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**

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.**