

Executive Summary

The 2022 Charlotte-Mecklenburg State of Housing Instability & Homelessness Report (SoHH) provides an annual update on the current status and trends in housing instability and homelessness in the community. This year's report will look and feel a bit different as it is the first year that the report is fully authored by Mecklenburg County Community Support Services. Consultation occurred between Mecklenburg County and UNC Charlotte Urban Institute to assist in ensuring the continued integrity of the report.

Multiple systemic factors continue to contribute the current state of housing instability and homelessness in Charlotte-Mecklenburg and to the overall 3% increase in homelessness this past year. Over the last 10 years, median monthly rent adjusted for inflation has increased by 28%, yet 42% of workers in Charlotte-Mecklenburg are considered to be low wage earners earning \$15/hour or less. This rent-wage incongruity makes it impossible for these individuals to obtain or maintain housing. Lag in incomes increasing at the same rate as housing costs is a contributing factor to the number of rental households in Mecklenburg County who are housing cost burdened increasing 51% since 2011. There are human costs for households in this category as contributing over 30% of income to housing expenses makes it more difficult contribute to or pay for expenses related to emergency or unexpected expenses, health and wellness activities, potential childcare costs, or incidental or personal items. Structural policies also contribute to continued housing instability and homelessness. A growing deficit of affordable housing combined with high rental costs only perpetuate economic and racial inequity and lead to uneven distribution of resources.

Although additional resources were available through the American Rescue Plan Act (ARPA) via Emergency Housing Vouchers and HOME-ARP funds provided by the U.S Department of Housing and Urban Development (HUD), the community has yet to yield the positive impact of those resources. The availability of affordable housing units continues to be a significant issue in Charlotte-Mecklenburg. Low-cost housing for low-income households now accounts for 13% of the total housing stock, down from 45% in 2011.

Since 2021, Charlotte-Mecklenburg has increased the number of available rapid rehousing and permanent supportive housing beds. However, strategic planning and policy change is necessary to make more sustainable impact in solving for homelessness. [A Home for All: Charlotte-Mecklenburg Housing and Homelessness Strategy](#) is a framework intended to build and strengthen resource capacity as well as create opportunities and reduce systemic barriers to housing. One early success of this work is that in 2022, the Charlotte City Council and Mecklenburg County Board of County Commissioners each passed ordinances making Source of Income Discrimination a Fair Housing violation for developments that receive City or County funding.

Homelessness is a complex issue that needs complex solutions. Causes may be generational connected to systemic issues, episodic related to current economic climate, or a combination of many factors. Greater investment in affordable housing will have the largest impact in solving for homelessness. This investment includes building affordable units and increasing subsidies that meet what the industry directs. The expansion of the benefits cliff and increasing wages also expands affordability for households. Lastly, offering supports for households struggling with navigating complex systems, managing the trauma of homelessness, and possible mental health conditions that are exasperated by homelessness are effective in stabilizing households in housing.