were issued via the Volunteer Income Tax Assistance (VITA) program, generating \$7,001,337 for the local economy.

Community Link's success was made possible through generous supporters like you, as well as private foundations, public government grants, and corporate donors who donate to help fellow community members out of the housing crisis.

We especially recognize our Corporate Champions: [Fifth Third Bank](#), [Ernst & Young](#), [First Horizon Bank](#), [US Bank](#), and [Publix Charities](#). Additionally, we appreciate the major support from [Bank of America](#), [HomeFree USA](#), [Merancas Foundation](#), [Sisters of Mercy of North Carolina Foundation](#), [The Leon Levine Foundation](#), [TrueHomes Foundation](#), and [United Way of Central Carolinas](#). Marketing support donated by [Saturday Brand Communications](#).

Our work attracted media attention this past year from WCNC, Charlotte Five, QCityMetro and other news outlets reporting on our projects and utilizing Community Link as an expert in the field.

Corporate Champions



Homeless to Housing

Adriana was evicted after her abusive partner destroyed their rental unit and faced homelessness with her newborn and young daughter. As a single mother, she turned to a Safe Alliance shelter for refuge and started counseling to break patterns that led her into her abusive relationship. Safe Alliance referred Adriana to Community Link in 2020.*

The eviction on her record created a barrier to find safe, decent, and affordable housing. Community Link arranged for her back rent to be paid which gave a major jump in her credit score and found a property provider that was willing to work with her. Through patience and endurance, we were able to house Adriana in a beautifully renovated 3-bedroom home. Her eldest daughter cried tears of joy when she found out that she had a bedroom of her own for the first time. Adriana is truly thankful for Community Link and now is on her path towards self-sufficiency.

Most Community Link customers are single mothers like Adriana. Our Homeless to Housing program offers rental assistance while unrestricted dollars from donors like you help with moving costs and basic household supplies. Our social workers cultivate meaningful relationships with customers and help them identify resources that can support them. Our Homeless to Housing program focuses on rapid re-housing, permanent supportive housing for people with disabilities, and preventative programs to keep at-risk community members out of the homelessness cycle.

Asset Building Program

Homeownership Workshops

We introduce customers from our Homeless to Housing program to our Asset Building program. It educates low-to-moderate income households to learn how to grow savings, avoid foreclosure, or become a first-time homeowner. Workshops are held year-round, virtually during COVID-19 precautions, and led by expert volunteers who focus on the five pillars of financial security: assets, banking, credit, debt, and taxes. Education and counseling are key in breaking generational poverty by providing sustainable financial independence.

Online Homeownership Workshops teach customers how to improve their credit score and navigate the financial world to become mortgage-ready. We offer guidance about resources such as down payment assistance and how to choose a safe, decent, and affordable home to purchase with a safe lender.

Tax Preparation Program

Community Link offers Volunteer Income Tax Assistance (VITA) services in tandem with the IRS and other community partners. Trained volunteers prepare free tax returns for households earning \$57,000 or less. In FY21, we were able to prepare 609 tax returns via virtual sessions: \$1,000,191 in total refunds were issued.

Our customers collectively saved an estimated \$152,000 in filing fees!

The savings and refunds are powerful assets that customers can utilize to grow their financial independence with the help of Asset Building workshops.

*Name changed to protect privacy

Escaping Charlotte's Tent City

Early in 2021, Luce*, a 27-year-old mom, escaped domestic violence and found herself living in Tent City with her son. Luce faced unemployment during COVID-19, along with depression and post-traumatic stress disorder. These hardships led her to call Community Link to find resources for safe, decent, and affordable housing.

Within 90 days, we found her a home that matched her needs, safely away from her abuser. She says this is the first time she has ever had a lease in her name and a decent, safe place to live.

Luce says she never previously received much guidance on available services to assist with her mental health. Her Community Link caseworker helped identify low-cost sources of treatment. We also coached her on how to create a resume to highlight her job skills. She is actively job hunting now. She will also apply for Social Security Disability benefits to assist her as she recovers from depression.

Luce is grateful to have a partner in Community Link, and we're grateful to have her as a customer. We are providing housing subsidies to her throughout 2021 as she rebuilds her life. She is determined to pursue what she needs for herself and her son.

The knowledge gained by Community Link customers is profound and invaluable for generations to come. **Generous supporters like you make all of these successes possible.** Community Link continues to stand strong as a community resource to people across North Carolina to obtain and sustain safe, decent, and affordable housing.

Thank you for being part of Community Link and supporting your neighbors during this uncertain and stressful era in history.



Floyd R. Davis Jr.
CEO and President