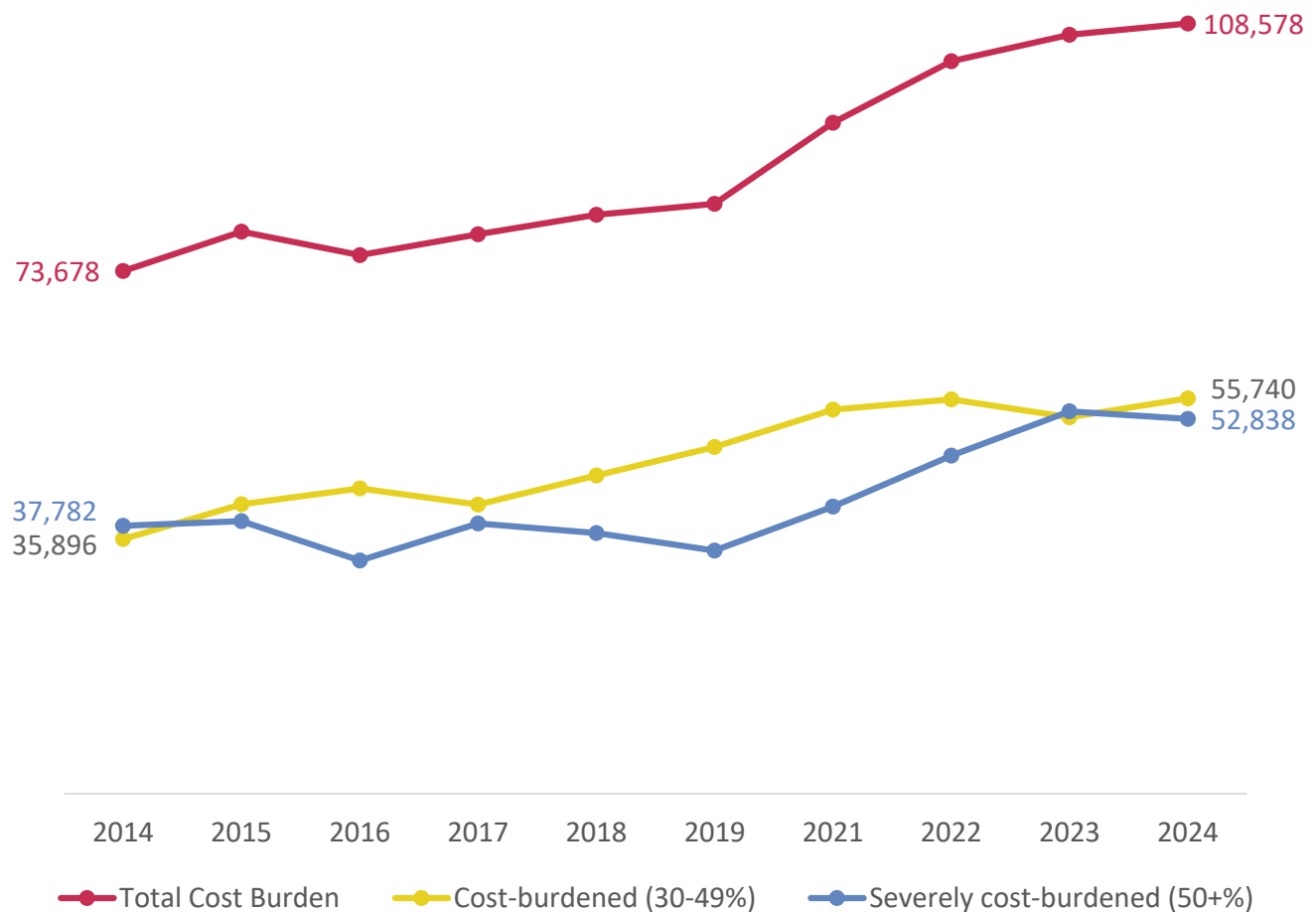


KEY FINDINGS: HOUSING INSTABILITY

Housing cost burden places half of renter households at risk of instability

Housing cost burden remains widespread in Mecklenburg County, with 50% of renter households paying more than 30% of their income toward housing. Nearly 1 in 4 renter households (108,578) are severely cost-burdened. This sustained pressure leaves many households vulnerable to eviction or displacement following even minor financial shocks.

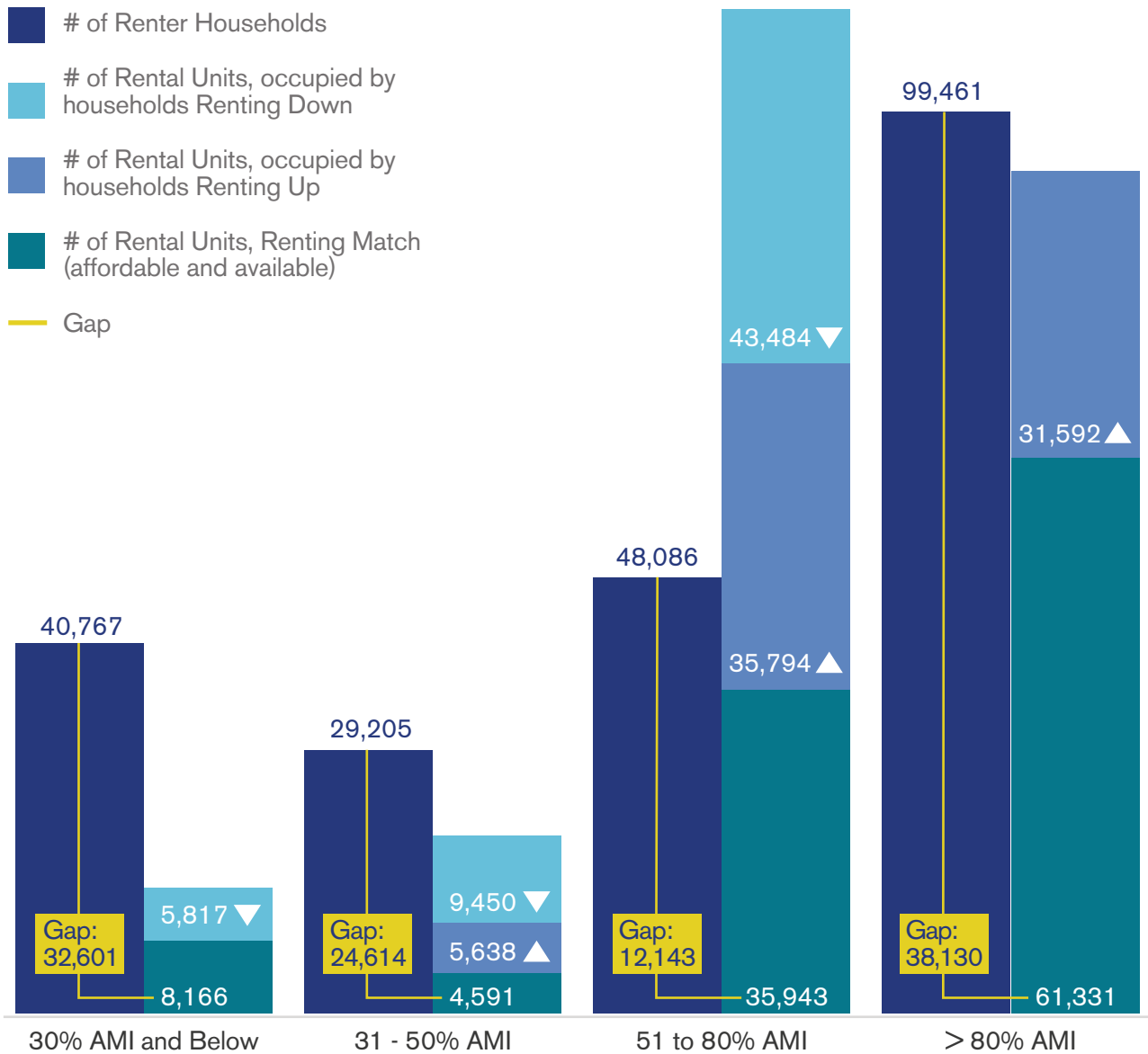


See page 33 for more.

KEY FINDINGS: HOUSING INSTABILITY

Extremely low-income households face a persistent affordability mismatch

Housing instability is most acute for households earning at or below 30% of Area Median Income. There are approximately 3 households for every 1 unit affordable to them. In 2024, only 20% of extremely low-income renters were able to secure housing affordable at their income level, forcing most to rent up or pay a rent that is above their means, thereby increasing instability that later shows up in eviction and homelessness data.

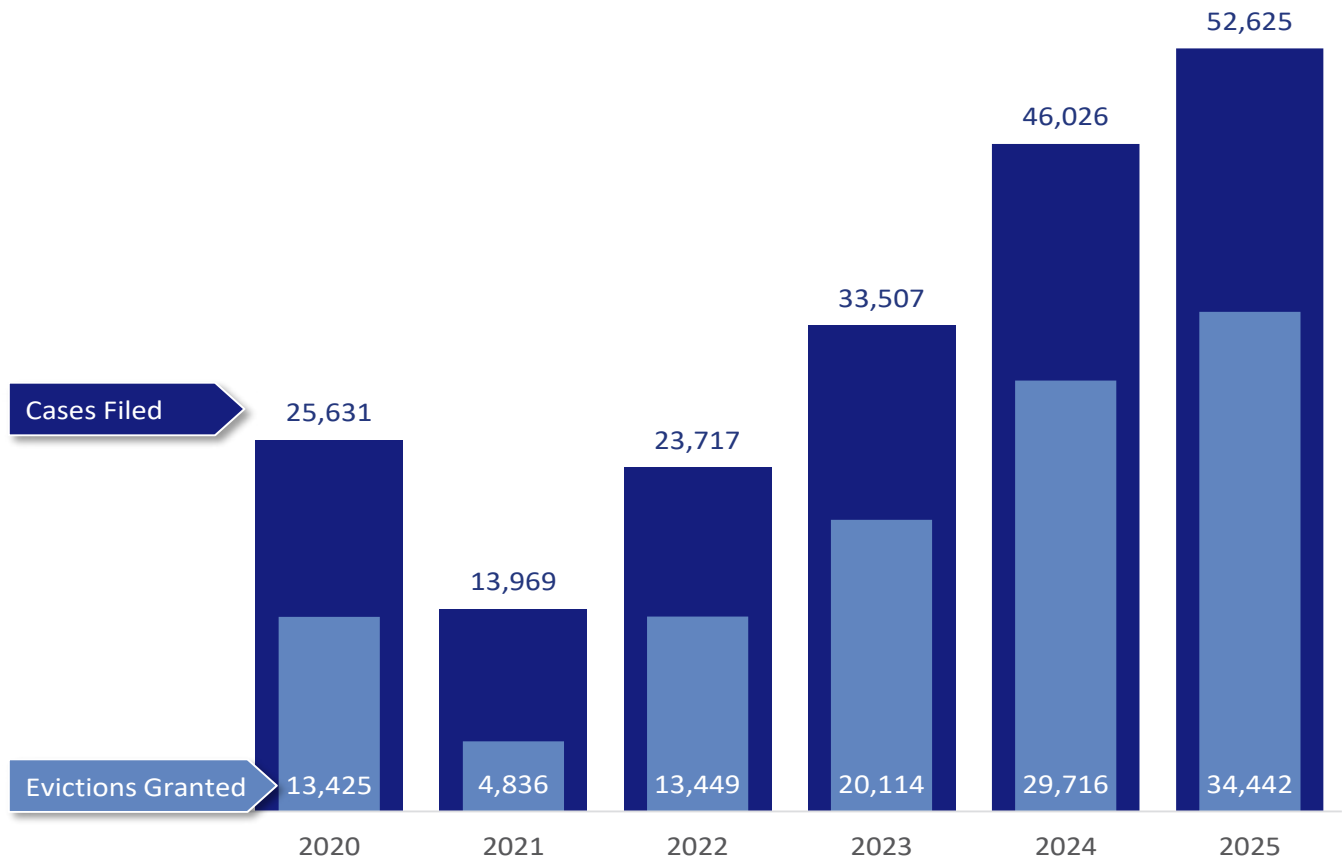


See page 38 for more.

KEY FINDINGS: HOUSING INSTABILITY

Rising eviction filings are accelerating housing instability

Eviction filings increased sharply in FY25, with more than 52,000 filings and 66% resulting in eviction orders granted in whole or in part. Even when households are not physically displaced, eviction filings create lasting barriers to housing access and increase the risk of prolonged housing instability or homelessness.



See page 45 for more.