Charlotte-Mecklenburg
STATE OF HOUSING INSTABILITY & HOMELESSNESS REPORT
2024

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REPORT HISTORY

Data is essential in efforts to make homelessness rare, brief, and non-recurring, and to ensure that all households in Charlotte-Mecklenburg have access to safe, decent, and affordable housing. The State of Housing Instability and Homelessness (SoHIH) report consolidates local, regional, and national data on the entire housing continuum to support community stakeholders in making informed policy and practice decisions that lead to better resource allocation and systems of care.

In 2018, the annual Point in Time (PIT) Count report was expanded to include data across the full housing continuum. This expansion enabled a more comprehensive analysis of both the demand side—housing instability through homelessness—and the supply side, encompassing all forms of permanent, affordable housing. This newly expanded report became known as the State of Housing Instability and Homelessness (SoHIH) report and has since been released annually.

From 2018 to 2021, the SoHIH was developed and produced by the UNC Charlotte Urban Institute in collaboration with, and funded by, Mecklenburg County Community Support Services. Mecklenburg County values this partnership, which helped transform the PIT report from a one-night snapshot of homelessness in Charlotte-Mecklenburg into a robust annual report that aggregates housing-related data at the local, regional, and national levels.

Starting in 2022, the leadership and production of the SoHIH report transitioned from the UNC Charlotte Urban Institute to Mecklenburg County Community Support Services. During this transition, Mecklenburg County consulted with the Institute to ensure the continuity and quality of the report. While the report may continue to evolve, it will remain dedicated to aggregating diverse data sources to provide a comprehensive picture of the housing continuum in Charlotte-Mecklenburg.

> A digital copy of this report can be found on the Charlotte-Mecklenburg Housing & Homelessness Dashboard at MecklenburgHousingData.org.

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KEY FINDINGS

EXECUTIVE SUMMARY

Since 2018, the Charlotte-Mecklenburg State of Housing Instability and Homelessness Report (SoHIH) has provided an annual synthesis of the most recent Charlotte-Mecklenburg data on housing instability and homelessness. The SoHIH is an annual update on current trends within the local housing continuum and provides a knowledge base for all stakeholders interested in homelessness, housing, and housing instability. **The report combines local, regional, and national data on the full housing continuum from housing instability to homelessness to stable, permanent, affordable housing and illustrates the critical role data can and should play in informing resource allocation, policy and practice decisions, and planning integrated systems of care.** The 2024 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.). New data this year includes information on substandard housing and survey data from the first ever Detention Center Point-in-Time Count. Each year we strive to enhance local data collection within our Homeless Management Information System to better inform the local response to housing instability and homelessness and better serve people experiencing a housing crisis. Each year this enhanced data collection is highlighted in the SOHIH. Next year we hope to be able to report on more upstream data such as people's location and living situation prior to experiencing homelessness or housing instability. **In addition to new and updated data, this year's report also includes expanded information on local efforts, governmental financial investments in housing and homelessness, and emergent promising practices related to housing instability, homelessness, and stable housing.**

The number of households who are housing-cost burdened (contributing more than 30% of their income to housing) continues to increase. Fifty percent of renter occupied households and 22% of owner-occupied households report being cost-burdened. We have traditionally seen the lack of affordable housing impacting housing stability for households in the low and low-moderate income ranges. **However, over the past two years we have seen a growing number of households at the moderate-income level reporting housing cost-burden with 61% of renter households that earn between $50,000 and $74,999 reporting paying more than 30% of their income on housing costs.** Neither a single adult or a four-person family earning 50% or less of Area Median Income (AMI) can afford the fair market rent (FMR) for an adequately sized apartment and not be cost-burdened. We are also seeing a growing number of evictions filings and an increase year over year in the number of evictions being granted. In FY24, there was an increase of almost ten thousand cases granted which means an additional 10,000 households at-risk of losing their housing and acquiring an eviction record.

The number of people experiencing homelessness increased slightly (3%) from June 2023 to June 2024. Racial disparities persist, the result of historic legacies of discriminatory and racist policies and practices across multiple systems, and we continue to see an over-representation of people of color experiencing homelessness. Seventy-three percent of the overall homeless population identified as Black, African American, or African, a slight decrease from 75% in June 2023. **In addition, the most recent PIT Count identified 384 people experiencing unsheltered homelessness on a single night in Charlotte-Mecklenburg. This highlights the increasing number of people experiencing**
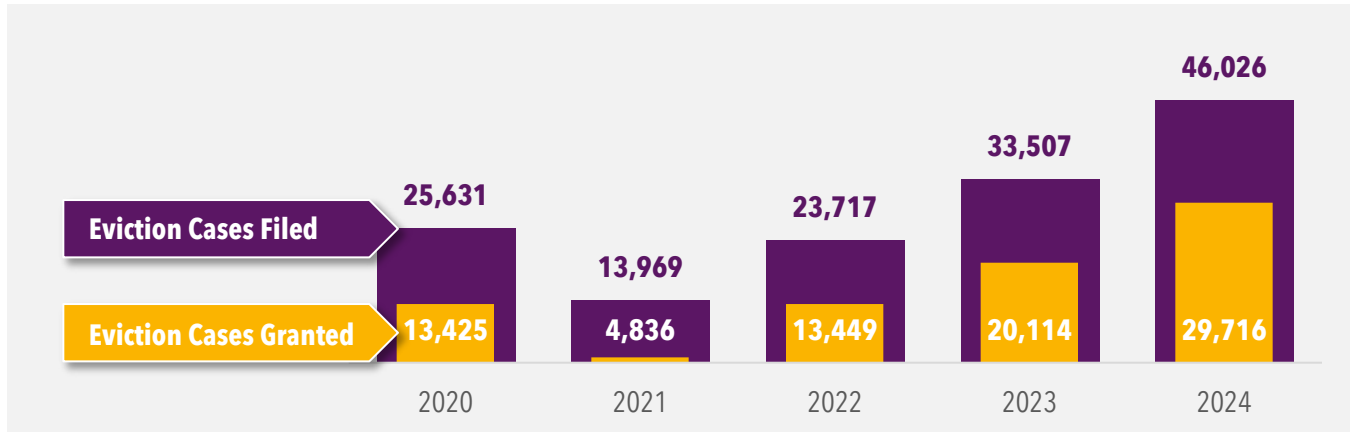
EXECUTIVE SUMMARY

unsheltered homelessness locally and increased capacity within the homelessness services system to identify and engage people experiencing unsheltered homelessness. The average length of time in shelter is increasing which suggests that we have a portion of people who are long stayers in shelter. Additional case management resources are needed to better support their exit from shelter and address system gaps in resources needed by this often extremely vulnerable population. Despite these increases, the median length of time in emergency shelter and safe havens has decreased 35 days since FY21 suggesting more people are spending less time in shelter. We also saw a decrease in the number of people experiencing homelessness for the first time between FY22 and FY23. Performance improvements on these key system metrics suggest that targeted system improvement efforts are impacting 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 88 single site permanent supportive housing beds for individuals experiencing chronic homelessness and 24 other permanent housing beds for vulnerable individuals and households ages 55 years and older. The Housing Trust Fund (HTF) has provided $240 million in gap financing for affordable housing since the Fund was established in 2001 resulting in 9,330 completed affordable units. In FY24, the HTF added 92 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 <=30% AMI and 50% - 80% AMI is increasing but we are seeing decreases in the gaps for 31% - 50% and over 80% AMI. As outlined in this report, there has been a significant financial investment by Mecklenburg County and the City of Charlotte to support the local housing continuum's efforts to address housing instability and homelessness. **Strategic alignment, shared responsibility, and targeted resources and interventions are needed to strengthen local housing continuum resource capacity and 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.**

Evictions continued to increase in FY24

Overall eviction cases filed and granted in Mecklenburg County increased in FY24 (July 2023 to June 2024); 29,716 evictions or 65% of all cases filed, were granted in whole or in part, a 5% increase from FY23. Eviction filings increased by 37% in the last year, resulting in nearly 13,000 additional Mecklenburg households at risk of losing their homes and acquiring an eviction record.

	2020	2021	2022	2023	2024
Eviction Cases Filed	25,631	13,969	23,717	33,507	46,026
Eviction Cases Granted	13,425	4,836	13,449	20,114	29,716

See page 44 for more.

The majority of renters earning less than $75K are cost-burdened

Renter cost-burden continues to increase among low- and moderate-income Mecklenburg County households (earning $20,000 to $74,999). Fifty percent (106,965) of renter-occupied households and 22% of owner-occupied households pay more than 30% of their income toward housing expenses. In addition, 61% of renters earning between $50,000 and $74,999 per year are cost burdened in our community.
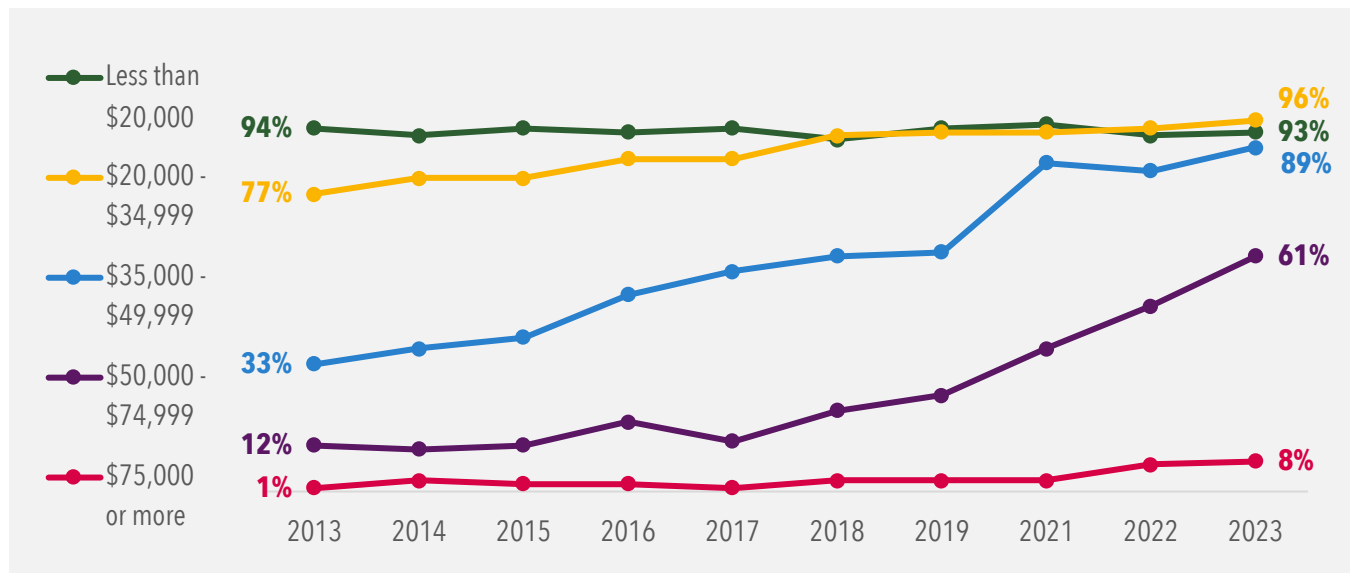
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The percentage of homes owned by low-income households has decreased since 2013

The number of homes owned by low- and moderate-income households (earning less than $75,000) decreased between 2013 and 2023, while the number of homes owned by households earning $75,000 or more has increased. According to recent National Association of Realtors data, the median home cost in Mecklenburg County is $503,960 with a median monthly payment of $2,940. For a household to purchase a home and spend less than 30% of their income on their mortgage alone, they would need to make approximately $10,000 per month or $120,000 per year. To address the growing inequality in affordable housing availability among income groups, there is a need to build and preserve more homes that are affordable to low- and middle-income buyers.
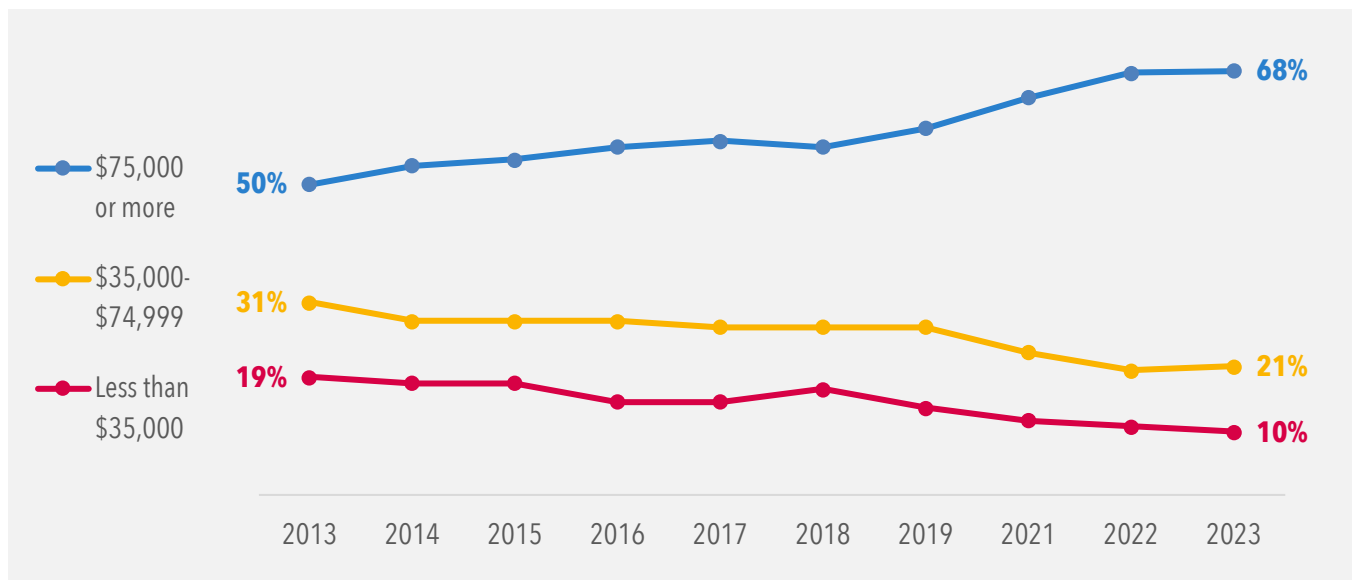
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Homelessness increased 3% between June 2023 and June 2024

As of June 2024, there were 2,784 people in Mecklenburg County actively experiencing homelessness, a 3% increase from June 2023 (2,704 people) . Individuals currently experiencing homelessness are primarily adults ages 25 to 54 (47%) and Black, African, or African American (73%). The One Number includes individuals experiencing homelessness in shelters and a portion of individuals experiencing unsheltered homelessness.
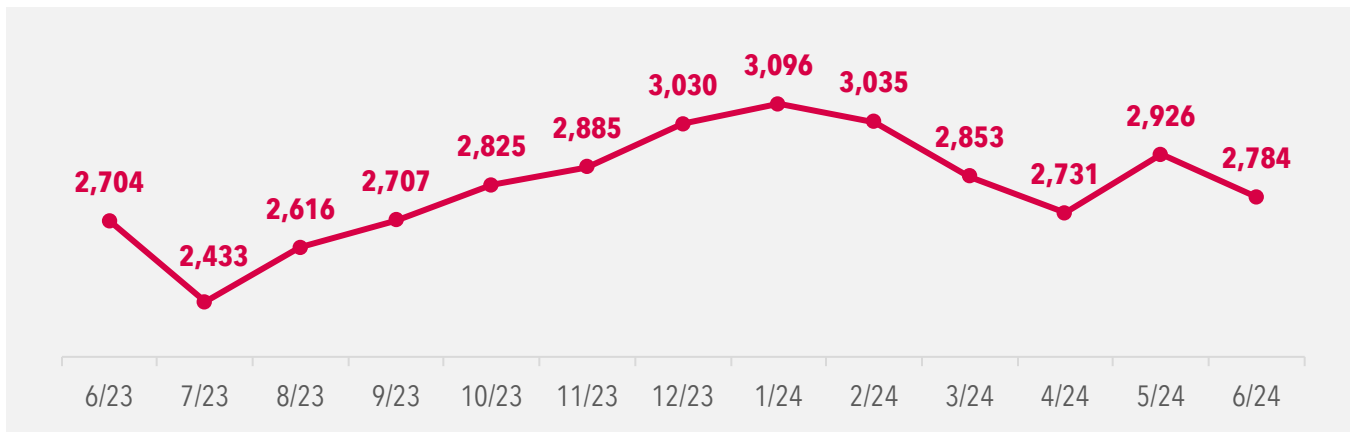
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The median length of emergency shelter stays has decreased

The average length of time that people spent in emergency shelter before exiting to permanent housing increased by 7 days from FY22 to FY23. Average time in emergency shelter has increased 29% (30 days) over the past five years from 103 days in FY19 to 133 days in FY23. The increased time in shelter is due to numerous factors but is primarily due to a lack of affordable and available housing. The median length of time in shelter has decreased since 2019 which suggests a higher number of people are spending less time in shelter. However, additional resources may be needed in shelters to support households in rapidly exiting homelessness.
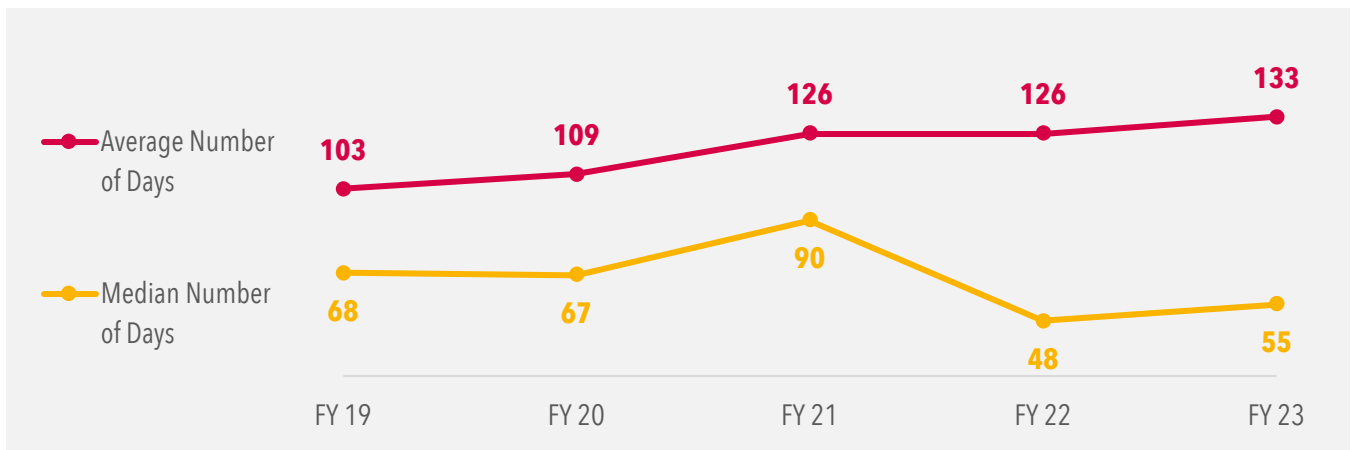
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The number of people experiencing homelessness for the first time (within the past 24 months) has decreased 9% since 2022

Sixty-seven percent of people in emergency shelter, safe haven, and transitional housing were experiencing homelessness for the first time in 2023. However, the number of people experiencing homelessness for the first time decreased 9% from FY22 to FY23. Targeted prevention is designed to prevent at risk households from experiencing homelessness. Its goal is to reduce first time homelessness and prevent households from entering the homeless services system.

	Homeless for the first time	Experienced homelessness previously
FY 19	2,739	1,698
FY 20	2,560	1,593
FY 21	3,013	1,334
FY 22	3,144	1,266
FY 23	2,870	1,435
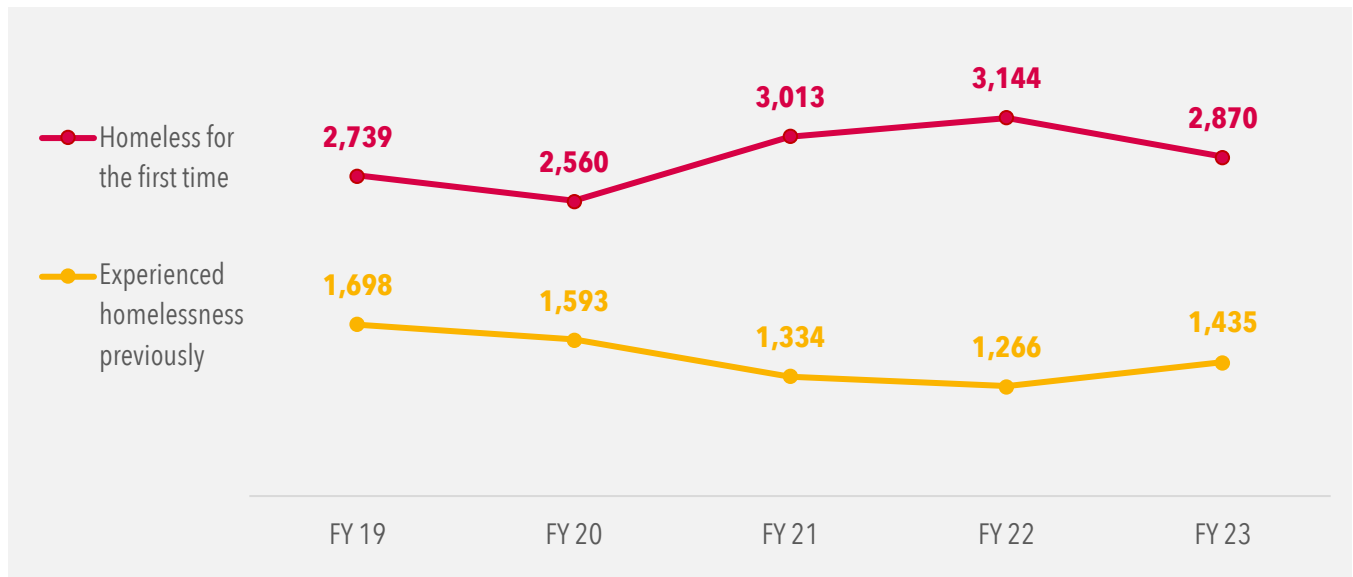
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Only 8% of rentals are considered low-cost

The share of low-cost rental housing in Mecklenburg County (defined as less than $800 per month in 2023) decreased from approximately 45% of all rentals in 2011 to 8% of rentals in 2023. The community has lost 4% of low-cost rentals in the past year. The population of Mecklenburg County increased by 23% between 2011 and 2023 contributing to the shortage of low-cost housing. As a result, households are forced to "rent up," spending more on housing costs than is considered affordable.
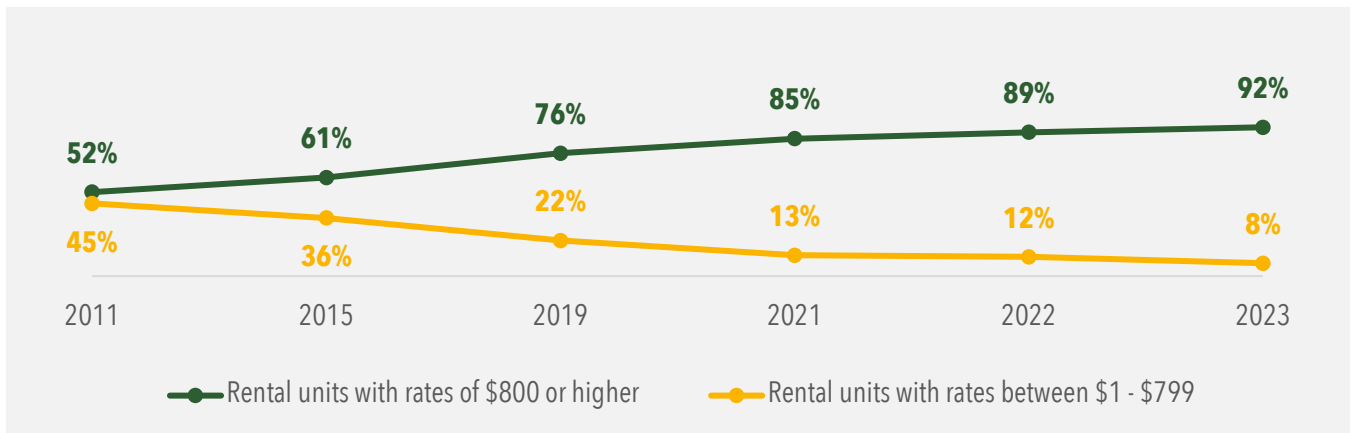
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Permanent housing capacity increased in 2024

From 2023 to 2024, permanent housing capacity increased and while together emergency shelter, transitional housing, and safe haven beds increased; emergency shelter beds alone decreased. Permanent housing (permanent supportive housing, rapid rehousing, other permanent housing) capacity increased 14% (270 units) from 2023 to 2024. Permanent housing programs combine rental assistance with wraparound supportive services to facilitate long-term housing stability.
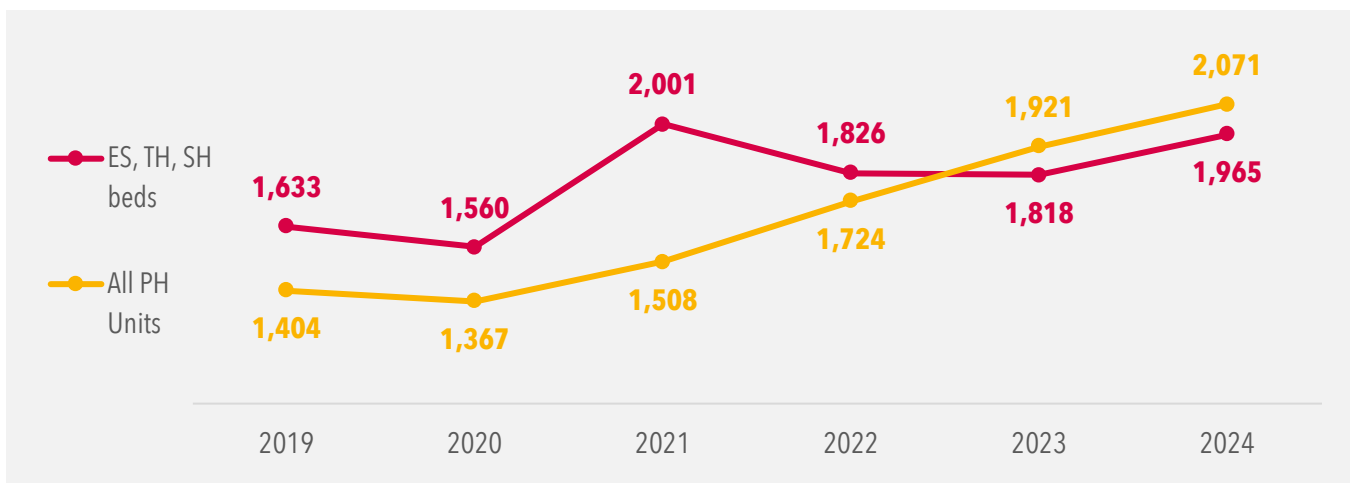
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The number of rapid rehousing beds has increased

In 2023 there was a significant decrease in the number of rapid rehousing beds at least in part due to the exhaustion of COVID-19 related relief funding, which temporarily funded eight RRH projects in the community. In 2024 there were 1,027 rapid rehousing beds, a 10% increase compared to 2023.

RRH Beds: Leased and Occupied

2019	2020	2021	2022	2023	2024
550	560	857	1,105	968	1,027
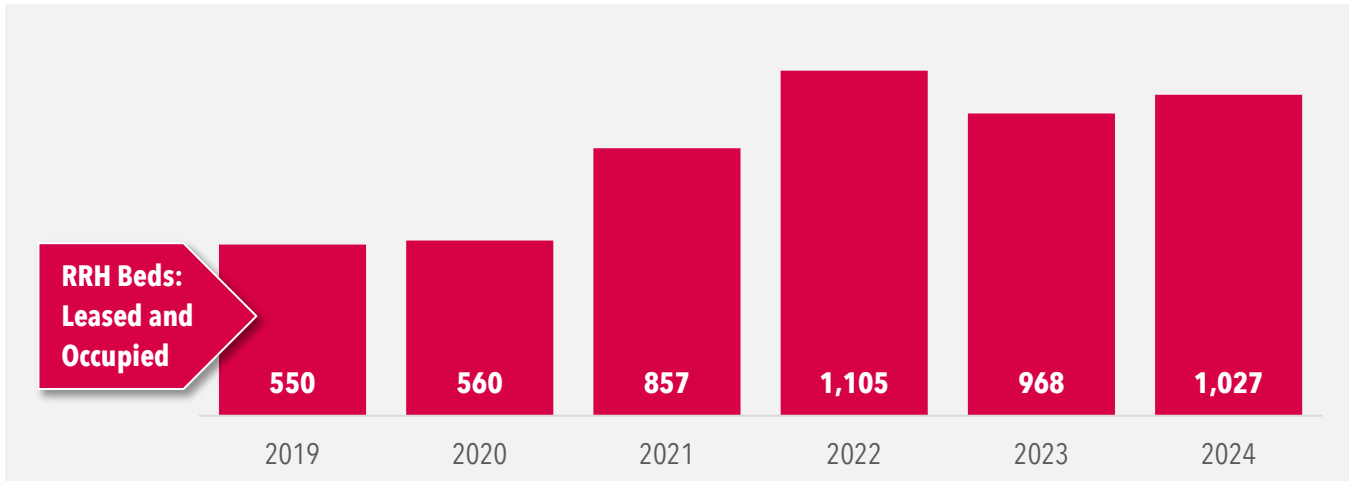
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INTRODUCTION

INTRODUCTION

Housing status is not a static condition; instead, it exists on a continuum, with households moving toward or away from housing instability, homelessness, or stable housing.

HOUSING INSTABILITY

Housing instability can be quantified in a variety of ways including living in an overcrowded situation or in substandard housing, but the key indicator is typically housing cost-burden. A household experiences housing cost-burden when they are forced to spend more than 30% of their gross income on housing-related expenses. When low-income households face housing cost burden, they often struggle to manage essential or unexpected expenses which can increase their vulnerability to eviction.

HOMELESSNESS

Homelessness can be defined multiple ways, but often refers to households living in shelters or on the streets. The specific definition of homelessness may vary based on the funding source providing support and resources. In some cases, households staying with family or friends in overcrowded conditions or paying for week-to-week hotel or motel stays may also be considered to be experiencing housing instability or homelessness. Unless otherwise noted, this report focuses on households that meet the criteria for literal homelessness, which means they primarily reside in shelters, either privately or publicly operated, or in places not intended for human habitation.

STABLE HOUSING

Stable housing is a vital part of the housing continuum, providing permanent housing where households spend no more than 30% of their income on housing-related costs, and where living conditions are neither overcrowded nor substandard. However, even when households are stably housed, unexpected life events can push them back into housing instability or homelessness. Therefore, it's useful to view housing as a continuum, where households may move in and out of instability and homelessness. Systemic and structural factors, such as policies and funding practices, significantly influence the housing landscape and impact trends in housing instability and homelessness in Charlotte-Mecklenburg. Targeted solutions are available at various points on the continuum, including homelessness prevention, emergency shelter, and rental assistance, to address both individual household needs and the broader issue of housing instability. However, broader systemic changes are necessary to ensure that homelessness becomes rare, brief, and non-recurring, and that all households have access to safe, decent, and affordable housing.

Introduction

The 2024 State of Housing Instability & Homelessness Report uses both national and local data sources to illustrate current trends in housing instability, homelessness, and stable housing in Mecklenburg County. A key data source is the American Community Survey (ACS), the most comprehensive annual source of housing data, which offers a wide range of information on households, housing, and related characteristics. Since ACS data is released with a delay, the most recent data available in this report is from 2023. Additionally, 2020 ACS data is absent from charts because the 2020 ACS was not published due to the COVID-19 pandemic. This year's report also incorporates detailed data from the 2024 Unsheltered PIT Count survey, information from the Detention Center PIT Count survey, expanded insights on housing vouchers from INLIVIAN, and data on governmental funding investments in the work to address homelessness and housing instability locally. It's important to note that the timing of available data varies by source—some use the Mecklenburg County fiscal year (July 1 - June 30), others use the federal fiscal year (October 1 - September 30), and some are based on the calendar year. Efforts have been made to clearly indicate these variations to ensure the time frames for the data presented are clear.

PREVENTION

DIVISION

Doubled Up

Hotels / Motels

Unsheltered

Evicted

Sheltered
• Emergency shelter
• Transitional housing

Substandard/Overcrowded

HOUSING INSTABILITY

HOMELESSNESS

Transitional Housing

Housing Cost-Burdened

Institutions
• Behavioral Health
• Jails
• Hospitals

CALL COORDINATED ENTRY

STABLE HOUSING

Subsidized Rental Housing
• Short-term rental subsidies
• Medium-term rental subsidies
• Public Housing
• Housing Choice Voucher
• Permanent Supportive Housing

Subsidized Access Affordable Housing (Homeownership)

Non-subsidized Affordable Rental Housing

What Causes Housing Instability and Homelessness?

Housing instability and homelessness arise from the complex interplay of individual, economic, social, and systemic factors. Key contributors include economic challenges, systemic and structural issues, and housing policies and practices. Economically, low income and limited job opportunities make it difficult for individuals and families to afford stable housing. A shortage of affordable housing options—partly due to the decrease in naturally occurring affordable housing (NOAH) and the rise of corporate homeownership—forces people to spend a large portion of their income on housing-related expenses, increasing the risk of eviction or homelessness. Job loss or employment that does not provide a living wage can lead to financial instability and housing insecurity.

Systemic and structural factors include discriminatory housing practices such as trauma exposure, racial discrimination, and discrimination based on gender identity or sexual orientation, and can lead to housing instability. Inadequate access to healthcare, mental health services, addiction treatment, and other social services can exacerbate these issues. Housing policies and practices like inadequate tenant protections and high rent burdens can result in evictions and subsequent homelessness. Neighborhood revitalization efforts that do not prioritize equitable growth can increase housing costs and displace long-time residents. Additionally, a lack of government-funded housing support and affordable housing initiatives contributes to the rise in homelessness.

It is important to acknowledge that these factors often interact and compound one another, making it even more difficult for individuals and families to maintain stable housing. At the core of housing instability and homelessness is the gap between what households can afford and the actual cost of housing. However, the reasons for this gap are both recent and rooted in historical legacies. Multiple systemic factors have contributed to the current state of housing instability and homelessness in Charlotte-Mecklenburg.

Structural issues, such as racism, have created practices like redlining, which led to long-standing economic inequality. In this context, more recent developments—such as a shortage of affordable housing and rising rental costs—further exacerbate existing inequities. Together, these historical and contemporary forces perpetuate economic and racial disparities, limit access to affordable permanent housing, and result in an uneven distribution of resources.[1]

Structural & Systemic Risk Factors for Housing Instability & Homelessness		
Structural & Systemic Racism	Insufficient Income	Lack of Affordable, Available, Permanent Housing

Structural & Systemic Racism

In the United States, populations who identify as Black, African American, African, and Native American are overrepresented among households who experience housing instability and homelessness.[2,3] Racial exclusion and inequality in employment, wealth, housing, and the criminal justice system arise from discriminatory policies and practices. These include redlining, which restricted homeownership access for minority populations, and the Fair Labor Standards Act of 1938, which excluded many predominantly minority occupations from the same protections and benefits available to White-majority occupations. Additionally, both implicit and explicit biases within law enforcement and legal systems further contribute to these disparities.

Structural & Systemic Racism

Centuries of discriminatory and racist policies and practices in housing, criminal justice, child welfare, and education have adversely affected access to housing, gainful employment, and wealth accumulation for Black, Indigenous, and People of Color. These cumulative effects have led to present-day racial disparities in wealth, housing instability, and homelessness.[4]

Previous reports have summarized redlining and unequal tax assessment as policies and practices that contribute to inequitable housing outcomes for people of color. An abbreviated synopsis of redlining, unequal tax assessments, and their impacts today is below. For a complete summary, please see the 2023 State of Housing Instability and Homelessness Report.

Redlining practices, widely implemented by mortgage lenders, restricted access to stable, affordable, and safe housing for Black and African American individuals, effectively preventing them from attaining homeownership and, consequently, the opportunity to build wealth through property ownership.[6-12] Today, Black and African American individuals continue to encounter barriers to safe, decent, and affordable housing due to reverse redlining, which increases the likelihood of being offered toxic or high-cost sub-prime mortgage loans.[13] Additional obstacles include source of income discrimination, discrimination against housing choice voucher holders, racial bias from landlords or brokers, urban renewal projects and freeway construction, and gentrification.[14-18] These issues perpetuate racial segregation and confine many to high-poverty neighborhoods with low-quality housing. Collectively, these factors impact residential stability and individuals' ability to access and maintain safe, decent, and affordable housing.
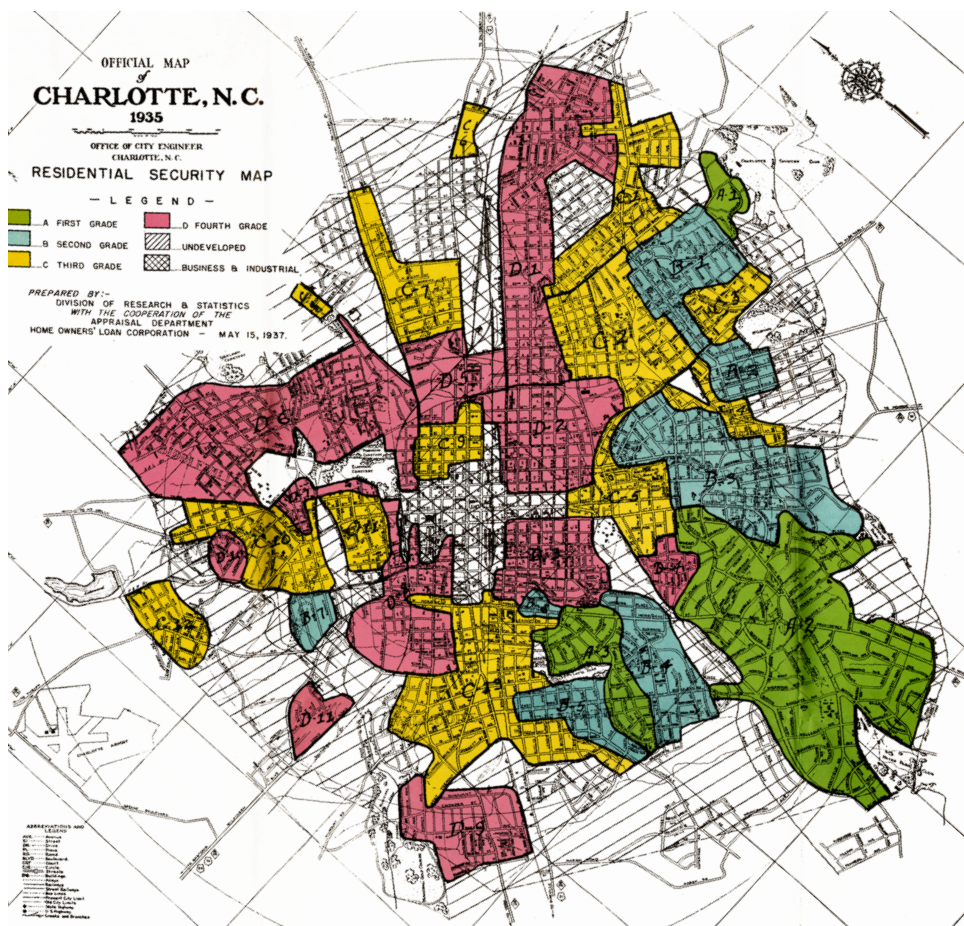
Official Residential Security Map of Charlotte from 1935. Areas in green were considered most desirable and areas in red were considered most hazardous. These color codes were used as tools for redlining.

Source: DSL.Richmond.edu/panorama/redlining
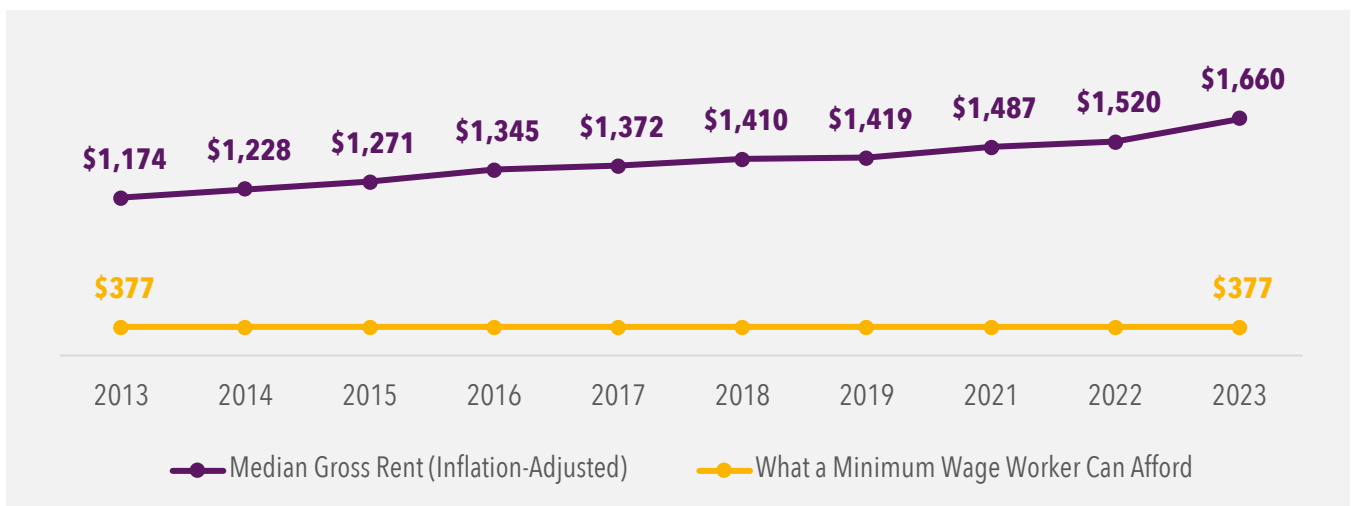
Structural & Systemic Racism

Unequal tax assessment, also known as "property tax inequity" or "assessment inequity," occurs when the assessed values of similar properties are not determined fairly or consistently for tax purposes. This means that some property owners may be paying more or less in property taxes than is justified by the actual market value or assessed value of their properties. Such inequities often result in regressive property tax burdens that disproportionately affect low-income homeowners. Several factors contribute to unequal tax assessments, such as tax caps and limitations that force assessors to rely on external property traits when determining value. **A recent study by the University of Chicago revealed that between 2007 and 2019 in Mecklenburg County, higher-priced homes were assessed at 68.9% of their sale value, while lower-priced homes were assessed at 95.5% of their sale value.**[19] This disparity means that lower-priced homes were assessed at 1.39 times the rate applied to higher-priced homes.[23] Unequal tax assessment can worsen economic disparities within a community and contribute to wealth inequality. Over-assessment places a financial burden on property owners, particularly those with fixed incomes or limited resources. High property tax bills can strain household budgets, potentially leading to financial stress, property loss, or even foreclosure. Although unequal tax assessments are not explicitly tied to race, Black and Hispanic homeowners are disproportionately impacted by this practice. When unequal assessments affect minority communities more heavily, they can deepen social and racial disparities, limiting access to resources and opportunities for these groups.

Increasing Rent Widens the Income Gap for Low Income Households

In Mecklenburg County, rising housing costs impact both renters and homeowners. Since 2013, inflation- adjusted median monthly rent has increased 41% (or $336, from $1,174 in 2013 to $1,660 in 2023). The rent affordable for a full-time, minimum wage worker has remained static at $377 since 2009 when minimum wage increased from $6.55 per hour to $7.25 per hour. According to 2019 data (the most recent available), approximately 10% (110,000) of workers make less than $10.10 per hour.

Median rent has increased 41% since 2013

Inflation-Adjusted Median Gross Rent 2023

	2013	2014	2015	2016	2017	2018	2019	2021	2022	2023
Median Gross Rent (Inflation-Adjusted)	$1,174	$1,228	$1,271	$1,345	$1,372	$1,410	$1,419	$1,487	$1,520	$1,660
What a Minimum Wage Worker Can Afford	$377									$377

Source: U.S. Census Bureau American Communities Survey 1-Year Estimates. Census data not available for 2020 due to impacts from COVID-19

# Increasing Rent Widens the Income Gap for Low Income Households

Rising rents disproportionately affect low-income and cost-burdened renters. In Mecklenburg County, most cost-burdened renter households identify as Black and/or Latin(a)(o)(e). In 2023, the median income for renter households was $60,450, which is considered low-income for certain household types. The low median income among renters is largely due to the prevalence of low-wage jobs in the Charlotte Metropolitan Area, which includes Mecklenburg County and its surrounding regions. Additionally, other low-income households include those on fixed incomes, such as Supplemental Security Income (SSI), which provides support to individuals with disabilities and those aged 65 and older who have limited income and resources. The growing disparity between median gross rent and low-income wages exacerbates housing instability, particularly for households with the lowest incomes.

Lack of Affordable, Available Permanent Housing

The disappearance of low-cost rentals can be attributed to several interrelated factors. A shortage of low-cost housing inventory is closely tied to rising housing costs. Low-cost housing often refers to Naturally Occurring Affordable Housing (NOAH), which is generally defined as privately owned and operated rental units that do not require subsidies or other financial assistance to remain affordable for lower-income households. In Mecklenburg County, the demand for low-cost rental housing exceeds the available supply. Between 2011 and 2023, inflation- adjusted, low-cost rental housing stock (rental units with monthly rent below $800 per month) fell from approximately 45% (or 66,067 units) of the total rental housing stock to only 8% (or 17,201 units) of the total stock in 2023. In other words, 74% of the low-cost housing stock available in 2011 was lost by 2023. The loss of low-cost rental housing is the result of several factors, including redevelopment, rising property values, the decline of NOAH, increasing construction and renovation costs, increased demand for rentals, and rental price increases. Between 2011 and 2023, the population in Mecklenburg County increased by 23%; this population growth also contributes to the supply shortage of low-cost housing. With less low-cost housing stock available, low-income households may have to rent higher-cost units which can result in housing cost-burden.

Low-cost rentals dropped from 45% to 8% of total rental stock between 2011 and 2023

Percent of inflation-adjusted rental housing stock by contracted rent payments in Mecklenburg County, 2011-2023
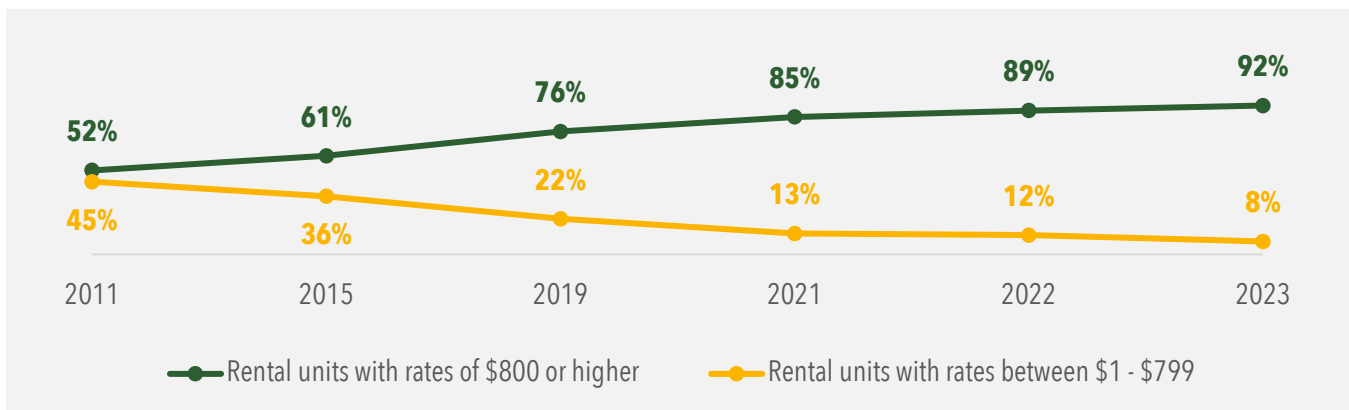
Source: U.S. Census Bureau American Communities Survey 1-Year Estimates; "Low Cost" is defined as units renting between $1 and $799 in 2023, rent brackets were adjusted for inflation. Fewer than 3% of units were occupied without rent and were excluded from the chart. Census data not available for 2020 due to impacts from COVID-19.
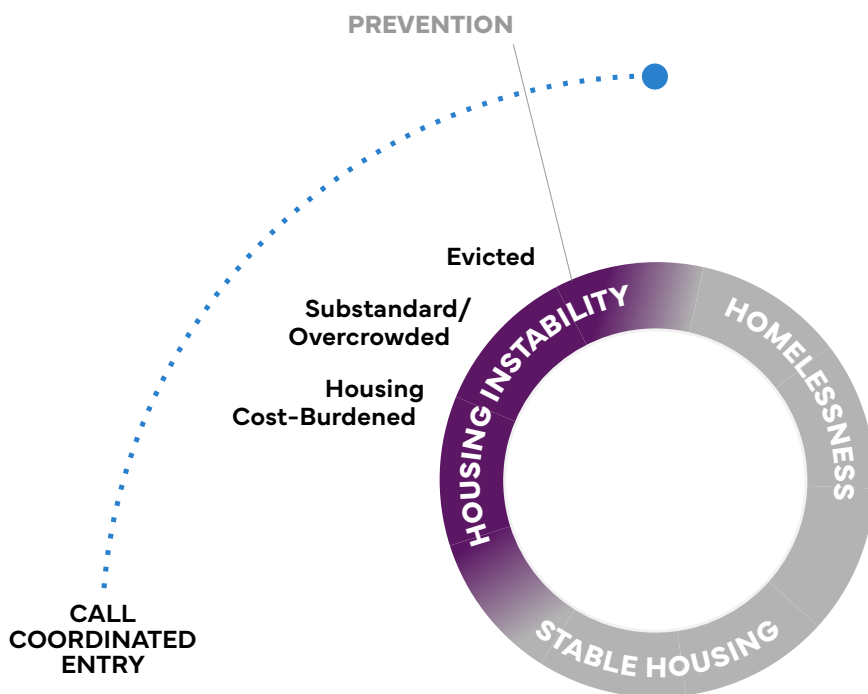
HOUSING INSTABILITY

Housing instability encompasses a wide array of challenges, including difficulties in paying rent, overcrowding, living in substandard housing, and allocating a significant portion of a household's income to housing-related expenses. [20, 21] If a household spends more than 30% of its gross income on these costs, it is considered cost-burdened, which is a critical factor that contributes to housing instability. Housing instability can also involve living in overcrowded conditions, such as staying doubled up with family or friends, paying for accommodation in a hotel or motel, residing in substandard housing, or facing an imminent risk of eviction or foreclosure.

Housing instability exists along a continuum that ranges from stable housing—either as a renter or homeowner—to homelessness. A household's position on this continuum is shaped not only by their current circumstances but also by their overall housing history. A low-income household that is stably housed may face economic challenges for various reasons, such as job loss, rent increases, medical emergencies, sudden life events, or natural disasters. These issues can push the household into a state of housing instability, where they may experience cost burdens related to housing. If their situation worsens, they could face eviction, which would significantly hinder their ability to secure permanent, affordable housing in the future. During this period, they may need to rely on informal housing assistance from friends, family, churches, or volunteer organizations. This informal support can manifest as low or no-cost housing arrangements, such as doubling up with friends or family, or living in overcrowded conditions. However, these arrangements are dependent on relationships and can lead to temporary or episodic homelessness as households navigate between various temporary accommodations. The transition between homelessness, housing instability, and stable housing is influenced by both internal and external factors specific to each household. Additionally, households that have previously experienced homelessness are particularly vulnerable to future housing instability.

How is Housing Instability Measured?

One of the most common indicators of housing instability is housing cost burden. A household is classified as cost-burdened when it spends more than 30% of its gross income on housing-related expenses. A household is considered severely cost-burdened if it allocates more than 50% of its gross income to these costs. While housing cost burden is a useful metric for quantifying housing instability, it's important to recognize that it does not encompass all individuals experiencing housing instability.[22] Households living in overcrowded conditions, such as those doubled up with family or friends, paying for accommodation in a hotel or motel, residing in substandard housing, or facing imminent eviction or foreclosure, are often not reflected in Census data due to the nature of their housing situations. To obtain a more comprehensive understanding of housing instability, it is essential to complement housing cost-burden data with additional indicators. The following measures can be utilized to quantify housing instability.

MEASURE	DEFINITION	PG. #
COST-BURDEN	A household is considered to be cost-burdened if they are spending more than 30% of their gross income on housing-related expenses (rent/mortgage and utilities).	32
SUBSTANDARD HOUSING	Housing that poses a health and/or safety risk to its occupants. Common causes of substandard housing include water leaks, lead paint, severe mold, and animal or insect infestations.	45
OVERCROWDED HOUSING	A household is considered overcrowded if there are more than two people per bedroom within a housing unit.[23] An alternative measure of overcrowding is if there is more than one person per room.[23]	42
EVICTIONS	An eviction is defined as an action to force a tenant with a written or oral lease to move from the premises where they reside. There are two types of evictions: (1) A formal eviction is defined as the legal process through which a landlord seeks to regain possession of a leased premises by concluding a tenant's right to occupy the premises as a result of the tenant violating terms of the lease agreement, holding over after the expiration of the lease, or engaging in criminal activity. (2) An informal eviction is defined as when the tenant is forced to move from their premises through methods other than the legal process (e.g. increasing rent substantially).	44
FORECLOSURE	A legal proceeding that can occur when a homeowner defaults on mortgage payments, resulting in the termination of a homeowner's right to retain their home.	No Data

The Housing Instability section uses data from local and federal sources to describe housing instability in Charlotte-Mecklenburg.

Area Median Income & Fair Market Rent

Area median income (AMI) and Fair Market Rent (FMR) are important housing benchmarks for understanding housing affordability. Area median income (AMI) is the household income for the median or middle household in a specific geographic area. AMI percentages can be used to set income limits (varying by family size) for housing program eligibility . There are three main income levels: Extremely Low-Income (<=30% of AMI); Very Low-Income (<= 50% of AMI); and Low-Income (<= 80% of AMI). The FY24 AMI for Charlotte-Concord-Gastonia, NC-SC HUD Metropolitan FMR is $106,000 for a family of four. (See Table 1 in the next section.)

FMRs are the 40th percentile of gross rents for typical non-substandard rental units in a given market. This means in a specific market, the FMR is set at an amount such that 40% of rental units in the local area rent for below the FMR. The FMR represents the estimated cost to rent a moderately priced housing unit in the local housing market. FMRs determine which units can be rented and set limits on subsidies for HUD and other funding sources to manage costs while ensuring participant choice and access to quality housing for participants in permanent housing programs. It is also important to note that many subsidy sources are subject to rent reasonableness standards. Rent reasonableness standards are designed to ensure that rents being paid are reasonable in relation to rents being charged for comparable units in the same market. Some rental assistance may be used to pay rent for units with rents that exceed the FMR, if the rent is reasonable in relation to rents being charged for comparable units in the area.

AREA MEDIAN INCOME	Area median income (AMI) is the household income for the median or middle household in a specific region. AMI can be broken down into income limits, which are benchmarks adjusted to family size that are used by the U.S. Department of Housing and Urban Development (HUD) to determine the income eligibility requirements of federal housing programs.	Income limits (30%, 50%, 80% AMI) are used to set eligibility standards for HUD-funded programs, which include:[24] • Section 8 Project-Based vouchers • Housing Choice Voucher program • HOME Investment Partnerships Program • Emergency Solutions Grant
FAIR MARKET RENT	According to 24 CFR 5.100, Fair Market Rent (FMR) is the rent that would be required to be paid in a particular housing market to obtain privately owned, decent, safe and sanitary rental housing of modest (non-luxury) nature with suitable amenities. FMR includes utilities (except telephone). The U.S. Department of Housing and Urban Development establishes separate FMRs for dwelling units of varying sizes (number of bedrooms).	Metropolitan area level FMR is used to set payment standards for other HUD-funded programs, which include: • Section 8 Project-Based vouchers • Housing Choice Voucher program • HOME Investment Partnerships Program • Emergency Solutions Grant • Continuum of Care program

How this looks in the Charlotte Metropolitan Area

The Charlotte-Concord-Gastonia, NC-SC Metropolitan Statistical Area includes Cabarrus County, Gaston County, Mecklenburg County, and Union County, North Carolina, and York County, South Carolina. According to FY24 AMI limits, a single individual in the Charlotte-Mecklenburg metropolitan area is considered extremely low-income (income <=30% AMI) if they have an annual income less than or equal to $22,300. A single individual is considered very low-income (income <=50% AMI) if the household has an annual income below $37,100. A family of four is considered extremely low-income if they have an annual income of less than $31,800 and very low-income if the household has an annual income below $53,000.

Table 1. FY24 Charlotte-Mecklenburg Income Limits Summary

FY 2024 INCOME LIMIT CATEGORY	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
EXTREMELY LOW	$22,300	$25,450	$28,650	$31,800	$36,580	$41,960	$47,340	$52,720
VERY LOW	$37,100	$42,400	$47,700	$53,000	$57,250	$61,500	$65,750	$70,000
LOW	$59,400	$67,850	$76,350	$84,800	$91,600	$98,400	$105,200	$111,950
MEDIAN INCOME				$106,000				

Affordable housing is housing that a household does not have to spend more than 30% of their gross income on housing-related expenses (including utilities). This means that an extremely low-income, single individual (income <=30% AMI or $22,300 annually) could afford a maximum of $558 in housing costs per month (Table 2). A very low-income, single individual (income <=50% AMI or $37,100 annually) could afford a maximum of $928 in housing costs per month. An extremely low-income four-person family could afford a maximum of $795 per month, while a very low-income four-person family could afford a maximum of $1,325 per month in housing costs.

Table 2. FY24 Affordable Rent for Low-Income Households

INCOME LIMIT	SINGLE INDIVIDUAL 1-BEDROOM		FOUR-PERSON FAMILY 2-BEDROOM	
	MAX AFFORDABLE	FAIR MARKET RENT OR MORTGAGE (FMR)	MAX AFFORDABLE	FAIR MARKET RENT OR MORTGAGE (FMR)
EXTREMELY LOW (30%) INCOME LIMITS	$ 558		$795	
VERY LOW (50%) INCOME LIMITS	$928	$1,384	$1,325	$1,554
LOW (80%) INCOME LIMITS	$1,485		$2,120	

How this looks in the Charlotte Metropolitan Area

The FY24 Charlotte-Mecklenburg metropolitan area FMR is $1,384 for a one-bedroom unit and $1,554 for a two- bedroom unit. An extremely low or very low-income single individual would be considered cost- burdened if they rented a one-bedroom housing unit at the FMR rate without rental assistance, and an extremely low or very low-income four-person family would be cost-burdened if they rented a two- bedroom unit. The gap between what an extremely-low-income and very-low-income single individual and four-person family can afford and the FMR cost for an appropriately sized apartment is outlined in Table 2.

Table 3. Fair Market Rent in Charlotte-Mecklenburg

YEAR	EFFICIENCY	1 BEDROOM	2 BEDROOMS	3 BEDROOMS	4 BEDROOMS
FY22	$996	$1,014	$1,155	$1,497	$1,942
FY23	$1,154	$1,180	$1,333	$1,691	$2,183
FY24	$1,347	$1,384	$1,554	$1,936	$2,481

Cost-Burden

Cost burdened

A household's monthly housing costs exceed 30% of their gross income.
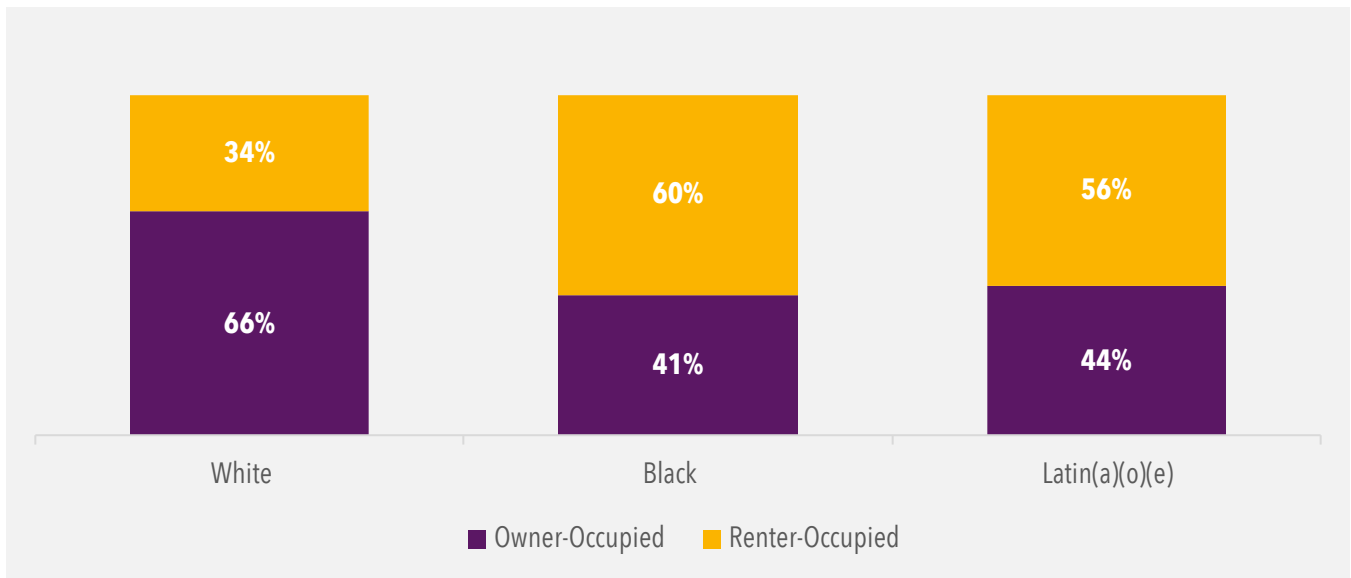
Severely cost-burdened

A household's monthly housing costs exceed 50% of their gross income.

A household is classified as cost-burdened when it spends more than 30% of its monthly gross income on housing-related expenses. If a household allocates more than 50% of its monthly gross income to these costs, it is considered severely cost-burdened. Lower-income households that are cost-burdened are especially vulnerable, as they may struggle to afford other essential needs such as food, utilities, medication, healthcare, or childcare. Both homeowners and renters can experience cost burden.

In Mecklenburg County, 55% of housing units are occupied by homeowners and 45% are occupied by renters. Renter households are disproportionately Black and/or Latin(a)(o)(e) and are more likely to be cost-burdened than owner-occupied households. In 2023, 66% of White households in Mecklenburg County owned their home, compared to 41% of Black and 44% of Latin(a)(o)(e) households. Since the passing of the Fair Housing Act in 1968, there has been little improvement in the Black–White home ownership gap. Research suggests Black home ownership was on an upward trajectory until 2007 but saw a large drop after the post–2007 financial crisis. The gap in Black-White home ownership in 2020 was the same as it was in 1970.[25] While there was a slight decrease in the gap between Black home ownership and White home ownership between 2022 and 2023, there is still a 25–point gap between Black home ownership and White home ownership. There was a 27-point gap in 1960 prior to the passing of the Fair Housing Act.[26]

White households are more likely to own their homes than Black or Latin(a)(o)(e) households

Owner/renter occupied households by race and ethnicity, 2023

	White	Black	Latin(a)(o)(e)
Renter-Occupied	34%	60%	56%
Owner-Occupied	66%	41%	44%

■ Owner-Occupied   ■ Renter-Occupied

Source: U.S. Census Bureau American Communities Survey 1–Year Estimates Census data not available for 2020 due to COVID-19 impact. Due to rounding, percentages may not add up to 100%.

Renter Cost-Burden

In 2023, 106,965 (50%) renter households in Mecklenburg County were cost-burdened (paying more that 30% of their monthly household income towards housing-related costs). This is an increase of 44% since 2013. In 2023, 53,894 (25%) renter households were severely cost-burdened (contributing 50% or more of their income to their housing). Since 2013, the number of renter households who are severely cost-burdened has increased by 60% (20,228 renter households). While the number of cost-burdened renters has slightly decreased since 2022 (5%), the number of severely cost-burdened renters has increased 13% since 2022.

50% of renter households were cost-burdened in 2023.

Approximately 106,965 renter households in Mecklenburg County were cost-burdened in 2023.

The total number of cost-burdened rental households has increased since 2013

Cost-burdened rental households in Mecklenburg County
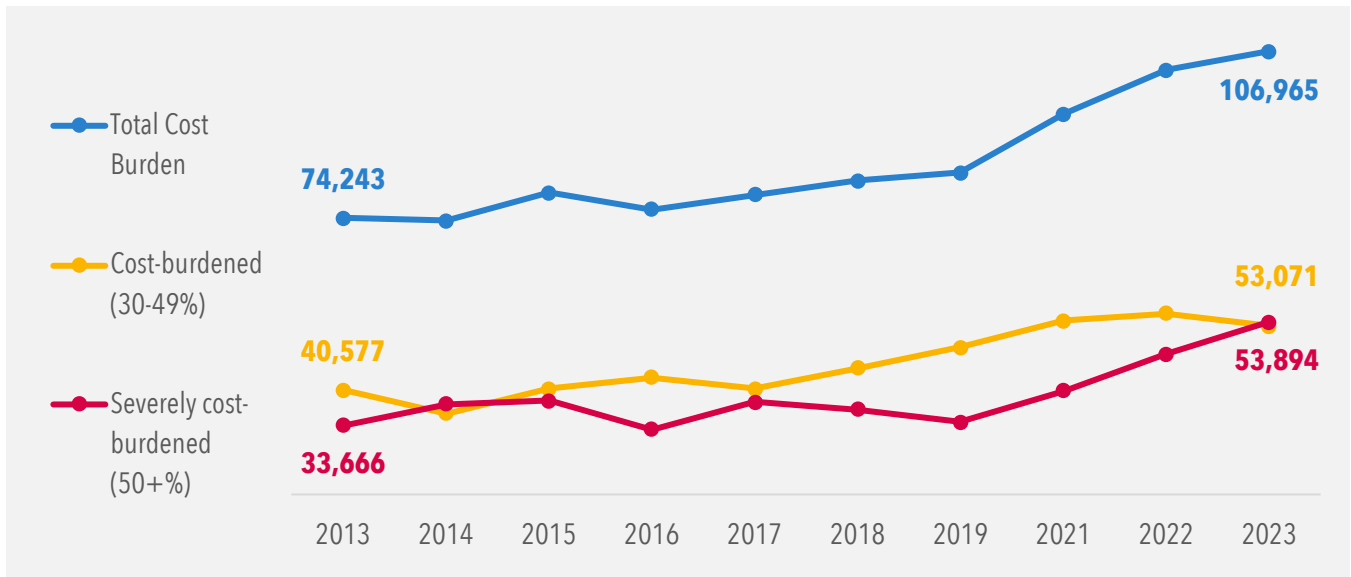
Source: U.S. Census Bureau American Communities Survey 1-Year Estimates Census data not available for 2020 due to COVID-19 impact

Income and Renter Cost-Burden

The number of renter households experiencing cost-burden continues to remain high with lower income renter households experiencing the highest rates of cost-burden. In 2023, 93% (20,437) of renter households earning less than $20,000 were cost-burdened. Cost-burden among low and middle-income renter households ($20,000 to $74,999) also continues to increase. In the past 10 years, cost-burden among renter households earning between $20,000 and $34,999 increased from 77% to 96%, while cost-burden among households earning between $35,000 and $49,999 increased from 33% to 89%. During the same period, the supply of low-cost rental housing stock in Mecklenburg County decreased. A lack of affordable housing and a growing rent-to- income gap contribute to these trends. Between 2022 and 2023, the percentage of renter households earning less than $34,999 has remained relatively flat but we have seen a 13% increase in the percentage of cost-burdened renter households earning $50,000 - $74,999 since 2022 with only 48% of households reporting being cost-burdened in 2022 and 61% of households reporting being cost-burdened in 2023.

The majority of renters earning less than $75K per year are cost-burdened in our community

Renter Cost-Burden by Household Income in Mecklenburg County, 2013-2023

Source: U.S. Census Bureau American Communities Survey 1-Year Estimates Census data not available for 2020 due to COVID-19 impact

Wages and Rental Affordability

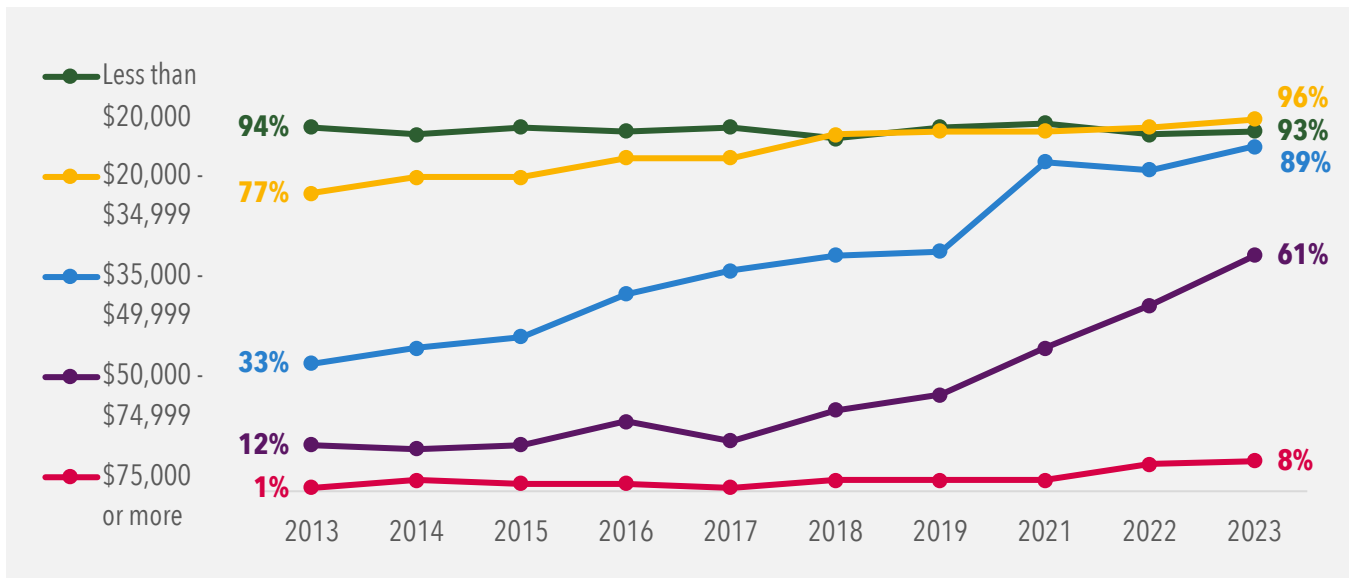The **Out of Reach Report** is an annual report produced by the National Low Income Housing Coalition. It examines the relationship between renter wages, minimum wage, and the cost to afford modest rental housing in communities across the United States.[27] The FMR, set annually by the U.S. Department of Housing & Urban Development (HUD), provides the estimated cost to rent a moderately priced housing unit in the local housing market. These estimates represent gross rent and include the rent plus the cost of all utilities. Utilities include electricity, gas, water and sewer, and trash removal. Telephones, cable or satellite television service, and internet service are not included in the gross rent estimates.

The **Out of Reach Report** highlights the hourly wage needed to afford a moderately priced rental unit and the number of hours that a person making minimum wage would need to work to afford a fair market rent without paying more than 30% of their income for the unit.

In 2024, a single-person household with one person working a 40-hour workweek at minimum wage ($7.25 per hour) could afford $377 total in rent and utility expenses. The FMR for a one-bedroom unit in the Charlotte- Mecklenburg is $1,384. For a single-person household to afford a one-bedroom unit at the FMR, they would need to earn at least $26.62 per hour ($55,370 annually) working in a full-time (40 hours per week) position. A single person household earning minimum wage would need to work at least **147** hours per week to afford a one-bedroom unit at FMR. A two-bedroom unit at FMR in Charlotte-Mecklenburg is $1,554. To afford a two-bedroom unit at FMR, a household must earn at least $29.88 per hour ($62,160 annually) working full-time or work at least **165** hours per week at minimum wage.

The **Out of Reach Report** also indicates that rental affordability continues to worsen for low-income households. The hourly rate needed to afford a one-bedroom while working a full-time job (40 hours per week) has increased 17% from 2023 ($22.69/hour) to 2024 ($26.62/hour). The hourly rate needed for a two-bedroom apartment has increased 17% since 2023 from $25.63/hour in 2023 to $29.88/hour in 2024. Between 2023 and 2024, the FMR for a one bedroom unit increased by $204 and a two-bedroom unit increased by $221, while minimum wage remains stagnant at $7.25 per hour.

1 BED ROOM	7.25 MINIMUM WAGE	21 HOURS/DAY	7 DAYS/WEEK

21 hours of work a day, 7 days a week, at minimum wage needed to afford a 1-bedroom unit at FMR, or 147 hours per week.
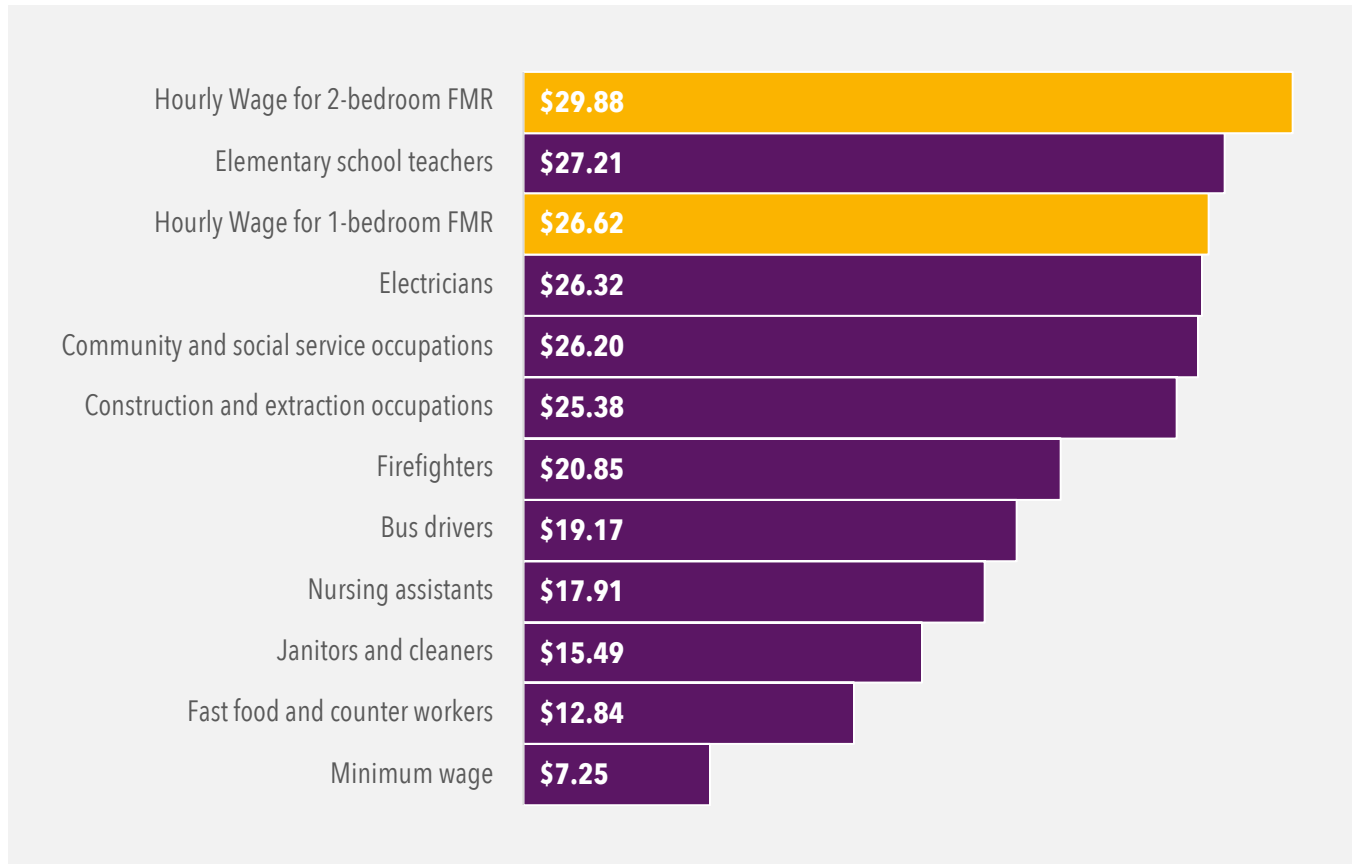
$26.62 HOURLY WAGE — Hourly wage needed to afford a 1-bedroom unit while working full time (40 hours/week), an increase from $22.69/hour in 2023.

Wages and Rental Affordability

Hourly wages for many Charlotte-Mecklenburg jobs fall below the minimum threshold to afford 1- and 2- bedroom units at FMR

Charlotte Metro Area Mean Hourly Wage Estimates 2023, FMR Rates 2024

Category	Wage
Hourly Wage for 2-bedroom FMR	$29.88
Elementary school teachers	$27.21
Hourly Wage for 1-bedroom FMR	$26.62
Electricians	$26.32
Community and social service occupations	$26.20
Construction and extraction occupations	$25.38
Firefighters	$20.85
Bus drivers	$19.17
Nursing assistants	$17.91
Janitors and cleaners	$15.49
Fast food and counter workers	$12.84
Minimum wage	$7.25

Source: U.S. Bureau of Labor Statistics, 2023, U.S. Department of Housing and Urban Development, FY2024 Fair Market Rent

Rental Mismatch

"Rental match" occurs when a renter's income level matches the affordability level of the rental housing they occupy. Income levels are represented by percentage of the Area Median Income (or AMI) such as <30%, 60%, 80% AMI. Income-to-rental affordability matches are based on Housing and Urban Developments' Income Limits Documentation System for the Charlotte-Concord-Gastonia Metro Area and adjusted for number of bedrooms in a property or unit and household size.

"Rental mismatch" refers to renter households occupying housing stock that is considered affordable to renters of a different income level. For example, a renter earning <30% AMI renting a property that is considered affordable to a renter making 50% AMI would be considered a "renting up" mismatch because they are paying for rent that is above their means. Conversely, a renter earning 50% AMI renting a property affordable to someone earning <30% AMI would be considered a "renting down" mismatch because they could afford a more expensive rental but are choosing to live below their means. Households may rent up for multiple reasons; these include to move closer to family or work, or due to a lack of affordable units. Reasons that households may rent down include to save money or because they have barriers to housing other than affordability.

Rental Mismatch

Extremely low-income renters (income at or below 30% AMI) are at an especially high risk of experiencing housing cost-burden and thus housing instability. Renters with extremely low-income have a limited amount of choice in available rental stock which they can afford (<30% of their income). Low-cost rental stock is reduced even further when higher income renters rent down. This contributes to some renters with lower incomes renting up.

When households rent down, the housing stock available and affordable to extremely low-income renters decreases. In Mecklenburg County, there are approximately three extremely low-income households for every one rental unit affordable for households with income at or below 30% AMI. Due to rental mismatch only 19% of extremely low-income households were able to rent a unit that was affordable to them in 2023, a 5% decrease from 2022. Eighty-one percent of low-income renters had to rent up, meaning they were unable to rent a unit that was affordable to them. When a lack of affordable and available rental housing stock causes households with income at or below 30% AMI to rent up, rental mismatch occurs at all AMI levels.

34,380

Households with income at or below 30% AMI

12,190

Units affordable for households with income at or below 30% AMI

19%

Percent of households with income at or below 30% AMI renting a unit affordable to them.

Rental Mismatch

Analysis by the City of Charlotte examined rental mismatch in Mecklenburg County using 2023 ACS 1-Year PUMS data. A "gap" in the chart below is defined as the difference between the number of households and the number of units rented by households at corresponding AMI level. According to the analysis, there is a 27,693-unit gap in rental units affordable to households at or below 30% AMI. This means that 27,693 households with income at or below 30% AMI are unable to rent a unit that is affordable to them and may have to rent up due to a lack of affordable and available rental housing for their income bracket. Due to changes in geographic boundaries used and the potential for overlapping reference months, any comparison of ACS 1-Year PUMS data prior to 2022 ACS 1-Year PUMS data should be done with caution. However, 2023 data does suggest that gap for affordable housing for those earning <=30% AMI and 50% - 80% AMI is increasing but we are seeing decreases in the gaps for 31% - 50% and over 80% AMI.
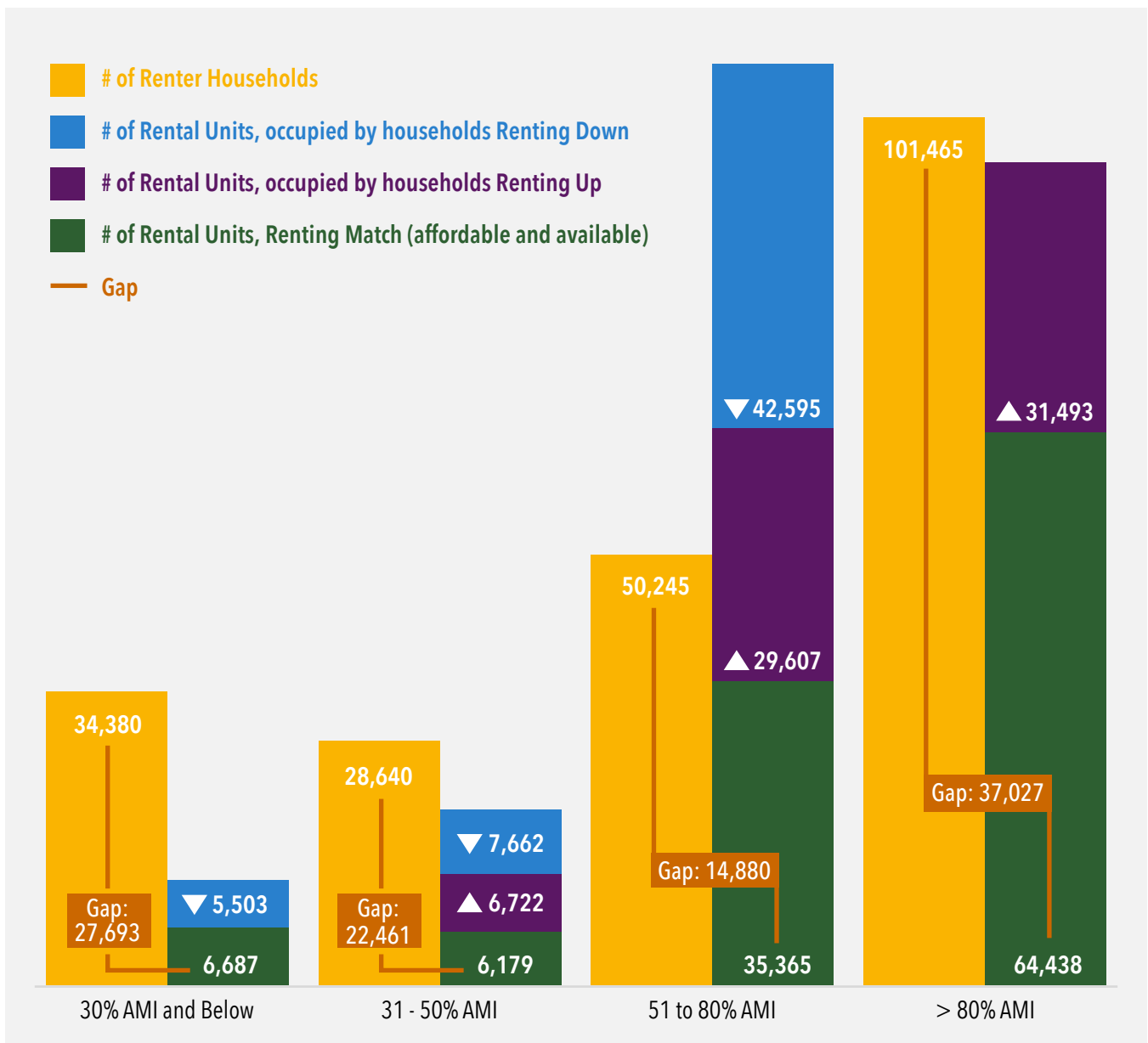
Source: City of Charlotte analysis of U.S. Census, American Community Survey, Public Use Microdata Sample, 1-Year Estimates, Mecklenburg County, 2023

Owner Cost-Burden

Cost burdened

$ A household's monthly housing costs exceed 30% of their gross income.

Severely cost-burdened

$$ A household's monthly housing costs exceed 50% of their gross income.

In 2023, 22% (44,832) of owner-occupied households with mortgages were cost-burdened (paying more than 30% of their monthly household income towards housing-related expenses). The number of cost-burdened households has increased slightly each year since 2019.

From 2021 to 2023, the number of severely cost-burdened owner households increased 44% (7,719 households). This increase may be attributed to declining incomes, rising costs, and rising mortgage rates which increase homeowner debt burden.

22% of owner-occupied households with a mortgage were cost burdened in 2023.

Approximately **44,832** owner-occupied households in Mecklenburg County were cost-burdened in 2023.

The total number of severely cost-burdened owner households has increased since 2021

Cost-burdened owner households in Mecklenburg County
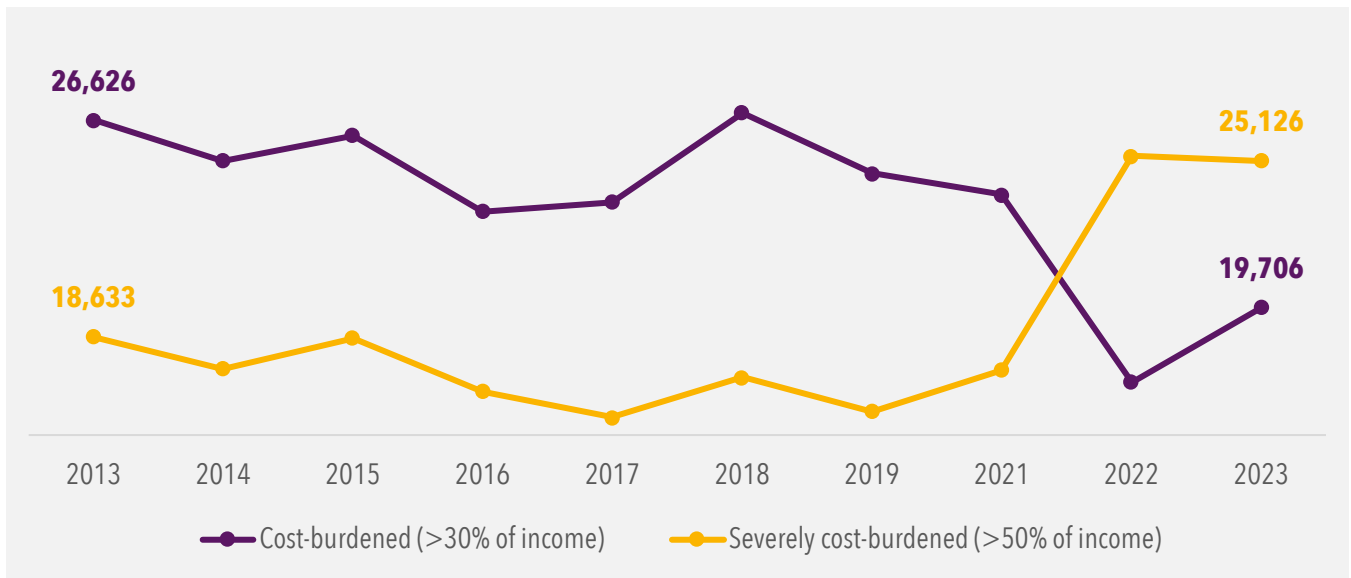
Line chart showing cost-burdened and severely cost-burdened owner households from 2013 to 2023. Cost-burdened (>30% of income) starts at 26,626 in 2013 and ends at 19,706 in 2023. Severely cost-burdened (>50% of income) starts at 18,633 in 2013 and ends at 25,126 in 2023. Years shown: 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2021, 2022, 2023.

Legend: Cost-burdened (>30% of income) — Severely cost-burdened (>50% of income)

Source: U.S. Census Bureau American Communities Survey 1-Year Estimates Census data not available for 2020 due to impacts from COVID-19

Income and Owner Cost-Burden

Extremely low and low-income owner-occupied households are at a greater risk of experiencing cost-burden than households with higher incomes. In 2023, 92% (or 10,406) of owner-occupied households with incomes of less than $20,000 were cost-burdened; by comparison, 6% (or 11,284) of households with incomes of $75,000 or higher were cost-burdened. These rates of owner cost-burden are more stable over time compared to renter cost- burden rates. Fixed rate mortgages are an approach that can provide lower-income households with a greater degree of stability than rental households.

Owner-occupied households in lower income brackets are more likely to be cost-burdened

Owner Cost-burden by Income in Mecklenburg County, 2013-2023

Source: U.S. Census Bureau American Communities Survey 1-Year Estimates Census data not available for 2020 due to impacts from COVID-19

The number of homes owned by low- and moderate-income households (earning less than $75,000) decreased between 2013 and 2023, while the number of homes owned by households earning $75,000 or more has increased. Compared to 202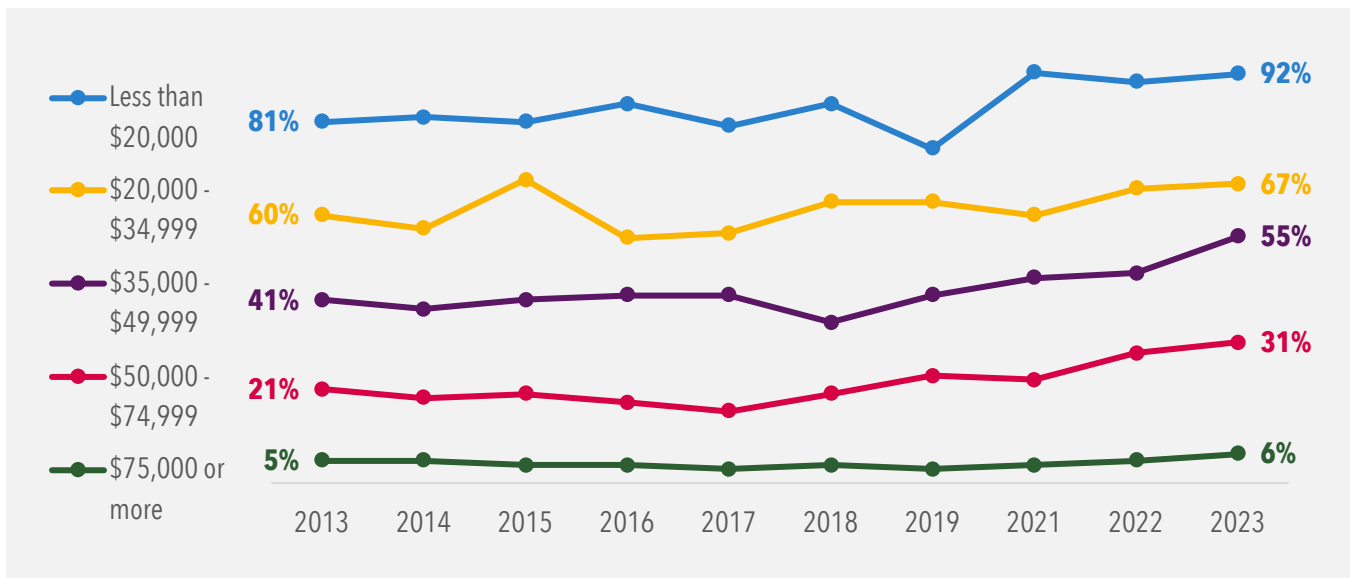1, the number of homes owned by households decreased in all income brackets except among those earning $75,000 or more. This decrease may be related to housing affordability and availability. According to recent National Association of Realtors data, the median home cost in Mecklenburg County is $503,960 with a median monthly payment of $2,940. For a household to purchase a home and spend less than 30% of their income on their mortgage alone, they would need to make approximately $10,000 per month or $120,000 per year. To address the growing inequality in affordable housing availability among income groups, there is a need to build and preserve more homes that are affordable to low- and middle-income buyers.

Income and Owner Cost-Burden

The percentage of homes owned by low-income households has decreased since 2013

Homeownership by household income

Source: U.S. Census Bureau American Communities Survey 1-Year Estimates Census data not available for 2020 due to impacts from COVID-19

Overcrowded Housing

The specific criteria for defining overcrowded housing may vary depending on local regulations, housing standards, and cultural norms. Common indicators used to determine overcrowding include factors such as the number of individuals per bedroom or the overall ratio of people to the total habitable living space. These criteria can differ from one jurisdiction to another, but overcrowding is generally associated with conditions where there is insufficient space for the occupants to live comfortably and safely. The measure of overcrowding used in this analysis is if there is more than one person per room. Overcrowded housing is linked to negative health outcomes such as chronic stress and sleeping disorders, and negative educational outcomes for children.[28, 29]

In 2023, 3.2% of renter households were overcrowded, compared to 1.0% of owner-occupied households. Overall, 2.0% of households in Mecklenburg County were overcrowded.

Renter households are approximately three times more likely to be overcrowded than owner- occupied households

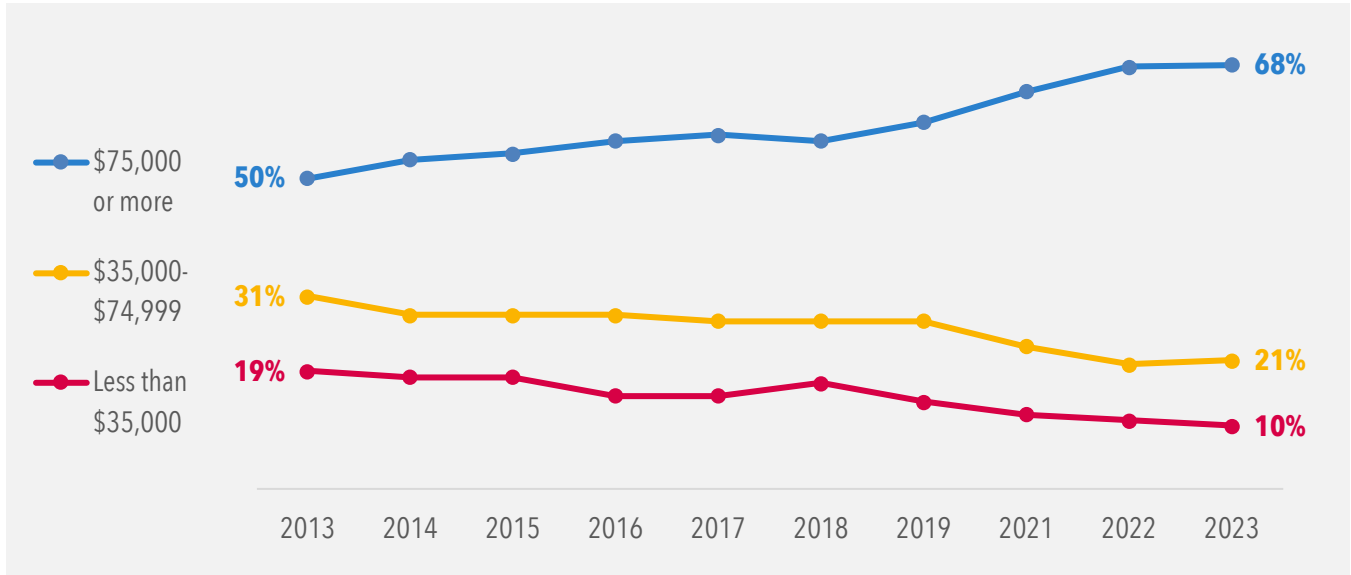*Percentage of Mecklenburg County Households with more than one occupant per room (overcrowded)*
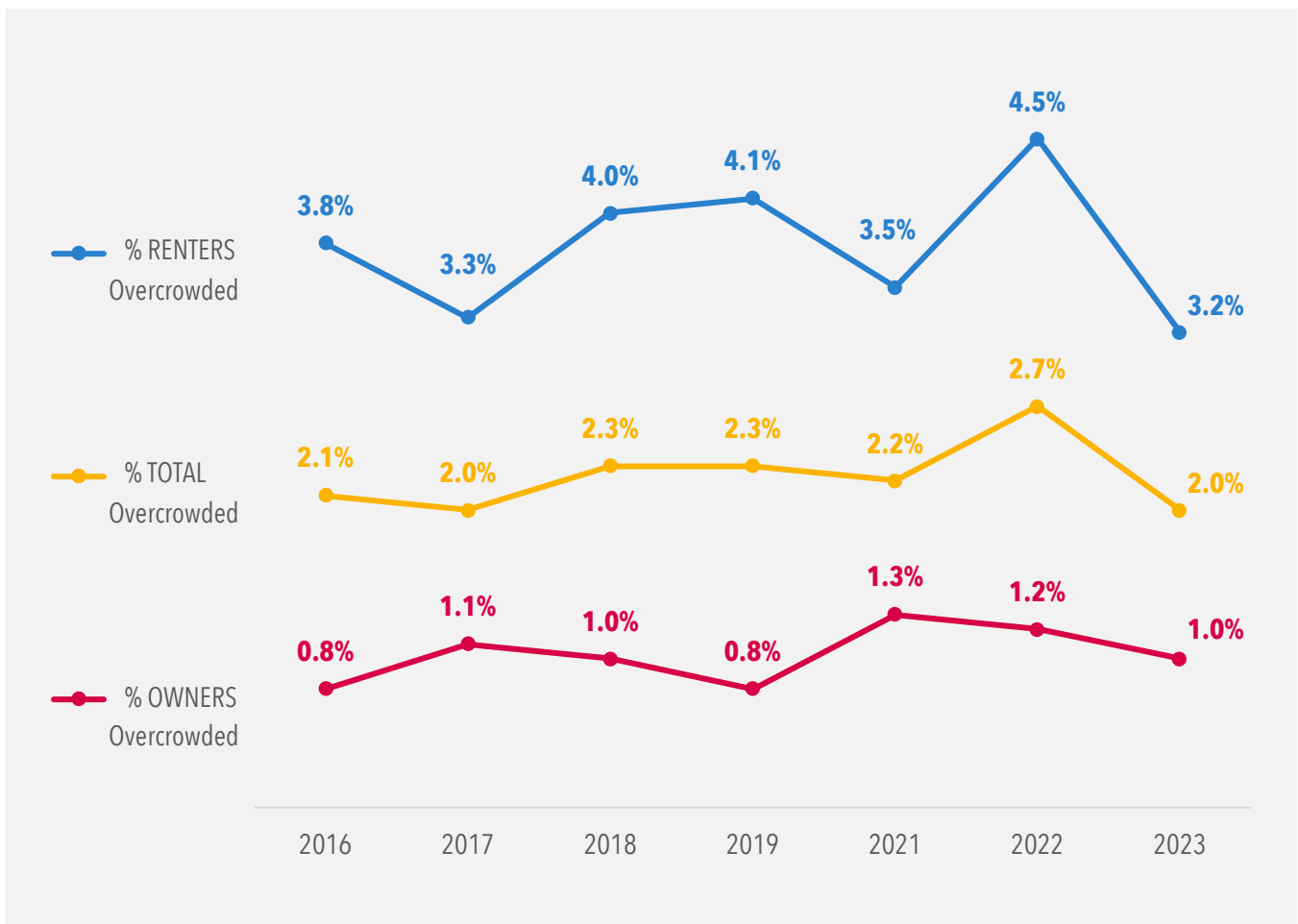
Source: U.S. Census Bureau American Communities Survey 1-Year Estimates Census data not available for 2020 due to impacts from COVID-19

Overcrowded Housing

Although overcrowding percentages are low across Mecklenburg County, the percentages increase for households of color. In 2023, Hispanic or Latin(a)(o)(e) households and households with persons identifying as multiple races were most likely to live in overcrowded housing situations. Seven percent of Hispanic or Latin(a)(o)(e) households, 6% of households with persons identifying as multiple races, and 5% of Asian households were overcrowded. In comparison, 2% of Black/African American households and 1% of White, non-Hispanic households were in overcrowded housing situations. National research shows that Hispanic/Latin(a)(o)(e) households rely less on public services and more on informal housing assistance such as support from social and family networks.[35] This may be a contributing factor as to why Hispanic households across the United States have consistently experienced higher rates of overcrowding than Black or White, non-Hispanic households. Immigrant households also experience higher rates of overcrowding than native-born residents.[30]

Hispanic households and households with persons identifying as multiple races were most likely to live in overcrowded housing

Percentage of Mecklenburg County households with more than one occupant per room (overcrowded), by race and ethnicity, 2023

Hispanic/Latino	Other or Multiple Races	Asian	Black/African American	White alone, not Hispanic
7%	6%	5%	2%	1%

Source: U.S. Census Bureau American Communities Survey 1-Year Estimates Census data not available for 2020 due to impacts from COVID-19
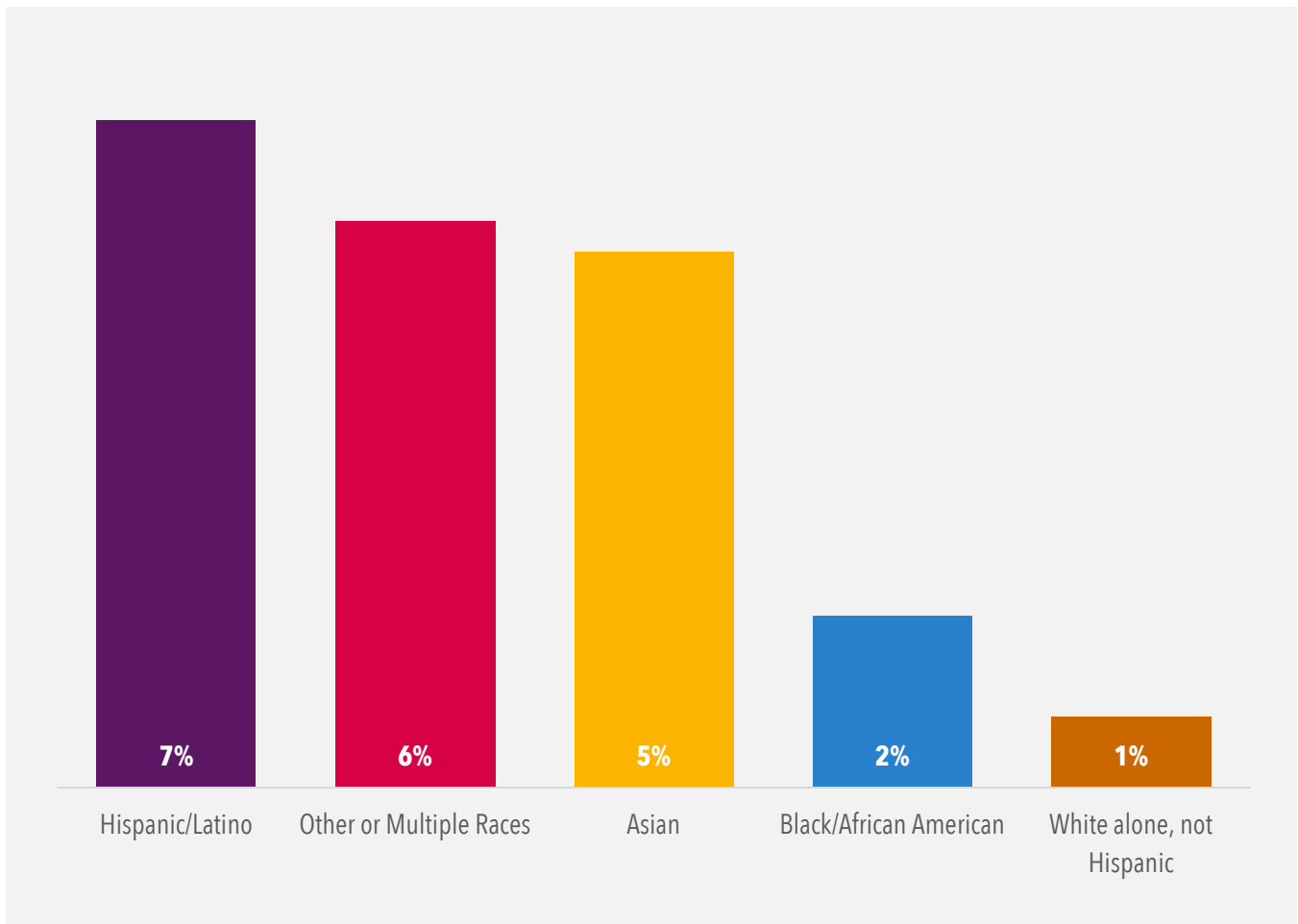
Evictions

46,026

Eviction cases (summary ejectments) **filed** in Mecklenburg County in FY24 (July 2023 to June 2024), compared with 33,507 in FY23.

29,716

Evictions **granted** in whole or part in Mecklenburg County in FY24 (65% of all summary ejectment complaints), compared with 60% (20,114) in FY23. Partial eviction orders can include, but are not limited to, judgments in which the court orders payment of back rent but does not grant the eviction.

Eviction filings increased by 37% in the past year, resulting in nearly 13,000 additional Mecklenburg households at risk of losing their homes and acquiring an eviction record. The inability to pay rent is the primary reason landlords file for formal eviction in Mecklenburg County. Once an eviction is filed, it becomes part of the tenant's rental history, which can adversely affect their chances of securing future housing. There are two types of evictions:

Formal Eviction: This is the legal process through which a landlord seeks to regain possession of a leased property by terminating the tenant's right to occupy it. This may occur because the tenant has violated the lease terms, overstayed their lease, or engaged in criminal activity as specified in the lease agreement.

Constructive Eviction: In this scenario, a tenant is compelled to leave their home because the property is unfit for occupancy or the tenant cannot fully use and enjoy the property. Constructive eviction may result from a landlord neglecting necessary maintenance, rendering the property unlivable.

A notice to vacate is a legal document typically issued by a landlord or property owner to a tenant, instructing them to leave the rental property within a specified time frame. This notice serves as formal notification that the tenant's tenancy is ending and specifies the date by which they are expected to move out. Reasons a tenant may receive a notice to vacate include the end of the lease term, non-renewal of a month-to-month tenancy, violations of lease terms, non-cause eviction, and foreclosure. Many tenants may choose to leave without incident due to concerns about potential credit impacts or a lack of understanding regarding their tenant rights.

Evictions have profound impacts on individuals, families, and communities, resulting in both immediate and long-term consequences that affect various aspects of life and the overall social and economic fabric of a community. The most immediate outcome of an eviction is the loss of stable housing. Additionally, evictions can lead to financial instability, as individuals and families may incur costs related to moving, court fees, and outstanding rent or debts from the eviction process, potentially trapping them in a cycle of poverty and debt. Securing future housing can become increasingly difficult after an eviction. Landlords often perform background checks and may be hesitant to rent to individuals with an eviction history. A formal eviction filing remains on a tenant's credit record for seven years, which landlords may use to justify denying prospective tenants approval for future rental units. Moreover, evictions can disqualify households from certain housing assistance programs. Consequently, affected households may be forced to rent week-to-week in hotels or motels (which often cost more than apartments and do not require background checks), occupy substandard housing, move into overcrowded situations, or reside in undesirable neighborhoods.[31] Evictions can also strain communities, which may need to provide emergency shelter and social services for those displaced. Furthermore, neighborhoods with high eviction rates often face diminished social cohesion and stability.[32]

Evictions

Cases Filed and Evictions Granted

Eviction Cases in Mecklenburg County

Eviction Cases Filed / Eviction Cases Granted

Year	Eviction Cases Filed	Eviction Cases Granted
2020	25,631	13,425
2021	13,969	4,836
2022	23,717	13,449
2023	33,507	20,114
2024	46,026	29,716
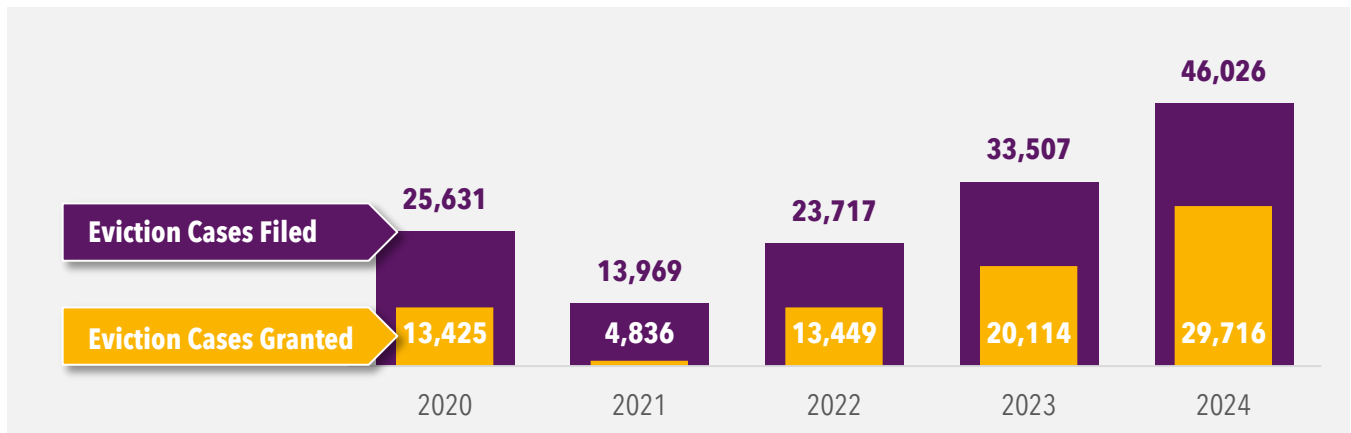
Housing Quality

While it is challenging to quantify rates of substandard housing in a particular geographic area without targeted local data collection, there are some metrics that can be evaluated to better understand the prevalence of severe housing problems and the potential need for remediation efforts such as critical home repair or housing and home improvement assistance in a locality.

The County Health Rankings and Roadmaps program defines severe housing problems as overcrowding, high housing costs, and lack of kitchen or plumbing facilities. Fifteen percent of households in Mecklenburg County have at least one of these problems. In addition, according to the American Housing Survey, homes built before 1950 spend approximately $1,800 a year on housing maintenance including plumbing, electrical, and structural repairs. For low-income individuals or individuals on a fixed income, $1,800 per year for housing maintenance and repairs is not feasible. In addition, from FY20 – FY24, the cost of repairs has increased. HVAC repairs have increased from $7,500 to $12,500 per repair; electrical panel replacement has tripled from $1,500 to $4,500; Asbestos remediation is up 38%; laminate flooring is up 33%; termite treatment is up 300%; and shower installs up 50%. Nationally, housing repair needs are most prevalent among Native American households, single mothers with children, those living in manufactured housing, and individuals below the federal poverty line. Latin(a)(o)(e), Black, and renter households also reported significant repair needs.[33]

According to 2023 ACS data, 10% of homeowners have an income of less than $35,000 annually, 8% of housing units in Mecklenburg County were built prior to 1950 (41,000 units), 9,500 units lack complete plumbing facilities, and 24,000 units lack complete kitchen facilities. Further research from Harvard indicates that electro-mechanical, plumbing, and structural repairs are the types home repairs addressed most frequently by City programs.[34] While these data do not directly quantify the prevalence of substandard housing in Mecklenburg County, they do point to the prevalence of local housing units that have severe housing problems and may be in need of costly maintenance or repairs.

Promising Practices

Addressing housing instability requires both immediate action and long-term solutions. Some key strategies include:

Preserve and Create Affordable Housing: Increase the affordable housing supply through new construction, preserving naturally affordable units, and providing rental assistance or housing vouchers for low income households.

Rental Assistance and Eviction Prevention: Provide emergency financial assistance to households who are behind on rent, develop programs to provide ongoing support before households fall behind, and provide mediation services, legal representation, and landlord-tenant dispute resolution to prevent unnecessary evictions.

Improve Housing Quality and Safety: Provide financial assistance for senior citizens and low-income homeowners in areas with aging housing stock to facilitate necessary home repairs, ensure that rental properties meet minimum habitability standards to protect tenants from unsafe or unhealthy living conditions, explore aging in place programs, and offer weatherization support to low-income households to improve energy efficiency in homes.

Expand Access to Support Services: Provide case management services to households at risk of homelessness or those who have recently exited homelessness to facilitate ease of connection to upstream non-housing resources.

Homeownership Support: Provide financial assistance to low- and moderate-income households to support home ownership and offer subsidized or low-interest mortgage loans for first-time or low-income buyers.

By employing a combination of these strategies, communities can work towards preventing and reducing housing instability, ensuring that individuals and families have access to safe, affordable, and stable housing.
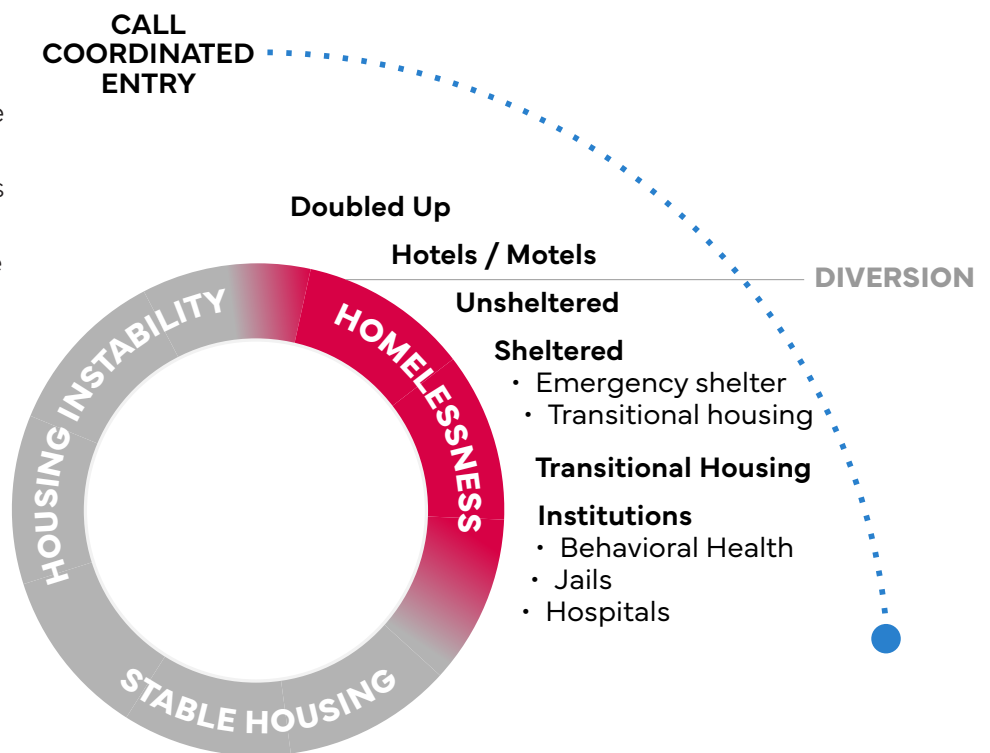
HOMELESSNESS

A household may find itself without stable housing after enduring prolonged housing instability, experiencing multiple episodes of instability, or facing sudden circumstances that lead to the loss of their home. Some households may cycle through repeated instances of housing instability and homelessness, never achieving permanent, secure housing. The primary aim of housing and homelessness services is to swiftly transition households from homelessness to stable housing while ensuring that experiences of homelessness are rare, brief, and non-recurring.

Homelessness is defined to include literal homelessness, as outlined by the U.S. Department of Housing and Urban Development, which encompasses both sheltered homelessness (such as those residing in emergency shelters or transitional housing) and unsheltered homelessness. The definition also covers households fleeing domestic violence. Additionally, individuals living in temporary situations, such as institutions (like detention centers or hospitals) following a period of homelessness, are considered homeless if their stay in the institution is under 90 days. It's important to note that definitions of homelessness may vary depending on the funding source providing support and resources. In some cases, households living doubled up with family or friends or those paying week-to-week for hotel or motel stays may be classified as experiencing housing instability or homelessness.

For the purposes of this report, the focus is on households that meet the criteria for literal homelessness, meaning their primary residence is either a privately or publicly operated shelter or a location not suitable for human habitation. This section provides data on efforts to combat homelessness and offers an overview of the nature and scope of homelessness in Charlotte-Mecklenburg.

CALL COORDINATED ENTRY

DIVERSION

Doubled Up

Hotels / Motels

Unsheltered

Sheltered
- Emergency shelter
- Transitional housing

Transitional Housing

Institutions
- Behavioral Health
- Jails
- Hospitals

HOUSING INSTABILITY

HOMELESSNESS

STABLE HOUSING

How Is Homelessness Defined?

The U.S. Department of Housing and Urban Development (HUD) defines homelessness and allocates funding using the four categories below. The chart below provides a definition for each category.

MEASURE	DEFINITION
LITERALLY HOMELESS	Individuals and families who lack a fixed, regular, and adequate nighttime residence; this includes households staying in emergency shelter or transitional housing (sheltered homelessness), and households who are unsheltered. This definition also includes a subset for an individual who is exiting an institution where they resided for 90 days or less and experienced literal homelessness before entering that institution. This definition is set by the U.S. Department of Housing and Urban Development.
IMMINENT RISK OF HOMELESSNESS	Individuals and families who will imminently (within 14 days) lose their primary nighttime residence.
HOMELESS UNDER OTHER FEDERAL STATUTES	Unaccompanied youth under age 25 and families with children and youth who are defined as homeless under other federal statutes (such as Department of Education) but who do not otherwise qualify as homeless under HUD categories of homelessness. This definition includes families who are paying week to week to stay in hotels or who are staying doubled up with family or friends. The HEARTH (Homeless Emergency Assistance and Rapid Transition to Housing) Act specifies that only 10% of Continuum of Care (CoC) funding may be used for this category and that special permission must be asked from HUD use federal funding to serve this population. Charlotte-Mecklenburg does not have permission to serve this category of homelessness with HUD-CoC funding.
FLEEING/ATTEMPTING TO FLEE DOMESTIC VIOLENCE	Individuals and families who are fleeing, or are attempting to flee, domestic violence, have no other residence, and lack resources and/or support networks to obtain other permanent housing.

How Is Homelessness Measured?

This report utilizes multiple data sources to illustrate the state of homelessness in Charlotte-Mecklenburg. It highlights six key measures that together provide a comprehensive overview of homelessness in the area. These measures include: the One Number, System Performance Measures (SPMs), the Point-in-Time Count, the Housing Inventory Count (HIC), the McKinney-Vento Students Count, and the Detention Center Count.

The One Number represents the total count of individuals and households currently experiencing homelessness, with updates provided monthly. The Point-in-Time (PIT) Count is an annual census conducted in January, capturing the number of individuals experiencing both sheltered and unsheltered homelessness; it often includes an in-depth survey of those who are unsheltered.

HUD System Performance Measures comprise a set of metrics that offer a comprehensive understanding of community performance in preventing and addressing homelessness. These measures assess not only progress in reducing the overall number of people experiencing homelessness but also whether the coordinated system effectively ensures that homelessness is rare, brief, and non-recurring.

Additionally, this report includes data on students within Charlotte-Mecklenburg Schools who are experiencing housing instability or homelessness, identified as McKinney-Vento students, as well as individuals who spent less than 90 days in the Charlotte-Mecklenburg Detention Center and reported homelessness or a known homeless address upon booking.

THE HOMELESS MANAGEMENT INFORMATION SYSTEM (HMIS)

A local information technology system used to collect client-level data and data on the provision of housing and services to individuals & families experiencing homelessness and persons at risk of homelessness.

MEASURE	DEFINITION	DATA COLLECTION PERIOD	WHO IS INCLUDED	PG. #
ONE NUMBER	The One Number is generated by the Homeless Management Information System (HMIS). It is a community by-name list of persons experiencing homelessness in Charlotte-Mecklenburg and quantifies the number of people enrolled in emergency shelter, transitional housing, street outreach, permanent housing (if there is no move-in date to housing yet), Safe Haven and Coordinated Entry projects in HMIS. The One Number includes sheltered and a portion of individuals experiencing unsheltered homelessness. One Number data can be broken down by household composition, race and ethnicity, and population type (single individuals, families, unaccompanied youth, veterans and people experiencing chronic homelessness). The One Number can also be analyzed by inflow into, and outflow from, homelessness. Whereas the Point- in-Time Count, provides a one-night snapshot of the number of people experiencing homelessness, the One Number provides a real-time, comprehensive picture of who is experiencing sheltered and unsheltered homelessness across the community.	Monthly	ES, TH, SO, CE project, SH and other special populations [i]	57
SYSTEM PERFORMANCE MEASURES (SPM)	System Performance Measures (SPM) are considered a "set" of system metrics and provide the community with information about how different components of the homeless services system are performing, and to what extent each component might impact one another. Continuums of Care (CoCs) are required to report SPMs as a condition of receiving funding from the U.S. Department of Housing & Urban Development (HUD).	Annually; Federal Fiscal Year: October 1 through September 30	SO, ES, TH, RRH, PSH, OPH, SH	61
POINT-IN-TIME (PIT) COUNT	An unduplicated one-night estimate of sheltered and unsheltered homeless populations. The 2024 PIT Count took place on the night of January 24, 2024. The PIT Count also includes a local survey component that provides additional details about the people experiencing homelessness and barriers that exist to access permanent housing.	Annually; One night in January	ES, TH, Unsheltered, SH	80
HOUSING INVENTORY COUNT (HIC)	An annual one-night snapshot of the number of beds and units that are dedicated to households experiencing homelessness as well as the number of permanent housing beds/units dedicated to households who have previously experienced homelessness.	Annually; One night in January	ES, TH, RRH, PSH, OPH, SH	92
MCKINNEY-VENTO STUDENTS	The total number of students and younger siblings in Charlotte- Mecklenburg Schools identified as homeless and eligible for McKinney- Vento services. This definition of homelessness is broader than other definitions and includes students in households who are living in hotels and/or motels; or are doubled up with family and/or friends.	Annually: School Year: August 1 through June 30	CMS students in ES, TH, Unsheltered, Doubled up, Hotels/motels	96
DETENTION CENTER COUNT	The total number of persons who were homeless at entry into the Detention Center and resided in the Mecklenburg County Detention Center for less than 90 days.	Annually: County Fiscal Year: July 1 through June 30	Persons who reported homelessness at booking or reported a known homeless address at booking. Any one Detention Center stay that was 90 days or more was excluded from the analysis.	99

ES=Emergency Shelter; **TH**=Transitional Housing; **SO**=Street Outreach; **RRH**= Rapid Re-housing;
PSH=Permanent Supportive Housing; **OPH**=Other Permanent Housing; **CE** Project=Coordinated Entry Project; **SH**=Safe Haven

i.   Other special populations include people enrolled in permanent housing without a move in date and veteran data provided by the VA and entered into a specific By Name List Project.

Uncounted and Undercounted

Not all individuals experiencing homelessness are fully represented in the existing data sources used to describe homelessness in Charlotte-Mecklenburg. It's essential to consider measures and data sources that encompass all types and definitions of homelessness across the continuum. Below are four key types of homelessness that are undercounted in the existing measures.

Doubled Up Households	Hotels & Motels	Hospitals/Other Residential Institutions	Unsheltered

Doubled Up Households

"Doubling up," is a housing situation where multiple households or individuals share the same living space.[35] This arrangement typically involves one household or family offering temporary shelter to another household or individual. In a "doubled-up" living situation, the primary occupants are the leaseholders or homeowners, while the secondary occupants—often referred to as "doubled up" individuals or families—do not have their names on the lease or ownership documents. This living arrangement can be either temporary or long-term, with the need for doubling up often arising from a housing crisis. The McKinney-Vento homelessness data provides the best estimate of doubled up households with school age children. According to the McKinney-Vento definition, doubled-up includes children and youth who share housing with another family due to loss of housing or economic hardship.[36] The McKinney-Vento data reports the number of households that are either doubled up with family or friends or paying week-to-week for stays in hotels or motels. However, this data is limited to students enrolled in Charlotte-Mecklenburg Schools, and the number of identified homeless students is typically regarded as an undercount. Many students and their families facing homelessness may be reluctant to identify themselves as homeless.

"Doubled up" falls under the third category of homelessness defined by the U.S. Department of Housing and Urban Development: "Homeless Under Other Federal Statutes" (refer to the chart on page 50). The HEARTH (Homeless Emergency Assistance and Rapid Transition to Housing) Act stipulates that only 10% of Continuum of Care (CoC) funding can be allocated to this category, and special permission from HUD is required to use federal funding for this population. The Charlotte-Mecklenburg CoC does not have HUD's special permission to serve individuals in this category with CoC funding, except for one youth-focused rapid rehousing program that received CoC Bonus funding to assist youth classified as "Homeless Under Other Federal Statutes."

Hotels and Motels | Hospitals & Other Residential Institutions

These populations encompass households living in hotels and motels, as well as those who were homeless upon entering hospitals and residential institutions. Efforts are currently underway to create and implement data collection practices aimed at better quantifying and understanding the needs of these groups.

Unsheltered

Populations experiencing unsheltered homelessness are often undercounted due to the lack of a definitive method to reach every individual in this situation, as many choose to remain invisible. However, significant efforts have been made to improve street outreach capacity and coordination, aiming to achieve a more accurate count of those experiencing unsheltered homelessness in Mecklenburg County.

How Do People Experiencing Homelessness Access Services?

A Coordinated Entry System (CES) is a comprehensive approach used to address and manage homelessness by creating a centralized, organized, and standardized system for individuals and families seeking housing and supportive services. The Department of Housing and Urban Development (HUD) developed the coordinated entry system and process to ensure that all people experiencing a housing crisis have fair and equal access to be assessed, referred, and connected to housing assistance based on their strengths and needs. HUD asks communities to "strategically allocate their current resources and identify the need for additional resources" and to operate person-centered coordinated entry systems that "prioritizes people who are most in need of assistance".[37]

Key characteristics of a Coordinated Entry System include:

CENTRALIZED ACCESS POINT (CES)

Coordinated Entry starts with a centralized location or access point where individuals and families can seek assistance, request assessments, and access information about available resources.

STANDARDIZED ASSESSMENT

A standardized assessment tool is used to gather information about the needs, vulnerabilities, and characteristics of people seeking housing and services. This assessment helps determine their priority for assistance.

PRIORITIZATION

Based on the assessment, individuals and families are prioritized for housing and services according to their level of vulnerability and need. Those who are the most vulnerable or at risk of harm are typically prioritized for housing resources.

REFERRAL AND MATCHING

The CES matches and refers individuals and families to appropriate housing and service programs based on their assessment results and prioritization. This may include emergency shelter, transitional housing, rapid rehousing, or permanent supportive housing, depending on their needs.

DATA MANAGEMENT

The local Coordinated Entry System relies on data collection and management to track the number of people experiencing homelessness, monitor the progress of individuals and families, and evaluate the effectiveness of the system. This data helps allocate resources efficiently and make improvements as needed.

CASE MANAGEMENT AND SUPPORT SERVICES

A CES often includes case management services to help individuals and families navigate the system, access resources, and address any barriers to obtaining stable housing. Supportive services may also be offered, such as mental health counseling, addiction treatment, employment assistance, and other services to help people maintain stable housing.

HOUSING FIRST APPROACH

The Charlotte-Mecklenburg CES system embraces the "Housing First" philosophy, which prioritizes getting people into stable housing quickly and then addressing underlying issues, such as mental health or substance abuse, as needed.

The diagram below provides an overview of the Charlotte-Mecklenburg Coordinated Entry System.

1

Housing Crisis
Individual/family accesses the **Coordinated Entry System** (CES) at one of the entry points.

2

Triage
Crisis Assessment: What does this person need to resolve their housing crisis or avoid entering the homeless system.

3

Diversion/Prevention
Can they be safely diverted/prevented from entering the homeless system of care? If not, person enters shelter/street.

Yes?
Housing crisis addressed!

4

Housing Needs Assessment
Individuals are assessed using the community prioritization tools and housing needs assessment.

5

Referrals
Clients are referred to emergency shelter, transitional housing, and other community resources based on client need and resource availability.

6

Prioritization Literally homeless clients are added to the community by-name list and are prioritized for match to PSH/RRH based on local housing eligibility and prioritization policy.

7

Match
Eligible individuals/families are matched to open PSH/RRH referrals based on vulnerability and fit with program eligibility.

Housing Success!

Documents Needed for Referral to RRH & PSH

- Documentation of Literal Homelessness
- Completed VI-SPDAT (RRH & PSH) and supp tool
- If Chronically Homeless, documentation of Chronic Homelessness (PSH)
- Verification of Disability (PSH)
- Photo I.D., Social Security Card, and/or Birth Certificate (RRH & PSH)
- Proof of Income (RRH & PSH)
- PSH Packet (PSH)
- Additional documentation may be required for some projects

Please note that a referral does not guarantee eligibility or receipt of services.

Charlotte-Mecklenburg Coordinated Entry System

Charlotte-Mecklenburg initially implemented a Coordinated Entry System in 2014. In 2017, United Way of Greater Charlotte funded the integration of the NC 2-1-1 platform and local Coordinated Entry services to improve system access and streamline the management of housing crisis assistance requests through the NC 2-1-1 platform. In 2020, in response to the health and safety concerns related to the COVID-19 pandemic, coordinated entry needs assessments shifted to being completed by phone only and a Coordinated Entry hot line managed by local Coordinated Entry staff was established. In 2021 limited in-person assessments resumed but the majority of assessments continued to be completed by phone. In 2022, community feedback coupled with local data analysis indicating that most callers who called NC 2-1-1 to access emergency shelter and community resources were directed to the CE hot line prompted a community decision to establish the Coordinated Entry hot line as the central point of contact for Coordinated Entry Services in Charlotte-Mecklenburg.

Households who are experiencing homelessness or are at imminent risk of homelessness can access the Coordinated Entry System via the Coordinated Entry hot line by calling 704-284-9665 or on-site at various partner agency locations. For those that call the Coordinated Entry hotline, staff person provides a return call to all callers within two business days to conduct a Coordinated Entry Housing Needs Assessment to collect additional information about a household's situation. Based on the information provided, the Coordinated Entry assessor will provide resource information and referrals to available programs that individuals might be eligible for such as emergency shelter, street outreach, and financial assistance to prevent homelessness.

While a Coordinated Housing Needs Assessment is an important first step in connecting to emergency shelter and other homeless services in Charlotte-Mecklenburg, having an assessment does not provide an immediate resolution to a household's housing crisis. In addition to triaging households' imminent resource needs and providing referrals based on need and resource availability, the Coordinated Entry System also helps the community to both prioritize resources for the most vulnerable households and to identify emergent needs and gaps in housing and services within the homeless response system. Community organizations that participate in the Coordinated Entry System commit to prioritizing their temporary and permanent housing assistance for households seeking assistance through the Coordinated Entry System. However, it is important to note that despite the prioritization of resources, the need far outpaces resource availability.

Households served through Coordinated Entry

Between July 1, 2023, and June 30, 2024, 4,577 households who were experiencing homelessness or were at risk of homelessness completed a Coordinated Entry housing needs assessment. Seventy-six percent of housing needs assessments were completed with single adult households (3,460), 23% (1052) were completed with households consisting of families with minor children, and 1% (65) were conducted with multiple adult households. This is a 55% increase to the number of persons completing a Coordinated Entry housing needs assessment during the previous year (July 1, 2022 – June 30, 2023). In FY 23, 2,945 assessments were conducted; 72% were with single adult households and 26% were with families with minor children. One percent were conducted with multiple adult households. It is important to note that the increase in the number of Coordinated Entry housing needs assessment was due at least in part to increased capacity for Coordinated Entry both via the hiring of additional County-funded CE assessors and through increased partnership with community based organizations who have been trained to complete the Coordinated Entry Housing Needs Assessment with the people they organically encounter and serve.

76% of Households Receiving a Housing Needs Assessment Were Single Adult Households
Coordinated Entry FY24

Total	Singles	Families with Children	Multiple Adult
4,577	3,460	1,052	65
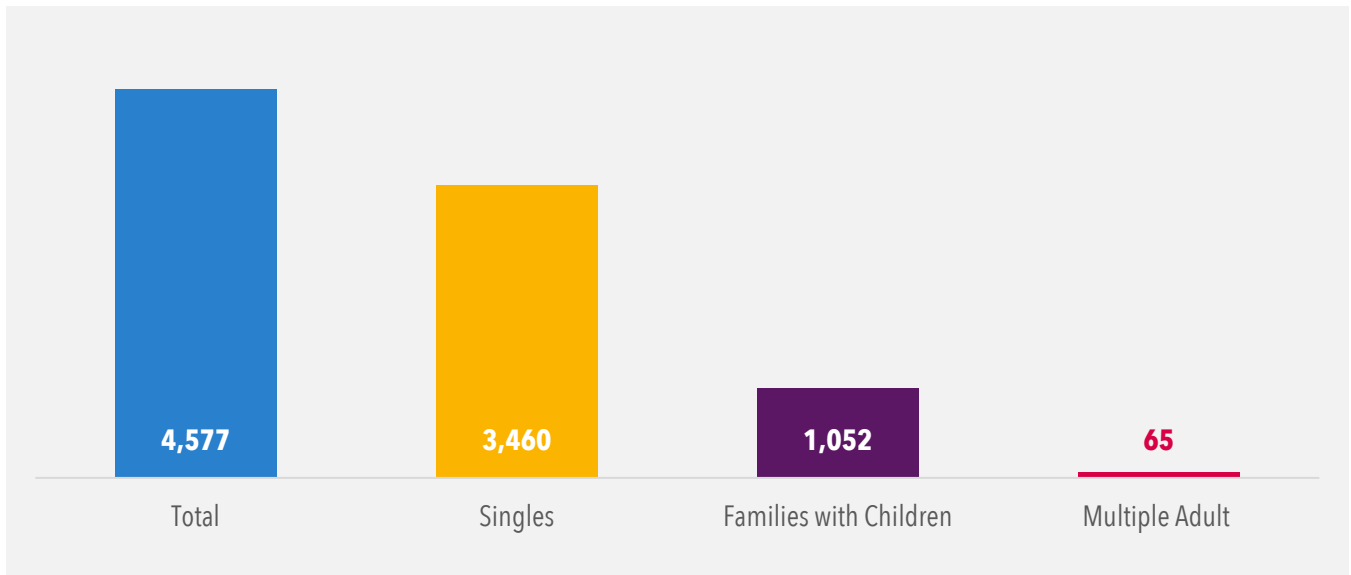
Source: HMIS

The One Number

The One Number is generated by the Homeless Management Information System (HMIS). It is a community by-name list of persons experiencing homelessness in Charlotte-Mecklenburg and quantifies the number of people enrolled in emergency shelter, transitional housing, street outreach, permanent housing (if there is no move-in date to housing yet), safe haven and coordinated entry projects in HMIS. The One Number includes individuals experiencing sheltered homelessness and a portion of individuals experiencing unsheltered homelessness.
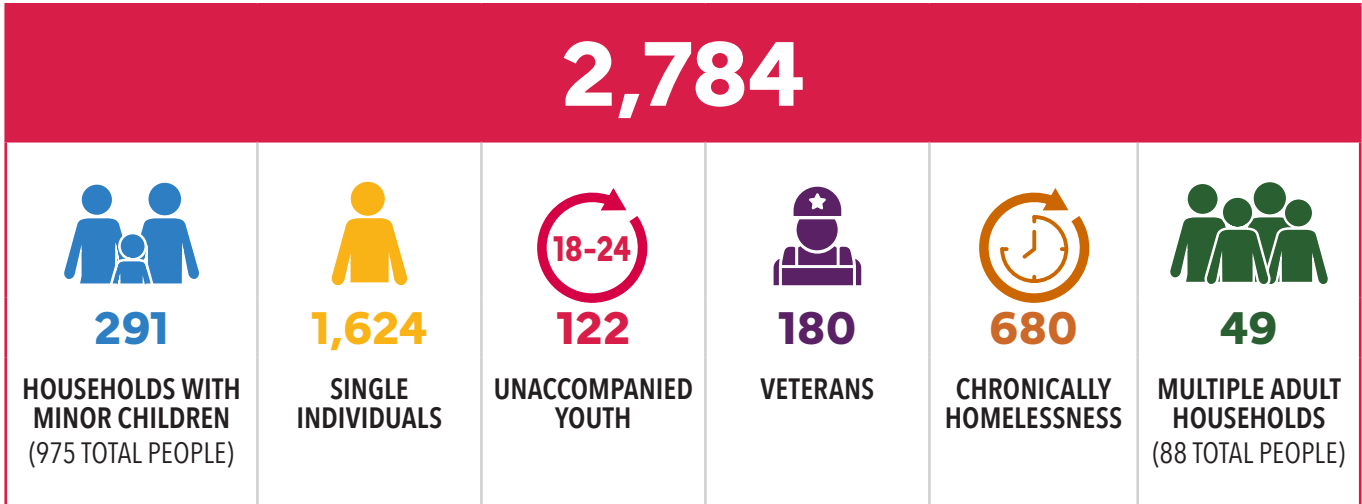
One Number data can be broken down by household composition, race and ethnicity, and population type (single individuals, families, unaccompanied youth, veterans and people experiencing chronic homelessness). The One Number can also be analyzed by inflow into, and outflow from, homelessness. Whereas the Point-in-Time Count, provides a one-night snapshot of the number of people experiencing homelessness, the One Number provides a real-time, comprehensive picture of who is experiencing sheltered and unsheltered homelessness across the community.

The One Number is considered dynamic and therefore, may fluctuate over time as data is entered or updated. The Charlotte-Mecklenburg data team has developed a "reliability threshold" of 5% for the One Number data which is calculated by comparing the actual monthly counts to the expected monthly counts.
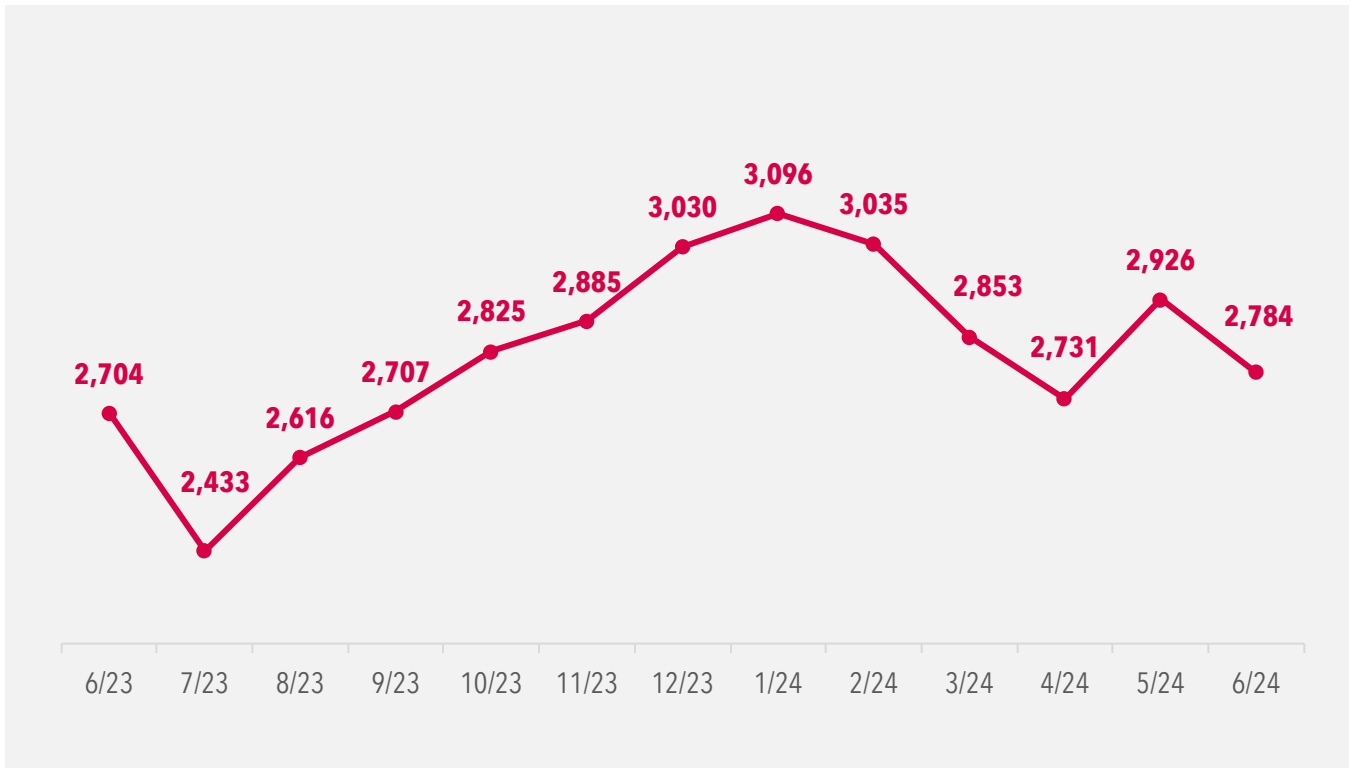
The One Number

As of June 30, 2024, 2,784 people were actively experiencing homelessness in Charlotte-Mecklenburg. Most individuals actively experiencing homelessness are Black, African American, or African (73%) and single adults (58%). Thirty-five percent are families with minor children and 24% meet the criteria for chronic homelessness.[i]

2,784					
291	**1,624**	**18-24** **122**	**180**	**680**	**49**
HOUSEHOLDS WITH MINOR CHILDREN (975 TOTAL PEOPLE)	SINGLE INDIVIDUALS	UNACCOMPANIED YOUTH	VETERANS	CHRONICALLY HOMELESSNESS	MULTIPLE ADULT HOUSEHOLDS (88 TOTAL PEOPLE)

The One Number increased 3% between June 2023 and June 2024

| 6/23	7/23	8/23	9/23	10/23	11/23	12/23	1/24	2/24	3/24	4/24	5/24	6/24
2,704	2,433	2,616	2,707	2,825	2,885	3,030	3,096	3,035	2,853	2,731	2,926	2,784

i. *Some individuals have been entered into HMIS at different time periods as either an individual or member of a family. The One Number deduplicates but there is still some overlap contained within household status.*

The One Number

Among those included in the One Number, there are some notable trends. Adults ages 25-54 account for 47% of people experiencing homelessness while minor children ages 0-17 account for 23% of the overall homeless population. As seen in the table below, the age distribution for people experiencing homelessness in Charlotte-Mecklenburg is mostly consistent with the age distribution of the general population in Mecklenburg County with some slight underrepresentation for older adults and youth.

Adults ages 25-54 account for almost half (47%) of people currently experiencing homelessness
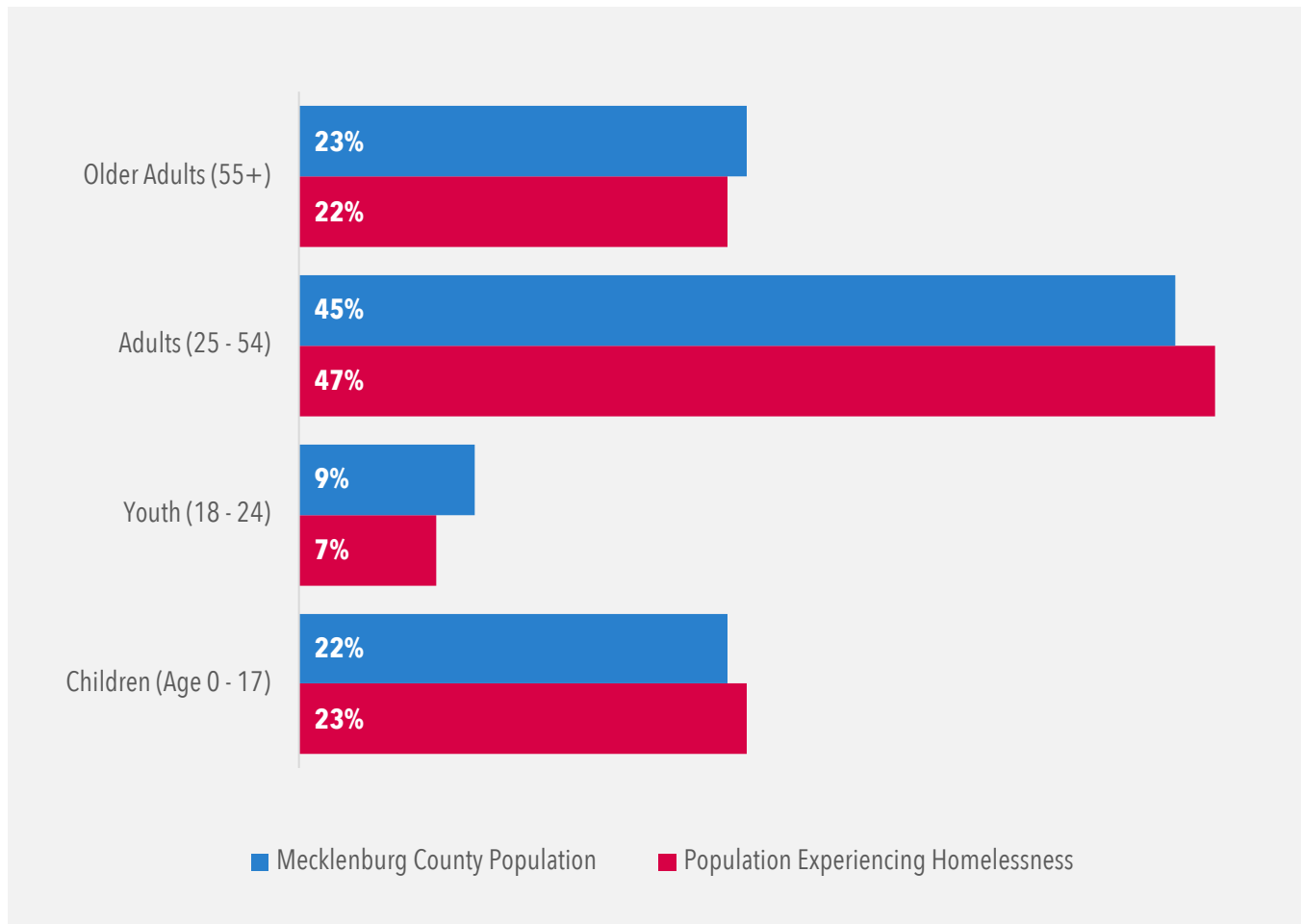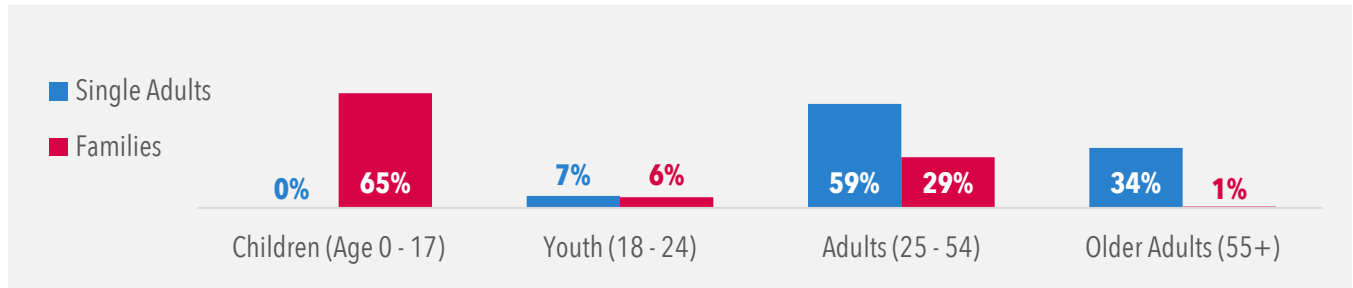
One Number By-name List, June 2024

Source: MecklenburgHousingData.org Note: Age data was not collected for 3% of individuals experiencing homelessness. Mecklenburg County Population data: U.S. Census Bureau American Communities Survey 1-Year Estimates. Due to rounding, percentages may not add up to 100%.

When we examine the age distribution by family type (single adults vs. families), we see that 35% of single adults experiencing homelessness are older adults compared to 1% of households with minor children. When we look at the age distribution for families, children ages 0-17 have the highest prevalence, making up 65% of the population.

The One Number

Most older adults experiencing homelessness are single adults
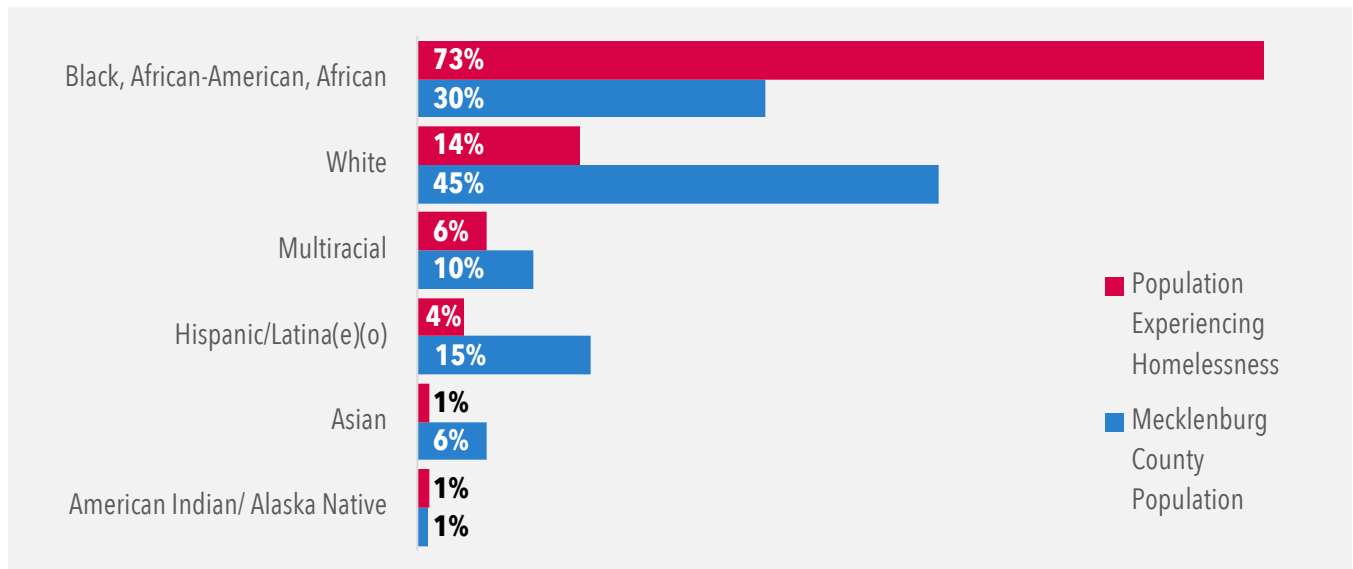
One Number By-name List, June 2024

Single Adults
Families

	Children (Age 0 - 17)	Youth (18 - 24)	Adults (25 - 54)	Older Adults (55+)
Single Adults	0%	7%	59%	34%
Families	65%	6%	29%	1%

Source: MecklenburgHousingData.org Note: Age data was not collected for 3% of individuals experiencing homelessness. Mecklenburg County Population data: U.S. Census Bureau American Communities Survey 1-Year Estimates. By community definition, single adults are age 25 and older and thus persons 0-24 years old are not included in this chart. Due to rounding, percentages may not add up to 100%.

Finally, people who identify as Black, African American, or African make up 30% of the Mecklenburg County population but make up 73% of persons experiencing homelessness in Mecklenburg County. Those who identify as White make up 45% of the local population but only 14% of those experiencing homelessness. It is important to recognize that discriminatory and racist policies and practices in housing, criminal justice, child welfare, and education have adversely affected access to housing, stable employment, and wealth accumulation for Black, Indigenous, and People of Color. These systemic issues have significantly contributed to the racial disparities evident in current local homelessness data.

Black, African American, and African people make up a disproportionate share of those experiencing homelessness

One Number By-name List, June 2024

	Population Experiencing Homelessness	Mecklenburg County Population
Black, African-American, African	73%	30%
White	14%	45%
Multiracial	6%	10%
Hispanic/Latina(e)(o)	4%	15%
Asian	1%	6%
American Indian/ Alaska Native	1%	1%

Source: MecklenburgHousingData.org Note: Race data was not collected for 1% of individuals experiencing homelessness. Mecklenburg County Population data: U.S. Census Bureau American Communities Survey 1-Year Estimates. Race categories represent race along. Hispanic/Latin(a)(e)(o) for Mecklenburg includes those who report Hispanic/Latin(a)(e)(o) and another race. Homeless data represents those who report Hispanic/Latin(a)(e)(o) alone. Due to rounding, percentages may not add up to 100%.

System Performance Measures

In 2009, the McKinney-Vento Homeless Assistance Act was amended to shift the focus of homeless assistance away from independent provider efforts and towards a coordinated community system of care. This amendment mandates that Continuums of Care (CoCs) evaluate their performance as a coordinated system to assess their system's collective work towards preventing and ending homelessness. To that end, the Department of Housing and Urban Development (HUD) has developed seven System Performance Measures. Charlotte-Mecklenburg is required to report performance on six of these measures to HUD annually. SPMs provide a comprehensive understanding of community performance in relation to preventing and ending homelessness. The measures not only evaluate progress in reducing the overall number of persons experiencing homelessness but also provide insight into whether the coordinated system ensures homelessness is rare, brief, and non-recurring. This report section provides current and historical SPM data. SPMs are reported annually and align with the federal fiscal year (October 1 to September 30).

The most recent SPM data available is for FY23 (October 1, 2022 – September 30, 2023). Due to a HMIS vendor change in July 2023 and data transformations that took place as part of the data migration, SPMs for FY22 were resubmitted to HUD in Spring 2024. For this reason, SPM data presented in this report may not align with previous reports.

System Performance Measures

There are seven System Performance Measures, each of which is an important indicator of community progress to make homelessness rare, brief, and nonrecurring. Charlotte-Mecklenburg is required to report its performance on six of these measures to HUD. These measures are reported to the U.S. Department of Housing & Urban Development (HUD) and can be used to inform funding decisions regarding housing assistance. At this time, it is not possible to disaggregate these measures by population, but the community is working towards this reporting capacity.
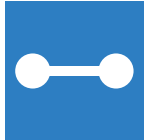
LENGTH OF TIME HOMELESS
This measure provides the average length of stay that people experience homelessness in emergency shelter (ES), safe haven (SH), and transitional housing (TH).

RETURNS TO HOMELESSNESS
This measure provides the percentage of people who exited into permanent housing and returned to homelessness during the reporting period that occurred within 2 years after their exit.

NUMBER OF PEOPLE HOMELESS
This measure provides two different counts of people experiencing homelessness. The Annual Count captures the number of people experiencing homelessness across 12 months in emergency shelter and transitional housing. The Point-In-Time Count provides an estimate for the number of people experiencing homelessness in sheltered and unsheltered locations on one night.

INCOME GROWTH
This measure provides the percentage of people with increased income who are currently enrolled in or who recently exited from CoC-funded rapid re-housing and permanent supportive housing projects.

NUMBER OF PEOPLE HOMELESS FOR THE FIRST TIME
This measure provides the number of people who experience homelessness for the first time (people who have not had a homeless episode captured within HMIS in the previous 24 months) compared to all people who experience homelessness in emergency shelter and transitional housing during a year.

EXITS TO PERMANENT HOUSING
This measure provides the number of people who exit successfully to permanent housing during the year.
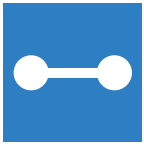
Length of Time Homeless

This measure provides the average length of time that people experience homelessness in emergency shelter (ES), safe havens (SH), and transitional housing (TH). The first measure examines the change in the average and median length of time a person remains homeless in emergency shelter or safe haven and the change in the average and median length of time a person remains homeless in emergency shelter, safe haven, or transitional housing. The second measure examines the change in the average or median length of time from a person's self-reported approximate start date of homelessness to housing move-in.
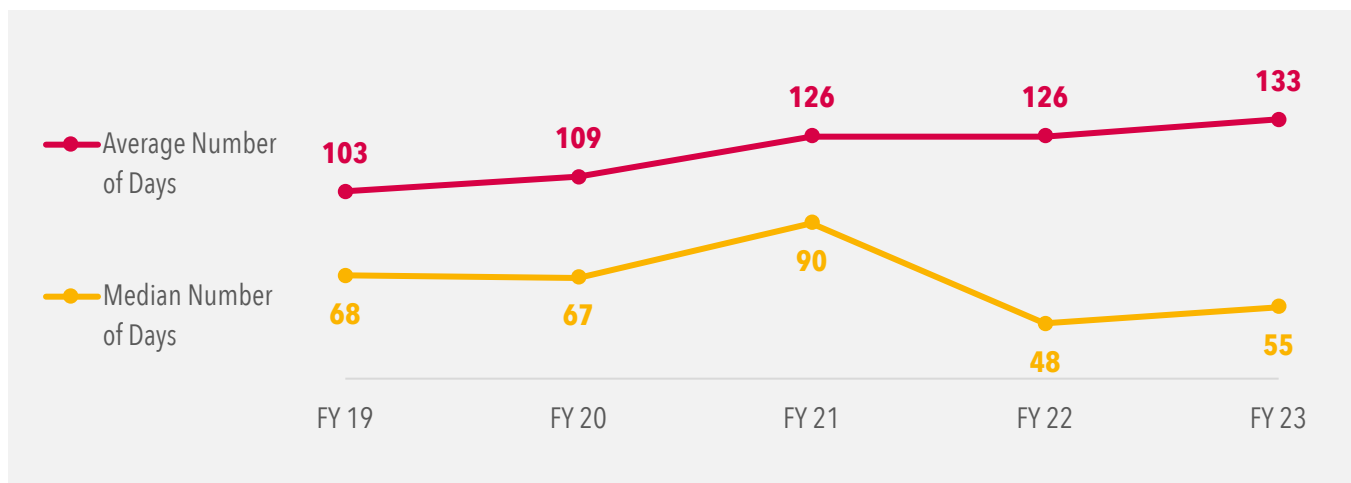
Key Findings

▲ The average length of time in emergency shelter and safe haven increased by 7 days from FY22 to FY23.

▲ The average length of time in emergency shelter, safe haven, and transitional housing increased by 9 days from FY22 to FY23.

Measure One: The average length of time that people spent in emergency shelter and safe haven before exiting increased by 7 days from FY22 to FY23. Average time in emergency shelter and safe haven has increased 29% (30 days) over the past five years; from 103 days in FY19 to 133 days in FY23. The median length of time in emergency shelter and safe haven increased by 7 days from FY22 to FY23. The median number of days in shelter has decreased 19% between FY19 and FY23.

Median length of stay in ES + SH has decreased 19% since FY19

Median Length of Time - Emergency Shelter and Safe Haven
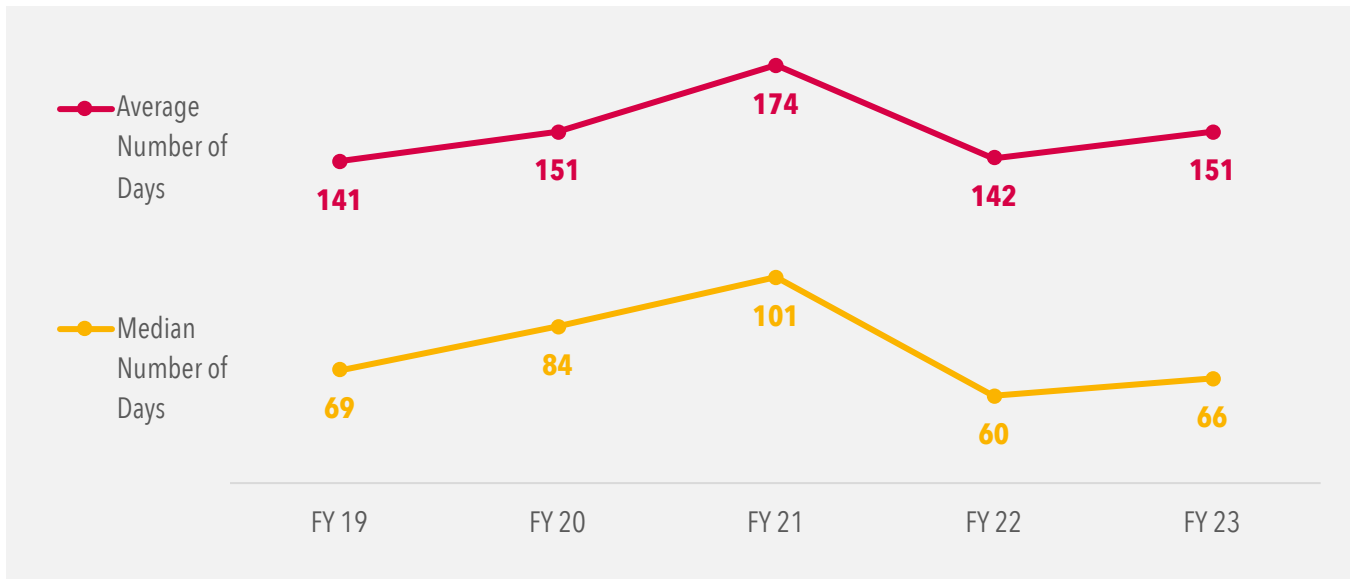

Source: Mecklenburg County HMIS

The average length of time that people spent in emergency shelter, safe haven, and transitional housing has increased by 6% (9 days) since FY22; the median number of days has increased by 10% (6 days) since FY22.

Length of Time Homeless

Average length of stay in ES + TH has decreased 13% since FY 21
Average Length of Time - Emergency Shelter, Safe Haven, and Transitional Housing

Average Number of Days: FY 19: 141, FY 20: 151, FY 21: 174, FY 22: 142, FY 23: 151

Median Number of Days: FY 19: 69, FY 20: 84, FY 21: 101, FY 22: 60, FY 23: 66
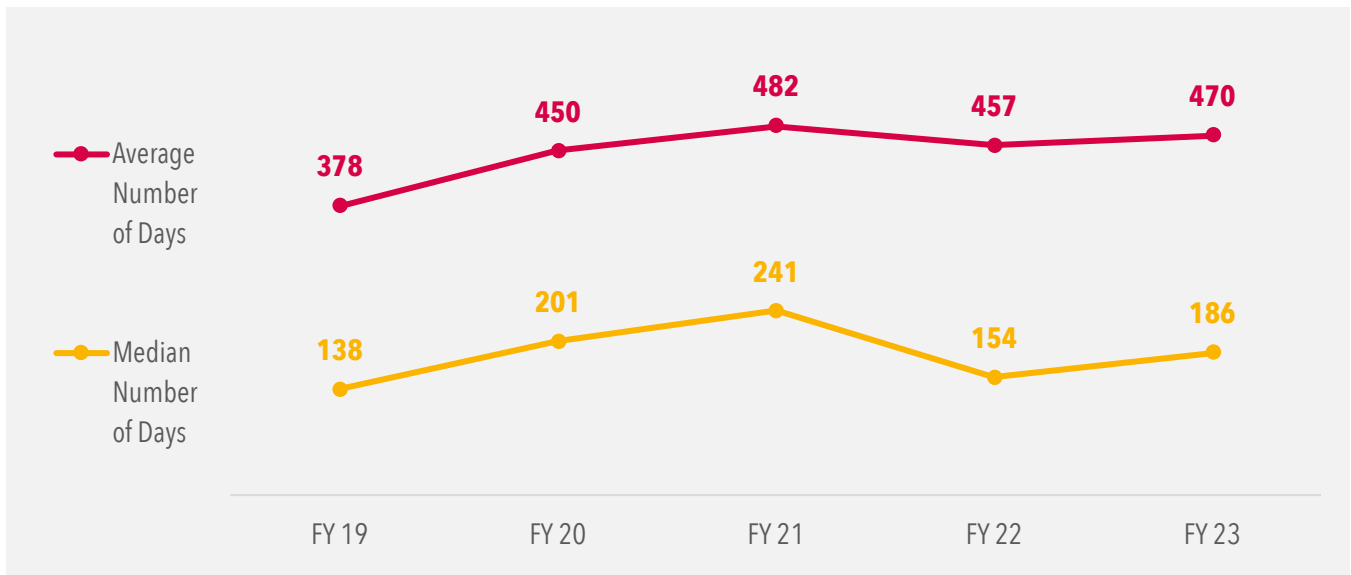
Source: Mecklenburg County HMIS

Measure Two: The average length of stay from start of homelessness to housing has increased since FY19; from 378 days in FY19 to 470 days in FY23, a 24% (or 92 day) increase. The increase is partly due to the increase in average length of stay in emergency shelter. The use of hotel/motel rooms to provide safe, non-congregate shelter, a general lack of affordable housing, and challenges utilizing subsidies and vouchers in a competitive housing market all contribute to increased lengths of stay in emergency shelter.

Average length of time homeless has increased since FY19
Average Length of Time - Emergency Shelter, Safe Haven, and Permanent Housing

Average Number of Days: FY 19: 378, FY 20: 450, FY 21: 482, FY 22: 457, FY 23: 470

Median Number of Days: FY 19: 138, FY 20: 201, FY 21: 241, FY 22: 154, FY 23: 186

Source: Mecklenburg County HMIS

So, what does this mean?

Measure One tells us how effective our system is in ending homelessness once a person has become homeless and entered an emergency shelter, safe haven, or transitional housing. It includes all people enrolled in emergency shelter, safe haven, and transitional housing during the federal fiscal year.

Measure Two tells us in general, how long people are experiencing homelessness. One of the required HMIS data elements from HUD is the "Approximate Start Date of Homeless". For this field, people are asked to self-report when their homelessness started. The measure calculates the length of time homeless from self-reported start date of homelessness to housing move-in date or when a person moves into a permanent housing destination. Persons enrolled in emergency shelter, safe haven, transitional housing, or permanent housing (literally homeless at entry) during the federal fiscal year are included in this metric.

The desired outcome for both of these metrics is a reduction in the average and median number of days a person experiences homelessness or that the average and median number of days are close in value. Low average and median number of days suggests that the system is able to support households who do become homeless in rapidly exiting the system to stable housing thus ensuring homeless episodes are brief. Average and median numbers that are close in value suggest that there are not disparities in the number of days households experience homelessness. That is, there are not some households who are experiencing long episodes of homelessness (which would raise the average) but rather the experience is brief and consistent across populations.

While we continue to see an increasing average length of time homeless, we are seeing a decrease in the median number of days homeless which suggests the system is improving its capability of facilitating rapid exit from homelessness but still has some long-term shelter stayers with high barriers to housing skewing the mean.

Between FY19 and FY23, the gap between the average and median number of days in emergency shelter and safe haven increased by 43 days (from a 35-day gap in FY18 to a 78-day gap in FY23). This indicates that a portion of people experiencing homelessness are still spending long periods in emergency shelter, though that number is decreasing.

Important Context

- Emergency shelter and transitional housing have operational differences that impact length of stay. Emergency shelter is designed to provide short-term, temporary shelter, limited case management due to much higher staff caseloads, and has no prerequisite for entry. In contrast, transitional housing is temporary shelter usually coupled with supportive services to facilitate the movement of households experiencing homelessness to permanent housing within a reasonable amount of time (usually 24 months). Transitional housing generally targets specific groups and can have entry requirements. Thus, by design, transitional housing will typically have longer lengths of stay than emergency shelter

- For calculating the average and median number of days, the total number of people in emergency shelter and safe haven in FY23 was 4,668; the number of combined people in emergency shelter, safe haven, and transitional housing used for the calculation in FY23 was 5,127.

- This set of measures focuses on how long people are experiencing homelessness within our continuum of emergency housing/shelter services, but it is important to note the limitations of the data such as unknown exits, and challenges in data collection for those living outside.

Why These Data Matter

For Agencies

- To better understand the change in average length of stay, it is essential that providers look at their agency-level data to determine if certain populations (for example, families, veterans, and racial or ethnic groups) are facing more barriers to rapid exits from shelter and transitional housing. Providers can also identify and target the long stayers in their programs to shorten their program's average length of stay, which, in turn, reduces the length of stay across the system.

For the Community

- Understanding average length of stay at the community level can shed light on system-level issues such as low housing stock capacity (especially for households below 30% AMI), increased need for housing case management staff to assist with rapid exit and/or, flexible funding to assist high barrier households. Tracking these data enables the community to measure the impact of policy and system changes over time, which is especially important as funding decisions are informed by System Performance Measures. It also enables the community to understand how policies may or may not perpetuate inequity.

- When people are long stayers in shelter, it is sometimes the case that the system does not have the resource that is needed to support a household in exiting homelessness. For example, an older adult may need assisted living or long-term care but such facilities do not accept people with substance use or mental health challenges indicating a need for facilities that can serve people with these challenges. If a household has criminal justice barriers, it is often challenging to find landlords who will rent to the household suggesting the need for recruiting and incentivizing second chance landlords. It is important to understand the barriers that are preventing households from exiting homelessness and developing innovative and integrated systems that address those barriers.

Returns to Homelessness

This measure provides insight into how effective programs of the homeless services system are in providing the necessary supports that are needed to ensure housing stability post program exit. This measure tracks the percentage of people who transitioned from street outreach (SO), emergency shelter (ES), transitional housing (TH), safe haven (SH), or a permanent housing program (PH) to permanent housing within the two-year period leading up to the current fiscal year and returned to homelessness within 2 years after their exit. Exits to permanent housing include exits to market-rate and subsidized rental units and staying permanently with family and/or friends. The measure looks at all returns; returns after exiting to permanent housing from street outreach; returns after exiting to permanent housing from temporary housing (ES and TH); and returns after enrolling in permanent housing programs (including current enrollment in rapid rehousing (RRH), other permanent housing (OPH), or permanent supportive housing (PSH), or exits to permanent housing from these programs).

Key Findings

- In FY23, only 10% of people enrolled in a permanent housing program (RRH, PSH, OPH) returned to homelessness within 2 years of permanent exit.

- The percent of total people who return to homelessness has increased; from 20% in FY22 to 23% in FY23.

The percent of people who returned to homelessness after exiting to permanent housing increased from 22% in FY19 to 23% in FY23 but has decreased since FY21. The overall increase in returns to homelessness is primarily due to the increase in the number of returns from people who exited to permanent housing destinations from emergency shelter and fewer people overall who exited any type of program to permanent housing. Only 10% of people who exited from a permanent housing program (RRH, PSH, OPH) returned to homelessness in FY23. This suggests that permanent housing programs (which include a rental subsidy and supportive services) reduce the likelihood that an individual will return to homelessness. Even with the low rate of returns to homelessness after exiting to a permanent housing program, there are opportunities to strengthen permanent housing placements to ensure that there are fewer returns.

On average, total returns to homelessness have decreased since 2021

*Percentage of Returns from Exit to a Permanent Destination in Two Years*

FY 19	FY 20	FY 21	FY 22	FY 23
22%	25%	25%	20%	23%
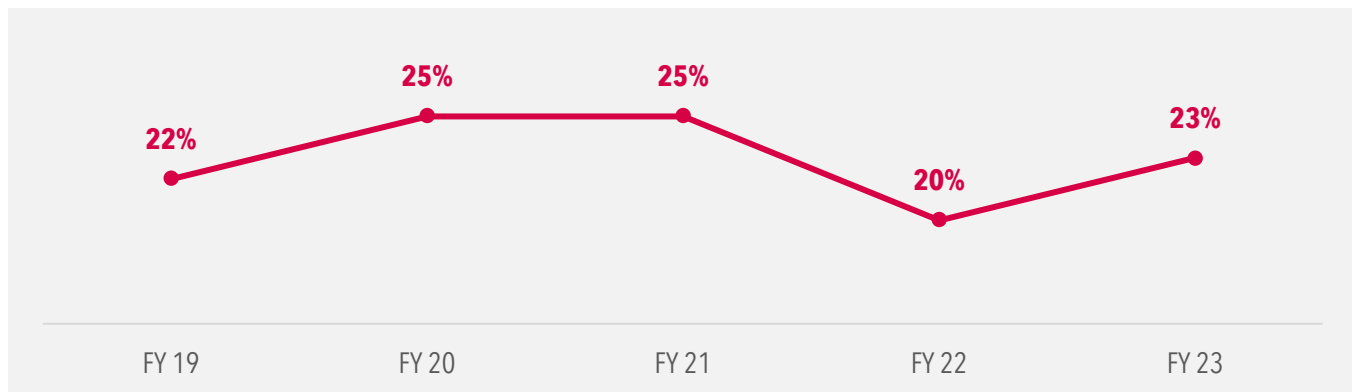
Source: Mecklenburg County HMIS

Returns to Homelessness

Returns to homelessness after exiting from emergency shelter increased from 28% in FY19 to 30% in FY23.

On average, total returns to homelessness after exiting emergency shelter have increased since 2019

Percentage of Returns from Exit to a Permanent Destination from Shelter in Two Years
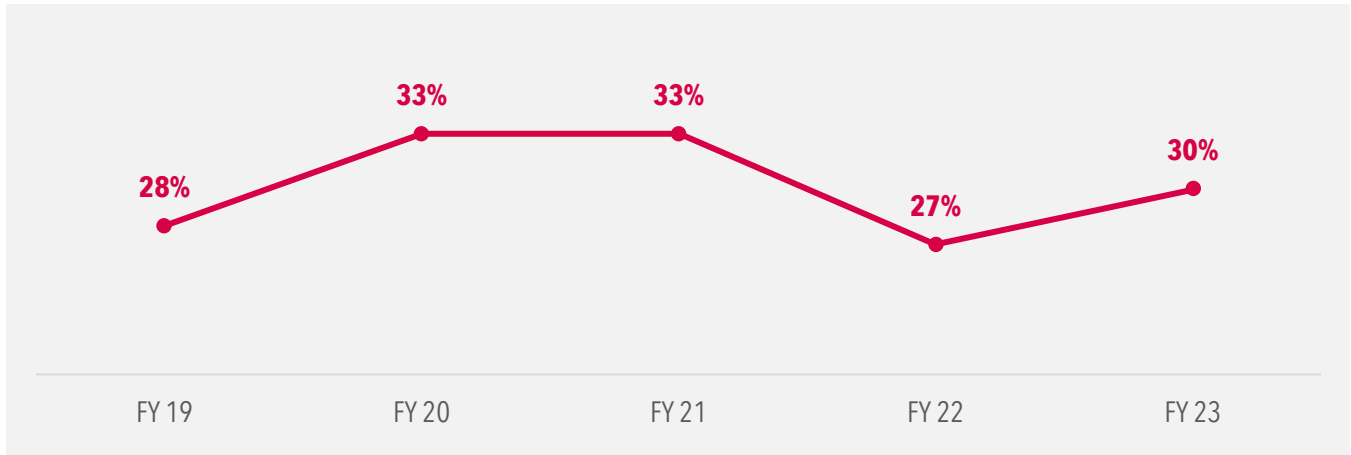
Source: Mecklenburg County HMIS

So, what does this mean?

This measure provides us with insights into the effectiveness and sustainability of interventions within the homeless services system. These data can be further analyzed with an equity focus to gain understanding of the causes of returns to homelessness to inform system improvement, intervention development or enhancement, and how to best target resources to prevent returns to homelessness. The desired outcome for this measure is a reduction in the percentage of people who return to homelessness. A high percentage of returns to homelessness suggests that a person may have needed more support prior to exit, may have needed additional support post-exit, or may have been unsure who or where to reach out to in the event they were experiencing challenges keeping their housing. A low percentage of returns would indicate that the interventions employed both within program and post-program exit are sufficient to ensure housing stability for those who exit the homeless services system to permanent housing. Permanent housing programs (which include a rental subsidy and/or supportive services) reduce the likelihood that an individual will return to homelessness. Even though we have relatively low rates of return to homelessness after exiting to a permanent housing program, there are opportunities to strengthen permanent housing placements to ensure that there are fewer returns.

Important Context

- Making homeless episodes brief and nonrecurring is important for stabilizing households and minimizing the long- term impacts of homelessness.

- This measure incorporates program exits from 2 years prior to the reporting period. It includes all people within a household including children. It includes entries into homelessness within homelessness service programs that utilize HMIS for data entry. It is important to note that the domestic violence shelter is prohibited from entering data in HMIS and thus not included in these calculations.

- The operational differences across project types of emergency shelter, transitional housing and rapid re-housing should be considered when interpreting these outcomes.

- Permanent housing success includes specific housing destinations. These include permanent housing programs such as rapid re-housing, permanent supportive housing and other permanent housing; housing that is owned and/ or rented with or without a subsidy; and staying or living with friends and/or family that is permanent in nature/ tenure. Housing success from street outreach includes temporary and permanent housing destinations; temporary destinations include emergency shelter (including hotel/ motel paid for with an emergency shelter voucher), transitional housing, substance abuse treatment facility, and staying or living with friends and/or family that is temporary in nature/tenure.

Why These Data Matter

For Agencies
- It is important that programs look at their agency-level data to help reduce the length of time people experience homelessness; increase the number of permanent housing exits; and ensure homelessness is nonrecurring.

For the Community
- Decreasing the percentage of people who return to homelessness not only requires supporting individuals in maximizing income and connecting with non-cash resources for which they may be eligible but also requires support in linkage to legal, transportation, health and mental health, financial literacy, and social and familial support networks. While these services can be provided within program and post-program exit, it is also important to have an adequate and accessible prevention system that provides services via community-wide and structural interventions such as ensuring an adequate supply of affordable housing or providing a basic universal income; supports individuals at imminent risk of losing their housing via interventions such as emergency financial assistance or family or landlord mediation; and housing stability case management services that assist with cross-system navigation, referrals, and the development of natural supports and social capital.

Number of People Homeless

This measure provides two different counts of people experiencing homelessness. The Annual Count captures the number of people experiencing homelessness across 12 months in emergency shelter, safe haven, and transitional housing. The Point-in-Time (PIT) Count provides the number of people experiencing homelessness in emergency shelter, transitional housing, safe haven, and in unsheltered locations on one night in January.
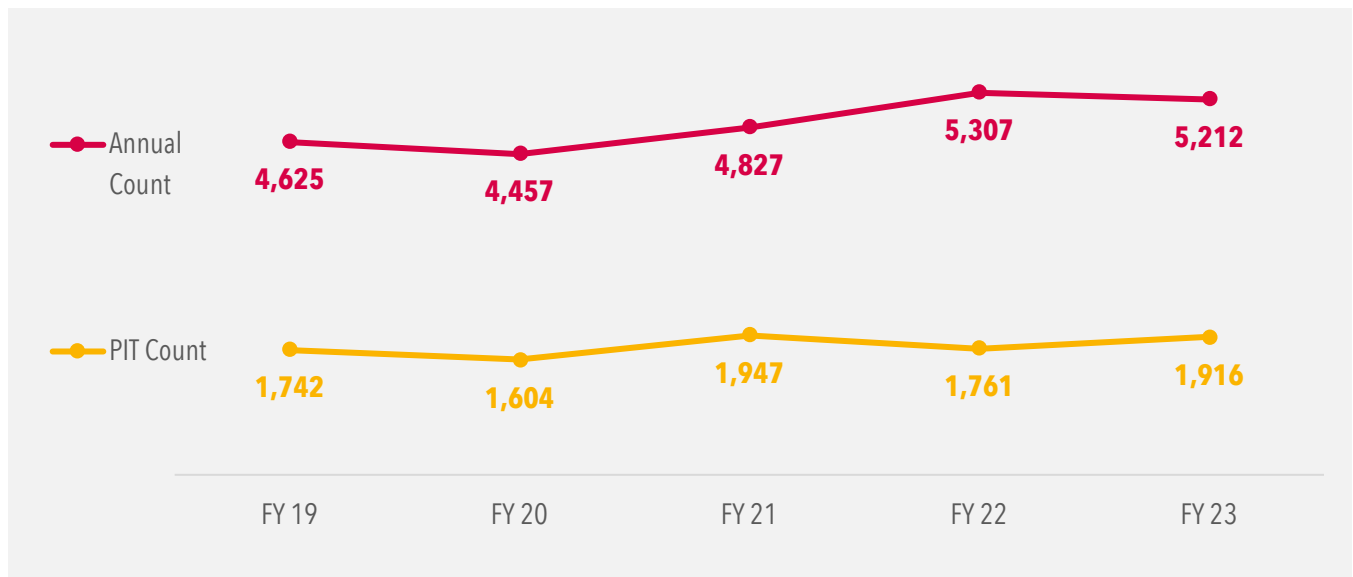
Key Findings

▼ The annual number of people experiencing homelessness decreased by 2% from FY22 to FY23.

▲ The number of people experiencing homelessness on one night in January increased by 9% from FY22 to FY23.

Note: 2024 SPM data is not yet available; the federal fiscal year runs from October to September. Therefore, data from the 2024 PIT Count is omitted from this section; the 2023 PIT Count is used for the purpose of this section to align with the current SPM fiscal year reporting period. Details about the 2024 PIT Count can be found in the PIT section of the report (P. 80).

The annual count decreased for the first time since 2021

Number of People Experiencing Homelessness

	FY 19	FY 20	FY 21	FY 22	FY 23
Annual Count	4,625	4,457	4,827	5,307	5,212
PIT Count	1,742	1,604	1,947	1,761	1,916

Source: Mecklenburg County HMIS and PIT Count

So, what does this mean?

This measure is a crucial metric for evaluating the extent of homelessness and tracking changes over time. There was an decrease in the annual count and increase in the PIT count from October 2022 through September 2023. The Annual Count indicates there continues to be a steady inflow of people entering into homelessness; in addition, most people entering homelessness are doing so for the first time. This underscores the connection between housing instability and homelessness. The number of people who experience homelessness in emergency shelter and transitional housing is connected to the number of beds available to temporarily house them and the methodology used for the PIT count. Any increase or decrease in the number of available beds directly impacts the capacity to accommodate individuals experiencing homelessness. The quantity of beds is a component of our community's Housing Inventory Count (HIC). Consequently, when analyzing changes in the homeless population, it is essential to consider whether there have been corresponding adjustments in the bed count. Likewise, the number of individuals counted during the PIT is directly impacted by the methodology employed for the count.

Important Context

- The PIT Count is a one-night snapshot (and therefore, undercount) of homelessness in the community. There are a number of reasons why we saw an increase in 2024 but the key reason is expanded street outreach capacity and the expansion of the local count in 2024. The One Number, which is a community by-name list extracted from HMIS, provides a real-time count of the number of people actively experiencing homelessness. The One Number includes individuals and households who are currently experiencing sheltered homelessness and a portion of households experiencing unsheltered homelessness. The One Number provides an assessment of the minimum number of people who are in need of housing in Charlotte-Mecklenburg. Whereas the PIT Count is updated annually, the One Number is updated monthly.

- While the annual count includes all people experiencing sheltered homelessness in a full year, it does not include unsheltered homelessness. The PIT Count provides only a one-night snapshot but includes unsheltered homelessness in its total. The PIT Count reflected in the chart occurred in January 2024; the annual count data reflects the period from October 2022 to September 2023. Both are unduplicated counts.

Why These Data Matter

For Agencies

- Understanding capacity and utilization at the agency level can help providers improve efficiency, prioritize beds and/or units, and shift operations to serve more individuals and families.

For the Community

- Understanding the change in the number of people experiencing homelessness in relationship to the number of beds available in emergency shelter, transitional housing and permanent housing helps the community understand how resources are utilized and where gaps exist.

- Monitoring change over time can help stakeholders understand the scope of the issue and make informed decisions regarding resource allocation and intervention strategies.

Income Growth

This measure provides the percentage of adults who increased their income across the federal fiscal year. Only persons who were enrolled and who exited from CoC-funded RRH and PSH programs are included in this measure. The first part of the measure looks at the increase in income among adults who were currently enrolled during FY23. The second part of the measure looks at the increase in income among adults who exited during FY23.

Key Findings

▲ Non-employment cash income remains the most common source of increased income among adults currently enrolled and who have exited from CoC-funded PSH and RRH programs.

▲ The percentage of adults who increased their total income at program exit increased by 16% from FY22 to FY23.

In FY23, 44% of adults currently enrolled in CoC-funded RRH and PSH programs increased their total income; this represents a 6-percentage point decrease from FY22. Most decreases in income were from non- employment cash income sources such as disability benefits; 40% of currently enrolled adults had increased their non-employment cash income in FY23 compared to 46% in FY22.

The percentage of currently enrolled adults who increased their total income decreased

Percent of Currently Enrolled Adults with Increased Total Income
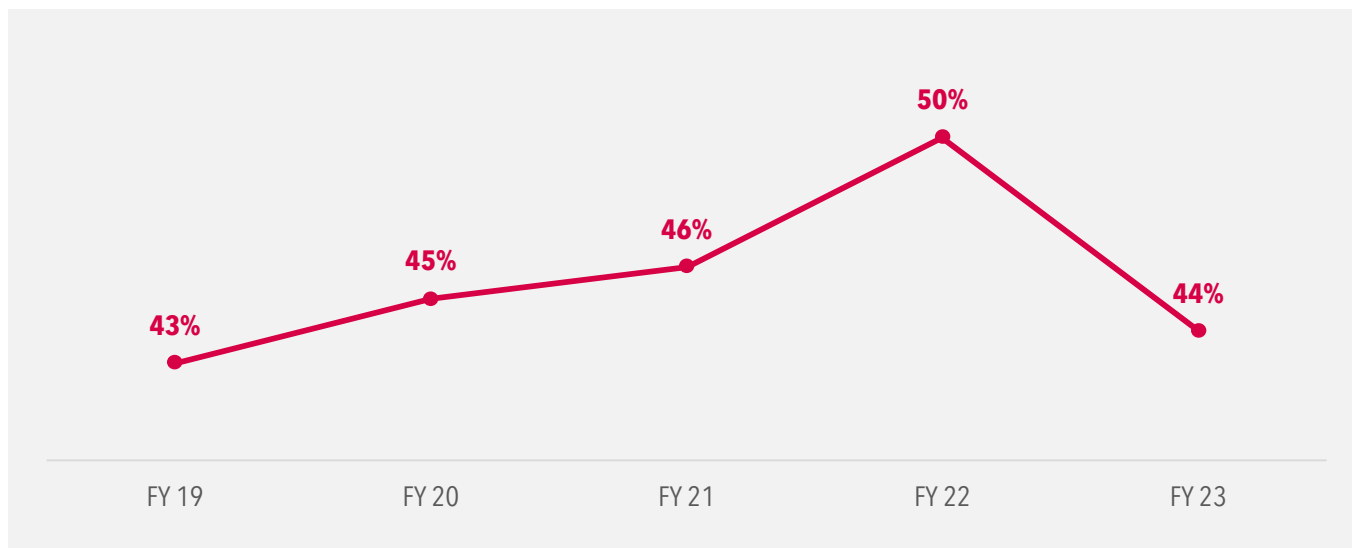
Source: Mecklenburg County HMIS

Among adults who exited from RRH or PSH programs, 47% (or 46 people) had increased their total income in FY23. There were significant increases in non-cash income but decreases in earned income. The percentage of adults who increased their income after exiting RRH or PSH has increased since FY19. This is primarily because more exited adults have increased their non-employment cash income.

The percentage of adults who increased their income at exit increased

Percent of Exited Adults with Increased Total Income
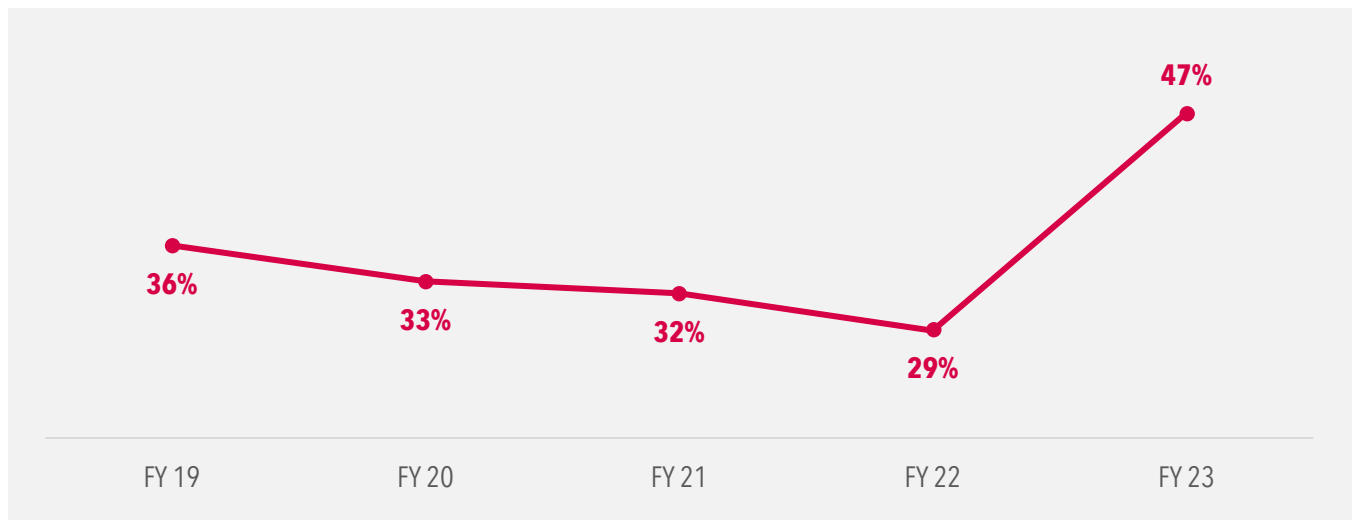
Source: Mecklenburg County HMIS

So, what does this mean?

This measure is important to ensure long-term housing stability. Some rental subsidies are time limited. If the cause of an individual's homelessness or housing instability is due to insufficient income to afford housing without cost-burden, supporting households in maximizing their income while in the homeless services system can increase the likelihood that they are able to stay stably housed upon system exit. Analysis of historical data from this SPM shows that increases in income have been primarily due to an increase in non-employment cash income. However, this year there was a notable increase in earned income among system leavers. This may be attributed to efforts by many agencies to focus on supporting households in increasing their earned income. It is important to note that permanent supportive housing projects primarily serve individuals who experience chronic homelessness. Some RRH and PSH programs have integrated SSI/SSDI Outreach, Access, and Recovery (SOAR) staff into their programs. SOAR staff play a critical role in supporting individuals in their application for SSI and SSDI. SOAR staff support increases the likelihood that an individual's application will be approved and thus they are more likely to receive non-employment cash income related to their disability. SSI benefit amounts are capped, and any change (increase or decrease) are set by the Social Security Administration annually.

Important Context

- This measure only looks at adults in CoC-funded rapid re-housing and permanent supportive housing projects, which is a subset of all programs included in other System Performance Measures. Therefore, it is important to be cautious with generalizing any findings from this measure to all homeless programs.

- This measure only includes adults who experienced an increase in their income; it does not include adults who maintained the same level of income, which can also serve as a positive indicator for housing stability. In addition, the measure does not give the amount of increase; it could be as small as $1; and the amount of increase, while substantial, may not be enough to sustain the housing of the adult without financial assistance. For these reasons, this data should be interpreted with caution.

- Income includes earned income and non-employment cash income (such as disability income).

Why These Data Matter

For Agencies

- Agencies can use income data to measure incremental progress toward housing stability and to understand the economic challenges that impact housing access and sustainability. Income-based outcomes are an important source of information to help organizations advocate for more resources such as supported employment so households can supplement unearned income with earned income.

For the Community

- To sustain housing without financial assistance, a household must have enough income to afford rent and other expenses. By measuring change in income, the system can understand if progress is being made to enable adults to sustain their housing after their program exit. Analysis at the CoC-project level could help to provide a clearer picture of who is successfully increasing their income, how and by how much, and illuminate local promising practices for increasing income that can be shared across homeless services agencies.

Number of People Homeless for the First Time

This measure provides the number of people who experience homelessness for the first time (people who have not had a homeless episode captured within HMIS in the previous 24 months) compared to all people who experience homelessness in emergency shelter, safe haven, and transitional housing during the fiscal year.

Key Findings

▼ The number of people experiencing homelessness for the first time decreased 9% from FY22 to FY23.

● For most (67%) people experiencing homelessness during FY23, it was their first homeless episode in at least 24 months.

Sixty-seven percent (2,870) of people in emergency shelter, safe haven, and transitional housing were experiencing homelessness for the first time in FY23, while 33% had experienced homelessness within the previous 2 years. The number of people experiencing homelessness for the first time increased 5% from FY19 to FY23. There was a 9% decrease in first time homelessness from FY22 to FY23.

The number of people experiencing homelessness for the first time (within the past 24 months) has decreased 9% since 2022

Number of People Who Became Homeless for the First Time
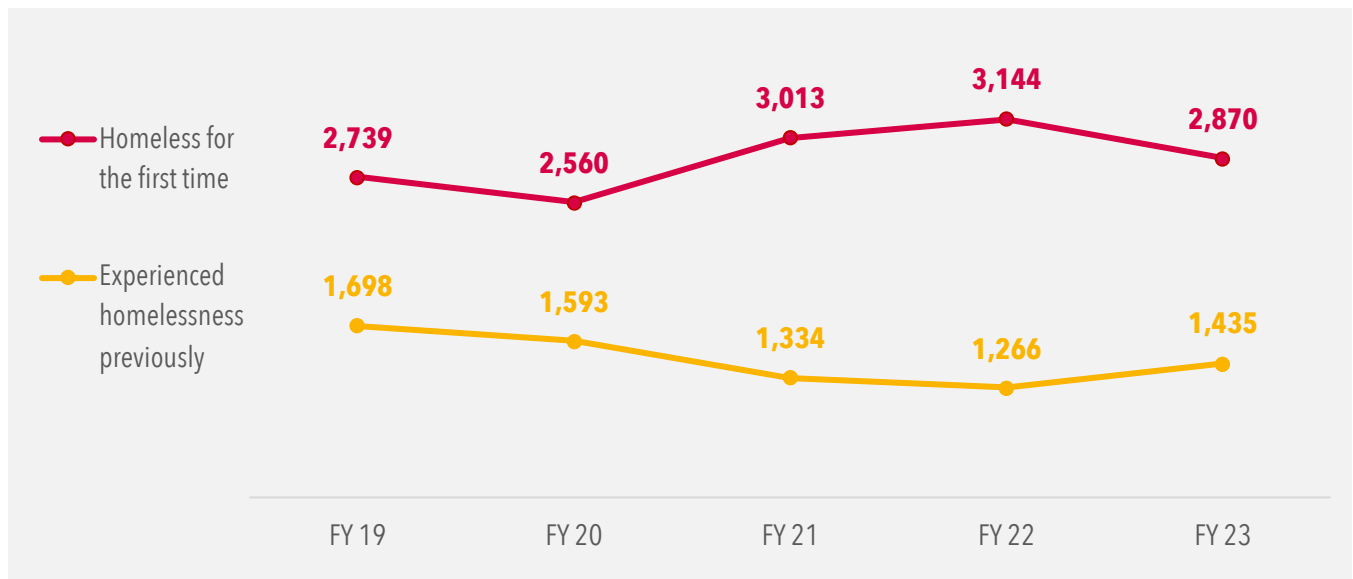
Source: Mecklenburg County HMIS

So, what does this mean?

Charlotte Mecklenburg saw an increase in the number of people who were homeless in FY23 and who also had at least one other episode of homelessness in the previous 24 months. Charlotte-Mecklenburg saw a decrease in the number of people who experienced homelessness for the first time. To have measurable reductions in homelessness, upstream efforts are needed to prevent first time homelessness and returns to homelessness. Fewer people experiencing first time homelessness is the desired outcome for this measure.

Important Context

- The number of people in emergency shelter and transitional housing used for this calculation in FY23 was 4,305 compared to 4,410 in FY22.

- An increase in the percentage of persons who returned to homelessness after exiting the homeless services system to a permanent destination may be impacting this metric.

Why These Data Matter

For Agencies

- Agencies can use this data to examine characteristics of households who enter and exit their programs and to problem-solve around those who returned to their program after permanent housing exits.

For the Community

- Preventing first-time homelessness requires a comprehensive approach addressing systemic issues and individual needs. Strategies include affordable housing initiatives, income support programs, employment opportunities, early intervention services, prevention programs, community support networks, and education and awareness efforts. By implementing these strategies collaboratively, we can create more inclusive and resilient communities and work towards preventing homelessness for all.

Exits to Permanent Housing

This measure provides the number of people who exit successfully to permanent housing across the federal fiscal year. Exits to permanent housing include exits to market-rate and subsidized rental units and staying permanently with family and/or friends. The first part of the measure looks at combined exits to permanent housing from emergency shelter (ES), transitional housing (TH), safe haven (SH), and rapid re-housing (RRH). The second measure looks at retention of existing permanent supportive housing (PSH) as well as exits to new permanent housing (PH) from permanent supportive housing. The last measure looks at exits to temporary or permanent housing from street outreach. Temporary housing includes emergency shelter, hotel and/or motel, treatment facilities, and temporary shelter with family and/or friends. Street outreach is designed to improve housing conditions for people living on the street or in a place not meant for human habitation; therefore, any change in housing situation (whether temporary or permanent) is considered a positive exit.

Key Findings

▼ 29% of people in ES, TH, and RRH exited to permanent housing in FY23, a 4% decrease from FY22 and a 23% decrease from FY19.

■ Retention of PSH and exits to new permanent housing remain high at 94% in FY23.

▼ Exits to temporary and permanent housing from street outreach have decreased from 37% in FY19 to 32% in FY23.

Twenty-nine percent (1,122) of people who stayed in emergency shelter, transitional housing, or rapid rehousing exited to permanent housing in FY23. This represents a four-percentage point decrease from FY22, though there is a smaller universe and thus a lower number of people who exited to permanent destinations (1,122 people). There was a 23% decrease in FY23 compared to FY19, however, this decrease is associated with a 995 person drop in exits to permanent destinations from these project types.

Exits from ES, TH, and RRH to Permanent Housing decreased from FY19 to FY23

Percentage of People Exiting to Permanent Housing
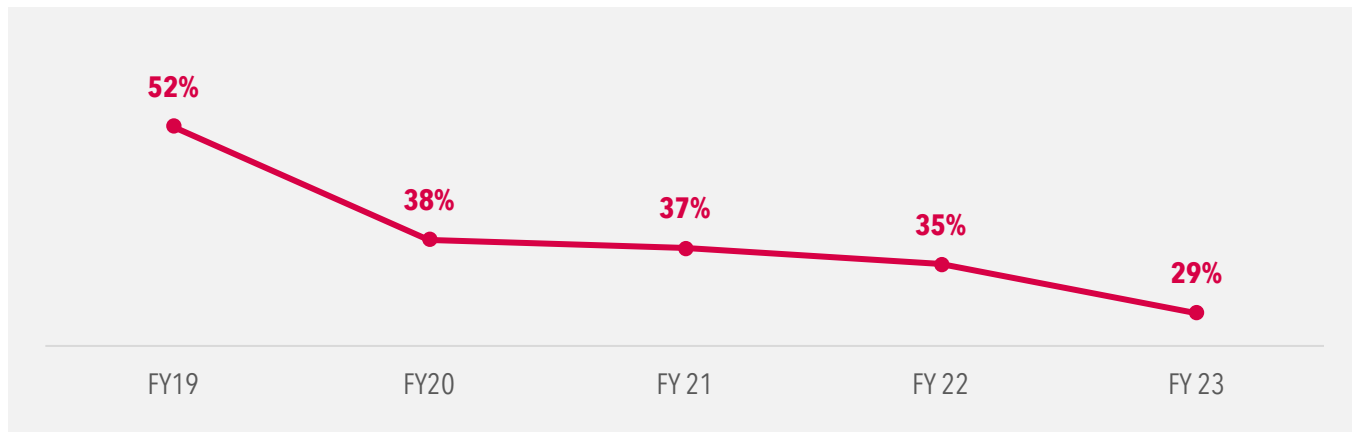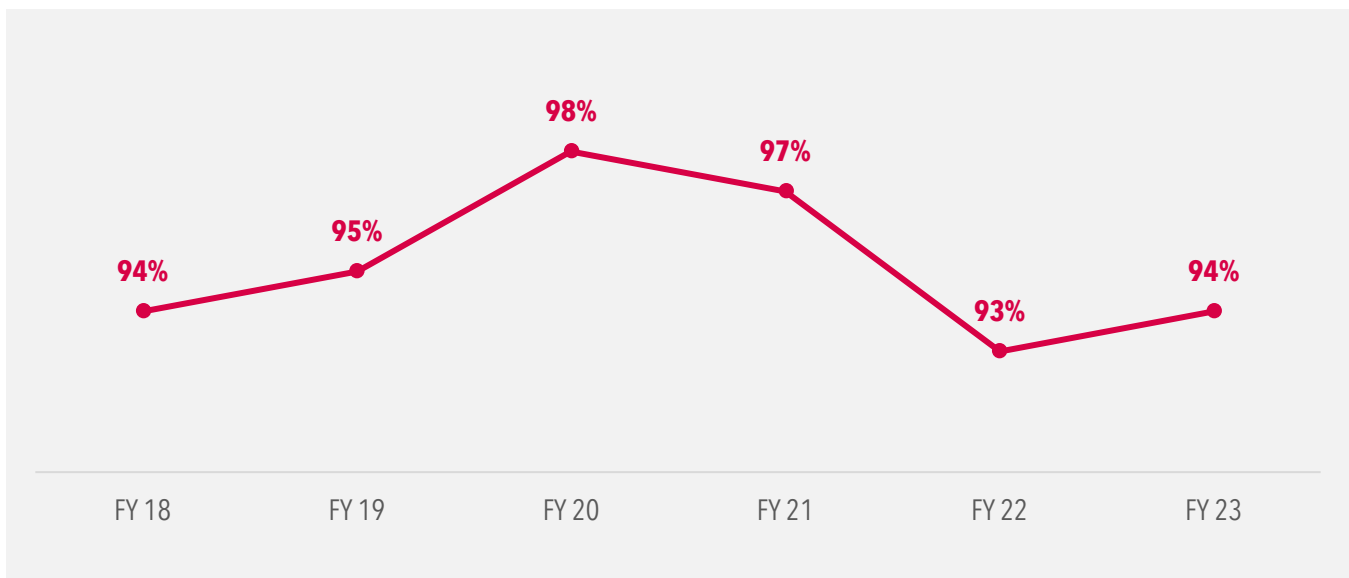

Source: Mecklenburg County HMIS

Exits to Permanent Housing

Consistent with prior years, most people (94%) in permanent supportive housing retained their housing and/or exited to new permanent housing. Rental units in PSH programs in Charlotte-Mecklenburg are prioritized for individuals who meet the definition of chronic homelessness. Criteria for meeting the definition of chronic homelessness is met when an individual has experienced at least a year of continuous homelessness or 4 episodes of homelessness in 3 years totaling 12 months and have one or more disabling conditions that pose a barrier to sustaining housing. PSH programs provide long-term housing assistance coupled with supportive services.

Retention of housing in PSH and OPH projects remains high at 94%

Percentage of People Retaining Permanent Housing

Source: Mecklenburg County HMIS

Exits to temporary and permanent housing for individuals served through street outreach has decreased 5% since FY19 to FY23 but has increased from 29% positive in FY22 to 32% positive in FY23. Due to recent community investment in expanding street outreach services, it is likely we will continue to see increases in positive exits from street outreach in the upcoming year. Unlike other measures in this section, both temporary and permanent housing exits are considered positive exits for individuals served through street outreach.

So, what does this mean?

The decrease in the number of people who exited to permanent housing from emergency shelter, transitional housing and rapid re-housing from FY19 to FY23 may be due to longer lengths of stay in emergency shelter (average length of stay in ES increased from 103 days in FY19 to 133 days in FY23). These longer lengths of stay are related to the lack of affordable housing inventory. When households exit to permanent housing from emergency shelter, transitional housing, or rapid rehousing to a permanent housing destination, they are successful in maintaining their housing. Increasing affordable housing inventory and rental subsidies/vouchers to meet market rate and addressing barriers such as voucher utilization rates and source of income discrimination will have positive impact on outcomes.

Important Context

- The differences across services and/or tenure among ES, TH and PH program types need to be considered when interpreting this outcome.

- The second measure related to PSH combines retention and exit into one measure. PSH, by design, is intended to be permanent and long-term, which results in a low exit rate. At the same time, PSH is considered a permanent housing destination, which is why retention and exit data are reported together.

- In Charlotte-Mecklenburg, PSH is prioritized for households who meet the definition of chronic homelessness. Thus, households may have additional barriers to obtaining and maintaining housing.

- Permanent housing includes exits to market-rate and subsidized rental units and staying or living with friends and/ or family that is permanent in tenure.

- Exits to permanent housing from street outreach increased between FY19 and FY21 due to County, City, and FEMA resources specifically targeted to one large encampment to seek shelter during the height of the pandemic. We saw a decrease in such exits during FY22 and FY23 but recent increased investments in street outreach may increase the number of positive exits we see upcoming years.

Why These Data Matter

For Agencies

- Agencies can look at their permanent housing exits to understand agency-level and project-level progress. Permanent housing exits can be combined with average and median length of stay and income data to help improve agency efficiency and effectiveness.

For the Community

- The data from this SPM can help inform community progress on homelessness. It can also be used as a metric to compare individual providers and/or housing/project types when allocating resources.

2024
PIT Count Key Facts

The Point-in-Time (PIT) Count provides an annual estimate for the number of people experiencing literal homelessness on one night in January. The definition of homelessness includes "a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground" and/or residing in a shelter (emergency/ seasonal shelter or transitional housing). The PIT Count is a required activity of the Charlotte-Mecklenburg Continuum of Care (CoC) because of funding it receives from the U.S. Department of Housing & Urban Development (HUD). HUD uses the data from the PIT Count to inform federal funding decisions.

Continuums of Care across the United States conduct a PIT Count during the same period in January. In addition to fulfilling the minimum requirements set by HUD, Charlotte-Mecklenburg typically collects additional survey data that can inform local decision-making. The date of 2024 PIT Count was January 25, 2024.

Volunteers canvassed the entire geographic area of Mecklenburg County, including the six towns, to locate, engage, and survey individuals experiencing unsheltered homelessness. In addition, the Charlotte-Mecklenburg County CoC leveraged Homeless Management Information System (HMIS) data to identify people who may have been unsheltered on the night of the PIT. Staff reached out to all persons identified through HMIS to verify where they slept on PIT night.

In addition to the PIT Count, the Housing Inventory Count (HIC) was also completed during the last week in January. The Housing Inventory Count is an annual snapshot of the number of beds and units on one night that are dedicated to households experiencing homelessness as well as the number of permanent housing beds/units dedicated to households who have previously experienced homelessness.

In 2024, the Emergency Housing Voucher program contributed to an increase in permanent housing beds.

2024 PIT Count Key Facts

- The 2024 PIT Count identified 2,095 people in 1,628 households experiencing homelessness.

- The number of people experiencing homelessness on the night of the PIT Count increased 9% from 2023 to 2024. It is important to note that the total number of people counted is impacted by the number of emergency shelter and transitional housing beds that are available on the night of the PIT Count, as well as the unsheltered count methodology. In 2024, there was a 33% increase in the number of transitional housing beds available on the night of the count. The unsheltered count methodology also differed from 2023. Expanded street outreach coverage, a volunteer driven count that covered the entire Mecklenburg County geographic area, collaboration with the local health care system, pop-up count events, and the use of HMIS data combined with follow-up from coordinated entry and street outreach staff resulted in a higher unsheltered count in 2024.

2,095	1,711	384
Homeless persons identified in 1,628 households on the night of the 2024 PIT Count.	People in sheltered locations (Emergency shelter, transitional housing, or safe haven*)	People in unsheltered locations
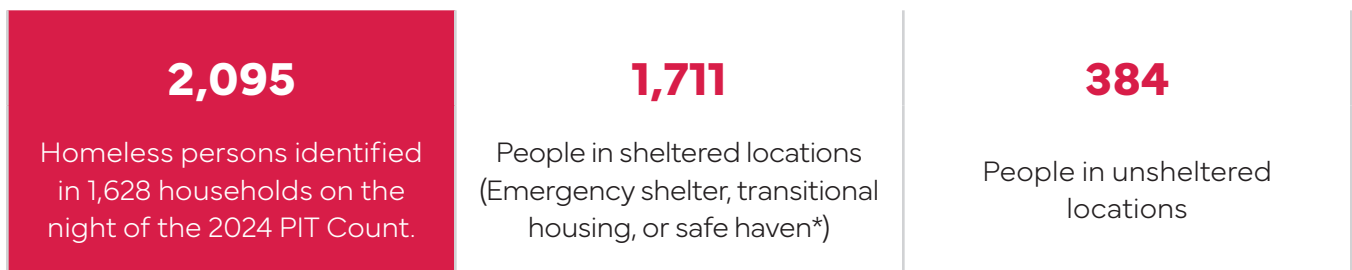
The number of homeless persons identified on the night of the PIT count increased from 2023 to 2024

Number of Persons Experiencing Homelessness on the Night of the Point in Time Count
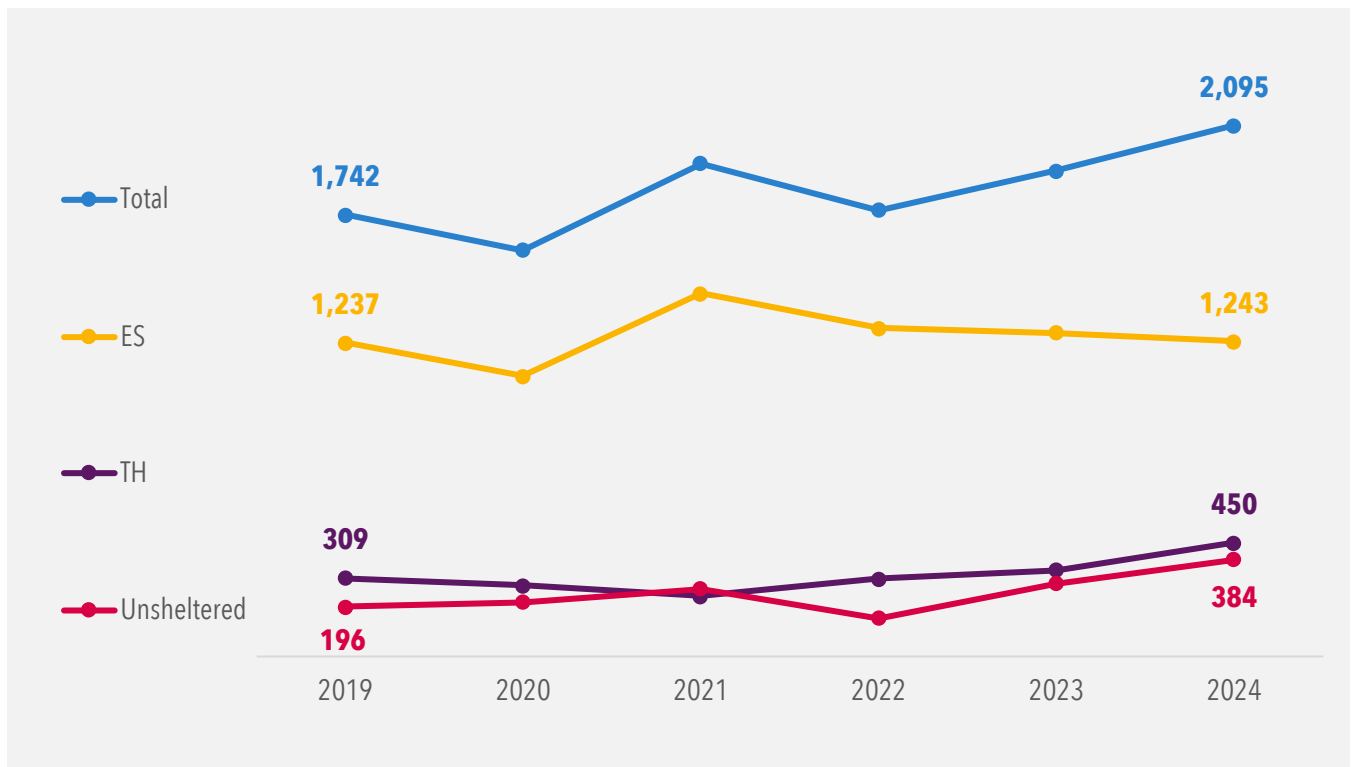
*Source: PIT Count * 18 persons utilized Safe Haven GPD beds on the night of the PIT.*

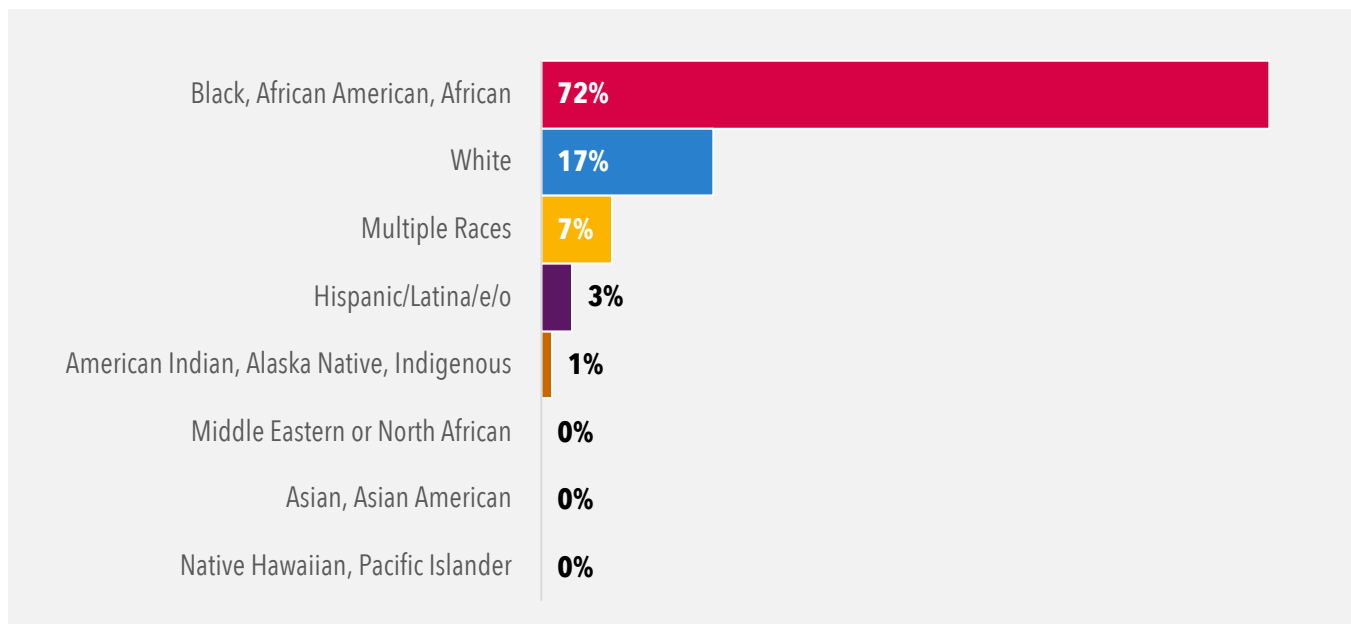# Where Did People Sleep the Night of the PIT Count?

People included in the PIT Count are those staying in emergency shelter, transitional housing facility, safe haven, or in unsheltered locations unfit for human habitation including on the street, in a car, or in an encampment. On the night of the 2024 PIT Count, 59% of individuals slept in an emergency shelter bed (including seasonal and overflow beds and hotels and motels that utilize funding from homeless service agencies); 22% slept in a transitional housing bed; less than 1% slept in safe haven; and 18% slept in an unsheltered location.

59%	**22%**	**1%**	**18%**
Slept in an emergency shelter bed	Slept in a transitional housing bed	Slept in Safe Haven	Slept in unsheltered locations

Demographics

Racial/Ethnic Identity

Seventy-two percent (1,510) of individuals identified as experiencing homelessness in the 2024 PIT Count identified as Black, African American, or African only. This is an over-representation. Per U.S. Census Bureau's American Community Survey: 2023 one-year estimates, only 30% of the general population in Mecklenburg County identifies as Black, African American, or African only.

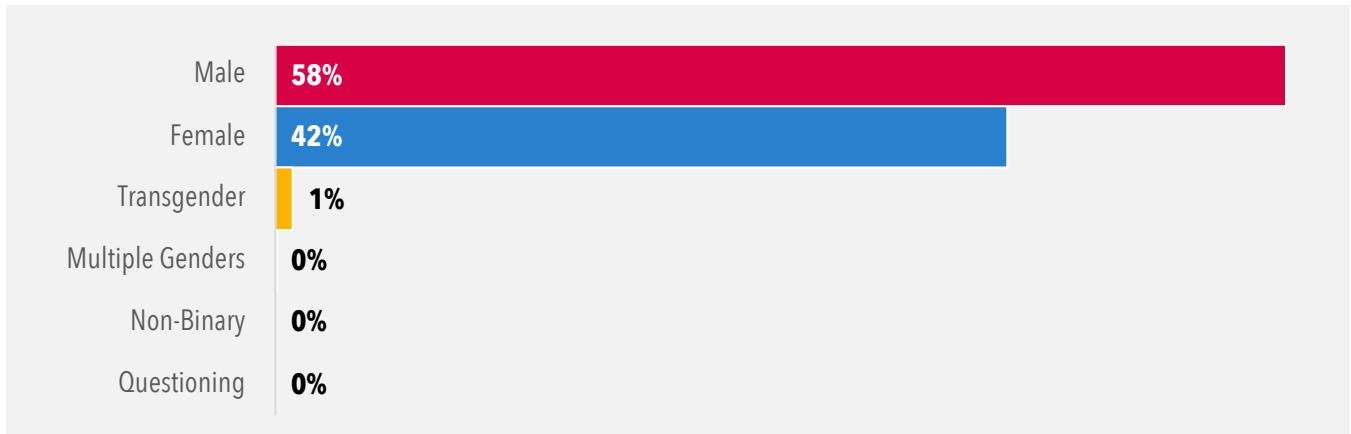| Category	Percentage
Black, African American, African	72%
White	17%
Multiple Races	7%
Hispanic/Latina/e/o	3%
American Indian, Alaska Native, Indigenous	1%
Middle Eastern or North African	0%
Asian, Asian American	0%
Native Hawaiian, Pacific Islander	0%

In 2023, HUD shifted to a single race and ethnicity variable that is multi-select and includes both racial and ethnic identities. All percentages above represent indication of a singular identity.

For aggregation purposes, individuals who indicated multiple racial and ethnic identities were included in the multiple races category. Due to rounding, percentages may not add up to 100%.

Demographics

Gender Identity

Fifty-eight percent (1,206) of individuals experiencing homelessness during the 2024 PIT Count identified as male; 10% higher than their prevalence in the general population. People who identify as male were also overrepresented in the unsheltered population, representing 72% of all people experiencing unsheltered homelessness. In Mecklenburg County, people who identify as male account for 48% of the population, according to the U.S. Census Bureau's American Community Survey: 2023 one-year estimates.

Category	Percent
Male	58%
Female	42%
Transgender	1%
Multiple Genders	0%
Non-Binary	0%
Questioning	0%

In 2023, HUD shifted to a single gender identity variable that is multi-select. All percentages above represent indication of a singular identity with the exception of the multiple gender category. Both the Multiple gender category and the non-binary category represented .003% of the population and due to rounding are reported as zero. Due to rounding, percentages may not add up to 100%.

Age

Twenty percent (429) of individuals experiencing homelessness during the 2024 PIT Count were children under age 18; five percent (102) were youth ages 18 to 24. Seventy-five percent (1,564) were ages 25 years or older. This age distribution is slightly older than the age distribution of Mecklenburg County; 31% of Mecklenburg County residents are 24 years or younger, while 68% are 25 years or older, according to the U.S. Census Bureau's American Community Survey: 2023 1-year estimates. It is important to note that these data only include children who are actively in shelter and meet the HUD defintion of literal homelessness which is why we see variation between these data and the McKinney-Vento data.

| Age	Percent
25+ years	75%
18-24 years	5%
Under 18 years	20%
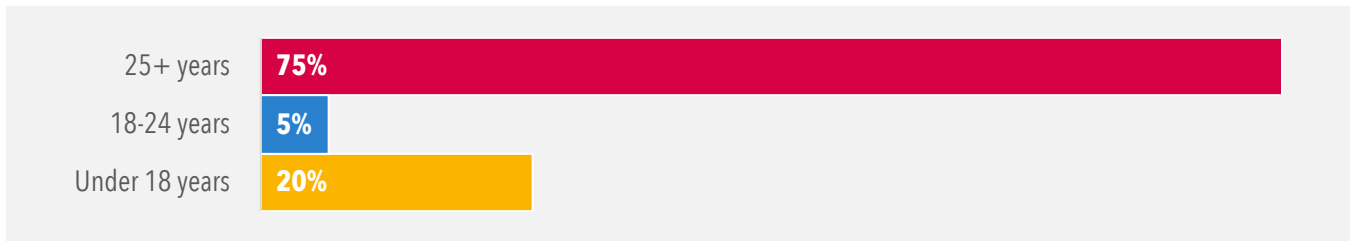
Household Type

Eighty-eight percent (1,427) of households experiencing homelessness during the 2024 PIT Count were adult- only households (without children). In Mecklenburg County, 74% of households do not have children under the age of 18, according to the U.S. Census Bureau's American Community Survey: 2023 one-year estimates.

Demographics

|	
Adult Only Households	**88%**
Households with Children	**12%**
Children Only Households	**0.0%**
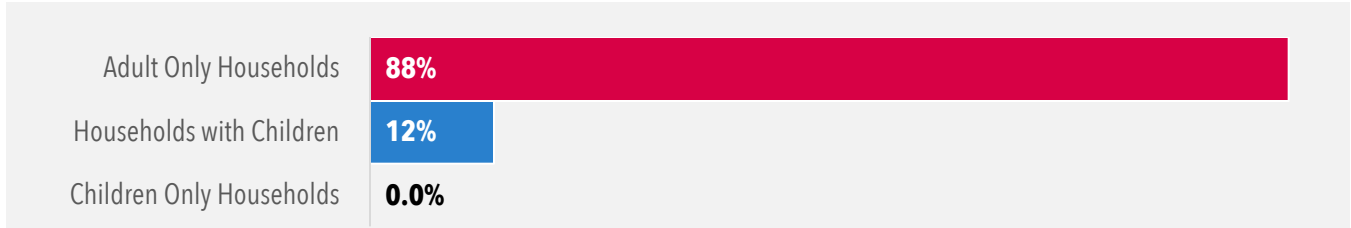
Chronically Homeless

Twenty-one percent (445) of individuals experiencing homelessness in 2024 PIT Count were chronically homeless. A person is chronically homeless if they are an individual or head of a household with a disabling condition who is experiencing literal homelessness and has been either continuously homeless for at least 12 months or has experienced at least four episodes of homelessness in the last 3 years (where the combined occasions total at least 12 months); occasions must be separated by a break of at least seven nights. Stays in institutions of fewer than 90 days do not constitute a break.

Not Chronically Homeless	**79%**
Chronically Homeless	**21%**
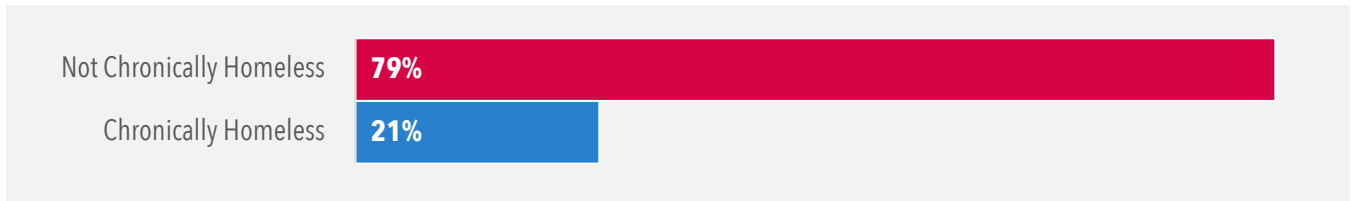
Of those experiencing chronic homelessness, 57% (254) were sleeping in a sheltered location and 43% (191) were sleeping in an unsheltered location on the night of the PIT Count.

Sheltered	**57%**
Unsheltered	**43%**
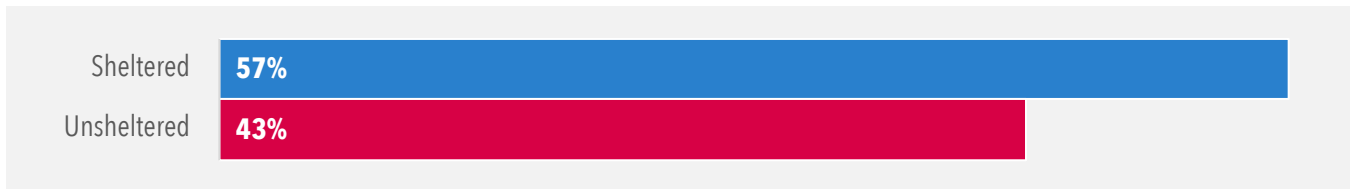
PIT Count Summary Statistics 2023 – 2024

▼ DECREASE ▲ INCREASE

OVERALL	2023	2024	2023 - 2024
Homelessness rate per 1,000 residents	1.62	1.76	▲ 0.14 (+9%)
Total number of people experiencing homelessness	1,916	2,095	▲ 179 (+9%)

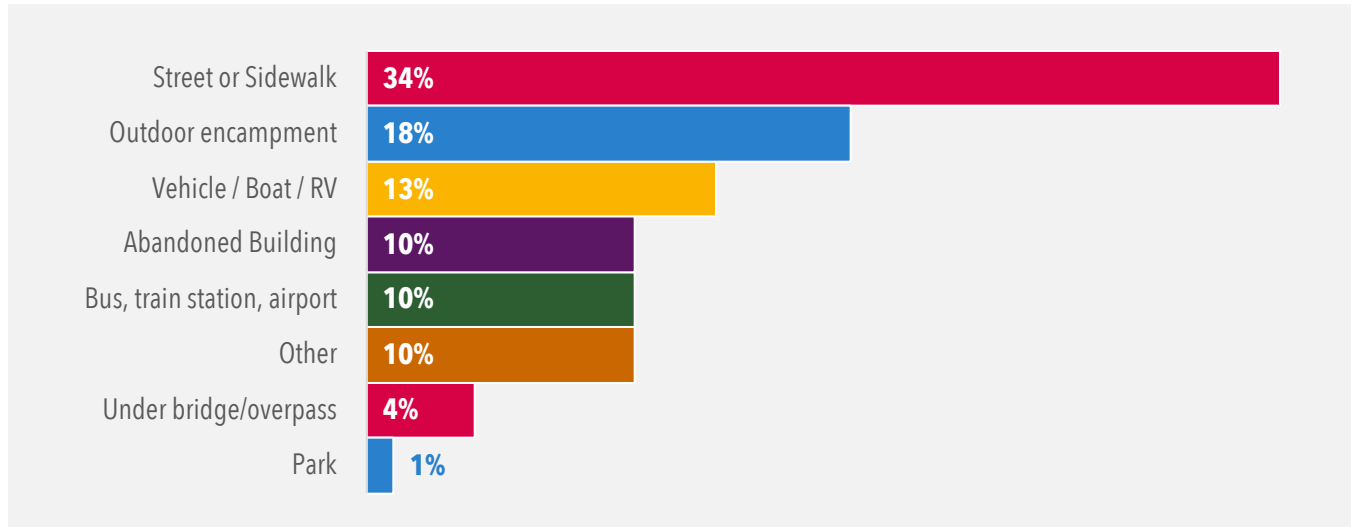| SHELTER TYPE	2023	2024	2023 - 2024 CHANGE
People experiencing unsheltered homelessness	288	384	▲ 96 (+33%)
People in emergency & seasonal shelter	1,277	1,243	▼ -34 (-3%)
People in Safe Haven	9	18	▲ 9 (+50%)
People in transitional housing	342	450	▲ 108 (+32%)

2024 Unsheltered PIT Count Survey Findings

The Point-in-Time Count (PIT) Count Survey provides additional details about people experiencing unsheltered homelessness on the night of the PIT Count. The survey is developed through a community engaged process each year with the goal of better understanding the characteristics of households experiencing unsheltered homelessness, their barriers to accessing housing, and their service needs.

In addition to HUD required questions, the 2024 unsheltered PIT Count survey asked questions related to sexual identity, barriers to housing, displacement, and service needs. The Unsheltered PIT count included people who completed in person surveys on the night of the PIT, people who volunteers observed and identified by name on the night of the PIT but did not complete surveys, and people who were identified via HMIS who staff were able to confirm slept in a place not meant for habitation on the night of the PIT. The unsheltered PIT Count Survey data only includes people who had an in-person survey on the night of the PIT. In total, 212 people are included in the data set however individuals were able to opt out of any question they did not feel comfortable answering. At the bottom of each chart, the N=# will indicate how many households answered the question. HUD requires that we address all missing data through extrapolation which is why data in this section may not align with what was reported in the previous section and to HUD.

Where Did People Sleep the Night of the PIT Count?

People included in the unsheltered PIT Count are those staying in unsheltered locations unfit for human habitation such as on the street, in a car, or in an encampment. On the night of the 2024 PIT Count, 34% of individuals slept on the street or sidewalk and 18% slept in an outdoor encampment. Thirteen percent reported sleeping in a vehicle, 10% in an abandoned building, 10% at a bus or train station or an airport, and 1% outside in parks.
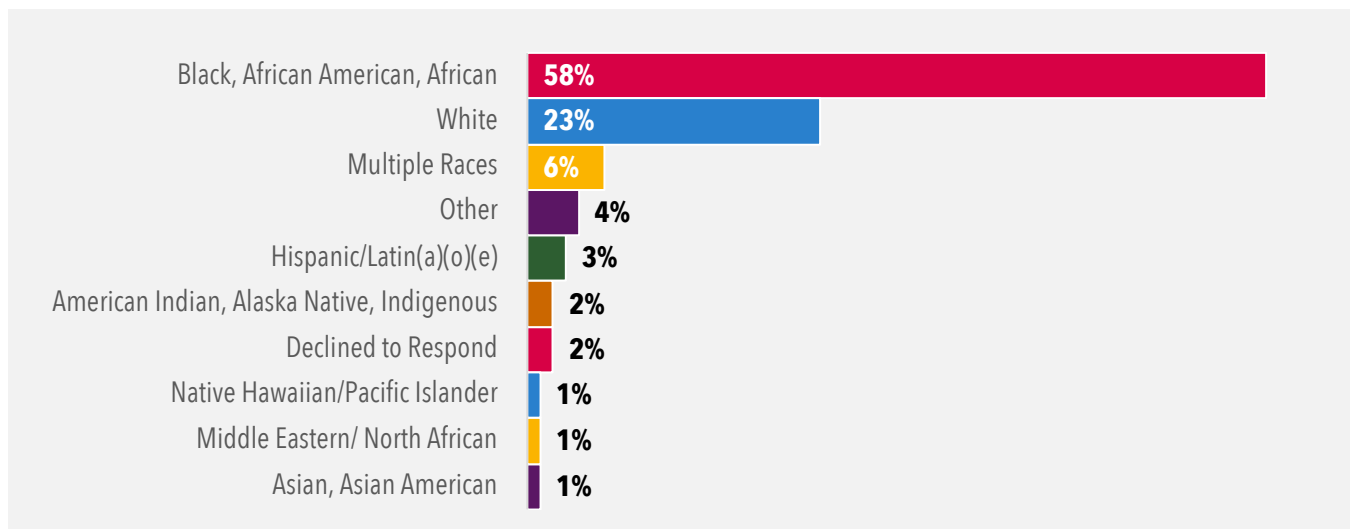

Location	Percentage
Street or Sidewalk	34%
Outdoor encampment	18%
Vehicle / Boat / RV	13%
Abandoned Building	10%
Bus, train station, airport	10%
Other	10%
Under bridge/overpass	4%
Park	1%

Source: 2024 Unsheltered PIT Survey Data; N=212; Due to rounding, percentages may not add up to 100%

Demographics

Race and Ethnicity

Fifty-eight percent (119) of individuals participating in the 2024 Unsheltered PIT survey identified as Black, African American, or African; 23% identified as White (47). Six percent (13) identified as multiple races. Importantly, among the participants in the Unsheltered PIT survey who identified as multiple races 69% (9) reported indigenous identity.

Race/Ethnicity	Percentage
Black, African American, African	58%
White	23%
Multiple Races	6%
Other	4%
Hispanic/Latin(a)(o)(e)	3%
American Indian, Alaska Native, Indigenous	2%
Declined to Respond	2%
Native Hawaiian/Pacific Islander	1%
Middle Eastern/ North African	1%
Asian, Asian American	1%

Source: 2024 Unsheltered PIT Survey Data; N=206; In 2023, HUD shifted to a single race and ethnicity variable that is multi-select and includes both racial and ethnic identities. All percentages above represent indication of a singular identity. For aggregation purposes, individuals who indicated multiple racial and ethnic identities were included in the multiple races category. Due to rounding, percentages may not add up to 100%.

Demographics

Gender Identity

Seventy-two percent (151) of individuals participating in the 2024 Unsheltered PIT survey identified as male. Two percent identified as transgender or non-binary.

Male	72%
Female	24%
No Single Gender	1%
Declined to Respond	1%
Transgender	1%

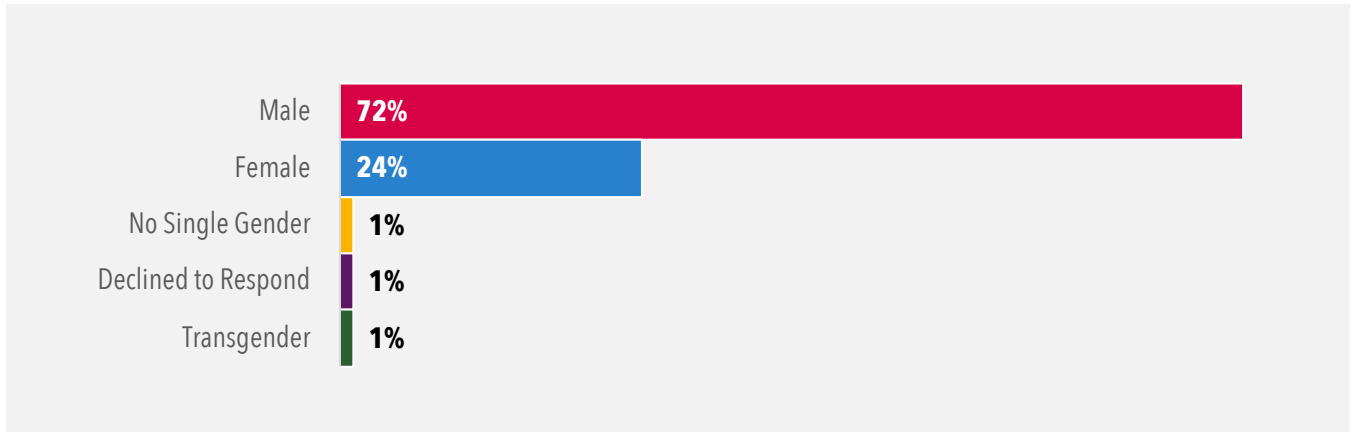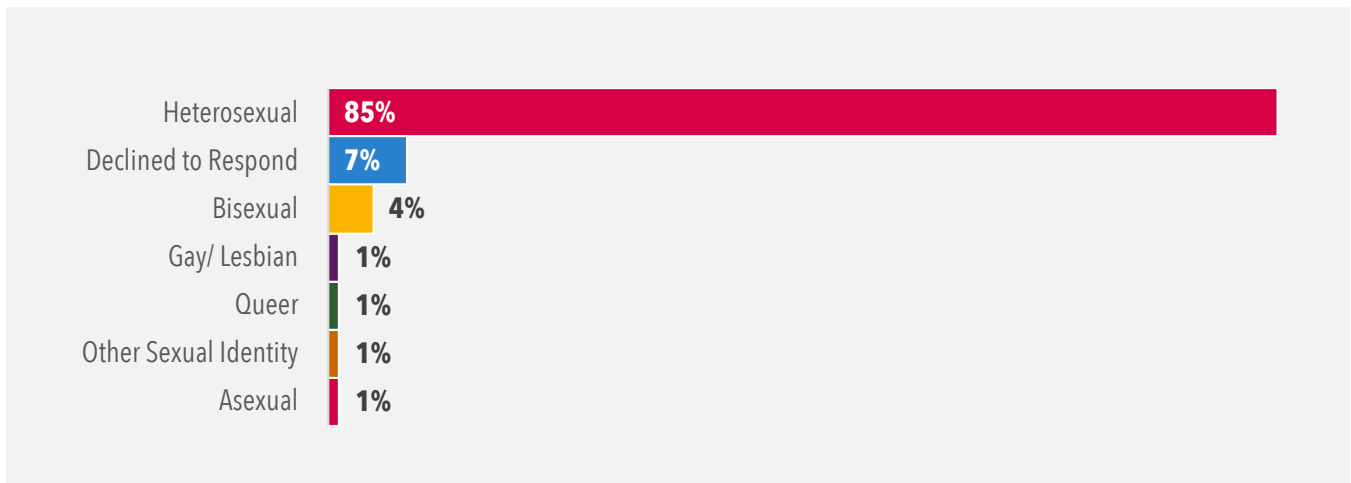*Source: 2024 Unsheltered PIT Survey Data; N=209; In 2023, HUD shifted to a single gender identity variable that is multi-select. All percentages above represent indication of a singular identity with the exception of the multiple gender category. Due to rounding, percentages may not add up to 100%.*

Sexual Identity

Eighty-five percent (169) of individuals participating in the 2024 Unsheltered PIT survey identified as heterosexual; 8% identified as lesbian, gay, bisexual, queer, or asexual.

Heterosexual	85%
Declined to Respond	7%
Bisexual	4%
Gay/ Lesbian	1%
Queer	1%
Other Sexual Identity	1%
Asexual	1%

Source: 2024 Unsheltered PIT Survey Data; N=198; Due to rounding, percentages may not add up to 100%.

LGBTQIA+

While we do not have local data on the percentage of the Charlotte-Mecklenburg population that identifies as LGBTQIA+, national data from the Pew Research Center indicates that 7% of Americans identify as LGBTQIA+. Participants in the 2024 Unsheltered PIT survey identified as LGBTQIA+ at a rate of 9% (17). This means that there is an over-representation of persons who identify as LGBTQIA+ among unsheltered individuals who participated in the Unsheltered PIT survey. It is also important to note that 41% (7) of individuals who identified as LGBTQIA+ also identified as Black, African American, or African.

Demographics

Age

Sixty-eight percent (144) of individuals who participated in the Unsheltered PIT count survey were ages 25 – 54 years; 26% (55) were 55 years old or older; and 6% (13) were ages 18-24 years old.
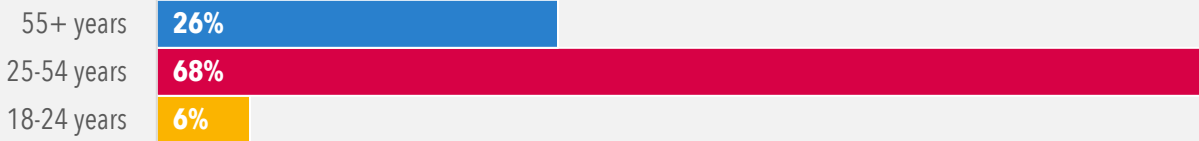
55+ years	**26%**
25-54 years	**68%**
18-24 years	**6%**

Source: 2024 Unsheltered PIT Survey Data; N=212; Due to rounding, percentages may not add up to 100%.

Household Type

The majority of households who participated in the 2024 Unsheltered PIT count survey were single adults. However, 9% (19 people) were members of multiple adult households such as couples, chosen families, and adult children living with their parents.

Single Adults	**91%**
Multiple Adult Households	**9%**

Source: 2024 Unsheltered PIT Survey Data; N=212; Due to rounding, percentages may not add up to 100%.

Chronically Homeless

Thirty-two percent (68) of individuals participating in 2024 Unsheltered PIT Count survey met the criteria for chronic homelessness. A person is chronically homeless if they are an individual or head of a household with a disabling condition who is experiencing literal homelessness and has been either continuously homeless for at least 12 months or has experienced at least four episodes of homelessness in the last 3 years (where the combined occasions total at least 12 months); occasions must be separated by a break of at least seven nights. Stays in institutions of fewer than 90 days do not constitute a break.
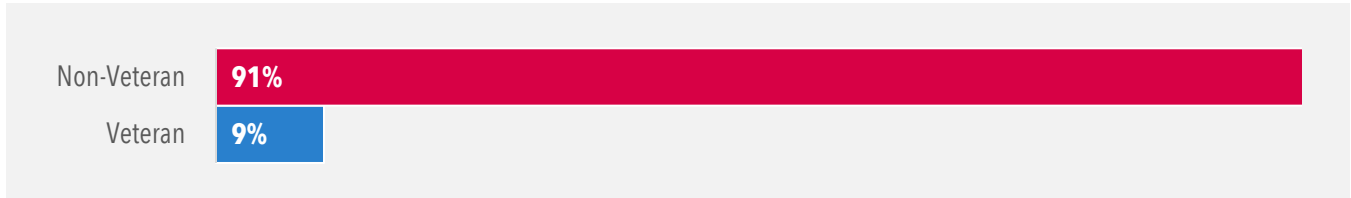
Not Chronically Homeless	**68%**
Chronically Homeless	**32%**

Source: 2024 Unsheltered PIT Survey Data; N=212; Due to rounding, percentages may not add up to 100%

Demographics

Veterans

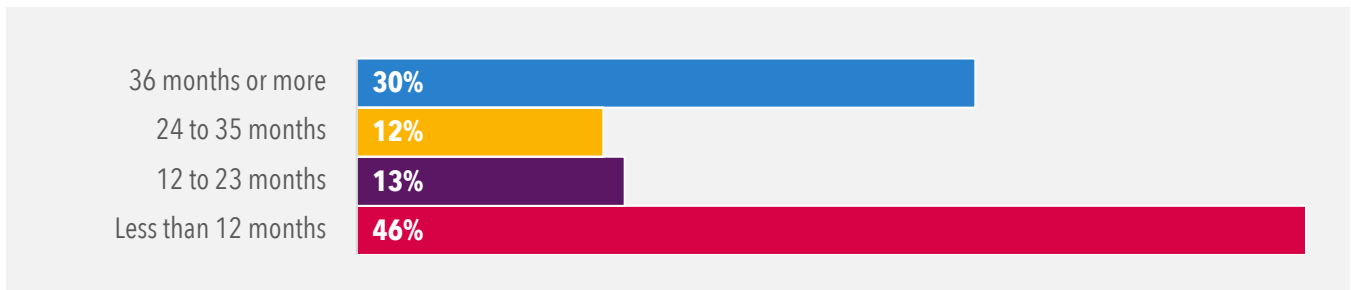Nine percent (17) people who participated in the 2024 Unsheltered PIT Count survey identified as a veteran.

Non-Veteran 91%
Veteran 9%

Source: 2024 Unsheltered PIT Survey Data; N=198; Due to rounding, percentages may not add up to 100%.

Length of Time Homeless

Thirty percent (29) people who participated in the 2024 Unsheltered PIT Count survey reported being homeless three years or more; 46% (44) reported being homeless less than a year.

36 months or more 30%
24 to 35 months 12%
12 to 23 months 13%
Less than 12 months 46%

Source: 2024 Unsheltered PIT Survey Data; N=96; Due to rounding, percentages may not add up to 100%. 5% (7) of individuals declined to respond to this question.

Disabilities

People who participated in the 2024 Unsheltered PIT Count survey reported a variety of disabilities with 46% (87) reporting mental health challenges; 36% (69) reporting substance use challenges; and 41% (78) reporting chronic health conditions. Of those who reported mental health challenges, 54% (46) also reported a co-occurring substance use challenge. Despite the high prevalence of disabilities reported, only 18% (23) reported receiving disability benefits. This highlights the need not only for affordable housing and rental subsidies but also the need for supportive services.

Mental Health 45%
Chronic Health 41%
Substance Use 36%
Physical Disability 29%
Developmental 12%
HIV 3%
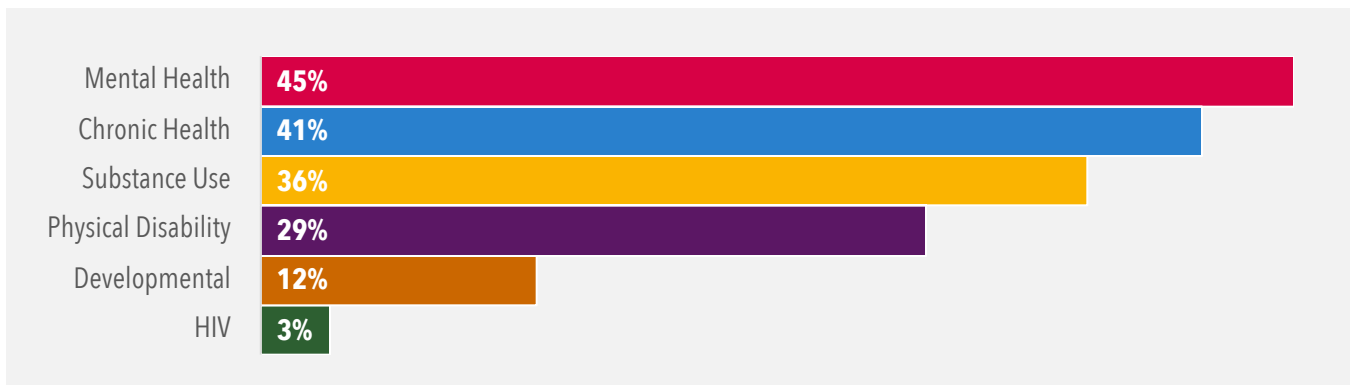
Source: 2024 Unsheltered PIT Survey Data; SUD (N=191); Chronic Health (N=189); MH (N=193); Physical Disability (N=193); Developmental (N=187); HIV (N=183); Due to rounding, percentages may not add up to 100%

Community Questions

Emergency Shelter

Yes, utilized shelter 33% **No** 64%
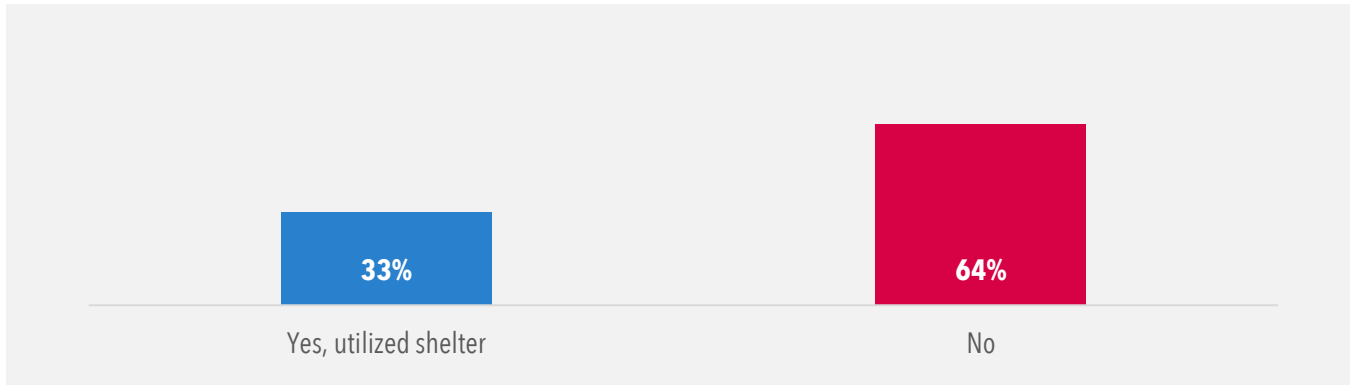
Source: 2024 Unsheltered PIT Survey Data; N=195; Due to rounding, percentages may not add up to 100%
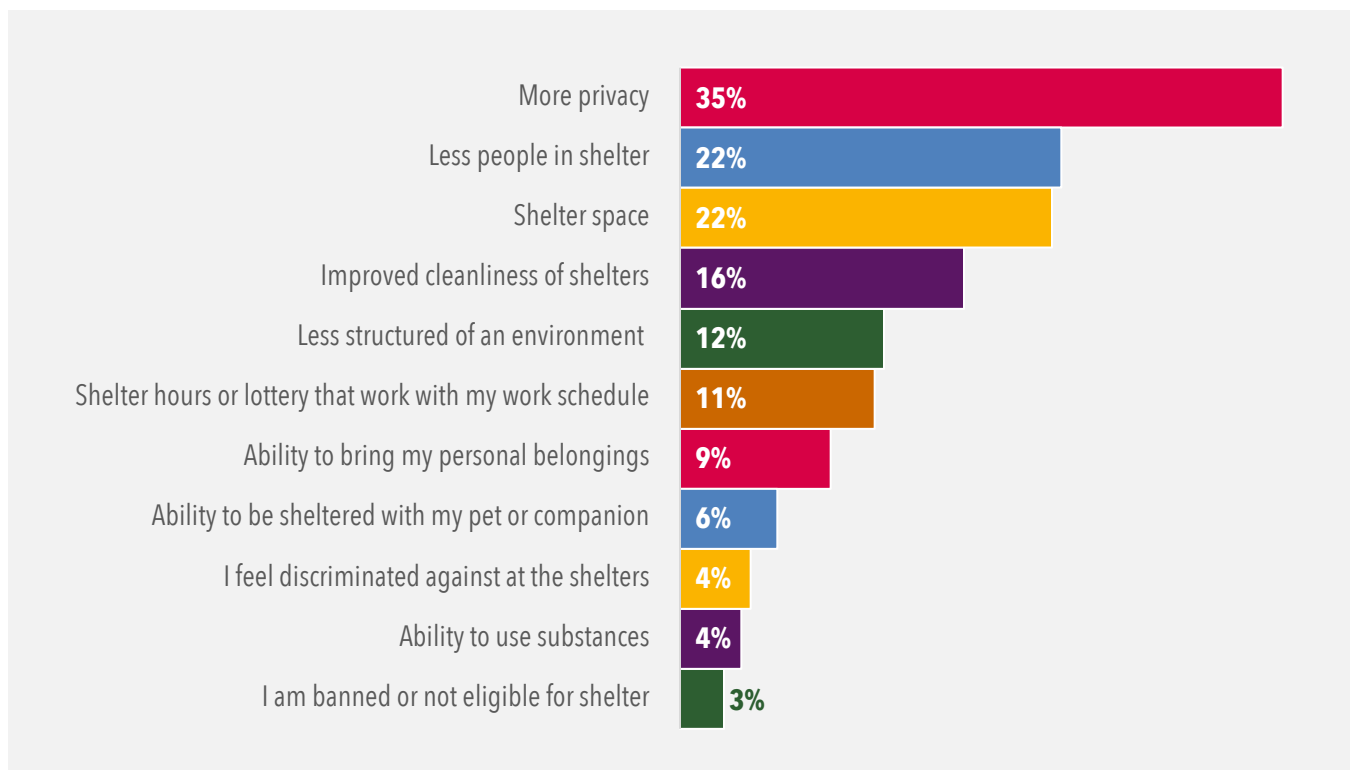
In previous years, the PIT survey has asked people why they are not using shelter on the night of the PIT. In 2024, instead, the PIT survey inquired about what would make people more likely to utilize shelter. This was a multi-select item and respondents could endorse as many items as they wanted. Out of 181 respondents, 68 stated they would be more likely to use shelter if there was more privacy, 43 indicated they would be more likely to utilize shelter if there were less people in the shelter, 42 indicated that they would use shelter space if there was actually shelter space available, 32 indicated they would be more likely to use shelter if the cleanliness was improved, 23 indicated they would prefer a less structured environment, and 22 indicated they would be more likely to use shelter if the hours or lottery worked with their work schedule.

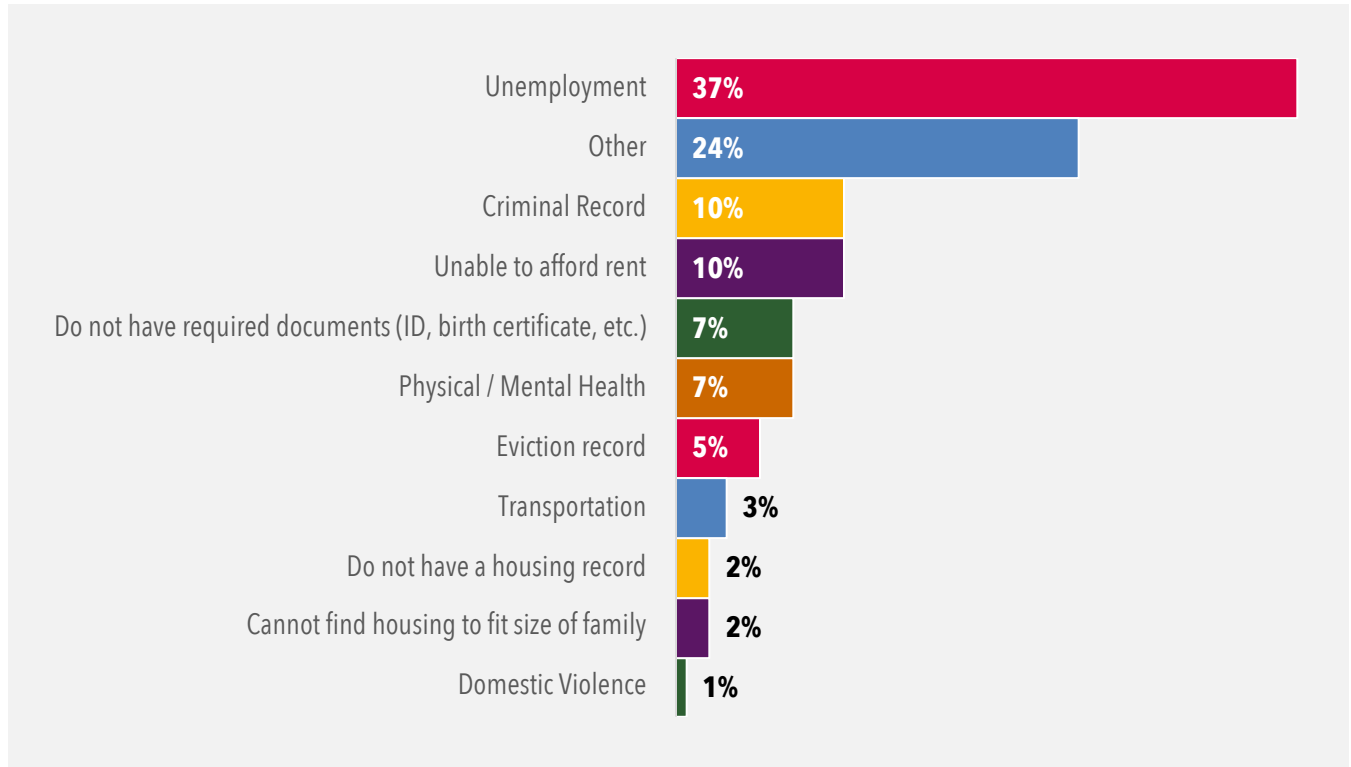|	
More privacy	35%
Less people in shelter	22%
Shelter space	22%
Improved cleanliness of shelters	16%
Less structured of an environment	12%
Shelter hours or lottery that work with my work schedule	11%
Ability to bring my personal belongings	9%
Ability to be sheltered with my pet or companion	6%
I feel discriminated against at the shelters	4%
Ability to use substances	4%
I am banned or not eligible for shelter	3%

Source: 2024 Unsheltered PIT Survey Data; N=181; Due to rounding, percentages may not add up to 100%

Community Questions

Housing Barriers

Thirty-seven percent (63) of people who completed the 2024 Unsheltered PIT Count survey indicated that unemployment was their biggest barrier to housing. Twenty-four percent (40) indicated a variety of other reasons as barriers such as challenges with sobriety, pets, low wages, and an overall lack of housing or housing vouchers or subsidies. Ten percent (19) indicated their biggest barrier was their ability to afford rent; 10% (19) indicated their criminal record was their biggest barrier to housing.

Barrier	Percentage
Unemployment	37%
Other	24%
Criminal Record	10%
Unable to afford rent	10%
Do not have required documents (ID, birth certificate, etc.)	7%
Physical / Mental Health	7%
Eviction record	5%
Transportation	3%
Do not have a housing record	2%
Cannot find housing to fit size of family	2%
Domestic Violence	1%

Source: 2024 Unsheltered PIT Survey Data; N=177; Due to rounding, percentages may not add up to 100%

Service Barriers

In addition to barriers to accessing housing, survey respondents also indicated a number of issues that impact their ability to access services. These issues include but are not limited to not having an ID or personal documents, lack of transportation, no health insurance, not qualifying for services, being placed on a waitlist and never hearing back, being discharged or asked to leave a program or organization where they receive services because of behavior, and not knowing where to go for help.

Capacity & Utilization

The Housing Inventory Count (HIC) gives a one-night snapshot of the capacity and utilization of organizations with beds dedicated to people currently or formerly experiencing homelessness. The HIC includes emergency shelter (ES), transitional housing (TH), safe haven (SH), rapid re-housing (RRH), permanent supportive housing (PSH), and other permanent housing (OPH) beds. Emergency shelter and transitional housing beds are designated for individuals currently experiencing homelessness; permanent housing beds (RRH, PSH, OPH) are designated for individuals who formerly experienced homelessness (this means that they met the definition of homelessness at time of program entry).

When combined with the PIT Count, the HIC can inform the community about capacity and utilization. The PIT Count measures the number of people sleeping in emergency shelters and transitional housing on one night in January. Any changes in the capacity of emergency shelters and/or transitional housing will impact the number of people counted during the PIT Count.

Capacity & Utilization

In 2024, there were 1,965 beds (including seasonal and overflow) available across the shelter system; 1,352 in emergency shelter, 20 beds were available in Safe Haven, and 593 beds were available in transitional housing projects. Additionally, there were 2,071 units available in all permanent housing projects. Permanent housing units may house a single individual and contain one bed, or they may house a family and contain multiple bedrooms and/or beds. For a comprehensive list of all projects included in the housing inventory count, please see pages 109-114.

From 2023 to 2024, capacity in temporary ES projects decreased, while permanent housing programs increased. Available transitional housing beds increased to 593 in 2024, while emergency shelter beds decreased from 1,361 to 1,352. The addition of 141 TH beds that were previously not included in the HIC resulted in the large increase in available TH beds.
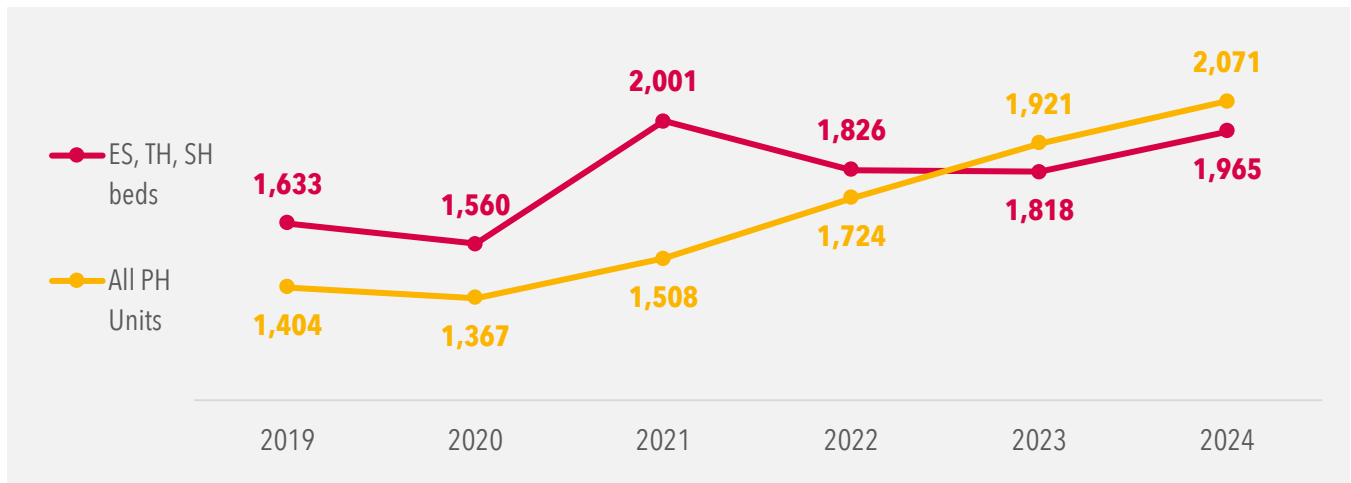
Source: Mecklenburg County HIC, 2019-2024

From 2023 to 2024, permanent housing capacity increased while emergency shelter decreased
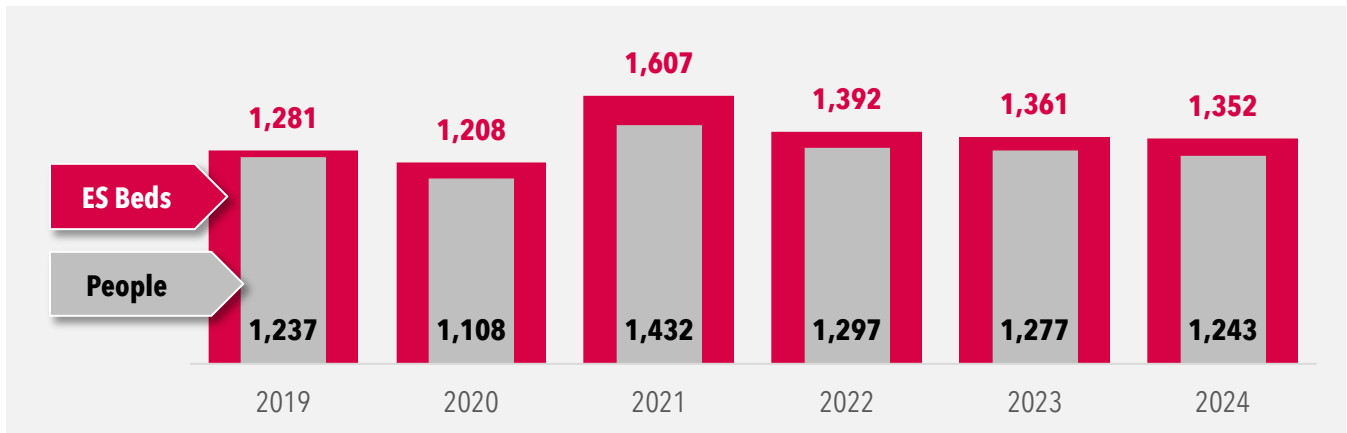*Bed/Unit Count by Project Type*
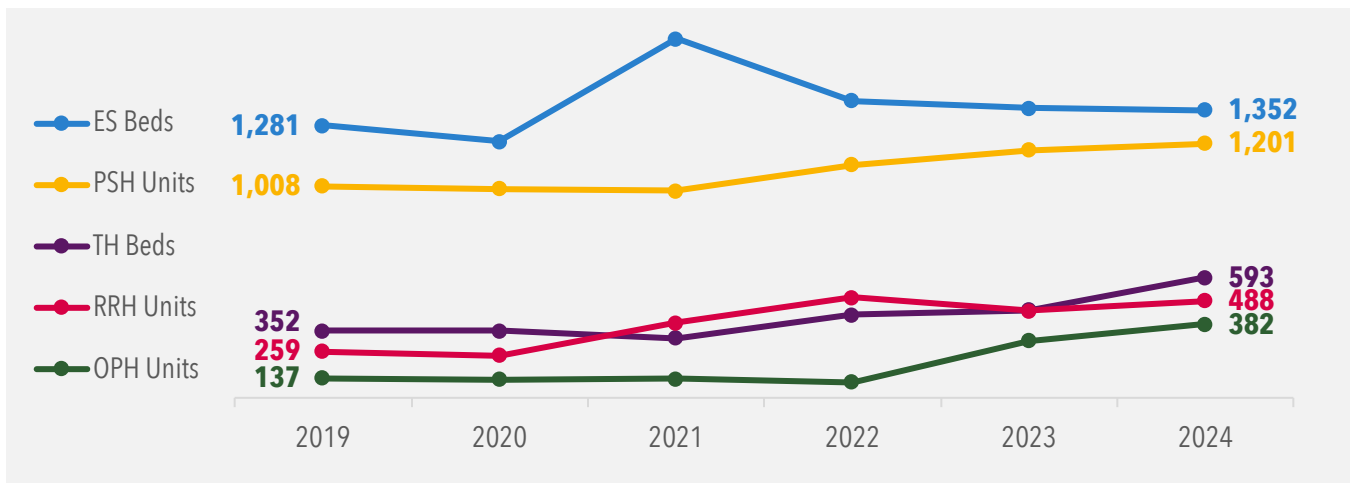
Source: Mecklenburg County HIC, 2018-2023 In 2021, 2022, 2023, there were 10 Safe Haven GPD beds on the night of the HIC. In 2024, there were 20 Safe Haven GPD beds on the night of the HIC.

Emergency Shelter Capacity

Combining the HIC and PIT Count allows the community to understand how the homeless services system is utilized on the night of the count. On the night of the January 2024 PIT Count, there were 1,352 emergency shelter beds available and 1,243 people experiencing homelessness in emergency shelter. This indicates that capacity exceeded occupancy by approximately 109 beds, meaning that 92% of all shelter beds were utilized. These calculations include 10 overflow beds which are only available during extreme circumstances such as extreme weather and are not part of the shelter system's normal maximum capacity.

Emergency shelter utilization increased in 2024

Emergency Shelter Bed Utilization, 2019 – 2024

|	2019	2020	2021	2022	2023	2024
ES Beds	1,281	1,208	1,607	1,392	1,361	1,352
People	1,237	1,108	1,432	1,297	1,277	1,243

Source: Mecklenburg County PIT & HIC, 2019-2024

Transitional Housing Capacity

Transitional housing bed usage decreased from 2023 (342) to 2024 (450). Both the number of available beds and the rate of utilization increased, however overall, there was a decrease in utilization from 77% in 2023 to 76% in 2024. Transitional housing has historically had lower utilization rates than emergency shelter (76% of beds utilized in transitional housing, compared to 92% utilized in emergency shelter in 2024). Eligibility criteria that targets specific populations impacts utilization rates for transitional housing.

Transitional housing capacity increased to almost 600 beds

Transitional Housing Bed Utilization, 2019- 2024

|	2019	2020	2021	2022	2023	2024
TH Beds	352	352	318	424	447	593
People	309	282	240	307	342	450
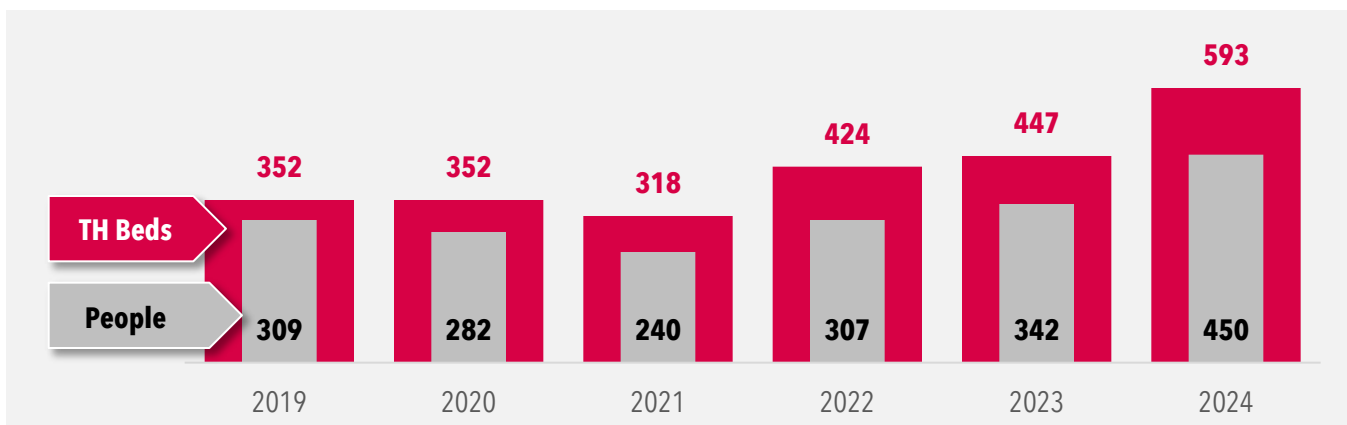
Source: Mecklenburg County PIT & HIC, 2019-2024

Rapid Re-Housing Capacity

Between 2023 and 2024, rapid re-housing capacity increased from 968 beds (in 443 units) to 1027 beds (in 488 units). Due to new reporting requirements implemented in 2018, only rapid re-housing beds/units that have a lease signed are reported. Other rapid re-housing beds/units that might be available, but the household has not yet signed a lease, are not reported. Therefore, this is likely an undercount of capacity for RRH. The data being used in this section is measured by beds; however, the number of rapid re-housing units provide a more accurate picture of capacity.

Rapid re-housing capacity increased in 2024

Rapid re-housing Bed Utilization, 2019- 2024

RRH Beds: Leased and Occupied

2019	2020	2021	2022	2023	2024
550	560	857	1,105	968	1,027
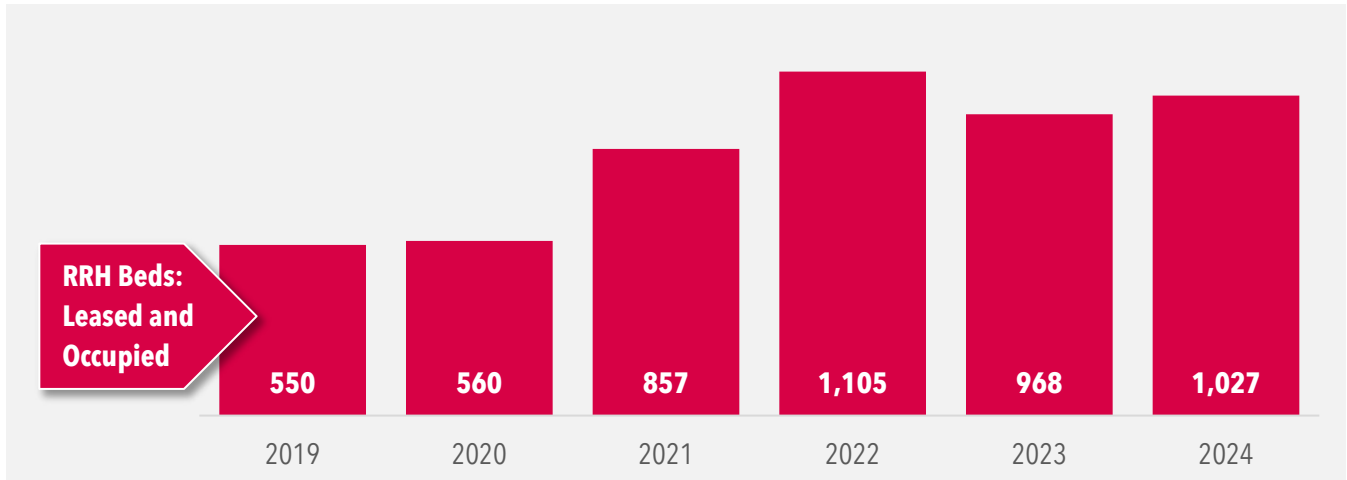
Source: Mecklenburg County PIT & HIC, 2017-2023

HIC Summary Statistics 2023-2024

▼ DECREASE ▲ INCREASE

BEDS	2023	2024	2023 - 2024
Emergency Shelter	1,361	1,352	▼ 9 (-1%)
Transitional Housing	447	593	▲ 146 (+33%)
Safe Haven	10	20	▲ 10 (+100%)
Emergency Shelter, Transitional Housing, Safe Haven	1,808	1,965	▲ 157 (+9%)

UNITS	2023	2024	2023 - 2024 CHANGE
Rapid Re-housing	443	488	▲ 45 (+10%)
Permanent Supportive Housing	1,171	1,321	▲ 150 (+13%)
Other Permanent Housing	307	382	▲ 75 (+24%)
All Permanent Housing	1,921	2,191	▲ 270 (+14%)

Students

Experiencing homelessness impacts the physical and mental health of children. It can lead to lower social-emotional and academic well-being. Children experiencing homelessness are more likely to miss school; score lower on math and reading tests; and are at a greater risk of dropping out of high school. Charlotte-Mecklenburg Schools (CMS) reports the number of CMS students (including Pre-K and younger siblings) experiencing homelessness and housing instability during the school year.

McKinney-Vento numbers may be underreported for the 2020 - 2021 school year due to changes to the school schedule and the shift from in-person to virtual learning after the onset of the COVID-19 pandemic in March 2020.
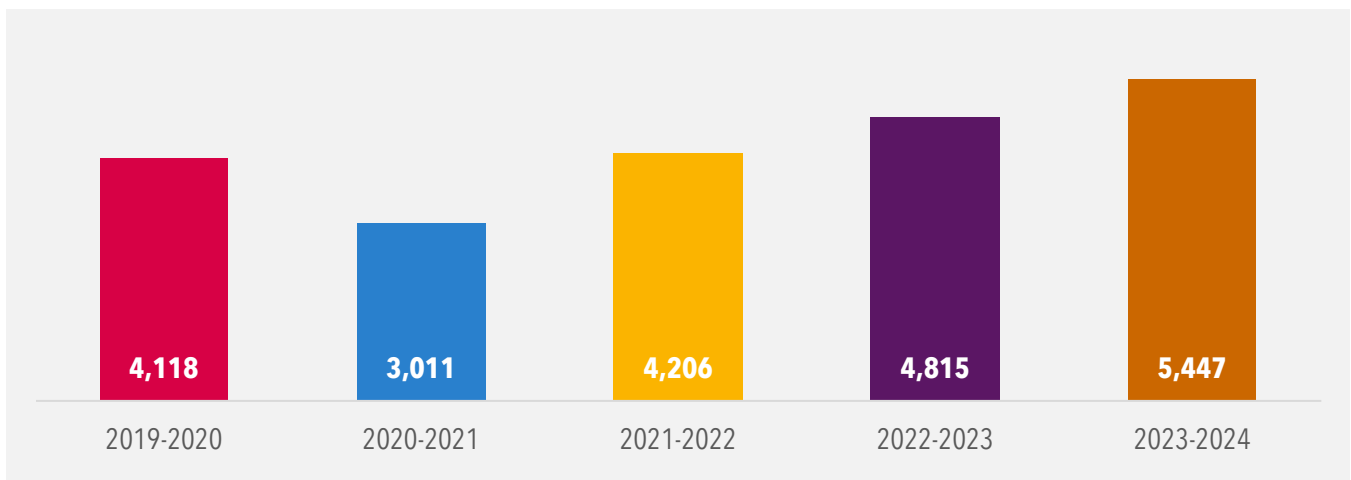
Students

The McKinney-Vento Homeless Assistance Act, commonly known as the McKinney-Vento program, is a federal law that focuses on the educational rights and support for homeless children and youth. Originally enacted by Congress in 1987, the act has undergone several reauthorizations and amendments since its inception. It requires the U.S. Department of Education to allocate Education for Homeless Children and Youth (EHCY) grants to state educational agencies (SEAs), which then distribute subgrants to local educational agencies (LEAs), typically school districts. Each school district must designate a local homeless education liaison responsible for ensuring that children and youth experiencing homelessness receive the necessary services.

The McKinney-Vento program aims to help homeless students access education and essential resources, leveling the playing field and enhancing their chances for academic success and overall well-being. The program addresses the educational challenges that homeless children and youth often face due to unstable housing situations, ensuring they have equal access to a free and appropriate public education, regardless of their housing instability. Challenges faced by these students can include disruptions in schooling, lack of basic necessities, increased mobility, and social and emotional difficulties. By providing legal protections and support services, the program strives to give homeless students the opportunity to receive a quality education and improve their future prospects.

Children eligible for McKinney-Vento services may be classified as literally homeless (either unsheltered or sheltered) or as experiencing housing instability (such as living in a hotel or motel or "doubling up" with family or friends). The definition also includes children affected by human trafficking. The data presented here are limited to CMS schools and only include CMS students. These data do not include all charter schools, private schools, etc. in Mecklenburg County. Following the transition to remote learning in March 2020, Charlotte-Mecklenburg Schools (CMS) reopened for in-person instruction for certain grade levels in February 2021.

The Charlotte-Mecklenburg Schools homeless student population includes students from Pre-K through 12th grade and their younger siblings. These students may also be represented in the Point-in-Time (PIT) Count data.

There was a 13% increase in the number of students identified as McKinney-Vento in 2023-2024 school year

| 2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
4,118	3,011	4,206	4,815	5,447

Source: Charlotte-Mecklenburg Schools

Sleeping Location During Housing Crisis

Sixty-five percent (3,561) of students identified by the McKinney-Vento program were sleeping doubled up with family and/or friends during their housing crisis. Twenty-three percent (1,242) of students were sleeping in a hotel and/or motel.

Doubled up and living in hotels/motels continue to be the most prevalent living situations for McKinney- Vento students
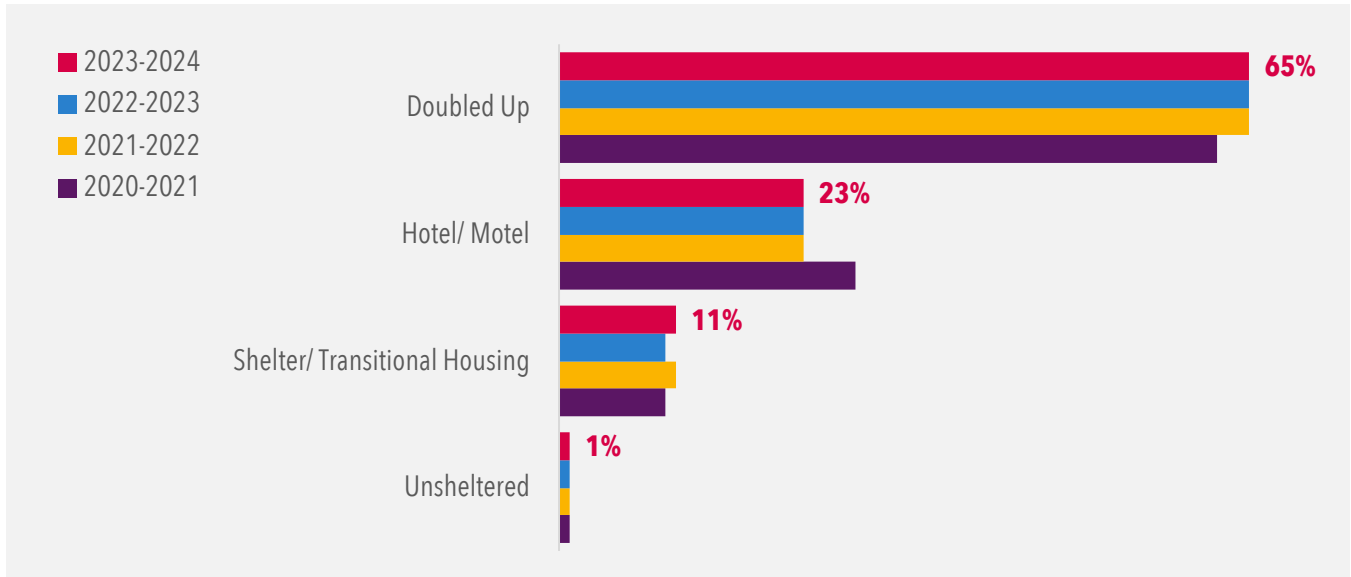
Source: Charlotte-Mecklenburg Schools. Due to rounding percentages may not equal 100%.

Race and Ethnicity

Seventy-three percent (3,986) of students identified by the McKinney-Vento program identified as Black or African American. Seventeen percent (946) of students identified as Hispanic. There was a 3% increase in the number of students who identify as Hispanic compared to the 2022-2023 school year.

Student homelessness is most prevalent among Black/African American and Hispanic students
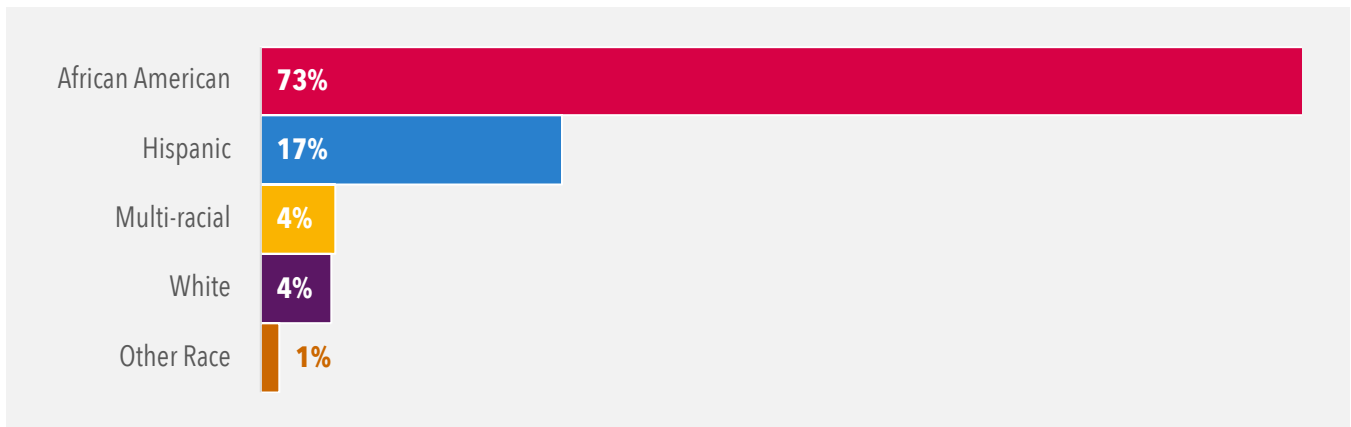
Source: Charlotte-Mecklenburg Schools. Due to rounding percentages may not equal 100%.

Detention Center Data

An individual who is homeless at entry into an institution such as a detention center retains their literally homelessness status if they reside in the institution for less than 90 days.

Extant research has shown the inextricable link between incarceration and homelessness. Not only are people with criminal justice histories more likely to experience homelessness but people experiencing unsheltered homelessness are more likely to interact with the criminal justice system.

Last year was the first time Mecklenburg County Detention Center data was included in the State of Housing Instability and Homelessness report. Data in this section represent persons who reported homelessness or reported a known homeless address at booking between 7/1/23- 6/30/24. Any Detention Center stay that was 90 days or more was excluded from the analysis. It is possible that people who are counted in the Detention Center data set are also counted in other data presented in this report.

Since individuals retain their literal homeless status if they reside in an institution for less than 90 days, for the first time ever, detention center staff attempted to conduct PIT surveys with individuals who had been in the Detention Center less than 90 days during the 2024 Point-in-Count. Per HUD guidance, these individuals could not be included in our PIT submission to HUD but these are important data to inform need and service provision thus these data are presented separately in this section.
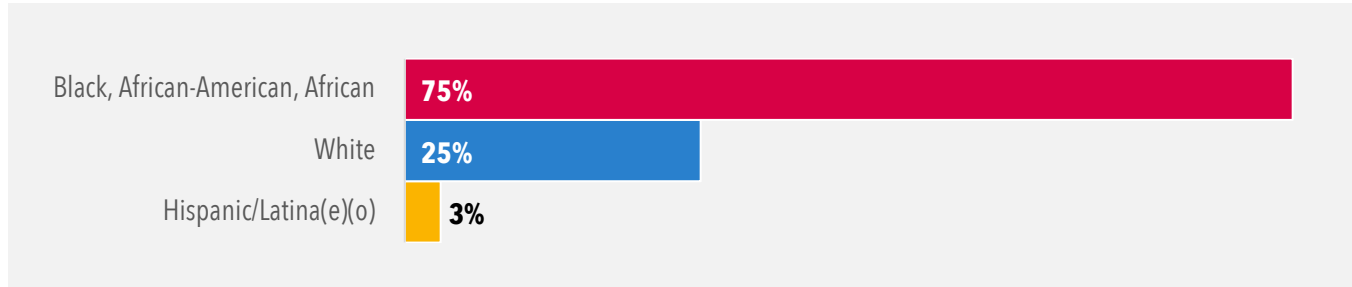
Homeless Detention Center Population

During FY24, 88 persons booked at the Mecklenburg County Detention Center reported homelessness or a known homeless address at booking. Together these 88 people were booked a total of 574 times averaging 7 bookings (or Detention Center stays) each. The average length of stay was 48 days; the median was 14 days.

Race and Ethnicity

Seventy-five percent (66) of people who were homeless at entry identified as African-American, 25% (21) as Caucasian, and 3% (3) as Hispanic or Latin(a)(o)(e).

Source: 2024 Mecklenburg County Sheriff's Department Data; N=88; Due to rounding, percentages may not add up to 100%

Gender Identity

Ninety-two percent (81) people who were homeless at Detention Center entry identified as male.

Source: 2024 Mecklenburg County Sheriff's Department Data; N=88; Due to rounding, percentages may not add up to 100%

Age

Seventy-six percent (67) people who were homeless at Detention Center entry were ages 21-54; 24% (21) were age 55 or older.

Source: 2024 Mecklenburg County Sheriff's Department Data; N=88; Due to rounding, percentages may not add up to 100%

Homeless Detention Center Population

Charge Types

Of the 574 charges incurred, 50% were misdemeanors (288), 47% (272) were felonies, and 1% were traffic related (6).

Misdemeanor	**47%**
Felony	**50%**
Traffic	**1%**

Source: 2024 Mecklenburg County Sheriff's Department Data; N=574; Due to rounding, percentages may not add up to 100%. There was missing data on 7 charges types.
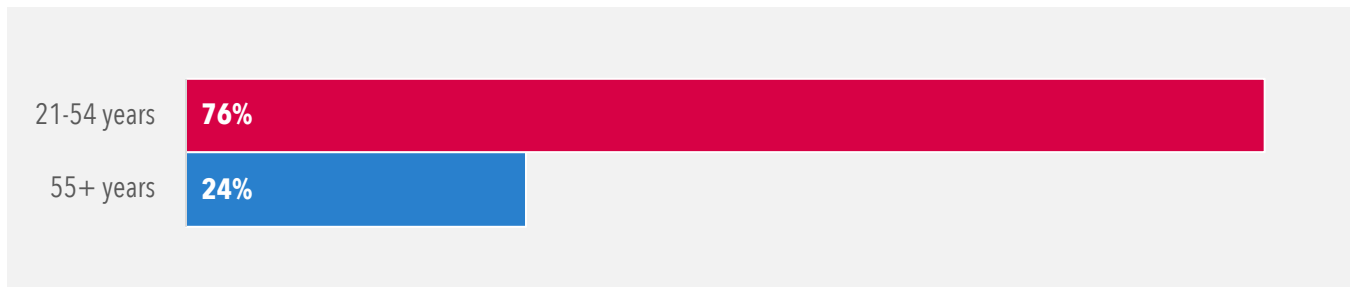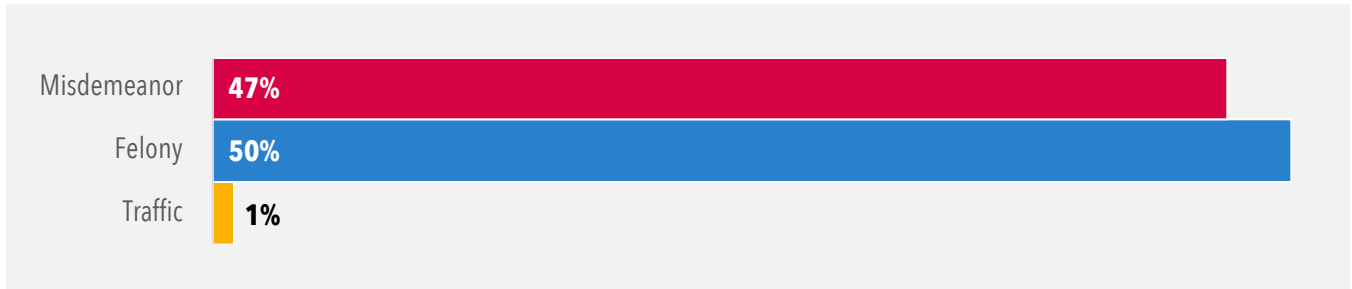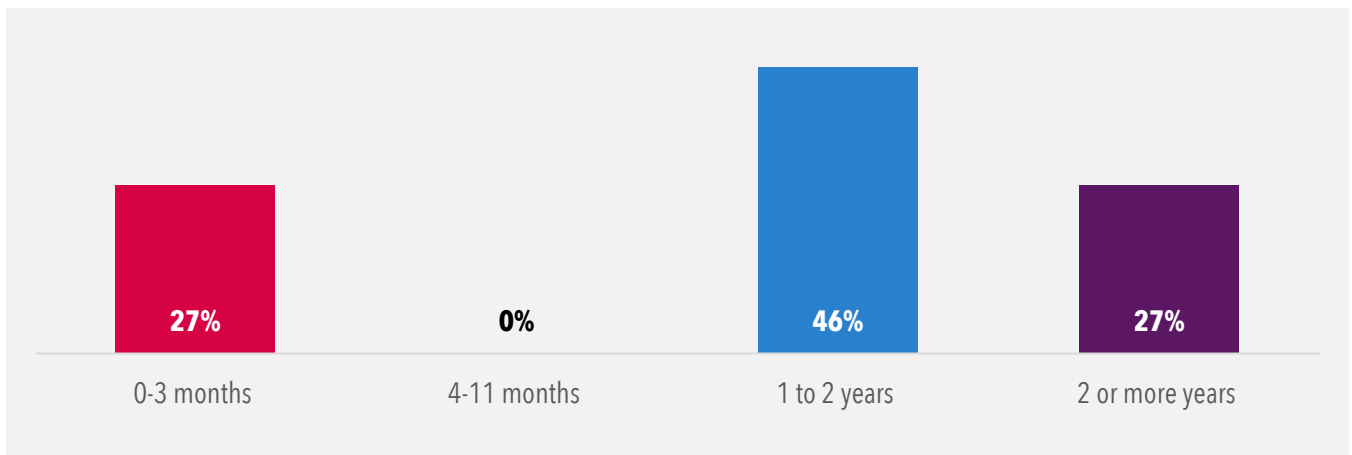
Detention Center Point-in-Time Count Data

During the 7 days surrounding the 2024 Point-in-Time Count, Detention Center staff used internal data to identify persons who had been in the Detention Center less than 90 days and had indicated that they were homeless at the time of booking. Staff used this targeted list to outreach the 23 identified individuals and request their participation in the PIT survey. The identified individuals were 90% male, 74% Black, African American, or African, and 52% were ages 26 – 45 years old. Of the 23, 6 refused to participate, 5 had been released from custody when staff attempted to outreach them, and 1 person did not speak English and a translator was not available to conduct the survey. In total, 11 surveys were completed. One person indicated they were an honorably discharged veteran, and 4 people indicated they would be interested in programming that assists people who identify as LGBTQIA+.

Homelessness

Ninety-one percent of individuals surveyed indicated that their experience of homelessness pre-incarceration was not their first time with most indicating they had been homeless 1 or more years prior to their arrest. Most had stayed in shelter fewer than 4 times in the previous 3 years (73%; 8).
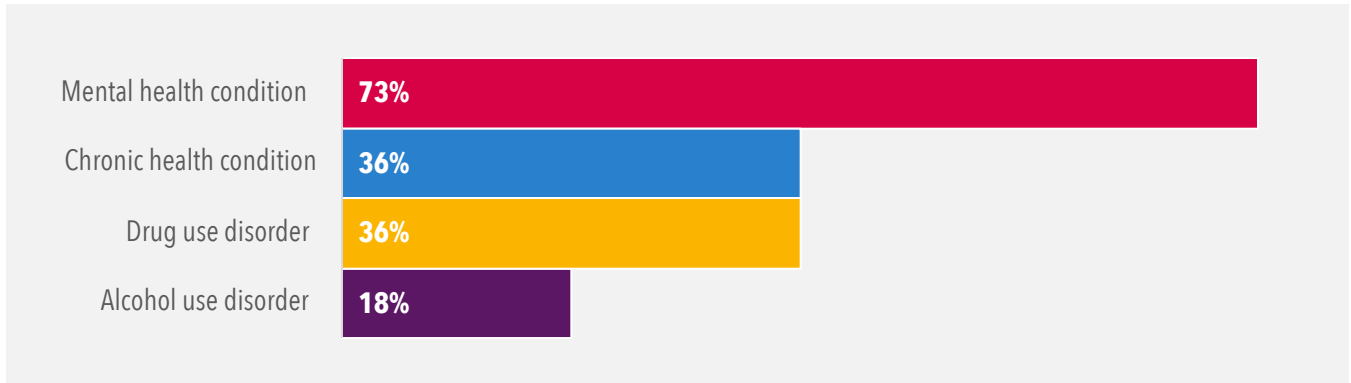
0-3 months	4-11 months	1 to 2 years	2 or more years
27%	**0%**	**46%**	**27%**

Source: 2024 Detention Center PIT Data; N=11; Due to rounding, percentages may not add up to 100%

Detention Center Point-in-Time Count Data

Disability

Eighty-two percent of respondents (9) indicated they had some type of medical or behavioral condition. Of those 89% indicated a mental health condition (8), 44% reported an alcohol use disorder (4), 44% reported a drug use disorder (4), and 22% reported a chronic health condition (2). Sixty-seven percent (6) reported that they did not receive SSI/SSDI despite having a disability. Sixty-four percent (7) reported they had never had Medicaid or Medicare.

Mental health condition — 73%
Chronic health condition — 36%
Drug use disorder — 36%
Alcohol use disorder — 18%

Source: 2024 Detention Center PIT Data; N=11; Due to rounding, percentages may not add up to 100%

Criminal Justice Involvement

Fifty-five percent reported that their homelessness had factored into their most recent arrest. Of those, 2 were charged with trespassing or being a place from which you were banned and 2 were charged with larceny/stealing because they needed money.

Yes — 55%
No — 45%

Source: 2024 Detention Center PIT Data; N=11; Due to rounding, percentages may not add up to 100%
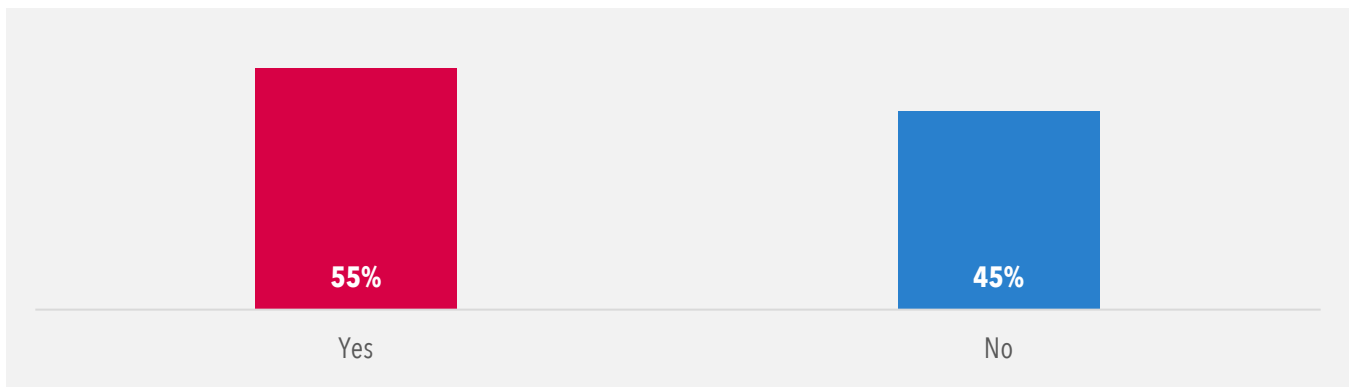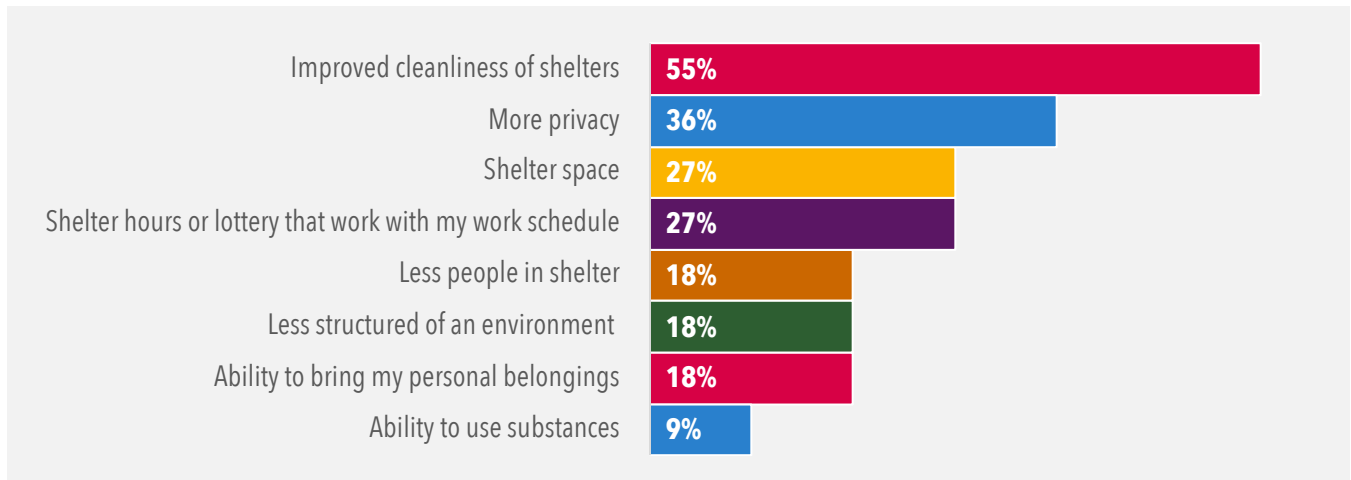
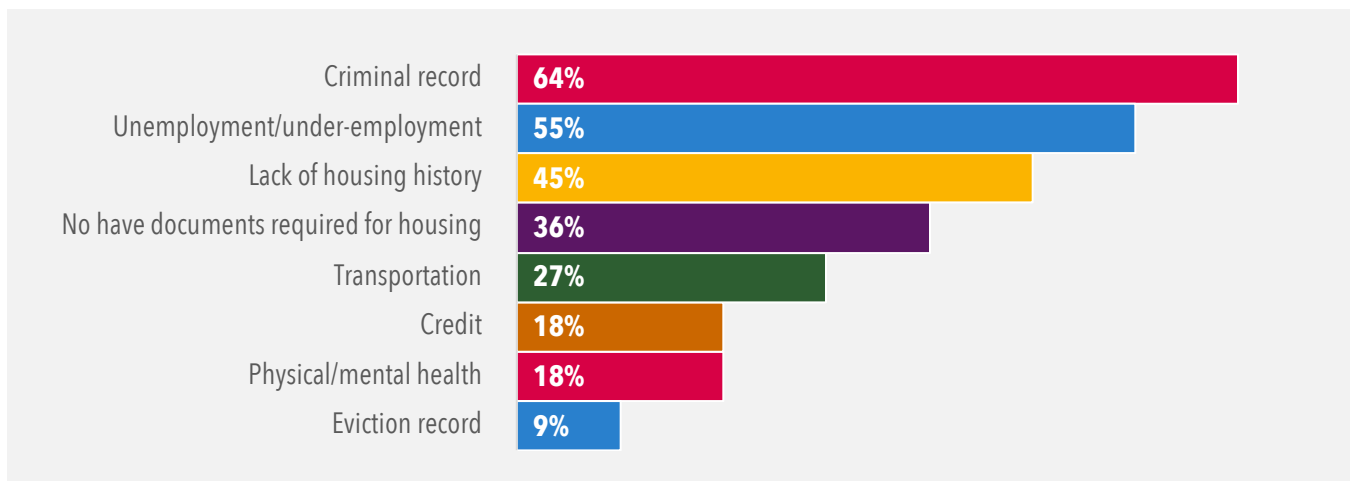# Detention Center Point-in-Time Count Data

Shelter Usage
Only 27% of respondents indicated they had used shelter in the previous 2 years. When asked what would make them more likely to use shelter they indicated improved cleanliness of shelter, more privacy, and shelter space availability as factors that would increase their likelihood of using shelter.

Category	Percentage
Improved cleanliness of shelters	55%
More privacy	36%
Shelter space	27%
Shelter hours or lottery that work with my work schedule	27%
Less people in shelter	18%
Less structured of an environment	18%
Ability to bring my personal belongings	18%
Ability to use substances	9%

Source: 2024 Detention Center PIT Data; N=11; Due to rounding, percentages may not add up to 100%

Barriers to Housing
When asked about barriers to housing, most indicated that their criminal record was a barrier. Unemployment/ underemployment, lack of housing history, and lack of personal documents were also common barriers to housing.

Category	Percentage
Criminal record	64%
Unemployment/under-employment	55%
Lack of housing history	45%
No have documents required for housing	36%
Transportation	27%
Credit	18%
Physical/mental health	18%
Eviction record	9%

Source: 2024 Detention Center PIT Data; N=11; Due to rounding, percentages may not add up to 100%

Service Need
When asked what services/supports other than housing would help them live successfully in the community when they were released from custody, almost all respondents endorsed medical services (10). Other common needs were transportation assistance or bus passes (8), mental health services (7), and job training or employment services (6).

Promising Practices

Addressing homelessness requires strategies that address the root causes and the immediate needs of households experiencing homelessness. **In addition to the strategies outlined in the section on housing instability which are also applicable,** the following are key strategies that can address homelessness:

Housing First Approach: Prioritize access to stable housing without preconditions, such as sobriety or employment and provide access to wraparound services to support households in achieving housing stability.

Increase Employment and Income Support: Opportunities to develop employment skills that facilitate access to living wage employment and investment in staff that can support ease of access to public benefits like unemployment insurance, Social Security, and other financial support are needed to help households exit homelessness and retain housing once they are housed.

Direct Cash Transfers (DCTs): Direct Cash Transfers are an emerging promising practice to improve economic stability and address poverty, housing instability, and homelessness. DCTs have been found to be effective in supporting a household's rapid exit from homelessness, facilitating the economic empowerment of recipients, improving physical and mental health, and increasing a recipients perceived housing stability.

Homelessness Crisis Response: Expand crisis intervention programs that provide short-term financial assistance, case management, and housing search support to help households rapidly exit homelessness and strengthen prevention and diversion programs that offer alternative solutions to households before they enter shelters.

Cross-Sector Approaches: Ensure interagency and cross-sector collaboration when coordinating services and resources and expand public-private partnerships by engaging corporations and philanthropic organizations in housing solutions, such as funding affordable housing or supporting homelessness prevention initiatives.

Together, these strategies can address both the immediate needs of individuals and families as well as the systemic barriers that contribute to homelessness.
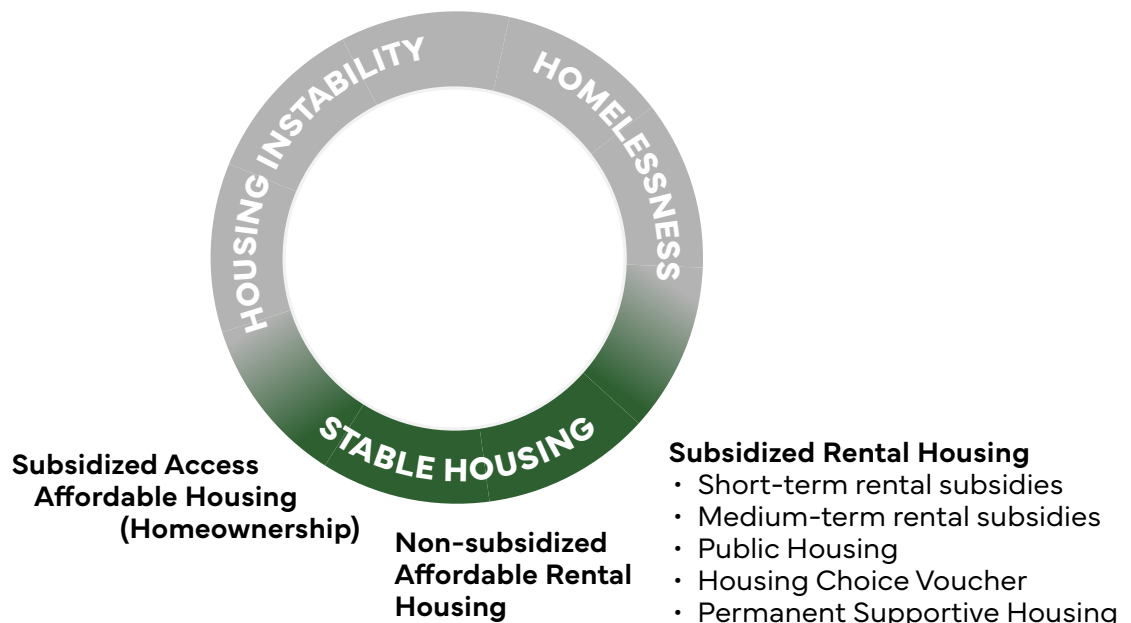
STABLE HOUSING

INTRODUCTION TO STABLE HOUSING

When households allocate more than 30% of their income to housing-related expenses, it can significantly impact their financial stability. In Charlotte-Mecklenburg, several programs aim to facilitate access to stable housing. These initiatives include rental subsidies, vouchers, and homeownership programs. Subsidized housing provides a vital pathway to stability for both renters and homeowners by serving as a financial bridge that helps close the gap between household income and housing costs. Homeownership programs offer down payment assistance and subsidized mortgage options, enabling families to achieve and maintain stable housing.

Rental subsidies can manifest as project-based housing units or direct assistance to households, allowing them to select housing in the private market. Additionally, households may find unsubsidized options known as Naturally Occurring Affordable Housing (NOAH). This section outlines the various types of permanent housing assistance available, all of which play a crucial role in helping households secure   and sustain stable living arrangements.

Subsidized Access Affordable Housing (Homeownership)

Non-subsidized Affordable Rental Housing

Subsidized Rental Housing
- Short-term rental subsidies
- Medium-term rental subsidies
- Public Housing
- Housing Choice Voucher
- Permanent Supportive Housing

Short-Term Rental Subsidies

Definition

Short-term rental subsidies, also referred to as rapid re-housing (RRH), are provided for up to 24 months and are designed to help households quickly exit homelessness, return to housing in the community, and not become homeless again. RRH typically combines financial assistance and supportive services to help households access and sustain housing.

RAPID RE-HOUSING (RRH)

Rapid re-housing (RRH) is intended to help families and individuals exit homelessness by providing them with short-term housing subsidies and services (up to 24 months) to help them move into permanent housing. RRH programs may also provide case management services to help address barriers to housing stability. Using a Housing First approach, RRH prioritizes a rapid exit from homelessness without pre- conditions such as sobriety, income, or employment. Three general components of RRH programs include: housing identification, rent and move-in assistance, and case management services.[38]

SUPPORTIVE SERVICES FOR VETERAN FAMILIES (SSVF)

Supportive Services for Veteran Families (SSVF) is a VA funded program that provides rapid re-housing and supportive services to veteran households that are literally homeless or at imminent risk of homelessness. In addition to providing short-term rental subsidies, SSVF funds can be used to provide outreach services, case management services, legal services, healthcare navigation, and to link veterans to benefits for which they may be eligible.

RAPID RE-HOUSING	1,027 BEDS	488 UNITS	10% (45 units) DECREASE IN UNITS SINCE 2023

Note: Due to new reporting requirements implemented in 2018, only rapid re-housing beds/units that have a lease signed are reported. Other rapid re-housing beds/units that might be available, but where the household has not yet signed a lease, are not reported. Barriers such as housing supply, source of income discrimination (SOID), and background checks limit households' abilities to use all available subsidies. Therefore, the number of RRH units reported is likely doesn't fully represent RRH capacity.

Note: Starting in 2019, permanent housing (RRH, PSH, OPH) units, in addition to beds, are reported to provide a more accurate picture of permanent housing capacity. Units may house a single individual and contain one bed or they may house a family and contain multiple bedrooms and/or beds.

2024 HOUSING INVENTORY COUNT – SHORT-TERM RENTAL SUBSIDY BEDS AND UNITS

ORGANIZATION NAME	PROJECT NAMES[IX]	NEW OR EXISTING PROJECT	YEAR-ROUND BEDS	YEAR-ROUND UNITS
ABCCM	SSVF	Existing	63	33
CATHOLIC CHARITIES	SSVF-RRH	Existing	12	5
CHARLOTTE FAMILY HOUSING	A Way Home - RRH	Existing	106	34
	HOME/TBRA – RRH	Existing	77	30
	RRH Private	Existing	16	6
COMMUNITY SUPPORT SERVICES	RRH – DV Bonus	Existing	38	14
	RRH – Housing for Good	Existing	49	16
HOUSING COLLABORATIVE	RRH – Home SafeCLT	Existing	72	22
	Housing Collaborative - UW Collaborative RRH- HOME ARP-TBRA	Existing	153	92
QUEEN CITY HARM REDUCTION	Queen City Harm Reduction - RRH	New	2	2
ROOF ABOVE	RRH – City ESG	Existing	8	8
	RRH- NC ESG	Existing	9	9
	RRH – TBRA	Existing	10	10
	RRH – MeckHOME	Existing	23	23
	RRH – MFMH HUD	Existing	9	9
SALVATION ARMY	RRH - A Way Home	Existing	85	26
	RRH - City ESG	Existing	23	16
	RRH – CoC	Existing	20	8
	RRH- Home ARP-TBRA	Existing	24	13
	RRH- State ESG	Existing	7	3
	RRH - TBRA	Existing	24	13
	RRH – MeckHOME	Existing	193	83
SUPPORTIVE HOUSING COMMUNITIES	Rapid Re-housing 1	Existing	2	2
	RRH II – TBRA	Existing	2	2
THE RELATIVES	RRH - NC ESG	Existing	5	5
	Aged Out Youth – RRH (County)	New	2	2
	RRH – City ESG	Existing	6	4
	RRH – MeckHOME FFTC	Existing	8	8
	RRH- CoC RRH for Youth	New	3	3
		TOTAL	1,027	488

The project names correspond to names used on the Housing Inventory Count (HIC), which is submitted to the U.S. Department of Housing & Urban Development (HUD).

Medium-Term Rental Subsidies

> **Definition**
>
> **Medium-term rental subsidies, also referred to as Other Permanent Housing (OPH), are provided for 1 to 3 years and are designed to help households quickly exit homelessness; return to housing in the community; and not become homeless again. OPH vouchers are conditional, and subsidies remain with the program after a household exits.**

EMERGENCY HOUSING VOUCHERS (EHV)

The EHV program is a voucher program funded through the American Rescue Plan Act of 2021 (ARPA). ARPA included funding for approximately 70,000 EHVs nationally. INLIVIAN, Charlotte-Mecklenburg's Public Housing Authority received 178 vouchers. The vouchers are designated to assist households who are homeless, at-risk of homelessness, fleeing/attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, or have a high risk of housing instability due to recent homelessness. EHVs do not have accompanying case management and expire September 30, 2030.

KEEPING FAMILIES TOGETHER

In collaboration with Mecklenburg County, Supportive Housing Communities provides services and rental subsidies for the community's highest need families involved with YFS and the emergency shelter system. Participants are offered an array of supportive services, involving case planning with a team of clinical and case management staff and coordination of programming that includes evidence-based and trauma-informed services.

FOREST POINT PLACE

Partnership between Mecklenburg County and Roof Above to provide permanent supportive housing to older adults age 55 or older who are experiencing homelessness. Mecklenburg County invested in the purchase and renovation of a hotel to provide 100+ units of housing. Roof Above manages the property and provide supportive services.

SALVATION ARMY'S SUPPORTIVE HOUSING INNOVATIVE PARTNERSHIP (SHIP)

In collaboration with INLIVIAN, the Salvation Army SHIP program provides housing, educational, and career opportunities for women and their children for up to 3 years. After families exit the program, the voucher stays with the program and is provided to another family in need of housing with supportive services.

CHARLOTTE FAMILY HOUSING (CFH)

In collaboration with INLIVIAN, CFH provides housing and supportive services for working families. After families exit the program, the voucher stays with the program and is provided to another family in need of housing with supportive services.

Medium-Term Rental Subsidies

ROOF ABOVE SUBSTANCE ABUSE EDUCATION AND RECOVER (SABER)

SABER is a nine-month treatment and life skills program for men experiencing homelessness who have a substance use disorder. In addition to its transitional housing program, SABER has permanent housing units. Housing is guaranteed on the condition that residents remain drug and alcohol free. The program provides therapy, relapse prevention, and jobs skills training.

OTHER PERMANENT HOUSING	895 BEDS	382 UNITS	24% (75 units) INCREASE IN UNITS SINCE 2023

2024 HOUSING INVENTORY COUNT – MEDIUM-TERM RENTAL SUBSIDY BEDS AND UNITS

ORGANIZATION NAME	PROJECT NAMES[IX]	NEW OR EXISTING PROJECT	YEAR-ROUND BEDS	YEAR-ROUND UNITS
CHARLOTTE FAMILY HOUSING	OPH (CHA)	Existing	15	4
HOUSING COLLABORATIVE - EHV	Housing Collaborative - EHV	Existing	469	180
SUPPORTIVE HOUSING COMMUNITIES	Keeping Families Together	Existing	165	43
SALVATION ARMY	SHIP Program	Existing	151	60
ROOF ABOVE	LINK Expansion-HOME ARP-TBRA	New	20	20
	55+ Forest Point Place	New	24	24
	SABER- OPH	Existing	51	51
		TOTAL	**895**	**382**

Long-Term Rental Subsidies

> **Definition**
>
> **Long-term rental subsidies are provided for 3 or more years. Subsidies may or may not be coupled with supportive services.**

PERMANENT SUPPORTIVE HOUSING (PSH)

PSH is a long-term rental subsidy designed to provide housing and supportive services to assist homeless individuals or families with a household member with a disability to achieve housing stability. Agencies that provide PSH include but are not limited to Carolinas CARE Partnership (Housing Opportunities for Persons with AIDS), Mecklenburg County Community Support Services Shelter Plus Care, Supportive Housing Communities, and Roof Above.

VETERANS AFFAIRS SUPPORTIVE HOUSING (VASH)

VASH is a collaborative effort that combines housing choice vouchers (HCV) rental subsidy administered by INLIVIAN with case management, and clinical services administered by the VA to address veteran homelessness.

HOUSING CHOICE VOUCHER (HCV)

The Housing Choice Voucher program (HCV) program is a federally funded rental assistance program that subsidizes rents for low-income households renting in the private market. The program is designed to assist low-income households, older adults and people with disabling conditions to attain safe, decent, affordable housing. HCVs are not limited to subsidized housing developments and can be used to rent any unit that meets HUD's minimum health and safety standards. Applicant households' income generally ranges from 0% to 50% of area median income (extremely or very low income). Housing subsidy amount and limits on the maximum amount of subsidy are determined by the local rental housing market and a household's income. Voucher recipients are required to contribute a portion of their monthly adjusted gross income for rent and utilities.[39, 40] Having a voucher does not guarantee access to housing. The renter must identify a qualified unit and find a property provider who will accept the voucher as part of their source of income. The City of Charlotte and Mecklenburg County have passed a joint policy prohibiting source of income discrimination.

DEPARTMENT OF SOCIAL SERVICES FAMILY UNIFICATION PROGRAM (FUP)

The FUP is a federal program administered by the Mecklenburg County Department of Social Services. It supports the reunification of families by providing Housing Choice Vouchers (HCVs) to families experiencing separation, families who are at risk of separation, and to youth 18 to 24 years old who have left foster care or will leave foster care within 90 days.[41]

FOSTER YOUTH TO INDEPENDENCE (FYI) HCV

Foster Youth to Independence (FYI) HCV vouchers are designated for Youth 18-24 years old who left foster care or will leave foster care within 90 days and are homeless or are at risk of becoming homeless at age 16 or older. At report publication, INLIVIAN has not been issued any funding for FYI vouchers.

Long-Term Rental Subsidies

| **PSH* 2024** | **975** BEDS | **832** UNITS | **1% (11 units)** DECREASE IN UNITS SINCE 2023 |

| **VASH 2024** | **434** BEDS | **369** UNITS | **20% (61 units)** DECREASE IN UNITS SINCE 2023 |

| **HCV JULY 2024** | **1,454** WAITLIST | **4,567** CURRENT VOUCHER HOLDERS |

***Note:** VASH beds/units were separated from the PSH bed/units in this section. VASH and PSH are combined under PSH in the Capacity and Utilization section.

2024 HOUSING INVENTORY COUNT – LONG-TERM RENTAL SUBSIDY BEDS AND UNITS

ORGANIZATION NAME	PROJECT NAMES[ix]	NEW OR EXISTING PROJECT	YEAR-ROUND BEDS	YEAR-ROUND UNITS
CAROLINAS CARE PARTNERSHIP	Renew Housing RHP (HOPWA)	Existing	49	42
	TBRV- HOPWA	Existing	41	41
COMMUNITY SUPPORT SERVICES	Shelter Plus Care	Existing	308	213
SUPPORTIVE HOUSING COMMUNITIES	McCreesh	Existing	90	90
	Scattered Site I	Existing	15	15
	Scattered Site II	Existing	49	14
	Scattered Site III	Existing	15	11
	Healthcare and Housing	Existing	11	9
ROOF ABOVE	Homeless to Homes Expansion	Existing	15	15
	Housing Works (CBRA vouchers)	Existing	58	58
	Housing Works - Homeless to Homes	Existing	6	6
	Housing Works - Moore Place	Existing	111	111
	Housing Works (Section 8 vouchers)	Existing	14	14
	Meck Fuse	Existing	42	42
	PSH-TBRV	Existing	16	16
	The Rise on Clanton	New	88	88
	Homeful Housing - PSH	Existing	47	47
VETERAN'S ADMINISTRATION	VASH-CHA	Existing	434	369
		TOTAL	**1,409**	**1,201**

Project names correspond to names used on the Housing Inventory Count (HIC), which is submitted to the U.S. Department of Housing & Urban Development (HUD).

Local Housing Vouchers

As described previously, there are several different types of housing choice vouchers available in Mecklenburg County including Section 8, VASH, FUP, EHV, and Mainstream vouchers. Mainstream vouchers are a form of Section 8 vouchers which are designated for non-elderly persons with disabilities. Mainstream and Section 8 vouchers are issued using the same waitlist. It is important to note that there is an annual purge of the waitlist. This means if an applicant does not respond to a follow up inquiry indicating they wish to stay on the waiting list, they are removed from the waitlist. VASH, FUP, and EHV vouchers are issued through referral. Community partners who assist in administering these vouchers (Veterans Administration, Mecklenburg County Youth and Family Services, Charlotte-Mecklenburg Continuum of Care) may maintain internal waitlists for these programs, but those waitlists are not managed by INLIVIAN.

The data presented below were provided by INLIVIAN and are current as of July 2024. There is one overall metric that INLIVIAN tracks across vouchers instead of by individual type: percentage of request denied because HCV was the intended form of payment. Across HCV, VASH, Mainstream, FUP, and EHV, during the reporting period (7/1/23-7/1/24), 10% of persons were denied by landlords because the landlords did not want to accept the voucher as a form of payment. This is a decrease from 15% the previous year and suggests the Source of Income Discrimination ordinances enacted by Mecklenburg County and the City of Charlotte may be having a positive impact on decreasing the number of landlords who are declining to work with households who use a voucher as their primary form of payment for rent.

Of the 1,458 persons on the Section 8 waiting list, 38% are single adults and 62% are families; 93% identify as Black, African American, or African, 4% identify as White, 3% identify as Multi-racial, and 3% identify as Hispanic/ Latin(a)(e)(o). In addition to the data listed below, there are 156 non-elderly disabled voucher holders and there are 364 participants who have vouchers currently enrolled in the Family Self-Sufficiency Program, a supportive services program for voucher holders that is operated by INLIVIAN.

METRIC	SECTION 8 HCV	VASH	MAINSTREAM HCV	FUP	EHV
Number of households on waitlist	1,458	Referral Program	HCV Waitlist	Referral Program	Referral Program
Number of current voucher holders	4,608	341	34	157	161
Average length of time on waitlist	10 years	Referral Program	Referral Program	Referral Program	Referral Program
Percentage of households who requested voucher extensions	18%	6%	Reported with HCV	27%	16%
Number of households who did not find housing because vouchers expired	48	12	Reported with HCV	0	9
Average length of time from voucher issuance to housing	1.9 months	1.9 months	Reported with HCV	2.2 months	2.3 months
Number of homeless admissions	31	55	Reported with HCV	4	Data not available
Number of non-homeless admissions	22	12	Reported with HCV	8	Data not available

Note: HCV = Housing Choice Voucher; FUP = Family Unification Program; EHV = Emergency Housing Voucher.

Local Housing Vouchers

In addition to data from INLIVIAN, data from the Charlotte-Mecklenburg Continuum of Care (CoC) were reviewed for the EHV program and data from the Veterans' Administration (VA) were reviewed for the VASH program. The EHV data is for the period of 7/1/23 – 7/1/24. The Veterans' Administration observes the federal fiscal year and therefore is for the time period 10/1/22 – 9/30/23. Available data vary by program. The following data provide a more nuanced understanding of these two programs.

For EHV, 504 people in 180 households had received their housing voucher and were enrolled in the CoC EHV housing project for at least 1 day between 7/1/23 – 6/30/24. One of the target populations for these vouchers was large families (5 persons or more) and 55% of the people enrolled in the project were children (275). Ninety-seven of the 180 households were households with minor children and 83 were households without children.

During FY24, 146 people were housed with EHV with an average length of time to housing of 187 days or approximately 6 months. Families with minor children averaged 180 days from voucher issuance to housing while families without children averaged 213 days. Thirty-one people were not able to obtain housing with their voucher and were exited from the program.

At the end of FY24, there were 180 Veterans on the HUDVASH interest list. The HUDVASH housing team actively reviews and completes admissions from the list. The length of time a Veteran household stays on the referral list is contingent upon various factors including but not limited to: Veteran acuity; Veteran responsiveness with attempts to coordinate VASH intake appointment; Veteran responsiveness to submitting documentation; Veteran housing choice; and VA staffing. While awaiting voucher issuance, the HUDVASH team simultaneously refers Veterans to all available housing resources including Grant Per Diem (GPD) Contract Housing, SSVF, Coordinated Entry, and other community-based resources as interested.

In FY24, the Charlotte VASH program admitted 72 Veterans and housed/re-housed a total of 100 Veterans, with an average of 73 days from admission to housed. Of those admitted, 12 Veterans were unable to locate housing or didn't comply with program requirements leading to voucher expiration or discharge from the program. The Charlotte team successfully graduated 36 Veterans from case management who will maintain their voucher assistance; and fully discharged an additional 12 Veterans who went on to purchase their own homes and/or increased independence, no longer needing the voucher program overall.

Of the total VASH vouchers allocated, 376 Veterans are housed (85% of the total allocation), with an additional 23 Veterans in process of housing search, voucher issuance or pending VASH intake; bringing the total voucher utilization to 90% for the Charlotte-Mecklenburg HUDVASH Program.

Rental Housing Market

Charlotte's population continues to grow as people move to the area. Thus, demand for apartments remains high within the overall market, with 7.5% as the average yearly vacancy rate. According to 2023 1-year ACS data there has been a 2% increase in the vacancy rate since 2021 (5.7%). Similarly, the 2023 Real Data's Apartment Index Report (AptIndex.com), stated that vacancy rates in the Mecklenburg County have increased from 4.7% in August 2022 to 6.8% in August 2023. This means there were nearly 10,000 vacant units in Mecklenburg County in August 2023. One-bedroom apartments consistently have higher vacancy rates than two- and three-bedroom apartments.

The most recent available data on median rent by zip code is the 2022 5-year estimate ACS data. Based on these data on median gross rent, the most affordable one-bedroom rental units were located in west Charlotte (zip codes 28208 and 28214) and East Charlotte (28215). Few affordable rental units were located in zip codes in south Charlotte and North Mecklenburg with the highest median rents in Uptown and in the 28277 and 28134 zip codes of South Charlotte.

One Bedroom
Total: | Median Gross Rent

■	$1,408 – $1725	7
■	$1,262 – $1,376	7
■	$1,184 – $1,257	6
■	$1,015 – $1,180	7
■	$887 – $978	3
■	No Data	7
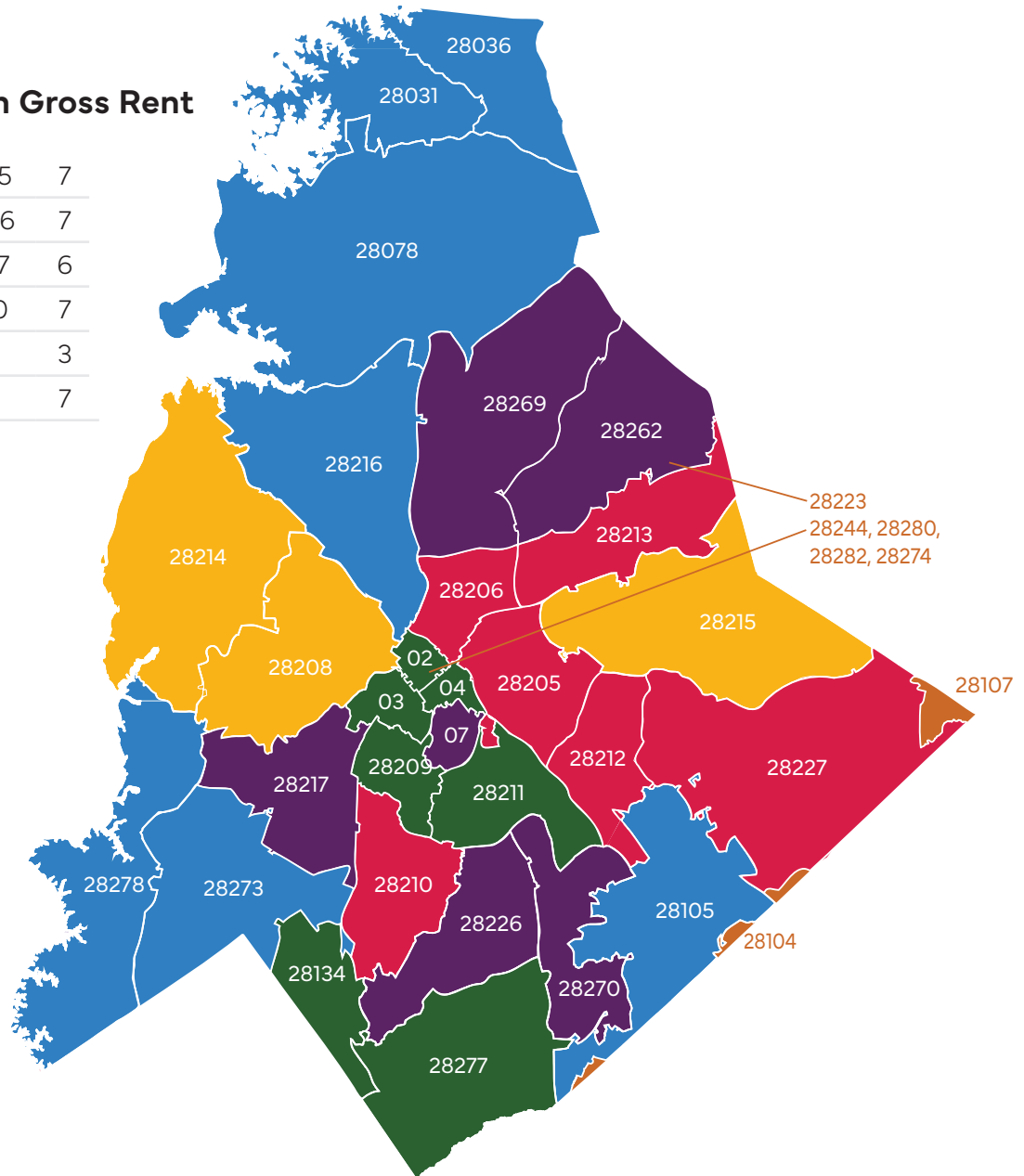
Housing Trust Fund

Established by the City of Charlotte in 2001, the Housing Trust Fund (HTF), is the City's primary tool for supporting the construction and preservation of affordable housing. The HTF leverages voter-approved general obligation housing bonds to provide development gap financing to support the production or preservation of units serving families up to 80% of the area median income (AMI). In exchange for these funds, the City requires its developer partners to agree to deed restrictions ensuring long-term affordability and to provide deeper targeting (at least 20% of units at 30% AMI). The HTF has provided over $240 million in gap financing for affordable housing since the Fund was established in 2001. Voters have approved bonds to fund the HTF eleven times in the 20+ years since inception, most recently approving $100 million in bonds. In total, through FY24, the Housing Trust Fund has allocated funds for 9,330 completed, 2,346 under construction, and 1,393 pending affordable units. Pending units are projects that have not closed on financing and are earlier along in the development life cycle. Eighty-two percent of completed units (or 7,557 units) are new multi-family rentals; 18% of completed units (or 1,609 units) are rehabilitated multi-family rentals, including naturally occurring affordable housing (NOAH) preserved through funding from public-private partnerships. Most units completed between FY19 and FY24 were Rehabilitated Multi-Family Rentals with the Housing Trust Fund adding 92 rehabilitated multi-family units to its list of completed projects in FY24.

Housing Trust Fund Units by Type
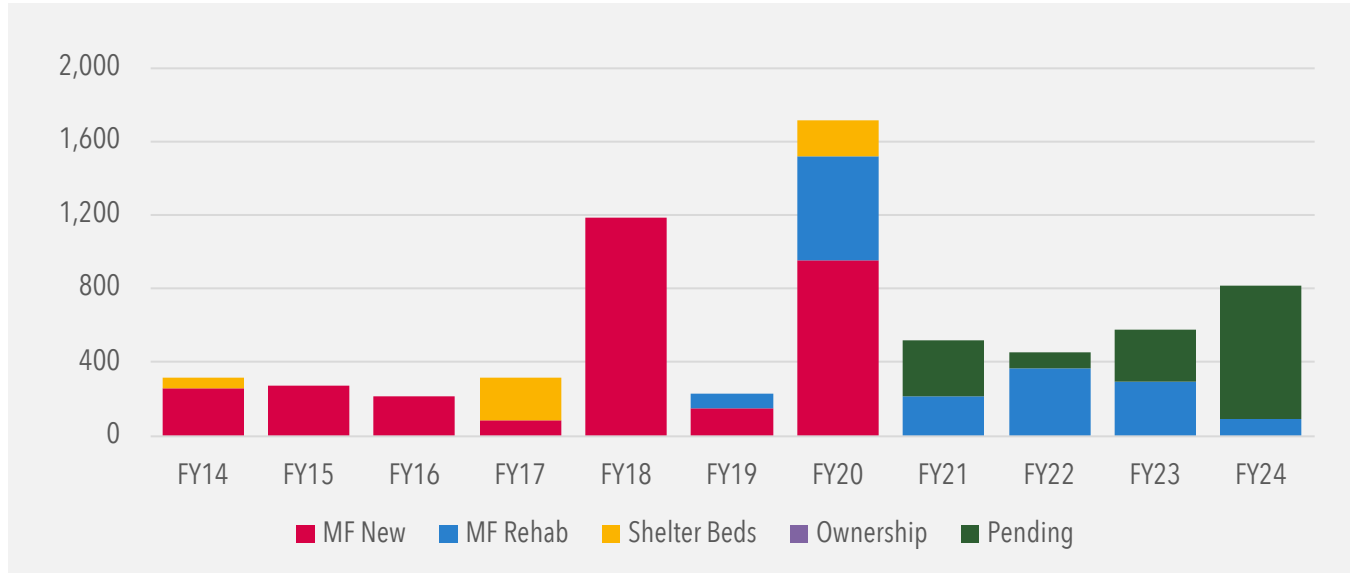*FY02 to FY24*

Source: City of Charlotte, 2024

Housing Trust Fund

Most units completed between FY19 and FY24 were Rehabilitated Multi-Family Rentals
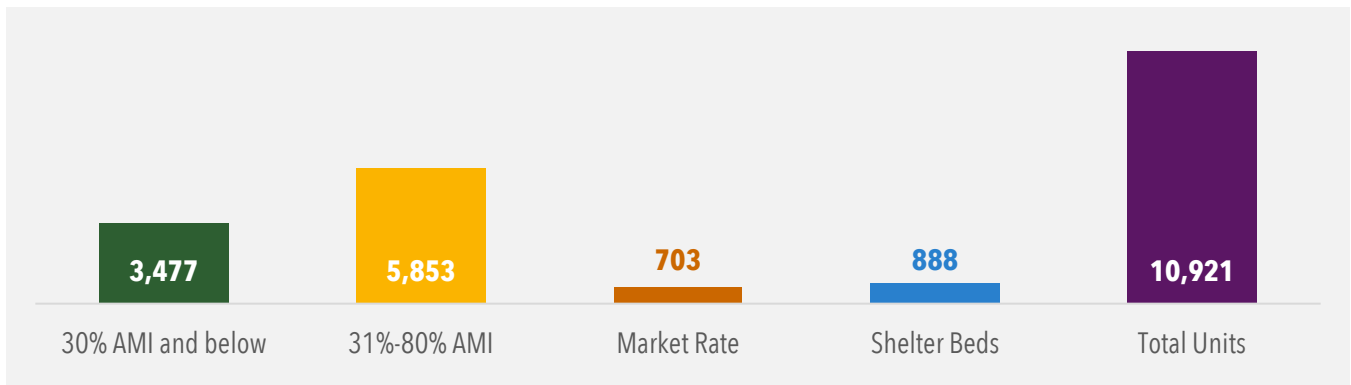*FY14 to FY24*

Source: City of Charlotte, 2024

Units by Affordability

Thirty-two percent of units (3,477) using funds from the Housing Trust Fund are affordable to households earning at or below 30% of the Area Median Income (AMI). For context, the maximum cost of an affordable apartment for a single individual at or below 30% of the AMI is $557 per month. Fifty-four percent of units (5,853) are affordable to households earning between 31% and 80% of the AMI; 7% of units (703) are affordable at market-rate; and 8% (888) of "units" were shelter beds. Market rate units are typically financed as a part of mixed-income development projects that include affordable (under 80% AMI) units.

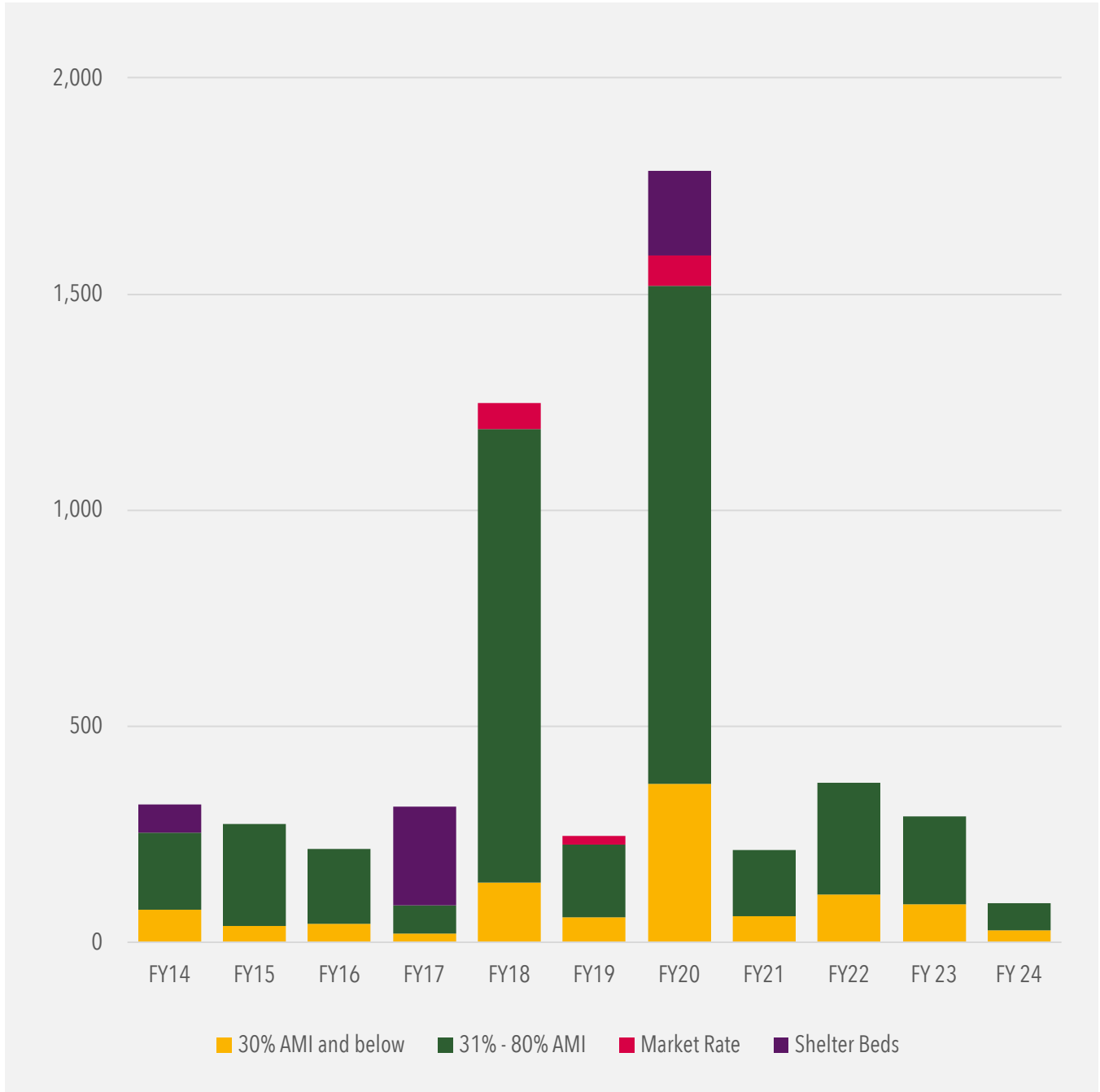## Units by AMI
FY14 to FY24

Source: City of Charlotte, 2024

Units by Affordability

Thirty percent of the 92 units added in FY24 (28) were affordable to households at or below 30% AMI.

Housing Trust Fund Units <30% AMI by Year
Completed, FY14 to FY24

Legend: 30% AMI and below | 31% - 80% AMI | Market Rate | Shelter Beds

Source: City of Charlotte, 2024

This report provides the most up-to date historic and current Housing Trust Fund data as of July 2024. Historic data is periodically corrected to reflect final unit counts and project years after projects are completed.

Promising Practices

Addressing the affordable housing crisis requires an approach that addresses both supply and demand issues. As with housing instability and homelessness, there are several strategies that impact all three key aspects of the housing continuum. **The strategies listed here have not been discussed in previous sections.** Here are several key strategies to address the affordable housing crisis:

Reform Land Use and Zoning Policies: Reduce or eliminate restrictive zoning policies that limit the construction of multifamily housing, accessory dwelling units (ADUs), or affordable housing, increase density allowances to support higher density housing developments, and streamline and expedite the permitting process for affordable housing projects to expedite development.

Support Community Land Trusts, Land Banks, and Nonprofit Housing Development: Support the creation and expansion of Community Land Trusts and provide funding and technical assistance to nonprofit housing developers that focus on new construction or preserving naturally occurring affordable housing.

Promote Innovative Housing Solutions: Encourage and ensure zoning policy supports the development of accessory dwelling units (ADUs), support the use of modular or prefabricated housing to reduce construction costs and decrease the time needed to construct new or rehab existing affordable units.

Expand Public Housing and Cooperative Housing Models: Increase local investment in public housing projects and promote cooperative housing models that create long-term affordability and resident empowerment.

Together, these strategies address short-term needs while offering long-term solutions to increase the amount of affordable and accessible units in Mecklenburg County.
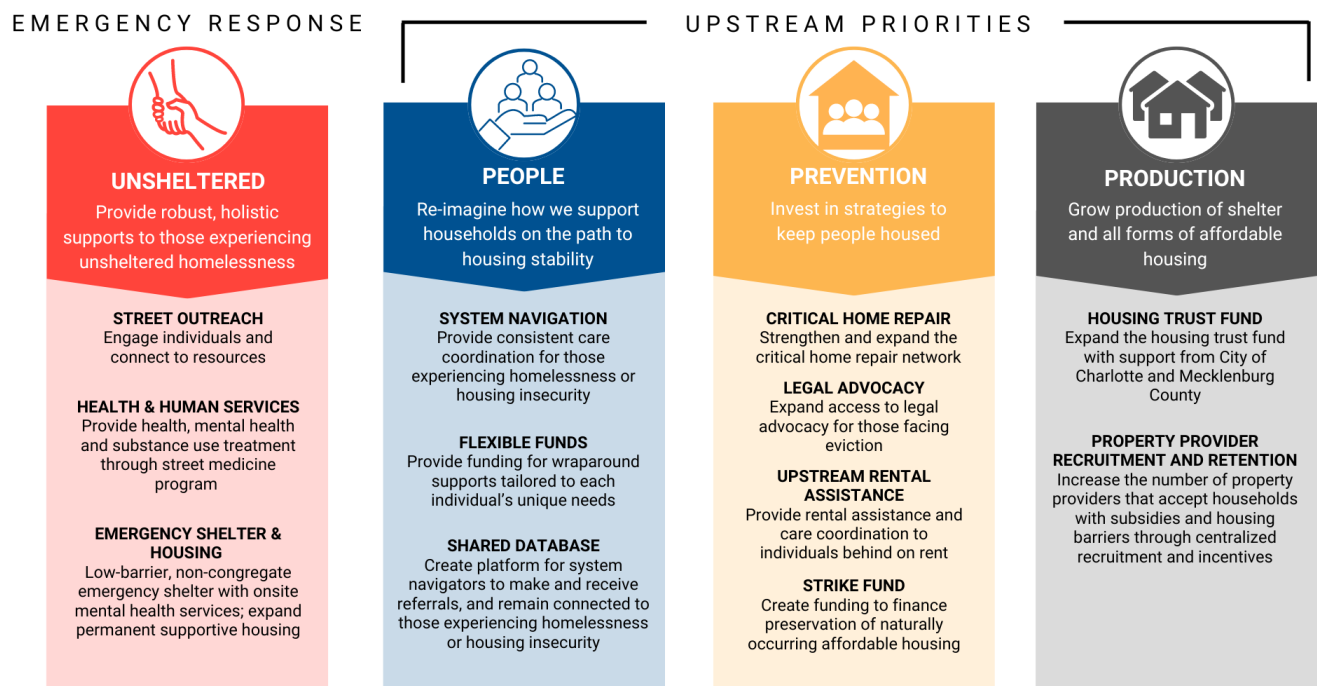
CONNECTING THE DOTS

A Home for All

In April 2021, to address concerning local trends in affordable housing and homelessness, a group comprised of individuals from Mecklenburg County, City of Charlotte, the Continuum of Care, Charlotte Center City Partners, Bank of America, and Atrium came together to develop and design the foundation for a comprehensive community-driven process.

In January 2022, that group released the A Home For All Strategic Framework, a bold, ambitious plan that was the first of its kind to simultaneously address homelessness and affordable housing. The Framework was developed with extensive community involvement and included nonprofits from across multiple systems and individuals with lived expertise.

Mecklenburg County leaders selected United Way of Greater Charlotte to lead implementation due to its unique position and connection to key civic, nonprofit and community stakeholders. Each service provider is doing incredibly important work. United Way's role is to act as the convener, bringing service providers together to design interventions that strengthen the system in which those service providers operate.

The Strategic Framework included 99 initiatives. At the end of July 2023, the full Implementation Plan was released which included nine initial initiatives that would advance in the coming years. The Unsheltered Pillar of the A Home For All Implementation Plan was introduced in January 2024 after a request to develop a holistic response to the growing concern about our neighbors who are unsheltered in our community.

In the plan, initiatives fall under four pillars: People, Prevention, Production, and Unsheltered. The table below is an overview of each pillar and the initiatives.

EMERGENCY RESPONSE | UPSTREAM PRIORITIES

UNSHELTERED
Provide robust, holistic supports to those experiencing unsheltered homelessness

STREET OUTREACH
Engage individuals and connect to resources

HEALTH & HUMAN SERVICES
Provide health, mental health and substance use treatment through street medicine program

EMERGENCY SHELTER & HOUSING
Low-barrier, non-congregate emergency shelter with onsite mental health services; expand permanent supportive housing

PEOPLE
Re-imagine how we support households on the path to housing stability

SYSTEM NAVIGATION
Provide consistent care coordination for those experiencing homelessness or housing insecurity

FLEXIBLE FUNDS
Provide funding for wraparound supports tailored to each individual's unique needs

SHARED DATABASE
Create platform for system navigators to make and receive referrals, and remain connected to those experiencing homelessness or housing insecurity

PREVENTION
Invest in strategies to keep people housed

CRITICAL HOME REPAIR
Strengthen and expand the critical home repair network

LEGAL ADVOCACY
Expand access to legal advocacy for those facing eviction

UPSTREAM RENTAL ASSISTANCE
Provide rental assistance and care coordination to individuals behind on rent

STRIKE FUND
Create funding to finance preservation of naturally occurring affordable housing

PRODUCTION
Grow production of shelter and all forms of affordable housing

HOUSING TRUST FUND
Expand the housing trust fund with support from City of Charlotte and Mecklenburg County

PROPERTY PROVIDER RECRUITMENT AND RETENTION
Increase the number of property providers that accept households with subsidies and housing barriers through centralized recruitment and incentives

A Home for All

UNSHELTERED PILLAR

The Unsheltered pillar involves scaling street outreach which will engage individuals and connect them to resources, standing up a street psychiatry program, expanding emergency shelter and housing to create a low-barrier, non-congregate emergency shelter with onsite mental health services, and expanding permanent supportive housing.

PEOPLE PILLAR

The People Pillar focuses on broadening the shift to a system-wide person-directed care model requiring new tools and functions that will work together to make systems more accessible for residents experiencing homelessness or housing insecurity.

PREVENTION PILLAR: CRITICAL HOME REPAIR

The City of Charlotte, Mecklenburg County, and multiple nonprofits have successful home repair programs. To meet the growing demand of low-income homeowners, there would need to be a significant expansion in program funding. This initiative seeks to understand systemic issues that impede efforts to meet the full demand and move from a good to a great critical home repair eco-system.

PREVENTION PILLAR: LEGAL ADVOCACY

Legal Aid of North Carolina's Charlotte Housing Unit has received additional funding from Mecklenburg County to hire additional staff to support the efforts of A Home For All. The Charlotte Housing Unit provides free advice and representation to low-income tenants facing eviction in Mecklenburg County.

PREVENTION PILLAR: UPSTREAM RENTAL ASSISTANCE

COVID-19 demonstrated the importance of providing rental assistance to low-income families to avoid eviction and homelessness. This initiative will take lessons learned from COVID funding and blend with innovative ideas to pilot an upstream rental assistance program for broader use to support a larger share of households facing evictions or housing instability. The pilot is expected to launch in early 2025.

PREVENTION PILLAR: THE STRIKE FUND

This initiative focuses on exploring the creation of a Strike Fund to preserve multi-family Naturally Occurring Affordable Housing (NOAH). The aim of this fund would be to provide one or more types of financing to developers to preserve rental housing that might otherwise be lost or converted into market-rate housing. This initiative will be moving forward in the coming months.

PRODUCTION PILLAR: HOUSING TRUST FUND

A Home For All supports the recent passing of the $100 million Housing Bond Measure, doubling the Housing Trust Fund for the City of Charlotte. Exploration of a county-wide Housing Trust Fund remains a priority initiative for A Home For All and will move forward in future years.

A Home for All

This initiative aims to make more affordable housing units available through the recruitment and retention of new and existing property providers willing to rent to people with subsidies and/or housing barriers. The pilot offers property providers a set of incentives to accept tenants with subsidies or other housing barriers along with giving property providers the ability to engage with dedicated staff who specialize in outreach. Housing Collaborative is the official partner and will focus efforts on increasing affordable housing opportunities for the Charlotte community by launching a large-scale campaign to recruit more property providers through a combination of recruitment and retention incentives.

A Home For All is not just a plan—it's a commitment to a future where everyone in Charlotte-Mecklenburg has access to stable, affordable housing. By staying informed, getting involved, and supporting local initiatives, it can address the challenges of homelessness and housing instability head-on. It will take the collective effort of government, nonprofit organizations, businesses, and individuals to make this vision a reality. To join in the effort to build a stronger, more equitable community where everyone has a place to call home, visit AHomeForAllMeck.org to sign up for the A Home for All newsletter and follow along on social media at @ahome4allmeck.

Charlotte-Mecklenburg Continuum of Care

Mecklenburg County Community Support Services is the Continuum of Care (CoC) Lead, the Collaborative Applicant, the Homeless Management Information System (HMIS) Lead, and the Coordinated Entry Lead for the Charlotte-Mecklenburg Continuum of Care. This section outlines the role of these entities and local activities of the CoC.

Continuums of Care

A Continuum of Care (CoC) is the local planning body that is designated to carry out the responsibilities outlined in the CoC Program Interim Rule for a geographic area to address the needs of people experiencing homelessness and those at-risk of homelessness.

Broadly, these responsibilities include:

- Operating the Continuum of Care (including designing and implementing coordinated entry)
- Monitoring project and system performance
- Designating an HMIS for the CoC (select software and HMIS Lead)
- Planning for the CoC's geographic area
- Coordinating the CoC system of services and housing interventions
- Selecting and approving projects for the CoC Program funding application to HUD

More specifically, the responsibilities of the CoC include fostering collaboration between nonprofits, local government agencies, housing providers, and other service organizations to ensure effective, integrated solutions for homelessness; assessing the needs of people experiencing homelessness and addressing any gaps in service; ensuring a range of permanent and emergency housing options and services to support people as they transition out of homelessness; coordinating funding and resources to target the most pressing and emergent needs; and using data and performance measures to monitor performance, evaluate outcomes and ensure continuous system improvement that facilitates the reduction and prevention of homelessness.

Overall, the CoC's purpose is to develop a strategic plan to address homelessness and to provide a framework for the delivery of comprehensive, streamlined and coordinated housing, services, outreach, and support to prevent and end homelessness. The CoC Lead also coordinates numerous population specific and system specific committees and work groups focused on ensuring an equitable service system that meets the needs of all people that it serves.

While Mecklenburg County is the CoC Lead, the CoC membership consists of relevant stakeholders, providers, people with lived expertise, funders and businesses that are committed to preventing and ending homelessness and who are responsible for creating a community's homeless response. The CoC Governing Board is the designated decision-making body of the CoC. It operates on behalf of the CoC membership and its selection is outlined in the CoC Governance Charter.

Collaborative Applicant

As the Collaborative Applicant, designated by the CoC, Mecklenburg County is responsible for coordinating and submitting the community's application for Continuum of Care (CoC) program funding. The Collaborative Applicant plays a key role in the administration and coordination of the CoC's activities, ensuring that all parts of the homelessness response system are aligned and effective. They are responsible for compiling and submitting the CoC's funding application; ensuring

Charlotte-Mecklenburg Continuum of Care

compliance with HUD regulations and guidelines; facilitating strategic planning and collaboration within the CoC by aligning resources and programs to address homelessness in a coordinated and data-driven manner; and allocating resources.

HMIS Lead

As the HMIS Lead, Mecklenburg County ensures that the HMIS system complies with HUD regulations and is used effectively to support coordinated efforts in addressing homelessness. The HMIS Lead manages the technology and data infrastructure that supports the community's response to homelessness. It ensures data is collected, maintained, and reported in a manner that protects the rights of the people represented in the data, aligns with federal regulations, and supports local planning and service delivery efforts.

Coordinated Entry Lead

The Coordinated Entry Lead, in partnership with the CoC Lead, Collaborative Applicant, HMIS Lead, and CoC, develops and oversees the implementation of the local Coordinated Entry System. Its key responsibilities include system design and implementation; assessment and prioritization; referral coordination; resource management; data collection and evaluation; and ensuring compliance with local and federal requirements. The Coordinated Entry Lead ensures that the Coordinated Entry System operates efficiently, effectively and equitably and prioritizes those most in need.

Together, the CoC Lead, Collaborative Applicant, HMIS Lead, and Coordinated Entry Lead serve as the backbone to the CoC, ensuring that resources are allocated efficiently and in alignment with community need, that data is accurately tracked, reported, and used for decision-making, and that homelessness and housing instability is addressed in a coordinated and strategic manner.

Strategic Alignment

There are many opportunities to collaborate and align goals and resources between A Home for All and the Charlotte-Mecklenburg Continuum of Care (CoC) in order to address housing instability and homeless at the system level. Examples of opportunities for strategic alignment are outlined below.

DATA

Accurate data is essential for identifying service gaps and allocating resources effectively. HMIS provides a comprehensive source of data about individuals experiencing homelessness, including service usage and housing outcomes. Leveraging data from HMIS when possible to track the progress of A Home for All initiatives; monitoring the effectiveness of interventions; and aligning project performance with system performance measures can ensure a robust data set that facilitates strategic decision-making and progress toward the community's shared goal to make homelessness rare, brief, and non-recurring and to ensure everyone in Mecklenburg County has access to safe, decent, affordable housing.

RESOURCE ALLOCATION AND MANAGEMENT

The CoC Lead and A Home for All can work collaboratively, when possible, to ensure, that HUD-funded housing programs and locally driven housing initiatives are coordinated, avoiding duplication of efforts, and maximizing resources to meet the growing demand for affordable housing and homeless services.

COORDINATION

The CE Lead and A Home for All can work together to ensure that A Home for All initiatives—such as Property Provider Recruitment and Retention and System Navigation are incorporated into the Coordinated Entry System. This will ensure a seamless flow of people who are homeless or at-risk of homelessness into stable housing options.

OUTREACH AND ENGAGEMENT

Both the CoC and the A Home for All Initiative can jointly engage stakeholders through shared committees, working groups, and public outreach efforts. This partnership will allow for greater community buy-in, shared responsibility, and unified messaging about the importance of ending homelessness and increasing affordable housing options.

By working together, A Home for All and the Charlotte-Mecklenburg CoC leverage their strengths to address both immediate needs and long-term solutions for homelessness and housing instability. Through shared data, coordinated entry, strategic planning, and stakeholder engagement, the two efforts create a more effective and unified system to prevent and end homelessness in the community.

Governmental Investment

The table below provides an overview of local governmental investment including federal grant administration for activities to make homelessness rare, brief, and non-recurring and to ensure all Mecklenburg County residents have access to safe, decent, affordable housing.

FUNDING SOURCE	FY24 INVESTMENT	FUNDING PURPOSE	ADDITIONAL COMMENTS
Emergency Solutions Grant (ESG) - City Administered By: ♚ City of Charlotte	$494,529	Assist people with quickly regaining stability in permanent housing after experiencing a housing crisis and/or homelessness.	FY24 activities: Street Outreach, Emergency Shelter Operations, Homelessness Prevention and Rapid Re-Housing.
HOME Investment Partnerships - Tenant Based Rental Assistance (TBRA) Administered By: ♚ City of Charlotte	$682,600	Reduce homelessness and increase housing stability through Tenant Based Rental Assistance	
HOME Investment Partnerships - American Rescue Plan Program (HOME-ARP) Administered By: ♚ City of Charlotte	$11,566,783	Reduce homelessness and increase housing stability through Tenant Based Rental Assistance and Supportive Services	One time funding of $11,566,783. Contracts awarded in FY24:$2,149,360 (Street Outreach Landlord Engagement, Rental Subsidy and Case Management Services).
Eviction Prevention Assistance Administered By: ♚ City of Charlotte	$550,000	Crisis Assistance Ministry: Emergency Rent and Utility Assistance	Local funds paired with ARPA.
Housing Opportunities for Persons With AIDS (HOPWA) Administered By: ♚ City of Charlotte	$3,162,574	Housing assistance and supportive services for people at or below 80% of AMI and living with HIV and their families.	Activities funded in FY24 include: Case Management, TBRA, Substance Abuse Treatment, Mental Health Services, Short-term Rent, Utility, and Mortgage financial assistance.
Helping Out Mecklenburg County Homeowners with Economic Support (HOMES) Administered By: ◉ Mecklenburg County ♚ City of Charlotte	$13,842,857	Grants to qualifying homeowners to help assist with paying property taxes	Mecklenburg County commited $8.5 million, along with $4.2 million from the City to fund grants, and the operating costs of $1.3 million to administer the program was shared by both entities.

Governmental Investment

FUNDING SOURCE	FY24 INVESTMENT	FUNDING PURPOSE	ADDITIONAL COMMENTS
Emergency Solutions Grant (ESG) Administered By: ⊚ Mecklenburg County	$505,030	Emergency response and housing stability services.	No more than 60% of funds can be used for Emergency Response Services (Street Outreach and Emergency Shelter). While there is a maximum percent for Emergency Services, there is no maximum for Housing Stability (Rapid Re-Housing, HMIS, and Targeted Prevention). As Collaborative Applicant for the CoC, Mecklenburg County coordinates the funding application submission. Funds are administered by NCDHHS.
Continuum of Care/ HMIS Leadership Administered By: ⊚ Mecklenburg County	$782,980	CoC staff support and HMIS data team.	
Continuum of Care Grant (COC) Administered By: ⊚ Mecklenburg County	$6,788,103	Funds Coordinated Entry, HMIS, and various permanent housing programs.	This is for the FY23 Competition which was awarded during FY24. As Collaborative Applicant for the CoC, Mecklenburg County coordinates the funding application submission. Funds are administered by HUD.
Housing Stability Funding - General Fund Administered By: ⊚ Mecklenburg County	$1,931,950	Funding in General Fund contracted with partnering agencies to provide supportive services to formerly homeless households as they stabilize in housing.	
Housing Stability Funding - Rental Subsidy Fund Administered By: ⊚ Mecklenburg County	$4,969,471	Funding in Rental Subsidy Fund contracted with partnering agencies to provide subsidy and supportive services to formerly homeless households as they stabilize in housing.	
MeckFUSE Administered By: ⊚ Mecklenburg County	$891,725	Permanent housing with supportive services for frequent users of homeless and criminal justice services.	

Governmental Investment

FUNDING SOURCE	FY24 INVESTMENT	FUNDING PURPOSE	ADDITIONAL COMMENTS
Department Level Programming Administered By: 🌐 Mecklenburg County	$5,321,480	Other staffing, operations, and contracted costs of Community Support Services' Housing Innovation & Stabilization Services Division.	Includes Coordinated Entry, Moore Place, Shelter Plus Care, Housing First Charlotte Mecklenburg staffing/operations.
Affordable Housing Program Fund Administered By: 🌐 Mecklenburg County	$7,791,143	Investments in the Affordable Housing Program Fund including support NOAH agreements, Critical Home Repair, Billingsley Mixed Use Development project.	Otherwise not specified in other areas.
Emergency Shelter Funding Administered By: 🌐 Mecklenburg County	$2,782,960	Supports a portion of emergency shelter operations for homeless and domestic violence shelters.	
Eviction Prevention Administered By: 🌐 Mecklenburg County	$1,009,163	Supports Legal Aid of NC in providing eviction prevention information and representation in court proceedings.	
Home for All Strategy Administered By: 🌐 Mecklenburg County	$3,070,840	$350,000 for a planning grant to build a strong system navigation framework.	
		$150,000 for a planning grant to encourage more vendors to participate in critical home repair programs.	
		$75,000 for a planning grant to extend emergency rental assistance programs.	
		$500,000 for landlord recruitment strategies to encourage higher participation in rental subsidy programs.	
		$1 million to pilot an emergency rental assistance program in Mecklenburg County.	
		$995,840 Operations and administrative costs for project oversight.	

Connecting the Dots

The 2024 Charlotte-Mecklenburg State of Housing Instability and Homelessness Report (SoHIH) illustrates the critical role of data in addressing needs across the full housing continuum from housing instability to homelessness to safe, permanent, affordable housing. The SoHIH is an annual update on current trends within the local housing continuum and provides a knowledge base for stakeholders to make informed decisions about resource allocation, policy, and practice, and planning for integrated systems of care. This year's report highlights the worsening issues of housing instability, housing affordability and availability, and homelessness in Charlotte-Mecklenburg. These issues disproportionately impact Black, Indigenous, and communities of color and are rooted in structural racism, rising housing costs, and limited affordable housing.

The increasing cost of housing, diminishing affordable housing options, particularly for low-income renters, and a high proportion of people who have little to no income contribute to rates of housing instability and homelessness and if a household does become homeless, how long their homelessness lasts. **The demand for emergency shelters is high, and additional case management and supportive employment resources are needed to facilitate rapid exit from shelter and housing stability post homeless services system exit.** We continue to see underutilization in transitional housing programs which suggests strict eligibility criteria that may be a barrier to access. Adjusting transitional housing program eligibility criteria may increase the number of households that can access these resources and thus reduce some of the strain on the emergency shelter system.

Over the past two years, there have been significant investments to expand the capacity of the local Coordinated Entry System, the central access point for households at-risk of or experiencing homelessness in Mecklenburg County. Not only has the Coordinated Entry Lead increased the number of dedicated staff, it has also increased the number of community partners trained to conduct Coordinated Entry Housing Needs Assessments and Crisis Intervention Assessments, and developed and piloted a Coordinated Prevention approach which has fully integrated prevention and diversion into the Coordinated Entry System. **Additional dedicated resources are needed to prevent households from entering homelessness, provide diversion or shelter, if needed, and to support households in their rapid exit from the homeless services system when homelessness does occur.**

To effectively address homelessness and housing instability in Charlotte-Mecklenburg, a coordinated, multifaceted approach is necessary. This approach should integrate affordable housing strategies, robust and flexible financial assistance, and dedicated funding to expand support services in all areas of the homelessness response system from prevention to shelter services to housing. Critical elements include the continued expansion of the housing problem solving intervention; flexible prevention and diversion funding; boosting household income through job programs, cash assistance, and support connecting to cash and non-cash resources; proactively developing partnerships with landlords to encourage acceptance of rental subsidies; and developing more affordable housing units through construction, rehabilitation, and subsidies. Pairing these efforts with comprehensive physical and behavioral health services and strengthened tenant protections to foster stability are essential. **Addressing underlying discrimination and ensuring fair access for households of color are essential to equity-driven outcomes. Leveraging data to measure the scope of housing challenges and track the impact of interventions should guide ongoing efforts.** By embracing these strategies and ensuring alignment across systems and initiatives, Charlotte-Mecklenburg can work towards making homelessness rare, brief, and non-recurring and ensure everyone in Mecklenburg County has access to safe, permanent, affordable housing.

APPENDIX: DEFINITIONS

AFFORDABLE HOUSING: Housing is considered affordable if a household does not have to spend more than 30% of their pre-tax gross annual income on housing-related expenses (rent/mortgage and utilities). Generally, the term "affordable housing" is applied to households with annual income between 0% and 120% of Area Median Income. There are three primary considerations related to ensuring an inventory of permanent, affordable housing: preserving existing units and resources; adding new units and resources; and removing barriers to available units and resources, such as Source of Income Discrimination (SOID) and background checks. Preserving existing housing stock includes the retention of Naturally Occurring Affordable Housing (NOAH) and other lower-cost rental inventories, as well as the rental subsidies needed to close the gap.[42] Therefore, ensuring adequate levels of permanent, affordable housing means both the physical units, themselves; and the financial assistance used to gap the difference between what housing costs and what households can afford. Examples of financial assistance include short-term rental subsidies, such as rapid re- housing; as well as long-term subsidies and/or vouchers, like permanent supportive housing and Housing Choice Vouchers.

AREA MEDIAN INCOME (AMI): Area Median Income (AMI) is the household income for the median — or middle — household in a specific region. The U.S. Department of Housing and Urban Development (HUD) uses AMI to determine the income eligibility requirements of federal housing programs. AMI categories most often used are 1) at or below 30% of AMI; 2) at or below 50% AMI; 3) at or below 60% AMI; and 4) at or below 80% AMI. AMI limits are typically updated by HUD in April every year.

CHILD ONLY HOUSEHOLDS: Household with all members under the age of 18.

CHRONIC HOMELESSNESS: Chronic Homelessness is a specific type of homelessness defined by the following criteria: an individual or head of household with a disabling condition is experiencing literal homelessness; and has either been continuously homeless for at least 12 months or has experienced at least four episodes of homelessness in the last 3 years (where the combined occasions total at least 12 months). Occasions are separated by a break of at least seven nights. Stays in institutions such as hospitals or detention centers of fewer than 90 days do not constitute a break.

CIVIL CASE PROCESSING SYSTEM (VCAP): The online civil case processing system for the North Carolina Court System, which provides data on summary ejectment case filings and results.

COMPLAINT IN SUMMARY EJECTMENT: A legal form that a landlord must complete in order to attempt to formally evict a tenant and regain possession of the premises or unit.

CONTINUUM OF CARE (COC): The Continuum of Care (CoC) Program, which is authorized by the U.S. Department of Housing and Urban Development (HUD), is designed to promote a community wide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and State and local governments to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families, and communities by homelessness; promote access to and effect utilization of mainstream programs by homeless individuals and families; and optimize self- sufficiency among individuals and families experiencing homelessness.

COORDINATED ENTRY: Coordinated Entry is Charlotte-Mecklenburg's system portal that connects households who are experiencing homelessness or housing instability to an available shelter or

other housing resource. Coordinated Entry also helps the community to both prioritize resources for the most vulnerable households and to identify gaps and shortages in housing resources. By participating in Coordinated Entry, housing organizations prioritize their temporary and permanent housing assistance for households seeking assistance through the Coordinated Entry "front door."

COST-BURDENED: A household is considered cost-burdened if more than 30% of gross income is spent on housing- related expenses (rent/mortgage, property taxes, insurance, and utilities).

DIVERSION: A category of housing assistance that targets households who are experiencing homelessness and seeking emergency shelter. Diversion helps households resolve their immediate housing crisis by accessing alternatives to entering emergency shelter or the experience of unsheltered homelessness.

DOUBLED UP: A household is considered "doubled up" if the household includes at least one "extra" adult, meaning an adult who is not in school and is not the head of household or their spouse/partner.[29] The living situation may be temporary or long-term in tenure; and the reason for doubling up is linked to a housing crisis. Under the McKinney-Vento Act, children and youth who are sharing housing with another family due to the loss of housing or economic hardships are also considered to be doubled up.[43]

EMERGENCY SHELTER (ES): A facility with the primary purpose of providing temporary shelter for people experiencing homelessness. It includes shelters that are open seasonally and year-round. Households who are residing in emergency shelter are considered literally homeless.

EXTREMELY LOW-INCOME: A household is considered extremely low-income if its annual household income does not exceed 30% of the Area Median Income.

FAIR MARKET RENT: According to 24 CFR 5.100, Fair Market Rent (FMR) is the rent that would be required to be paid in a particular housing market in order to obtain privately owned, decent, safe and sanitary rental housing of modest (non-luxury) nature with suitable amenities. FMR includes utilities (except telephone). The U.S. Department of Housing and Urban Development establishes separate FMRs for dwelling units of varying sizes (number of bedrooms).

FISCAL YEAR: The term of the fiscal year varies by organization and funding source. The eviction data in this report are based on the North Carolina Court System's fiscal year, which is from July 1 to June 30. Data from the Homeless Management Information System (HMIS) are based on HUD's fiscal year, which is from October 1 to September 30. McKinney-Vento data are based on the public-school year, which runs from August 1 to June 30.

FORECLOSURE: A legal proceeding that can occur when a homeowner defaults on mortgage payments, resulting in the termination of a homeowner's right to retain their home.

FORMAL EVICTION: The legal process through which a landlord seeks to regain possession of a leased premises by concluding a tenant's right to occupy the premises.

HOMELESS MANAGEMENT INFORMATION SYSTEM (HMIS): A Homeless Management Information System (HMIS) is a local information technology system used to collect client-level data and data on the provision of housing and services to homeless individuals and families and persons at risk of homelessness. Each Continuum of Care (CoC) is responsible for selecting an HMIS software solution that complies with HUD's data collection, management, and reporting standards.

HOMELESSNESS: Homelessness is a type of housing status that exists along the housing instability & homelessness continuum. Homelessness, by definition, means the loss of housing. Homelessness can

occur when a household lacks a fixed, regular, and adequate nighttime residence. This can include doubling up with family and/or friends; paying to stay week to week in hotels/motels; temporarily residing in a shelter and/or transitional housing facility; experiencing unsheltered homelessness; exiting an institutional setting within a set period of time after previously experiencing homelessness; and/or fleeing domestic violence. The definition of homelessness varies by funding source.

HOMEOWNERSHIP RATE: The number of owner-occupied units as a percentage of all occupied housing units.

HOUSEHOLD WITH ADULTS AND CHILDREN (FAMILIES): Household that has at least one adult over the age of 18 and one child under the age of 18.

HOUSEHOLD WITH ADULTS ONLY: Household with single adult(s) and/or adult couple(s) unaccompanied by children under the age of 18.

HOUSING FIRST: Housing First is a homeless assistance approach that prioritizes providing permanent housing to people experiencing homelessness, thus ending their homelessness and serving as a platform from which they can pursue personal goals and improve their quality of life. This approach is guided by the belief that people need basic necessities like food and a place to live before attending to anything less critical, such as getting a job, budgeting properly, or attending to substance use issues. Additionally, Housing First is based on the theory that client choice is valuable in housing selection and supportive service participation, and that exercising that choice is likely to make a client more successful in remaining housed and improving their life. "Housing first" programs prioritize housing as an early step in service delivery; have low- barrier admissions policies; maximize client choice in housing and services; use a harm reduction approach to substance use and other personal challenges; and do not require service compliance or success in order for a tenant to maintain housing.

HOUSING INSTABILITY: Housing Instability is a type of housing status that exists along the housing instability and homelessness continuum. Housing instability can occur when an individual or household experiences any of the following: living in overcrowded and/or substandard housing; difficulty paying rent or mortgage; experiencing frequent moves due to economic or affordability reasons; doubling up with family or friends; or living in hotels. Cost-burden is frequently used as a measure of housing instability. Many people who become homeless have faced housing instability.

HOUSING INVENTORY COUNT (HIC): An annual snapshot of the number of beds and units on one night that are dedicated to households experiencing homelessness as well as the number of permanent housing beds/units dedicated to households who have previously experienced homelessness.

IMMINENT RISK OF HOMELESSNESS: Imminent Risk of Homelessness (also known as Category 2) is a category of homelessness set by the U.S. Department of Housing and Urban Development (HUD); it is used for determining eligibility for specific HUD-funded programs. The following criteria must be met to be considered at imminent risk of homelessness: 1) individual or family who will imminently lose their primary nighttime residence, provided that: (i) Residence will be lost within 14 days of the date of application for homeless assistance; (ii) No subsequent residence has been identified; and (iii) The individual or family lacks the resources or support networks needed to obtain other permanent housing. Since an individual has not yet lost their housing to be eligible to meet this definition, there is overlap between this category of homelessness and the definition of housing instability.

INFORMAL EVICTION: A process of eviction that happens outside of the court system. It could consist of a landlord telling a tenant they must move or a landlord paying a tenant to move.

LITERAL HOMELESSNESS: Literal homelessness (also known as Category 1) is a category of homelessness set by the U.S. Department of Housing and Urban Development (HUD); it is used for determining eligibility for specific HUD-funded programs. Individuals and families who lack a fixed, regular, and adequate nighttime residence; this includes households staying in emergency shelter, safe haven and transitional housing (sheltered homelessness); and households who are unsheltered. This definition also includes a subset for an individual who is exiting an institution where they resided for 90 days or less and experienced literal homelessness before entering that institution.

LONG-TERM RENTAL SUBSIDY: Long-term rental subsidies are provided for 3 or more years. Subsidies may or may not be coupled with supportive services.

LOW-INCOME: A household is considered low-income if its annual income is at or below 80% of the Area Median Income.

MCKINNEY-VENTO STUDENTS: The total number of students and younger siblings in Charlotte-Mecklenburg Schools identified as homeless and eligible for McKinney-Vento services. This definition of homelessness is broader than other definitions and includes students in households who are living in hotels and/or motels; or are doubled up with family and/or friends.

MEDIUM-TERM RENTAL SUBSIDIES: Medium-term rental subsidies, also referred to as other permanent housing (OPH), are provided for 1 to 3 years and are designed to help households quickly exit homelessness; return to housing in the community; and not become homeless again. OPH vouchers are conditional, and subsidies remain with the program after a household exits.

MODERATE-INCOME: A household is considered moderate-income if its annual income is between 81% and 120% of the Area Median Income.

NATURALLY OCCURRING AFFORDABLE HOUSING (NOAH): Naturally occurring affordable housing (NOAH) is a type of affordable, permanent housing. It is defined as a rental housing or owner-occupied unit that does not require a subsidy or other financial assistance to make it affordable. This means that the household does not have to pay more than 30% of their income on housing-related expenses. NOAH is also referred to in this report as non-subsidized affordable rental housing.

NC 2-1-1: NC 2-1-1 is a health and human services information and referral system provided by United Way of North Carolina that operates 24/7/365. Until 2022, NC 2-1-1 served as the entry point to the Coordinated Entry system. Coordinated Entry is Charlotte-Mecklenburg's portal to connect individuals and families experiencing homelessness to existing and available shelter/ housing resources.

NON-SUBSIDIZED AFFORDABLE RENTAL HOUSING: Non-subsidized affordable rental housing is a type of affordable, permanent housing. It is defined as a rental housing unit that does not require a subsidy or other financial assistance to make it affordable. This means that the household does not have to pay more than 30% of their income on housing-related expenses. This definition also includes Naturally Occurring Affordable Housing (NOAH).

ONE NUMBER: The One Number is generated from a by-name list within the Homeless Management Information System (HMIS) and captures the number of people enrolled in emergency shelter, transitional housing, street outreach, permanent housing (if there is no move-in date to housing yet) and Coordinated Entry projects in HMIS. The One Number includes both sheltered and a portion of individuals experiencing unsheltered homelessness. In addition, One Number data can be broken down by both household composition and population type; elements include single individuals, families, unaccompanied youth, veterans and people experiencing chronic homelessness. The One Number can also be analyzed by inflow into, and outflow from,

homelessness. Whereas the Point-in- Time Count, provides a one-night snapshot of the number of people experiencing homelessness, the One Number provides a real-time, comprehensive picture of who is experiencing sheltered and unsheltered homelessness across the community. The One Number is considered dynamic and therefore, may fluctuate. The Charlotte- Mecklenburg data team has developed a "reliability threshold" of 5% for the One Number data.

OTHER PERMANENT HOUSING (OPH): Other permanent housing is a type of affordable, permanent housing. It is defined as a medium- term rental subsidy (1 to 3 years) designed to help households quickly exit homelessness; return to housing in the community; and not become homeless again.

OTHER TRANSITIONAL HOUSING: Other non-emergency, temporary housing types including institutional and residential settings such as detention centers, hospitals or mental health and/ or substance use treatment programs for people experiencing homelessness.

OVERCROWDING: A household is considered overcrowded when there are more than two people per bedroom in a housing unit. An alternative measure of overcrowding is if there is more than one person per room.

PARENTING YOUTH: Youth (ages 18 to 24) who identify as the parent or legal guardian of one or more children who are present with or sleeping in the same place as that youth parent.

PERMANENT HOUSING: Permanent housing is considered the desired destination for all people entering the homelessness services system. The category of permanent housing, which is used in the Homeless Management Information System (HMIS) to designate a "successful" exit includes permanent housing programs which have financial assistance as well as other permanent housing destinations with no financial assistance. The full list in HMIS includes long-term care facility or nursing home; a unit that is owned or rented with or without a subsidy; and staying or living with friends and/or family that is considered to be permanent in tenure.

PERMANENT SUPPORTIVE HOUSING (PSH): Permanent supportive housing (PSH) is a type of affordable, permanent housing. It is defined as a long-term rental subsidy (3 or more years) designed to provide housing and supportive services to assist households experiencing homelessness and who have a disabling condition; or families experiencing homelessness with an adult or child member who has a disabling condition to access and sustain permanent housing.

POINT-IN-TIME COUNT (PIT): An annual, unduplicated one-night estimate of sheltered and unsheltered populations experiencing homelessness on one night in January. Participation in the PIT Count is a requirement of the Continuums of Care (CoCs) who receive funding from the U.S. Department of Housing and Urban Development. The Charlotte-Mecklenburg Point-in-Time Count is known as EverybodyCountsCLT and typically takes place during the last Wednesday in January.

PRESERVATION: Housing preservation refers to one method available to communities for increasing affordable housing supply. Preservation refers to the action(s) taken to ensure a housing subsidy and/ or low-income housing restriction(s) remains in place, preserving long-term housing affordability. Preservation is usually combined with repairs to the property. Often the property is purchased by a new owner who is committed to the long-term affordability of the property and is then renovated and managed along with those values. The locally funded Housing Trust Fund administered by the City of Charlotte can be used to fund housing preservation. Preserving affordable housing is generally considered more cost-effective and easier than new affordable housing construction.

PREVENTION: A category of housing assistance that targets households facing near-term housing instability who have not yet lost their housing. The continuum of prevention assistance includes three

tiers: 1) community-wide interventions aimed at changing systems and structures that perpetuate housing instability; 2) cross-sector collaboration and coordination to reduce the prevalence of homelessness; and 3) targeted interventions including financial and legal assistance to help households maintain their housing.

RAPID RE-HOUSING (RRH): Rapid re-housing is a type of affordable, permanent housing. It is defined as a short-term rental subsidy (up to 24 months) designed to help households quickly exit homelessness; return to housing in the community; and not become homeless again. RRH typically combines financial assistance and supportive services to help households obtain and sustain permanent housing.

RENTAL LEASE: A written or oral contract between a landlord and tenant that grants the tenant the right to reside at a premises for a specified period of time and under specific conditions, typically in exchange for an agreed upon periodic payment.

RENTER-OCCUPIED: A renter-occupied unit is a rental unit that is not vacant but is occupied by a tenant.

SAFE HAVEN: Safe Haven is a type of temporary housing that serves hard-to-reach homeless persons with severe mental illness who come primarily from the streets and have been unable or unwilling to participate in housing or supportive services. To qualify as a Safe Haven project, the following criteria must be met: located in a facility, meaning a structure, or structures, or clearly identifiable portion of a structure or structures; allow access to residence 24/7 for an unspecified duration; have private or semi-private accommodations; limit overnight occupancy to no more than 25 persons; prohibit the use of illegal drugs in the facility; provide access to needed services in a low demand facility, but cannot require program participants to utilize them; and may include a drop-in center as part of outreach activities. Individuals residing in a Safe Haven facility are considered literally homeless; and enumerated under the category of sheltered homelessness during the Point-in-Time Count.

SEVERE COST-BURDEN: A household is considered severely cost-burdened if more than 50% of gross income is spent on housing-related expenses (rent and utilities).

SHELTERED HOMELESSNESS: Sheltered homelessness is a type of homelessness in which households are residing in a supervised publicly or privately operated shelter designated to provide temporary living arrangements. This includes congregate shelters; transitional housing; and hotels and/or motels paid for by charitable organizations and/ or by federal, state, or local government programs). This definition is used to enumerate the number of individuals experiencing sheltered homelessness in the PIT Count.

SHORT-TERM RENTAL SUBSIDY: Short-term rental subsidies, also referred to as rapid re-housing (RRH), are provided for up to 24 months and are designed to help households quickly exit homelessness, return to housing in the community, and not become homeless again. RRH typically combines financial assistance and supportive services to help households obtain and sustain housing.

SINGLE ADULT HOMELESSNESS: The population of single-person adult households experiencing homelessness.

SOURCE OF INCOME DISCRIMINATION (SOID): Source of Income Discrimination (SOID) occurs when a provider refuses to accept payment for housing from any legal form of monetary payment, employment income, disability benefits, or subsidized voucher. SOID is not currently

recognized as a form of housing discrimination by the federal Fair Housing Act or City of Charlotte Fair Housing Ordinance.

STABLE HOUSING: Stable housing is a type of housing status that exists along the housing instability and homelessness continuum. A household is considered stably housed if they are in fixed, safe, adequate housing and do not have to spend more than 30% of their income on housing-related expenses.

STREET OUTREACH (SO): Targeted outreach intervention to households sleeping outside in unsheltered locations, including on the street; camps; abandoned buildings; and under bridges. The goal of street outreach is to connect households experiencing unsheltered homelessness with supportive services and permanent housing.

SUBSIDIZED ACCESS AFFORDABLE HOUSING: Subsidized access affordable housing is a type of affordable, permanent housing. It is defined as an affordable housing unit combined with down-payment assistance and/or program services that enable a household to obtain homeownership. A household may or may not receive ongoing financial assistance.

SUBSTANDARD HOUSING: Housing that poses a health and/or safety risk to its occupants. Common causes of substandard housing include water leaks, lead paint, severe mold, and animal or insect infestations.

SYSTEM PERFORMANCE MEASURES (SPM): System Performance Measures (SPM) are considered a "set" of system metrics, and provide the community with information about how different components of the homeless services system are performing, and to what extent each component might impact one another. Continuums of Care (CoCs) are required to report SPMs as a condition of receiving funding from the U.S. Department of Housing & Urban Development (HUD).

TRANSITIONAL HOUSING (TH): Temporary housing usually coupled with supportive services to facilitate the movement of households experiencing homelessness to permanent housing within a reasonable amount of time (up to 24 months). Households who are residing in transitional housing are considered literally homeless.

UNACCOMPANIED CHILD(REN): Individual(s) who is not part of a family unit during their episode of homelessness and is under age 18.

UNACCOMPANIED YOUTH: Individual(s) who is not part of a family unit during their episode of homelessness and is between the ages of 18 and 24.

UNSHELTERED HOMELESSNESS: Unsheltered homelessness is a type of homelessness defined as a primary nighttime residence that is not designed for or ordinarily used as a regular sleeping accommodation for human beings; this can include sleeping on the street, in a vehicle, or in an encampment. This definition is used to enumerate individuals experiencing homelessness in the PIT Count. Households who are experiencing unsheltered homelessness are considered literally homeless.

VERY LOW-INCOME: A household is considered very low-income if its annual income is at or below 50% of the Area Median Income.

VETERAN: Anyone who has ever been on active duty in the Armed Forces of the United States, regardless of discharge status or length of service; or, anyone who was disabled in the line of duty during a period of active duty training; or, anyone who was disabled from an injury incurred in the line of duty or from an acute myocardial infarction, a cardiac arrest, or a cerebrovascular accident during a period of inactive duty training.

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