



CHARLOTTE
FAMILY HOUSING

WELCOME HOME



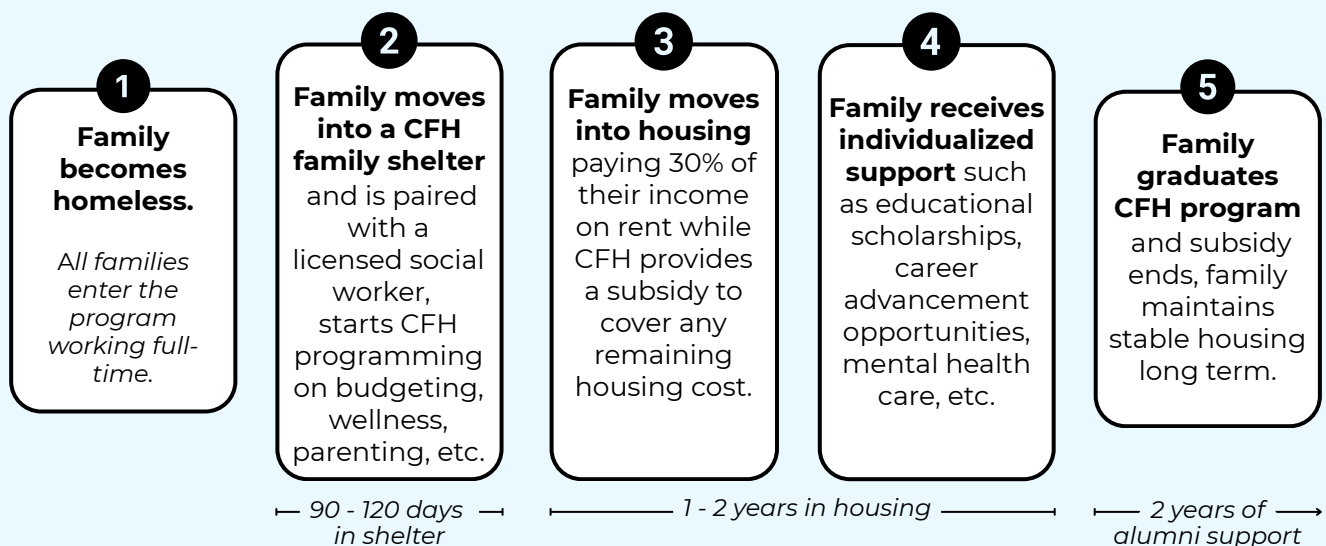


At Charlotte Family Housing, we empower families to overcome the obstacles they are facing and achieve long-term housing stability and financial independence.

What We Do

- HOUSE** We provide temporary housing to working families of all shapes and sizes, and we work alongside families to find 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.

How We Do It



from our EXECUTIVE DIRECTOR

When a family comes to Charlotte Family Housing, they are often focused on what is immediately in front of them: where will we sleep tonight? How will I pay this bill? How do I keep my children safe and cared for while I figure out what comes next? There is very little room to think beyond today.

As you read ahead, you'll see what can happen when that begins to change.

You'll meet Sandra, a mother of three who came to our shelter during the summer of 2024. At the time, she was working two jobs and described her life as an endless cycle of "working and paying bills."

Today, her sights are set much further ahead: finishing her accounting degree, saving for a down payment, becoming a homeowner, and building a future for her children.

Her story is uniquely hers, but the hope behind it is something we see every day at Charlotte Family Housing.

Our work begins with housing, but it doesn't end there. We walk alongside families as they identify their own goals, build financial stability, strengthen support systems, and create a path toward long-term independence.

And we continue to learn and evolve alongside them, making sure our programs respond to what families tell us they need to succeed.

Every word in these next pages is a reflection of that work and of the extraordinary community that makes it possible.

Every family welcomed into shelter, every lease signed, every dollar saved, and every goal reached is supported by people just like you who believe that a difficult season should not define a family's future.

Sandra put it beautifully: **"There is hope."**

Thank you for being part of that hope, and for helping families across our community build not only for today, but for what comes next.

With gratitude,


Executive Director



BOARD of DIRECTORS



KARI'S WHY

"Working in healthcare, I see firsthand how the vast majority of what determines a person's wellbeing isn't clinical care... it's everything else: stable housing, food security, transportation.

These foundational pieces are where real health and opportunity begin and Charlotte Family Housing understands this deeply, providing stable housing as the essential platform, and then walking alongside families through comprehensive programming so they can build their own path toward financial sufficiency.

That's what changes trajectories in our community."

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CBRE

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Community Volunteer

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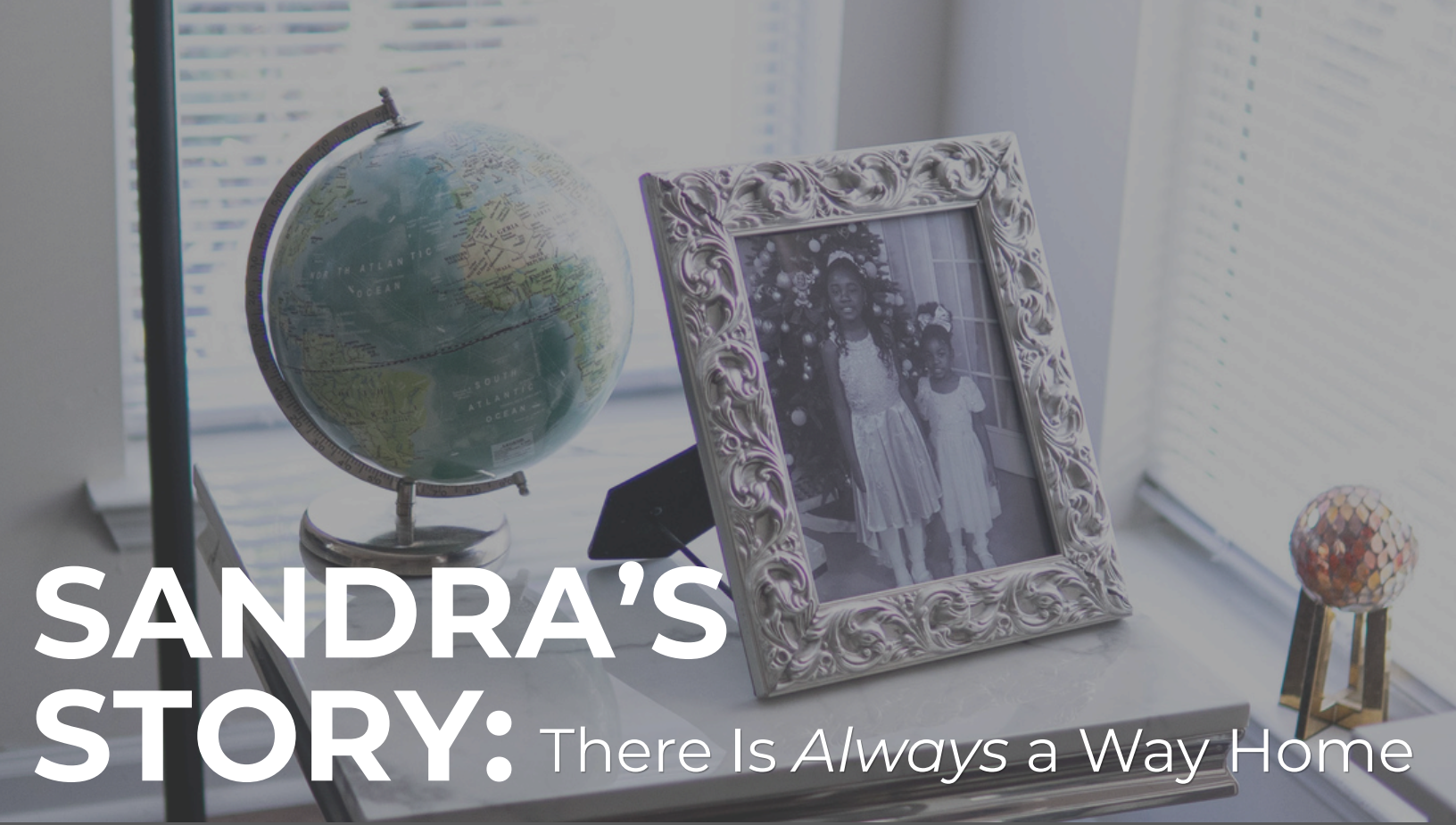
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SANDRA'S STORY: *There Is Always a Way Home*

In the summer of 2024, Sandra Mbiki moved into Hawthorne Place, a Charlotte Family Housing shelter, with her three children. She paused at the window of her new room and looked out. Across the street stood Novant Health's Presbyterian Medical Center — the hospital where, almost a decade earlier, she'd given birth to her son, Jonathon.

"I never knew when I was there, when I had him, that I would ever need this kind of help," she recounts.

Presbyterian Medical Center is nearly 7,000 miles from her own birthplace in the central African nation of Congo. That version of herself was navigating new motherhood as an immigrant in an unfamiliar place. Now, ten years later, she was navigating single parenthood in a system that made her feel trapped.

Ms. Mbiki worked two jobs, as a CMS teaching assistant and media teacher, to make ends meet for her family. Even so, each year it felt more difficult to stay on top of the constant bills and expenses. The day-to-day stress and pressure loomed largely always present at the forefront of her mind.

"I thought my life would continue like that forever—just working and paying bills, working and paying bills, buying groceries, doing stuff," she remembers of that time period. "I was very limited."

There was no room to save or plan for the future, instead she relied on late payments and loans from family members. In the spring of 2024, as her rent increased, she realized she couldn't renew her lease.

"I cannot keep living this way," she thought at the time. "It was very discouraging because I was like, 'Oh, there is no way out.'"

She started making calls to local shelters and programs, and found Charlotte Family Housing (CFH). A few days later she was moving her family into Hawthorne Place and starting the CFH program.

“It was a big relief,” she says of those early days in the shelter. “It was what I needed to bring my hope back, to be revived, to be alive again.”

After a few months of saving in the shelter, the family moved into a subsidized townhome managed by one of Charlotte Family Housing’s landlord partners. Living someplace she could comfortably afford, Ms. Mbiki was free of the constant math of survival. She pivoted to focusing on her goals: to be a more present parent for her children, to improve her mental health, to earn her bachelor’s degree in accounting, and to become a homeowner.

Now, two years removed from that summer in Hawthorne Place shelter, Ms. Mbiki stands in her beautifully decorated living room, family photos adorn every wall, her children play in their rooms upstairs, soaking up the last days of summer vacation.

“There is hope,” she says with conviction. “This is where I always wanted to be.”

She’s still working two jobs, but thoughts of bills and payments no longer consume her. She doesn’t worry about paying her rent every month, instead her mind is on saving enough for a down payment — she’s working with a realtor and hopes to buy a home next year. After having her kids, she thought she would never go back to school, but now she’s making plans to finish her accounting degree.

“You might think that you are in a bad situation or in bad shape, but there is always a way.” she says. “Life has a lot of surprises, good and bad, that’s why we need to keep having hope... When you hope, it always draws what is good next to you.”

Sandra started the program with a credit score in the low 500s. At graduation, her score had increased over 100 points to 655.



In FY26, Charlotte Family Housing supported **224 families** including **461 children**.

83
FAMILIES
PROVIDED
SHELTER

114
FAMILIES
PROVIDED
HOUSING

115
FAMILIES
PROVIDED
ALUMNI
SUPPORT

Measuring
what *matters*

HOUSING STABILITY

94% of families
sustained housing for at
least two years after
exiting the CFH
program.

FINANCIAL STABILITY

CFH families graduate
on average with
\$1,384 in savings.

ECONOMIC MOBILITY

Families increase
their income on
average **by 12%.**



*"I learned how strong I am. I never thought I could be on my own and be as strong as I am until I came to this program... This program definitely helped me become a more mature woman. **And nobody should ever feel shame about needing help** – we all worked hard, we all found our way, and we moved out."*

Ariana, CFH graduate



A New Tool for Walking the Path Forward

In FY26, we integrated the Economic Mobility Bridge® into our program approach. Developed by Economic Mobility Pathways (EMPath), the Bridge is a tool grounded in brain science that helps families see their goals and barriers laid out clearly in a simple framework. Rather than treating homelessness as one problem to solve, we're breaking the path to stability into five essential areas:

- 1 Family Stability
- 2 Well-being
- 3 Education and Training
- 4 Financial Wellness
- 5 Employment and Career Management

Working through the Bridge alongside our social workers, families can identify exactly where they stand in each area, set concrete next steps, and track their progress over time. It's given our team a shared language for a complex journey and it's given families a clearer view of the road ahead.

"I felt like a prisoner. I really started to lose hope. Now I feel free. Now I feel like we can spread our wings. I don't have anything holding me back from the things I really want to do."



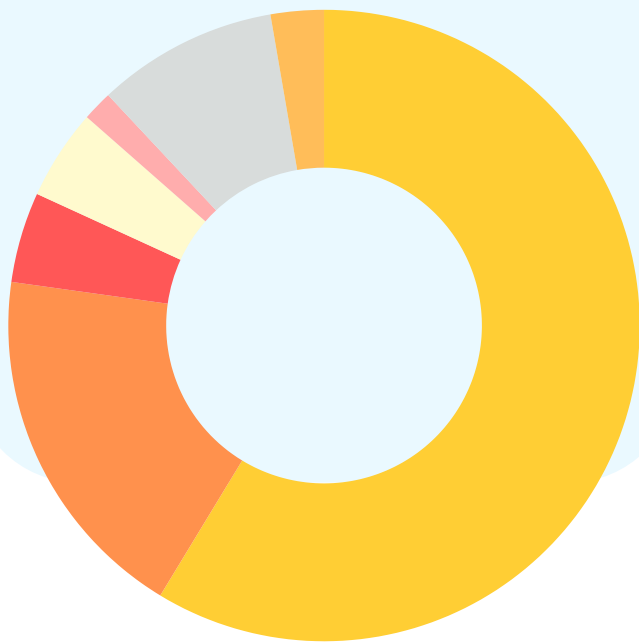
Lonesha Cornelius and her two daughters entered the Charlotte Family Housing program in 2025. Since then, they've moved into their own apartment and she began earning her Licensed Practical Nursing diploma.

our FINANCIALS

Expenses

\$3,326,855

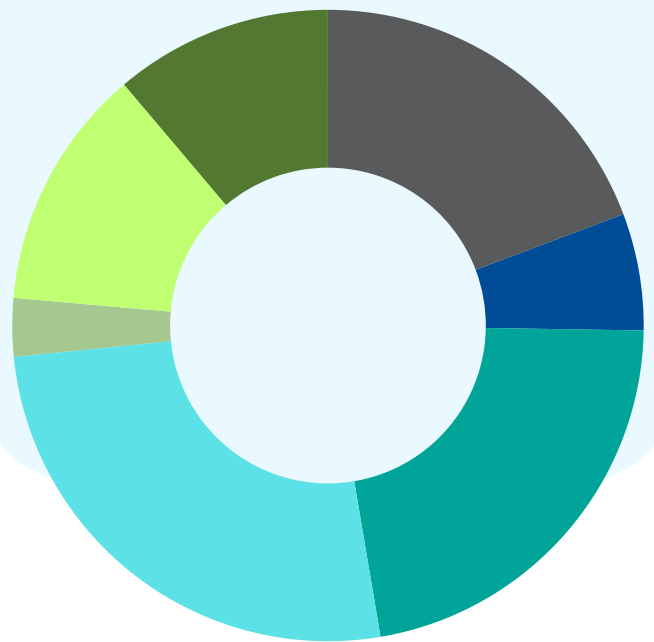
- Personnel 57%
- Rental Subsidies 19%
- Family Support 5%
- Facilities 4%
- Fundraising 2%
- Professional Services 10%
- Other 3%



Revenue

\$3,505,671

- Individuals 21%
- Faith Partners 7%
- Corporations 24%
- Foundations 30%
- Special Events 3%
- Government 14%
- Other 12%



In FY26, we received funding from 553 unique donors.

"The work Charlotte Family Housing does to empower families and build pathways to stable housing is both inspiring and essential[...] I gained a much deeper appreciation for the difficult decisions, tradeoffs and barriers that many families face every day as they work toward housing stability. Those experiences helped me better understand perspectives different from my own and reinforced why I am so proud that Barings partners with an organization that creates such meaningful and lasting impact in our community."

Heidi Lilly, Community Partner at Barings

Our **partners** make our work possible



Wells Fargo
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CharlotteFamilyHousing.org