

HOUSE. EMPOWER. EQUIP.



OUR MISSION:

At Charlotte Family Housing, we aim to empower families to overcome the obstacles they are facing and achieve

long-term housing stability
& **financial independence.**



AT CFH, HOUSING IS JUST THE *BEGINNING.*



House

We provide temporary housing to families of all shapes and sizes, and we work alongside families to transition to a long-term stable home.



Empower

We embrace each family member's journey toward healing with compassionate, trauma-informed support. Our empowerment approach recognizes that thriving families need more than practical resources—they need space to heal, grow, and rediscover their strength.



Equip

We prepare families for the future with resources and programming focused on financial literacy, education, and job advancement. We aim to provide the tools needed for long-term self sufficiency.

THE *MAGIC* OF ORDINARY MOMENTS & EXTRAORDINARY CHANGE

This summer, my favorite moments happened right at our shelter—sneaking away at lunchtime during camp to sit with the kids as they stretched into yoga poses, spread glitter across construction paper, or laughed through 101 Dalmatians. I signed up to bring lunch a few times, and my baked spaghetti was a hit. In fact, I earned an unexpected title: the “Spaghetti Lady.” I’ve never been prouder of a nickname.

At the end of camp, I was invited to the awards ceremony, where the children stood shoulder to shoulder and sang, “I Believe the Children Are Our Future.” They weren’t Whitney, but they sang their hearts out. **In that room, childhood felt safe, joyful, and wonderfully loud.**

For many of us, “summer camp” is a happy memory—friendships, activities, small treats that felt big. Creating those memories for the children in our shelter is not an extra; it’s essential. Camp gives kids the chance to simply be kids: to play, to learn, to relax. It also gives their parents confidence to keep working, knowing their children are safe, fed, and engaged throughout the day. **That’s our empowerment model in action**—reducing barriers so families can focus on the long-term goals that lead to lasting housing stability.

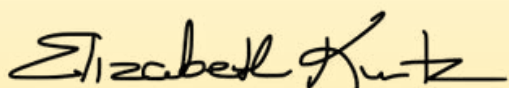
Now, with backpacks zipped, uniforms pressed, and hopeful faces headed back to school, the shelter is quieter. A new school year for them—and a new fiscal year for Charlotte Family Housing. It’s also been a year of building for us as an organization. We refreshed our brand to better reflect who we are and the dignity of the families we serve; we built a new website to make access to resources and stories clearer and easier; and we began the first stages of a programmatic analysis to sharpen our model, strengthen outcomes, and ensure we are investing where impact is greatest.

What has not changed is our **commitment**: to meet families with compassion, walk alongside them with grit, and provide the tools, coaching, and community that make independence possible.

None of this happens without you. To our volunteers who curate experiences and keep our spaces welcoming—thank you. To our donors who invest in this mission—thank you. To our partners and friends who amplify our message—thank you. Your care shows up in lunch hours that feel like summer, in songs sung from small lungs with big courage, and in parents who can keep moving forward.

Because of you, children experience joy and belonging. Because of you, parents build stability and hope. Together, we are empowering families to write a different story—one where home is possible and the future is bright.

With gratitude,



Elizabeth Kurtz | Executive Director

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*"I grew up with a single mom for most of my life, even if she had a man by her side, she was doing it alone. We faced a lot of struggles as a family and fell on hard times more than once - but she always found a way. I'll never forget those people that lifted her up and helped provide opportunities for her children. CFH provides that same level of support for single parents, lifting them up and giving them the opportunity and tools to take care of one another. **That is why I love CFH so much and why I am so proud to be a board member.**" — Jill Cole*





I can breathe now: *Terri's journey home*

On a quiet street in North Charlotte, Terri walks with her four daughters to the bus stop each morning. As the sun rises over their first real house—a place with a yard that needs mowing, front steps to race up, a well-loved basketball hoop in the driveway, and rooms for each child to play—she still finds herself pausing in disbelief. “It took me about six months to really realize, like, okay, I can breathe now,” Terri says. “I was walking them to the bus stop one day, and I thought, wow, we got a house. It’s real.”

She can still vividly remember sitting down with her laptop on Valentine’s Day in 2024 and typing “temporary housing Charlotte” into the search bar. It should have been a joyous time—she had just given birth to her fourth daughter and was back at work doing the job she loves; but a preeclampsia diagnosis earlier in her pregnancy forced her to take unexpected medical leave. She used her savings to cover rent through the holidays and in early February received the eviction notice. She had 30 days to find somewhere else for herself and her four daughters to live.

Terri has always been resilient. She became a mother to triplets at 23 and raised her daughters largely on her own; she’s survived domestic violence, the death of her children’s father, the economic instability of the COVID-19 pandemic, and years of profound changes in the city she’s called home her entire life.



In the time before her eviction, Terri describes herself as someone who was "just doing day by day. I really wasn't planning, I was working for the day and trying to make sure everybody's needs were met."

Looking back, she can see how Charlotte's economic climate forced her into survival mode. Fighting to keep her head above water didn't leave her any time to plan for the future, invest in herself, or dream of the life she wanted for her family.

"Prices went up, but wages didn't. It was like being set up for failure," she says. Yet, Terri chose to keep fighting. "There isn't a book on parenthood and adulthood—you have to learn by experience."

Her urgent Valentine's Day Google search led her to Charlotte Family Housing's website. She filled out an application and within weeks, she and her daughters were moving into Plaza Place shelter. Walking through the doors, she was surprised by her feelings of peace and confidence. "It was a homey feeling. I knew that I was making the right decision," she remembers.

Knowing her family had somewhere safe to come home to every night freed her up to focus on changing her mindset. "When I got to CFH, it was all about setting goals. Meeting with my caseworkers, setting plans. Writing things down. Learning to budget."

She also finally had the space and encouragement to start taking care of herself, to heal from the painful experiences of her past, and to build new healthy habits. "I always give to everybody else, and I had to learn to pour back into me what I give out. Before, I never poured into myself. Now I know it's okay to do things for me too. It's not selfish—it makes me better for my family."

Sometimes that means getting her hair done and doing facemasks before bed, but it also means setting boundaries to protect her time and energy. Where she once described herself as a workaholic who always answered work calls, she's learned to "just turn off my phone and enjoy the moment." The confidence she's gained through the program has transformed her approach to leadership at work, helping her speak up for herself and her team in ways she never could before.

After a few months living in the transitional shelter, Terri signed a lease for their very first rental house as a family. "When I pulled up to the house, I said, 'Is this the right house?'" she laughs. The house sat just three blocks from where she'd lived decades earlier, in a neighborhood she knew well.

"This is actually the first home for my daughters," she explains. "We always lived in an apartment or hotel. So it was just a huge adjustment for everyone."

Terri's girls are her constant motivation and inspiration. "They might not know it at the time, but I know they're always looking at me".

Watching them settle into the comfort and stability of their new home fills Terri's heart with immense joy.

"Now, they enjoy coming home more. They love the neighborhood. They like to stay in their rooms and watch TV. One of them sketches in her room all the time. Having their own space—it's important."

Looking back on their journey home, Terri sees not just the roof over her family's head, but the confidence she's gained and the resilience she's modeled for her daughters. Out of all she's accomplished, she's especially proud to have let go of her pride and allowed herself to be vulnerable. "To succeed in CFH, you have to change your mindset. Sometimes you have to be vulnerable in order for somebody to help you. And I had to give myself grace. If I tried something and didn't succeed, at least I tried. That's what matters."

Her advice to other mothers facing similar challenges is rooted in all she's learned over the past few years: "Give yourself grace. Don't be ashamed to ask for help. Sometimes it's not your fault—you lost a job, or a relationship ended. That doesn't define you."

These days, Terri is making sure she only defines herself by the things that matter: her strength, the community she's built, and the family that anchors her.

Finding this stronger sense of identity, apart from the many roles she juggles, feels like coming home to herself. "Being a parent and a leader, you tend to forget who you are. For me, this program gave me time to really explore who I am without labels. *I'm just Terri.*"



IN FISCAL YEAR 2025, WE
PARTNERED WITH **160 FAMILIES.**

Here's what that means:



347 children
with a **safe place** to call home.



Families graduating with **\$2,150**
in average savings and **the peace**
of mind that comes with it.



Hardworking parents investing
in themselves & **increasing**
their income
by 22%

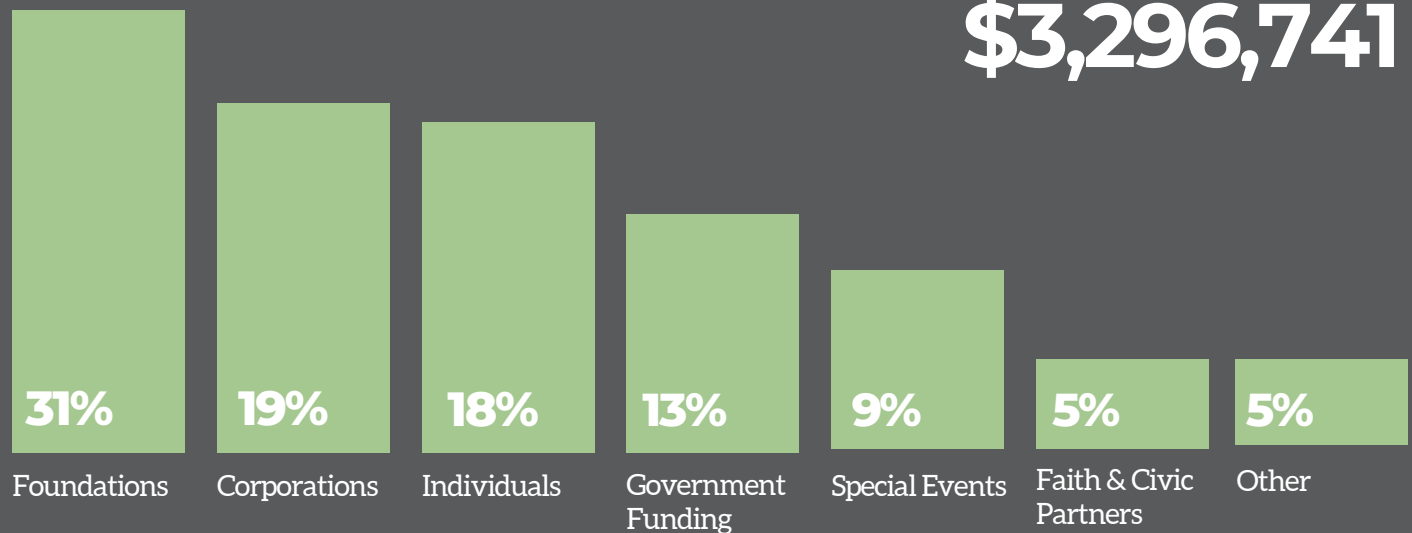


98%
of families
graduating our
program move
into
sustainable
and
unsubsidized
housing.



Our generous community makes this work possible.

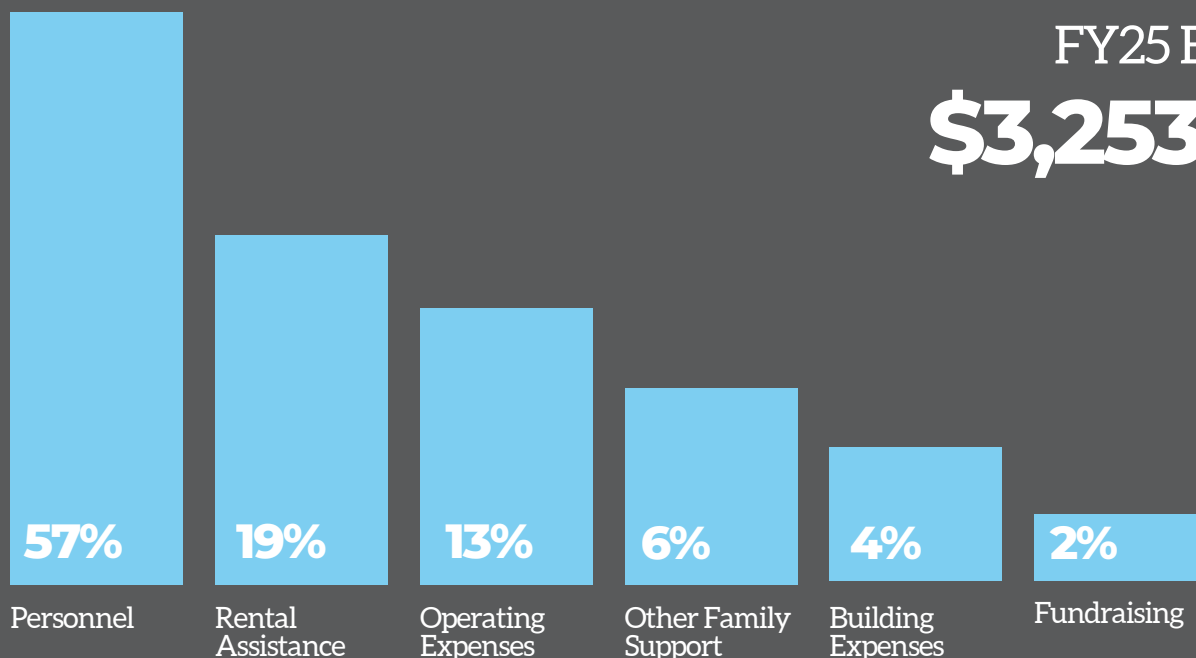
FY25 Income
\$3,296,741



Last year, we received support from 586 unique supporters.

We prioritize diversified income sources to ensure long-term funding stability **and** because we believe that ending family homelessness requires the collective commitment of every community member—from individual donors and local businesses to government partners and volunteers.

FY25 Expenses
\$3,253,485



House.

Opening Doors to More Landlord Partnerships

The success of our program depends on the strength of our partnerships with local landlords and property managers. This year marked a significant milestone in our commitment to expanding and deepening these relationships, culminating in our inaugural Landlord Appreciation Breakfast, where we celebrated our collective impact!

The path to affordable housing requires innovative and committed landlords who share our vision of equitable housing solutions.

We're actively working to expand our network of partner properties, recognizing that each new relationship represents additional opportunities for families seeking affordable housing solutions. Together, we're creating a growing community of housing advocates united in purpose, ensuring more families have access to the stable, affordable housing they need to thrive.

This year, thanks to great partnerships, our housing team celebrated 44 family move-ins.



Empower.

Making Lasting Summer Camp Memories

For families experiencing housing instability, summer can be an especially challenging time. School-based childcare disappears, and options become scarce and expensive. To help our families overcome this challenge, we launched Camp RUSH, a transformative 9-week summer experience for youth living in our transitional shelters, offering no-cost access to a supportive and empowering summer program.

Camp RUSH embodies our belief that true family stabilization means supporting both parents and children. By nurturing children's growth and potential now, we can help interrupt generational patterns of housing instability and economic hardship.

"I'm so happy to see my son's [having] a good summer here. Honestly, I would say this is the best summer camp he's ever been in." — Summer Camp Parent



Equip.

Cutting the Ribbon on a Brand New MAP Store

This year we celebrated the grand opening of our completely redesigned Motivational Achievement Points (MAP) Store. What was once a cramped storage closet has been reimagined as a bright, beautiful, and fully stocked retail space where families can shop with dignity and celebrate their achievements. We are deeply grateful to the Canopy Housing Foundation for selecting us as the recipient of their Strides for Shelter 5K, giving us the funds to make this transformative renovation possible.

The MAP system serves as a powerful motivational tool throughout families' shelter experience. While living in shelter, families earn MAP points as they accomplish their goals—attending financial literacy classes, reaching employment goals, and meeting other program milestones. When it's time to move into supportive housing, they spend their hard-earned points at the MAP store.

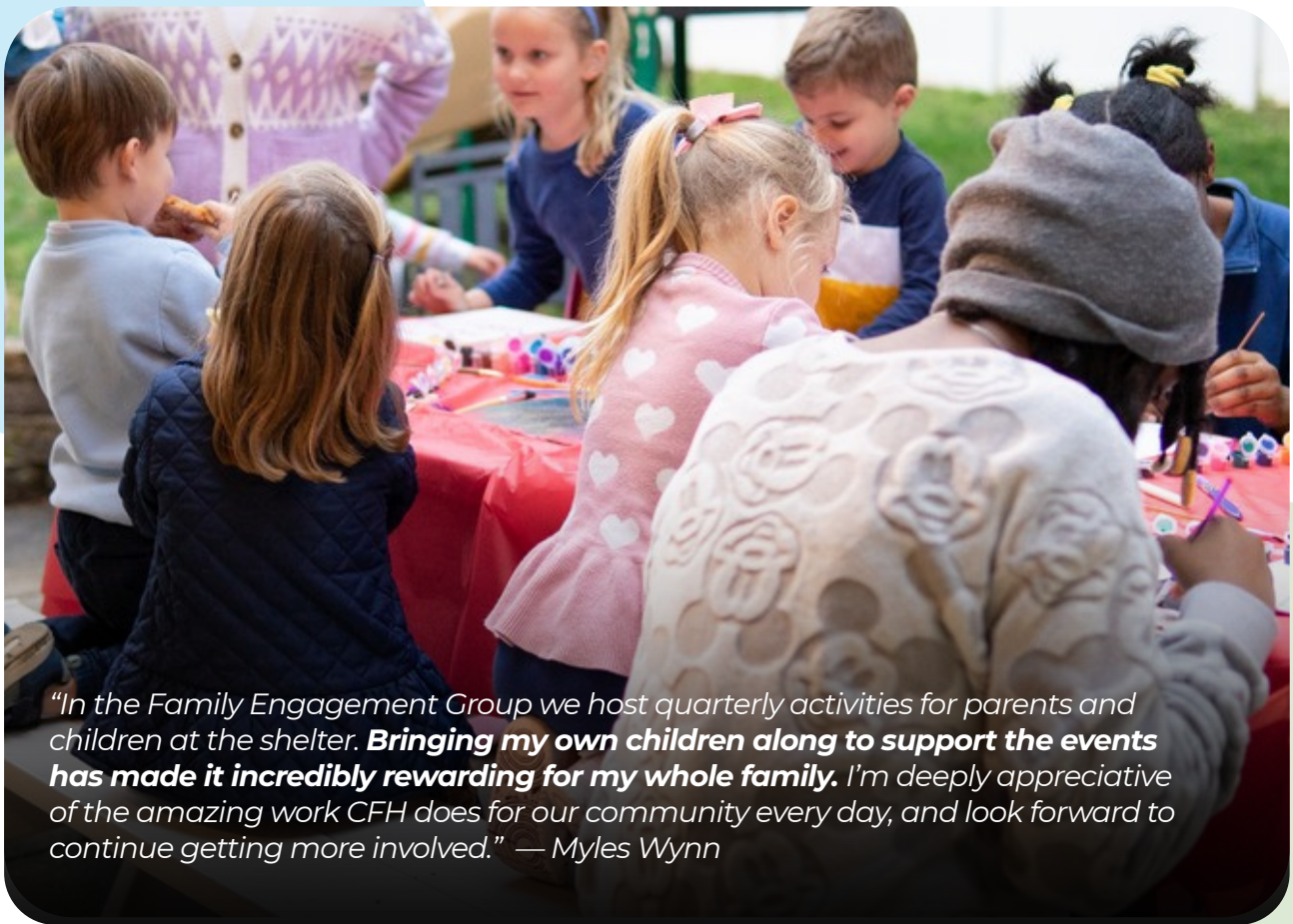
"The MAP store's welcoming atmosphere and thoughtful selection of products resonate deeply with each family. Every item, from cozy blankets to stylish kitchenware, is chosen not just for its aesthetic appeal but also for its ability to enhance the everyday lives of hardworking families starting over from scratch." — Dekina Watson, CFH Shelter Director



Pictured: Jason Morton, member of the Canopy Housing Foundation and Dottie Ciarrocchi, Co-Chair of the 2023 Strides for Shelter 5k

Together we're building a city where every family can thrive.

Last year, we hosted **212 volunteers** serving for a combined **736 hours**.



*"In the Family Engagement Group we host quarterly activities for parents and children at the shelter. **Bringing my own children along to support the events has made it incredibly rewarding for my whole family.** I'm deeply appreciative of the amazing work CFH does for our community every day, and look forward to continue getting more involved." — Myles Wynn*

Families supporting families

We started our Family Engagement Volunteer Team because we've met so many families who value empathy, service, and giving back. This volunteer group allows families to make a meaningful difference together, providing opportunities for parents and young children to volunteer side by side.



***Thank you for
believing in brighter
futures!***





C H A R L O T T E
F A M I L Y H O U S I N G



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CharlotteFamilyHousing.org