



MECKLENBURG COUNTY

Community Support Services

October 26, 2015

Attached is a copy of the report, “**Housing Instability in Charlotte-Mecklenburg**” for 2015. This report is the third in a [series](#) designed to better equip our community to make data-driven decisions around housing instability and homelessness. The series includes the [Point-In-Time Count Report](#), released in May, [the Characteristics of Charlotte Housing Authority’s Housing Choice Voucher Waiting List Report](#), released in September, and forthcoming reports on veteran homelessness and annual counts of homelessness in Mecklenburg County.

The Urban Institute at the University of North Carolina at Charlotte prepared the report. [The Housing Advisory Board of Charlotte-Mecklenburg](#), a volunteer board appointed by the Mecklenburg Board of County Commissioners and the Charlotte City Council, initiated the report. Mecklenburg County Community Support Services provided funding for the report.

The goal of this report is to explain the concept of housing instability and affordability. A discussion of how each is measured, and the impact on households with children, is included. Data is provided on households experiencing housing instability in Charlotte-Mecklenburg.

Some findings include:

- Forty-six percent (74,243) of renter households were cost burdened in Mecklenburg County in 2013, which means spending 30 percent or more of their gross income on housing costs.
- Since 2008, the median household income in Mecklenburg County decreased by 12 percent while gross rent increased by 2 percent.
- A person working full-time at minimum wage (\$7.25 per hour) can afford a monthly rent of \$377. In order to afford a two-bedroom unit at Fair Market Rent (\$831), a person must make \$15.98 per hour working full-time. A person making minimum wage must work approximately 88 hours per week to afford the two-bedroom unit.

Housing instability – ranging from evictions to episodes of homelessness – is a prevalent problem. Households experiencing housing instability face multiple barriers, including: high housing costs, poor housing quality, unstable neighborhoods, and lack of access to transportation and affordable, quality childcare, and stagnant wage growth.

Left unaddressed, these problems affect the larger community. The findings from this report underscore the urgency for our community to address housing instability and the lack of affordable housing in Charlotte-Mecklenburg.

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