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By Mary Chapman

Overall Pop: 601,598

Black Pop: 34.3 percent

Summary: A growing, affordable, clean, big little Southern town that is attracting middle-class African Americans of all ages but seems particularly appealing to families. The median age of residents is 33.

Why it is No. 1:

A bastion of growth, the city's skyline is offset by skyscrapers, a new convention center and performing arts center, and a football stadium. Hundreds of new neighborhoods have transformed the metropolitan area. A community known as Uptown – or Center City – with Charlotte-based Wachovia Bank and Bank of America, tree-lined plazas, fountains and art exhibits, has a buzzy, cosmopolitan vibe. A new African-American cultural center is slated to open soon, and its downtown area has some 10,000 new residents.

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Charlotte has a low cost of living index (91.8 percent; the national average is 100); a relatively high African- American homeownership rate (50 percent); low average housing prices (\$159,900); low in-state college tuition (\$4063); a Black poverty rate of 20 percent – among the lowest of cities studied; relatively low Black unemployment (13 percent); and a decent African-American median household income of \$33,665. Some 19 percent of Black Charlotteans have a bachelor's degree or higher.

Though there's only a modest number of Black businesses (6,738), that number is expected to grow markedly, said James Bazzelle, an African-American restaurateur who moved to Charlotte in 1990 from Athens, Ga. The 50-year-old serves low-country fare like shrimp and grits at his 90-seat eatery, Mert's Heart and Soul, ideally located near the Charlotte Bobcats' NBA facility. "If you want to start something up here, the time is right," he said. "Just recently, some of the business owners came up with the idea of making downtown more livable. There are about four projects going up right now."

For his part, Kevin Henry, senior vice president of Coca-Cola in Charlotte, likes the rapport among parents in Charlotte. "There's a camaraderie that I haven't felt as strongly in other cities," said Henry, who moved from Atlanta six years ago with his wife and two children. "And I haven't felt the cliques between those who have been here and those who are from somewhere else." A lot of Charlotte's residents are transplants.

Known more for its families than for its nightlife, some residents say the social scene has been growing, too. "There are pockets of Bohemian-type places," said Herb White, editor of The Charlotte Post, an African-American newspaper. "They're trying to do things to attract the artistic class or those fresh out of college."

Journalist and author Cheris Hodges, 29, acknowledges a dearth of so-called Black clubs. However: "A lot of the clubs have Black Nights," she explained, "nights where you know they're going to be spinning hip hop, neo soul or R&B."

In any case, Angela Hubbard said Charlotte shouldn't be held up to any other city. "If you're coming to Charlotte expecting an Atlanta, you're not going to find that," said the senior vice president of community building at United Way. "When I got here 14 years ago, Uptown was a ghost town. So if you're coming into this city now, you're coming at a great time. Just don't expect it to be anything else."

Charlotte is nicknamed the Queen City, but few realize that the matriarch of Charlotte (wife of the English King George III, who ruled from 1738-1820), was Black. Black community leaders are an increasing force in the city and politically the city has changed from a Democratic mayor, Harvey Gant, to a Republican Patrick McCrory.

"We've got just 280 square miles, which means every part of the city must cooperate with one another," McCrory told BET.com. "It requires everyone to cooperate and work together. If you come here and find success, we want you to be involved in this community."

So exactly what does the city need to work on?

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What it Has to Work On:

That cooperation is being tested by Charlotte's Latino population, which now stands at around 9 percent. Said Eugene Buccelli, president and CEO of the Urban League of the Central Carolinas: "As a diverse community, we have to live together. How do we blend the Black population and the Latino population together so that we're working together to solve problems and not battle and divide one another? It's a challenge."

He also said while professionals have had considerable success finding employment in Charlotte, residents with entry-level skills are hard-pressed to find decent-paying jobs and adequate housing and transportation. In addition to the banking industry, other major employers include manufacturing and distribution, and, increasingly, the automotive industry.

No one knows how Charlotte will handle such growth. Harvey Gantt, mayor of Charlotte from 1983 until 1987 and the city's first Black mayor, said Charlotte already is twice the size it was when he was in office. McCrory concedes that Charlotte's infrastructure is struggling to keep up.

Other concerns are high African-American AIDS and teen pregnancy rates, although there's been some progress. "We're addressing AIDS, teen pregnancy and crime," McCrory said. "We have 14- to 20-year-old kids getting involved in criminal activity and not finishing high school. We have an underclass that needs to be addressed, or there could be potential long-term problems."

State Sen. Malcolm Graham (D-Mecklenburg) said he's not worried. "Our community is progressive enough to do what it needs to do to gather our resources and get organized, to make the quality of life even better. We know there are disparities, but we're not afraid to take a critical look at ourselves."

Talk About It: If you live in Charlotte or have spent time there, tell us why it's your kind of town.