

Executive Summary

Now in its sixth year, the 2023 Charlotte-Mecklenburg State of Housing Instability and Homelessness Report (SoHIH) continues to provide a single dedicated synthesis of the most recent data on housing instability and homelessness in Charlotte-Mecklenburg. **The SoHIH is an annual update on current trends within the local housing continuum. It provides a knowledge base from which to make informed policy and practice decisions to facilitate optimized resource allocation and systems of care.** This community resource can and should be used by any and all stakeholders who are working to address housing instability and homelessness in Charlotte-Mecklenburg and beyond. **The report emphasizes the critical role of data in addressing housing instability and homelessness by combining local, regional, and national data across the full continuum of housing from housing instability and homelessness to stable, permanent, and affordable housing.** The 2023 SoHIH provides updated data on standard community metrics related to housing and homelessness (cost-burden and evictions; Point-in-Time Count (PIT); housing inventory and rental gaps; Housing Trust Fund; System Performance, Metrics, etc.) **This year's report also includes data from the Unsheltered Point-in-Time Count Survey, Mecklenburg County Detention Center data, and enhanced information about local housing vouchers.** In addition to new and updated data on the local housing continuum, the 2023 SoHIH report also includes data that highlights systemic & structural factors that influence racially disproportionate experiences of housing instability and homelessness, the role of wage stagnation in housing instability and homelessness, and information on both the demand for housing related services in Charlotte-Mecklenburg and the capacity of local systems to meet the emergent need.

Over the past year, we have continued to see an increase in the number of low and moderate income households who are struggling to afford their housing with almost 50% of renter-occupied households and 19% of owner-occupied households paying more than 30% of their gross income toward housing related expenses. Both a single individual and a four-person family earning 50% or less of area median income (AMI) require rental assistance to be able to afford the fair market rent (FMR) for an appropriately sized apartment and not be cost-burdened.

The number of people experiencing homelessness also continues to increase with an 11% increase in the One Number metric of overall homelessness from June 2022 to June 2023. Racial disparities, the result of historic legacies of discriminatory and racist policies and practices across multiple systems, persist and we continue to see an over-representation of people of color with 75% of the overall homeless population identifying as Black, African American or African. In addition, the most recent PIT identified 288 people experiencing unsheltered homelessness on a single night in Charlotte-Mecklenburg. This highlights the increasing number of people experiencing unsheltered homelessness locally. Despite these increases in overall counts, the median length of time in emergency shelter and safe havens has decreased 45 days since FY21. **We have seen fewer returns to homelessness and have seen income growth in CoC funded projects. Performance on these key system metrics suggest that targeted interventions are improving the overall performance of the local homeless services system.**

In the past year, we have seen an increase in the number of medium-term and long-term subsidies available in the community due to an additional 40 project-based Veterans Affairs Supportive Housing (VASH) vouchers and the addition of 178 American Rescue Plan Act (ARPA) funded Emergency Housing Vouchers (EHV). **The Housing Trust Fund (HTF) has provided \$218.8 million in gap financing for affordable housing since the Fund was established in 2001 resulting in 8,842 completed affordable units. In FY23, the HTF added 292 rehabilitated multi-family units to its list of completed projects.** Finally, recent housing affordability analysis by the City of Charlotte indicates that the estimated gap for affordable housing for households at $\leq 30\%$ AMI while still significant, is decreasing. However, the gap for affordable housing for those earning 31%-50% AMI is expanding.

Overall, there are indicators that the local housing continuum's efforts to address housing instability and homelessness are making an impact. However, additional targeted upstream and systemic changes are needed. The [A Home for All: Charlotte-Mecklenburg Housing and Homelessness Strategy](#) is a framework intended to build and strengthen local housing continuum resource capacity and to reduce systemic barriers to housing to ensure that homelessness is rare, brief, and non-recurring and that all households have access to safe, decent, and affordable housing.