CHARLOTTE-MECKLENBURG

2020

STATE OF HOUSING INSTABILITY & HOMELESSNESS REPORT

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CHARLOTTE-MECKLENBURG'S

DATA

ON HOUSING AND HOMELESSNESS

PREPARED BY

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UNC CHARLOTTE
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ABOUT

The 2020 Housing Instability & Homelessness Report Series is a collection of reports that utilizes local data to provide informative and actionable research to engage a variety of stakeholders including elected officials, policy-makers, funders, service providers, people with lived experience, media outlets, and the general community.

There are two key reports that, together, comprise the 2020 Report Series for community stakeholders. These reports are:

1. STATE OF HOUSING INSTABILITY & HOMELESSNESS REPORT

This annual report provides information on the work to end and prevent homelessness as well as efforts to increase access to and availability of affordable housing. This is the only community housing document that combines all available data on housing and homelessness across the entire local housing continuum. The report adds new information each year. The 2020 report includes additional context, where available, regarding the impact of COVID-19 on the capacity and demand for housing related services.

2. INTEGRATED DATA REPORT

This annual report analyzes and integrates data from multiple data sources housed within the UNC Charlotte Institute for Social Capital integrated database, including from the Homeless Management Information System (HMIS). The goal of the integrated data report is to link and contextualize disparate information sources to explore the problem of housing instability and/or homelessness through a unique lens. The 2020 integrated data report will focus on single adult homelessness.

The Housing Instability & Homelessness Report Series is completed by the UNC Charlotte Urban Institute. Mecklenburg County Community Support Services provides funding for the report series. A digital copy of this report can be found on the Charlotte-Mecklenburg Housing & Homelessness Dashboard at www.mecklenburghousingdata.org.

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.

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.

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 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 communitywide 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 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.[i] 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 hardship are also considered to be doubled up.[ii]

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 CHOICE VOUCHER (HCV)

Housing Choice Voucher (HCV) is a type of affordable, permanent housing. It is defined as the federal government's major rental assistance program for assisting very low-income households; elderly, and individuals with disabling conditions to afford decent, safe, and sanitary housing in the private market.

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.

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

Individuals and families who lack a fixed, regular, and adequate nighttime residence; this includes households staying in emergency shelter 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. This definition is set by the U.S. Department of Housing and Urban Development.

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.[iii]

MODERATE-INCOME

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

NATURALLY OCCURING AFFORDABLE HOUSING (NOAH)

Naturally occurring affordable housing (NOAH) 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. NOAH is also referred to in this report as non-subsidized affordable rental housing.

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).

THE ONE NUMBER

A count of the total number of individuals and households within one list who are experiencing homelessness and in need of housing in Charlotte-Mecklenburg. The number is generated from data in the Homeless Management Information System (HMIS) and includes single adults; youth; veterans; people experiencing chronic homelessness; and individuals in families with children.

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 jails, 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 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.

PREVENTION

A category of housing assistance that targets households facing housing instability who have not yet lost their housing. Prevention includes community-wide interventions aimed at changing systems and structures that perpetuate housing instability; cross-sector collaboration and coordination to reduce the prevalence of homelessness; and targeted interventions including financial and legal assistance to help households maintain their housing.

PUBLIC HOUSING

Public Housing is a type of affordable, permanent housing. It was established to provide quality and safe rental housing opportunities for eligible, extremely low-income families, older adults, and persons with disabilities. Households generally pay about 30% of their income for rent and utilities. Public housing is managed and operated by INLIVIAN.

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 access 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.

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 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 access and sustain housing.

SINGLE ADULT HOMELESSNESS

The population of single-person adult households experiencing homelessness.

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 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.

INTRODUCTION

INTRODUCTION

Housing status may not be a static condition or situation; in fact, housing status can exist along a continuum in which households may move toward or away from housing instability, homelessness, and stable housing.

Housing instability can manifest in multiple ways; a primary definition for housing instability is cost-burden. This means that a household spends more than 30% of their gross income on housing-related expenses. When low-income households experience cost-burden, they may have more difficulty paying for needed expenses and become at risk for eviction. **Homelessness** also has several definitions; it generally includes sheltered and unsheltered homelessness. Depending upon the funding source, households who are living doubled up with family and/or friends and who are paying week to week to stay in hotels and motels may fit the definition of experiencing housing instability or homelessness. For the purpose of this report, because these households lack a fixed, permanent residence, they are included within the definition of homelessness. **Stable housing** is a part of the housing continuum that includes permanent housing options whereby a household does not have to spend more than 30% of their income on housing-related expenses and their housing unit is not considered overcrowded and/or substandard. Even when a household is stably housed, they may at any point experience a life change that can cause them to fall into housing instability or homelessness. Therefore, it is helpful to visualize the housing continuum as a loop, in which households may cycle in and out of housing instability and homelessness. Systemic and structural factors, including policy and funding practices, shape the housing landscape and contribute to trends housing instability and homelessness in Charlotte-Mecklenburg. Tailored solutions exist at each stage of the continuum (such as homelessness prevention, emergency shelter, and rental assistance) to simultaneously address each individual household's needs and the overall problem of housing instability and homelessness.
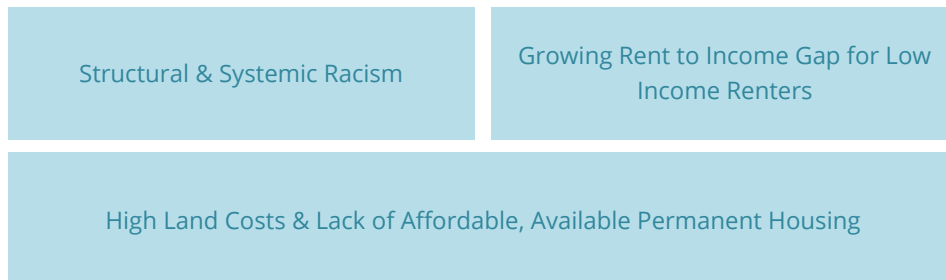
The **2020 State of Housing Instability & Homelessness Report** utilizes national and local data sources to provide a comprehensive picture of current trends in housing instability, homelessness, and stable housing in Mecklenburg County. New features of the 2020 report include information on systemic and structural causes of housing instability and homelessness; the impact of COVID-19 pandemic on housing services and examples of how communities have responded; and barriers to Housing Choice Voucher (HCV) utilization.
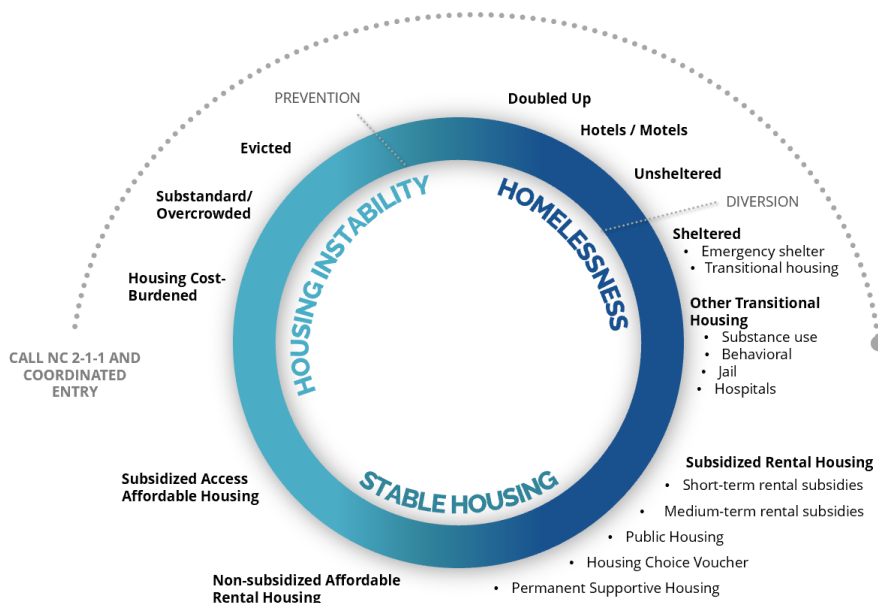
WHAT CAUSES HOUSING INSTABILITY AND HOMELESSNESS?

Regardless of the reasons or circumstances, the root cause of housing instability and/or homelessness is the gap between what households can afford and the actual cost of housing. That said, there are causes for that gap; some are recent, while others are historic legacies. Multiple systemic factors have contributed to the current state of housing instability and homelessness in Charlotte-Mecklenburg. Using a metaphor of a bonfire, the historical factors are like the logs that feed the fire. These are the structural issues, like racism, which has created redlining and led to economic inequality. Against that background, more recent developments like a lack of affordable housing inventory and high rental costs are like the lighter fluid that grows the fire. Both the past and the present collude to perpetuate economic and racial inequities; promote unequal access to available and affordable permanent housing units; and ensure uneven distribution of resources.[iv]

Structural & Systemic Risk Factors for Housing Instability & Homelessness

Structural & Systemic Racism	Growing Rent to Income Gap for Low Income Renters

| |
|---|
| High Land Costs & Lack of Affordable, Available Permanent Housing |

STRUCTURAL & SYSTEMIC RACISM

In the United States, populations who identify as African American/Black and Native American are overrepresented among households who experience housing instability and homelessness.[v,vi] Racial exclusion and inequality in employment, wealth, housing, and the criminal justice system stem from racist policies. These include redlining, which limited access to homeownership for minority populations, and the Fair Labor Standards Act of 1938, which excluded many majority-minority occupations from acquiring the same occupational protections and improvements as White-majority occupations.[vii]

Racist policies and practices across multiple sectors have cumulatively contributed to racial disparities in wealth and housing instability and homelessness. Black and Latinx employees are overrepresented in jobs in the lowest income quintile (such as food preparation and grounds and maintenance), while they are underrepresented in jobs earning in the top quintile (such as management positions).[viii] In Mecklenburg County, the median household income for households who identify as White was approximately $39,000 higher than households who identify as Black or Hispanic/Latinx in 2018. Forty-two percent of Mecklenburg County households who identify as Black reported that they do not have enough assets or savings available to pay for three months of basic necessities if they were to lose their income compared with 18% of households who identify as White.[ix]

Sustained racial/ethnic income gap contributes to housing instability
Median Household Income by Race in Mecklenburg County
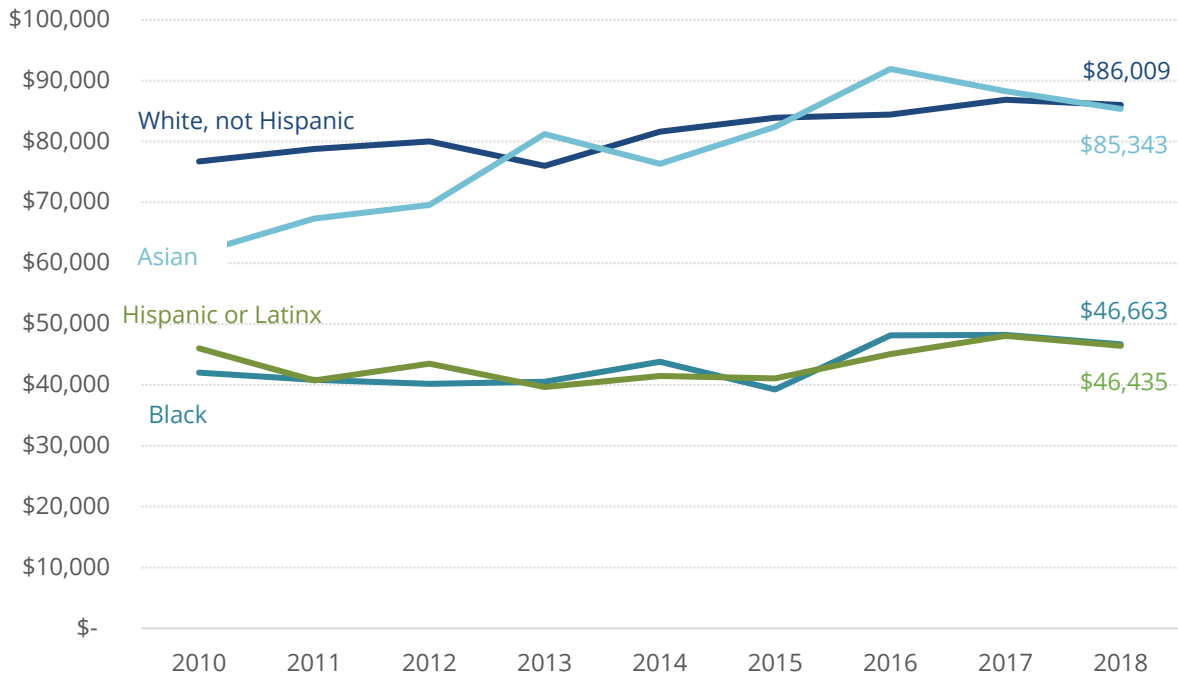
Source: U.S. Census Bureau American Communities Survey 1-Year Estimates

In addition, Mecklenburg County households who identify as White are more likely to own their home (69% of White residents were homeowners in 2018, compared to 42% of homeowners who identify as Black; and 38% of homeowners who identify as Latinx). Households who identify as Black and/or Latinx are about twice as likely to be denied a home loan.[1,x] Homeownership provides a pathway to increase household wealth.

GROWING RENT TO INCOME GAP FOR LOW INCOME RENTERS

In Mecklenburg County, rising housing costs have impacted both renters and homeowners. Since 2010, inflation-adjusted median rent has increased 22% (from $952 in 2010 to $1,162 in 2018). Median rent remained constant between 2010 and 2013; however, it has increased steadily between 2013 and 2018.
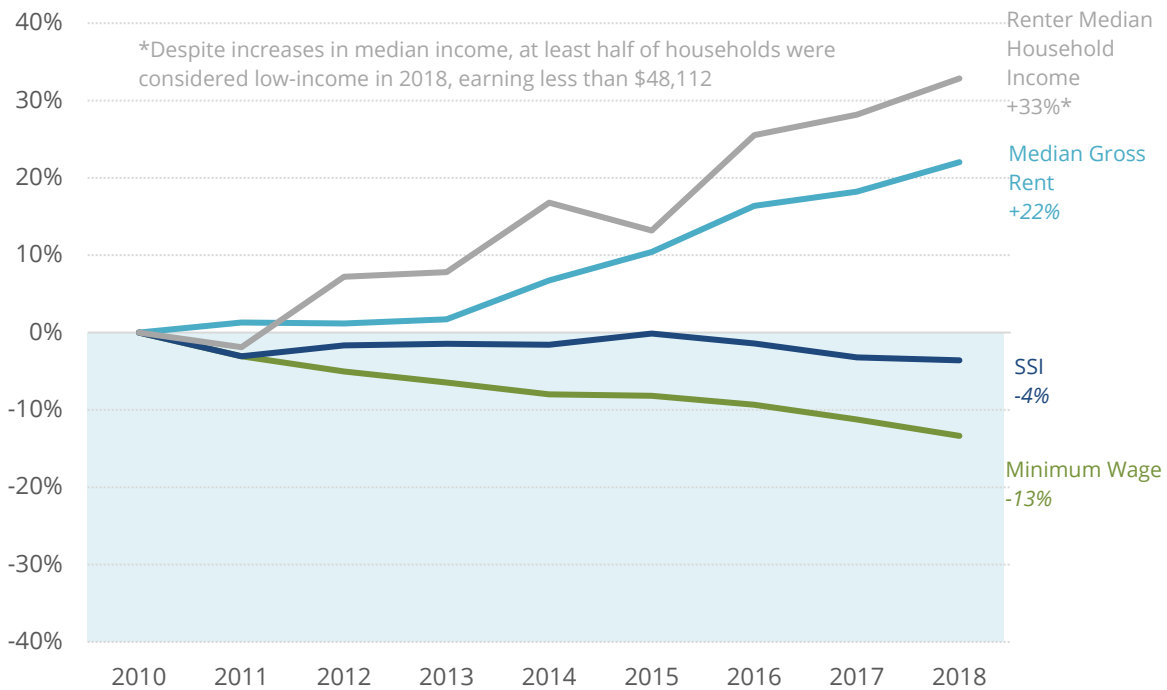
Increases in rent disproportionately impact low-income and cost-burdened renters. The majority of cost-burdened renter households in Mecklenburg County identify as Black and Latinx.[xi] Many low-income renters work low-wage occupations earning at or near minimum wage ($7.25 per hour); or have fixed incomes such as Supplemental Security Income (SSI), which supports people with disabilities and/or who are age 65 and older with limited income and resources. Minimum wage has remained at $7.25 since 2009 while SSI income has been incrementally raised; however, neither low-income source has kept pace with inflation. Adjusting for inflation, mean gross rent has continued to increase while minimum wage and SSI income have decreased. This trend highlights the fact that many low-income households are paying more for rent while receiving less relative income, despite working the same number of hours.

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[1] Note that data for home loan denials do not control for denial reasons (i.e. debt-to-income ratio, credit score, available cash)

By comparison, renter median household income has increased 33% (or from $36,214 to $48,112) from 2010 to 2018 in Mecklenburg County. Factors that contribute to the increase include decreased unemployment following the Great Recession and job growth in high-income industries.[xii,xiii] Despite the increase, renter households earning at the median income level ($48,112 in 2018) would be considered low-income, earning less than 80% of the Area Median Income (see page 29 for income limits). The low median income for renter households is due to the prevalence of low-wage jobs in the Charlotte Metropolitan Area (which includes Mecklenburg County and surrounding counties). Forty-two percent of jobs in the Charlotte Metropolitan Area are considered low-wage jobs, earning less than $15 per hour in 2016. The median low-wage job earned $9.94 per hour.[xiv] The increasing gap between median gross rent and low-income wages leads to housing instability, especially for households with the lowest income.

Between 2010 and 2018, median rent increased by 22%, while inflation-adjusted minimum wage and SSI decreased

Median gross rent (Mecklenburg County), Median Renter Income (Mecklenburg County), Minimum Wage (Federal), Supplemental Security Income (Federal), inflation adjusted

*Despite increases in median income, at least half of households were considered low-income in 2018, earning less than $48,112

Renter Median Household Income +33%*

Median Gross Rent +22%

SSI -4%

Minimum Wage -13%

Source: U.S. Census Bureau American Communities Survey 1-Year Estimates; Social Security Administration Federal Payment Amounts; NC Department of Labor Minimum Wage in NC

HIGH LAND COSTS & LACK OF AFFORDABLE, AVAILABLE PERMANENT HOUSING

Rising land costs contribute to both the increase in cost of and the lack of available affordable, permanent housing (for rent and/or purchase). Between 2012 and 2017, the median cost of residential land increased 27% (from $156,600 to $198,400). Increases in land value can negatively impact renters as they may experience cost increases, such as property taxes, passed on by the property owner and/or landlord.

Land value increased 27% between 2012 and 2017
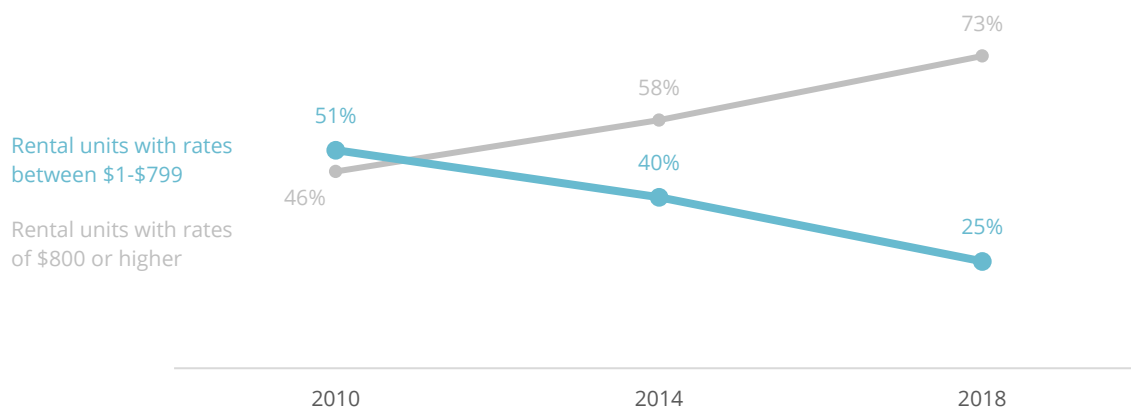*Mecklenburg County Change in Residential Land Price per Acre, 2012-2017*

$198,400

$156,600

27% increase

2012   2017
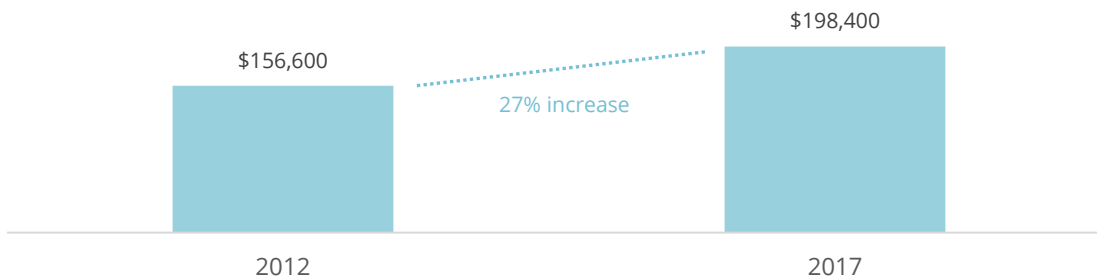
Source: Harvard Joint Center for Housing Studies tabulations of Federal Housing Finance Agency (FHFA), The Price of Residential Land for Counties, ZIP Codes, and Census Tracts in the United States

In addition, the cost of housing is correlated with the availability of low-cost housing inventory. Low-cost housing inventory can include Naturally Occurring Affordable Housing (NOAH) as well as housing that is subsidized. It is important to note that the production of new housing units at all price points has not kept pace with population growth in Mecklenburg County. Between 2010 and 2018, inflation-adjusted, low-cost rental housing stock (rental units with monthly rent at or below $800 per month in 2018 dollars) fell from approximately 51% of the total rental housing stock to only 25% of the total stock. This represents a 26% net decrease. The decrease was the result of factors such as increased land value and the loss of NOAH units. With less low-cost housing stock available, low-income households may have to rent higher-cost units that result in cost-burden. Other factors that impact the availability of affordable housing stock include Source of Income Discrimination (SOID), which occurs when a housing provider refuses to accept payment for housing from a legal form of monetary payment, such as a subsidized housing voucher or disability income (see page 100, Barriers to Voucher Utilization, for more).

Approximately 51% of rental units were low-cost in 2010; by 2018, only 25% were low-cost
Percent of inflation-adjusted rental housing stock by contracted rent payments in Mecklenburg County, 2010-2018

73%

58%

51%

Rental units with rates between $1-$799

40%

46%

Rental units with rates of $800 or higher

25%

2010   2014   2018

Source: U.S. Census Bureau American Communities Survey 1-Year Estimates; "Low Income" is defined as units renting between $1 and $799 in 2018, rent brackets were adjusted for inflation for 2010 and 2014 estimates. Fewer than 3% of units were occupied without rent and were excluded from the chart.

KEY
FINDINGS

KEY FINDINGS: HOUSING INSTABILITY

1

The stock of low-cost rental housing is shrinking.

The share of low-cost rental housing in Mecklenburg County (defined as less than $800 per month in 2018) decreased from approximately 51% of all rentals in 2010 to 25% of rentals in 2018. A lack of low-cost rental units can force low-income renters to "rent up," spending more than 30% of their household income on housing-related expenses. This results in housing instability.

Percent of rental stock that is low-cost (under $800 per month)

51%
25%

2010   2018
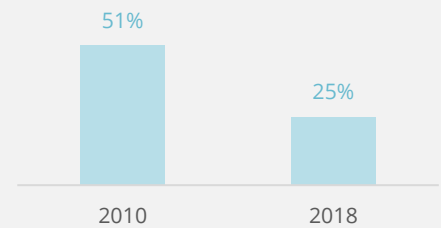
2

Renter cost-burden is increasing across income levels.

Most (91%) renter households with income below $20,000 are cost-burdened, and cost-burden among renter households earning between $20,000 and $75,000 has increased since 2010. A variety of factors contribute to the increase in cost-burden across income, these include: the decrease and shortage of low-cost rental units; and median rental costs outpacing the wage growth of low-income earners.

Renter cost-burden by income

$20,000-$34,999   72%   92%
$35,000-$49,999   27%   61%

2010   2018
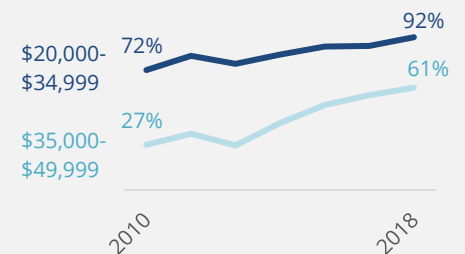
3

Demand for rental assistance increased 907% in the first two months of the COVID-19 pandemic.

Demand for rental assistance increased 907% (or 2,096 NC 2-1-1 requests) between February and April 2020 following the onset of the COVID-19 global pandemic. During the same period of time, unemployment in Mecklenburg County increased from 3.4% (February) to 12.8% (April). Increased demand may also be attributed to new local and federal CARES Act funding for prevention assistance, which was designed to be administered through the NC 2-1-1 system.

NC 2-1-1 calls for rental assistance

2500
2000
1500
1000
500
0

Jan Feb Mar April May June July
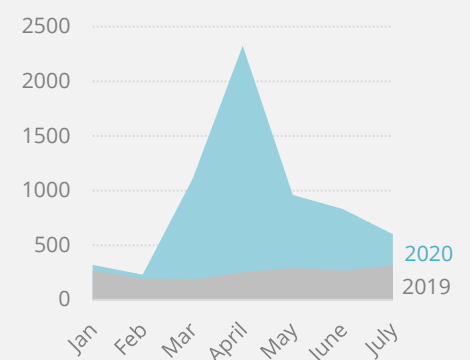
2020
2019

KEY FINDINGS: HOMELESSNESS

1

3,111 individuals are actively experiencing homelessness in Charlotte-Mecklenburg.

As of June 2020, there were 3,111 individuals actively experiencing homelessness in Charlotte-Mecklenburg. Of these, there were 2,049 single adults; 309 families; and 508 individuals experiencing chronic homelessness. The average number of individuals experiencing homelessness between July 2019 and June 2020 was 3,165.

3,111

Individuals actively experiencing homelessness in Charlotte-Mecklenburg.

2

The average number of days in emergency shelter continues to increase.

During the last fiscal year, the average length of stay in emergency shelter was 118 days, which represents a 52-day increase from 2015. This increase is due to a number of factors, including: a lack of available and affordable permanent housing and barriers (such as source of income discrimination) that prevent households from accessing permanent, affordable housing.

Average days in emergency shelter

66 71 77 105 118

2015   2019
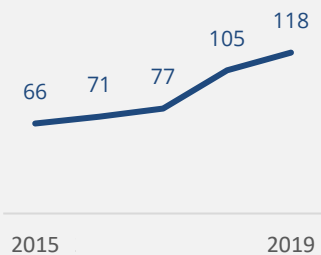
3

Beyond affordability, households report multiple barriers to obtaining housing.

Findings from the 2020 PIT Count Survey indicate that lack of income was the largest barrier to obtaining housing. Almost half (45%) of households reported more than one barrier to housing. In addition to income, poor credit (26%); physical/mental health (17%), criminal record (17%) and eviction record (15%) were barriers.

Top barriers to housing

Don't have enough income	55%
Bad credit	26%
Physical/mental health	17%
Criminal record	17%
Eviction record	15%
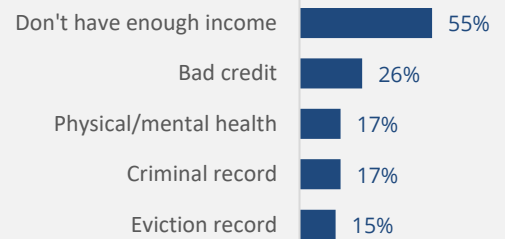
KEY FINDINGS: STABLE HOUSING

1

The number of rapid re-housing and permanent supportive housing units has decreased since 2018.

From 2018 to 2020, the number of rapid re-housing (RRH) units decreased 16% (46 units) and the number of permanent supportive housing (PSH) units decreased 5% (57 units). This decrease is due to both a decrease in financial assistance (such as rental subsidies) and number of physical units.

Change in units 2018-2020

RRH	PSH
-16% (46 units)	-5% (57 units)

2

Most (77%) extremely low-income households rent units at a higher cost than they can afford.

There is a 23,060-unit gap in the supply of rental units affordable to extremely low-income households (households who are at or below 30% of the Area Median Income). This means that 23,060 (or 77% of households) with income at or below 30% AMI rented units at higher cost than they could afford up due to a lack of affordable and available rental housing for their income bracket. A unit is considered affordable if a household is spending less than 30% of their income on housing-related expenses.

Extremely low-income households

77%

23%

Renting affordable unit

Renting unit at higher cost than is affordable

3
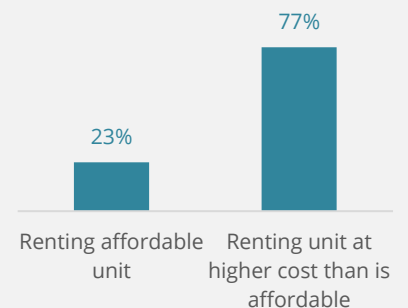
Households with subsidized vouchers face barriers to using them.

Housing providers are not required to accept rental applications that use housing vouchers as a source of income, which creates barriers to voucher utilization. Forty-four percent (or 48) of rental applications placed by Housing Choice Voucher (HCV) holders between April and December 2019 were denied. Seven percent (or 53 households) who were experiencing homelessness and surveyed on the night of the PIT count had a HCV or Veterans Affairs Supportive Housing (VASH) voucher but had been unable to use it.

44%

Percent of housing requests denied due to use of HCV as intended form of payment (April-December 2019)

RESPONSE TO COVID-19

RESPONSE TO COVID-19

The COVID-19 pandemic has had significant, short-term and long-term economic and public health impacts in Charlotte-Mecklenburg. As of August 16, 2020, there have been 23,203 laboratory-confirmed cases of COVID-19 in Mecklenburg County; of that total, 5% required hospitalization and 1% resulted in death. In addition, unemployment rates in Mecklenburg County increased from 3.4% in February to 13.6% in May. As of July 2020, the unemployment rate is 9.8%. Low-income employees are particularly vulnerable to housing instability when job loss occurs; approximately 23,000 low-income jobs (earning less than $40,000) have been lost due to COVID-19 as of September 2020.[xv] As temporary federal and state safety-net policies are beginning to expire, thousands of households are at risk of experiencing an eviction and becoming homeless.

> ## 9.8%
> Unemployment rate in July 2020, a 6.4 percentage point increase since February.

Mecklenburg County unemployment peaked at 13.6% in May 2020

January	February	March	April	May	June	July
3.7%	3.4%	4.0%	12.8%	13.6%	8.5%	9.8%
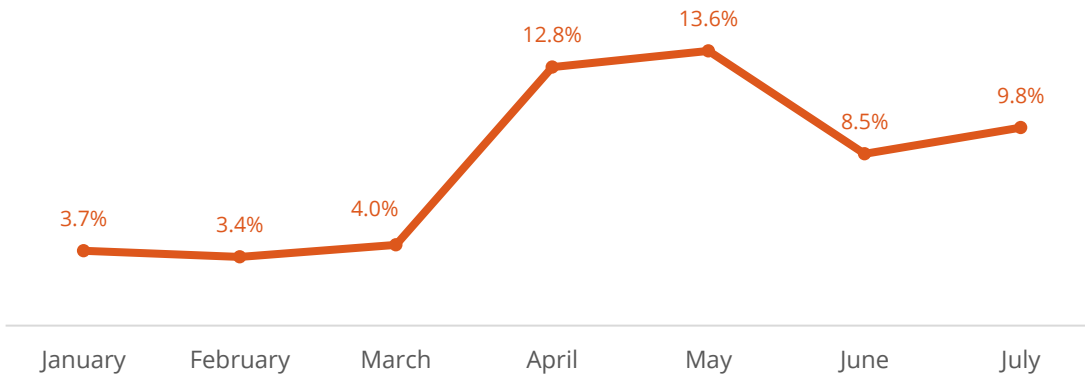
Source: NC Department of Commerce, Labor & Economic Analysis, unadjusted rates

Federal, state, and local agencies have responded to the growing need for housing and homelessness services in the wake of the COVID-19 pandemic. The Federal CARES (Coronavirus Aid, Relief, and Economic Security) Act allocated more than $12 billion for housing and homelessness resources nationwide; and implemented a 120-day eviction moratorium for renters in certain federally-backed properties. Federal COVID-19 funding to address housing instability and homelessness is allocated to multiple entities in Charlotte-Mecklenburg.

The 2020 Charlotte-Mecklenburg Housing Instability & Homelessness Report includes data, where available and on what is known, on the early economic and housing impacts of the COVID-19 pandemic. In addition, federal, state, and local responses are examined at the end of each section to highlight how COVID-19 funding is being addressed at each stage of the continuum. Table 1 is an index of COVID-19 related data and context, including information on where it can be found in the report.

TABLE 1. INDEX OF COVID-19 RELATED DATA AND CONTEXT

| Topic	Description	Pg. #
Housing Instability		
Economic Impact of COVID-19	This section highlights racial and ethnic disparities in COVID-19-related job loss and housing instability in the United States.	30
Overcrowded Housing	Individuals who reside in overcrowded housing conditions are also at a higher risk of contracting infectious diseases, including COVID-19. This section provides a map of overcrowded housing in Mecklenburg County.	38
Evictions	New eviction case filings were temporarily paused between March and June 2020 during the first months of the COVID-19 pandemic. This is reflected in a comparison of FY19 and FY20 case filings.	39
Homelessness Prevention	Households experiencing housing instability in Mecklenburg County can call NC 2-1-1 for housing assistance. Between February and April 2020, NC 211 requests for rental assistance increased by over 900%.	41
Response to COVID-19	This section highlights funding and policy responses to COVID-19 that support households experiencing housing instability.	43
Homelessness		
NC 2-1-1/Coordinated Entry	This section highlights changes to NC 2-1-1 / Coordinated Entry in response to COVID-19.	51
Students	The number of students identified by Charlotte-Mecklenburg Schools (CMS) as experiencing homelessness and in need of McKinney-Vento services decreased from 2019 to 2020. This is likely due to underreporting caused by COVID-19 related changes such as shifts to remote learning during the 2019-2020 academic year.	87
Response to COVID-19	This section highlights the funding and policy responses to COVID-19 that support households experiencing homelessness.	89
Stable Housing		
Response to COVID-19	This section highlights the funding and policy responses to COVID-19 that support access to and sustainability of permanent, affordable housing.	103

HOUSING INSTABILITY

INTRODUCTION TO HOUSING INSTABILITY

WHAT DOES HOUSING INSTABILITY MEAN?

More than 81,000 renter households and 44,000 owner-occupied households experience some form of housing instability in Charlotte-Mecklenburg. Housing instability is typically described by using cost-burden, which is defined as when a household must spend more than 30% of their gross income on housing-related expenses. Lower income households are more likely to be cost-burdened. For example, 91% of renter households earning under $20,000 per year were cost-burdened, compared to 3% of renter households earning $75,000 or more. Additional indicators of housing instability include: living in overcrowded and/or substandard housing; and/or facing an eviction or foreclosure. Depending upon the funding source, households who are living doubled up with family and/or friends and who are paying week to week to stay in hotels and motels may fit the definition of experiencing housing instability or homelessness. For the purpose of this report, because these households lack a fixed, permanent residence, they are included within the definition of homelessness.

A household may experience housing instability, homelessness, and/or stable housing multiple times during a single year or across their lifetime. Some households may experience long periods of housing instability because they are unable to access permanent housing that is affordable. Others may experience housing instability due to a sudden life event, such as the loss of employment or natural disaster. Many households who have experienced homelessness previously are at an especially high risk of facing housing instability due to a combination of already-limited financial resources and high housing costs. When a household is at risk of losing housing, they can contact NC 2-1-1 to access the community's Coordinated Entry system, which is a system portal that connects households who are experiencing homelessness or housing instability to an available shelter or other housing resource.
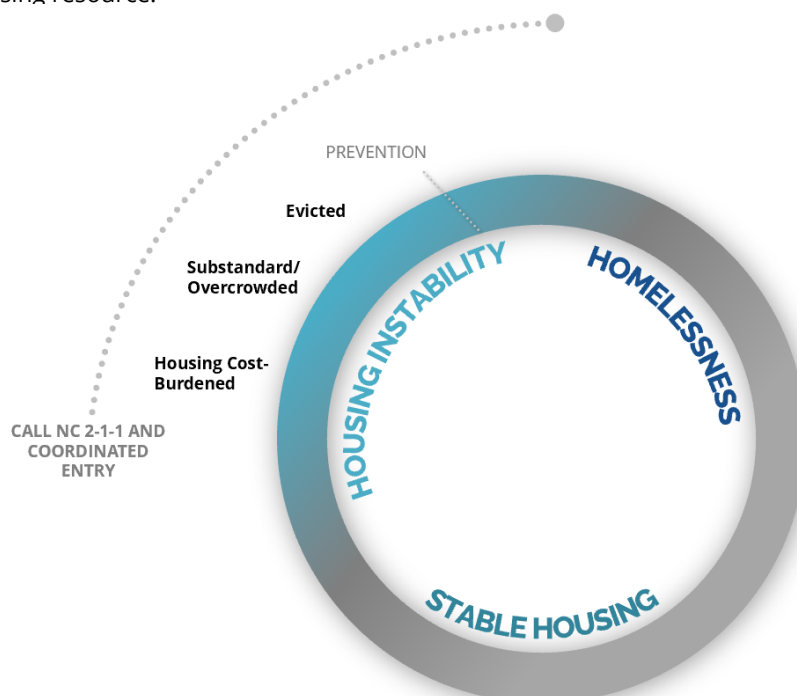
HOW IS HOUSING INSTABILITY MEASURED?

Housing affordability is typically measured by cost-burden, which is when a household has to spend more than 30% of their gross income on housing-related expenses. If a household spends more than 50% of their gross income on housing-related expenses, they are considered severely cost-burdened. Lower income households who experience cost-burden are particularly vulnerable, as they may have more difficulty paying for needed expenses such as food or childcare. It is important to note the limitations associated with using cost-burden.[xvi] For example, a household may live in overcrowded and/or substandard housing in order to afford their housing; or an individual facing eviction or foreclosure may live temporarily doubled up with friends and/or family. These households, though they are experiencing housing instability, would not be included within the available cost-burden census due to their temporary housing arrangements. Therefore, it is important to supplement data on housing cost-burden with other indicators that provide a more comprehensive picture of housing instability. Housing instability can be measured using the following:

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.

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).	31
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.	N/A[2]
Overcrowded Housing	A household is considered overcrowded if there are more than two people per bedroom within a housing unit.[xvii] An alternative measure of overcrowding is if there is more than one person per room.[xviii]	38
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).	39
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.	N/A

The Housing Instability section uses data from local and federal sources to describe housing instability in Charlotte-Mecklenburg. This section will conclude with a review of the impact of COVID-19 on households experiencing housing instability as well as an overview of homelessness prevention assistance administered to meet the need. Prevention assistance is a type of housing intervention that targets households who have are facing housing instability and have not yet lost their housing.

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[2] New county-level data for some measures of housing instability were not available for the 2020 report, but will be incorporated in future reports as available.

AREA MEDIAN INCOME & FAIR MARKET RENT

Area median income (AMI) and Fair Market Rent (FMR) are housing benchmarks set annually by the U.S. Department of Housing and Urban Development (HUD) and are important for understanding housing affordability. Area median income (AMI) is the household income for the median — or middle — household in a specific region. According to HUD, the FY20 AMI for Charlotte-Concord-Gastonia, NC-SC HUD Metropolitan FMR is $83,500. AMI income limits are benchmarks adjusted to family size that are used to set income thresholds for housing program eligibility. There are three main income limits: Extremely Low-Income (at or below 30% of AMI); Very-Low Income (at or below 50% of AMI); and Low Income (at or below 80% of AMI).

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. FMRs are used by HUD and other funding sources as benchmarks for affordable, permanent housing programs. Housing programs in Charlotte-Mecklenburg use AMI rates set at the metropolitan area level.

Measure	Definition	How it is used
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:[xix] • Section 8 Project-Based vouchers • Housing Choice Voucher program • HOME Investment Partnerships Program.
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).	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

HOW THIS LOOKS IN THE CHARLOTTE METROPOLITAN AREA

The Charlotte-Mecklenburg metropolitan area includes Cabarrus County, Gaston County, Mecklenburg County, Union County, and York County, South Carolina. Based upon the FY20 AMI limits (Table 2 on page 29), a family of four in the Charlotte-Mecklenburg metropolitan area is considered extremely low-income (income is at or below 30% AMI) if the household has an annual income of $26,200 or less; and very low-income (income is at or below 50% AMI) if the household has an annual income below $41,750.

Housing is considered affordable if a household does not have to spend more than 30% of their gross income on housing-related expenses and utilities. This means that an extremely low-income, four-person family (income is at or below 30% AMI or annual income of $26,200) could afford a maximum of $655 in rent/mortgage and utilities per month. A very low-income, four-person family (at or below 50% AMI or annual income below $41,750) could afford a maximum of $1,044 in rent/mortgage and utilities per month.

By comparison, the FY20 metropolitan area level FMR is $1,063 for a two-bedroom apartment. This means that an extremely-low or very-low income, four-person family would be considered cost-burdened if they rented a two-bedroom apartment at the FMR rate without rental assistance. 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 3.

Table 2. FY20 Charlotte-Mecklenburg Income Limits Summary

FY 2020 Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	$17,550	$20,050	$22,550	**$26,200**	$30,680	$35,160	$39,640	$44,120
Very Low (50%) Income Limits	$29,250	$33,400	$37,600	**$41,750**	$45,100	$48,450	$51,800	$55,150
Low (80%) Income Limits	$46,800	$53,450	$60,150	**$66,800**	$72,150	$77,500	$82,850	$88,200
Median Family Income				**$83,500**				

Source: U.S. Department of Housing and Urban Development. 2020. FY2020 FMR and IL Summary System. Retrieved from: https://www.huduser.gov/portal/datasets/il/il2020/2020summary.odn

Table 3. Affordable Rent for Low-Income Households

Income Limit	Single Individual		Four-person Family	
	Max affordable rent/mortgage 1-bedroom	Fair market rent (FMR) 1-bedroom	Max affordable rent/mortgage 2-bedroom	Fair market rent (FMR) 2-bedroom
Extremely Low (30%) Income Limits	$439		$655	
Very Low (50%) Income Limits	$731	$934	$1,044	$1,063
Low (80%) Income Limits	$1,170		$1,670	

Table 4. FY20 Fair Market Rent in Charlotte-Mecklenburg

| Efficiency	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms
$907	$934	$1,063	$1,423	$1,828

Source: U.S. Department of Housing and Urban Development. 2020. FY2020 Fair Market Rent Documentation System. Retrieved from: https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2020_code/

HOW HAS COVID-19 IMPACTED HOUSING INSTABILITY?

Shortly after the onset of the COVID-19 global pandemic, unemployment rates in Mecklenburg County rose from 3.4% in February 2020 to 13.6% in May 2020. National data from the U.S. Census Household Pulse Survey indicate that Black and Latinx households have been disproportionately impacted by COVID-19, experiencing higher rates of job loss and housing instability. More than 55% of Black and Latinx households surveyed reported a loss of employment income between March 13, 2020 and May 26, 2020; compared with 43% of White households.

More than half of Black and Latinx households have experienced a loss of employment income during COVID-19
Percent of households with loss of employment income between March 13th-May 26th, 2020, United States
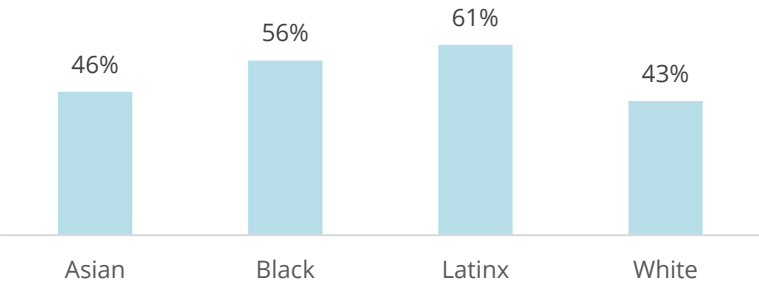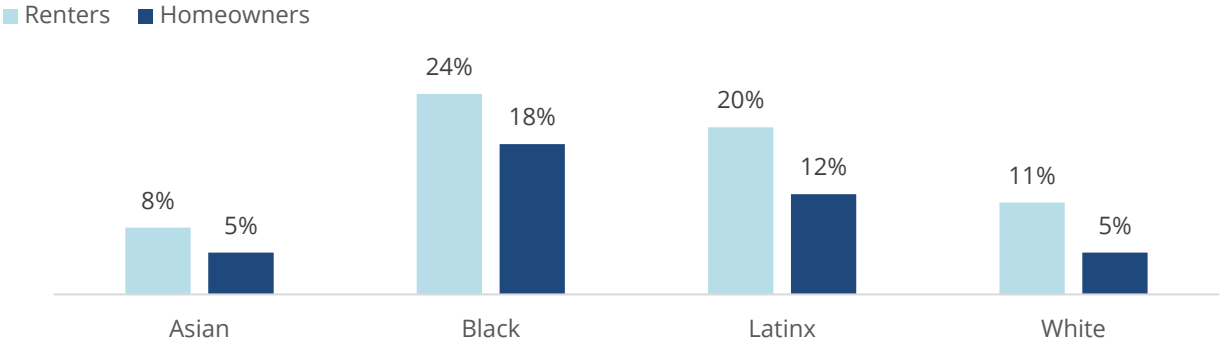

Source: US Census, Household Pulse Survey, Week 4 (May 21, 2020 - May 26, 2020) survey

Job loss impacts a household's ability to pay their rent or mortgage. According to the Household Pulse Survey, Black and Latinx households who were surveyed between May 21, 2020 and May 26, 2020 were less likely to have paid their May 2020 rent or mortgage on time compared with White and Asian households. In addition, more than 40% of Black and Latinx households reported no or slight confidence in their ability to pay their June 2020 rent on time, compared with 21% of White households. It is important to note that the disproportionate impacts seen during the COVID-19 pandemic compound and expand upon existing racial and ethnic disparities in housing instability. North Carolina Governor Roy Cooper signed Executive Order No. 142 on May 30, 2020, barring formal evictions across the state for three weeks. In addition, the Executive Order enacted other temporary tenant protections, including requiring landlords to give tenants a minimum of six months to pay outstanding rent.

Black and Latinx households had more difficulty paying rent and mortgages on time in May 2020
Percent of households who did not pay May rent or May mortgage on time, 2020, United States

Source: US Census, Household Pulse Survey, Week 4 (May 21st- May 26th) survey

COST-BURDEN

Cost-burden is defined as when a low-income household has to spend more than 30% of their gross income on housing-related expenses. If a household spends more than 50% of their gross income on housing-related expenses, they are considered severely cost-burdened. Lower income households who experience cost-burden are particularly vulnerable, as they may have more difficulty paying for expenses such as food, medication and childcare. Both renter and homeowner households can experience cost-burden.

In Mecklenburg County, renters comprise 44% of the housing market; while homeowners account for 56%. Renter households are more likely to be cost-burdened than owner-occupied households. In addition, White households in Mecklenburg County are more likely to own their homes than Black and Latinx households.

Cost-burdened
A household's monthly housing costs exceed <u>30%</u> of their gross income.
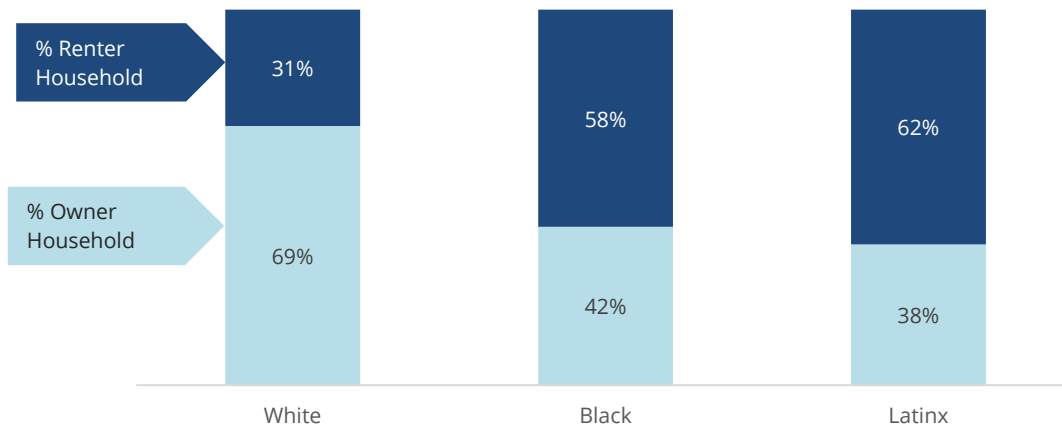
Severely cost-burdened
A household's monthly housing costs exceed <u>50%</u> of their gross income.

White households are more likely to own their homes than Black or Latinx households
Owner/renter occupied households by race and ethnicity, 2018

% Renter Household

% Owner Household

	White	Black	Latinx
% Renter Household	31%	58%	62%
% Owner Household	69%	42%	38%

Source: U.S. Census Bureau American Communities Survey 1-Year Estimates.

RENTER COST-BURDEN

Forty-four percent (or 81,611) of Mecklenburg County renter households were cost-burdened in 2018, paying more than 30% of their monthly household income towards housing-related expenses. Twenty percent (or 36,735) of renter households were severely cost-burdened, which means they were paying more than 50% of their household income toward housing-related expenses.

The total *number* of cost-burdened renter households has increased 22% (14,821 renter households) since 2010. Since 2014, the *percentage* of renter households that are cost-burdened has remained around 44%. Between 2010 and 2018, the population in Mecklenburg County increased by 18%.
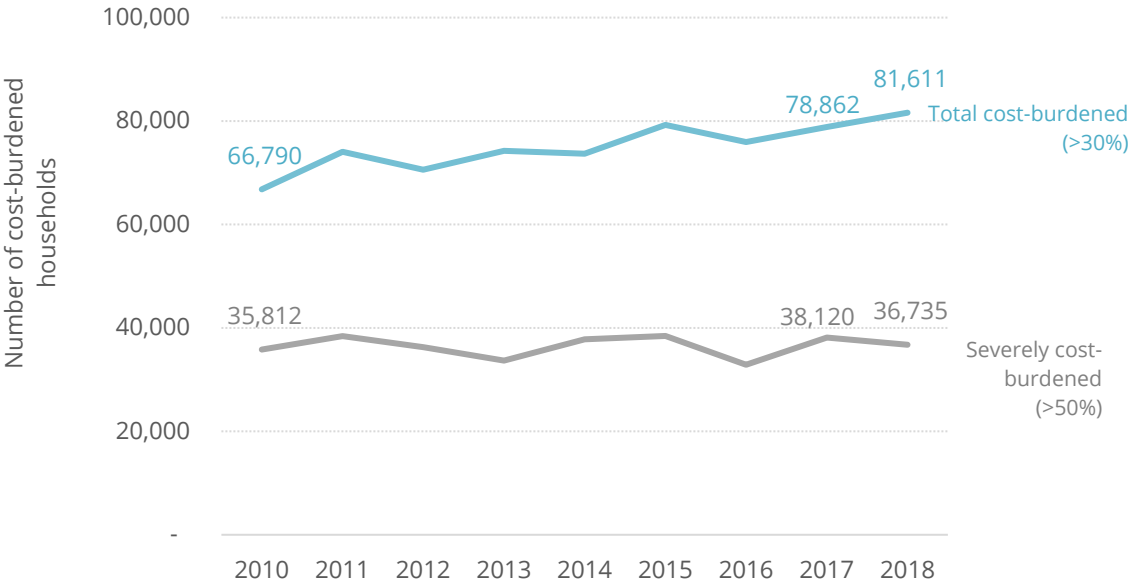
44%
Of renter households were cost-burdened in 2018

Approximately **81,611** renter households in Mecklenburg County were cost-burdened in 2018.

The number of cost-burdened renter households has increased since 2010
*Cost-burdened renter households in Mecklenburg County*

Source: U.S. Census Bureau American Communities Survey 1-Year Estimates

INCOME AND RENTER COST-BURDEN

Nearly all (91%) renter households earning less than $20,000 were cost-burdened in 2018; since 2010, this percentage has not dropped below 91%. From 2010 to 2018, cost-burden among renter households earning between $20,000 and $34,999 increased from 72% to 92%, while cost-burden among households earning between $35,000 and $49,999 increased from 27% to 61%. During the same period of time, the supply of low-cost rental housing stock in Mecklenburg County decreased sharply (see page 17 of report).

Cost-burden among households earning $20,000-$74,999 has increased since 2010
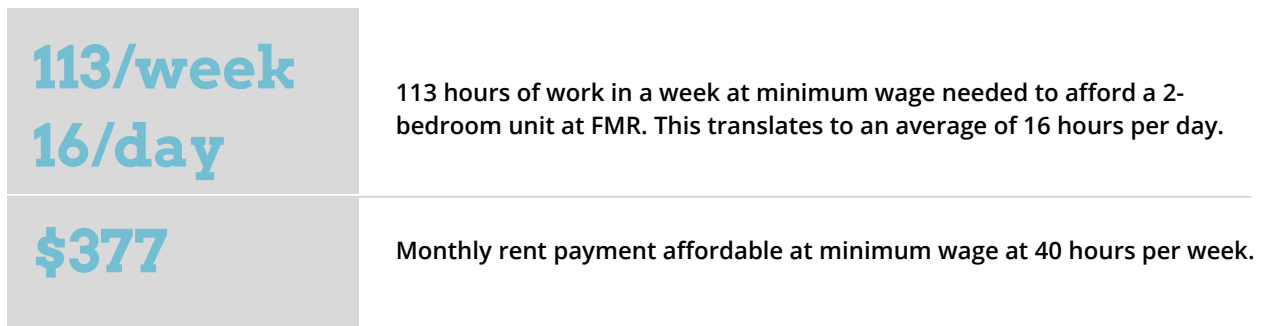*Renter Cost-burden by Household Income in Mecklenburg County, 2010-2018*
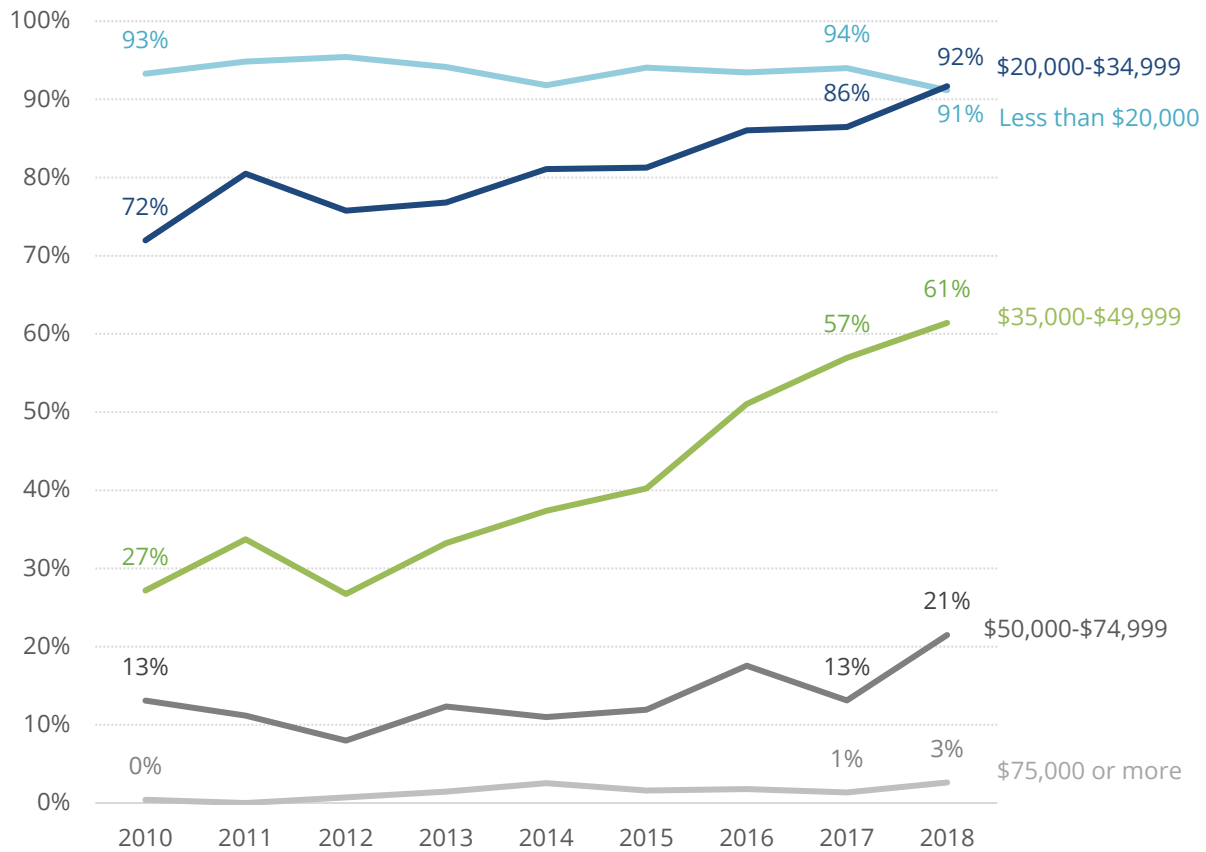
Source: U.S. Census Bureau American Communities Survey 1-Year Estimates

WAGES AND RENTAL AFFORDABILITY

The **2020 Out of Reach Report** produced by the National Low Income Housing Coalition examines the relationship between wages and Fair Market Rent (FMR) in communities across the United States.[xx] The FMR, which is set annually by the U.S. Department of Housing & Urban Development (HUD), provides an estimate of gross rent for a "standard-quality rental housing unit" in the current market. These estimates "include the rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television service, and internet service."

The **Out of Reach Report** outlines the hourly wage needed to afford a unit as well as the number of hours that a person making minimum wage would need to work to afford a unit and not spend more than 30% of their income on housing.

A household with one person working a typical 40-hour work-week at minimum wage ($7.25 per hour) could afford $377 total in rent and utility expenses. A one-bedroom unit at FMR in the Charlotte-Mecklenburg area is $934; this means that a household would have to earn at least $17.96 per hour (or $35,920 annually) in a full-time (40 hours per week) position; or work at least 99 hours per week at minimum wage. A two-bedroom unit at FMR in the Charlotte-Mecklenburg area is $1,063; this means that a household must earn at least $20.44 per hour working full-time (or $40,880 annually); or work at least 113 hours per week at minimum wage.[xxi] Between 2019 and 2020, the FMR for a two-bedroom unit increased by $35 while minimum wage remains unchanged at $7.25 per hour.

113/week 16/day	113 hours of work in a week at minimum wage needed to afford a 2-bedroom unit at FMR. This translates to an average of 16 hours per day.
$377	Monthly rent payment affordable at minimum wage at 40 hours per week.

Hourly wages for many Charlotte-Mecklenburg jobs fall below minimum threshold to afford 1 and 2-bedroom units at FMR
Charlotte Metro Area Median Hourly Wage Estimates 2019, HUD FMR Rates 2020
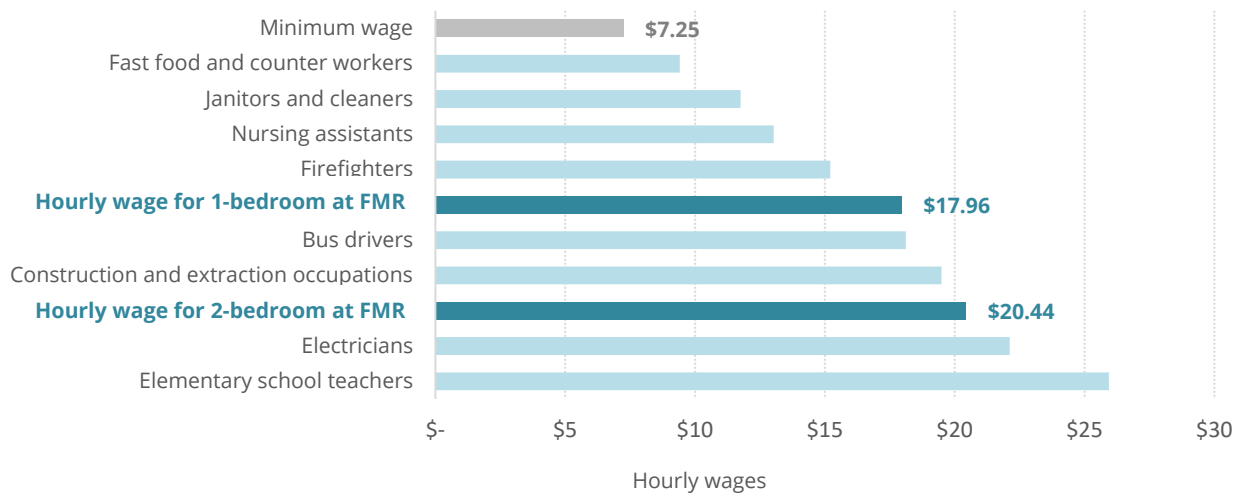
Source: U.S. Bureau of Labor Statistics, 2019; U.S. Department of Housing and Urban Development, FY2020 Fair Market Rent.
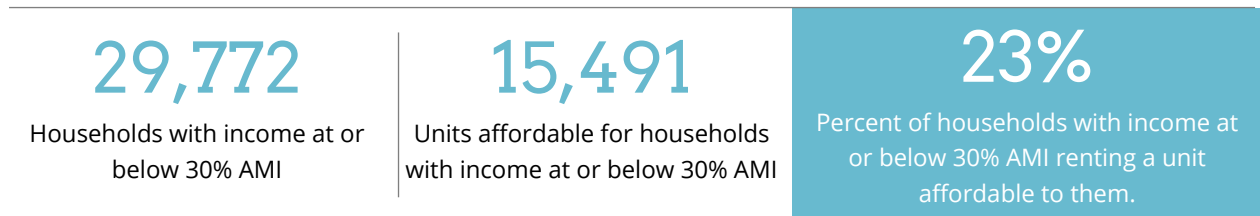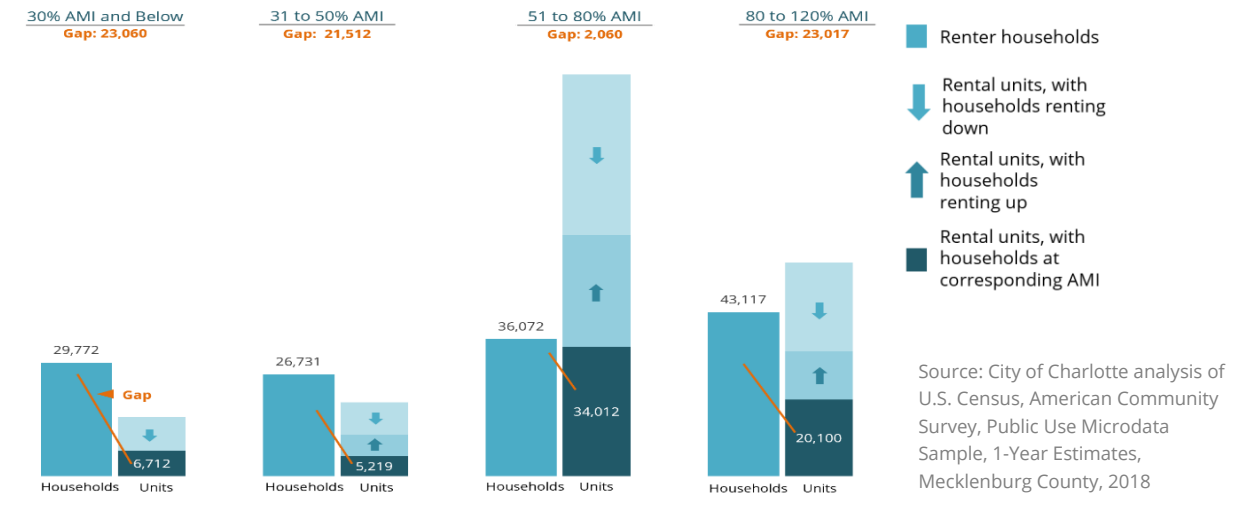
RENTAL MISMATCH

Extremely low-income households (defined as a household with income at or below 30% Area Median Income or AMI) are at an especially high risk of experiencing cost-burden. Unlike higher-income households, extremely low-income households have a limited amount of available rental stock which they can afford. Higher income households residing in low-cost rental stock contribute to a phenomenon called "rental mismatch."

Rental mismatch occurs when households "rent up," which means they are in higher cost units that require paying more than 30% of their household income to housing-related expenses; or when households "rent down," which means they are in lower cost units and paying much less than 30% of their household income to housing related expenses. 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 (such as poor credit or criminal record).

When households rent down, the housing stock available and affordable to extremely low-income renters decrease. For example, Mecklenburg County has approximately two extremely low-income households for every one rental unit affordable for households with income at or below 30% AMI; this translates to approximately 50% of extremely low-income households renting units affordable to them if there was no rental mismatch. However, only 23% of extremely low-income households were able to rent a unit that was affordable to them in 2018 because of rental mismatch. This means that 77% of renters with extremely low incomes rented up. 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.

29,772	15,491	23%
Households with income at or below 30% AMI	Units affordable for households with income at or below 30% AMI	Percent of households with income at or below 30% AMI renting a unit affordable to them.

Analysis by the City of Charlotte examined rental mismatch in Mecklenburg County using 2018 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 23,060-unit gap in rental units affordable to households at or below 30% AMI. This means that 23,060 households with income at or below 30% AMI rented up due to a lack of affordable and available rental housing for their income bracket. The gap of rental units to households with income at or below 30% AMI has decreased 15% (3,977 units) since 2013, while the gap for households with income between 31% and 50% AMI has increased 40% (6,122 units) during the same period.

Source: City of Charlotte analysis of U.S. Census, American Community Survey, Public Use Microdata Sample, 1-Year Estimates, Mecklenburg County, 2018

OWNER COST-BURDEN

Twenty-five percent (44,013) of owner-occupied households with mortgages were cost-burdened in 2018, paying more than 30% of their monthly household income towards housing-related expenses. Between 2010 and 2014, the number of owner-occupied households experiencing cost-burden decreased 32% (20,378 households). However, between 2014 and 2017, the number of cost-burdened households stabilized at an average of approximately 42,000 households per year.

Most recently, from 2017 to 2018, the number of cost-burdened households increased by 12% (4,765 households). The recent increase in owner cost-burden may be partially due to normal year-to-year fluctuation from survey sampling. This data pre-dates the 2019 Mecklenburg County Property Revaluation.

During the period between 2010 and 2018, the number of severely cost-burdened owner households decreased 34% (8,749 households). However, number of severely cost-burdened owner households increased 9% (1,460 households) between 2017 and 2018.

Cost-burdened
A household's monthly housing costs exceed <u>30%</u> of their gross income.

Severely cost-burdened
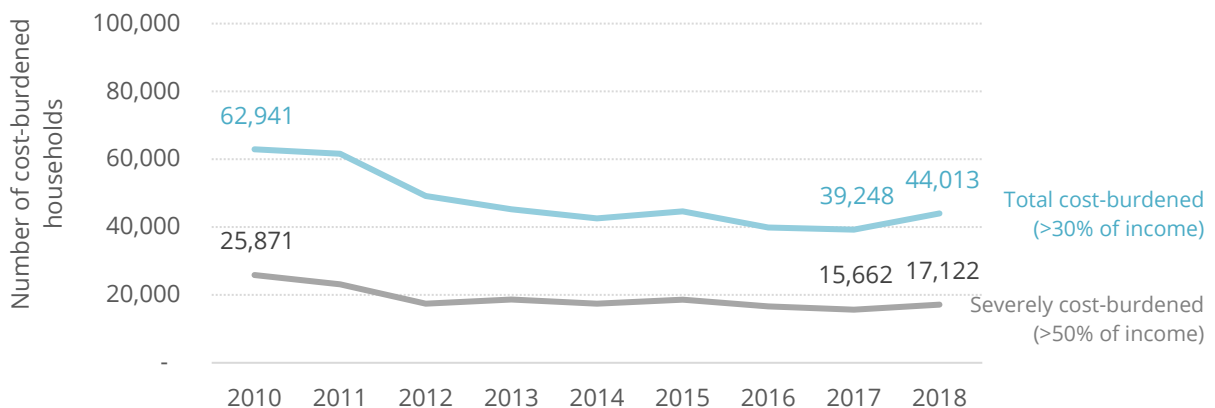A household's monthly housing costs exceed <u>50%</u> of their gross income.

25%
Of owner-occupied households with a mortgage were cost burdened in 2018.

Approximately 44,013 owner-occupied households in Mecklenburg County were cost-burdened in 2018.

The number of cost-burdened owner households increased in 2018
*Cost-burdened owner households in Mecklenburg County*

Source: U.S. Census Bureau American Communities Survey 1-Year Estimates

INCOME AND OWNER COST-BURDEN

Extremely low-income owner-occupied households are at a greater risk of experiencing cost-burden than households with higher incomes. In 2018, 85% (or 12,614) of owner-occupied households with incomes of less than $20,000 were cost-burdened; by comparison, 4% (or 5,590) of households with incomes of $75,000 or higher were cost-burdened. Since 2010, cost-burden among owner-occupied households earning $20,000 or more has decreased, while cost-burden among households earning less than $20,000 remains high at a level of at least 80%.

Owner-occupied households in lower income brackets are more likely to be cost-burdened
*Owner Cost-burden by Income in Mecklenburg County, 2010-2018*
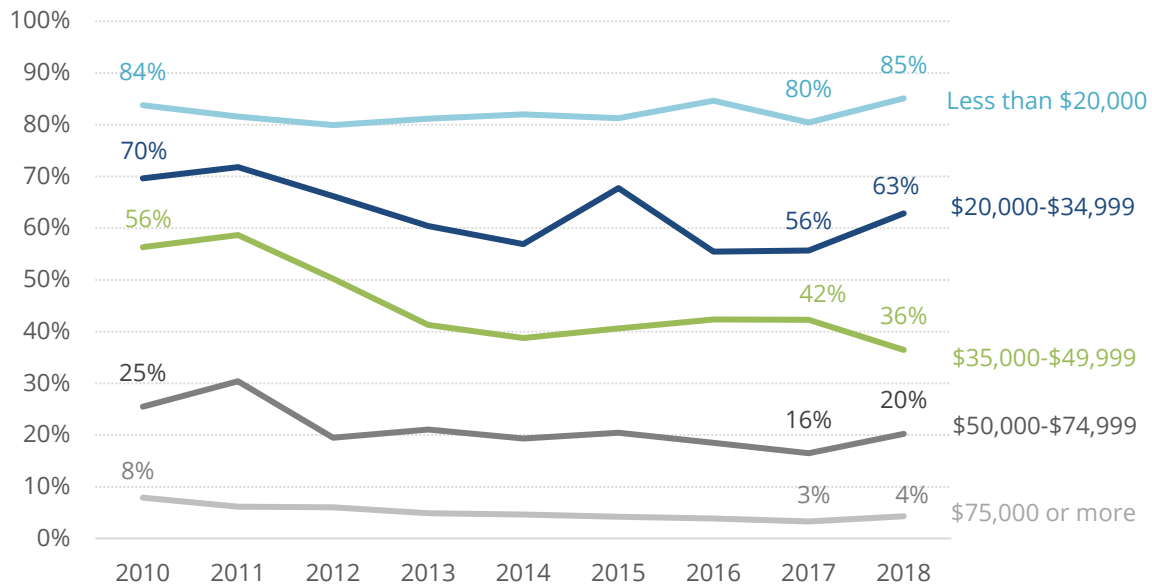
Source: U.S. Census Bureau American Communities Survey 1-Year Estimates

OVERCROWDED HOUSING

A household is considered "overcrowded" if there are more than two people per bedroom within a housing unit.[xxii] An alternative measure of overcrowding is if there is more than one person per room.[xxiii] Overcrowded housing is linked to negative health outcomes such as chronic stress and sleeping disorders, and negative educational outcomes for children.[xxiv,xxv] Individuals who temporarily or permanently reside in overcrowded housing conditions are also at a higher risk of contracting infectious diseases. Because it is especially difficult to isolate and/or quarantine while living in overcrowded housing conditions, these households are at an especially high risk of contracting and spreading the virus that causes COVID-19.

According to an analysis completed by the UNC Charlotte Urban Institute, a higher percent of households in east and west Charlotte were overcrowded; in some Census tracts, crowding rates reached between 7% and 12% of households.[xxvi] This compares to less than 1% of households with higher income from Census tracks in south Charlotte and northern Mecklenburg. For the purpose of the analysis, "overcrowded" is defined as more than one person per room. Renter households were found more likely to be overcrowded than owner-occupied households.
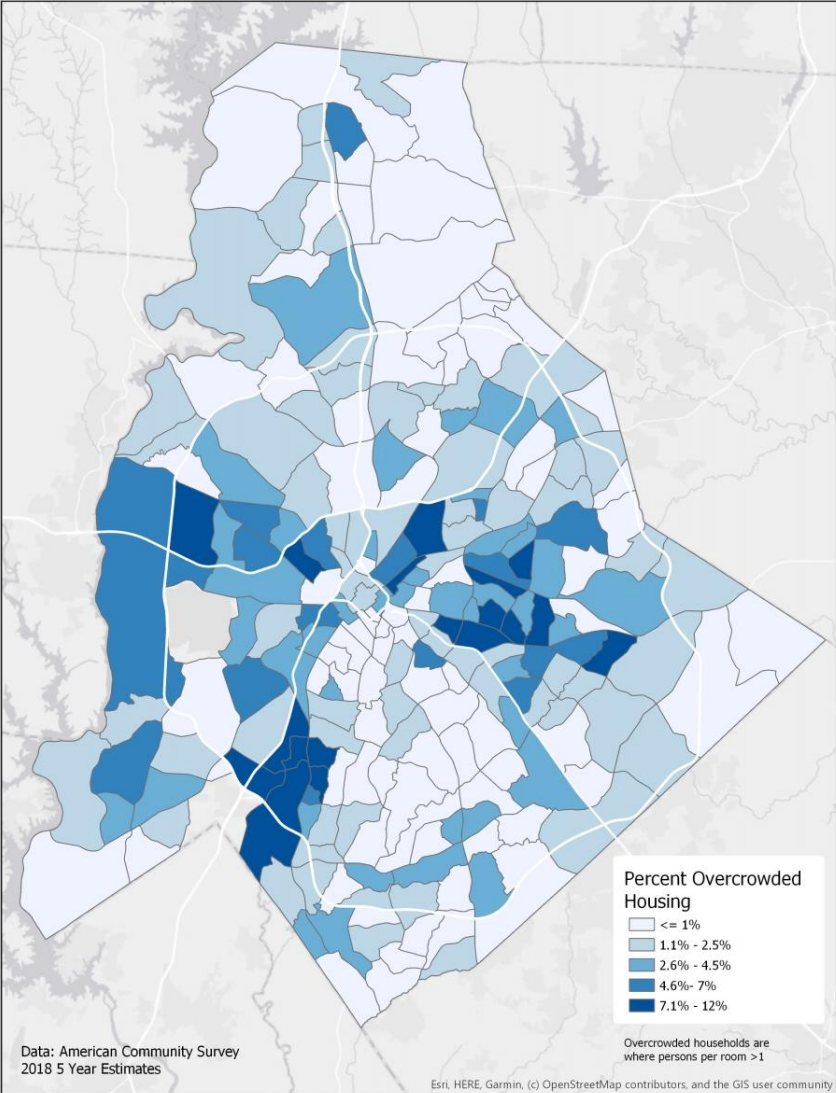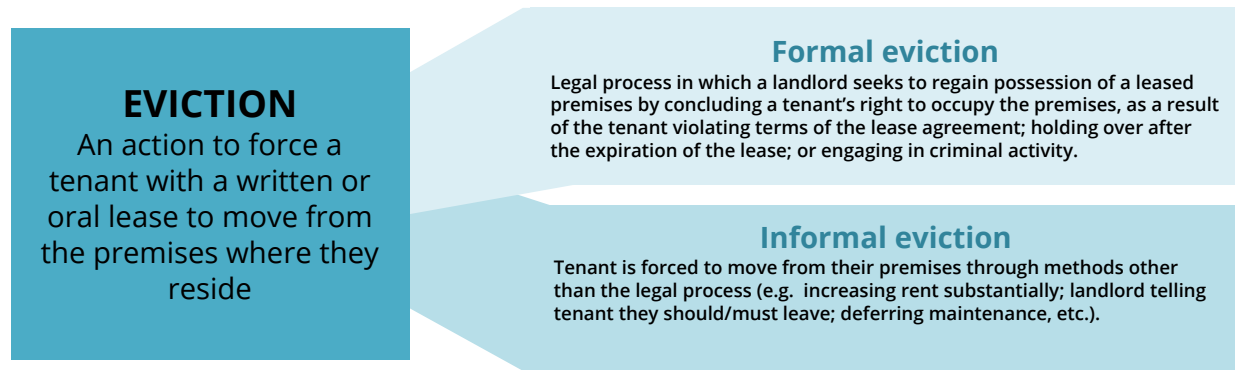

Source: UNC Charlotte Urban Institute analysis of U.S Census ACS 2018 5-year estimates

EVICTIONS

Inability to pay rent is the primary reason that landlords file a formal eviction in Mecklenburg County. Once a landlord attempts to evict a tenant, the eviction filing shows on the tenant's rental history, which can impact their ability to obtain housing. There are two types of evictions: **(1) A formal eviction**, which is 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; and **(2) an informal eviction**, which is when the tenant is forced to move from their premises through methods other than the legal process (e.g. increasing rent substantially; landlord telling tenant they should/must leave; and deferring maintenance, etc.).

EVICTION
An action to force a tenant with a written or oral lease to move from the premises where they reside

Formal eviction
Legal process in 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.

Informal eviction
Tenant is forced to move from their premises through methods other than the legal process (e.g. increasing rent substantially; landlord telling tenant they should/must leave; deferring maintenance, etc.).

25,631
Eviction cases (summary ejectments) filed in Mecklenburg County in FY20, compared with 32,724 in FY19. Mecklenburg County courts were closed between April and June 2020.

13,425
Evictions granted in whole or part in Mecklenburg County in FY20.
(52% of all summary ejectment complaints), compared with 56% in in FY19

Source: UNC Charlotte Urban Institute analysis of NC Courts VCAP Data

EVICTIONS AND COVID-19

New eviction case filings were temporarily paused during the COVID-19 global pandemic. The Coronavirus Aid, Relief, and Economic Security (CARES) Act, which was enacted on March 27, 2020, prohibited evictions for 120 days due to nonpayment of rent. The CARES Act eviction moratorium applied to rental housing on properties with federally-backed mortgage loans and/or federally funded affordable housing programs, including Public Housing and Section 8. In addition, North Carolina Governor Roy Cooper signed Executive Order No. 142 on May 30, 2020, barring formal evictions in all rental housing across the state for three weeks. The Executive Order also enacted other temporary tenant protections, including requiring landlords to give tenants a minimum of six months to pay outstanding rent. The small number of eviction cases filed in April and May were likely filed for reasons other than nonpayment.

New Eviction case filings paused in April 2020 in response to Covid-19
*Summary ejectment case filings FY19 and FY20, Mecklenburg County*
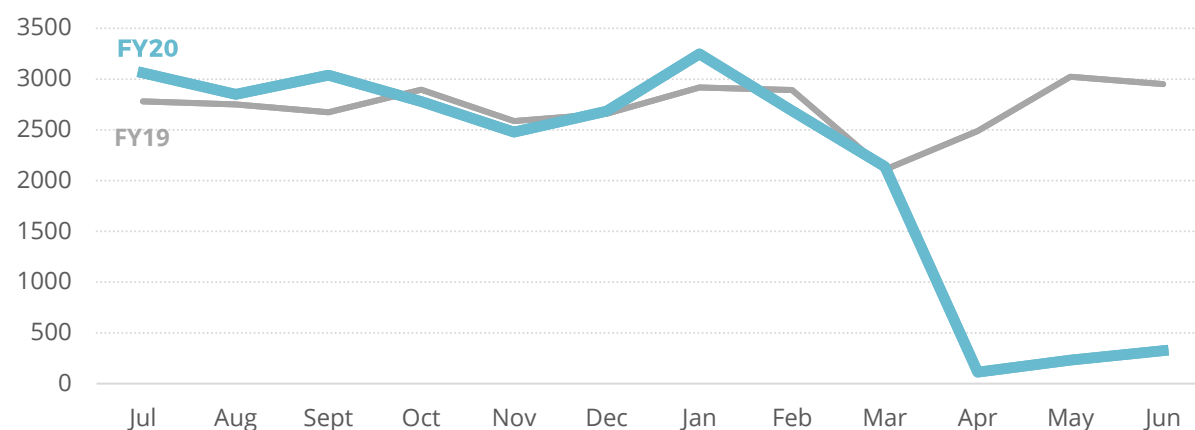
Source: UNC Charlotte Urban Institute analysis of NC Courts VCAP Data

Even with court closures between April and June 2020, the share of evictions granted in whole or in part decreased by four percentage points (or 4,770 evictions) between FY19 and FY20. Between FY11 and FY20, the share of evictions granted in whole or in part decreased by 14 percentage points (or 13,274 evictions). The decrease in the share of evictions granted in whole or in part indicates that a greater share of formal eviction cases is being dismissed and/or settled out of court.

The share of eviction cases granted in whole or in part decreased in FY20
Summary Ejectment Issue Filings Granted in Whole or In Part, Mecklenburg County
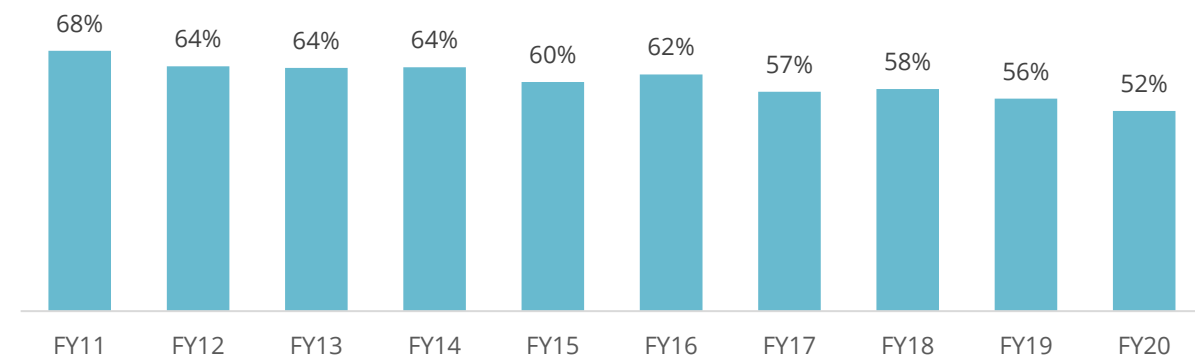
Source: UNC Charlotte Urban Institute analysis of NC Courts VCAP Data

HOUSING INSTABILITY | EVICTIONS

HOMELESSNESS PREVENTION

Households experiencing housing instability in Mecklenburg County can call NC 2-1-1 for assistance to help prevent the loss of housing. Calling NC 2-1-1 is the first step to accessing Coordinated Entry, which is Charlotte-Mecklenburg's system portal that connects households who are experiencing homelessness or housing instability to an available shelter or other housing resource, including prevention assistance (see 49 of the report). Prevention is defined as a category of housing assistance that targets households facing housing instability who have not yet lost their housing. Prevention includes community-wide interventions aimed at changing systems and structures that perpetuate housing instability; cross-sector collaboration and coordination to reduce the prevalence of homelessness; and targeted interventions including financial and legal assistance to help households maintain their housing.

Demand for rental assistance increased 907% (or 2,096 requests) between February and April 2020 following the onset of the COVID-19 global pandemic.[3] During the same period of time, unemployment in Mecklenburg County increased from 3.4% (February 2020) to 12.8% (April 2020). Increased demand may also be attributed to new local and federal CARES Act funding for prevention assistance, which was designed to be administered through the NC 2-1-1 system.

Demand for rental assistance increased 907% in the first two months of the COVID-19 pandemic
Mecklenburg County NC 2-1-1 Requests, 2019-2020
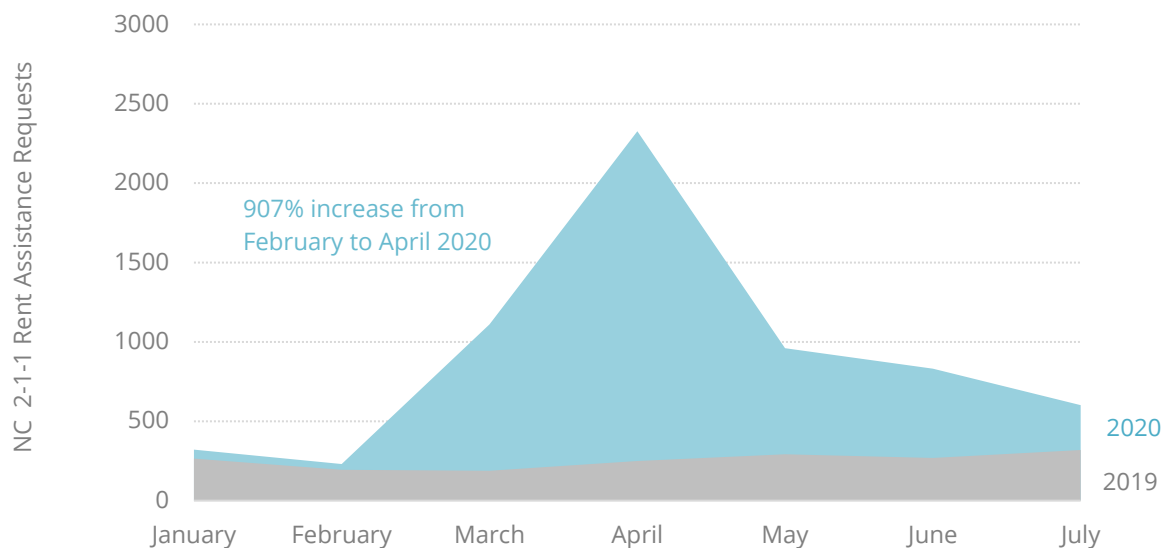
Source: NC 2-1-1. Accessed at https://nc.211counts.org/

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[3] Rental assistance requests may include requests for hotel assistance.

Between May and July 2020, the number of requests for rental assistance decreased despite the fact that unemployment rates remained higher than pre-COVID-19 pandemic averages. Decreases may be attributed to CARES Act financial assistance (including stimulus checks and unemployment assistance) and federal and state eviction moratoriums which temporarily halted new eviction filings. A federal eviction moratorium was implemented through the CARES Act in late March; and a North Carolina eviction moratorium was implemented in May 2020. A new temporary federal eviction moratorium authorized by the U.S. Centers for Disease Control and Prevention (CDC) was implemented on September 4, 2020 and is expected to conclude on December 31, 2020. More information on federal and state eviction moratoriums can be found on page 43.

Eviction Moratorium Timeline

March 27, 2020

CARES Act eviction moratorium begins

July 24, 2020

CARES Act eviction moratorium ends

May 30, 2020

NC eviction moratorium begins

June 20, 2020

NC eviction moratorium ends

September 4, 2020

CDC eviction moratorium begins

December 31, 2020

CDC eviction moratorium ends

RESPONSE TO COVID-19

This section highlights funding and policy responses to COVID-19 that support households experiencing housing instability.
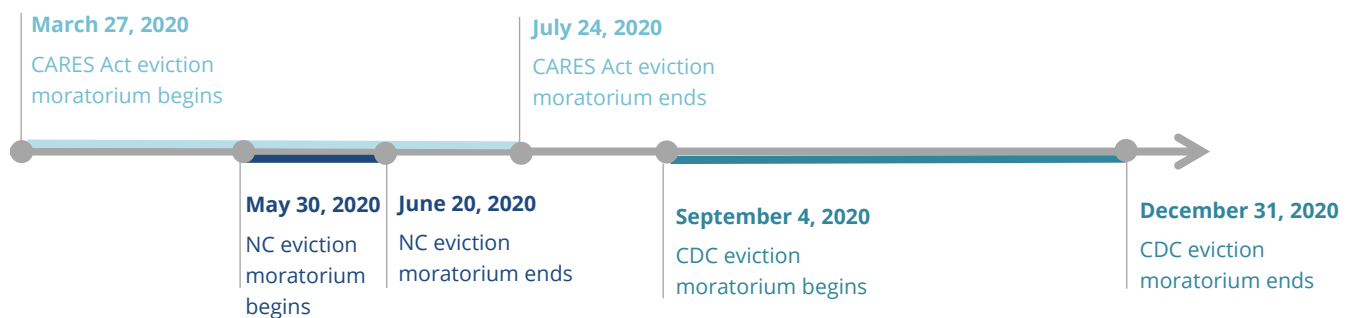
EVICTION MORATORIUMS

FEDERAL LEVEL RESPONSES

On March 27, 2020, a 120-day eviction moratorium was authorized by the federal CARES Act; it expired on July 24, 2020. The eviction moratorium prohibited owners of certain federally-backed rental properties from filing new evictions against tenants due to non-payment. It also prohibited charging additional fees because of non-payment.[xxvii] Renters who participate in federal housing assistance programs or who live in a property with a federally-backed mortgage were protected; it is estimated that the CARES Act eviction moratorium covered between 28% and 46% of all renter households. [xxviii]

On September 4, 2020, a new 118-day federal eviction moratorium was authorized by the U.S. Centers for Disease Control and Prevention (CDC). The new CDC eviction moratorium does not provide renter and/or landlord assistance; forgive outstanding rental payments; or bar the accumulation of late fees or penalties allowed under the condition of renter contracts (see page 44 for eviction moratorium details).[xxix]

STATE LEVEL RESPONSES

On May 30, 2020, North Carolina Governor Roy Cooper signed Executive Order No. 142, barring formal evictions in all rental housing across the state for three weeks. This moratorium expired on June 20, 2020. In addition, the Executive Order enacted other temporary tenant protections, including requiring landlords to give tenants a minimum of six months to pay outstanding rent.[xxx]

March 27, 2020
CARES Act eviction moratorium begins

July 24, 2020
CARES Act eviction moratorium ends

May 30, 2020
NC eviction moratorium begins

June 20, 2020
NC eviction moratorium ends

September 4, 2020
CDC eviction moratorium begins

December 31, 2020
CDC eviction moratorium ends

CARES ACT	NC EXECUTIVE ORDER NO. 142
120-day federal eviction moratorium for reasons of non-payment	21-day NC eviction moratorium for reasons of non-payment
Eligibility:	Eligibility:
Renters with federally backed housing subsidies; Renters living in properties with a federally-backed mortgage	All renter households

CDC

118-day federal eviction moratorium for reasons of non-payment

Eligibility requires that tenant must sign a sworn statement certifying that the household:

Has made good faith effort to obtain available government rental assistance and to make partial rent payments;

Is unable to make full rental payments due to loss of income and/or out-of-pocket medical expenses;

Was eligible to receive Economic Impact Payment (stimulus check) or earns below $99,000 for an individual or $198,000 for a family;

Has no other housing options and would likely be rendered homeless or doubled up if evicted.

RENTAL AND MORTGAGE ASSISTANCE

LOCAL LEVEL RESPONSES

More than $12 billion in housing and homelessness resources were allocated to state and local governments through the federal CARES Act. The CARES Act also provided flexible funding to state and local governments to address housing instability and homelessness, including rent and mortgage assistance. Additional federal resources were allocated through the Emergency Solutions Grant (ESG); Community Development Block Grant (CDBG); and Housing Opportunities for Persons with AIDS (HOPWA) programs.

In Charlotte-Mecklenburg, United Way of Central Carolinas and Foundation For The Carolinas launched a fundraising effort, which raised over $19 million from individuals, corporations, and local government to support efforts including homelessness and eviction prevention, basic needs, childcare, education, emergency financial assistance, food security, health and mental health, legal advocacy, and workforce development.
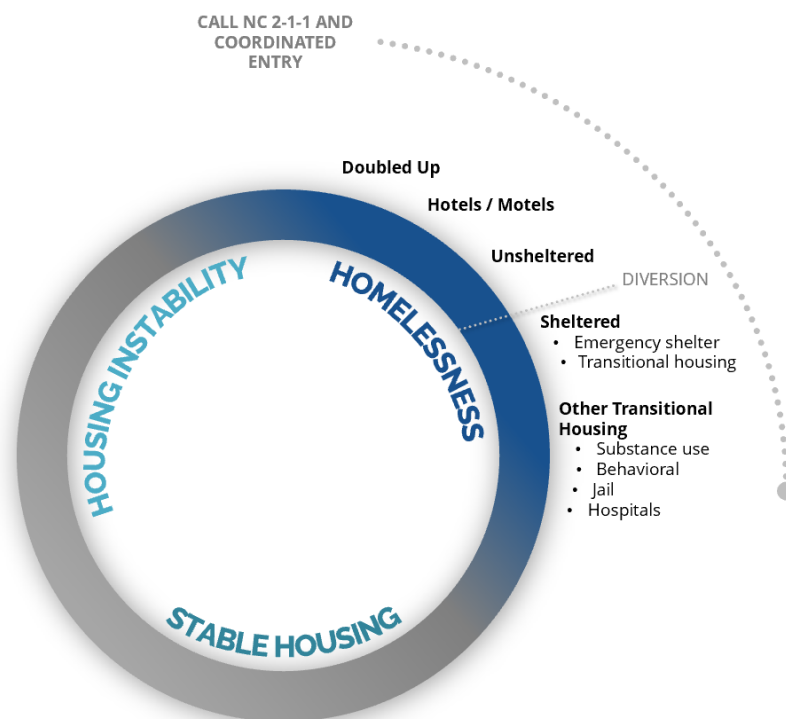
HOMELESSNESS

INTRODUCTION TO HOMELESSNESS

WHAT DOES HOMELESSNESS MEAN?

A household can become homeless after facing a period (or multiple periods) of housing instability or suddenly due to a situation that causes them to flee or lose their housing. Households may also experience recurring cycles of housing instability and/or homelessness without ever accessing permanent, stable housing. Housing and homelessness services are designed to help households move from homelessness into stable housing as quickly as possible, and ensure that any episode of homelessness is rare, brief, and nonrecurring.

The definition of homelessness includes literal homelessness (a definition set by the U.S. Department of Housing and Urban Development) which means that a household is experiencing sheltered homelessness (staying in an emergency shelter or transition housing facility) or unsheltered homelessness. Homelessness can also include other temporary living situations such as when a household is in an institution (such as a jail or hospital) following an episode of homelessness. Depending upon the funding source, households who are living doubled up with family and/or friends and who are paying week to week to stay in hotels and motels may fit within the definition of experiencing housing instability or homelessness. For the purpose of this report, because these households lack a fixed permanent residence, they are included in the definition of homelessness. This report section provides data related to the work to end homelessness and describes the nature and extent of homelessness in Charlotte-Mecklenburg.

CALL NC 2-1-1 AND COORDINATED ENTRY

Doubled Up

Hotels / Motels

Unsheltered

DIVERSION

Sheltered
- Emergency shelter
- Transitional housing

Other Transitional Housing
- Substance use
- Behavioral
- Jail
- 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.

Type	Definition
Literally Homeless	Individuals and families who lack a fixed, regular, and adequate nighttime residence; this includes households staying in emergency shelter 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. 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.
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?

Using multiple data sources, this report describes what homelessness looks like in Charlotte-Mecklenburg. There are five available measures that together, provide a comprehensive picture of homelessness. These include: the One Number; System Performance Measures (SPMs); Point-in-Time Count; Housing Inventory Count (HIC); and McKinney-Vento Students. The One Number is a count of the total number of individuals and households who are actively experiencing homelessness; this data is updated monthly. The Point-in-Time Count is a one-night census of the population experiencing sheltered and unsheltered homelessness; data collection occurs annually in January. 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. Other sources like Charlotte-Mecklenburg Schools provide additional data such as the number of students experiencing homelessness during the school year.

> **The 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.

ES= Emergency Shelter; **TH**= Transitional Housing; **SO**= Street Outreach[4]; **RRH**= Rapid Re-housing; **PSH**= Permanent Supportive Housing; **OPH**= Other Permanent Housing; **CE project**= Coordinated Entry Project

Measure	Definition	Data collection period	Who is included	Pg. #
One Number	A count of the total number of individuals and households within one list who are experiencing sheltered or unsheltered homelessness and seeking housing assistance in Charlotte-Mecklenburg. Data is collected and stored in HMIS.	Monthly	ES, TH, SO, CE project	52
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	54
Point-in-Time (PIT) Count	An unduplicated one-night estimate of sheltered and unsheltered homeless populations. The 2020 PIT Count took place on the night of January 29, 2020. 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	70
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.	Annually; One night in January	ES, TH, RRH, PSH, OPH	82
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,[5] Doubled up, Hotels/ motels	86

[4] Street Outreach serves individuals experiencing unsheltered homelessness.
[5] Unsheltered is a McKinney-Vento category, but no CMS students were identified as experiencing unsheltered homelessness during the 2019-2020 school year.

HOMELESSNESS | INTRODUCTION

UNCOUNTED AND UNDERCOUNTED

There are several populations experiencing homelessness that are not fully captured within the existing data sources to describe homelessness in Charlotte-Mecklenburg. It is important to consider measures and/or data sources that include all types and definitions of homelessness across the continuum. Highlighted below are three main types of homelessness that are not currently captured within existing measures.

Doubled Up Households	Hotels and Motels	Jails/ Hospitals/ Other Residential Institutions

Doubled Up Households

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.[xxxi] The living situation may be temporary or long-term in tenure; and the reason for doubling up is linked to a housing crisis. McKinney-Vento homelessness data provides the closest approximation of doubled up households. According to the McKinney-Vento definition, doubled up includes children and youth who are sharing housing with another family due to the loss of housing or economic hardship.[xxxii] McKinney-Vento data provides the number households who are doubled up and paying to stay week to week in hotels and/or motels. However, this data is limited to the students who are attending Charlotte-Mecklenburg Schools; and the number of students identified as homeless is generally considered an undercount. Some students (and their families) experiencing homelessness do not want to be identified as homeless. It is estimated that most students experiencing homelessness are identified as eligible for McKinney-Vento services when transportation to school is needed.

"Doubled up" fits within the third category of homelessness outlined by the U.S. Department of Housing & Urban Development: "Homeless Under Other Federal Statutes" (see Chart on page 47). 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 category three and that special permission must be asked from HUD use federal funding to serve this population.

Hotels and Motels | Jails, Hospitals & Other Residential Institutions

The 2019 Charlotte-Mecklenburg Housing Instability & Homelessness Report highlighted best practices and recommendations to expand data collection to include populations experiencing homelessness that have historically been uncounted and/or undercounted populations, including populations temporarily staying in hotels, motels, and residential institutions. Planning is underway to incorporate these recommendations into future Point-In-Time (PIT) Counts.

HOW DO PEOPLE EXPERIENCING HOMELESSNESS ACCESS SERVICES?

When a household is experiencing homelessness or is at imminent risk of losing their housing, they can contact NC 2-1-1 to access the community's Coordinated Entry system.

NC 2-1-1 is a service provided by the United Way of North Carolina. NC 2-1-1 is North Carolina's resource for free information and referral services regarding health and human services and resources. NC 2-1-1 has a database of over 19,000 resources, including food pantries, homeless shelters, utility and rental assistance funds, health clinics, prescriptions assistance programs, counseling and substance abuse services, child care resources, senior resources, and resources for persons with disabilities. NC 2-1-1 can be accessed by calling 2-1-1 (888-892-1162) or visiting the site: **www.nc211.org.**

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." Charlotte-Mecklenburg began implementing Coordinated Entry services in 2014. In 2017, NC 2-1-1, with funding from United Way of Central Carolinas, integrated with Coordinated Entry services so that housing assistance requests could be streamlined through a single, full-service NC 2-1-1 platform.

The Coordinated Entry system helps households experiencing homelessness by connecting them to the appropriate resources in a standard and consistent manner. When a household calls NC 2-1-1, they complete a brief intake assessment. Households who are screened as "literally homeless" or "at imminent risk" are referred to a longer, housing needs assessment. In response to COVID-19, housing needs assessments, which had previously been conducted in-person, were shifted to a virtual platform. However, the screening and referral process remains the same. Households may fall into one of three categories:

- **Group A:** Literally homeless or at imminent risk

- **Group B:** Imminently homeless in 14 days

- **Group C:** Precariously housed

Households in Group A are referred for **a housing needs assessment.**[6] Households in Group B may be referred to prevention resources or transitional housing programs. Households in Group C are not currently prioritized for housing resources through Coordinated Entry; these households may be referred to other resources via NC 2-1-1.

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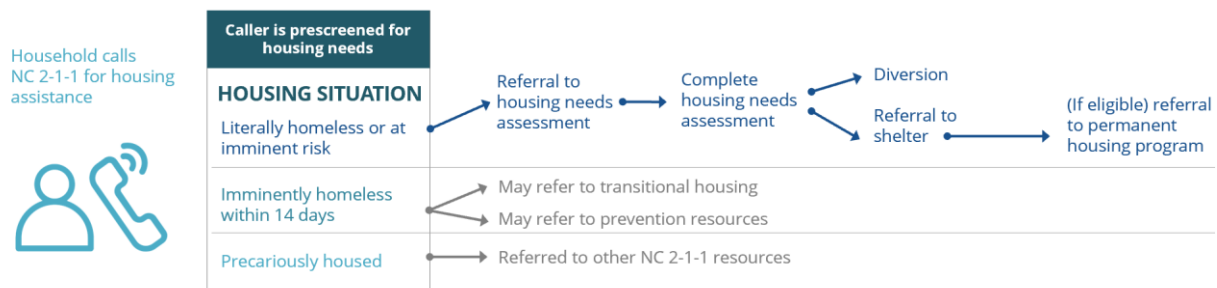
[6] Housing needs assessments was previously referred to as in-person coordinated assessment.

Prior to COVID-19, housing needs assessments took place in-person at the Salvation Army Center of Hope and Roof Above. The housing needs assessment prioritizes households for permanent housing based on a household's assessed vulnerability; and provides referral for emergency shelter or diversion assistance based on need and available resources. **Diversion** is 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. Diversion assistance may include short-term rental and/or utility assistance; conflict mediation; connection to mainstream services (e.g. agencies assisting with benefits and health insurance); or housing search. If diversion is not possible, households are referred to emergency shelter, if space is available.

IMPACT OF COVID-19 ON COORDINATED ENTRY

On March 19, 2020, Coordinated Entry transitioned in-person housing needs assessments to phone-based assessments. NC 2-1-1 continues to serve as the portal of entry for households experiencing a housing crisis. Households with underlying conditions and/or who are likely to experience complications from COVID-19 are prioritized for permanent housing. The Charlotte-Mecklenburg Continuum of Care enacted this temporary change through the Temporary Housing Prioritization Policy. The U.S. Department of Housing & Urban Development (HUD) has also issued waivers to housing and homelessness services providers for certain regulatory requirements (such as disability documentation) to expedite access to housing during the global pandemic.

HOUSEHOLDS SERVED THROUGH NC 2-1-1 | COORDINATED ENTRY

Between July 1, 2019 and June 30, 2020 there were 5,658 2-1-1 calls for housing assistance that were prescreened for housing needs assessment eligibility. Most calls (5,448 calls or 96%) were referred for either in-person (pre-COVID-19) or virtual housing needs assessment. Eighty-three percent (2,638) of households who received a housing needs assessment were single adults.

Between July 1, 2019 and June 30, 2020, there were:

5,658	**5,448**	**3,968**	**2,638**
NC 2-1-1 brief phone screenings	Referrals to housing needs assessment	Phone or in-person housing needs assessments; or	Single adults
		331	**545**
		Per month*	Households with children
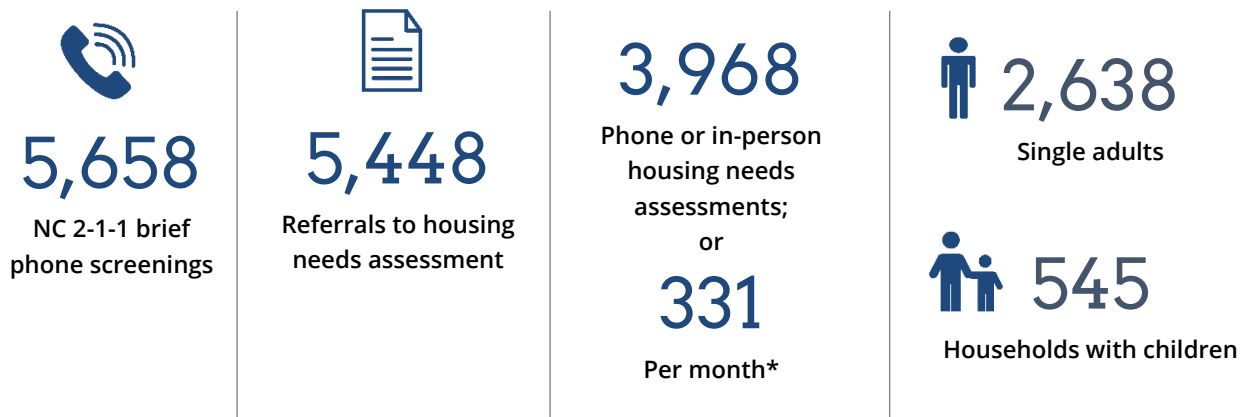
*Note: Households referred for housing needs assessment may not ultimately receive an assessment for a variety of reasons including no longer needing assistance.

THE ONE NUMBER

The One Number is a count of the total number of individuals and households within one list who are experiencing sheltered or unsheltered homelessness and seeking housing assistance in Charlotte-Mecklenburg. Unlike the Point-in-Time Count, which is a one-night snapshot of households who experience homelessness, the One Number provides a more comprehensive picture through monthly data snapshots of households who are actively experiencing homelessness in Mecklenburg County. In addition, One Number data includes breakdown by household composition as well as inflow and outflow trends. The One Number is considered dynamic and therefore, may fluctuate. Individuals and households are removed from the One Number by-name list if they have been inactive, which means they have not been engaged in the system for longer than 90 days.

THE ONE NUMBER

As of June 30, 2020, there were 3,111 people actively experiencing homelessness in Charlotte-Mecklenburg. Most households (66%) actively experiencing homelessness were single individuals (2,049); 35% (1,096) were people in families with adults and children under age 18.[7] Historical data indicate that the number of people identified as actively experiencing homelessness was highest during the winter months, when cold temperatures create dangerous unsheltered sleeping conditions and shelter capacity increases (due to seasonal shelter openings and activation of overflow beds), thereby providing the community a more accurate count of households actively experiencing homelessness.

3,111

THE ONE NUMBER

Total number of people actively homeless and in need of housing and services as of June 30, 2020

2,049
SINGLE ADULTS

309
FAMILIES
(or 1,096 people in families)

125
UNACCOMPANIED YOUTH

508
CHRONICALLY HOMELESS

199
VETERANS

The number of people identified as experiencing homelessness is **highest during winter months**

Shelter capacity increases in winter months

One Number — 3,111
Single adults — 2,049
People in families — 1,096
Unaccompanied youth — 125

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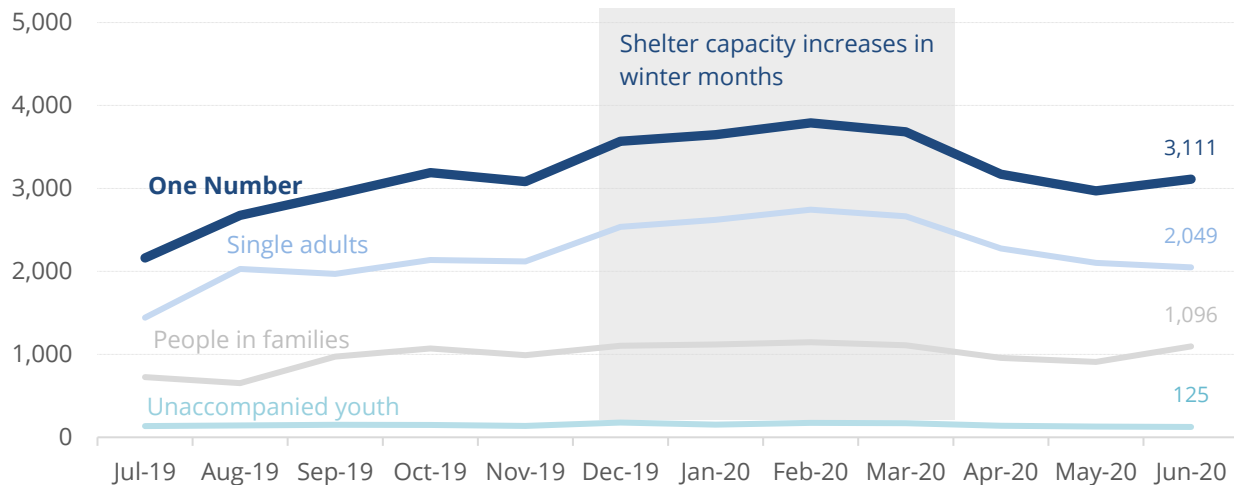
[7] Some individuals have been entered into HMIS at different time periods as either an individual or member of a family. The One Number deduplicates but there is still some overlap contained within household status.

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. The amendment requires Continuum of Care (CoC) grant recipients to measure their performance as a coordinated system of providers using System Performance Measures (SPMs). SPMs 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). 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 FY19 (October 1, 2018 – September 30, 2019).

SYSTEM PERFORMANCE MEASURES

There are six System Performance Measures, each of which is an important indicator of community progress to make homelessness rare, brief, and nonrecurring. 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.

Length of time homeless
This measure provides the average length of stay that people experience homelessness in emergency shelter (ES) 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 compared to all people who experience homelessness in emergency shelter and transitional housing during the 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) and transitional housing (TH). The first measure looks at ES only; the second measure combines ES and TH.

> **KEY FINDINGS**
>
> ⬆ The average length of time in emergency shelter increased by 13 days from FY18 to FY19.
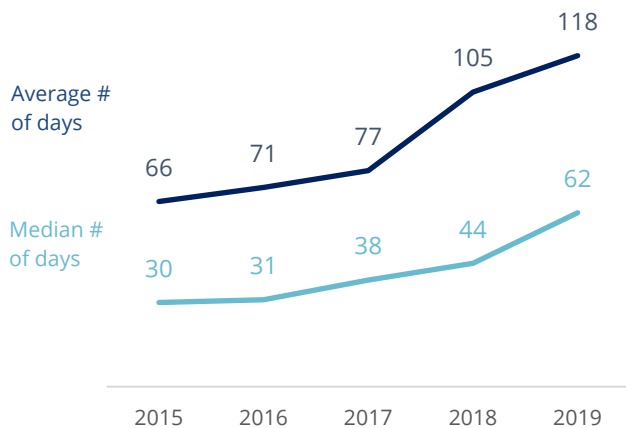> ⬆ The average length of time in emergency shelter and transitional housing increased by 10 days from FY18 to FY19.

The *average* length of time that people spent in emergency shelter before exiting to permanent housing increased by 13 days from FY18 to FY19. *Average* time in emergency shelter has increased 79% (52 days) during the past five years; from 66 days in FY15 to 118 days in FY19. The *median* length of time in emergency shelter increased by 18 days from FY18 to FY19 and has more than doubled between FY15 and FY19.

FY19 number of days In ES before exiting to PH	
Average	118
Median	62

From FY17 to FY19, average length of stay in emergency shelter and transitional housing increased 36% (34 days) from 94 days in FY17 to 128 days in FY19. This increase in the second measure, which combines the length of stay in emergency shelter and transitional housing, is primarily due to the increase in average length of stay in emergency shelter.

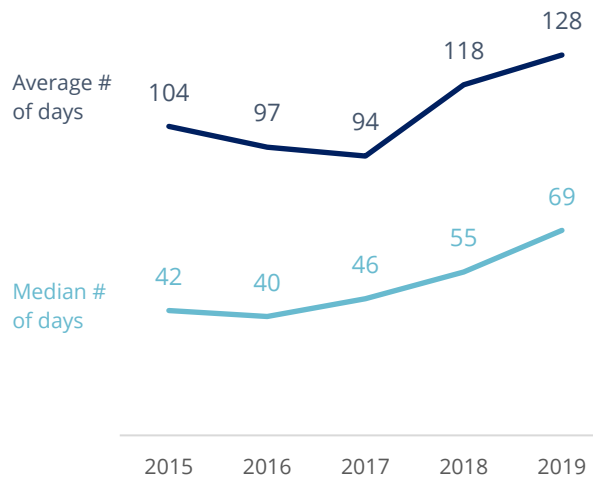Average length of stay in **ES** has **increased since FY15.**

Average Length of Time- Emergency Shelter Only

Average # of days

Median # of days

	2015	2016	2017	2018	2019
Average	66	71	77	105	118
Median	30	31	38	44	62

Source: Mecklenburg County HMIS

Average length of stay in **ES + TH** has **increased since FY17, primarily because of increases in ES**.

Average Length of Time- Emergency Shelter and Transitional Housing

Average # of days

Median # of days

	2015	2016	2017	2018	2019
Average	104	97	94	118	128
Median	42	40	46	55	69

Source: Mecklenburg County HMIS

SO, WHAT DOES THIS MEAN?

Understanding both the average and median are important to understand changes in this measure. When a small number of the population experiences especially long periods of time in emergency shelter (for example, twelve months or longer), this can result in a higher average number of days than median number of days. The median number of days gives equal weight to each individual's length of time in shelter.

Between FY15 and FY19, the gap between the average and median number of days in emergency shelter increased by 20 days (from a 36-day gap in FY15 to a 56-day gap in FY19). This indicates that a small portion of the population is spending longer periods in emergency shelter and/or that the number of people spending longer periods in emergency shelter is increasing.

The median amount of time people experience homelessness in emergency shelter has also increased. This indicates that in general households are experiencing longer periods of time in emergency shelter. The increase in the number of days people experienced homelessness in emergency shelter is due to a number of factors. This includes a lack of available and affordable permanent housing (due to lack of affordable, permanent housing inventory and/or rental subsidies/vouchers to help make market rate housing affordable); and barriers that prevent households from accessing permanent, affordable housing (such as voucher utilization and income discrimination).

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 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.

- The difference between length of stay in ES and length of stay in ES and TH has decreased over time. For example, in FY15, the average length of stay in ES and TH was 38 days longer than ES alone. In FY19, length of stay in ES and TH was only 10 days longer than ES alone. This is a result of fewer overall beds designated to transitional housing; and/or longer lengths of stay in emergency shelter.

- For calculating the average and median number of days, the total number of people in emergency shelter in FY19 was 3,932; the number of combined people in emergency shelter and transitional housing used for the calculation in FY19 was 4,406.

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 average length of stay, which 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. Tracking these data enables the community to measure the impact of policy and system changes over time, especially as funding decisions are informed by System Performance Measures. It also enables the community to understand how policies may or may not enforce inequity.
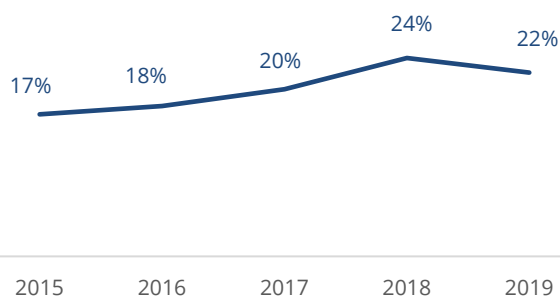
⊇ RETURNS TO HOMELESSNESS

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. Exits to permanent housing include exits to market-rate and subsidized rental units; long-term care facilities and/or nursing homes; 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 program (including current enrollment in RRH, OPH, or PSH, or exits to permanent housing from programs).

KEY FINDINGS

- ▬ Only 13% of people enrolled in a permanent housing program (RRH, PSH, OPH) returned to homelessness in FY19.
- ⬆ On average, the percent of people who return to homelessness has increased; from 17% in FY15 to 22% in FY19.

The percent of people who returned to homelessness after exiting to permanent housing increased from 17% (or 202 returns) in FY15 to 24% (or 706 returns) in FY18; returns fell from 24% in FY18 to 22% (684) in FY19. 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 from emergency shelter. Returns to homelessness after exiting from emergency shelter increased from 22% (128) in FY15 to 28% (536) in FY19.

On average, **total returns** to homelessness have **increased since 2015**....

...this is primarily due to an increase in returns after exiting to permanent housing from **emergency shelter**
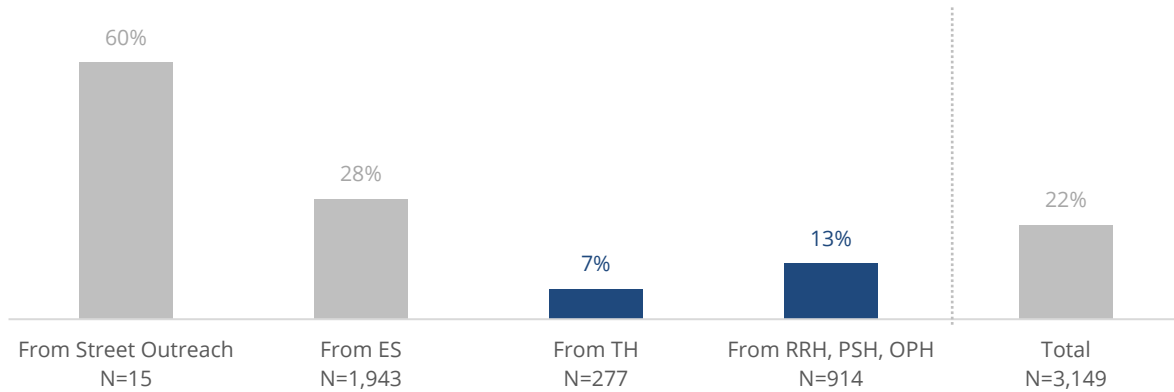

Source: Mecklenburg County HMIS
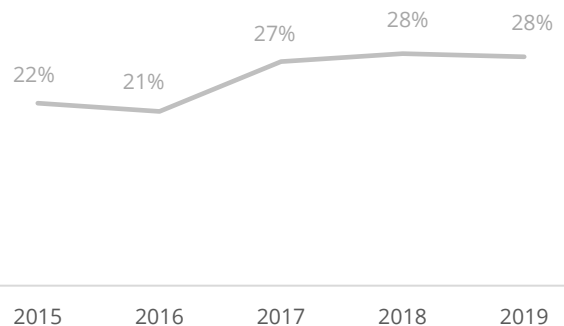
Source: Mecklenburg County HMIS

In FY19, returns to homelessness were highest among people who exited to permanent housing from street outreach and emergency shelter. Sixty percent (9 individuals) who exited to permanent housing from street outreach and 28% (536 individuals) who exited from emergency shelter returned to homelessness within two years of their exit.[8] By comparison, individuals who exited to permanent housing from transitional housing and individuals who enrolled in a permanent housing programs (RRH, PSH, OPH) were less likely to return to homelessness within two years.

Returns to homelessness were lowest from TH and Permanent Housing (RRH, PSH, OPH) programs
Returns to homelessness from housing programs, FY19

Source: Mecklenburg County HMIS

[8] Due to the small sample size (N=15) of Street Outreach, results should be interpreted with caution.

SO, WHAT DOES THIS MEAN?

Overall, the number of people returning to homelessness has increased in the last five years. Despite overall increases, the majority of people who exit to a permanent housing program (RRH, PSH, OPH) **do not return to homelessness within two years.** This indicates that permanent housing programs (which include a rental subsidy and/or supportive services) reduce the likelihood that an individual will return to homelessness. Even with the low rate 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 are 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.

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

- Permanent housing success includes specific housing destinations. These include: long-term care facility and/or nursing home; permanent housing programs including 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.

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 make homelessness nonrecurring. Targeted investments can include increased permanent housing beds and/or units, supportive services, and/or rental subsidies.

For the Community

- Further analysis is required at the program and system level to better understand the characteristics and/or circumstances of people returning to homelessness; and to better understand the program and/or housing type characteristics that result in returns. This information can inform the community's overall strategy around permanent housing and homelessness prevention, including resource allocation for increased beds, supportive services, and/or subsidies.
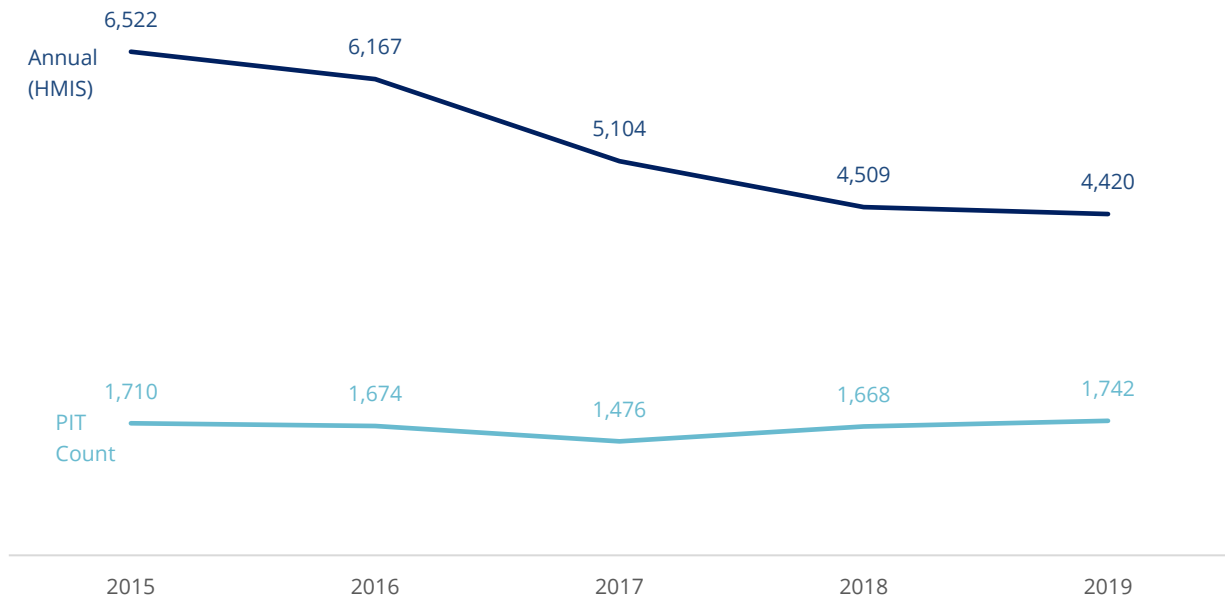
👥 NUMBER OF PEOPLE HOMELESS

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 (PIT) Count provides the number people experiencing homelessness in emergency shelter, transitional housing, and in unsheltered locations on one night in January.

KEY FINDINGS

⬇ The annual number of people experiencing homelessness decreased 32% from FY15 to FY19.

⬆ The number of people experiencing homelessness on one night in January increased for the second consecutive year.

Note: 2020 SPM data is not yet available; the federal fiscal year runs from October to September. Therefore, data from the 2020 PIT Count is omitted from this section; the 2019 PIT Count is used for the purpose of this section to align with the current SPM fiscal year reporting period. Details about the 2020 PIT Count can be found in the PIT section of the report.

The **annual number** of people experiencing homelessness has **decreased since 2015.**

	2015	2016	2017	2018	2019
Annual (HMIS)	6,522	6,167	5,104	4,509	4,420
PIT Count	1,710	1,674	1,476	1,668	1,742

Source: Mecklenburg County HMIS and PIT Count

SO, WHAT DOES THIS MEAN?

The decrease in homelessness does not mean that fewer people have need of housing assistance. It also does not mean that shelters are operating at lower capacity. In fact, shelter utilization has remained above 90% since 2011. On factor contributing to the decrease in the number of people experiencing homelessness in the Annual Count is the increasing length of stay in emergency shelter (see page 56). When households stay longer in emergency shelter, emergency shelters serve fewer unique individuals. 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 (see page 65). 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. The number of beds available on the night of the PIT Count is known as the Housing Inventory Count (HIC), which is collected and reported at the same as the PIT. When there is an increase or decrease in beds, there is a corresponding change to the number of people that can be counted in them. From 2017 to 2019, the number of emergency beds available (which includes seasonal and overflow beds) increased; this corresponds with the increase in the total number of individuals experiencing homelessness on the night of the PIT Count during this period.

IMPORTANT CONTEXT

- The PIT Count is a one-night snapshot (and therefore, undercount) of homelessness in the community. The One Number, which relies on a by-name list derived from HMIS, provides a timely count of the number of people actively experiencing homelessness. The One Number includes individuals and households who are currently experiencing sheltered or unsheltered homelessness and 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 2019; the annual count data reflects the period from October 2018 to September 2019. 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 to understand how resources are utilized and where gaps exist.
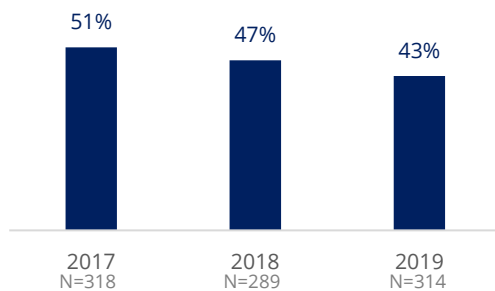
INCOME GROWTH

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

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
- Fewer adults currently enrolled in CoC-funded PSH and RRH programs increased their income from FY17 to FY19

In FY19, 43% of adults *currently enrolled* in CoC-funded RRH and PSH programs increased their total income; this represents an 8 percentage point (or 29 individual) decrease from FY17. Most increases in income were from non-employment cash income sources such as disability benefits; 11% (or 33) of enrolled adults had increases in earned income. Eight percent of enrolled adults had increases in both sources of income, compared with 2% in FY17. Among adults who *exited* from RRH or PSH programs, 36% (or 43) had increased income, mostly due to non-employment cash income.

Fewer adults who are **currently enrolled** increased their income in 2019

2017 N=318	2018 N=289	2019 N=314
51%	47%	43%

Source: Mecklenburg County HMIS

### Most income growth among adults who are **currently enrolled** is from **non-employment cash income**

— Non-employment cash income — Earned income

	2017	2018	2019
Non-employment cash income	46%	41%	40%
Earned income	7%	6%	11%
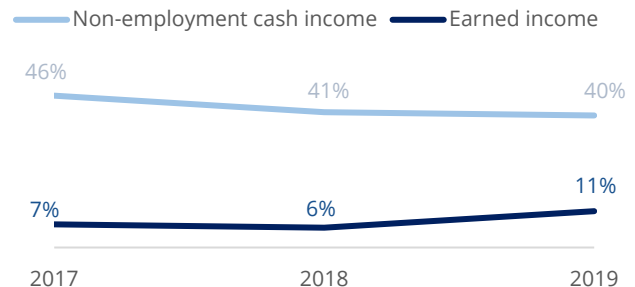
Source: Mecklenburg County HMIS

Fewer adults who **exited programs** increased their income in 2019

2017 N=119	2018 N=116	2019 N=120
35%	47%	36%
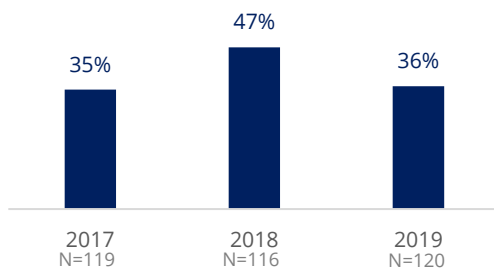
Source: Mecklenburg County HMIS

Most income growth among adults who **exited programs** is from **non-employment cash income**

— Non-employment cash income — Earned income

	2017	2018	2019
Non-employment cash income	25%	33%	33%
Earned income	11%	15%	15%
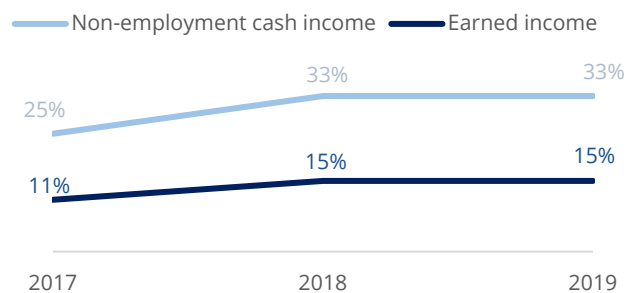
Source: Mecklenburg County HMIS

SO, WHAT DOES THIS MEAN?

Analysis of historical data from this SPM show that increases in income is primarily due to an increase in non-employment cash income (such as disability income). It is important to note that permanent supportive housing projects primarily serve individuals who experience chronic homelessness. An individual meets the definition of chronic homelessness if they have been homeless for an extended period (one year or longer) and have a disabling condition. This means that these individuals are more likely to receive non-employment cash income related to their disability. One form of disability income is Supplemental Security Income (SSI). SSI benefit amounts are capped and any change (increase or decrease) are set by the Social Security Administration annually.

IMPORTANT CONTEXT

- This measure 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 as a way 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.

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 help adults 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 and by how much. For example, CoC-project level analysis could identify the percent of disabled individuals with increased non-employment cash income and the percent of non-disabled individuals with increased earned income.

NUMBER OF PEOPLE HOMELESS FOR THE FIRST TIME

This measure provides the number of people who experience homelessness for the first time compared to all people who experience homelessness in emergency shelter and transitional housing during a year.
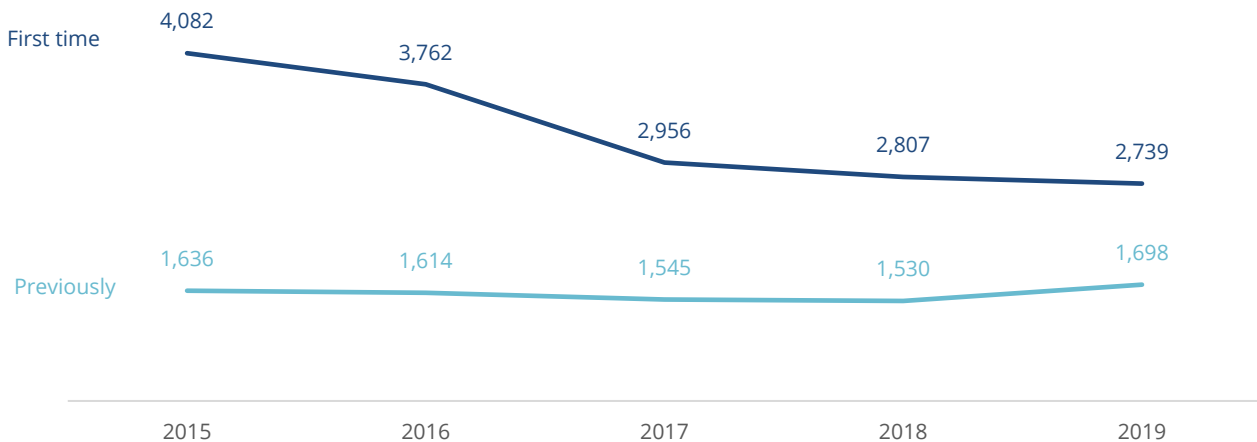
<div>

KEY FINDINGS

⬇ The number of people experiencing homeless for the first time decreased 33% from FY15 to FY19.

▬ For most (62%) people experiencing homelessness during FY19, it was their first homeless episode.

</div>

Most people (62%) in emergency shelter and transitional housing were experiencing homelessness for the first time in FY19, while 38% had experienced homelessness previously. The number of people experiencing homelessness for the first time decreased from FY15 to FY19.

IN FY19

62%
experienced homelessness for the
first time

38%
had experienced homelessness
previously

The number of people experiencing homelessness **for the first time** has decreased since 2015**.**

	2015	2016	2017	2018	2019
First time	4,082	3,762	2,956	2,807	2,739
Previously	1,636	1,614	1,545	1,530	1,698

Source: Mecklenburg County HMIS

SO, WHAT DOES THIS MEAN?

The increase in number of previously homeless households may be correlated with the increase in the number of people who have exited to permanent housing and returned to homelessness and/or lack of access to available and affordable permanent housing in the community.

IMPORTANT CONTEXT

- The number of people in emergency shelter and transitional housing used for this calculation in FY19 was 4,406.

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

- This measure helps the community to understand the characteristics of people experiencing homelessness; the degree to which long-term rental subsidies and/or ongoing rental assistance may be needed to sustain housing; and the need for interventions targeting homeless prevention.

🏠 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; long-term care facilities and/or nursing homes; 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), 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

⬇ 52% of people in ES, TH, and RRH exited to permanent housing in FY19, a decrease from FY18

➖ Retention of PSH and exits to new permanent housing remain high at 95%

⬆ Exits to temporary and permanent housing from street outreach improved from FY18 to FY19, but remains lower than exits from other programs

About half of people (52% or 1,822 people) who stayed in emergency shelter, transitional housing, or rapid re-housing exited to permanent housing in FY19. This represents a decrease from 70% (2,117) of people in FY18. It is important to note that enrollment in rapid re-housing is also considered permanent housing.

About half (52%) of people in **ES, TH, and RRH** exited to permanent housing in FY19

59%	70%	52%
2017	2018	2019
N=4,314	N=3,045	N=3,486
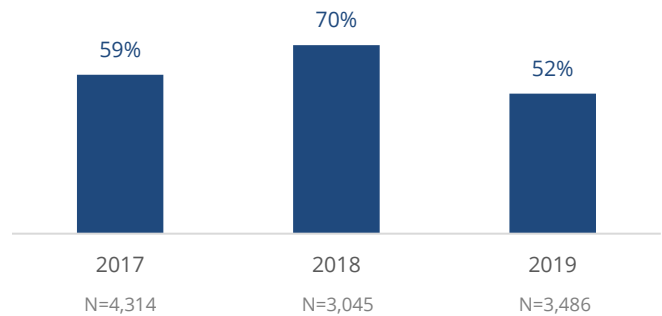
Source: Mecklenburg County HMIS

Consistent with prior years, most people (95%) 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 long periods of homelessness (at least twelve 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.

Nearly all people in **PSH** retained their PSH or exited to new PH

2017	2018	2019
94%	94%	95%
N=1,087	N=1,076	N=1,023
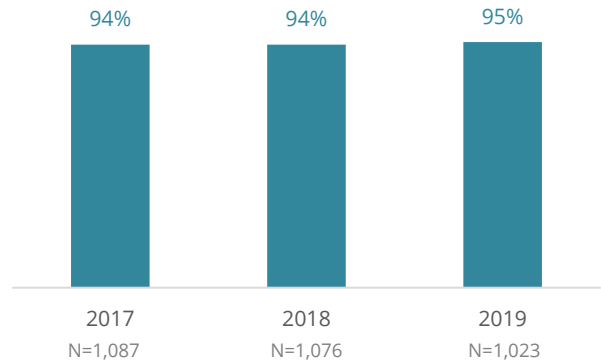
Source: Mecklenburg County HMIS

Between FY18 to FY19, exits to temporary and permanent housing increased for individuals served through Street Outreach. Unlike other measures in this section, both temporary and permanent housing exits are considered positive exits for individuals served through Street Outreach.
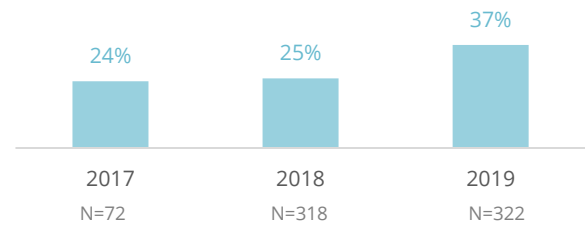
In FY19, exits from Street Outreach were lower (37%) than exits to permanent housing from ES, TH, and RRH (54%) and from PSH (95%).

Exits to temporary and permanent housing from Street Outreach increased

2017	2018	2019
24%	25%	37%
N=72	N=318	N=322

Source: Mecklenburg County HMIS

SO, WHAT DOES THIS MEAN?

The decrease in number of people who exit to permanent housing from emergency shelter, transitional housing and rapid re-housing from FY18 to FY19 could be due to longer lengths of stay in emergency shelter (average length of stay in ES increased from 105 days in FY18 to 118 days in FY19); lack of available, affordable permanent housing (need for more affordable housing inventory and rental subsidies/vouchers to afford market rate housing); and barriers to accessing permanent, affordable housing (including voucher utilization and income source discrimination). The consistently high rate of retention and positive exit rate for PSH indicates that this housing, which provides long-term housing assistance paired with supportive services, is successful.

IMPORTANT CONTEXT

- The differences across services and/or tenure among ES, TH and PH program types should 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 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, which is characterized by long periods of homelessness (twelve months or longer) and one or more disabling conditions that pose a barrier to obtaining and maintaining housing.

- Permanent housing includes rapid re-housing and permanent supportive housing; housing that is owned and/or rented with or without a subsidy; long-term care facility or nursing home; and staying or living with friends and/or family that is permanent in tenure.

- Exits from Street Outreach increased between FY17 and FY19 because more individuals were targeted for Street Outreach as capacity increased.

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.

2020 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 order to standardize data collection across multiple communities, HUD issues guidelines for conducting surveys and reporting data. In addition to fulfilling the minimum requirements set by HUD, Charlotte-Mecklenburg uses the PIT Count as an opportunity to collect additional data that can inform local decision-making. The date of 2020 PIT Count was January 29, 2020; data collection took place starting on Monday, January 27 and ended on Sunday, February 2.

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.

The HIC and PIT were conducted in January and were not impacted by any changes related to the COVID-19 global pandemic.

2020 PIT COUNT KEY FACTS

- **The 2020 PIT Count identified 1,604 people in 1,268 households experiencing homelessness.**

- **The number of people experiencing homelessness on the night of the PIT Count decreased from 2019 to 2020.** It is important to note that total number of people counted is dependent upon the number of emergency shelter and transitional housing beds that are available on the night of the PIT Count. When cold temperatures create especially dangerous unsheltered sleeping conditions, shelter capacity increases (due to seasonal shelter openings and activation of overflow beds). The overnight low temperature on January 29, 2020 was 37 degrees.

1,604	1,390	214
Homeless persons identified in 1,268 households on the night of the 2020 PIT Count	People in **sheltered locations** (emergency shelter or transitional housing)	People in **unsheltered locations**
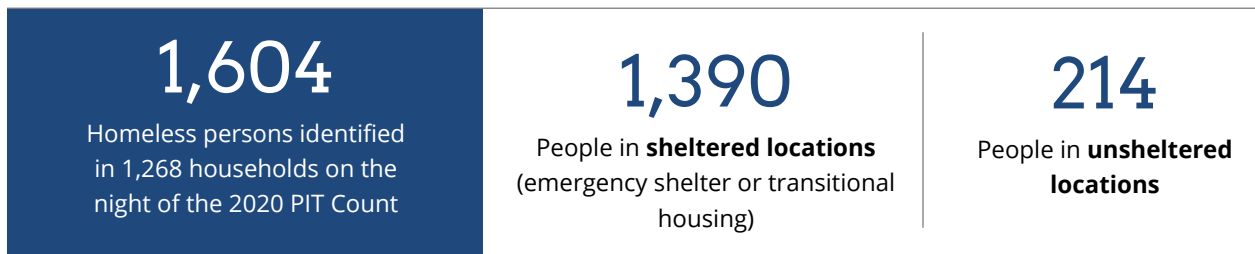
The number of homeless persons identified on the night of the PIT count **decreased from 2019 to 2020**

All of Community Link's transitional housing units changed to rapid re-housing

Hope Haven's transitional housing units no longer included in PIT Count

Total
1710 · 1674 · 1476 · 1668 · 1742 · 1604

Emergency Shelter
1107 · 1076 · 1010 · 1171 · 1237 · 1108

Transitional Housing
423 · 411 · 251 · 288 · 309 · 282

Unsheltered
180 · 187 · 215 · 209 · 196 · 214

2015 · 2016 · 2017 · 2018 · 2019 · 2020
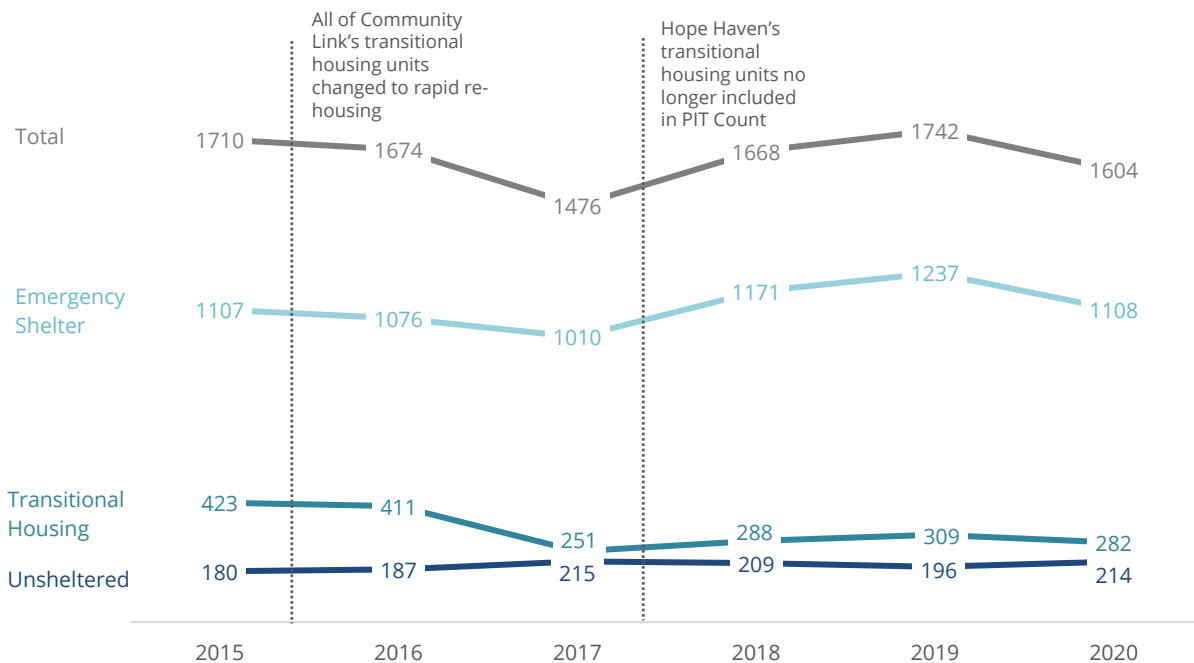
Source: PIT Count

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; or in unsheltered locations unfit for human habitation including on the street, in a car, or in an encampment. On the night of the 2020 PIT Count, 69% of individuals slept in an emergency shelter bed (including seasonal and overflow beds); 18% slept in a transitional housing bed; and 13% slept in an unsheltered location. Most individuals who spent the night in an unsheltered location slept on a street or sidewalk; or in an encampment.

69%	**18%**	**13%**
Slept in an emergency shelter bed	Slept in a transitional housing bed	People slept in **unsheltered locations**
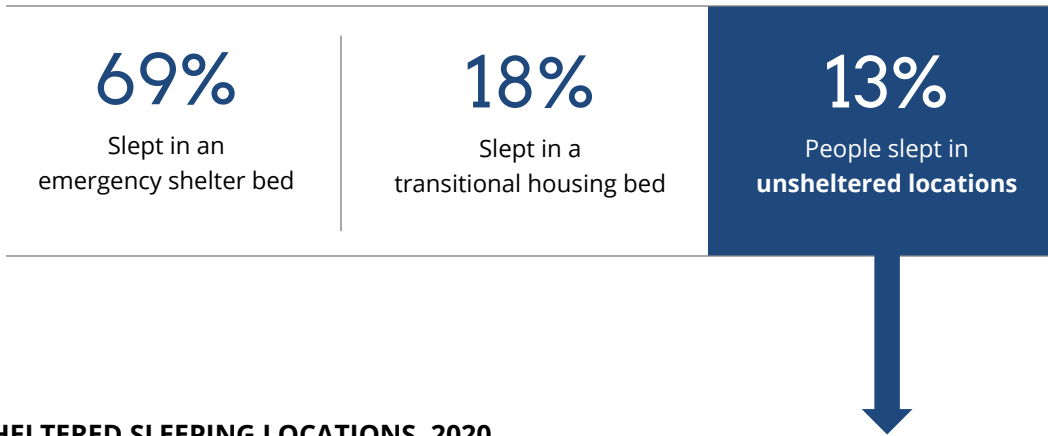
UNSHELTERED SLEEPING LOCATIONS, 2020

Most people experiencing unsheltered homelessness slept on the **street or sidewalk** or in an **encampment**
Number of people experiencing unsheltered homelessness by sleeping location

Location	Number
Street or Sidewalk	78
Outdoor Encampment	43
Other	23
Vehicle	10
Abandoned Building	7
Park	5
Under bridge/overpass	3
Bus, Train Station, Airport	1
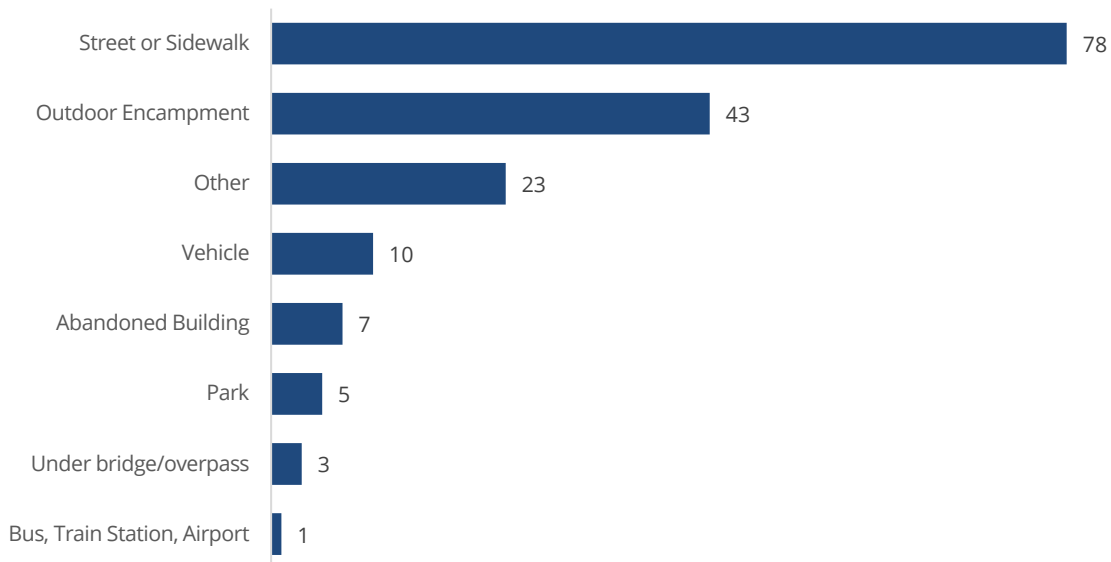
N=170

DEMOGRAPHICS

RACIAL IDENTITY, 2020

79% (1,260) of the total population experiencing homelessness identified as Black or African American. This is disproportionately high considering only 31% of the general population in Mecklenburg County and 42% of all people under the poverty line in Mecklenburg County identify as Black or African American, according to the U.S. Census Bureau's American Community Survey: 2014 - 2018 5-year estimates.

Black or African American — 79%
White — 17%
Other — 5%
N=1,604
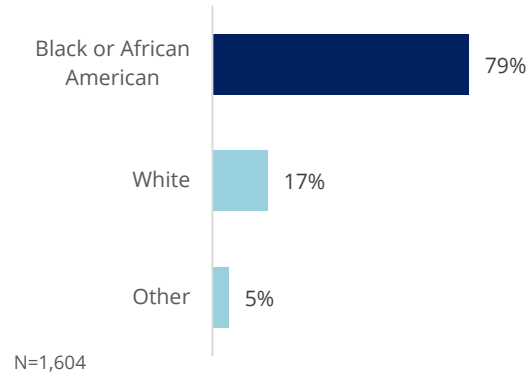
ETHNIC IDENTITY, 2020

3% (44) of the total population experiencing homelessness identified as Latinx. In comparison, the Latinx population comprises 14% of the general population and 25% of people below the poverty level in Mecklenburg County, according to the U.S. Census Bureau's American Community Survey: 2014 - 2018 5-year estimates.

Latinx — 3%
Non-Latinx — 97%
N=1,604
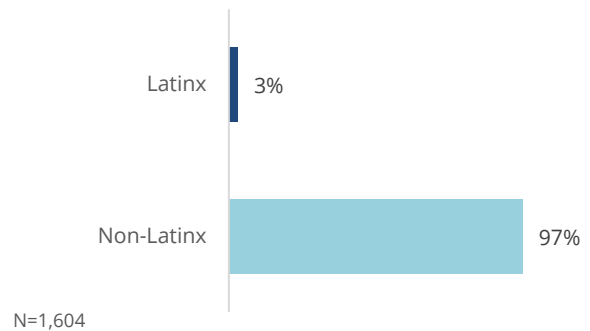
GENDER IDENTITY, 2020

59% (949) of all people experiencing homelessness identified as male in 2020. People who identify as male were overrepresented in the unsheltered population, representing 83% 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: 2014 - 2018 5-year estimates.

Female — 41%
Male — 59%
Transgender or gender non-conforming — <1%
N=1,604
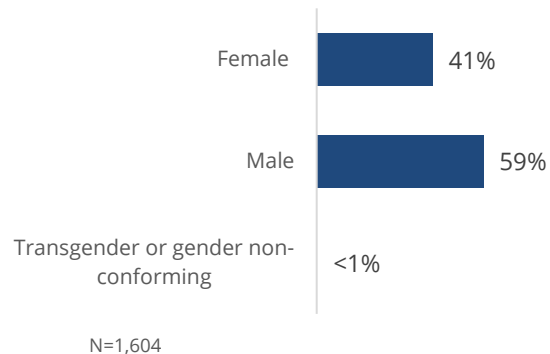
PIT COUNT SUMMARY STATISTICS

2019-2020

⬇ Decrease ⬆ Increase

Overall			
	Change	**2019**	**2020**
Homelessness rate per 1,000 residents	⬇ 0.13	1.55	1.42
Total number of people experiencing homelessness	⬇ -138 (8%)	1,742	1,604
Shelter Type			
	Change	**2019**	**2020**
People experiencing unsheltered homelessness	⬆ 18 (9%)	196	214
People in emergency & seasonal shelter	⬇ -129 (10%)	1,237	1,108
People in transitional housing	⬇ -27 (9%)	309	282

2020 PIT COUNT SURVEY FINDINGS

The Point-in-Time Count (PIT) Count Survey provides additional details about people experiencing sheltered and unsheltered homelessness on the night of the PIT Count. The survey is expanded and/or modified each year to better understand the characteristics of households experiencing homelessness and barriers to access housing.

In 2020, the PIT Count survey added new questions related to voter registration and housing barriers. The PIT Count Survey questions were optional; therefore, response rates may vary for each question. At the bottom of each chart, the N=# will indicate how many households answered the question. Of the 1,268 households counted as part of the PIT Count, 874 total surveys were completed via in-person interview; this represents a 69% response rate.

2020 PIT COUNT SURVEY FINDINGS

SHELTERED AND UNSHELTERED QUESTIONS

Have you lived outside of Mecklenburg County in the last 2 years?

Yes	No
40%	60%

N=776

Where did you move from?

Other NC County	35%
SC	18%
Other part of US	42%
Other	4%

N=306
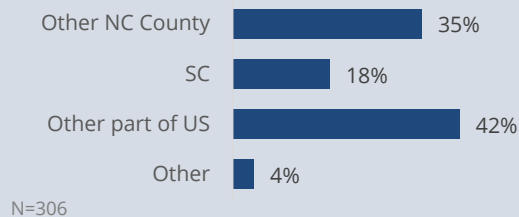
Did you have housing when you came?

Yes	No
31%	69%

N=306
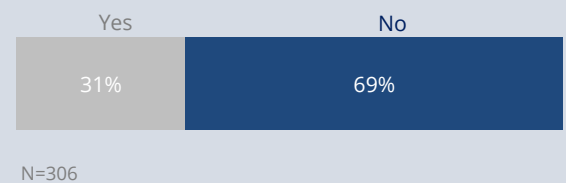
What is the main reason you came to Charlotte-Mecklenburg?

Family/Friends	26%
Job Opportunities	20%
Access to Services and Resources	18%
Fleeing an abusive situation	8%
Other	27%

N=307
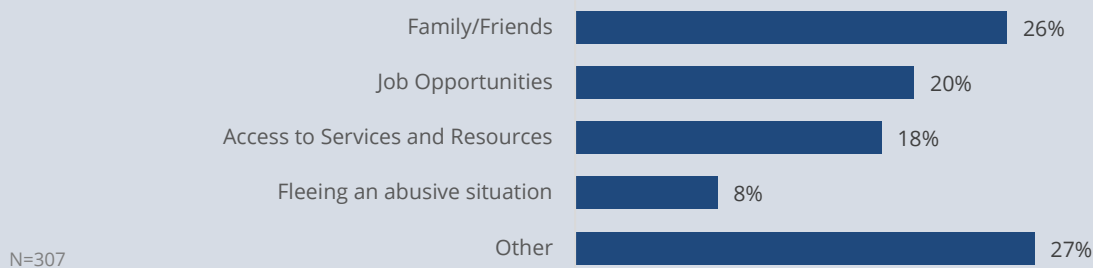
MECKLENBURG COUNTY RESIDENCY

Sixty percent (468 households) experiencing homelessness on the night of the PIT Count had been living in Mecklenburg County for at least two years. Of the 40% (308 households) who moved to Mecklenburg County within the past two years, 54% (164 households) moved to Mecklenburg County from another North Carolina county or from South Carolina. Thirty-one percent of households who had moved to Mecklenburg County had housing when they came; a decrease from 2019 (36%) and 2018 (44%).

The most common reason (apart from "other") that households came to Charlotte-Mecklenburg was for family and friends (26% of households). Forty-three percent of households who moved to Charlotte-Mecklenburg for family and friends reported having a place to stay upon arrival; only 18% of households who came to Charlotte-Mecklenburg for another reason had housing when they arrived.

BARRIERS TO HOUSING

Households were asked during the 2020 PIT Count Survey to outline all barriers they experienced in obtaining housing. This question was updated from 2019 PIT Count Survey, which asked households to identify the top barrier to obtaining housing apart from affordability.

Results from the 2020 PIT Count Survey indicate that lack of income was the largest barrier to obtaining housing. While the most common reason for lack of income was unemployment, 34% (139 households) reported being underemployed and 16% (67 households) received an income check that was "too low." Other top barriers to obtaining housing included poor credit, physical/mental health, and criminal record.

Forty-five percent (344 households) listed multiple barriers to obtain housing. For example, of the 128 individuals who identified criminal record as a barrier, 51% (65 households) also listed unemployment and/or underemployment; and 24% (31 households) listed physical and/or mental health as a barrier.

55%
Of households listed lack of income as a barrier to housing

45%
Had multiple barriers to housing

Barriers to Housing

Reasons why households don't have enough income

N=764
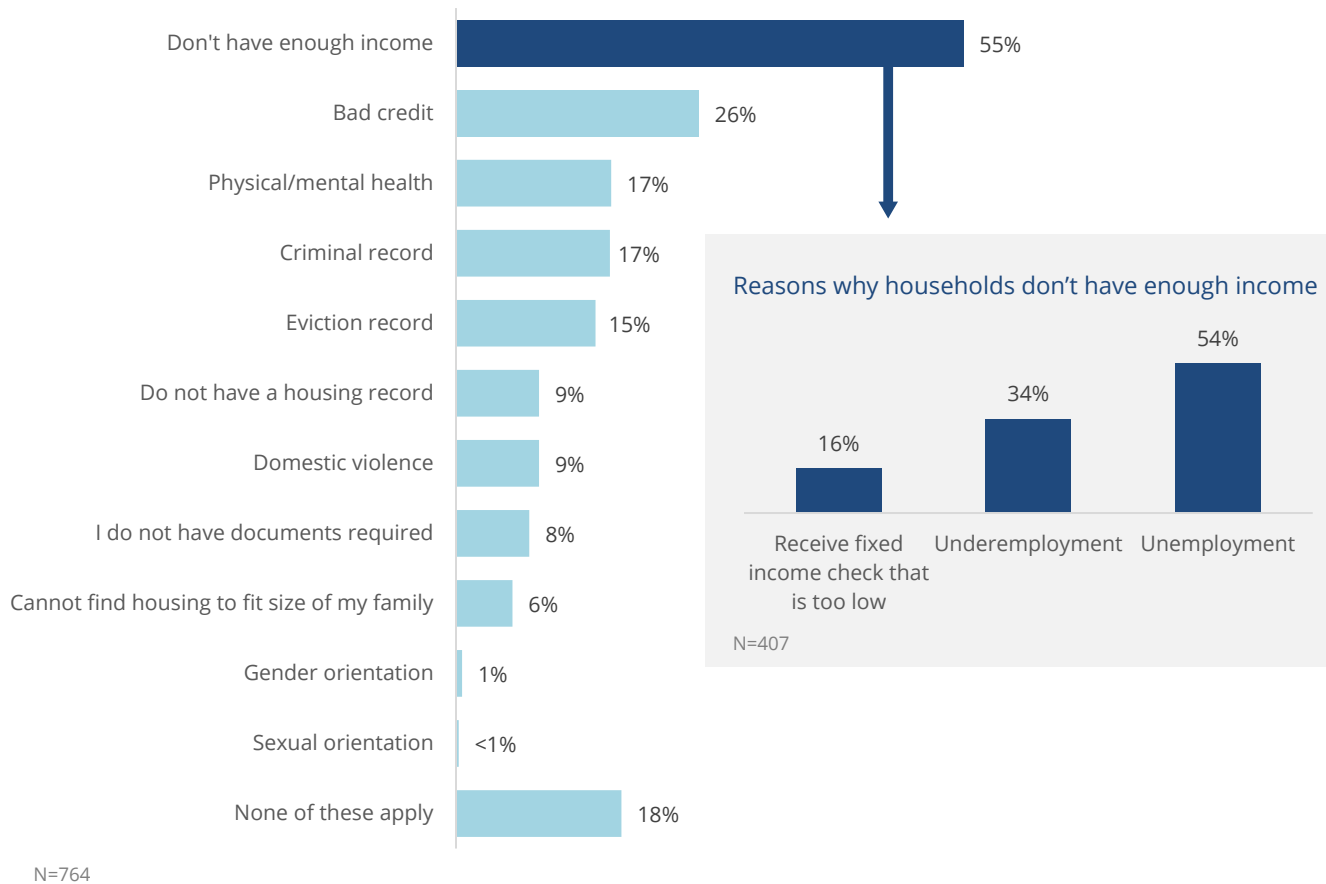
INCOME

Fifty-seven percent (or 444 households) reported earned income in the last year from full or part-time employment and 30% (236 households) received income from a government source (e.g. disability, social security income). Twenty percent (150 households) received income from a non-traditional source such as panhandling.

The largest share of households (44% or 348 households) reported monthly income between $1 and $799. Twenty-seven percent (216 households) had $0 in average monthly income and 29% (226 households) earned $800 or more per month. As a point of comparison, Fair market rent (FMR) for a one-bedroom apartment is $934; a two-bedroom apartment is $1,063.

Sources of Income in the Last Year

	Yes	No
Full or part-time labor N=785	57%	
Government money N=788	30%	
Non-traditional sources N=761	20%	
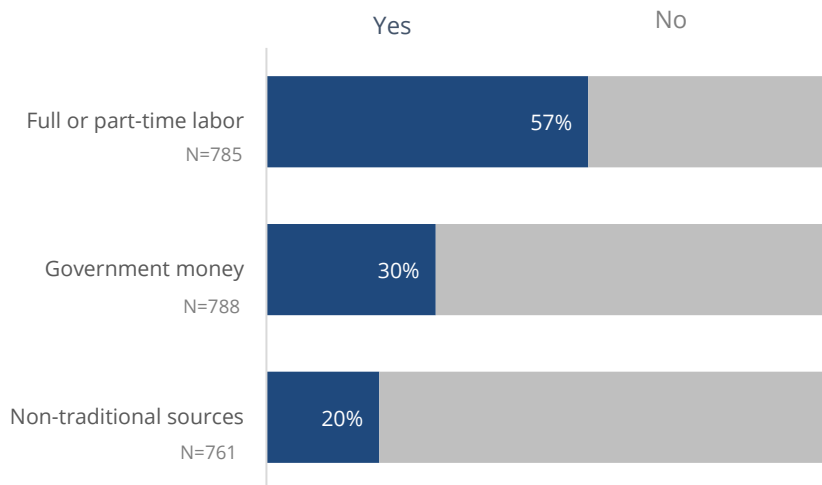
Average Money Received Each Month

$0	27%
$1-$299	21%
$300-$799	24%
$800-$2,999	28%
$3,000 or higher	1%

N=790
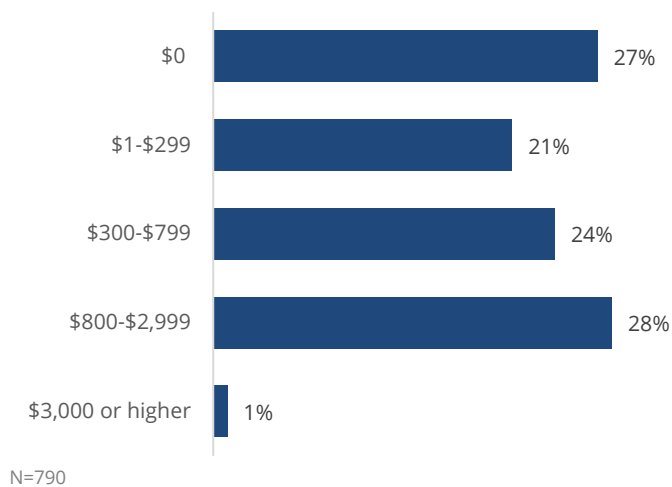
VOUCHER HOLDERS

Seven percent (53 households) had a Housing Choice Voucher (HCV) or Veterans Affairs Supportive Housing (VASH) voucher but still experienced homelessness on the night of the PIT Count. This was higher than the number of voucher holders reported in the 2019 PIT Count (48 households). Housing vouchers cover a portion of the cost of rent so that individuals can afford market rate units. However, a voucher does not guarantee housing. In North Carolina, housing providers are not required to accept vouchers as a source of income. Voucher holders must identify a rental unit with a landlord that will accept the voucher; is affordable; and meets and requirements of the voucher program. The process of finding a rental unit can take months and a household may remain homeless while they search for housing. See page 100 for more information on barriers to voucher utilization.

Currently has a HCV or VASH Voucher

N=790
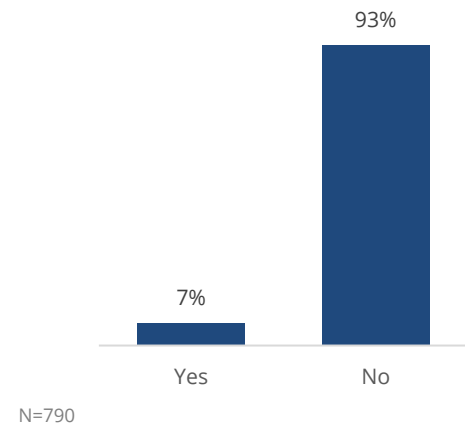
ARRESTS FOR CRIMES ASSOCIATED WITH HOMELESSNESS

Crimes associated with homelessness include urinating in public, public intoxication, and trespassing. Ninety-one percent (699) of individuals surveyed had <u>not</u> been arrested for a crime associated with homelessness.

Arrests for Crimes Associated with Homelessness in Past Year


N=767
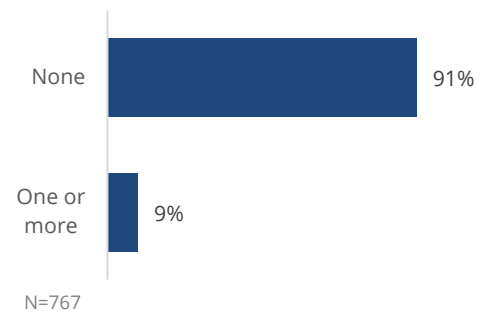
VOTER REGISTRATION

Sixty-six percent (481) of adults 18 years and older who were interviewed in the PIT Count survey reported that they were registered to vote in Charlotte-Mecklenburg; 34% (251) reported that they were not registered to vote. Adults who were not registered to vote were provided information and resources to complete the voter registration process at the conclusion of the PIT Count.

PIT Count survey takers registered to vote in Charlotte-Mecklenburg
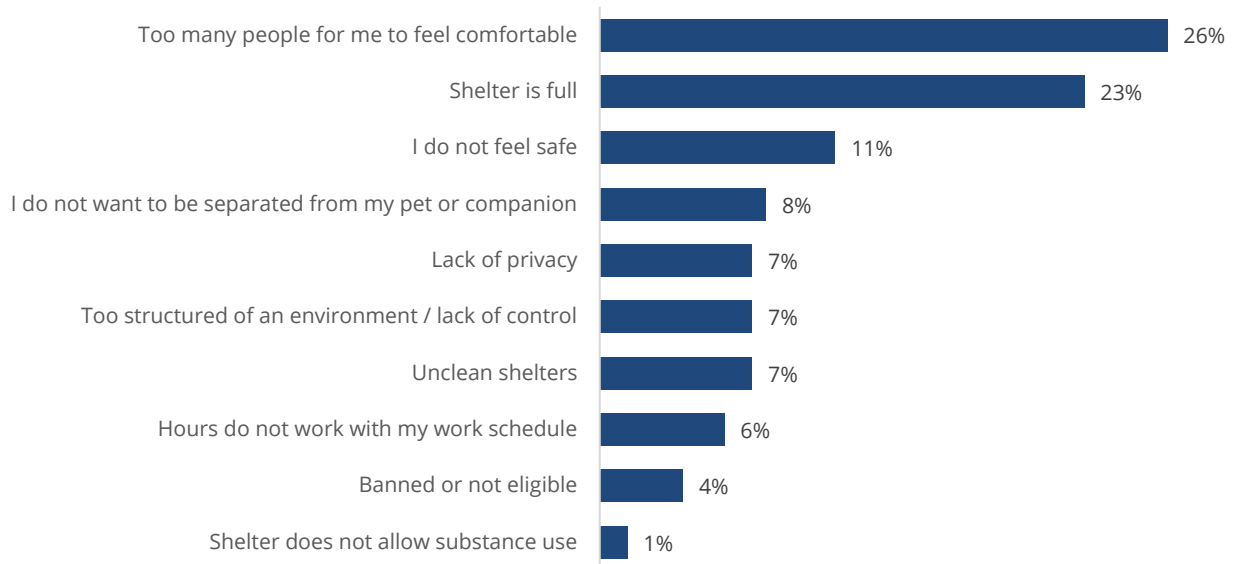

N=732
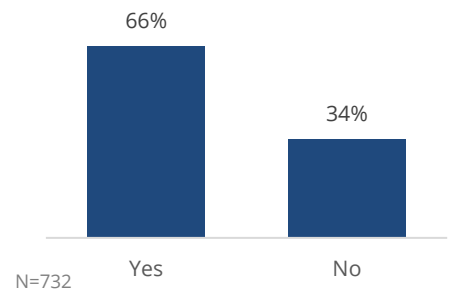
UNSHELTERED ONLY QUESTIONS

60% of people in the unsheltered count **had NOT stayed in an emergency shelter** in the last two years

40%	60%
Yes, in the shelter or overflow	No
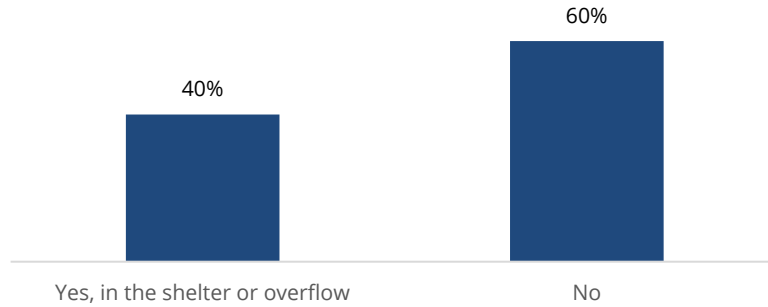
N=162

Note: "In an emergency shelter" means the person had a bed assigned to them. "In overflow" means they may have had a cot on the floor but not an actual bed assigned.

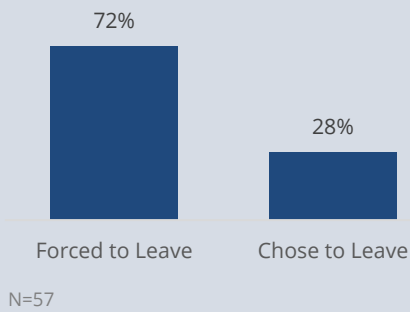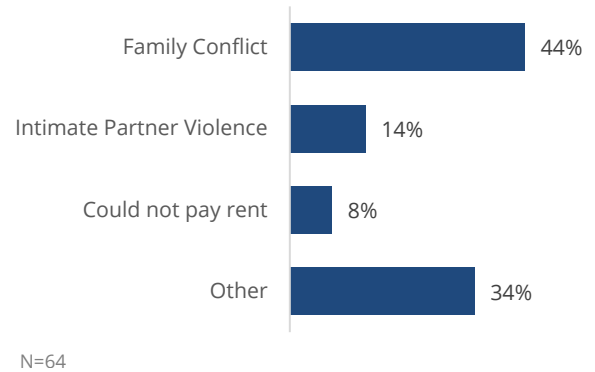**Overcrowding** was the **top reason** for not staying in an emergency shelter

Too many people for me to feel comfortable	26%
Shelter is full	23%
I do not feel safe	11%
I do not want to be separated from my pet or companion	8%
Lack of privacy	7%
Too structured of an environment / lack of control	7%
Unclean shelters	7%
Hours do not work with my work schedule	6%
Banned or not eligible	4%
Shelter does not allow substance use	1%

N=155

YOUTH ONLY QUESTIONS

There were 107 youth (between the age of 18 and 24) counted on the night of the PIT. Of that total, 19 reported that they slept in an unsheltered location. Of all youth surveyed, 72% (or 41 youth) reported that they were forced to leave home. Forty-four percent (28 youth) lost or left their housing due to family conflict. Sixteen percent (or 10 youth) were pursuing some form of education or career training during their homeless episode.
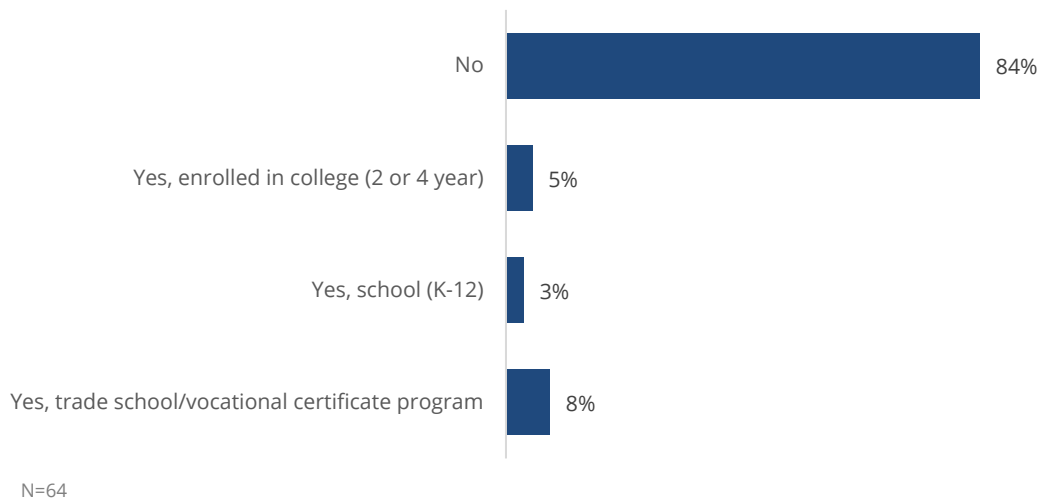
Youth Left or Lost Housing

72% — Forced to Leave
28% — Chose to Leave

N=57

Reason Why Youth Lost or Left Housing

Family Conflict	44%
Intimate Partner Violence	14%
Could not pay rent	8%
Other	34%

N=64

Currently enrolled in school, trade school program, or college?

No	84%
Yes, enrolled in college (2 or 4 year)	5%
Yes, school (K-12)	3%
Yes, trade school/vocational certificate program	8%

N=64

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), 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.

The HIC and PIT were both conducted in January 2020; they were not impacted by changes in capacity related to the COVID-19 global pandemic.

In 2020, there were 1,208 beds available across the emergency shelter system, 352 beds available in transitional housing projects, and 1,367 units available in all permanent housing projects (RRH, PSH, OPH). The unit for reporting capacity in emergency shelter and transitional housing is beds. Starting in 2019, permanent housing capacity is reported using units instead of beds. 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.

From 2019 to 2020, capacity in temporary and permanent housing programs decreased. The largest decrease in capacity was among emergency shelters; the number of emergency shelter beds decreased from 1,281 in 2019 to 1,208 in 2020. A decrease in temporary housing capacity can be due to several factors, including change in funding, operational changes within a program, and/or changes in prioritization for beds for people experiencing literal homelessness. Decreases in permanent housing capacity are caused by factors such as decrease in financial assistance (such as rental subsidies) and number of physical units.

From 2019 to 2020, temporary and permanent housing capacity decreased
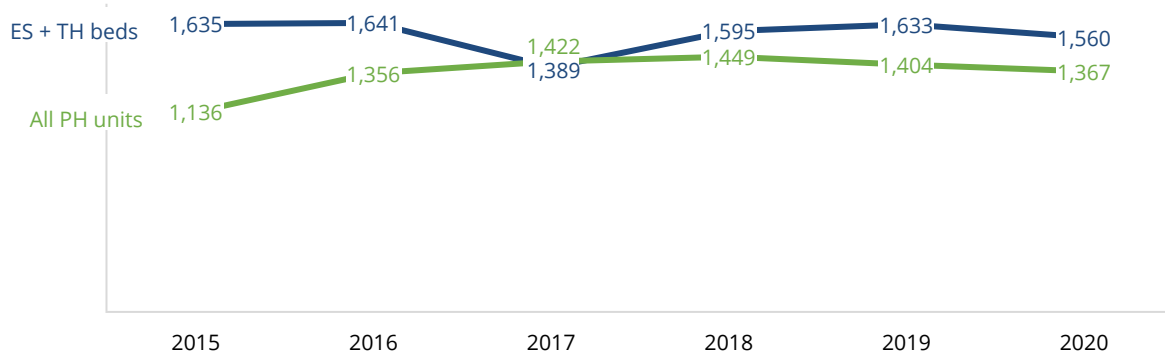
Source: Mecklenburg County HIC, 2015-2020

From 2019 to 2020, capacity across all housing types decreased or remained constant
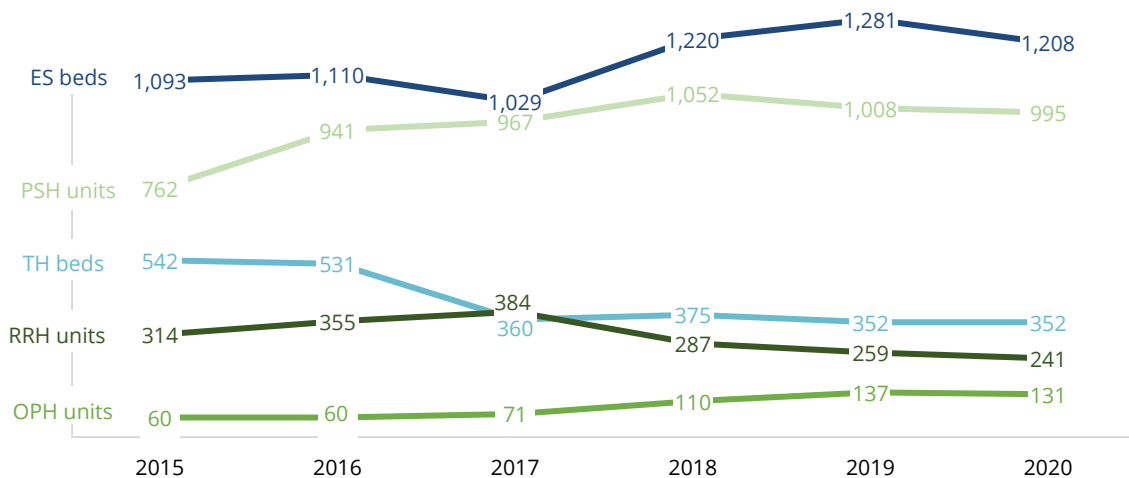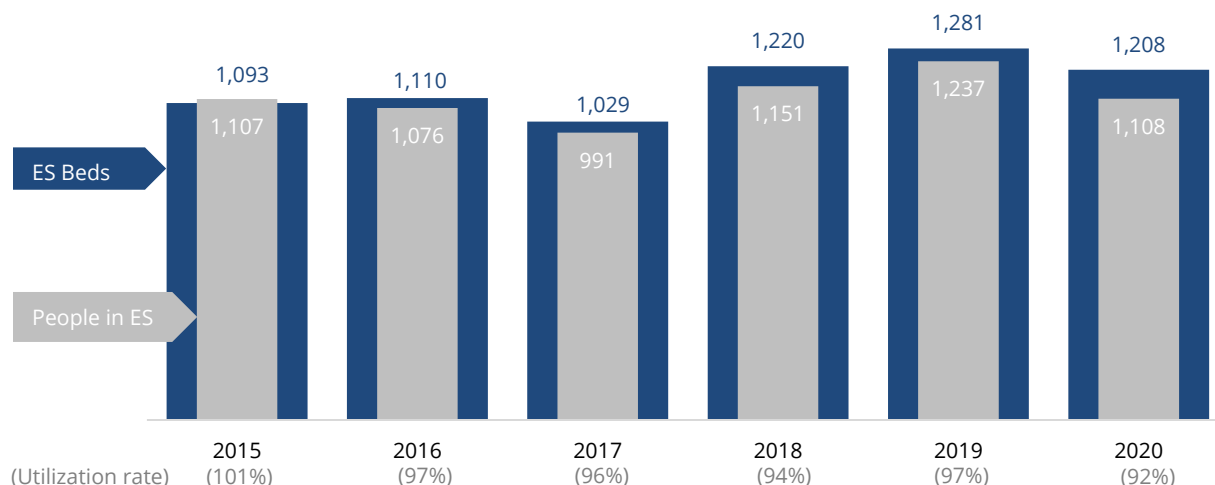

Source: Mecklenburg County HIC, 2015-2020

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 2020 PIT Count, there were 1,208 emergency shelter beds and 1,108 people experiencing homelessness in emergency shelter. This indicates that capacity exceeded occupancy by approximately 100 beds, meaning that 92% of shelter beds were utilized. This does not mean that capacity exceeded demand; room configurations and need to keep families together may leave a single bed unoccupied; individuals in need of shelter may lack access or knowledge about emergency shelter; and/or individuals may not have been eligible to stay at a shelter with available capacity (for example, women and children in need of shelter would not be eligible to stay at Roof Above, which serves only men).

Since 2015, **emergency shelter** has had a **utilization rate above 90%**
Emergency Shelter Bed Utilization, 2015 - 2020

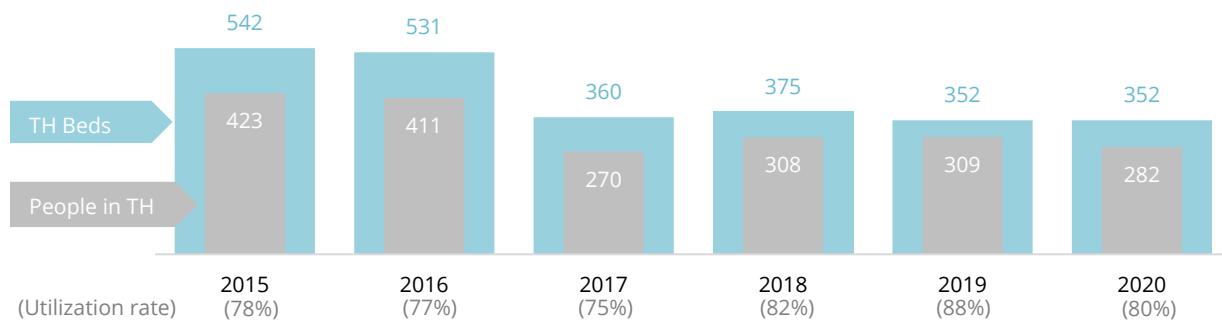|	2015	2016	2017	2018	2019	2020
ES Beds	1,093	1,110	1,029	1,220	1,281	1,208
People in ES	1,107	1,076	991	1,151	1,237	1,108
(Utilization rate)	(101%)	(97%)	(96%)	(94%)	(97%)	(92%)

Source: Mecklenburg County PIT & HIC, 2015-2020

TRANSITIONAL HOUSING CAPACITY

Transitional housing capacity remained the same from 2019 to 2020 (352 beds), but the rate of utilization decreased from 88% in 2019 to 80% in 2020. Transitional housing has historically had lower utilization rates than emergency shelter (80% of beds utilized in transitional housing, 92% utilized in emergency shelter in 2020). Transitional housing by design can have requirements for eligibility and/or target specific populations which impacts utilization.

Transitional housing capacity has **decreased since 2015**, utilization remains lower than emergency shelter
Transitional Housing Bed Utilization, 2015- 2020

	2015	2016	2017	2018	2019	2020
TH Beds	542	531	360	375	352	352
People in TH	423	411	270	308	309	282
(Utilization rate)	(78%)	(77%)	(75%)	(82%)	(88%)	(80%)

Source: Mecklenburg County PIT & HIC, 2015-2020

HIC SUMMARY STATISTICS

2019-2020

⬇ Decrease ▬ No change ⬆ Increase

Beds			
	Change	**2019**	**2020**
Emergency Shelter and Transitional Housing	⬇ -73 (4%)	1,633	1,560
Emergency Shelter	⬇ -73 (6%)	1,281	1,208
Transitional Housing	▬ 0	352	352

Units			
	Change	**2019**	**2020**
All Permanent Housing	⬇ -37 (3%)	1,404	1,367
Rapid Re-housing	⬇ -18 (7%)	259	241
Permanent Supportive Housing	⬇ -13 (1%)	1,008	995
Other Permanent Housing	⬇ -6 (4%)	137	131

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 in math and reading tests; and are at a greater risk of dropping out of high school.[xxxiii] 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 2019 - 2020 school year as a result of changes to the school schedule and shift from in-person to virtual learning after the onset of the COVID-19 global pandemic in March 2020.

STUDENTS

The McKinney-Vento Homeless Assistance Act ensures that children and youth who are experiencing homelessness have equal access to public education. McKinney-Vento services are designed to prevent the segregation of homeless students; ensure that there is transportation to and from a student's original school; require an expeditious enrollment process; make placement determinations based on the best interests of the child; and designate a local liaison for homeless children and youth.

Children and youth identified as eligible for McKinney-Vento services may be considered either literally homeless (unsheltered or sheltered) or experiencing housing instability (such as in a hotel and/or motel or living doubled up with family and/or friends). Charlotte-Mecklenburg Schools (CMS) also includes children and unaccompanied youth who are impacted by human trafficking within the homeless children and youth definition.

The population counted within the CMS student homeless population can include students in grade Kindergarten through twelfth, Pre-K, and younger siblings of CMS students.

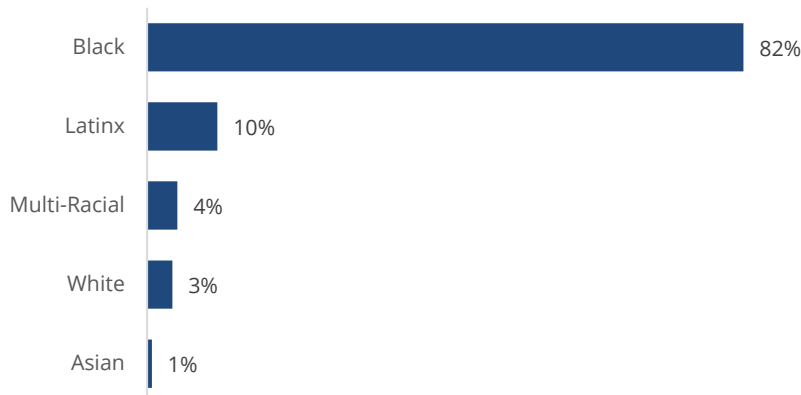|	
4,118	4,118 students identified as experiencing homelessness or housing instability during the 2019 to 2020 school year.
▼ **13%**	Fewer students experienced homelessness or housing instability in 2019-2020 compared to the previous year (4,744). This may be an undercount due to the shift in operations and schedule in response to COVID-19.

RACE AND ETHNICITY

Eighty-two percent (3,379) of students who were identified as experiencing homeless or housing instability by the McKinney-Vento program identified as Black or African American. By comparison, 36% (52,925) of all CMS students identify as Black or African American. [xxxiv]

The **majority (82%)** of students identified as homeless or experiencing housing instability identified as **Black or African American**

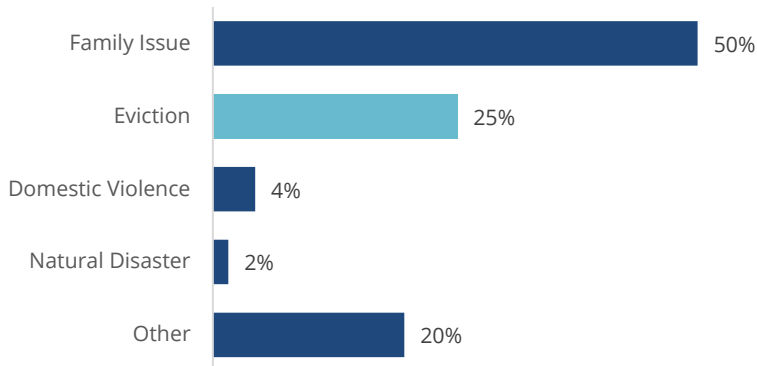|	
Black	82%
Latinx	10%
Multi-Racial	4%
White	3%
Asian	1%

N=4,118

Source: Charlotte-Mecklenburg Schools, 2019-2020 school year

CAUSE OF HOUSING CRISIS

Fifty percent (2,040) of students identified by the McKinney-Vento program experienced homelessness or housing instability as the result of a "family issue". A family issue includes situations such as when a family is doubled up with family and/or friends and is then forced to leave. Twenty-five percent (1,029) of students experienced homelessness or housing instability as a result of an eviction; 4% (178) experienced homelessness or housing instability because they were in a household that was fleeing domestic violence.

Evictions account for one-quarter of student homelessness and housing instability

|	
Family Issue	50%
Eviction	25%
Domestic Violence	4%
Natural Disaster	2%
Other	20%

N=4,118

Source: Charlotte-Mecklenburg Schools, 2019-2020 school year

SLEEPING LOCATION DURING HOUSING CRISIS

Fifty-seven percent (2,362) of students identified by the McKinney-Vento program were sleeping doubled up with family and/or friends during their housing crisis. Twenty-seven percent (1,127) of students were sleeping in a hotel and/or motel, an increase from 20% (944) in the 2018-2019 school year.

Most homeless Charlotte-Mecklenburg students identified as McKinney-Vento sleep **doubled up, living with family or friends**

Doubled Up	57%
Hotel/Motel	27%
Shelter	11%
Transitional Housing	4%
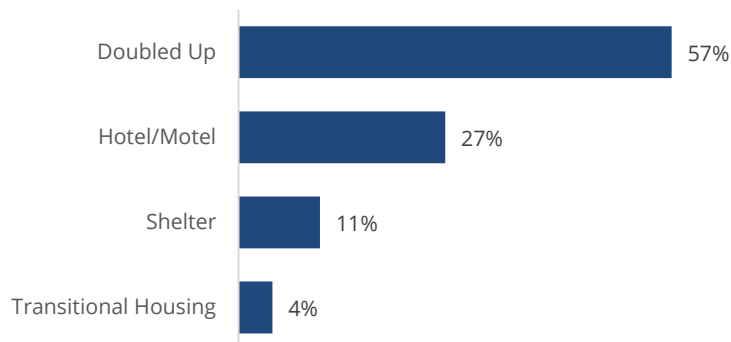
N=4,118

Source: Charlotte-Mecklenburg Schools, 2019-2020 school year

RESPONSE TO COVID-19

In response to the global pandemic caused by the novel coronavirus, homeless services providers shifted how they operated in order to ensure people experiencing housing instability and/or homelessness had a safe space in which to isolate and/or quarantine. In addition, organizations collaborated and coordinated in new and different ways in order to protect the public health of all residents in Mecklenburg County. Many of these temporary changes have become a new normal, allowing organizations and funders the space for innovation and capacity building. Capacity building refers to developing skills, structures, resources, or networks that allow an organization to maintain, scale, and improve their services.

RESPONSE TO COVID-19

This section highlights funding and policy responses to COVID-19 that support households experiencing homelessness.
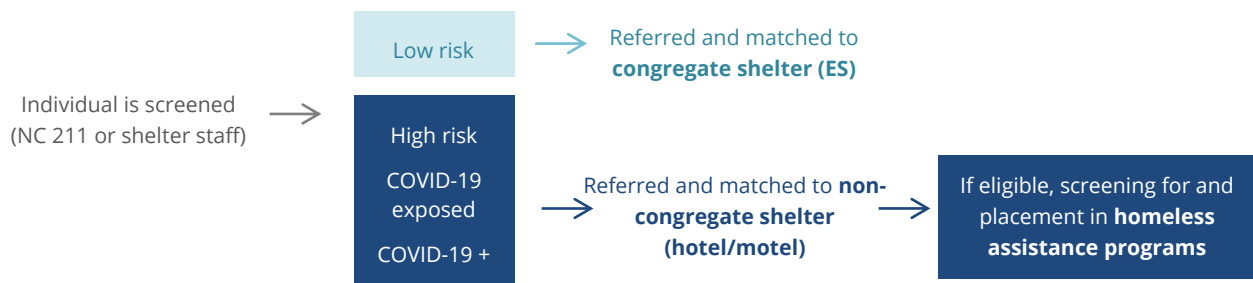
CDC SAFETY GUIDELINES FOR SHELTERS

According to projections by a University of Pennsylvania research team, an estimated 40% of the nation's 550,000 unsheltered residents are at risk of contracting COVID-19.[xxxv] In response to the COVID-19 pandemic, homeless services providers that operate congregate shelters modified their operations and physical space. The U.S. Centers for Disease Control and Prevention (CDC), provided guidance for homeless service providers to help develop and implement new protocols in order to protect public health. Some of the CDC recommendations are highlighted below:[xxxvi]

- The guidance provided by the CDC instructs service providers to be direct with communication with clients and staff about new and updated directives given by state and local government.

- The CDC recommends that facility layouts be altered to adhere to social distancing guidelines, such as sleeping or standing at least six feet apart and using physical barriers (such as masks and sneeze guards) to protect staff during client interactions. If shelter beds are not available, the CDC recommends that homeless encampments be allowed to remain where they are, with a recommended 12x12 feet of distance between each encampment.

- The CDC recommends proactive and continuous clinical assessments for clients staying in both sheltered and unsheltered locations.

- The CDC guidelines to protect the health of people experiencing unsheltered homelessness include providing hygiene kits and/or access to bathrooms and temporarily halting the breakup of encampments.

SHELTER AND HOTEL FUNDING

In addition to providing rental and mortgage assistance, CARES Act funding can be used for emergency shelter operations and financial assistance to enable individuals to isolate and/or quarantine in hotels/motels. The U.S. Department of Housing and Urban Development (HUD) recommends using hotels for households experiencing homelessness and who are at risk of and/or exposed to COVID-19. Based upon this guidance, households with elevated risk (such as having an underlying condition) and/or households who have been exposed to or are symptomatic should be referred to emergency shelter via non-congregate settings such as hotels and/or motels. If there is no additional non-congregate shelter available, households with lower risks should be referred to congregate emergency shelter settings, provided they are operating under CDC guidelines.[xxxvii]

Individual is screened
(NC 211 or shelter staff) →

Low risk → Referred and matched to **congregate shelter (ES)**

High risk
COVID-19 exposed
COVID-19 + → Referred and matched to **non-congregate shelter (hotel/motel)** → If eligible, screening for and placement in **homeless assistance programs**

PROMISING PRACTICES

Across the United States, homeless service providers, government agencies, nonprofits, and healthcare organizations have collaborated and coordinated in new and different ways in order to protect the public health of all residents and meet the continuing needs of households experiencing housing instability and/or homelessness. Two promising short-term practices implemented during the COVID-19 global pandemic are highlighted below as potential long-term solutions to address the pre-existing conditions of housing instability and/or homelessness, protect public health, and support economic recovery.

DEVELOPING NEW PARTNERSHIPS

The Boston Health Care for the Homeless Program (BHCHP) has partnered with health providers from Boston Medical Center to provide clinical assessments and COVID-19 testing. This partnership fostered interdisciplinary collaboration, which resulted in stronger emergency plans. It also allowed for infectious disease experts to advise on preventive protocols and vital action steps as cases begin to increase in local emergency shelters.[xxxviii] By building relationships and using data, housing service organizations can transform similar efforts developed in response to COVID-19 into long-term partnerships that can create lasting, cross-sector change.
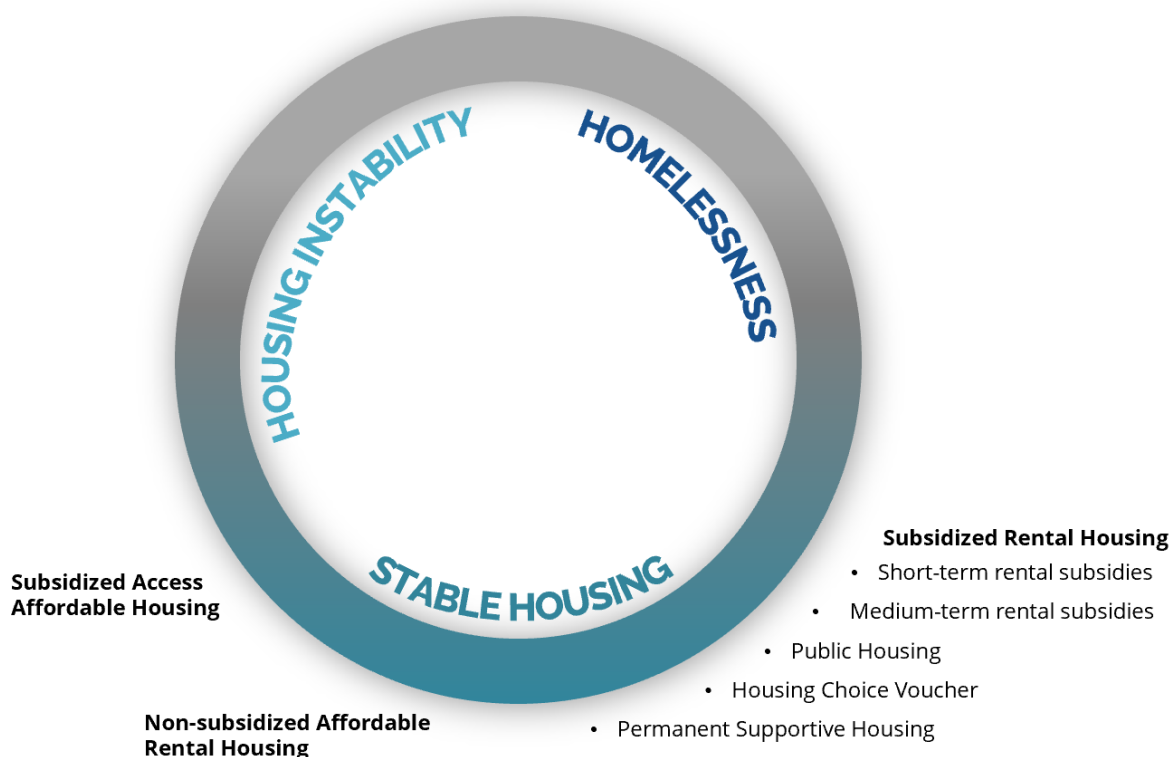
CREATING ALTERNATIVES TO CONGREGATE LIVING

Stay-at-home and shelter-in-place orders have left many hotel and motel rooms vacant across the country. To ensure that all households have a safe space to shelter-in-place, isolate and quarantine, vacant hotels were identified as a temporary solution. This allows hotels to continue to operate while keeping all community members safe. In California, Governor Gavin Newsom directed funding towards the development of a statewide hotel assistance network called Project Roomkey. Using FEMA assistance, Project Roomkey allows for a 75% reimbursement to state and local government on funding spent on motel rooms, meals and custodial services during a three-month time period.[xxxix] As a result, as of September 2, 2020, approximately 16,000 hotel and motel rooms have been acquired through the program.[xl] Following the initial implementation of Project Roomkey, the California legislature allocated $550 million in the state budget to purchase and convert some of the motels that served as temporary shelter into permanent supportive housing; an additional $350 million has been allocated for supportive services.[xli]

STABLE HOUSING

INTRODUCTION TO STABLE HOUSING

WHAT DOES STABLE HOUSING MEAN?

The path to stable housing can be a series of long and complicated hurdles for households experiencing homelessness and/or housing instability. Charlotte-Mecklenburg has multiple permanent housing programs that provide pathways to stable housing. These include rental subsidies, vouchers and/or homeownership programs. Housing is considered stable if a household is spending less than 30% of their income on housing expenses and the housing unit is not overcrowded or substandard. Subsidized housing provides one pathway to stable housing for both homeowners and renters; subsidies help to bridge the gap between household income and the cost of housing. Homeownership programs provide down payment assistance and subsidized mortgage options to help households obtain stable housing. Rental subsidies can be either tied to a physical development or given directly to the household to use at a unit of their choice in the private market. Households may also be able to identify unsubsidized, Naturally Occurring Rental Housing (NOAH). This section describes the types of permanent housing assistance available to help households access and sustain stable housing.

HOUSING INSTABILITY

HOMELESSNESS

STABLE HOUSING

Subsidized Access Affordable Housing

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 and reduce the likelihood of returning to homelessness by providing them with short-term housing subsidies and services (typically 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 quick 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.[xlii]

Supportive Services for Veteran Families (SSVF). SSVF is a federal program that was established in 2011 to provide rapid re-housing and supportive services to veteran households who are literally homeless or imminently homeless. In addition to providing short-term rental subsidies, SSVF funds can be used to provide outreach services, case management, and link veterans with benefits.

RAPID RE-HOUSING
2020

560	241
Beds	Units

-7% (18 units)
Decrease in units since 2019
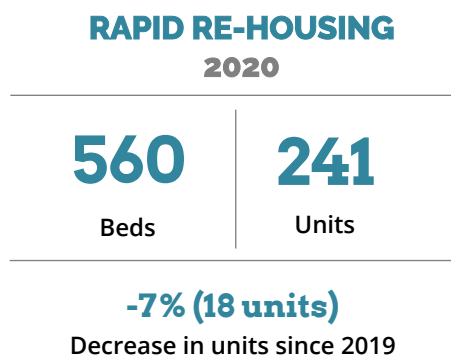
Note: Due to new reporting requirements implemented in 2018, only rapid re-housing beds/units that have a lease signed are reported. Other rapid re-housing beds/units that might be available, but the household has not yet signed a lease, are not reported. Therefore, this is likely an undercount of all funding available for RRH.

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 contain one bed or multiple depending upon the program and household size.

2020 HOUSING INVENTORY COUNT – SHORT-TERM RENTAL SUBSIDY BEDS AND UNITS

ORGANIZATION NAME	PROJECT NAMES[9]	YEAR-ROUND BEDS	YEAR-ROUND UNITS
ABCCM	SSVF	14	9
CATHOLIC CHARITIES	SSVF-RRH	10	4
CHARLOTTE FAMILY HOUSING	A Way Home - RRH HOME/TBRA – RRH RRH Private	238	83
COMMUNITY LINK	RRH-CoC	44	13
ROOF ABOVE	RRH – City ESG RRH- NC ESG RRH – TBRA RRH - HUD	32	32
SALVATION ARMY	RRH - A Way Home RRH - City ESG RRH – CoC RRH- NC ESG RRH - TBRA	186	66
SUPPORTIVE HOUSING COMMUNITIES	Rapid Re-housing 1 RRH - NC ESG RRH II - TBRA	25	25
THE RELATIVES	RRH - NC ESG	11	9
TOTAL		**560**	**241**

[9] 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.[xliii]

A Stable Home. A Stable Home is a collaboration with INLIVIAN, A Child's Place (a program of Thompson Child and Family Focus), and Charlotte-Mecklenburg Schools. Families that participate in the program through A Child's Place are housed with support from INLIVIAN vouchers; children receive academic supports. After families exit the program, the voucher stays with the program and is provided to another family in need of housing with 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 for families who qualify for the program. Eligibility requirements include sobriety, proof of income, and willingness to work with a social worker. After families exit the program, the voucher stays with the program and is provided to another family in need of housing with supportive services.

Department of Social Services Family Unification Program (FUP). The FUP is a federal program administered by the Mecklenburg County Department of Social Services that supports the reunification of families by providing Housing Choice Vouchers (HCVs) to families experiencing separation; or 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.[10,xliv]

Roof Above Substance Abuse Education and Recover (SABER). SABER is a nine-month treatment and life skills program for men experiencing homelessness and 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
2020

321	131
Beds	Units

-4% (6 units)
Decrease in units since 2019

[10] INLIVIAN does not place a time limitation on FUP vouchers for families experiencing or at risk of separation; voucher assistance for youth aging out of foster care is available for up to 36 months. Additional time limitations may be placed by the Department of Social Services.

2020 HOUSING INVENTORY COUNT – MEDIUM-TERM RENTAL SUBSIDY BEDS AND UNITS

ORGANIZATION NAME	PROJECT NAMES[11]	YEAR-ROUND BEDS	YEAR-ROUND UNITS
CHARLOTTE FAMILY HOUSING	INLIVIAN Vouchers	98	25
SALVATION ARMY	SHIP Program	178	61
ROOF ABOVE	SABER- OPH	45	45
TOTAL		**321**	**131**

[11] 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). A Stable Home and FUP units are OPH programs but are not HIC eligible because they do not prioritize homelessness for entry.

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 (3 or more years) designed to provide housing and supportive services to assist homeless households with a disability or families with an adult or child member with a disability to achieve housing stability. Agencies that provide PSH include Carolinas CARE Partnership (Housing Opportunities for Persons with AIDS), Mecklenburg County Community Support Services Shelter Plus Care, Supportive Housing Communities, and Roof Above.

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, the elderly and people with disabling conditions in attaining decent, safe and sanitary 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 30% to 50% of area median income (very low income) or between 0 and 30% of area median income (extremely low income). The housing subsidy is paid directly to the landlord on behalf of the voucher recipient.[xlv] The amount of the housing subsidy 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.[xlvi] Having a voucher does not guarantee access to housing. The renter must identify a qualified unit and find a landlord who will accept the voucher as part of their source of income. North Carolina landlords can deny housing based on source of income.

Veterans Affairs Supportive Housing (VASH). A coordinated service administered by the Veterans Administration and HUD that combines rental assistance, case management, and clinical services for veteran's experiencing homelessness. In 2020, there were 464 VASH beds.

PSH* 2020		VASH 2020		HCV 2020	
784 Beds	**690** Units	**464** Beds	**305** Units	**5,897** Households on HCV waitlist	**4,430** Current voucher holders
-3% (19 units) Decrease in units since 2019		**+2% (7 units)** Increase in units since 2019			
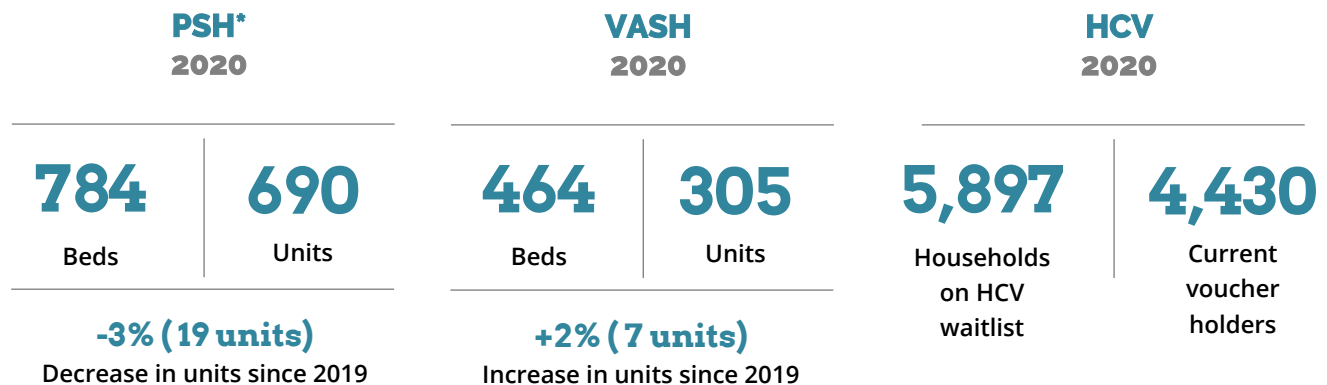
*Note: VASH beds/units were separated from the PSH bed/units in this section. VASH and PSH are combined under PSH in the Capacity and Utilization section.

2020 HOUSING INVENTORY COUNT – LONG-TERM RENTAL SUBSIDY BEDS AND UNITS (PSH & VASH)

ORGANIZATION NAME	PROJECT NAME[12]	YEAR-ROUND BEDS	YEAR-ROUND UNITS
CAROLINAS CARE PARTNERSHIP	Renew Housing RHP (HOPWA) TBRV- HOPWA	67	58
COMMUNITY SUPPORT SERVICES	Shelter Plus Care - 050900 Shelter Plus Care - 051301 Shelter Plus Care - 051303 Shelter Plus Care - 051306	280	232
SUPPORTIVE HOUSING COMMUNITIES	McCreesh Scattered Site I Scattered Site II Scattered Site III	159	122
ROOF ABOVE	Homeless to Homes Expansion Housing Works (CBRA vouchers) Housing Works - Homeless to Homes Housing Works - Moore Place Housing Works -Moore Place Ext Housing Works (Section 8 vouchers) Meck Fuse PSH-TBRV	278	278
VETERAN'S ADMINISTRATION	VASH-INLIVIAN	464	305
		1,248	**995**

[12] 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).

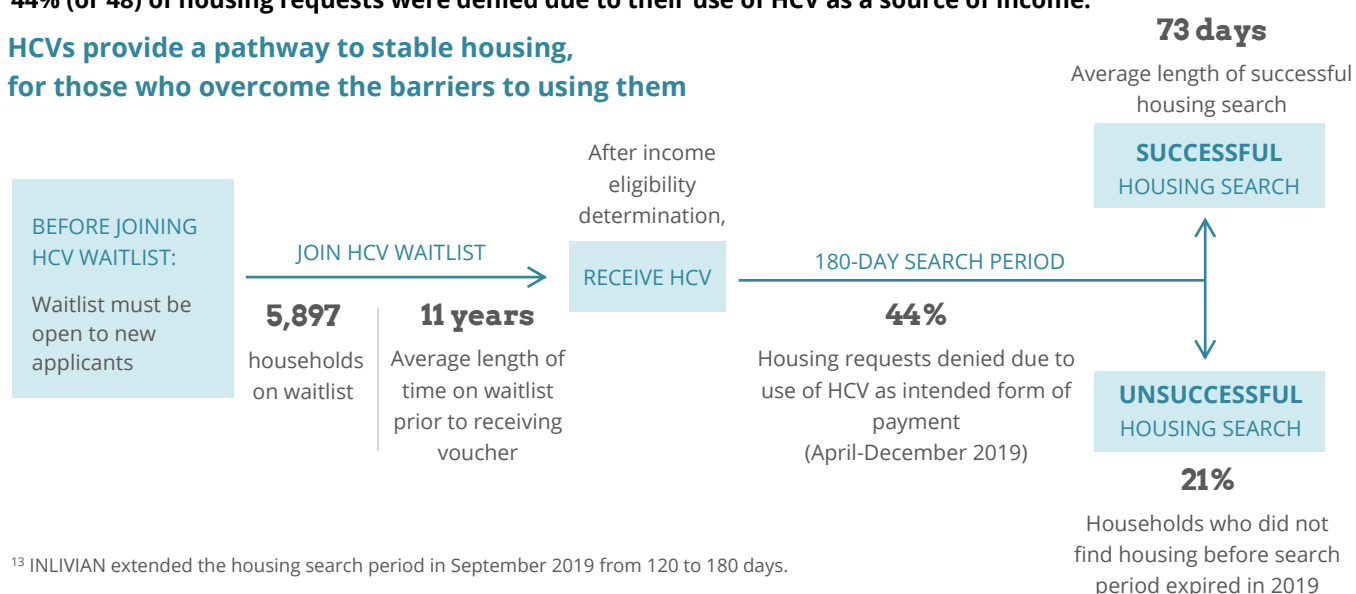# BARRIERS TO VOUCHER UTILIZATION

SOURCE OF INCOME DISCRIMINATION

Households with a subsidized voucher may experience barriers to using their subsidized housing voucher because of source of income discrimination. **Source of Income Discrimination (SOID) occurs when a housing provider refuses to accept payment for housing from any legal form of monetary payment, such as 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.

INLIVIAN, formerly known as the Charlotte Housing Authority, is responsible for providing over 4,000 households with affordable housing through the Housing Choice Voucher (HCV) program. HCVs are a portable housing subsidy, which mean that voucher holders can move to any neighborhood in Mecklenburg County, provided that they can identify a housing provider who will accept HCV as a form of rental payment. Research conducted by INLIVIAN in 2019 found that SOID acts as a barrier to housing opportunity for households with a HCV.

THE PATHWAY AND BARRIERS TO HCV UTILIZATION

Demand for rental assistance far outweighs the supply; Housing Choice Vouchers help bridge the difference between what a household can afford and housing costs. The average Mecklenburg County HCV recipient spends 11 years on the waitlist prior to receiving their voucher. INLIVIAN determines income eligibility of an applicant household when the household reaches the top of the waiting list, and households are selected after eligibility determination. Once an eligible household receives their voucher, they have 180 days to identify and sign a lease with a housing provider who will accept an HCV voucher as a form of rental payment. In 2019, the average household took 73 days to acquire housing using a HCV subsidy and 21% of households with a voucher could not obtain housing before the 180-day search period expired.[13] SOID was a barrier to households during their housing search. According to an INLIVIAN analysis of rental attempts conducted from April to December 2019, **44% (or 48) of housing requests were denied due to their use of HCV as a source of income.**[xlvii]

HCVs provide a pathway to stable housing, for those who overcome the barriers to using them

73 days
Average length of successful housing search

BEFORE JOINING HCV WAITLIST:

Waitlist must be open to new applicants

JOIN HCV WAITLIST

5,897
households on waitlist

11 years
Average length of time on waitlist prior to receiving voucher

After income eligibility determination,

RECEIVE HCV

180-DAY SEARCH PERIOD

44%
Housing requests denied due to use of HCV as intended form of payment
(April-December 2019)

SUCCESSFUL
HOUSING SEARCH

UNSUCCESSFUL
HOUSING SEARCH

21%
Households who did not find housing before search period expired in 2019

[13] INLIVIAN extended the housing search period in September 2019 from 120 to 180 days.

HOUSING TRUST FUND

Through the Housing Trust Fund (HTF), the City of Charlotte provides financial assistance to help develop, preserve, and rehabilitate multi-family housing that is built to market-rate standards and which includes long-term deed restriction to preserve affordability. HTF funding is intended to finance mixed-income housing, the majority of which is affordable to households below 80% of the Area Median Income (AMI). The HTF was established in 2001 and is funded with voter-approved general obligation housing bonds. The financing provided by the HTF is considered "gap" financing and developments funded with HTF financing typically draw from additional funding sources.

The Housing Trust Fund (HTF) has provided $174 million for affordable housing since the Fund was established in 2001. In total, the Housing Trust Fund has allocated funds for 10,369 completed and pending units; 57% of funds (or 5,912 units) were allocated for new or rehabilitated multifamily (MF) units. Units designated for special populations (such as the elderly) are included within multi-family units. Seven percent of funds (or 694 units) were allocated for shelter beds. In FY20, the Housing Trust Fund added 1,349 units that are pending or under construction; there are a total of 3,599 units pending or under construction.

New Multi-Family (MF) Rentals. Developments that are newly constructed as affordable housing units.

Rehabilitated Multi-Family (MF) Rentals. Pre-existing developments that have been rehabilitated and maintained as affordable housing units.

Ownership. Developments in which the unit's ownership is transferred to the housing recipient.

Shelter Beds. Funding allocated to the expansion or maintenance of shelter beds at sleeping locations that temporarily shelter households experiencing homelessness. This is the only category in which beds, and not units, are counted.

Pending/Under Construction. This includes unfinished units across all unit types. Most units (85%) in this category are new construction projects.
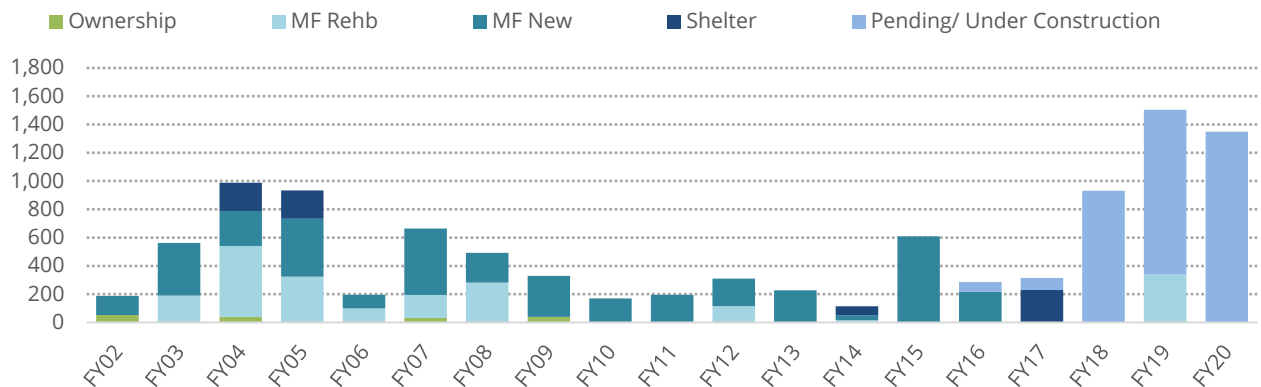
Housing Trust Fund Units by Type
FY02 to FY20

Legend: Units FY02-FY19 | Units FY20 | Total Units= #
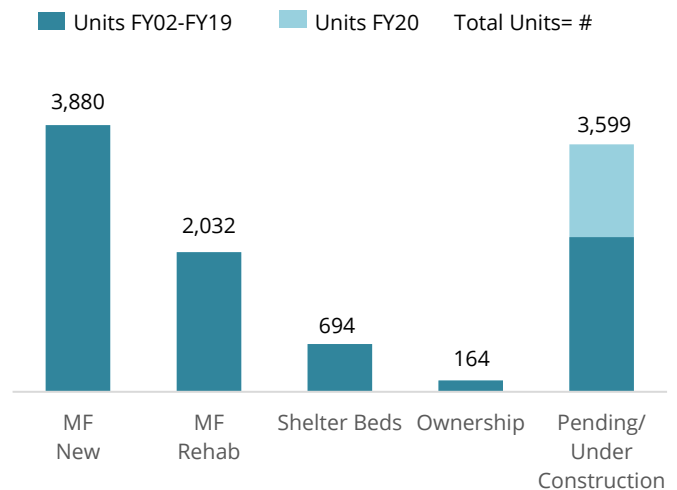
Source: City of Charlotte, 2020

The HTF allocated funding for 3,784 units between FY18 and FY20
Housing Trust Fund Units by Year (completed and committed) FY02-FY20

Legend: Ownership | MF Rehb | MF New | Shelter | Pending/ Under Construction

Source: City of Charlotte, 2020

UNITS BY AFFORDABILITY

Thirty-eight percent (3,986) of units built 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 family of four that is at or below 30% of the AMI is $655 per month (see page 29 for more AMI limits). Fifty-five percent of units (5,682) are affordable to households earning between 31% and 80% of the AMI; seven percent (701) of units are affordable at market-rate. Market rate units are typically financed as a part of mixed-income development projects that include affordable (under 80% AMI) units.

Thirty-eight percent of units (509) added in FY20 were affordable to households at or below 30% AMI; of these, 194 were shelter beds. The percent of units affordable at or below 30% in 2020 was higher than in FY19 (17%) or FY18 (13%).

Units by AMI
FY02 to FY20
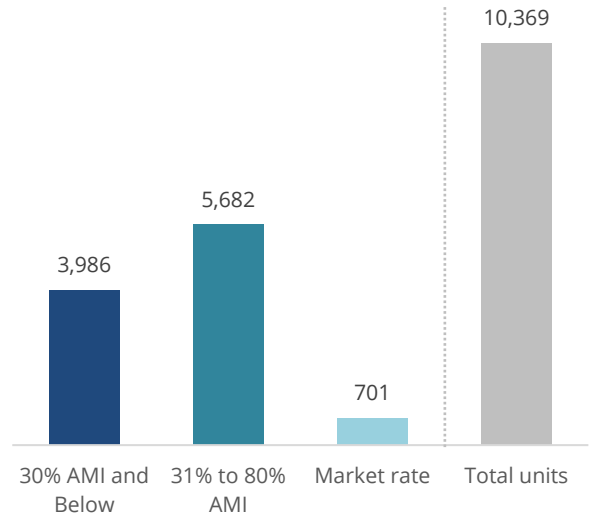
Source: City of Charlotte, 2020

Housing Trust Fund Units <30% AMI by year
Completed and Pending, FY02 to FY20
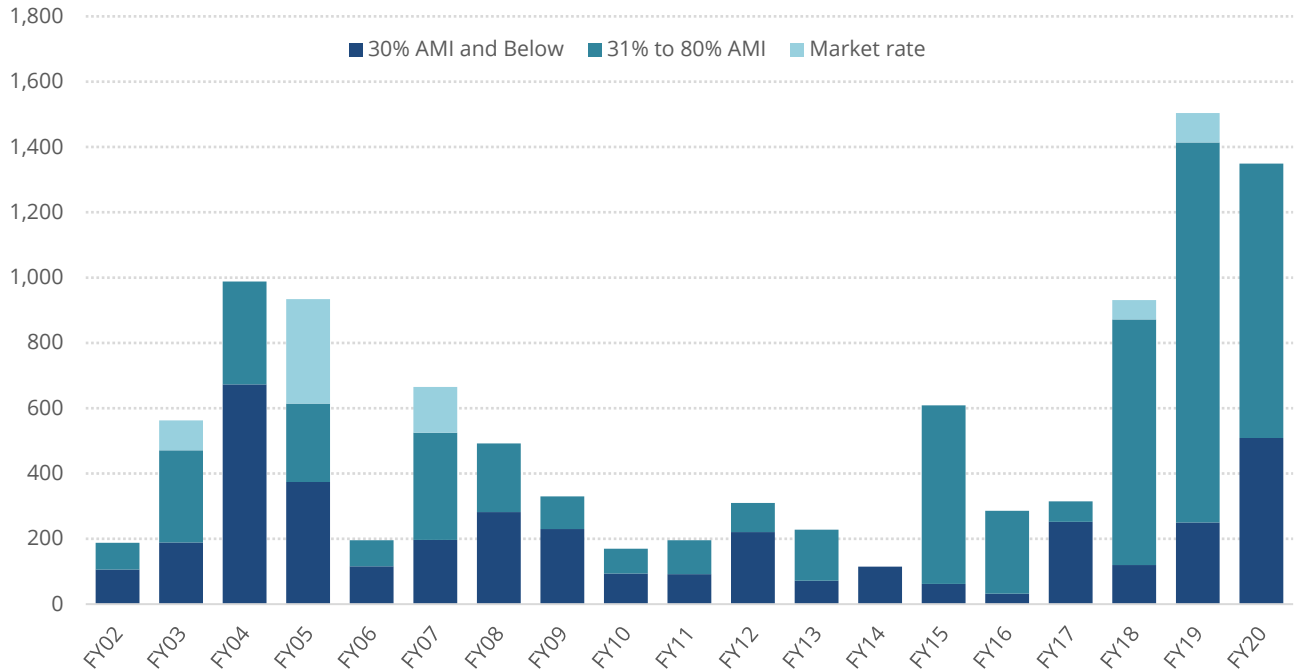
Source: City of Charlotte, 2020

RESPONSE TO COVID-19

This section highlights funding and policy responses to COVID-19 that support access to and sustainability of permanent, affordable housing.

FUNDING FOR PERMANENT HOUSING SOLUTIONS

The Coronavirus Relief Fund was established under the CARES Act and provides funding for necessary expenditures incurred between March 1, 2020 and December 30, 2020 due to COVID-19. The Coronavirus Relief Fund allocated approximately $154 million to the City of Charlotte and another $39 million to Mecklenburg County.[xlviii] Funds may be used in a variety of ways, including for supportive housing subsidies; rental assistance; and conversion of hotels and motels serving as temporary non-congregate shelters into permanent housing.[xlix]

Other federal CARES Act funding sources provide state and local funding flexibility to address long-term housing needs. The Emergency Solution Grants (ESG) program and Community Development Block Grants (CBDG) program provide flexible funding for long-term housing solutions, including rapid re-housing (RRH) assistance; property acquisition for permanent housing; housing stability case management; and rental assistance.[l,li] On August 21, 2020, the North Carolina Department of Health and Human Services (NC DHHS), who administers ESG funding, announced intentions to allocate approximately $500,000 in ESG funds to local agencies in Charlotte-Mecklenburg.[lii]

CONNECTING THE DOTS

CONNECTING THE DOTS

The 2020 State of Housing Instability & Homelessness Report examines trends in housing instability, homelessness, and stable housing. Multiple systemic factors have contributed to the current state of housing instability and homelessness in Charlotte-Mecklenburg. These include historic factors, such as redlining, which have contributed to economic inequality. In addition, a growing deficit of permanent, affordable housing combined with high rental costs only perpetuate economic and racial inequalities and ensure uneven distribution of resources.

The COVID-19 global pandemic has exposed and enumerated the problem of housing instability in new and different ways in Mecklenburg County. Approximately 23,000 low-income jobs earning less than $40,000 have been lost since the beginning of the pandemic. National data indicates that Black and Latinx households have experienced greater job loss and difficulty paying rent and mortgage than White households. The 2020 State of Housing Instability & Homelessness Report examines the federal, state, and local responses to highlight how COVID-19 policies and funding have been implemented at each stage of the housing continuum.

Prior to the COVID-19 pandemic, more than 120,000 renter and owner households were experiencing housing instability. A lack of permanent, affordable housing contributes to increased cost-burden and housing instability. As of 2018, only 23% of households earning below 30% of the Area Median Income were renting housing that was affordable to them; 77% were renting up due to a lack of affordable and available housing. Households may become homeless after a period of housing instability. As of June 2020, there were 3,111 individuals actively experiencing homelessness in Mecklenburg County. While the gap between what housing costs and the what households can afford is the primary driver of housing instability and homelessness, households also report that factors such as poor credit, mental and/or physical health, criminal record, eviction record, and barriers to voucher utilization (such as Source of Income Discrimination) serve as other barriers to obtain permanent, affordable housing.

Housing instability and homelessness was a pre-existing condition before the onset of the COVID-19 pandemic. COVID-19 has exacerbated the already precarious housing situations that many households in Charlotte-Mecklenburg faced. Based upon current trends, it is possible that the long-term impact of COVID-19 will increase the number of people experiencing housing instability and/or homelessness in communities, including Charlotte-Mecklenburg.

PHOTOGRAPHY BY:

Page 2, houses: Nancy Pierce
Page 2, homeless encampment: Peter Safir

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