

Charlotte-Mecklenburg



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State of Housing Instability & Homelessness Report

Released October 2021



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Charlotte-Mecklenburg's

DATA

On Housing &
Homelessness

Funding
Provided by
Mecklenburg
County Community
Support Services



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Authors & Reviewers

AUTHORS

BRIDGET E. ANDERSON, MPH
UNC Charlotte Urban Institute

EMILY JARRETT, MSW CANDIDATE
UNC Charlotte Urban Institute
UNC Charlotte School of Social Work

REVIEWERS

LAURA BELCHER, Habitat for Humanity of the Charlotte Region

ZELLEKA BIERMANN, City of Charlotte Housing & Neighborhood Services

KRISTIN BLINSON, Hope Haven Inc.

YONGQIANG CHU, UNC Charlotte Childress Klein Center for Real Estate

LIZ CLASEN-KELLY, Roof Above

KATHRYN FIRMIN-SELLERS, United Way of Central Carolinas; Chair, Charlotte-Mecklenburg Continuum of Care Governing Board

TRISH HOBSON, The Relatives; Charlotte-Mecklenburg Continuum of Care Governing Board

SYDNEY IDZIKOWSKI, UNC Charlotte Urban Institute

SONIA JENKINS, Charlotte-Mecklenburg Schools; Charlotte-Mecklenburg Continuum of Care Governing Board

DON JONAS, Atrium Health

COURTNEY LACARIA, Mecklenburg County Community Support Services

STACY LOWRY, Mecklenburg County Community Support Services; Charlotte-Mecklenburg Continuum of Care Governing Board

DERONDA METZ, Salvation Army Center of Hope; Charlotte-Mecklenburg Continuum of Care Governing Board

KYLE PIERCE, INLIVIAN

MARY ANN PRIESTER, Mecklenburg County Community Support Services

MOIRA QUINN, Charlotte Center City Partners

LORI THOMAS, UNC Charlotte Urban Institute

PAMELA WIDEMAN, City of Charlotte Housing & Neighborhood Services

DIANE WEEKLEY, Veteran's Bridge Home

DEBORAH WOOLARD, Block Love Charlotte

About

The 2021 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 2021 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 2021 report includes additional context regarding the impact of COVID-19 on the capacity and demand for housing related services, causes of housing instability and homelessness, and analysis of housing age and affordability.

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 2021 integrated data report will focus on homelessness prevention.

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.



The COVID-19 pandemic has exacerbated housing-related problems that were already present in Charlotte-Mecklenburg before the pandemic began. Key findings from the 2021 State of Housing Instability & Homelessness Report are discussed in this section.

Key Findings

Executive Summary

The 2021 Charlotte-Mecklenburg State of Housing Instability & Homelessness Report provides an annual update on current trends in housing instability and homelessness, including the impact of the COVID-19 pandemic. 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 inequality and lead to uneven distribution of resources.

The COVID-19 pandemic has exacerbated housing instability and homelessness in Charlotte-Mecklenburg. Homelessness appears to be increasing across several metrics, including the PIT Count and One Number. As of June 2021, 3,137 individuals were actively experiencing homelessness. In addition, more than 28,000 Mecklenburg County households were behind on rent and at risk for eviction before the federal eviction moratorium ended on August 26, 2021. Black and Hispanic households and low-income households (especially those with children) have been most severely impacted by job loss related to the pandemic and are most at risk for eviction. Housing and homeless service providers have utilized federal COVID-19-related relief funding to increase the capacity of emergency shelters and permanent housing programs to meet the growing demand for housing.

COVID-19 has shone a light on housing problems that were already present and growing before the pandemic began. In 2019, prior to the COVID-19 pandemic, more than 123,000 Charlotte-Mecklenburg renter and owner households were spending more on housing related expenses than was affordable. Many others were living in unsustainable housing situations, such as paying week-to-week in hotels or motels or staying temporarily with family or friends. COVID-19 has exacerbated the already precarious housing situations that many households in Charlotte-Mecklenburg faced prior to the pandemic. As a result of the pandemic, more households are on the brink of eviction or already actively experiencing homelessness. Without widespread investment and intervention, the number of households facing housing instability and homelessness will likely increase in the months and years ahead.

Key Findings: COVID-19

Households are falling behind on rent and mortgage.

As of July 2021, there were an estimated 28,174 Mecklenburg County households behind on rent, owing an average of \$3,589. Financially unstable households use a number of strategies, including borrowing from unsustainable sources such as high-interest loans, while cutting on other essential expenses to make ends meet. In 2020, the number of homeowners in the U.S. who fell behind by at least three months on their mortgage increased by 250% to over 2 million households; these numbers are comparable to those seen in the Great Recession in 2010.

**Average rent-debt
\$3,589/household**

See page 22 for more.

Eviction moratoria are effective at reducing the spread of COVID-19.

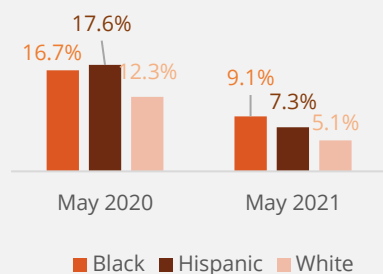
Initial studies indicate eviction moratoria are effective at reducing the spread of COVID-19, preventing mortality, and improving overall wellbeing. National research indicates that local eviction moratoria have reduced the number of COVID-19 cases by 3.8% and the number of COVID-19 related deaths by 11%. Households in states with state-level eviction moratoria (in addition to federal moratoria) reported higher household spending and lower rates of food insecurity and mental stress during the months of the COVID-19 pandemic. Emergency rental assistance has been used in conjunction with eviction moratorium to provide support to households at-risk of eviction when moratoriums end. Between January and July 2021, the City of Charlotte and Mecklenburg County distributed more than \$24,000,000 in emergency rental assistance to 6,561 households.

See page 23 for more.

Racial/ethnic minorities and low-income households were hit hardest by job loss.

Persons of color were more likely to experience unemployment than White persons, both at the beginning of the pandemic and as the economy began to recover. As of May 2021, 9.1% of Black workers in the United States were unemployed compared to 5.1% of White workers. Low-income employees were particularly vulnerable to job loss and subsequent housing instability; low-paying jobs accounted for 30% of total jobs, but 55% of the jobs lost from February 2020 to February 2021. In Mecklenburg County, nearly half (49%) of low-income jobs (annual earning <\$40,000) lost to COVID-19 were in the Accommodation and Food Services industry. Women, who are disproportionately represented in low-wage and face-to-face jobs, experienced higher levels of unemployment than men during the pandemic.

U.S. Unemployment Rates by Race/ Ethnicity



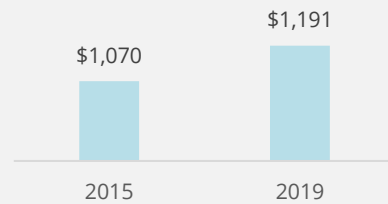
See page 27 for more.

Key Findings: Housing Instability

The cost of rental properties is steadily rising.

Between 2015 and 2019, median gross monthly rent in Mecklenburg County increased an average of \$30.25 per year, while minimum wage stayed the same (\$7.25 per hour). As of 2019, the median gross rent in Mecklenburg County was \$1,191 per month. The price of rent is influenced by the availability of affordable housing.

Median Gross Monthly Rent
(Adjusted for Inflation)

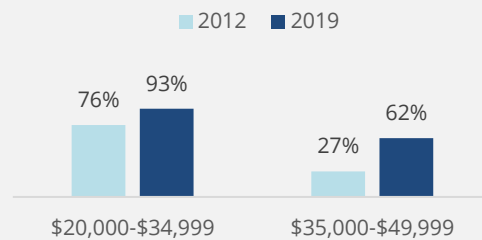


See page 17 for more.

More low- and moderate-income households are struggling to afford and keep their housing.

Renter cost-burden has increased among low- and moderate-income Mecklenburg County households (earning \$20,000 to \$74,999) since 2012. In addition, the share of Mecklenburg County homes owned by low- and moderate-income households (earning less than \$75,000) has decreased from 55% in 2010 to 41% in 2019.

Renter Cost-Burden by Income

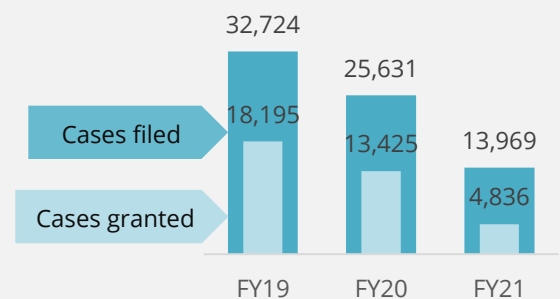


See page 39 for more.

Evictions decreased, but did not disappear in FY21.

Though overall eviction cases filed and granted in Mecklenburg County decreased in FY21 (July 2020 to June 2021), 4,836 evictions (or 35% of all cases filed) were granted in whole or in part. This is compared to 18,195 evictions (or 56% of all cases filed) granted in whole or in part in FY20. Evictions granted include those filed for reasons other than non-payment as well as cases that were not eligible for protection under the Federal and state moratoria (e.g. income limits). In Mecklenburg County, one or more eviction moratoriums were in place for 11 of 12 months of FY21.

Eviction Cases Filed and Granted



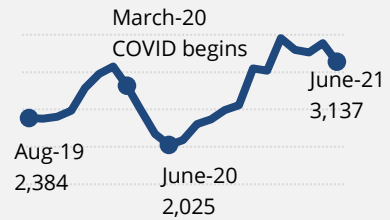
See page 48 for more.

Key Findings: Homelessness

The number of people experiencing homelessness increased between June 2020 and June 2021.

As of June 2021, there were 3,137 people in Mecklenburg County actively experiencing homelessness, up 55% (from 2,025 people) from June 2020. The increase is partially due to increases in emergency shelter capacity during COVID-19, which allows for more individuals to access and be counted in shelters. Households currently experiencing homelessness are primarily adults ages 25 to 54 (46%) and Black or African American (77%). The One Number includes sheltered and unsheltered individuals experiencing homelessness.

The One Number

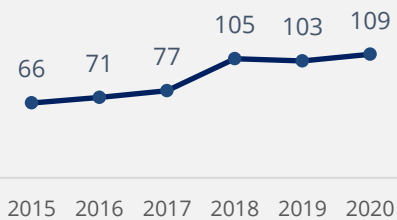


See page 63 for more.

The average length of emergency shelter stays is increasing.

The average length of time that people spent in emergency shelter before exiting to permanent housing increased by 6 days from FY19 to FY20. Average time in emergency shelter has increased 65% (43 days) over the past six years; from 66 days in FY15 to 109 days in FY20. The increased time in shelter is due to numerous factors, including a lack and loss of affordable and available housing.

Average Days in Emergency Shelter

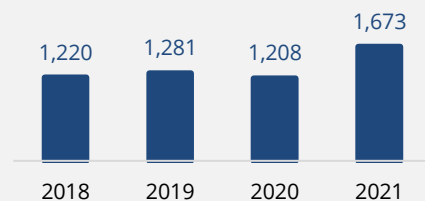


See page 68 for more.

More emergency shelter beds were available in 2021 due to COVID-19-related relief funding.

The Point-in-Time (PIT) Count and Housing Inventory Count (HIC) are conducted each January to determine the capacity and utilization of temporary and permanent housing beds. Between the 2020 and 2021 counts, emergency shelter capacity increased 38% (465 beds). The increase is due to the availability of new COVID-19-related relief funding, which funded 820 beds through eight new emergency shelter projects, including hotel and motel-based projects. It is unknown whether COVID-19 funded projects will continue after the pandemic.

Emergency Shelter Capacity (Beds)



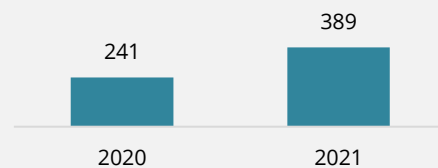
See page 89 for more.

Key Findings: Stable Housing

Rapid re-housing capacity increased in 2021.

Between the 2020 and 2021 Housing Inventory Counts, rapid re-housing capacity increased 61% (148 units); these additional units are already currently occupied. Increases in capacity are partially attributed to new projects that utilized COVID-19-related relief funding. Rapid re-housing subsidies are provided to households for up to 24 months and are considered a form of permanent housing.

Rapid Re-housing Capacity (Units)



See page 98 for more.

Housing age and affordability are interconnected.

In a typical market, older homes can be considered a more affordable option as they become outdated or fall into disrepair. In Charlotte-Mecklenburg, most affordable rental units identified in the Costar Real Estate database were in older buildings and complexes built prior to year 2000. Thirty-four percent of rental complexes (or 218) included in the dataset have been built or renovated since 2015. By comparison, only 20% of rental complexes (or 128) were built or last renovated before 1985.

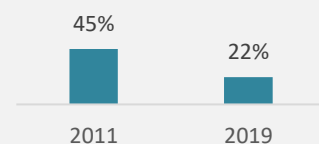
Median Year Built or Renovated	1984	2016
Average cost of 1-bedroom apartment	\$1-\$799 (4,715 units)	\$1,600+ (9,547 units)

See page 104 for more.

Low-cost rentals are disappearing.

The share of low-cost rental housing in Mecklenburg County (defined as less than \$800 per month in 2019) decreased from approximately 45% of all rentals in 2011 to 22% of rentals in 2019. Meanwhile, the demand for affordable housing has not decreased; the population of Mecklenburg County increased by 20% between 2010 and 2019. As a result, households are forced to "rent up," spending more on housing costs than is considered affordable.

Percent of Mecklenburg Rental Housing Considered "Low-Cost"



See page 18 for more.



Historic African American communities such as Grier Heights (pictured above) have undergone extensive change over the last 20 years as new investments have changed the landscape and the affordability of the neighborhood. Structural and systemic racism, a growing gap between housing costs and household income, and lack of available affordable permanent housing contribute to housing instability and homelessness in Charlotte-Mecklenburg. The causes of housing instability and homelessness are outlined in this section.

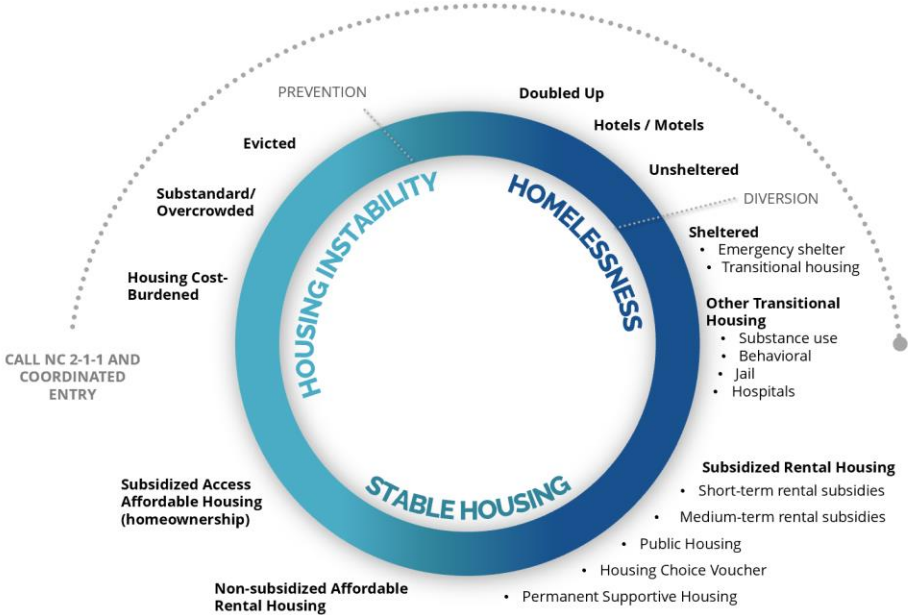
Introduction

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.

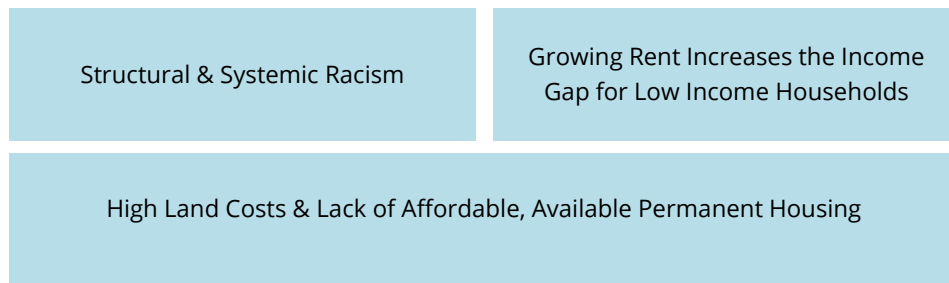
The **2021 State of Housing Instability & Homelessness Report** utilizes national and local data sources to provide a comprehensive picture of current trends in housing instability, homelessness, and stable housing in Mecklenburg County. New features of the 2021 report include new information on systemic and structural causes of housing instability and homelessness; the impact of COVID-19 pandemic on housing and homelessness; and the relationship between housing age and affordability.



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 reasons 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 structural issues, like racism, which created redlining that 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. Forces from the past and the present combine to perpetuate economic and racial inequities; promote unequal access to available and affordable permanent housing units; and result in uneven distribution of resources.¹

Structural & Systemic Risk Factors for Housing Instability & Homelessness



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.^{2,3} 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.

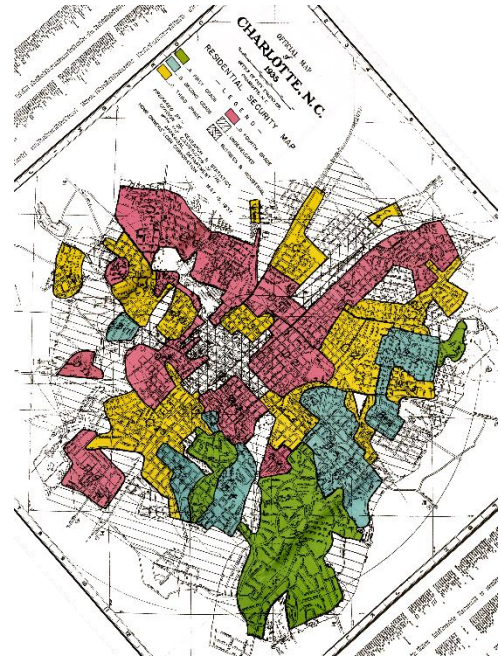
Racist policies and practices across multiple sectors have cumulatively contributed to present-day racial disparities in wealth and housing instability and homelessness. This section provides a summary of **some** of the policies and practices that contribute to inequitable housing outcomes for people of color as well as research on their impact.

Redlining

What is it? Redlining is a systematic and discriminatory practice of denying services such as mortgages, loans, or insurance based on perceived riskiness of the investment location. Locations that were “redlined” were almost exclusively non-White. Redlining was banned by the Fair Housing Act in 1968.

What is its impact today? As a consequence of redlining, racial and ethnic minority neighborhoods experienced a prolonged period of disinvestment in the 20th century. Many neighborhoods that were once redlined continue to be low-income and majority-minority neighborhoods. Homeownership is a path towards generational wealth building. The lack of historic access to homeownership available to racial and ethnic minorities has far-reaching implications which contribute to differential rates in homeownership that can still be seen today; Black and Latinx households are less likely to own their homes than White households.

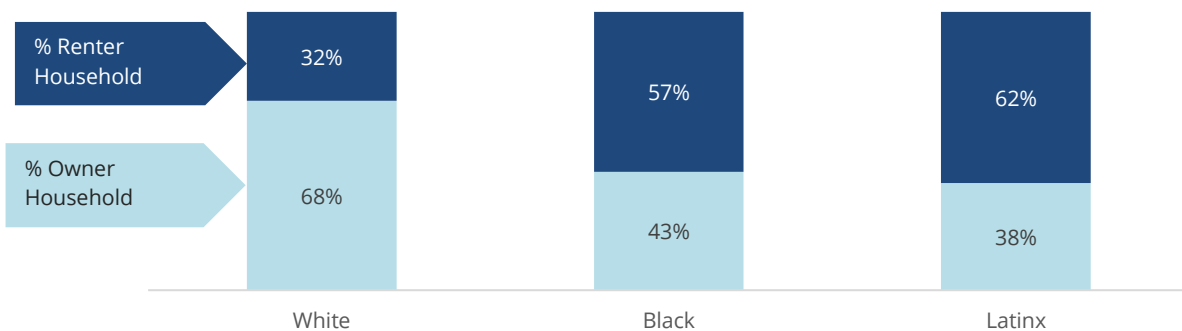
Today, historically redlined neighborhoods are at higher risk of numerous environmental hazards, including elevated risk of flooding and excessive heat (due to factors such as lack of tree canopy).^{4,5} Numerous studies have also identified problems with water and air quality in low-income communities, who are at higher risk for being located in close proximity to pollutant-producing structures such as landfills, highways, and industrial centers.^{6,7}



Official Residential Security Map of Charlotte from 1935. Areas in green were considered most desirable and areas in red were considered most hazardous. These color codes were used as tools for redlining. Source: <https://dsl.richmond.edu/panorama/redlining>

White households are more likely to own their homes than Black or Latinx households

Owner/renter occupied households by race and ethnicity, 2019

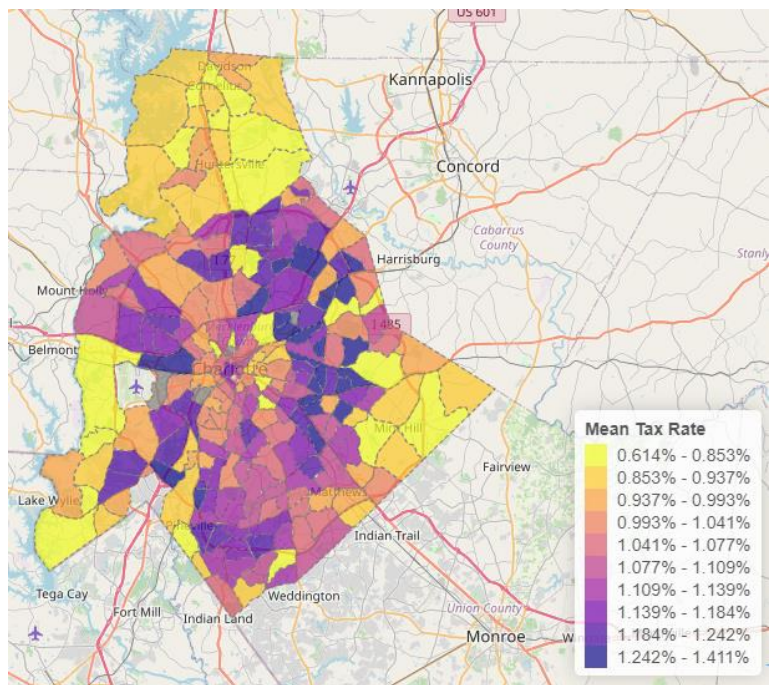


Source: U.S. Census Bureau American Communities Survey 1-Year Estimates.

Unequal Tax Assessment

What is it? Unequal tax assessment occurs when sales tax assessments overvalue less expensive homes and undervalue more expensive homes, resulting in regressive property tax burdens that disproportionately impact low-income homeowners. Unequal tax assessments can occur for a number of reasons, including tax caps and limitations that require assessors to determine values based on traits observable from the outside of the property. A recent University of Chicago study found that from 2007 to 2016 in Mecklenburg County, the most expensive homes were assessed at 63.7% of their sale value, while the least expensive homes were assessed at 102.2% of their sale value.⁸

What is its impact today? When lower-value homes are over-valued by tax assessments, the owners of those homes pay disproportionately more in property taxes than more expensive homes that have been undervalued. While unequal tax assessments are not explicitly racialized, Black and Hispanic homeowners are disproportionately affected by it. The University of Chicago study found significant demographic differences in effective tax rates across Mecklenburg County neighborhood census tracts (see map on right). Census tracts with higher shares of non-Hispanic White populations, homeowners, and high school graduates were associated with lower effective tax rates, while census tracts with higher shares of the population living in poverty were associated with higher effective tax rates.⁹ High property tax rates can contribute to cost-burden, especially among low-income households. Therefore, unequal tax assessments can be a contributing factor in residential displacement. In Mecklenburg County, 75% of homeowners earning under \$20,000 are cost-burdened, spending more than 30% of their monthly income on housing-related expenses (see page 43 for more on homeowner cost-burden).

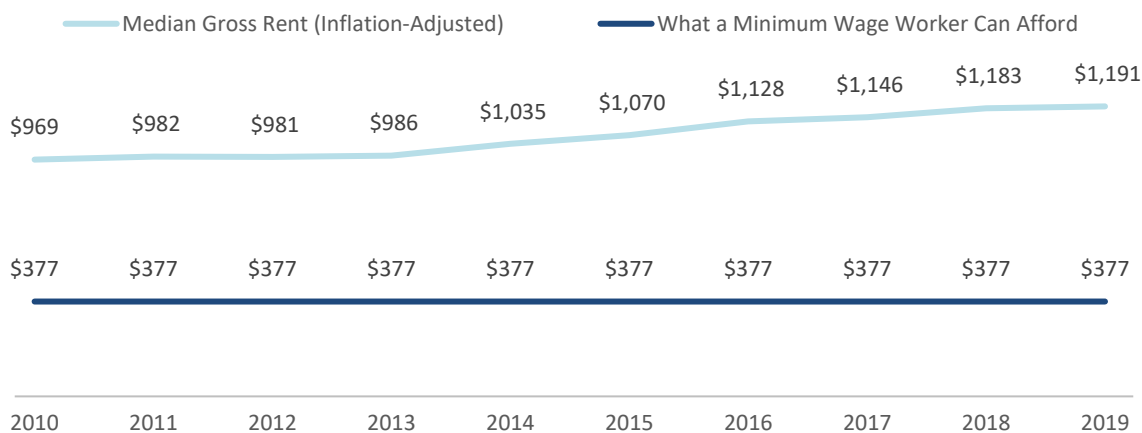


Source: University of Chicago- Harris Public Policy.
<https://propertytaxproject.uchicago.edu/>

GROWING RENT INCREASES THE INCOME GAP FOR LOW INCOME HOUSEHOLDS

In Mecklenburg County, rising housing costs have impacted both renters and homeowners. Over the last 10 years, inflation-adjusted median monthly rent has increased 23% (or \$222, from \$969 in 2010 to \$1,191 in 2019). By comparison, the rent affordable for a full-time, minimum wage worker has remained at \$377 since 2010 (see page 40 for more on wages and rental affordability).

Median rent has increased 23% since 2010, with most growth occurring from 2014 to 2019



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

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.¹⁰ The median income for renter households in 2019 was \$49,462 (whereas the median income for owner-occupied households was \$91,127), which is considered low-income for some household types (see HUD AMI Limits, page 36). 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.¹¹ Other low-income households include those who have fixed income such as Supplemental Security Income (SSI), which supports people with disabilities and/or who are age 65 and older with limited income and resources. The increasing gap between median gross rent and low-income wages leads to housing instability, especially for households with the lowest income.

The COVID-19 pandemic has exacerbated housing instability for households who were already at risk prior to the pandemic. As of July 2021, an estimated 28,174 renter households were behind on rent in Mecklenburg County, owing an average of \$3,589 per household.ⁱ

Rent-debt
\$3,589/household
July 2021, Mecklenburg County

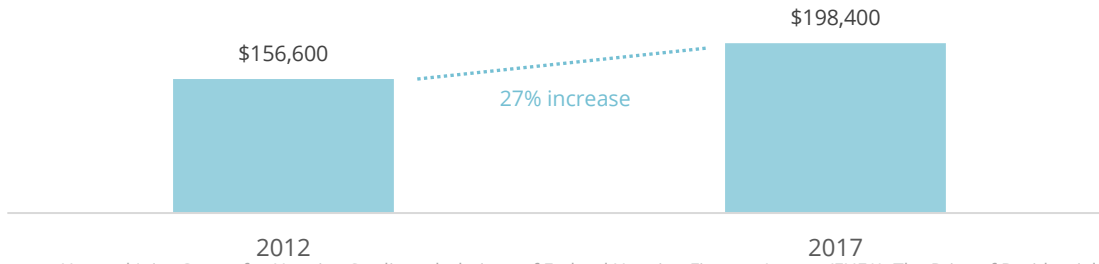
ⁱ Data source does not include information on number of households behind on rent prior to COVID-19.

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

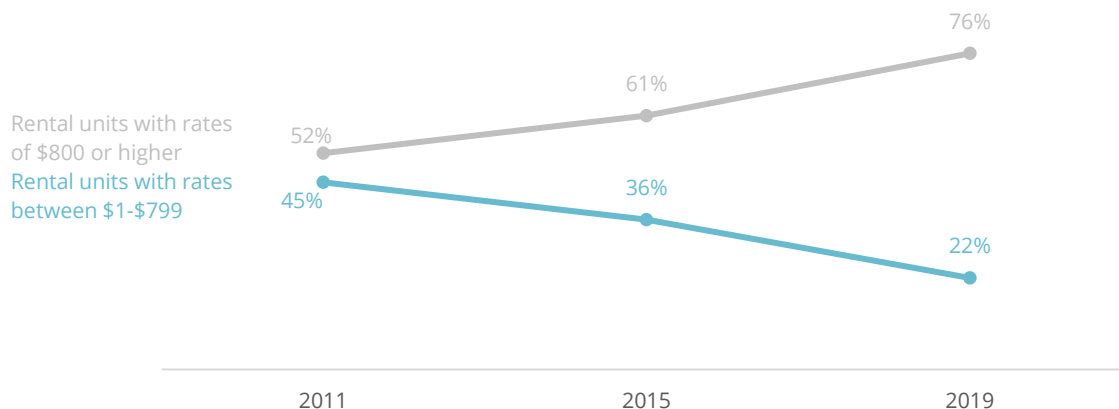


Source: [Harvard Joint Center for Housing Studies](#) tabulations of Federal Housing Finance Agency (FHFA), The Price of Residential Land for Counties, ZIP Codes, and Census Tracts in the United States

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. In Mecklenburg County, demand for low-cost rental housing outpaces supply. Between 2011 and 2019, inflation-adjusted, low-cost rental housing stock (rental units with monthly rent below \$800 per month) fell from approximately 45% (or 66,067 units) of the total rental housing stock to only 22% (or 41,114 units) of the total stock. In other words, more than half of the low-cost housing stock available in 2011 was lost by 2019. The loss of low-cost rental housing is the result of several factors, including the loss of low-cost rentals due to re-development, the rising cost of land, and rental price increases. Between 2010 and 2019, the population in Mecklenburg County increased by 20%; this population growth also contributes to the supply shortage of low-cost housing. With less low-cost housing stock available, low-income households may have to rent higher-cost units that can 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.

Low-cost rentals dropped from 45% to 22% of total rental stock between 2011 and 2019

Percent of inflation-adjusted rental housing stock by contracted rent payments in Mecklenburg County, 2011-2019



Source: U.S. Census Bureau American Communities Survey 1-Year Estimates; "Low Income" is defined as units renting between \$1 and \$799 in 2019, rent brackets were adjusted for inflation for 2011 and 2015 estimates. Fewer than 3% of units were occupied without rent and were excluded from the chart.



During the pandemic, COVID-19-related relief funding was used to acquire rooms at vacant and underutilized hotels to help expand the capacity of emergency shelters needing to provide a non-congregate shelter setting. The impact of COVID-19 on housing, employment, domestic violence, and food security is discussed in this section.

COVID-19 Impact

Introduction

The COVID-19 pandemic has caused economic and social disruption throughout the world. In Mecklenburg County, more than 1,000 individuals have lost their lives to COVID-19, and many more have experienced significant health complications after contracting the virus.¹² Thousands of other Mecklenburg County residents have lost their jobs or business enterprises. Food insecurity and housing instability have risen.

In response to this crisis, federal, state, and local provisions were enacted to provide support to struggling households impacted by the pandemic. Researchers estimate that the combined impact of these measures (including unemployment insurance and stimulus payments) kept nearly 50 million people out of poverty in 2021.¹³

This section provides a brief overview of COVID-19's disruption to the state of housing, employment, domestic violence, and food insecurity. Local and state-level data is used where available. A brief summary of relevant federal COVID-19 relief acts and provisions are listed below.

Key Federal COVID-19 Relief Acts and Provisions:

NAME	DATE ENACTED	PURPOSE
Coronavirus Preparedness and Response Supplemental Appropriations Act, 2020 (CPRSAA)	March 6, 2020	Federal act which provided \$8.3 billion in emergency funding for federal agencies to combat the spread of the Coronavirus pandemic. ¹⁴
Families First Coronavirus Response Act	March 18, 2020	Federal act which required certain employers to provide at least two weeks of paid sick leave or family leave for reasons related to COVID-19. The Act also provided new authority and flexibility to states in administration of food assistance programs. ^{15,16}
Federal Coronavirus-Related Student Loan Suspension	March 20, 2020	The Office of Federal Student Aid paused payments and allowed a 0% interest rates on federal student loans. The relief measure has been extended several times, and is currently set to expire January 31, 2022.
The Coronavirus Aid, Relief, and Economic Security (CARES) Act	March 27, 2020	Federal act that allocated more than \$2 trillion for economic relief efforts, including included the first wave of economic impact (stimulus) payments; expanded unemployment benefits; 120-day eviction moratorium on housing backed by federal mortgages; small business loans via the Paycheck Protection Program (PPP); support for hospitals and medical providers; and funding for rental assistance. ¹⁷
Paycheck Protection Program (PPP) and Healthcare Enhancement Act	April 24, 2020	A \$484 billion federal act intended to replenish and supplement several key CARES Act programs, including the PPP and small business disaster loans; hospital expenses relating to COVID-19; and COVID-19 testing. ¹⁸

NAME	DATE ENACTED	PURPOSE
Family Violence Prevention and Services Act (FVPSA) Program's CARES Act supplemental funding	May 11, 2020	Through CARES Act supplemental funding, FVPSA provided \$45 million in funds to be administered locally via grant application and \$2 million for the National Domestic Violence Hotline. ¹⁹
Order by the CDC "Temporary Halt in Residential Evictions to Prevent the Further Spread of COVID-19"	September 4, 2020	CDC-enacted moratorium halting residential evictions of eligible renter households for nonpayment of rent through December 31, 2020. The order was later extended through July 31, 2021. ²⁰ On August 3, 2021 the CDC reinstated the Eviction Moratorium in areas with substantial or high levels of community transmission. The moratorium was ended by Supreme Court ruling on August 26 th .
Coronavirus Response and Relief Supplemental Appropriations Act, 2021 (CRRSAA)	December 27, 2020	The CRRSAA allocated \$900 billion for economic relief efforts, including the second wave of economic impact payments; extended the Pandemic Unemployment Compensation program through March 14, 2021; expanded eligibility and funding for the PPP small business loan program; extended the CDC eviction moratorium through January 31, 2020, and provided an additional \$25 billion in emergency rental assistance. ²¹
Economic Relief Related to the COVID-19 Pandemic	January 22, 2021	An executive order to address gaps in coronavirus aid for several populations, including the food insecure, veterans, and households who had not received their economic impact payment. ²²
American Rescue Plan Act of 2021	March 11, 2021	Federal act that allocated more than \$1.9 trillion to economic relief efforts, including the third wave of economic impact payments; funding for state and local fiscal recovery; homeowner and renter assistance; employee retention and small business credit initiatives; tax relief on unemployment benefits; expanded child tax credit; and funding for capital projects (including infrastructure and broadband). ²³

COVID-19 Impact: Renter Households

Description

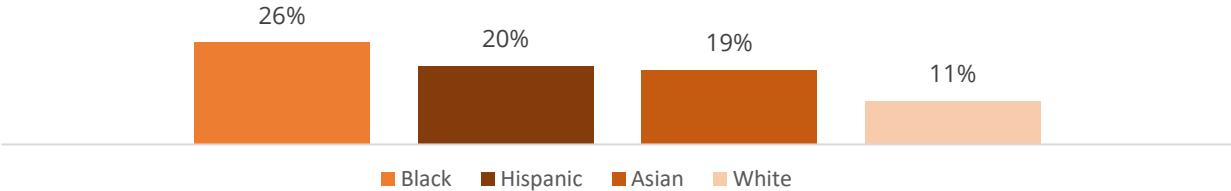
The COVID-19 pandemic exacerbated the problems of housing instability that tens of thousands of Mecklenburg County residents were experiencing prior to the pandemic. Job loss, reduction of work hours and business closures have contributed to lost income among nearly all types of workers, especially low wage workers. Approximately 6.5 million renters in the United States were behind on rent in July 2021; millions more used unsustainable income sources (such as family and credit cards) to meet financial demands.²⁴ In Mecklenburg County, there were an estimated 28,174 households behind on rent, owing an average of \$3,589, which is the equivalent of about three months of rent. Mecklenburg County has the third-highest rent debt per household in North Carolina as of July 2021.²⁵ Renter households who are behind on rent or who have experienced job loss also cut expenses in other areas like food, health, and transportation in order to make financial ends meet.²⁶

Rent-debt
\$3,589/household
July 2021, Mecklenburg County

Populations Most Impacted

As of July 2021, 22% of low-income renters (household income is less than \$35,000) were behind on rent compared with 16% of total renters. Low-income renters with children were at even higher risk of being behind on rent (30%).²⁷ Renters of color were also more likely to be behind on rent. Between August 2020 and July 2021, 26% of Black or African American renters, 20% of Hispanic or Latinx renters, and 19% of Asian renters were behind on rent; compared to 11% of White renters.²⁸

Share of U.S. households behind on rental payments, by race and ethnicity



Source: Aurand, A, Threet, D. (2021). The Road Ahead for Low-Income Renters. National Low Income Housing Coalition.

Policies and Funding to Mitigate Impact of COVID-19

Federal and local eviction moratoria helped keep renters housed during the COVID-19 pandemic. In the event of an eviction, the evicted tenants often end up in overcrowded housing situations. Data from the 2017 American Housing Survey revealed that, in the event of an eviction, 1 in 3 households reported they would move in with family or friends.²⁹ A report on evictions in Seattle found that 38% of evicted renters ultimately ended up unsheltered, while 25% moved into shelters or transitional housing.³⁰ A goal of the federal eviction moratorium

issued by the U.S. Centers for Disease Control and Prevention (CDC) and local eviction moratoria issued by states and municipalities was to reduce the issue of overcrowding, which could increase the spread of COVID-19.³¹

Initial studies indicate that the moratoria fulfilled its goal. A U.S. Government Accountability Office report that analyzed eviction filings in 63 jurisdictions nationwide assessed that jurisdictions without an active local moratorium – which means that tenants were only protected by the CDC’s moratorium – had 36% fewer eviction filings in December 2020 than in December 2019. In comparison, jurisdictions with an active local moratorium in place had 91% fewer eviction filings during the same time period.³² The National Bureau of Economic Research found that local eviction moratoria reduced the number of COVID-19 cases by 3.8% and the number of COVID-19 related deaths by 11%.³³ A similar study conducted across multiple universities by Leifheit et al. found that the incidence of both COVID-19 infections and mortality increased significantly in states where the eviction moratoria were lifted.³⁴ In addition, researchers at UCLA found that state-level eviction moratoria that were put in place before the CDC’s moratorium positively affected household well-being, and that households in states with eviction moratoria reported higher household spending and lower rates of food insecurity and mental stress during the months of the COVID-19 pandemic.³⁵ It is important to note that eviction moratoria delay, but do not cancel, payment of rent. Households who are not paid up when eviction moratoria end are still at risk of housing instability and eviction.

Emergency rental assistance has been used in conjunction with eviction moratorium to provide support to households at-risk of eviction when moratoria end. Between January and July 2021, the City of Charlotte and Mecklenburg County distributed more than \$24,000,000 in emergency rental assistance to 6,561 households.³⁶ Households with an eviction notice were prioritized for assistance; AMI level and unemployment status were also used to determine assistance eligibility.³⁷

In addition to eviction moratoria, economic impact (stimulus) payments and emergency rental assistance were distributed through federal provisions to provide relief to renter households. Major provisions are described in the table below.

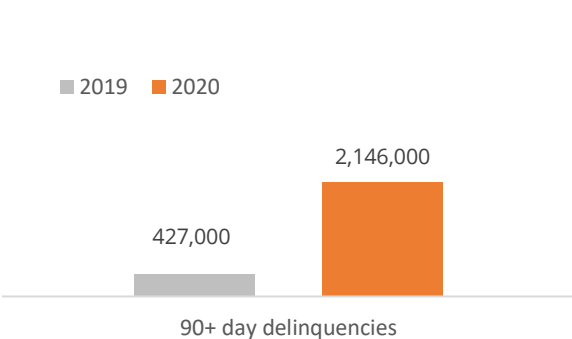
	CARES Act	Order by the CDC “Temporary Halt in Residential Evictions to Prevent the Further Spread of COVID-19”	American Rescue Plan Act	CRRSAA Act
Eviction moratorium	✓	✓		
Emergency rental assistance	✓		✓	
Emergency housing vouchers			✓	
Economic impact (stimulus) payments	✓		✓	✓

COVID-19 Impact: Owner Households

Description

While owner-occupied households experienced lower rates of housing instability than renter households, owner-occupied households have not been immune from the negative impact of the pandemic. In 2020, the number of homeowners in the U.S. who fell behind by at least three months on their mortgage increased by 250% to over 2 million households; these numbers are comparable to those seen during the Great Recession in 2010.³⁸ As of January 2021, 2.7 million homeowners who had taken out federal or private loans were in active forbearance. In North Carolina, nearly 10% of homeowners with mortgage loans insured by the Federal Housing Administration (FHA) were “seriously delinquent” on their mortgage payments as of October 2020.³⁹

Year-end Mortgage Delinquencies

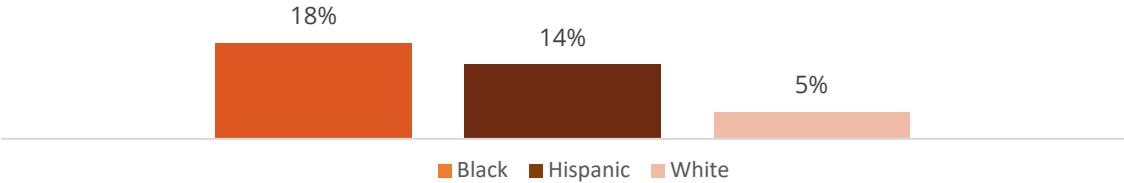


Source: Consumer Financial Protection Bureau. (2021). *Housing insecurity and the COVID-19 pandemic* [Issue brief].

Populations Most Impacted

Black and Hispanic owner-occupied households were more than twice as likely to report being behind on housing payments as White households.⁴⁰ Similarly, households with incomes below \$75,000 were more than twice as likely to be behind on housing payments than households with incomes above \$75,000.⁴¹

Share of US households behind on mortgage payments, by race and ethnicity



Source: Consumer Financial Protection Bureau. (2021). *Housing insecurity and the COVID-19 pandemic* [Issue brief].

Policies and Funding to Mitigate Impact of COVID-19

The CARES Act and American Rescue Plan Act include several provisions to assist homeowners during the pandemic, including mortgage forbearance. It is important to note that mortgage forbearance delays, but does not cancel, payment of mortgage. As such, households who are not paid up when forbearance ends are at risk of housing instability and foreclosure.

	CARES Act	American Rescue Plan Act
Up to one year of mortgage forbearance for federally-backed mortgages	✓	
Rural housing emergency assistance		✓
Homeowner Assistance Funds		✓

COVID-19 Impact: Homelessness

Description

At the beginning of the COVID-19 pandemic, researchers estimated that 40% of the nation’s 550,000 unsheltered residents were at risk of contracting COVID-19.⁴² People experiencing homelessness who contract the coronavirus are twice as likely to be hospitalized, are two to four times as likely to require critical care, and are two to three times as likely to die than others in the general public.⁴³ Official counts of infection and mortality among the people experiencing homelessness have been skewed by misrepresentation of cause of death and underreporting;⁴⁴ however, calculations from the Coalition for the Homeless in New York City estimate that sheltered New Yorkers experiencing homelessness died at a rate 49% higher than the general population.⁴⁵

Populations Most Impacted

Race/ethnicity, homelessness, and COVID-19 are interconnected. Black and Hispanic individuals have experienced more significant financial and health impacts from the pandemic than White individuals.^{46,47} Because persons of color experience homelessness at higher rates than White persons both in Mecklenburg County and in other U.S. communities, COVID-19 disproportionately impacted persons of color experiencing homelessness.⁴⁸

Policies and Funding to Mitigate Impact of COVID-19

Multiple federal provisions, shown in the table below, target funding to programs in order to reduce the spread of COVID-19 among people experiencing homelessness. These funds provided local homeless service systems with flexibility so that they could continue to provide essential services while following CDC guidelines. Purchasing and/or renting vacant or underutilized hotels and motels to house unsheltered individuals is an example of flexibility funding use. Project Roomkey, which is operated across the state of California, utilized federal COVID-19 funding to purchase or rent hotels and motels; by December 2020, the program had housed 30% of people experiencing chronic homelessness.⁴⁹ In Mecklenburg County, 473 hotel and motel beds were included in the 2021 PIT Count.

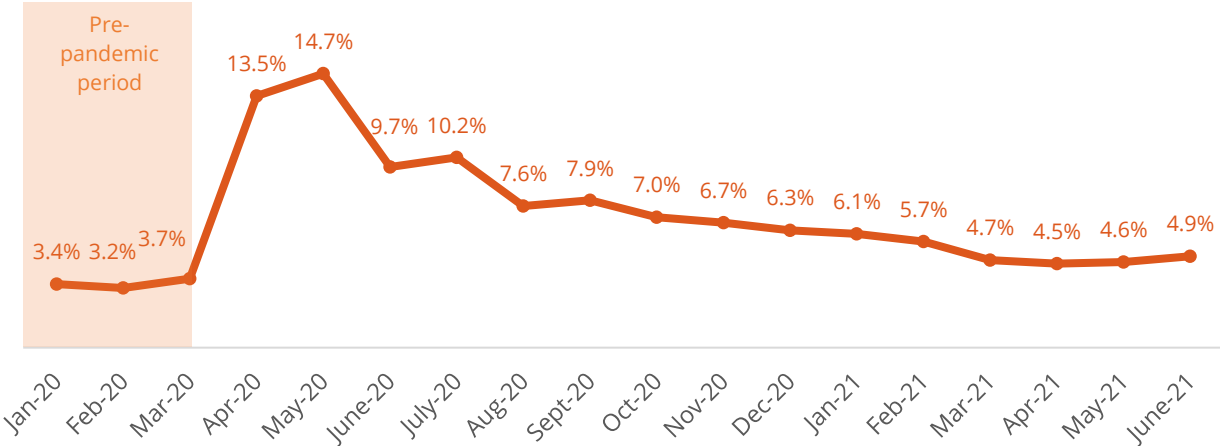
	CARES Act	December 2020 COVID-19 Relief Bill	American Rescue Plan	FEMA
Funding to minimize the number of people living in congregate settings	✓			✓
Funding to identify alternative spaces for isolation and self-quarantine	✓			✓
Funding for housing and homelessness resources and programs (e.g., rental assistance)	✓		✓	
Funding for emergency housing and homelessness assistance	✓	✓	✓	

COVID-19 Impact: Employment

Description

Between March and April 2020, more than 7.2 million people in the United States lost their job due to closures to contain the spread of the coronavirus.⁵⁰ During the same time period, unemployment in Mecklenburg County rose from 3.7% to 13.5%.⁵¹ By May 2020, COVID-19-related unemployment peaked at 14.7%, which is a level comparable to that of the Great Depression.⁵² Since May 2020, unemployment has fallen incrementally, although it remains higher than pre-pandemic levels.⁵⁰ More than 28,000 Mecklenburg County households face high rental debt (the estimated average rental debt is \$3,589), which increases risk for eviction now that state and federal moratoria have been lifted as of August 26th, 2021.⁵³

Mecklenburg County unemployment peaked in May 2020 and remains elevated from pre-pandemic rates

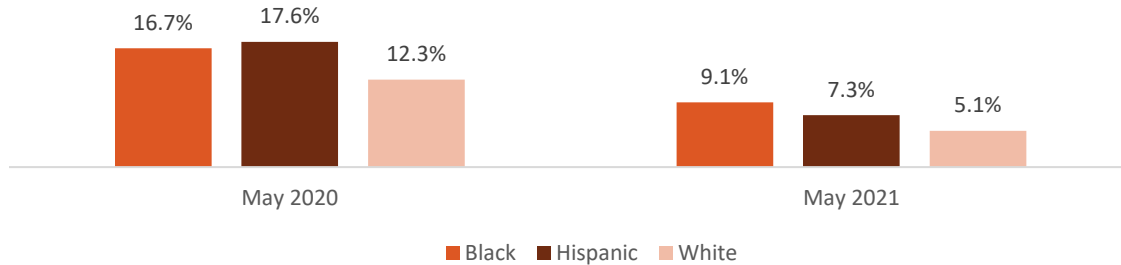


Source: NC Department of Commerce, Labor & Economic Analysis, unadjusted rates

Populations Most Impacted

Unemployment during the COVID-19 pandemic was concentrated highest in racial and ethnic minority groups and low-wage jobs. Persons of color were more likely to experience unemployment than White persons, both at the beginning of the pandemic and as the economy began to recover.⁵⁴ As of May 2021, 9.1% of Black workers in the United States were unemployed compared to 5.1% of White workers.⁵⁵ Low wage employees were particularly vulnerable to job loss and subsequent housing instability: low-paying jobs accounted for 30% of total jobs, but comprised 55% of all jobs lost from February 2020 to February 2021.⁵⁶ In Mecklenburg County, 49% of low-wage jobs lost to COVID-19 were in the Accommodation and Food Services industry, which has an average wage of \$12.45 per hour.^{57,58} As of March 2021, 52% of low-income households in the U.S. reported at least some loss of income during the pandemic.⁵⁹ Women, who are disproportionately represented in low-wage and face-to-face jobs, experienced higher levels of unemployment than men in the first months of the pandemic.⁶⁰

U.S. Unemployment Rates in May 2020 and May 2021 by Race and Ethnicity



Source: NC Department of Commerce, Labor & Economic Analysis, unadjusted rates

Policies and Funding to Mitigate Impact of COVID-19

A number of federal provisions specifically target employees and small businesses impacted by the Coronavirus pandemic. A table of major provisions is provided below.

	Coronavirus Preparedness and Response Supplemental Appropriations Act, 2020	Families First Coronavirus Response Act	CARES Act	Paycheck Protection Program and Healthcare Enhancement Act	CRRSAA Act	American Rescue Plan Act
Small business loans, including Disaster Loans and Paycheck Protection Program (PPP)	✓		✓	✓	✓	
Minimum 2-weeks required paid sick and family leave for reasons related to COVID-19. Small businesses with fewer than 50 employees could qualify for exclusion.		✓				
Expanded unemployment eligibility and benefits			✓		✓	✓
Economic Impact (stimulus) Payments			✓		✓	✓
Tax relief on first \$10,200 of 2020 unemployment compensation						✓

COVID-19 Impact: Food Insecurity

Brief Description

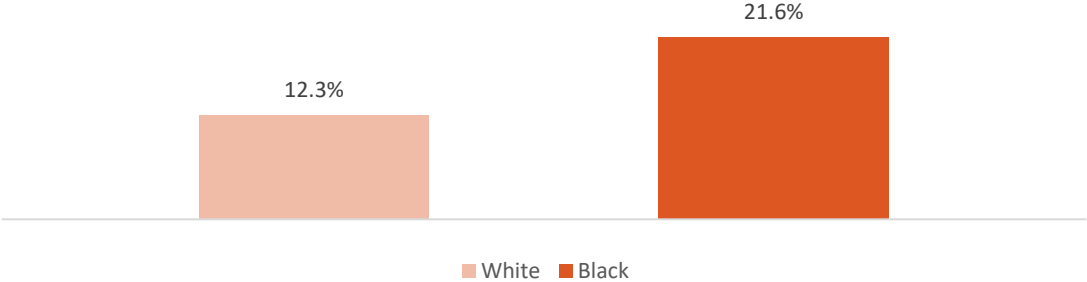
Feeding America projects that 42 million people in the United States, including 13 million children, would experience food insecurity at some point in 2021.⁶¹ This represents an increase from approximately 35 million people in 2019. A study by North Carolina Central University in November 2020 found that at least 17% of North Carolina residents had experienced at least one day without sufficient food supplies in the past week.⁶² Sixty percent of households experiencing food insecurity had one or more child in the home.⁶³

Projected Food Insecurity
42 million people
2021, United States

Populations Most Impacted

Many households who experienced food insecurity in 2020 had already been food insecure or at risk of food insecurity before the start of the COVID-19 pandemic. In fact, unemployment and poverty level are two indicators for whether a household will be food insecure.⁶⁴ Feeding America’s projections for households who experienced food insecurity in 2020 also reveal racial disparities. While 12.3% of White individuals experienced food insecurity, the rate was nearly double that at 21.6% for Black individuals.⁶⁵

Projection of the Percentage of People Who Experienced Food Insecurity in the U.S. in 2020 by Race



Source: Feeding America. (2021). *The impact of the coronavirus on food insecurity in 2020 & 2021*.

Policies and Funding to Mitigate Impact of COVID-19

Throughout the pandemic, public schools in the United States continued to provide free and reduced-price lunches and food bags to families and students; however, COVID-19 changes in school, work, and public transportation schedules made it difficult for many households to access the meals. Only 61% of households who previously received meal assistance were able to access it.⁶⁶ Supplemental funding and temporary flexibility at the state level allowed states to increase benefits for at-risk families, children, and individuals.

	Families First Coronavirus Response Act	American Rescue Plan Act
Temporary state authority and broad flexibility to adapt the Supplemental Nutrition Assistance Program (SNAP) to address changing community needs. The Act's flexible options include increasing monthly benefits and school meal-replacement benefits. The Act also temporarily suspended work-requirements for individuals under age 50 without children at home who are receiving SNAP benefits.	✓	
Relief funds for Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) and Commodity Supplemental Food Programs (CSFP)	✓	✓
Relief funds for SNAP program.		✓

COVID-19 Impact: Domestic Violence

Brief Description

The National Domestic Violence Hotline (NDVH) reported a 9% increase in contacts between March 16, 2020 and May 16, 2020, with 6,210 contacts citing COVID-19 as the issue exacerbating the domestic violence they were experiencing.⁶⁷ Eighteen percent of North Carolina calls to NDVH between January and June 2020 were made from Charlotte (8% of North Carolina residents live in Charlotte).^{68,69} Increased call volume during the first months of the COVID-19 pandemic are attributed to separation from support networks; reduced time survivors were able to spend away from their abusers; diminished access to childcare, food, and education; and increased physical and mental health issues.⁷⁰

9% National Domestic Violence Hotline contacts increased during the first two months of the COVID-19 pandemic.

Populations Most Impacted

Rates of domestic violence and intimate partner violence are higher among people of color and diverse gender groups.⁷¹ Domestic violence refers to violence that takes place within a household and can be between any two people in that household, while intimate partner violence can only occur between romantic partner who may or may not be living together in the same household.⁷² Forty percent of Black people will experience domestic violence at some point in their lifetimes; in comparison, over half of all Native American and Alaskan Native women will experience intimate partner violence at some point in their lifetime.⁷³ Three in 10 gay men will be victims of domestic violence in their lifetime, and transgender women are more than twice as likely to experience intimate partner violence than their cisgender counterparts.⁷⁴

Policies and Funding Used to Mitigate Impact

CARES Act supplemental funding provided limited grant funding to support local domestic violence survivors and agencies, as well as provide supplemental funding for the National Domestic Violence Hotline.

	Family Violence Prevention and Services Act (FVPSA) Program's CARES Act supplemental funding
Grant funding to assist local agencies with addressing needs of domestic violence survivors and local domestic violence programs during the Coronavirus pandemic	✓
Supplemental funding for the National Domestic Violence Hotline	✓



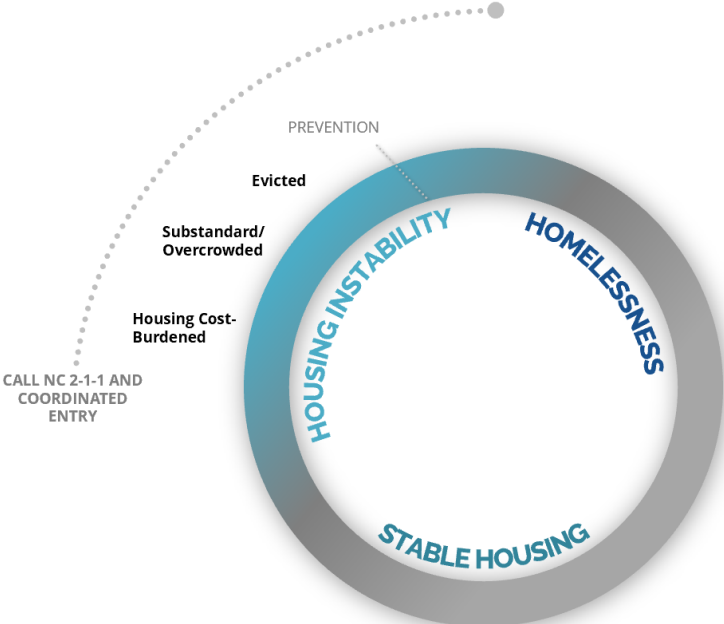
In east Charlotte, these luxury apartments and the surrounding shopping areas replaced affordable Silver Oak Apartments in 2014. While a 3-bedroom unit in Silver Oaks had a rent of approximately \$880, a 3-bedroom unit in the new M Station Apartments has a rent of \$1,800.⁴⁵ When naturally occurring affordable housing is replaced by higher-cost housing, low-income households can become displaced. The disappearance of affordable housing in Mecklenburg County will be further discussed in the Housing Instability section.

Housing Instability

Introduction to Housing Instability

In 2019, more than 83,000 renter households and 40,000 owner-occupied households experienced 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, 94% of renter households earning under \$20,000 per year were cost-burdened, compared to 3% of renter households earning \$75,000 or more. Other 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 instability 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.⁷⁶ 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).	37
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.	No Data
Overcrowded Housing	A household is considered overcrowded if there are more than two people per bedroom within a housing unit. ⁷⁷ An alternative measure of overcrowding is if there is more than one person per room. ⁷⁷	45
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 <u>formal eviction</u> 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 <u>informal eviction</u> 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).	48
Foreclosure	A legal proceeding that can occur when a homeowner defaults on mortgage payments, resulting in the termination of a homeowner's right to retain their home.	No Data

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

Area Median Income & Fair Market Rent

Area median income (AMI) and Fair Market Rent (FMR) are 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 FY21 AMI for Charlotte-Concord-Gastonia, NC-SC HUD Metropolitan FMR is \$84,200. 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.

<p>Area Median Income</p>	<p>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.</p>	<p>Income limits (30%, 50%, 80% AMI) are used to set eligibility standards for HUD-funded programs, which include:⁷⁸</p> <ul style="list-style-type: none"> • Section 8 Project-Based vouchers • Housing Choice Voucher program • HOME Investment Partnerships Program.
<p>Fair Market Rent</p>	<p>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).</p>	<p>Metropolitan area level FMR is used to set payment standards for other HUD-funded programs, which include:</p> <ul style="list-style-type: none"> • 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 FY21 AMI limits (Table 2 on page 36), a single individual in the Charlotte-Mecklenburg metropolitan area is considered extremely low-income (income is at or below 30% AMI) if they have an annual income of \$17,700 or less; and very low-income (income is at or below 50% AMI) if the household has an annual income below \$29,500. A family of four is considered extremely low-income if they have an annual income of \$26,500 or less; and very low-income if the households has an annual income below \$42,100.

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, single individual (income is at

or below 30% AMI or \$17,700 annually) could afford a maximum of \$442 in rent/mortgage and utilities per month (Table 3). A very low-income, single individual (at or below 50% AMI or \$29,500 annually) could afford a maximum of \$738 in rent/mortgage and utilities per month. An extremely low-income four-person family could afford a maximum of \$633 per month, while a very low-income four-person family could afford a maximum of \$1,053 per month.

By comparison, the FY21 metropolitan area level FMR is \$1,010 for a one-bedroom apartment and \$1,151 for a two-bedroom apartment. This means that an extremely low or very low-income single individual would be considered cost-burdened if they rented a one-bedroom apartment at the FMR rate without rental assistance, and an extremely low or very low-income four-person family would be cost-burdened if they rented a two-bedroom apartment. 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 4.

Table 2. FY21 Charlotte-Mecklenburg Income Limits Summary

FY 2021 Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$17,700	\$20,200	\$22,750	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660
Very Low (50%) Income Limits	\$29,500	\$33,700	\$37,900	\$42,100	\$45,500	\$48,850	\$52,250	\$55,600
Low (80%) Income Limits	\$47,150	\$53,900	\$60,650	\$67,350	\$72,750	\$78,150	\$83,550	\$88,950
Median Family Income	\$84,200							

Source: U.S. Department of Housing and Urban Development. 2021. FY2021 FMR and IL Summary System.

Table 3. Fair Market Rent in Charlotte-Mecklenburg

Year	Efficiency	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms
FY20	\$907	\$934	\$1,063	\$1,423	\$1,828
FY21	\$987	\$1,010	\$1,151	\$1,518	\$1,956

Source: U.S. Department of Housing and Urban Development. 2021. FY2021 Fair Market Rent Documentation System.

Table 4. FY21 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	\$442	\$1,010	\$663	\$1,151
Very Low (50%) Income Limits	\$738		\$1,053	
Low (80%) Income Limits	\$1,179		\$1,684	

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 disproportionately Black and Latinx and are more likely to be cost-burdened than owner-occupied households. In 2019, 68% of White households in Mecklenburg County owned their home, compared to 43% of Black and 38% of Latinx households.



Cost-burdened

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

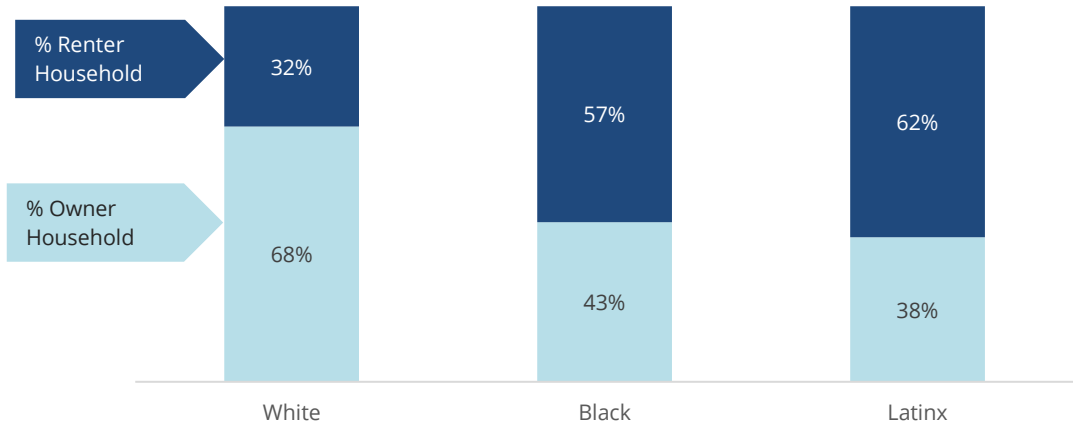


Severely cost-burdened

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

White households are more likely to own their homes than Black or Latinx households

Owner/renter occupied households by race and ethnicity, 2019



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

In addition to other report sections within Housing Instability, this section utilizes American Community survey data, which is the most representative annual source of housing data. Because American Community Survey data is released on a delayed timeline, the most recent available data is from 2019. Therefore, data in this section pre-dates changes to housing instability related to the COVID-19 pandemic.

Renter Cost-Burden

Forty-four percent (or 83,162) of Mecklenburg County renter households were cost-burdened in 2019, paying more than 30% of their monthly household income towards housing-related expenses. This is consistent with previous years. Eighteen percent (or 34,299) 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 25% (16,372 renter households) since 2010. However, the *percentage* of cost-burdened renter households has remained at approximately 44% since 2014. Between 2010 and 2019, the population in Mecklenburg County increased by 20%.

44%

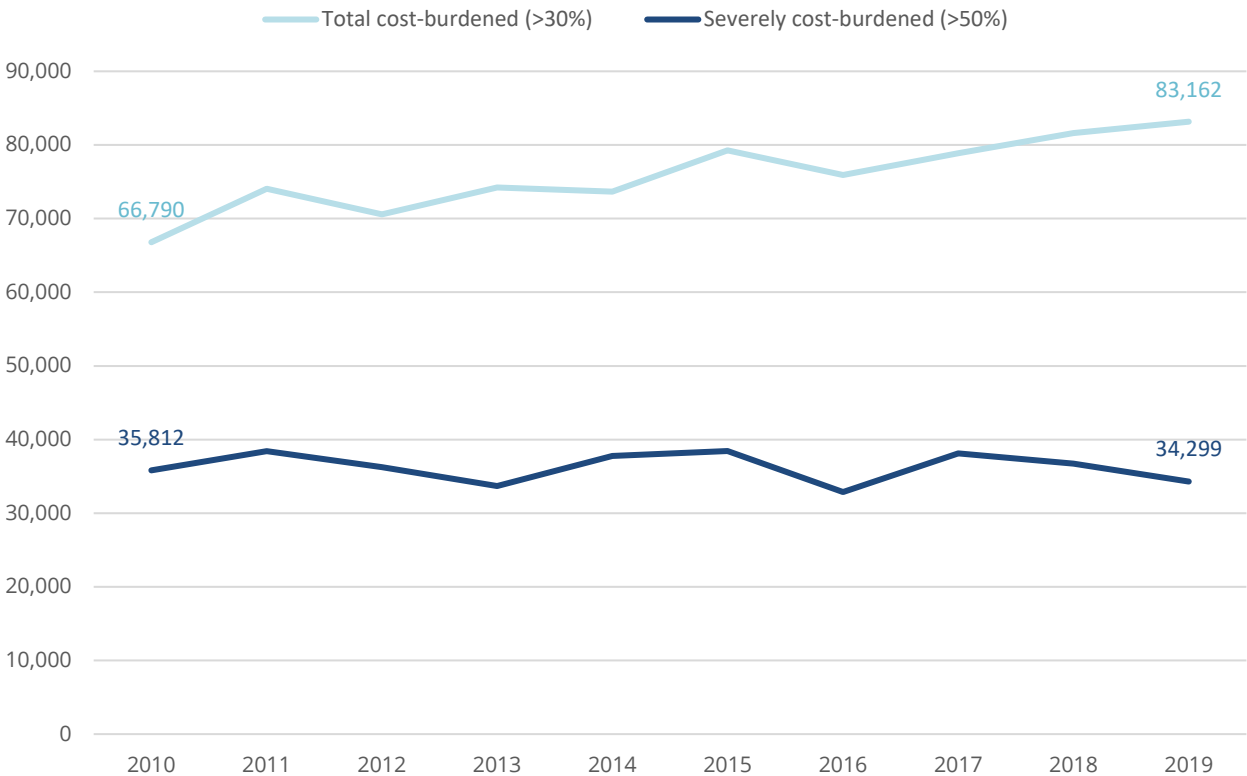
Of renter households were cost-burdened in 2019



Approximately 83,162 renter households in Mecklenburg County were cost-burdened in 2019.

The total number of cost-burdened rental households has increased since 2010

Cost-burdened rental households in Mecklenburg County



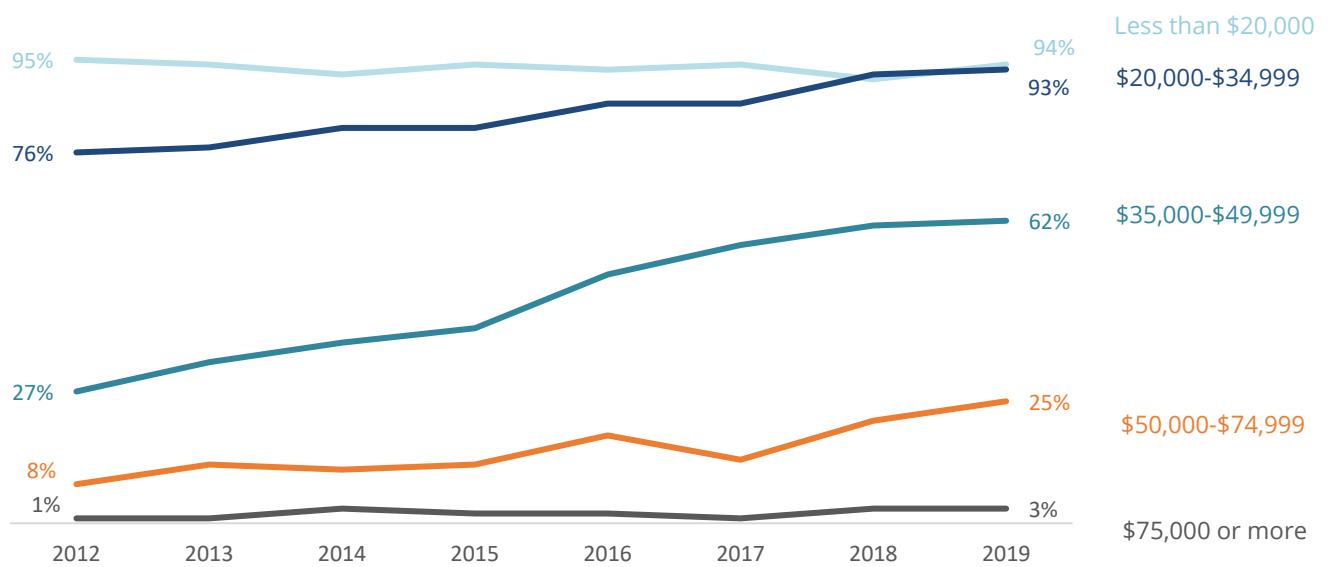
Source: U.S. Census Bureau American Communities Survey 1-Year Estimates.

INCOME AND RENTER COST-BURDEN

Cost-burdened has remained high among renter households earning less than \$20,000; in 2019, 94% (or 24,698 households) were cost-burdened. Renter cost-burden has increased among low and middle-income households (earning \$20,000 to \$74,999) since 2012. From 2012 to 2019, cost-burden among renter households earning between \$20,000 and \$34,999 increased from 76% to 93% (or from 25,661 to 27,938 households), while cost-burden among households earning between \$35,000 and \$49,999 increased from 27% to 62% (or from 6,482 to 20,194 households). During the same period of time, the supply of low-cost rental housing stock in Mecklenburg County decreased. A lack of affordable housing and a growing rent-to-income gap contribute to these trends.

Cost-burden is increasing among low and middle-income households

Renter Cost-Burden by Household Income in Mecklenburg County, 2012-2019



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

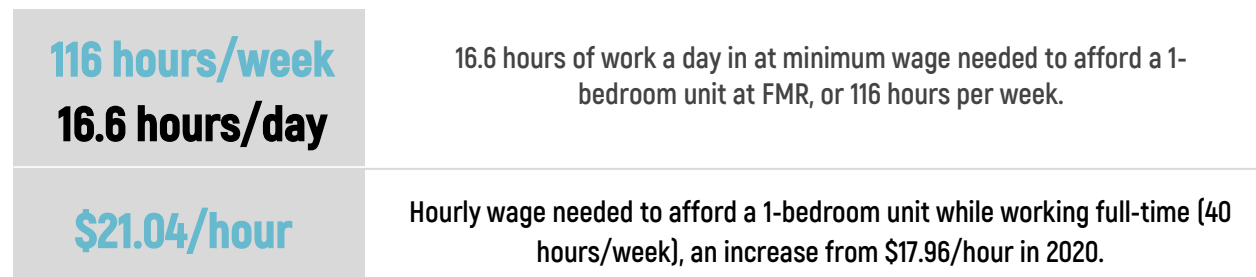
WAGES AND RENTAL AFFORDABILITY

The **2021 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.⁷⁹ The FMR, which is set annually by the U.S. Department of Housing & Urban Development (HUD), provides an estimate of gross monthly 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. The report defines “afford” as spending less than 30% of income on housing costs.

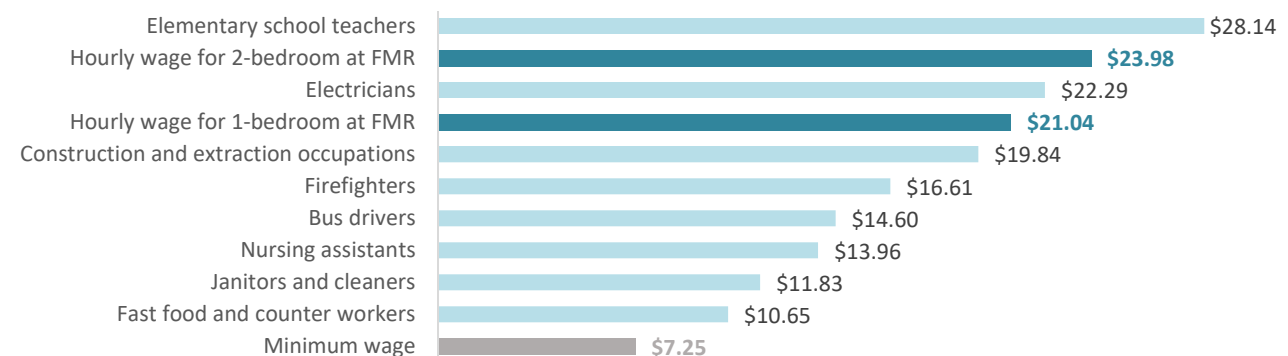
A household with one person working a typical 40-hour work-week at minimum wage (\$7.25 per hour) could afford \$377 total in rent and utility expenses. A one-bedroom unit at FMR in the Charlotte-Mecklenburg area is \$1,010; this means that to afford the unit, a household would need to earn at least \$21.04 per hour (or \$40,392 annually) in a full-time (40 hours per week) position; or work at least 116 hours per week at minimum wage. A two-bedroom unit at FMR in the Charlotte-Mecklenburg area is \$1,151; this means that a household must earn at least \$23.98 per hour working full-time (or \$46,044 annually); or work at least 132 hours per week at minimum wage.

The Report shows that rental affordability is growing worse for low-income households. The hourly rate needed to afford a one-bedroom while working a full-time job (40 hours per week) increased from \$17.96/hour in 2020 to \$21.04 in 2021, while the hourly rate needed for a two-bedroom apartment increased from \$20.44/hour in 2020 to \$23.98/hour in 2021. Between 2020 and 2021, the FMR for a one-bedroom unit increased by \$76 and a two-bedroom unit increased by \$88, while minimum wage remains unchanged at \$7.25 per hour.



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

Charlotte Metro Area Mean Hourly Wage Estimates 2020, FMR Rates 2021



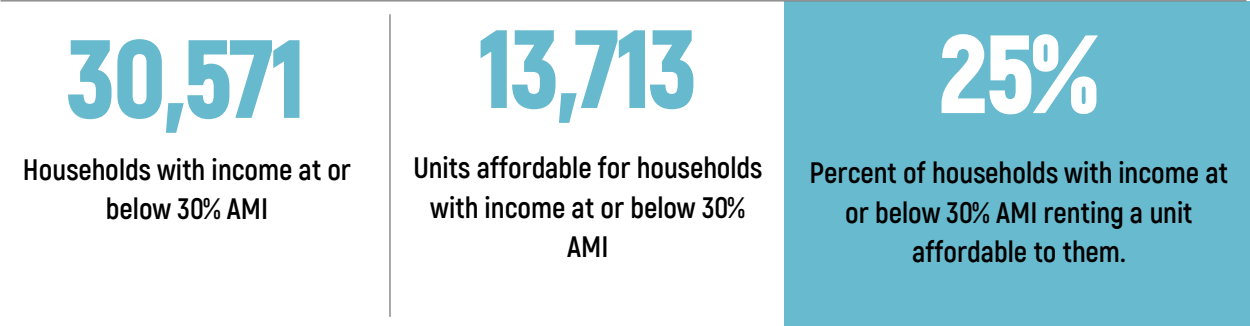
Source: U.S. Bureau of Labor Statistics, 2020, U.S. Department of Housing and Urban Development, FY2021 Fair Market Rent

RENTAL MISMATCH

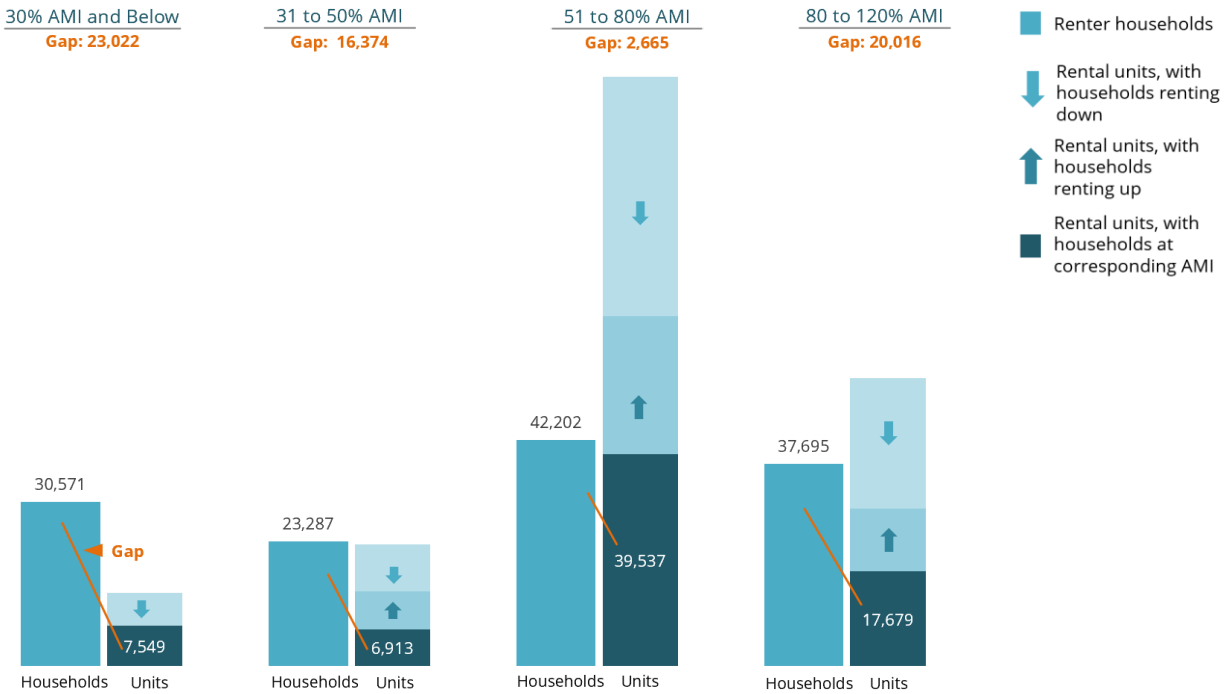
Extremely low-income households (defined as a household with income at or below 30% Area Median Income or AMI) are at an especially high risk of experiencing cost-burden. Unlike higher-income households, extremely low-income households have a limited amount of available rental stock which they can afford. 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 25% of extremely low-income households were able to rent a unit that was affordable to them in 2019 because of rental mismatch. This means that 75% 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.



Analysis by the City of Charlotte examined rental mismatch in Mecklenburg County using 2019 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 23,022-unit gap in rental units affordable to households at or below 30% AMI. This means that 23,022 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 20% (5,619 units) since 2014, while the gap for households with income between 31% and 50% AMI has increased 16% (2,319 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, 2019.

Owner Cost-Burden

Twenty-two percent (or 40,546) of owner-occupied households with mortgages were cost-burdened in 2019, 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, since 2014 the number of cost-burdened households has stabilized between approximately 40,000 and 45,000 households per year.

During the period between 2010 and 2019, the number of *severely* cost-burdened owner households decreased 39% (9,987 households). This may be attributed to low-income households leaving the owner market (see page 44), or increases in household earnings post- recession.



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.

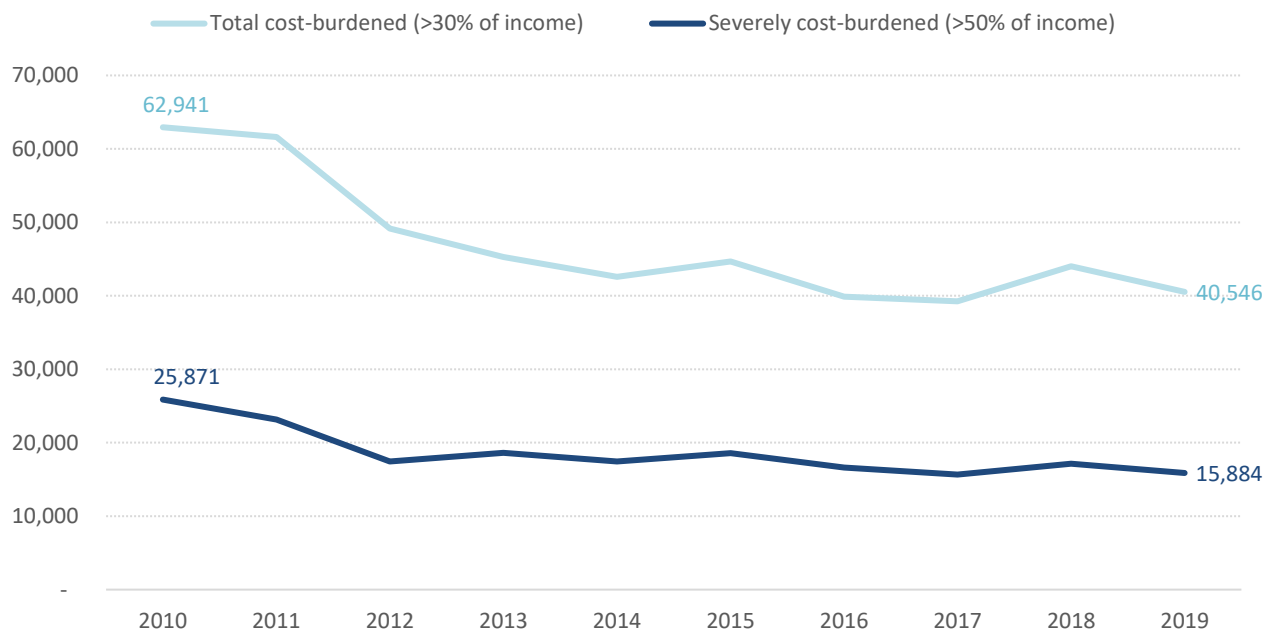
22%

Of owner-occupied households with a mortgage were cost burdened in 2019.



Approximately **40,546** owner-occupied households in Mecklenburg County were cost-burdened in 2019.

The total number of cost-burdened owner households has decreased since 2010



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

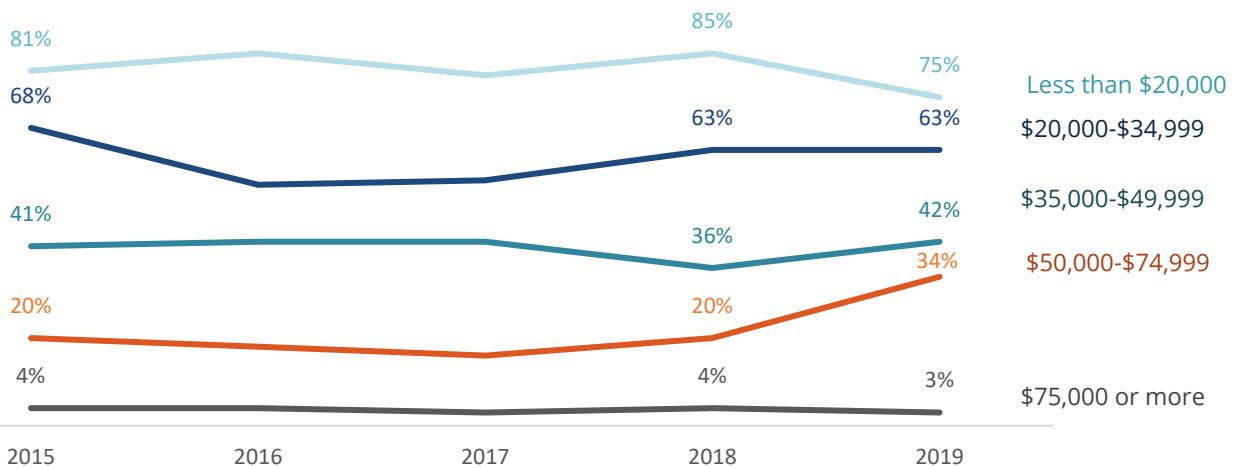
INCOME AND OWNER COST-BURDEN

Extremely low-income owner-occupied households are at a greater risk of experiencing cost-burden than households with higher incomes. In 2019, 75% (or 10,488) of owner-occupied households with incomes of less than \$20,000 were cost-burdened; by comparison, 3% (or 4,745) of households with incomes of \$75,000 or higher were cost-burdened.

Between 2018 and 2019, cost-burden increased among owner-occupied households earning between \$35,000 and \$74,000, while cost-burden decreased among owner-occupied households earning less than \$20,000.

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

Owner Cost-burden by Income in Mecklenburg County, 2015-2019

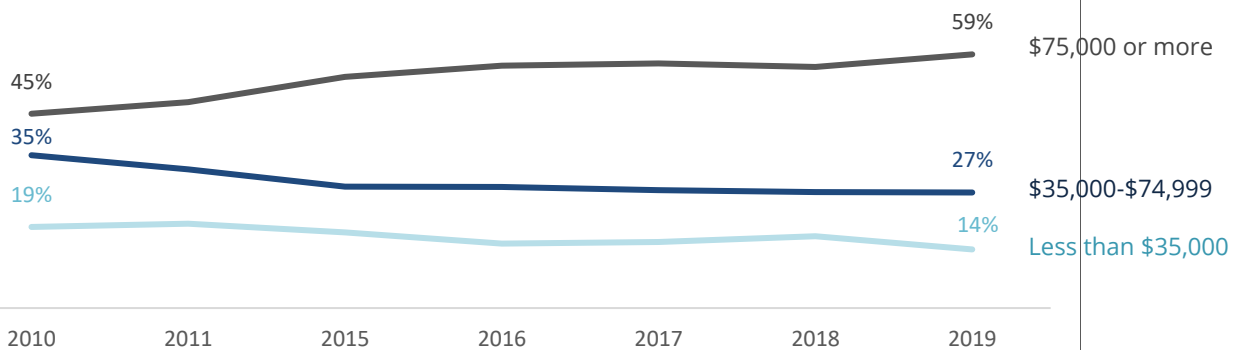


Source: U.S. Census Bureau American Communities Survey 1-Year Estimates.

The share of homes owned by low- and moderate-income households (earning less than \$75,000) has decreased over the last decade, while the share of homes owned by high-income households (earning \$75,000 or more) has increased.

The share of homes owned by low-income households has decreased since 2010

Homeownership by household income



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

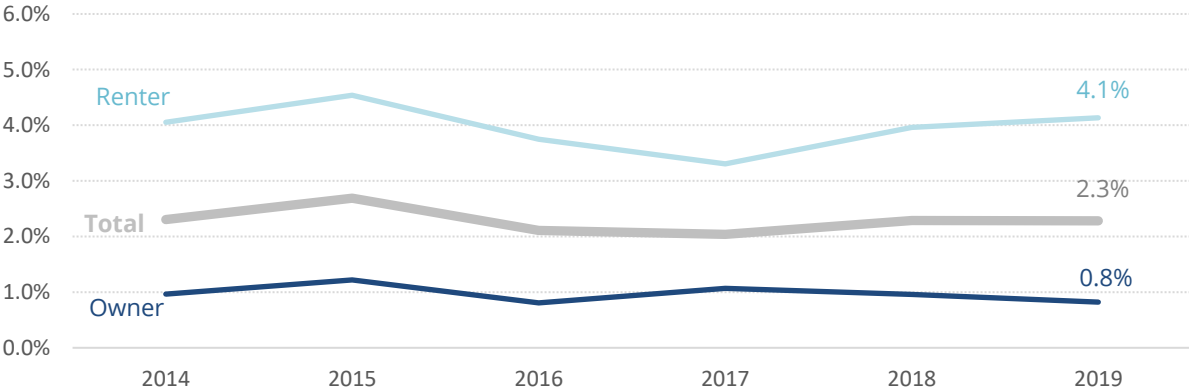
Overcrowded Housing

A household is considered “overcrowded” if there are more than two people per bedroom within a housing unit. An alternative measure of overcrowding, used in this analysis, is if there is more than one person per room.⁸⁰ Overcrowded housing is linked to negative health outcomes such as chronic stress and sleeping disorders, and negative educational outcomes for children.^{81,82} Individuals who temporarily or permanently reside in overcrowded housing conditions are also at a higher risk of contracting infectious diseases, including COVID-19.

Renter households are approximately five times more likely to be overcrowded as owner-occupied households. In 2019, 4.1% of renter households were overcrowded, compared to 0.8% of owner-occupied households. Overall, 2.3% of households in Mecklenburg County were overcrowded.

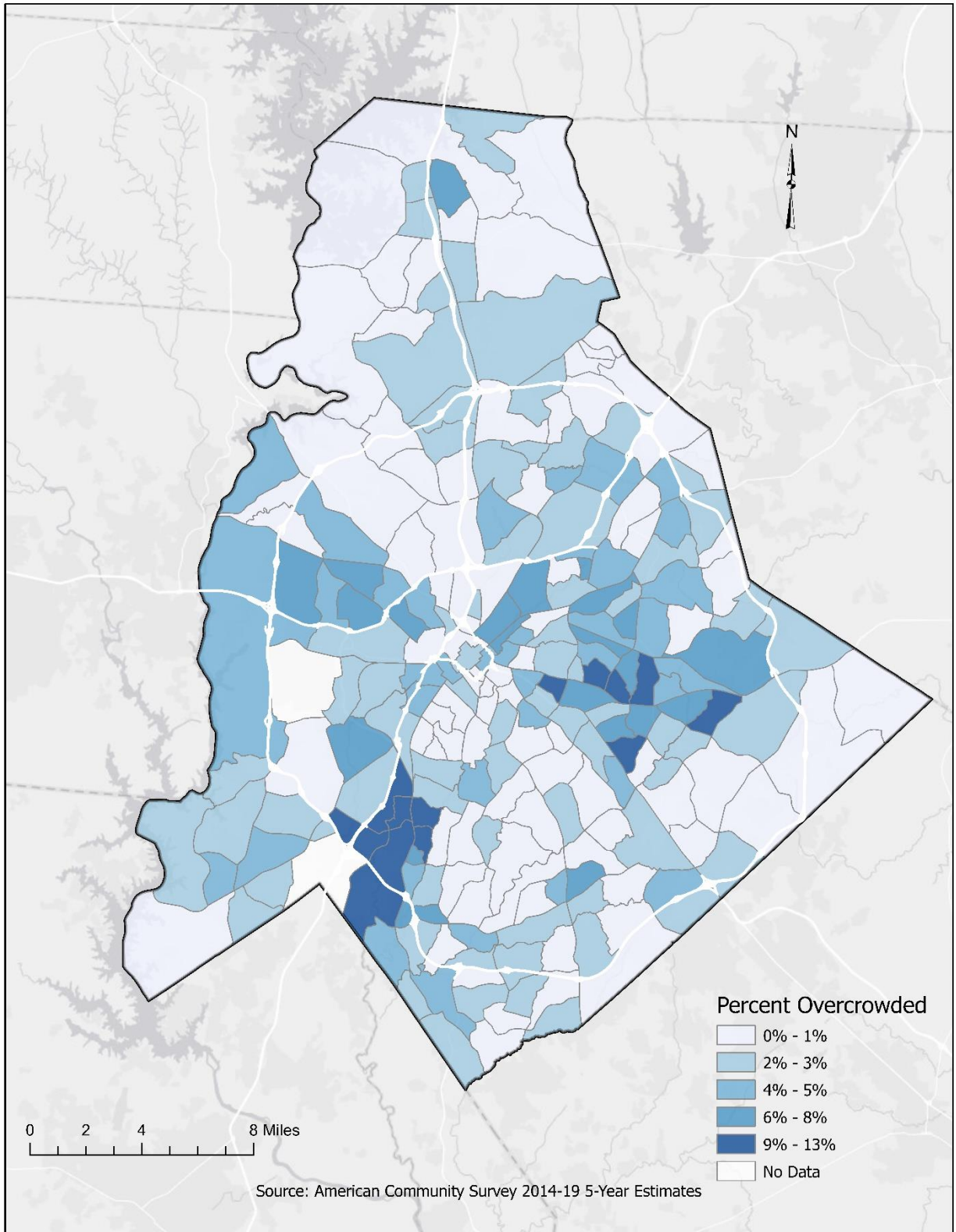
Renter households are approximately five times more likely to be overcrowded as owner-occupied households

Percentage of Mecklenburg County Households with more than one occupant per room (overcrowded).



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

Households in east Charlotte (between I-85 and US-74), west Charlotte (between I-77 and NC-16), and southwest Charlotte (near the intersection of I-485 and I-77) experience higher rates of overcrowding than households in other areas of Mecklenburg County. In some Census tracts, crowding rates reached between 9% and 13% of households. This compares to less than 1% of households with higher income from Census tracks in south Charlotte and northern Mecklenburg County.

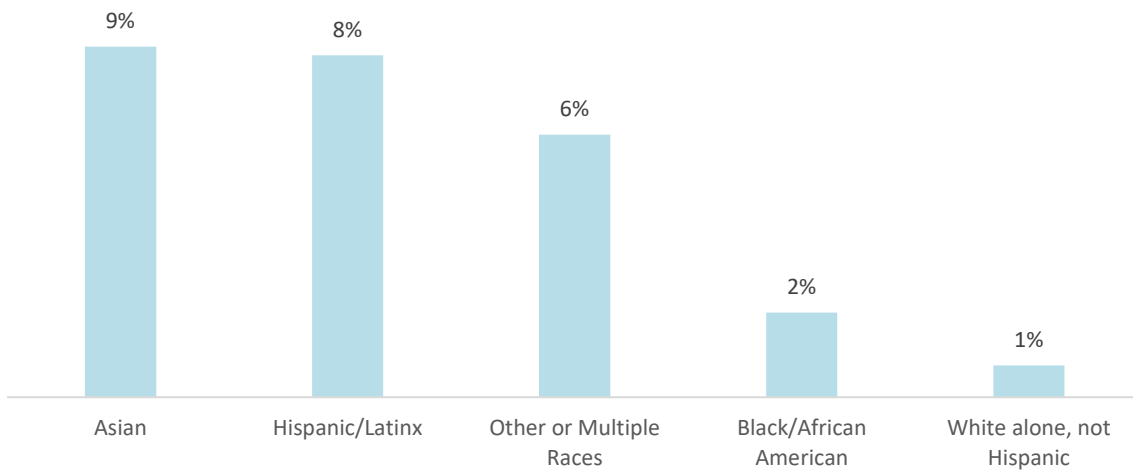


Source: U.S. Census Bureau American Communities Survey 5-Year Estimates, 2014-2019.

Asian and Hispanic or Latinx households were most likely to live in overcrowded housing situations. Nine percent of Asian households and 8% of Hispanic or Latinx households were overcrowded, compared to 2% of Black or African American households and 1% of White, non-Hispanic households. Research shows that Hispanic households across the United States have and continue to experience higher rates of overcrowding than Black or White, non-Hispanic households. Immigrant households experience higher rates of overcrowding than native-born residents.⁸³

Asian and Hispanic households were most likely to live in overcrowded housing situations

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



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

Evictions have wide-ranging impacts on households and communities. A formal eviction filing (even when the family is not formally evicted) can stay on a tenant’s permanent record for years, which can be used as justification by landlords to deny prospective tenants approval for future rental units. Evictions can also make households ineligible for some housing assistance programs. As a result, households may be forced to rent week-to-week at a hotel or motel (which do not require record checks), rent substandard units, or live in undesirable areas.⁸⁴ Evictions also impact social and neighborhood cohesion. Neighborhood cohesion and low turnover help communities to maintain neighborhood accountability and social norms. While the causes of crime and social disorder are multifaceted, recent research indicates that neighborhoods with higher rates of eviction also experience higher rates of crime.⁸⁵

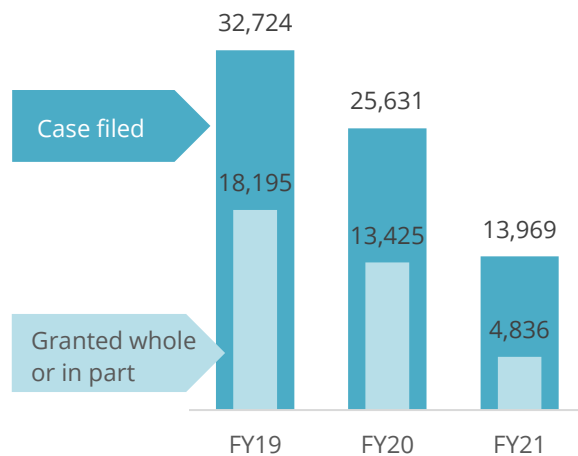
13,969 

Eviction cases (summary ejectments) filed in Mecklenburg County in FY21 (July 2020 to June 2021), compared with 25,631 in FY20. Mecklenburg County courts were closed between April and June 2020 and operated under modified hours until March 15, 2021.

4,836 

Evictions granted in whole or part in Mecklenburg County in FY21. (35% of all summary ejectment complaints), compared with 52% in in FY20. Partial eviction orders can include, but are not limited to, judgements in which the court orders payment of back rent but does not grant the eviction.

Cases filed and evictions granted have decreased during COVID-19



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

EVICIONS AND COVID-19

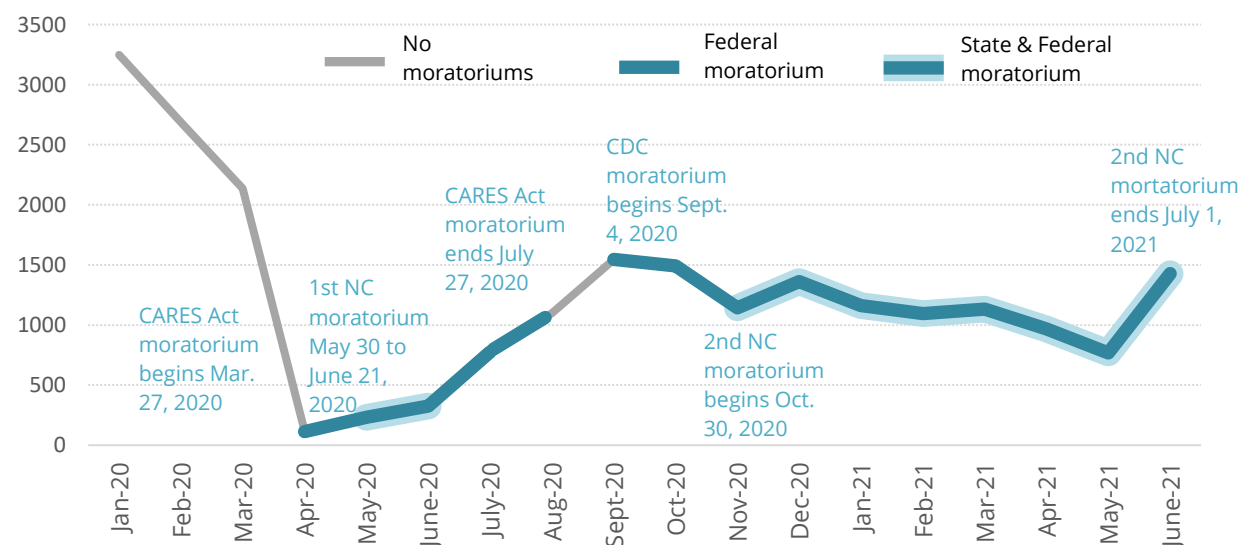
New eviction case filings were temporarily paused during the COVID-19 pandemic. The Coronavirus Aid, Relief, and Economic Security (CARES) Act, which was enacted on March 27, 2020, prohibited evictions for 120 days due to nonpayment of rent; this applied to rental housing on properties with federally-backed mortgage loans and/or federally funded affordable housing programs, including Public Housing and Section 8. On September 4, 2020, the U.S. Centers for Disease Control and Prevention (CDC) issued a federal order to halt evictions in order to prevent the spread of COVID-19. This order was extended multiple times through July 31, 2021.⁸⁶ After a three-day gap in the federal eviction moratorium, on August 3, 2021 the CDC enacted a new federal eviction moratorium in areas with substantial or high levels of community transmission. When enacted, the federal moratorium applied to more than 80% of U.S. Counties, including Mecklenburg County.⁸⁷ The moratorium was ended by Supreme Court ruling on August 26th.

In 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.⁸⁸ The Executive Order also enacted other temporary tenant protections, including requiring landlords to give tenants a minimum of six months to pay outstanding rent. Executive Order No. 171 enacted another North Carolina eviction moratorium from October 30, 2020 to July 1, 2021.^{89,90}

Eviction moratoria were found to be an effective strategy for reducing the spread of COVID-19 and reducing mortality related to COVID-19.⁹¹ Additionally, research indicates that eviction moratoria have had a positive impact on family wellbeing, mental health, and food security.⁹² Recent research indicates that eviction moratoria were most effective in jurisdictions with an active local moratorium. A comparison of 63 U.S. jurisdictions found that areas with active local moratoria experienced a 91% decrease in eviction filings in December 2020 compared to December 2019. Jurisdictions that were protected solely by the federal moratorium experienced a 36% decrease in eviction filings during the same period.⁹³ In Mecklenburg County, total case filings decreased 57% from FY19 (32,724) to FY21(13,969), with the most significant decreases occurring between April and June 2020.

New Eviction case filings paused in April 2020 and remained lower than pre-pandemic rates in response to COVID-19

Summary ejection case filings FY20 and FY21, Mecklenburg County



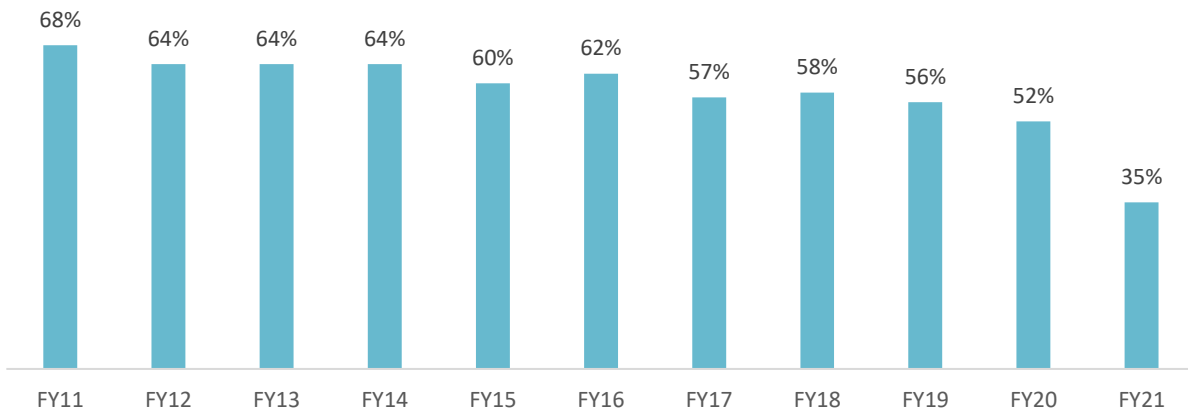
Source: UNC Charlotte Urban Institute analysis of NC Courts VCAP Data

Despite federal and state eviction moratoria, there were still 4,836 evictions (35% of all evictions filed) granted in whole or in part during FY21. Evictions granted during FY21 include those filed for reasons other than non-payment of rent as well as cases that were not eligible for protection under the federal and state moratoria. Cases not eligible for protection under the federal moratoria included having a household income above \$99,000 and inability to document COVID-19-related reason for non-payment (e.g. job loss, medical expenses).

Due to court closures, modified court operations, and eviction moratoria, the share of evictions granted in whole or in part decreased from 56% in FY19 to 35% in FY21 (or 4,836 evictions). Between FY11 and FY21, the share of evictions granted in whole or in part decreased by 33 percentage points (or 21,863 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 has been decreasing since FY11

Summary Ejectment Issue Filings Granted in Whole or In Part, Mecklenburg County



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

Homelessness Prevention

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.

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 refers households who are experiencing homelessness or housing instability to an available shelter or other housing resource, including prevention assistance (see page 59 for more on NC 2-1-1 and Coordinated Entry).

Demand for housing assistance has increased since the beginning of the COVID-19 pandemic. Requests for rental assistance through NC 2-1-1 peaked in April 2020, during the same period that unemployment in Mecklenburg County had increased from 3.4% (February 2020) to 12.8% (April 2020). Since May 2020, requests for emergency shelter increased, especially during summer 2021. Requests for emergency shelter increased 73% between May 2021 and July 2021 as North Carolina and federal eviction moratoria were set to expire at the end of July 2021. A new U.S. CDC-enacted eviction moratorium became effective on August 3, 2021 before being overturned by the Supreme Court on August 26, 2021.

NC 2-1-1 Requests for Shelter Have Risen As State and Federal Eviction Moratoriums Near Expiration

NC 2-1-1, 2020-2021



Source: nc.211counts.org

In 2021, Mecklenburg County released a study on the callers to NC 2-1-1 who had experienced housing instability. The study found that 66% (or 86) of NC 2-1-1 callers interviewed did not find NC 2-1-1 resources helpful; and 59% of callers (77) reported that their housing issue was unresolved at least three weeks after calling NC 2-1-1. Further research is needed to understand why resources were considered unhelpful, though possible causes include a lack of available community resources to meet caller needs. Of those who did find resources helpful, 40% stated that their housing issue was not resolved, 33% stated that the issue was temporarily solved, and 27% said that the issue was permanently solved. The most often cited resource provided through NC 2-1-1 that were perceived as helpful was financial assistance for rent, hotel, or motel stay (53%).⁹⁴ The report also noted that the lack of mechanism to systematically track and follow up with households after the initial 2-1-1 call inhibits the Coordinated Entry system from effectively measuring the impact of referral resources. Another evaluation conducted by the UNC Charlotte Urban Institute is underway, and will add to the body of research around NC 2-1-1 and housing resources available in Charlotte-Mecklenburg.



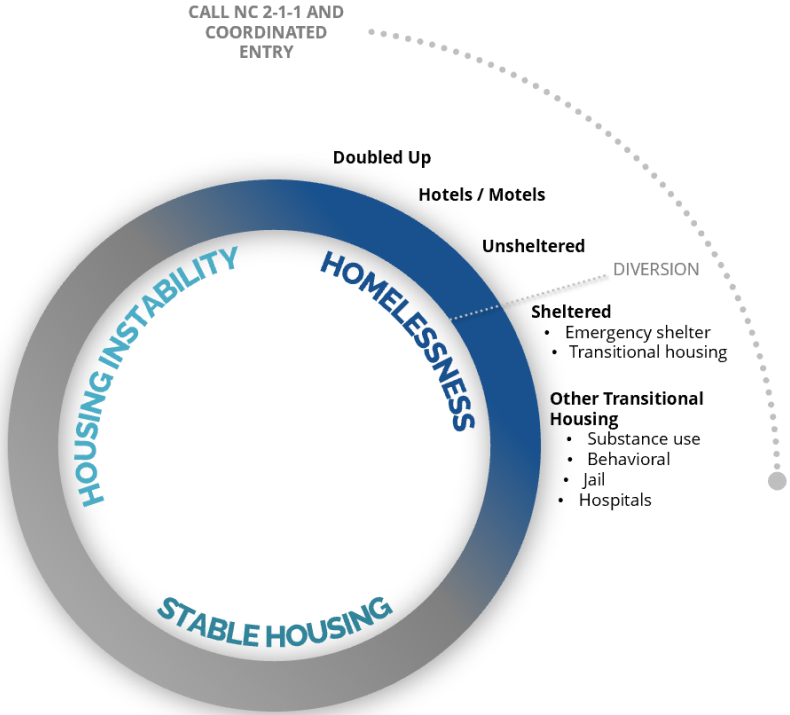
Households experiencing homelessness may be living in an unsheltered location such as an encampment, a shelter or transitional housing facility, doubled up with friends or family, or in a hotel/motel. In this section, local homelessness trends are explored.

Homelessness

Introduction to Homelessness

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.



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 Count. 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 (PIT) Count is a one-night census of the population experiencing sheltered and unsheltered homelessness; data collection occurs annually in January and typically includes a household survey component. The PIT Count household survey was not conducted in 2021 due to the pandemic. 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. Charlotte-Mecklenburg Schools students experiencing housing instability or homelessness and who are identified as McKinney-Vento are also included in this section.

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 Outreachⁱⁱ; **RRH**= Rapid Re-housing; **PSH**= Permanent Supportive Housing; **OPH**= Other Permanent Housing; **CE project**= Coordinated Entry Project; **SH**= Safe Haven

Measure	Definition	Data collection period	Who is included	Pg. #
One Number	The One Number is generated from a by-name list within the Homeless Management Information System (HMIS) and captures the number of people enrolled in emergency shelter, transitional housing, street outreach, permanent housing (if there is no move-in date to housing yet), Safe Haven and Coordinated Entry projects in HMIS. The One Number includes both sheltered and a portion of individuals experiencing unsheltered homelessness. In addition, One Number data can be broken down by both household composition and population type; elements include single individuals, families, unaccompanied youth, veterans and people experiencing chronic homelessness. The One Number can also be analyzed by inflow into, and outflow from, homelessness. Whereas the Point-in-Time Count, provides a one-night snapshot of the number of people experiencing homelessness, the One Number provides a real-time, comprehensive picture of who is experiencing sheltered and unsheltered homelessness across the community.	Monthly	ES, TH, SO, CE project, SH and other special populations ⁱⁱⁱ	62

ⁱⁱ Street Outreach serves individuals experiencing unsheltered homelessness.

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

Measure	Definition	Data collection period	Who is included	Pg. #
System Performance Measures (SPM)	System Performance Measures (SPM) are considered a “set” of system metrics, and provide the community with information about how different components of the homeless services system are performing, and to what extent each component might impact one another. Continuums of Care (CoCs) are required to report SPMs as a condition of receiving funding from the U.S. Department of Housing & Urban Development (HUD).	Annually; Federal Fiscal Year: October 1 through September 30	SO, ES, TH, RRH, PSH, OPH, SH	66
Point-in-Time (PIT) Count	An unduplicated one-night estimate of sheltered and unsheltered homeless populations. The 2021 PIT Count took place on the night of January 27, 2021. 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. While the PIT Count was conducted in 2021, the PIT survey was not due to the pandemic.	Annually; One night in January	ES, TH, Unsheltered, SH	82
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, SH	88
McKinney-Vento Students Count	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, ^{iv} Doubled up, Hotels/motels	93

^{iv} Unsheltered is a McKinney-Vento category, but no CMS students were identified as experiencing unsheltered homelessness during the 2019-2020 school year.

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.⁹⁵ 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.⁹⁶ 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 55). 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 data collection practices.

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.

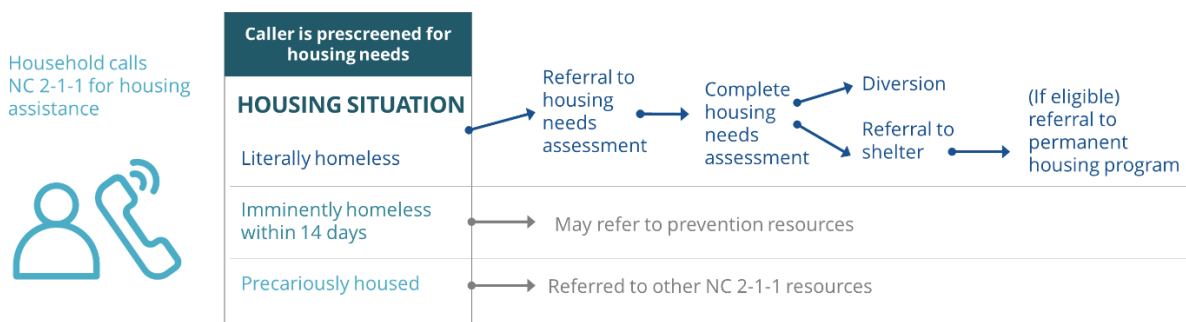
In 2021, Mecklenburg County released a study on the callers to NC 2-1-1 who had experienced housing instability. The study found that 66% (or 86) of NC 2-1-1 callers interviewed did not find NC 2-1-1 resources helpful; and 59% of callers (77) reported that their housing issue was unresolved at least three weeks after calling NC 2-1-1. Further research is needed to understand why resources were considered unhelpful, though possible causes include a lack of available community resources to meet caller needs. Of those who did find resources helpful, 40% stated that their housing issue was not resolved, 33% stated that the issue was temporarily solved, and 27% said that the issue was permanently solved. The most often cited resource provided through NC 2-1-1 that were perceived as helpful was financial assistance for rent, hotel, or motel stay (53%).⁹⁷ The report also noted that the lack of mechanism to systematically track and follow up with households after the initial 2-1-1 call inhibits the Coordinated Entry system from effectively measuring the impact of referral resources. Another evaluation conducted by the UNC Charlotte Urban Institute is underway, and will add to the body of research around NC 2-1-1 and housing resources available in Charlotte-Mecklenburg.

Coordinated Entry is Charlotte-Mecklenburg's system portal that refers households who are experiencing homelessness or housing instability to an available shelter or other housing or social service 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 primarily virtual platform. The screening and referral process for in-person and virtual assessments are 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.**^v Households in Group B may be referred to prevention resources. 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.

Prior to COVID-19, housing needs assessments took place in-person. The housing needs assessment prioritizes households for permanent housing based on a household’s assessed vulnerability; and provides referral for emergency shelter, street outreach, prevention, veterans’ services, 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 who are deemed to have a “COVID-19 vulnerability” (meaning that they are at high risk for severe illness due to 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 pandemic.

As of July 2021, Coordinated Entry staff have returned to in-person assessments at the Salvation Army Center of Hope and Roof Above for households and individuals on site and seeking shelter. As stated by CE assessors, phone-based assessments have been found largely effective as an alternative to in-person assessment and a hybrid system is being considered for future use.

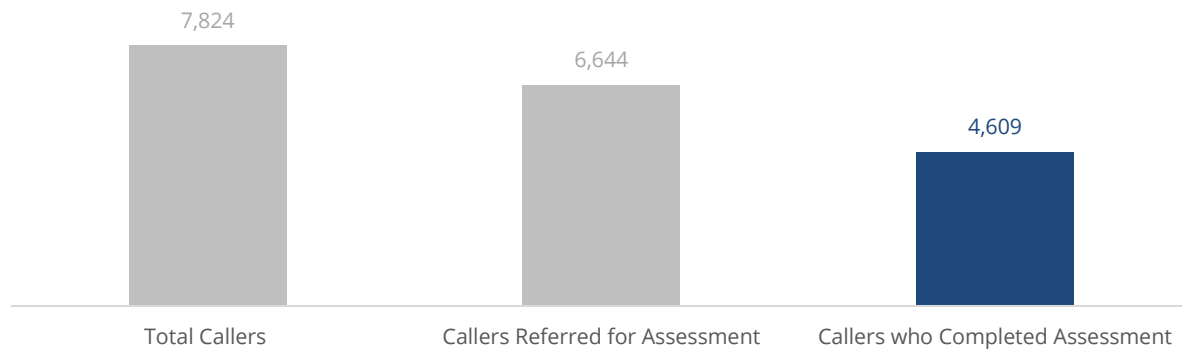
^v Housing needs assessments was previously referred to as in-person coordinated assessment.

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

Between July 1, 2020 and June 30, 2021, 7,824 households who were currently experiencing homelessness or at risk of homelessness were connected to NC 2-1-1. Most calls (6,644 calls) were referred for either virtual or in-person housing needs assessment; 4,609 referred households received a housing needs assessment.

59% of NC 2-1-1 Callers Experiencing or At-Risk of Homelessness Received a Housing Needs Assessment

Coordinated Entry FY21



Source: mecklenburghousingdata.org



The One Number

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

The One Number is considered dynamic and therefore, may fluctuate. The Charlotte-Mecklenburg data team has developed a “reliability threshold” of 5% for the One Number data.

The One Number

As of June 30, 2021, 3,137 people were actively experiencing homelessness in Charlotte-Mecklenburg. Most individuals actively experiencing homelessness are Black or African American (77%) and single adults (64%).^{vi}

3,137

THE ONE NUMBER

Total number of people actively homeless and in need of housing and services as of June 30, 2021



2,001
SINGLE
ADULTS



361
FAMILIES
(or 1,175 people
in families)



120
UNACCOMPANIED
YOUTH

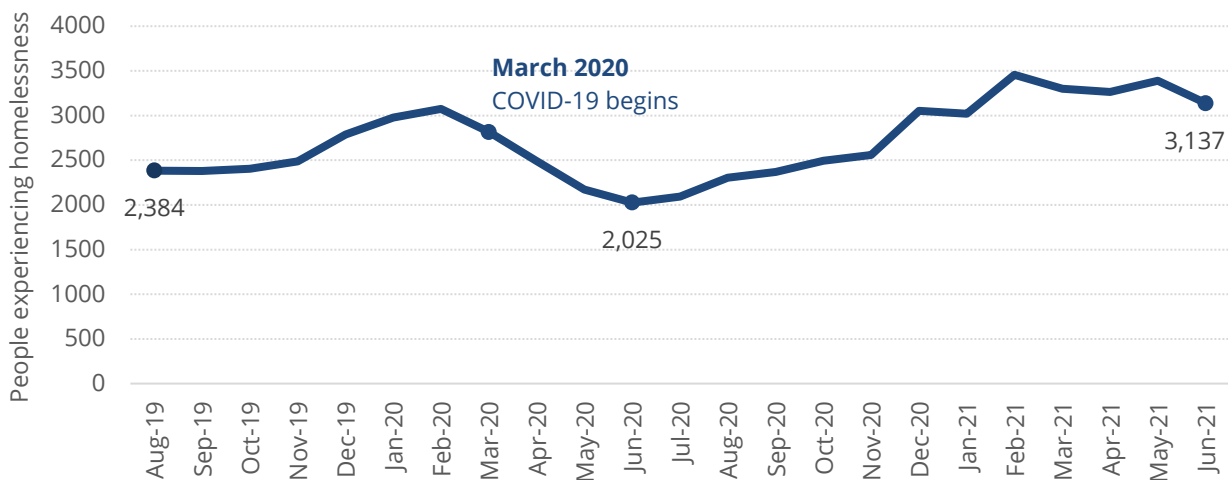


518
CHRONICALLY
HOMELESS



223
VETERANS

The One Number rose 55% between June 2020 and June 2021*

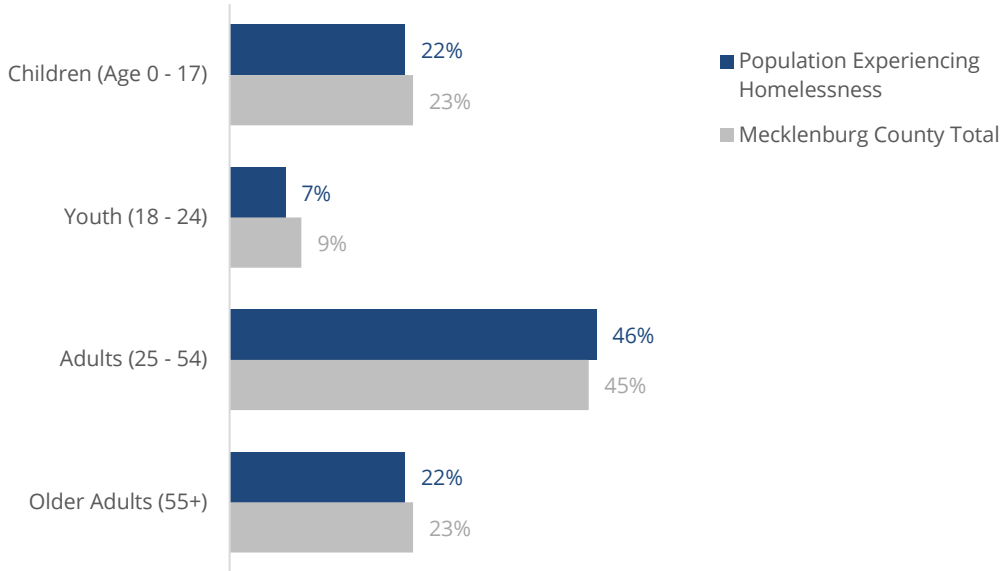


*In January 2021, there was a [correction to historic One Number data](#). This graph provides the most up-to date historic and current One Number data.

^{vi} 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.

Adults ages 25-54 account for almost half (46%) of people currently experiencing homelessness

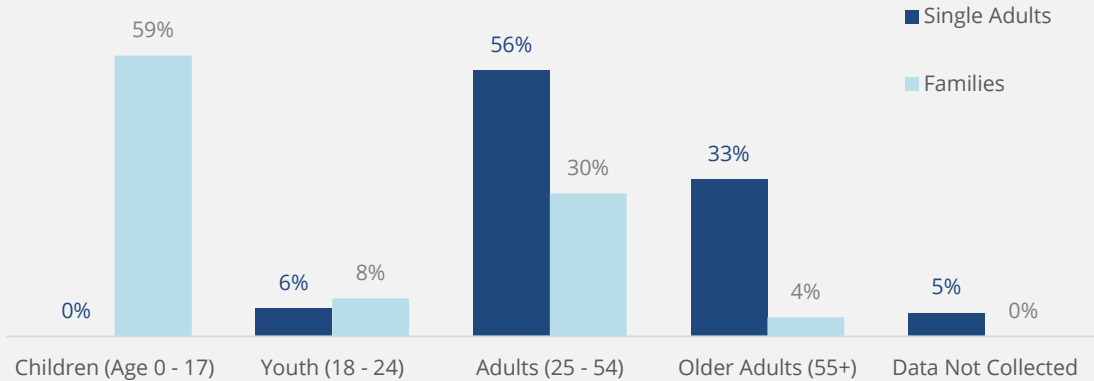
One Number By-name List, June 2021



Source: mecklenburghousingdata.org
 Note: Age data was not collected for 3% of individuals experiencing homelessness.

Most older adults experiencing homelessness are single adults

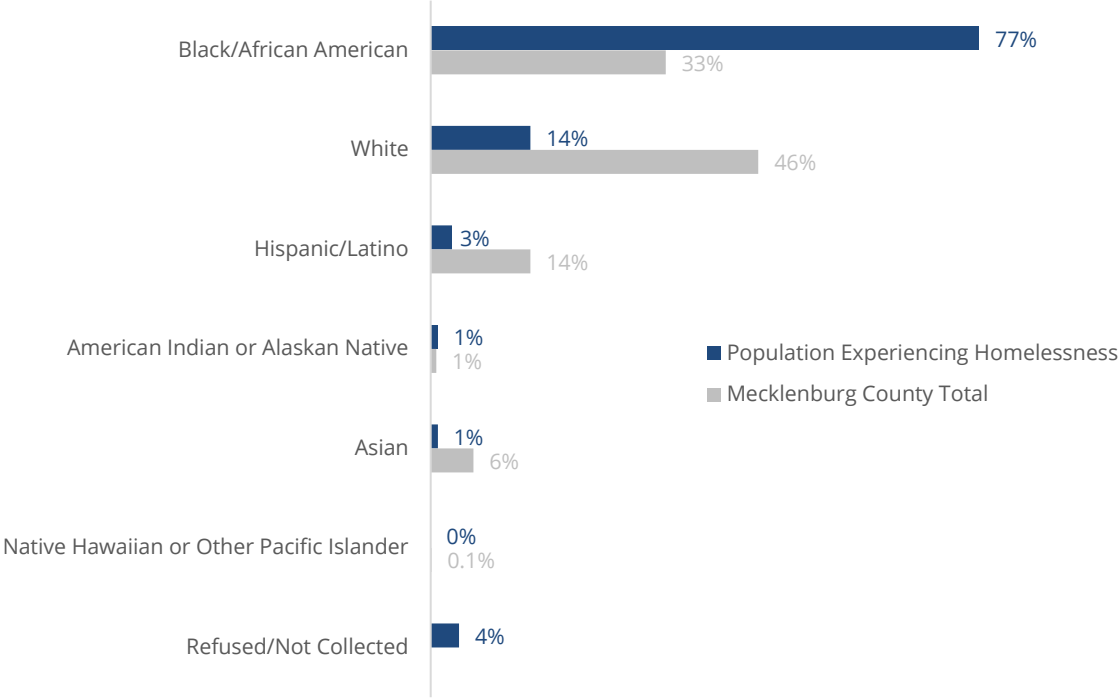
One Number By-name List, June 2021



Source: mecklenburghousingdata.org

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

One Number By-name List, June 2021



Source: mecklenburghousingdata.org
 Note: Individuals identified by race were non-Hispanic/non-Latino.



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 FY20 (October 1, 2020 – September 30, 2021).

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 (people who have not had a homeless episode captured within HMIS in the previous 24 months) compared to all people who experience homelessness in emergency shelter and transitional housing during a year.



EXITS TO PERMANENT HOUSING

This measure provides the number of people who exit successfully to permanent housing during the year.

Length of Time Homeless

This measure provides the average length of time that people experience homelessness in emergency shelter (ES) 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 6 days from FY19 to FY20.
- ▲ The average length of time in emergency shelter and transitional housing increased by 10 days from FY19 to FY20.

The *average* length of time that people spent in emergency shelter before exiting increased by 6 days from FY19 to FY20. *Average* time in emergency shelter has increased 65% (43 days) over the past six years; from 66 days in FY15 to 109 days in FY20. The *median* length of time in emergency shelter decreased by one day from FY19 to FY20, though median days in shelter has more than doubled between FY15 and FY20.

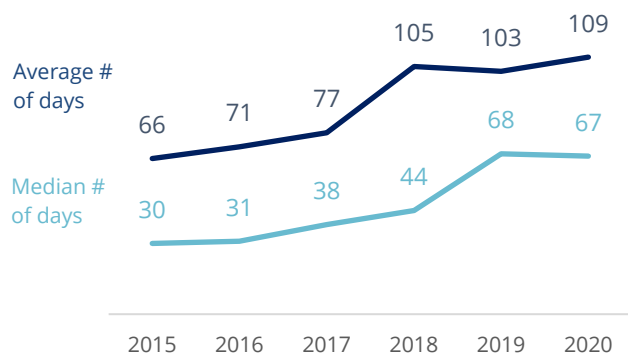
FY20 number of days in ES before exiting

Average	109
Median	67

Average length of stay in emergency shelter and transitional housing has increased since FY17; from 94 days in FY17 to 151 days in FY19, a 61% (or 57 day) increase. This increase in the second measure, which combines the length of stay in emergency shelter and transitional housing, is partly due to the increase in average length of stay in emergency shelter.

Average length of stay in ES has increased since FY15

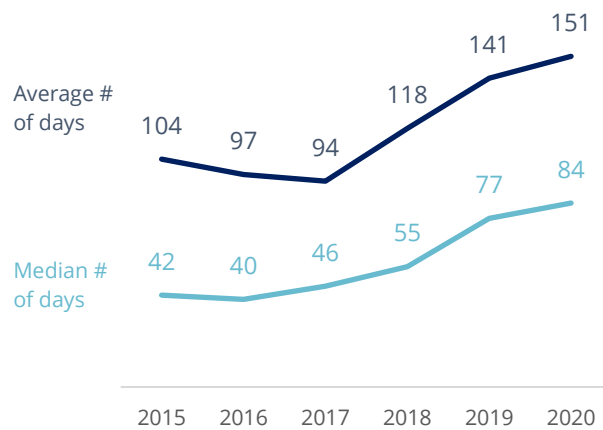
Average Length of Time- Emergency Shelter Only



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



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 is different than average because it takes the middle value of time in shelter.

Between FY15 and FY20, the gap between the average and median number of days in emergency shelter increased by 7 days (from a 35-day gap in FY15 to a 42-day gap in FY20). 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.

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.
- For calculating the average and median number of days, the total number of people in emergency shelter in FY20 was 3,613; the number of combined people in emergency shelter and transitional housing used for the calculation in FY20 was 4,046.
- This section features revisions to FY19 data in the following categories: emergency shelter; emergency shelter & transitional housing.

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) or increased need for housing case management staff to assist with rapid exit and/or flexible funding to assist high barrier households. Tracking these data enables the community to measure the impact of policy and system changes over time, 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

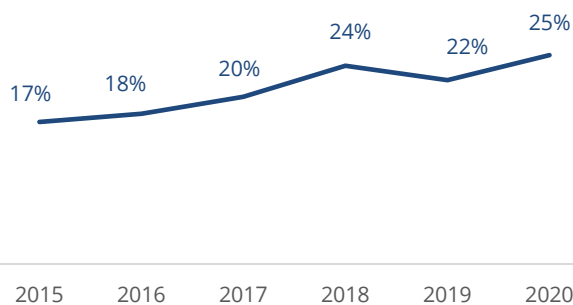
This measure provides the percentage of people who exited into permanent housing and returned to homelessness during the reporting period that occurred within 2 years after their exit. Exits to permanent housing include exits to market-rate and subsidized rental units and staying permanently with family 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 18% of people enrolled in a permanent housing program (RRH, PSH, OPH) returned to homelessness in FY20.
- ▲ On average, the percent of total people who return to homelessness has increased; from 17% in FY15 to 25% in FY20.

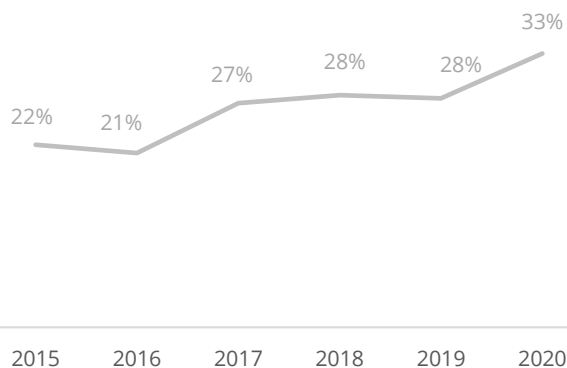
The percent of people who returned to homelessness after exiting to permanent housing increased from 17% (or 202 returns) in FY15 to 25% (or 724 returns) in FY20. The overall increase in returns to homelessness is primarily due to the increase in the number of returns from people who exited to permanent housing from emergency shelter. Returns to homelessness after exiting from emergency shelter increased from 22% (128) in FY15 to 33% (547) in FY20.

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



Source: Mecklenburg County HMIS

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

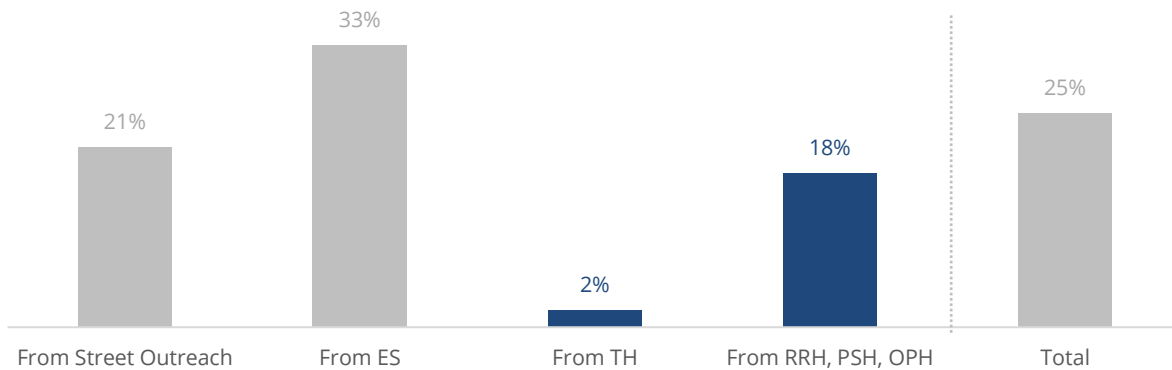


Source: Mecklenburg County HMIS

In FY20, returns to homelessness were highest among people who exited to permanent housing from street outreach and emergency shelter. Twenty-one percent (7 individuals) who exited to permanent housing from street outreach and 33% (547 individuals) who exited from emergency shelter returned to homelessness within two years of their exit.^{vii} By comparison, a smaller share of individuals who exited to permanent housing from transitional housing (2%) and individuals who enrolled in a permanent housing programs (RRH, PSH, OPH) (18%) returned to homelessness within two years.

Return rates were lowest from TH and Permanent Housing (RRH, PSH, OPH) programs

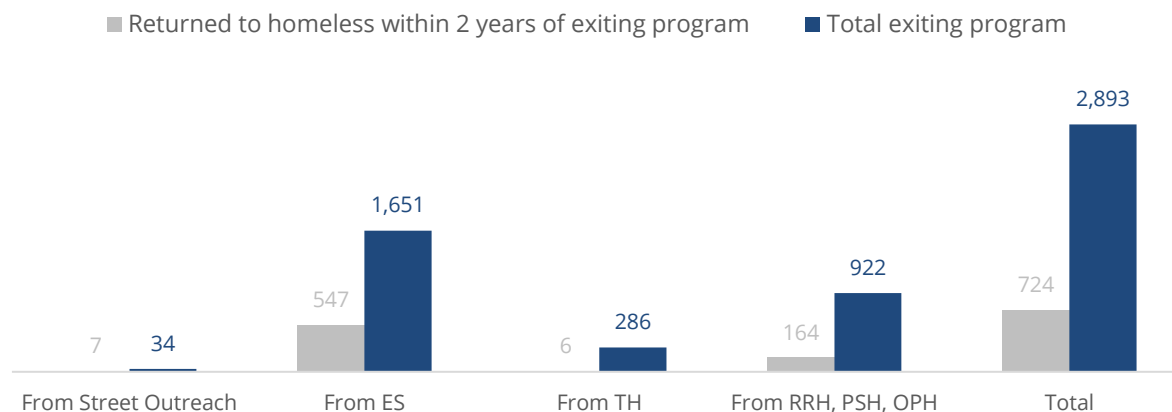
Returns to homelessness from housing programs, FY20



Source: Mecklenburg County HMIS

Most exits were from ES and Permanent Housing (RRH, PSH, OPH) programs

Exits and Returns to homelessness from housing programs, FY20



Source: Mecklenburg County HMIS

^{vii} Due to the small sample size (N=34) 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 suggests 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 is important for stabilizing households and minimizing the long-term impacts of homelessness.
- This measure incorporates program exits from 2 years prior to the reporting period. It includes all people within a household including children. It includes entries into homelessness within homelessness service programs that utilize HMIS for data entry.
- This section features revisions to FY19 data in the following categories: street outreach, permanent housing, total.
- 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: 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. Housing success from street outreach includes temporary and permanent housing destinations; temporary destinations include long-term car facility or nursing home, substance abuse treatment facility, and staying or living with friends and/or family that is temporary in nature/tenure.

WHY THESE DATA MATTER

For Agencies

- It is important that programs look at their agency-level data to help reduce the length of time people experience homelessness; increase the number of permanent housing exits; and make homelessness nonrecurring. Targeted investments can include increased permanent housing beds and/or units, supportive services, homelessness prevention 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. Information is currently disaggregated by demographics (including race and age) in the One Number, but disaggregation is not available for system performance measures.



Number of People Homeless

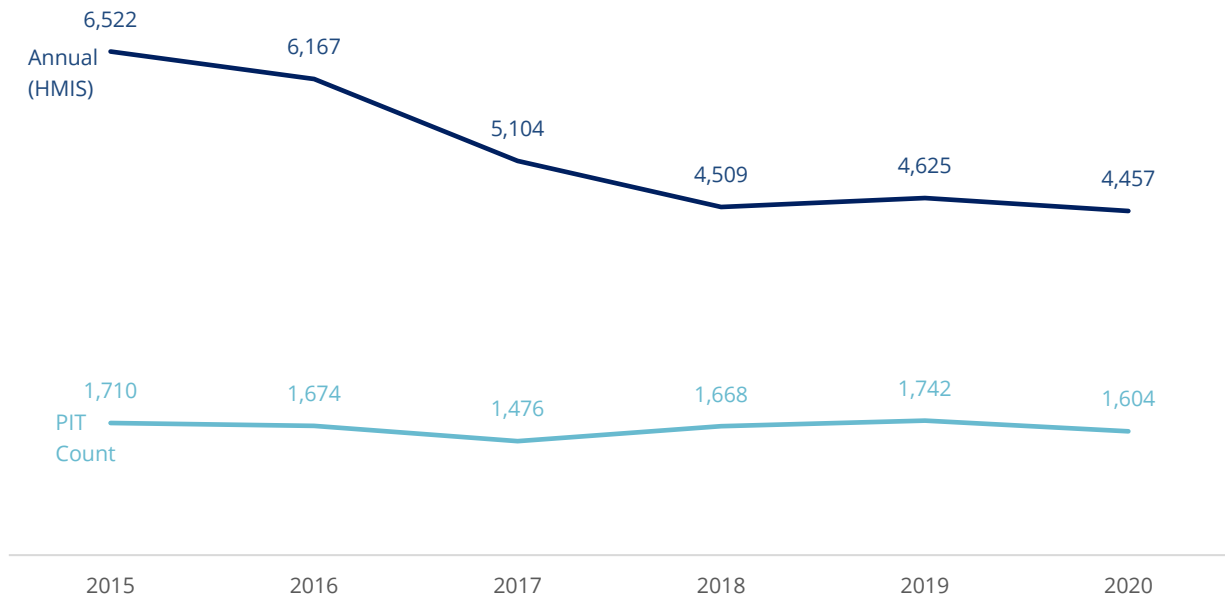
This measure provides two different counts of people experiencing homelessness. The Annual Count captures the number of people experiencing homelessness across 12 months in emergency shelter and transitional housing. The Point-in-Time (PIT) Count provides the number people experiencing homelessness in 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 FY20.
- ▼ The number of people experiencing homelessness on one night in January decreased from FY19 to FY20.

Note: 2021 SPM data is not yet available; the federal fiscal year runs from October to September. Therefore, data from the 2021 PIT Count is omitted from this section; the 2020 PIT Count is used for the purpose of this section to align with the current SPM fiscal year reporting period. Details about the 2021 PIT Count can be found in the PIT section of the report.

The annual number of people experiencing homelessness has decreased since 2015



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. One 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 68). 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 77). 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.

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 homelessness and a portion of households experiencing unsheltered homelessness who are in need of housing in Charlotte-Mecklenburg. Whereas the PIT Count is updated annually, the One Number is updated monthly.
- While the annual count includes all people experiencing sheltered homelessness in a full year, it does not include unsheltered homelessness. The PIT Count provides only a one-night snapshot, but includes unsheltered homelessness in its total. The PIT Count reflected in the chart occurred in January 2020; the annual count data reflects the period from October 2019 to September 2020. 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

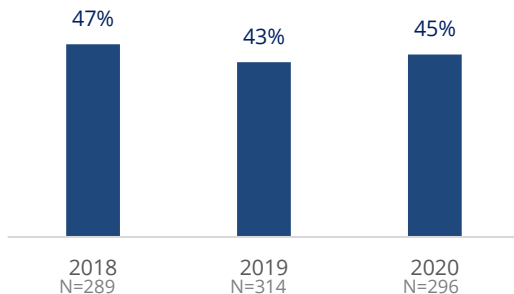
This measure provides the percentage of adults who increased their income across the federal fiscal year who were enrolled and who exited from CoC-funded RRH and PSH programs. The first part of the measure looks at the increase in income among adults who were currently enrolled during the reporting period. 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
- ▼ From FY18 to FY20, the share of adults who increased their income after exiting programs decreased.

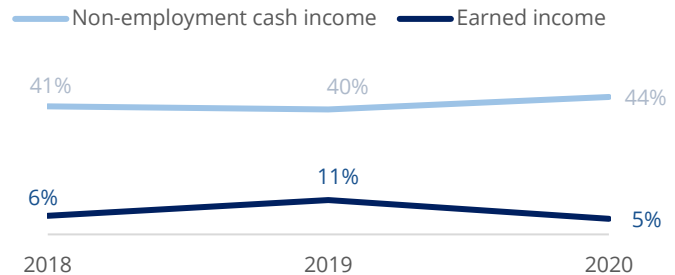
In FY20, 45% of adults *currently enrolled* in CoC-funded RRH and PSH programs increased their total income; this represents a 2-percentage point (or 1 individual) increase from FY19. Most increases in income were from non-employment cash income sources such as disability benefits; 44% of currently enrolled adults had increased their non-employment cash income in FY20. Among adults who *exited* from RRH or PSH programs, 33% (or 39) had increased income in FY20, mostly due to non-employment cash income. The share of adults who increased their income after exiting RRH or PSH has decreased since FY18. This is primarily because fewer exited adults have increased their non-employment cash income.

More adults who are currently enrolled increased their income in 2020 than in 2019



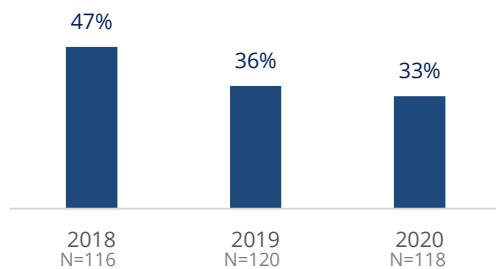
Source: Mecklenburg County HMIS

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



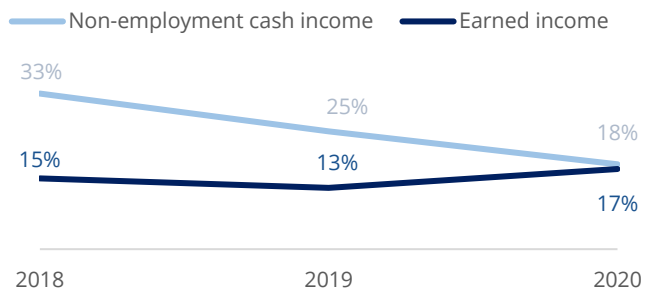
Source: Mecklenburg County HMIS

Fewer adults who exited programs increased their income in 2020



Source: Mecklenburg County HMIS

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



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 (people who have not had a homeless episode captured within HMIS in the previous 24 months) compared to all people who experience homelessness in emergency shelter and transitional housing during a year.

KEY FINDINGS

- ▼ The number of people experiencing homeless for the first time decreased 37% from FY15 to FY20.
- For most (62%) people experiencing homelessness during FY20, it was their first homeless episode in at least 24 months.

Most people (62%) in emergency shelter and transitional housing were experiencing homelessness for the first time in FY20, while 38% had experienced homelessness previously. The number of people experiencing homelessness for the first time decreased 37% from FY15 to FY20.

IN FY20

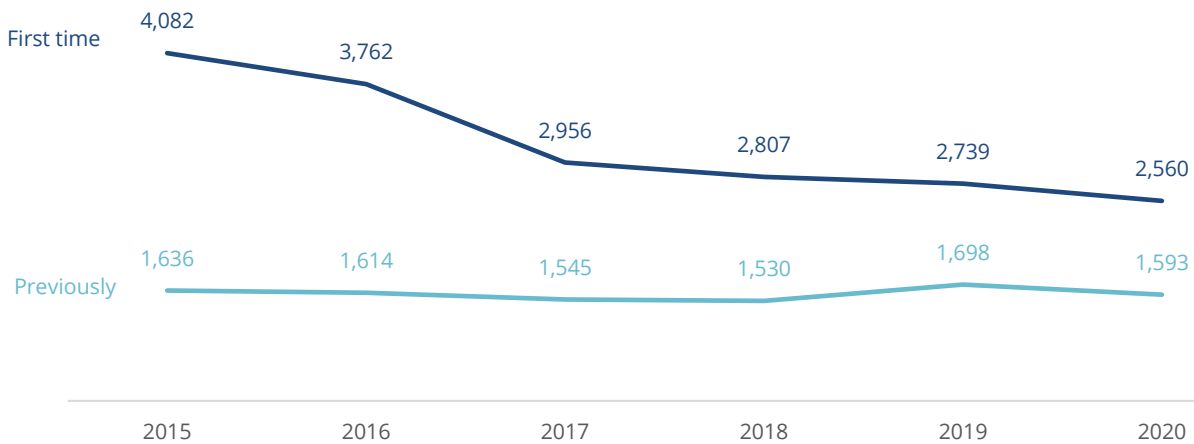
62%

experienced homelessness for the first time

38%

had experienced homelessness previously

The number of people experiencing homelessness for the first time (within the past 24 months) has decreased since 2015.



Source: Mecklenburg County HMIS and PIT Count

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 FY20 was 4,153.

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

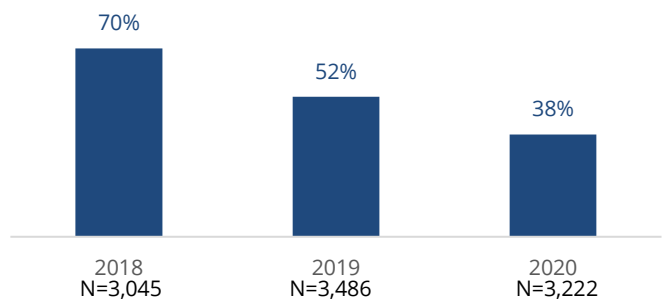
This measure provides the number of people who exit successfully to permanent housing across the federal fiscal year. Exits to permanent housing include exits to market-rate and subsidized rental units and staying permanently with family and/or friends. The first part of the measure looks at combined 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

- ▼ 38% of people in ES, TH, and RRH exited to permanent housing in FY20, a decrease from FY18 and FY19
- Retention of PSH and exits to new permanent housing remain high at 98% in FY20
- ▲ Exits to temporary and permanent housing from street outreach have improved from 25% in FY18 to 50% in FY20

Thirty-eight percent (or 1,218 people) who stayed in emergency shelter, transitional housing, or rapid re-housing exited to permanent housing in FY20. This represents a two-year decrease, from 70% (2,117) in FY18.

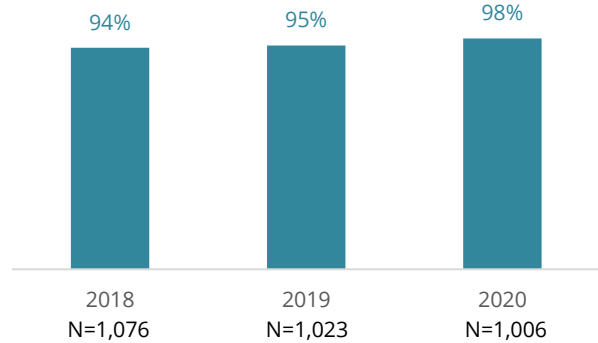
Exits from ES, TH, and RRH to Permanent Housing decreased from FY18 to FY20



Source: Mecklenburg County HMIS

Consistent with prior years, most people (98%) 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.

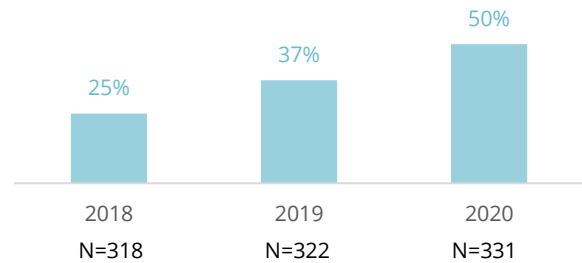
Nearly all people in PSH retained their PSH or exited to new PH



Source: Mecklenburg County HMIS

Exits to temporary and permanent housing for individuals served through street outreach increased from FY18 (25%) to FY20 (50%). Unlike other measures in this section, both temporary and permanent housing exits are considered positive exits for individuals served through street outreach.

Exits to temporary and permanent housing from Street Outreach increased



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 FY20 could be due to longer lengths of stay in emergency shelter (average length of stay in ES increased from 105 days in FY18 to 109 days in FY20), which is related to 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 source of income 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 exits to market-rate and subsidized rental units and staying or living with friends and/or family that is permanent in tenure.
- Exits from Street Outreach increased between FY18 and FY20 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.

2021 PIT Count Key Facts

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

Continuums of Care across the United States conduct a PIT Count during the same period in January. In addition to fulfilling the minimum requirements set by HUD, Charlotte-Mecklenburg typically collects additional survey data that can inform local decision-making. The date of 2021 PIT Count was January 27, 2021.

The 2021 PIT Count included several COVID-19 related modifications. The unsheltered PIT Count data was collected via street outreach for a 14-day period following January 27th to identify individuals and households who were unsheltered on the night of the PIT Count. In addition, survey data collection did not take place in 2021.

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

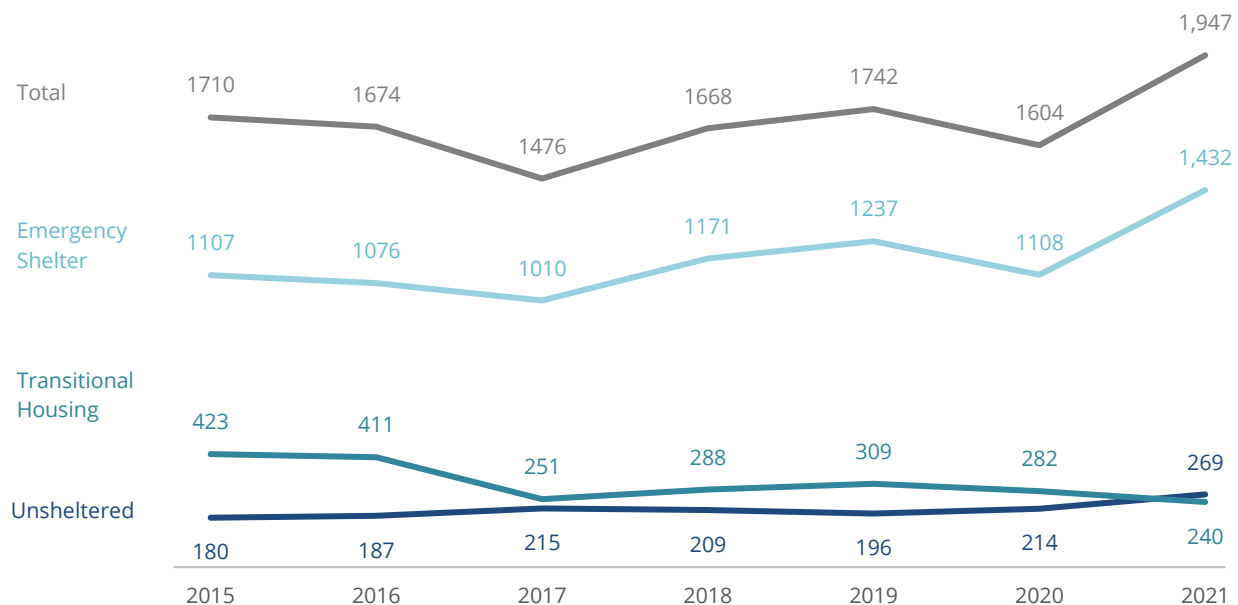
In 2021, eight new emergency shelter projects (including hotels and motels, which received COVID-19-related relief funding) contributed to an increase in emergency shelter beds.

2021 PIT Count Key Facts

- The 2021 PIT Count identified 1,947 people in 1,440 households experiencing homelessness.
- **The number of people experiencing homelessness on the night of the PIT Count increased from 2020 to 2021.** It is important to note that total number of people counted is impacted by the number of emergency shelter and transitional housing beds that are available on the night of the PIT Count. As shelter capacity increases, the number of individuals who can access and be counted in shelters also increases. In 2021, eight new emergency shelter projects (including hotels and motels) received COVID-19-related relief funding to provide an additional 820 new emergency shelter beds.

<p>1,947 Homeless persons identified in 1,440 households on the night of the 2021 PIT Count</p>	<p>1,678 People in sheltered locations (emergency shelter, transitional housing, or safe haven*)</p>	<p>269 People in unsheltered locations</p>
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The number of homeless persons identified on the night of the PIT count increased from 2020 to 2021 due to increases in capacity



Source: PIT Count

*In 2021, the safe haven project was the GPD program at Roof Above.

Where Did People Sleep the Night of the PIT Count?

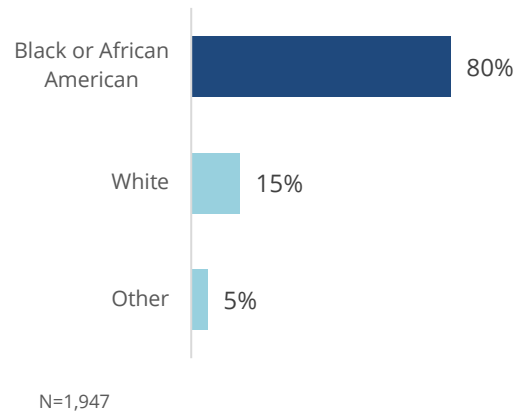
People included in the PIT Count are those staying in emergency shelter; transitional housing facility; Safe Haven; or in unsheltered locations unfit for human habitation including on the street, in a car, or in an encampment. On the night of the 2021 PIT Count, 74% of individuals slept in an emergency shelter bed (including seasonal and overflow beds and hotels and motels that utilize funding from homeless service agencies); 12% slept in a transitional housing bed; less than 1% slept in safe haven; and 14% slept in an unsheltered location.



Demographics

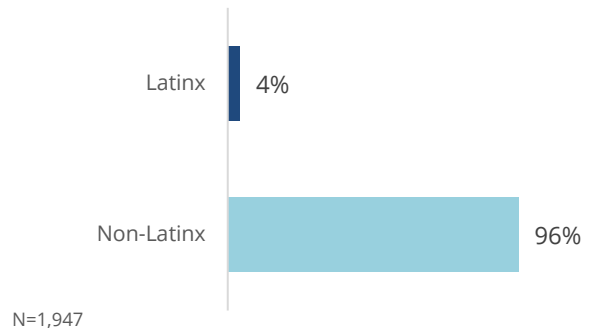
RACIAL IDENTITY, 2021

Eighty percent (1,561) of individuals identified as experiencing homelessness in the 2021 PIT Count identified as Black or African American. This is disproportionately high considering only 31% of the general population in Mecklenburg County, according to the U.S. Census Bureau's American Community Survey: 2019 1-year estimates.



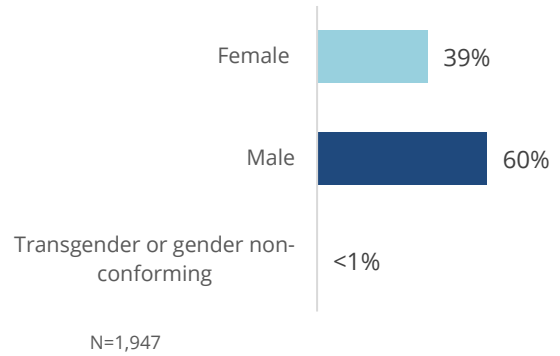
ETHNIC IDENTITY, 2021

Four percent (74) of the individuals identified as experiencing homelessness in the 2021 PIT Count identified as Latinx. In comparison, the Latinx population comprises 14% of the general population. Census Bureau's American Community Survey: 2019 1-year estimates.



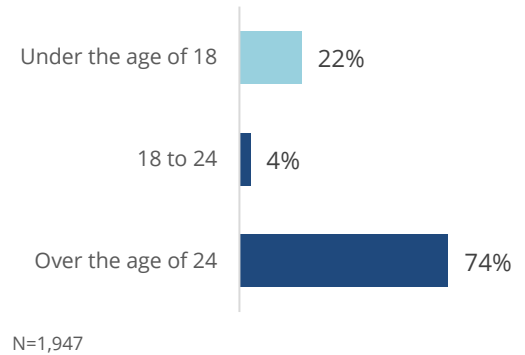
GENDER IDENTITY, 2021

Sixty percent (1,175) of individuals identified as experiencing homelessness in the 2021 PIT Count identified as male. People who identify as male were slightly overrepresented in the unsheltered population, representing 62% 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: 2019 1-year estimates.



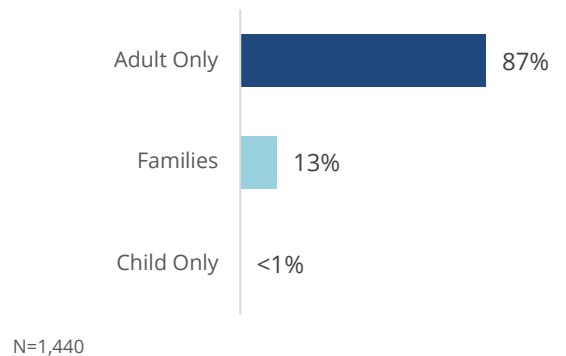
AGE, 2021

Twenty-two percent (378) of individuals identified as experiencing homelessness in the 2021 PIT Count were children under age 18 and four percent (87) were youth ages 18 to 24. Seventy-four percent (1,433) were 25 years or older. This age distribution is similar to the age distribution of Mecklenburg County; 26% of Mecklenburg County residents are 24 years or younger, while 74% are 25 years or older, according to the U.S. Census Bureau's American Community Survey: 2019 1-year estimates.



HOUSEHOLD TYPE, 2021

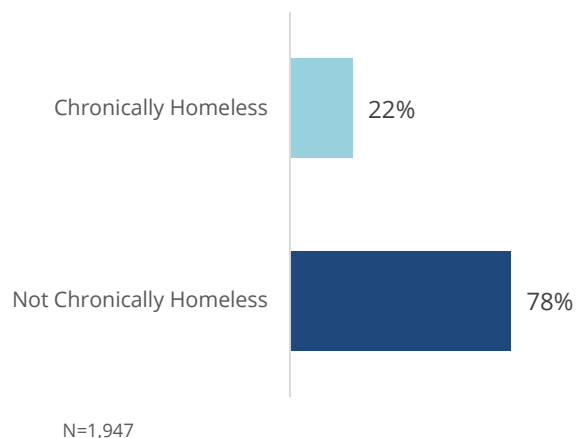
Eighty-seven percent (1,248) of households identified as experiencing homelessness in the 2021 PIT Count were adults only households (without children). In Mecklenburg County, 54% of households do not have children under the age of 18, according to the U.S. Census Bureau's American Community Survey: 2019 1-year estimates.



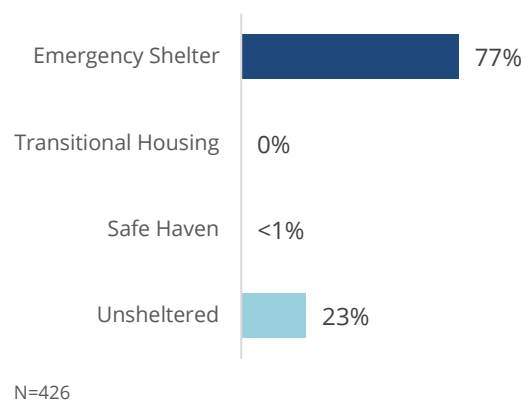
CHRONICALLY HOMELESS, 2021

Twenty-two percent (436) of individuals experiencing homelessness in 2021 PIT Count were chronically homeless. A person is chronically homeless if they are an individual or head of a household with a disabling condition who is experiencing literal homelessness and has been either continuously homeless for at least 12 months or has experienced at least four episodes of homelessness in the last 3 years (where the combined occasions total at least 12 months); occasions must be separated by a break of at least seven nights, and stays in institutions of fewer than 90 days do not constitute a break.

Of the chronically homeless population, 77% (330) were sleeping in a sheltered location and 23% (96) were sleeping in an unsheltered location on the night of the PIT Count.



Chronically Homeless



PIT Count Summary Statistics

2020-2021

↓ Decrease ↑ Increase

Overall				
	2017	2020	2021	2020 - 2021 Change
Homelessness rate per 1,000 residents	1.43	1.47=	1.75	↑ +0.33
Total number of people experiencing homelessness	1,476	1,604	1,947	↑ +343 (21%)
Shelter Type				
	2017	2020	2021	2020 - 2021 Change
People experiencing unsheltered homelessness		214	269	↑ +55 (26%)
People in emergency & seasonal shelter	991	1,108	1,432	↑ +324 (29%)
People in Safe Haven	-	-	6	-
People in transitional housing	270	282	240	↓ -42 (15%)



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.

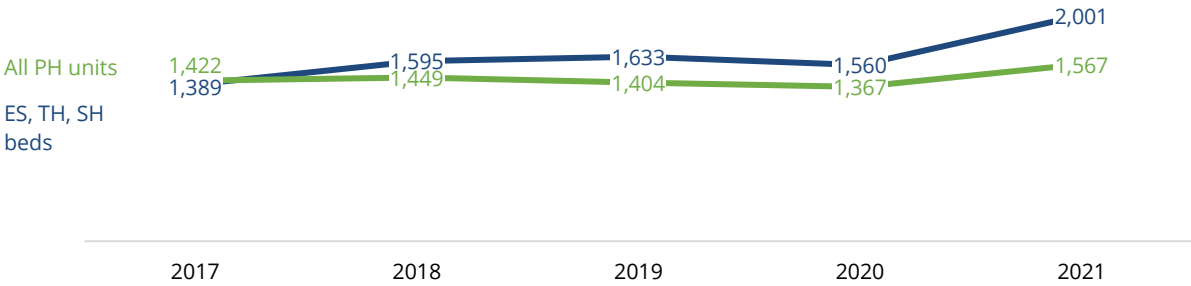
In 2021, eight new emergency shelter projects and two new rapid-rehousing projects were funded through COVID-19-related relief funding. Implications of these new projects on capacity and utilization are discussed in this section.

Capacity & Utilization

In 2021, there were 1,673 beds (including seasonal and overflow) available across the emergency shelter system; 10 beds were available in Safe Haven, 318 beds were available in transitional housing projects, and 1,567 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 began being 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.

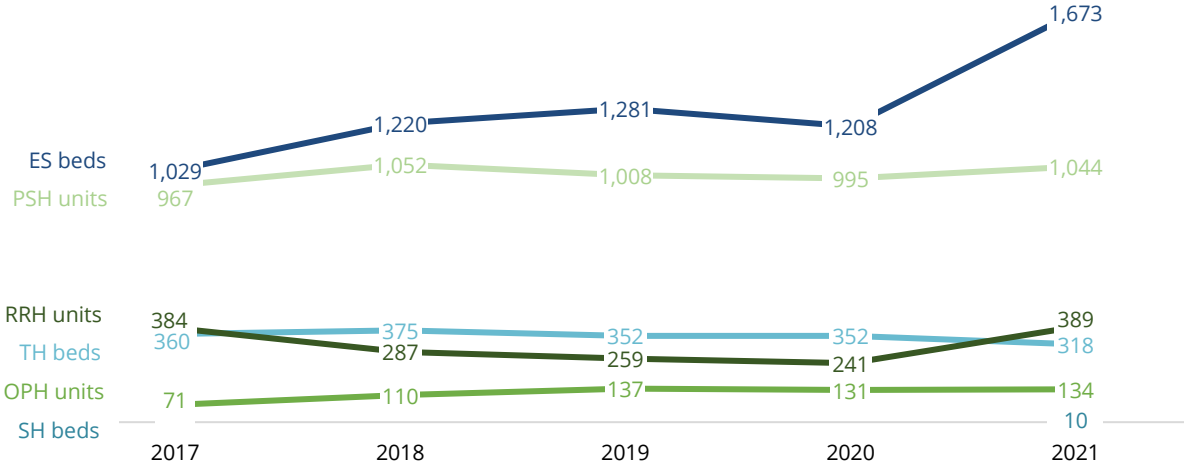
From 2020 to 2021, capacity in temporary and permanent housing programs increased. The largest increase in capacity was among emergency shelters; the number of emergency shelter beds increased from 1,208 in 2020 to 1,673 in 2021. The increase in emergency shelter capacity is due to the availability of new COVID-19-related relief funding, which funded 820 beds through eight new emergency shelter projects; 473 of the 820 new beds were for hotel and motel projects.

From 2020 to 2021, temporary and permanent housing capacity increased



Source: Mecklenburg County HIC, 2017-2021

Emergency shelter capacity increased by 465 beds between 2020 and 2021.



Source: Mecklenburg County HIC, 2017-2021

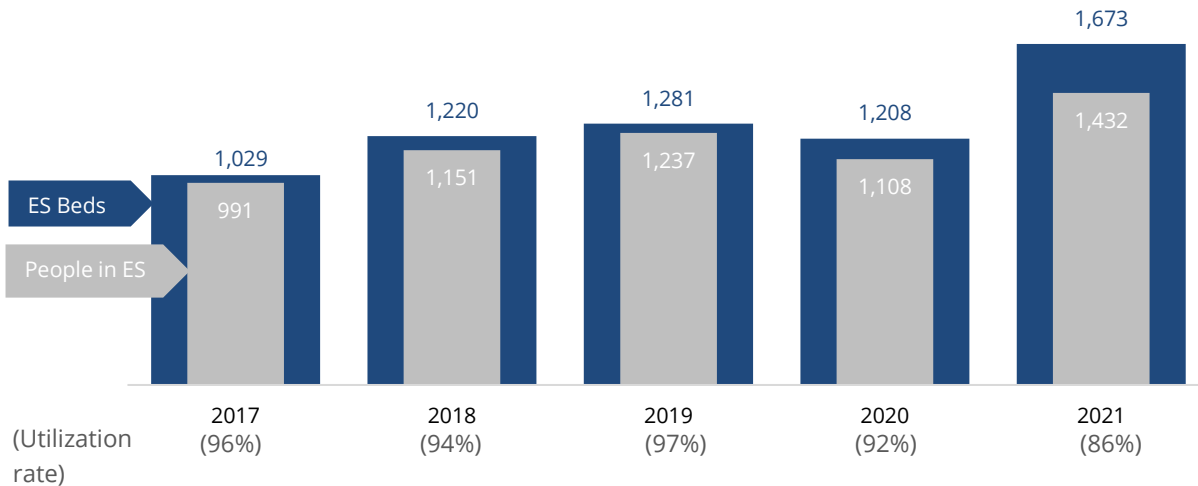
EMERGENCY SHELTER CAPACITY

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 2021 PIT Count, there were 1,673 emergency shelter beds and 1,432 people experiencing homelessness in emergency shelter. This indicates that capacity exceeded occupancy by approximately 241 beds, meaning that 86% of all shelter beds were utilized.

Emergency shelter utilization was 86% in 2021, marking the first year since before 2017 in which utilization has dropped below 90%. This change in utilization is related to increased capacity as a result of the pandemic. The utilization rate of existing emergency shelter projects was 93%, consistent with previous years. However, the utilization rate of new COVID-19-related relief funded projects was only 77%. New emergency shelter projects may have experienced lower utilization due to individuals' lack of access or knowledge of the new programs or fear around congregate shelter settings during the pandemic.

Emergency shelter utilization dropped in 2021

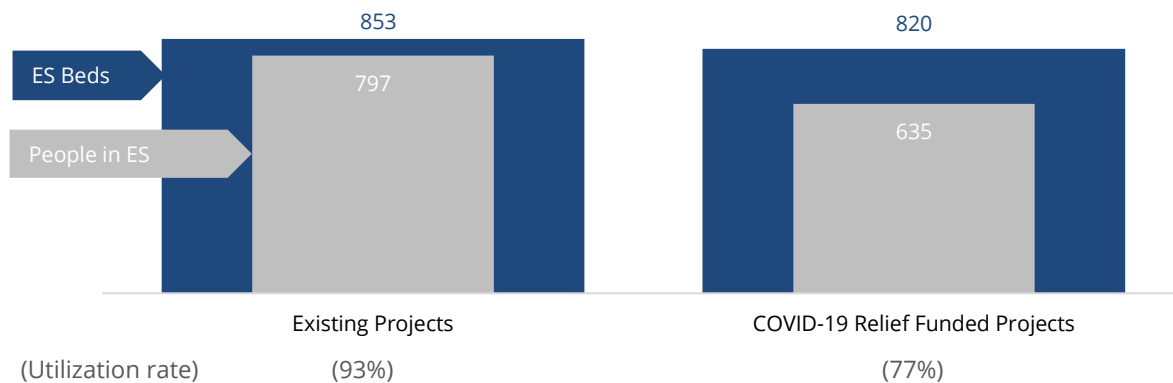
Emergency Shelter Bed Utilization, 2017 - 2021



Source: Mecklenburg County PIT & HIC, 2017-2021

COVID-19 funding provided 820 additional emergency shelter beds in Mecklenburg County in 2021

Emergency Shelter Bed Utilization, 2021



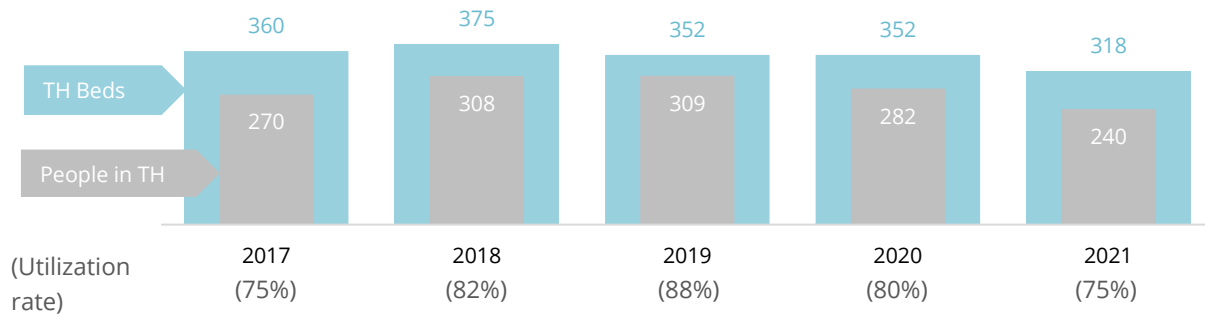
Source: Mecklenburg County PIT & HIC, 2021

TRANSITIONAL HOUSING CAPACITY

Transitional housing capacity decreased from 2020 (352) to 2021 (318); the rate of utilization also decreased, from 80% in 2020 to 75% in 2021. Transitional housing has historically had lower utilization rates than emergency shelter (75% of beds utilized in transitional housing, 86% utilized in emergency shelter in 2021). Transitional housing by design can have requirements for eligibility and/or target specific populations which impacts utilization. There were no new transitional housing projects related to COVID-19 funding in 2021.

Transitional housing capacity has remained under 400 beds since 2017, and utilization remains lower than emergency shelter

Transitional Housing Bed Utilization, 2017- 2021



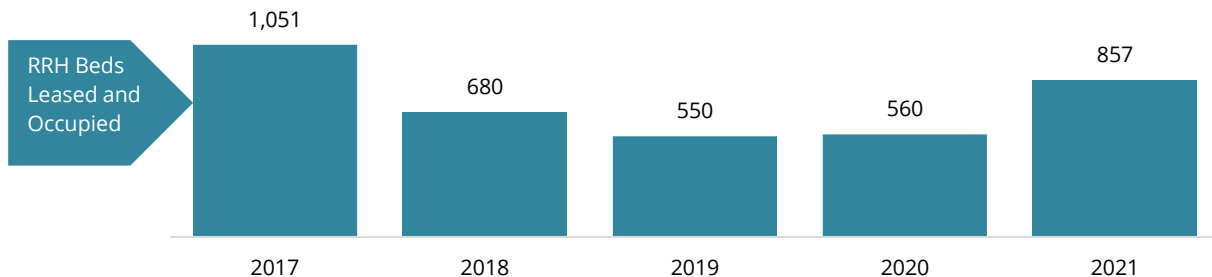
Source: Mecklenburg County PIT & HIC, 2017-2021

RAPID RE-HOUSING CAPACITY

Between 2020 and 2021, rapid rehousing capacity increased from 560 beds (in 241 units) to 857 beds (in 289 units). Eight new beds in 2021 are attributing to COVID-19-related relief funding. 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. The data being used in this section is measured by beds; however, the number of rapid re-housing units provide a more accurate picture of capacity.

Rapid re-housing capacity increased in 2021

Rapid Re-Housing Bed Utilization, 2017- 2021



Source: Mecklenburg County PIT & HIC, 2017-2021

HIC Summary Statistics

2020-2021

↓ Decrease ↑ Increase

Beds				
	2017	2020	2021	2020 - 2021 Change
Emergency Shelter, Transitional Housing, Safe Haven	1,389	1,560	2,001	↑ +441 (27%)
Emergency Shelter	1,029	1,208	1,673	↑ +465 (36%)
Transitional Housing	360	352	318	↓ -34 (10%)
Safe Haven	0	0	10	↑ +10
Units				
	2017	2020	2021	2020 - 2021 Change
All Permanent Housing	1,422	1,367	1,465	↑ +98 (7%)
Rapid Re-housing	384	241	389	↑ +148 (61%)
Permanent Supportive Housing	967	995	1,044	↓ +49 (5%)
Other Permanent Housing	71	131	134	↑ +3 (2%)



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. Charlotte-Mecklenburg Schools (CMS) reports the number of CMS students (including Pre-K and younger siblings) experiencing homelessness and housing instability during the school year.

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

Students

The McKinney-Vento Homeless Assistance Act 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.

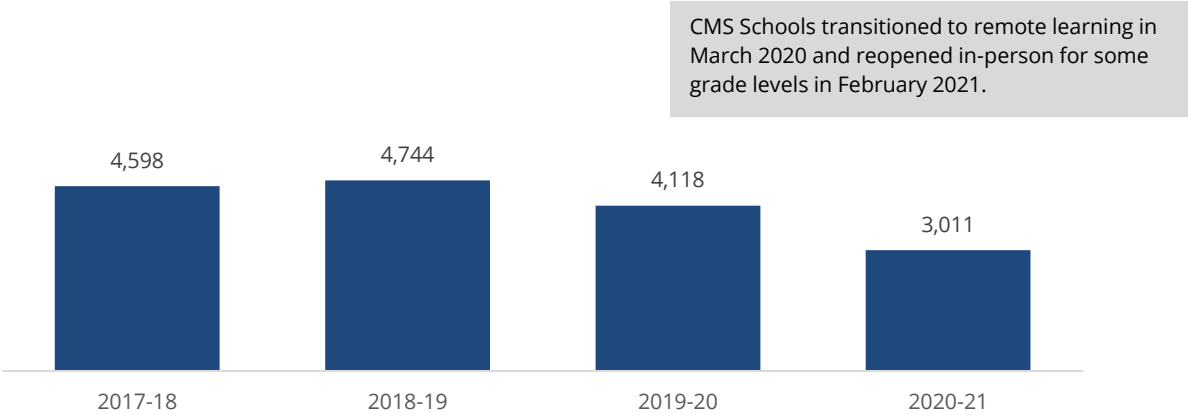
Children and youth identified as eligible for McKinney-Vento services may be considered either literally homeless (unsheltered or sheltered) or experiencing housing instability (such as in a hotel and/or motel or living doubled up with family and/or friends). Charlotte-Mecklenburg Schools (CMS) also 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. These students may also be represented in PIT Count data.

3,011 3,011 students identified as experiencing homelessness or housing instability during the 2020 to 2021 school year.

▼ **37%** Fewer students from 2018-19 to 2020-21. Fewer students were identified as McKinney-Vento during the 2020-21 school year due to the COVID-19 pandemic, as compared to before the COVID-19 pandemic began (2018-19 school year). Students are most often identified when transportation is needed; transportation needs were limited during the 2021-21 school year due to remote learning.

Fewer students were identified as McKinney-Vento during the COVID-19 pandemic

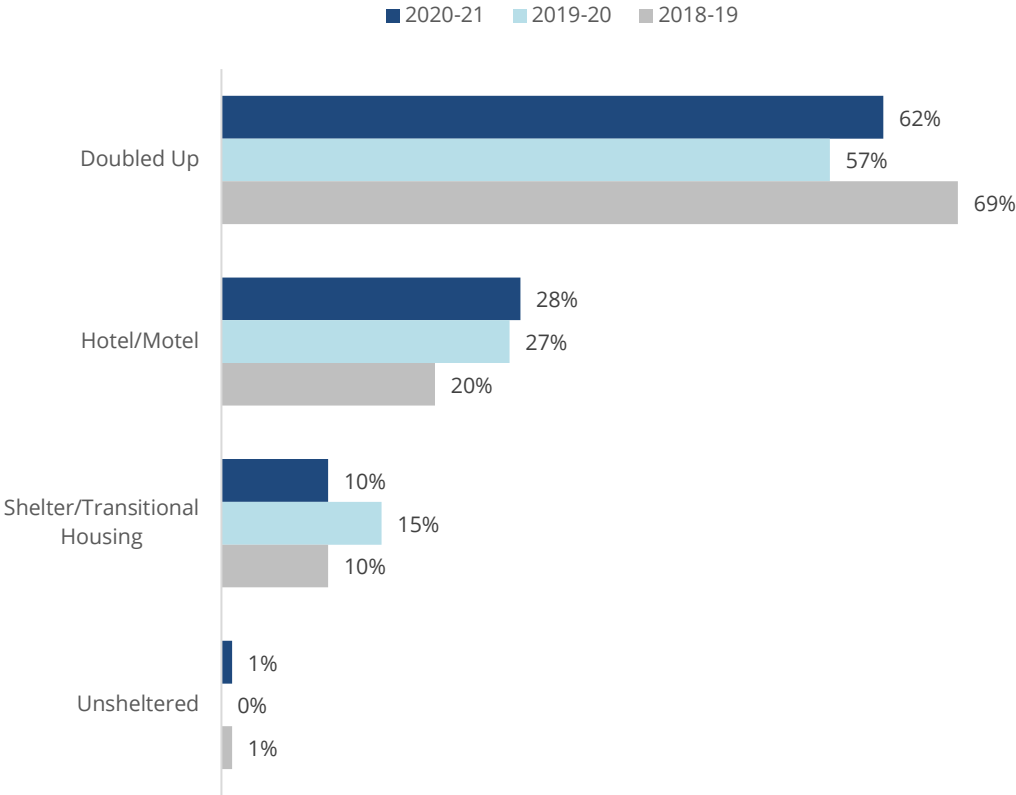


Source: Charlotte-Mecklenburg Schools

SLEEPING LOCATION DURING HOUSING CRISIS

Sixty-two percent (1,855) of students identified by the McKinney-Vento program were sleeping doubled up with family and/or friends during their housing crisis. Twenty-eight percent (830) of students were sleeping in a hotel and/or motel, an increase from 20% (944) in the 2018-2019 school year, prior to the pandemic.

McKinney-Vento students more often stayed in **hotels or motels** during the 2020-2021 school year than prior to the COVID-19 pandemic.



N= 4,744 (2019); 4,118 (2020); 3,011 (2021)

Source: Charlotte-Mecklenburg Schools, 2019-2021 school years

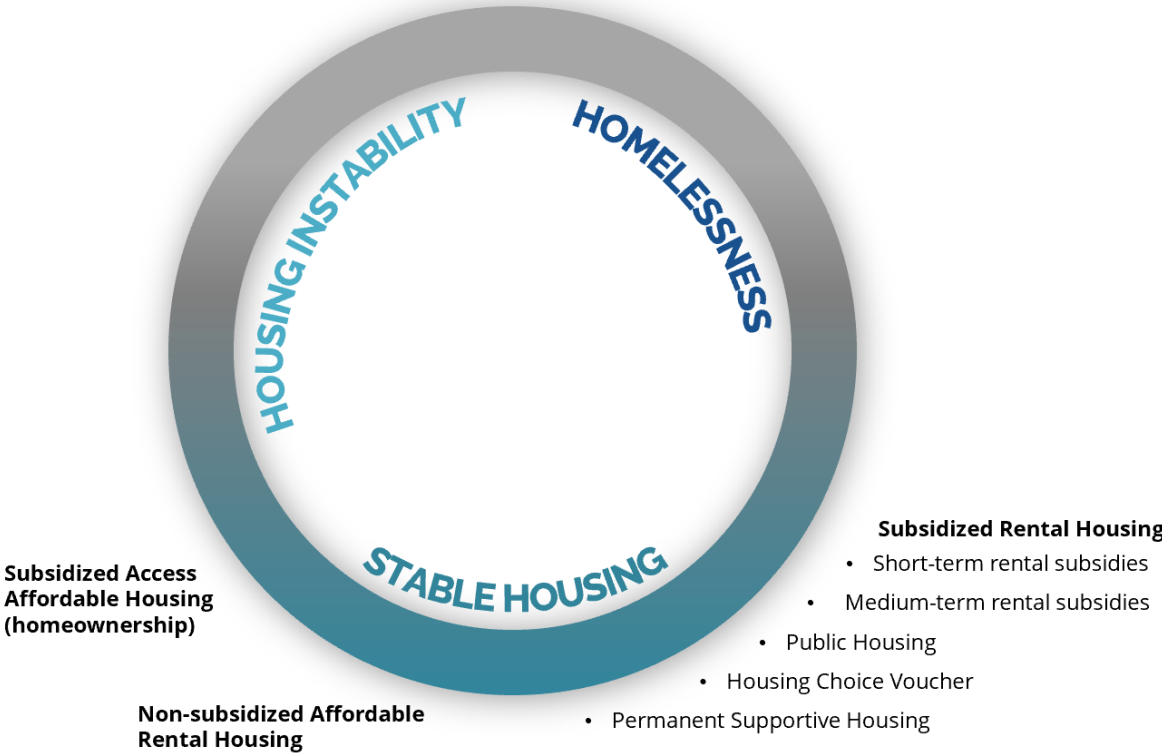


Rental costs in Mecklenburg County have increased 23% since 2010. Subsidized rental units provide one way to increase the stock of permanent, affordable housing for low-income households in Mecklenburg County. This section will describe and provide examples of different types of housing within the permanent housing continuum.

Stable Housing

Introduction to Stable Housing

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. Charlotte-Mecklenburg has multiple permanent housing programs that provide pathways to stable housing. These include rental subsidies, vouchers and/or homeownership programs. 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.



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.⁹⁸

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



Note: Due to new reporting requirements implemented in 2018, only rapid re-housing beds/units that have a lease signed are reported. Other rapid re-housing beds/units that might be available, but where the household has not yet signed a lease, are not reported. Barriers such as housing supply, source of income discrimination (SOID), and background checks limit households' abilities to use all available subsidies. Therefore, the number of RRH units report 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 house a single individual and contain one bed; or, they may house a family and contain multiple bedrooms and/or beds.

Note: The 61% increase in RRH units from 2020 to 2021 is due to the availability of COVID-19 related relief funding. It is unknown whether these units will remain when the pandemic ends.

2021 HOUSING INVENTORY COUNT – SHORT-TERM RENTAL SUBSIDY BEDS AND UNITS^{viii}

ORGANIZATION NAME	PROJECT NAMES ^{ix}	NEW OR EXISTING PROJECT	YEAR-ROUND BEDS	YEAR-ROUND UNITS
ABCCM	SSVF	Existing	6	6
CATHOLIC CHARITIES	SSVF-RRH	Existing	30	17
CHARLOTTE FAMILY HOUSING	A Way Home - RRH	Existing	291	99
	HOME/TBRA – RRH	Existing		
	RRH Private	Existing		
COMMUNITY LINK	RRH – City ESG-CV	New COVID-Relief	57	16
	RRH-CoC	Existing		
ROOF ABOVE	RRH – MeckHOME FFTC	Existing	97	97
	RRH – State ESG-CV	New COVID-Relief		
	Youth Rapid RRH (HUD)	Existing		
	RRH – City ESG	Existing		
	RRH- NC ESG	Existing		
	RRH – TBRA	Existing		
	RRH - HUD	Existing		
SALVATION ARMY	RRH - A Way Home	Existing	326	112
	RRH - City ESG	Existing		
	RRH – CoC	Existing		
	RRH- State ESG	Existing		
	RRH - TBRA	Existing		
SUPPORTIVE HOUSING COMMUNITIES	RRH - MeckHOME	Existing	22	22
	Rapid Re-housing 1	Existing		
	RRH - NC ESG	Existing		
THE RELATIVES	RRH II - TBRA	Existing	28	20
	RRH - NC ESG	Existing		
	RRH – City ESG	Existing		
TOTAL			857	389

^{viii} Three additional rapid re-housing projects funded with new COVID-19 relief funding were listed on the HIC but did not report beds or units; therefore, these projects were excluded from the table.

^{ix} 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.

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.

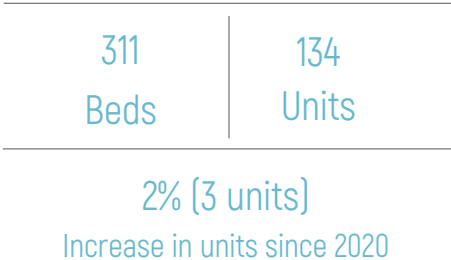
Salvation Army’s Supportive Housing Innovative Partnership (SHIP). In collaboration with INLIVIAN, the Salvation Army SHIP program provides housing, educational, and career opportunities for women and their children for up to 3 years. After families exit the program, the voucher stays with the program 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.^{x,99}

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



^x 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.

2021 HOUSING INVENTORY COUNT – MEDIUM-TERM RENTAL SUBSIDY BEDS AND UNITS

ORGANIZATION NAME	PROJECT NAMES ^{xi}	NEW OR EXISTING PROJECT	YEAR-ROUND BEDS	YEAR-ROUND UNITS
CHARLOTTE FAMILY HOUSING	INLIVIAN Vouchers ^{xii}	Existing	96	27
SALVATION ARMY	SHIP Program	Existing	168	60
ROOF ABOVE	SABER- OPH	Existing	47	47
TOTAL			311	134

^{xi} 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.

^{xii} This is listed as INLIVIAN in the report, but is reported as CHA vouchers in the HIC.

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.

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.

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.¹⁰⁰ 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.¹⁰¹ 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.

PSH*		VASH		HCV	
2021		2021		July 2021	
924 Beds	743 Units	434 Beds	301 Units	5,619 Households on HCV waitlist	4,333 Current voucher holders
8% (53 units) increase in units since 2020		-1% (4 units) decrease in units since 2020			

*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. The original 2021 VASH beds and units were underreported in the 2021 HIC but will undergo historic correction in the next cycle; updated VASH numbers are reported in this report.

2021 HOUSING INVENTORY COUNT – LONG-TERM RENTAL SUBSIDY BEDS AND UNITS (PSH & VASH)

ORGANIZATION NAME	PROJECT NAME ^{xiii}	NEW OR EXISTING PROJECT	YEAR-ROUND BEDS	YEAR-ROUND UNITS
CAROLINAS CARE PARTNERSHIP	Renew Housing RHP (HOPWA)	Existing	81	73
	TBRV- HOPWA	Existing		
COMMUNITY SUPPORT SERVICES	Shelter Plus Care - 050900	Existing	317	237
	Shelter Plus Care - 051301	Existing		
	Shelter Plus Care - 051303	Existing		
	Shelter Plus Care - 051306	Existing		
SUPPORTIVE HOUSING COMMUNITIES	McCreesh	Existing	238	145
	Scattered Site I	Existing		
	Scattered Site II	Existing		
	Scattered Site III	Existing		
ROOF ABOVE	Homeless to Homes Expansion	Existing	288	288
	Housing Works (CBRA vouchers)	Existing		
	Housing Works - Homeless to Homes	Existing		
	Housing Works - Moore Place	Existing		
	Housing Works -Moore Place Ext	Existing		
	Housing Works (Section 8 vouchers)	Existing		
	Meck Fuse	Existing		
	PSH-TBRV	Existing		
Homeful Housing - PSH	Existing			
VETERAN'S ADMINISTRATION	VASH-CHA	Existing	434	301
TOTAL			1,358	1,044

^{xiii} 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).

Housing Age & Affordability

Housing affordability is measured by multiple factors including household income, presence of housing subsidy, property values, and the age of housing stock. In a typical market, older homes can be considered a more affordable option as they become outdated or fall into disrepair.¹⁰² An analysis of rental complexes in the Costar Real Estate database was conducted to examine the relationship between housing age and affordability. It is important to note that the database is not representative of all rental units in Charlotte-Mecklenburg; 98.8% of rental complexes in the dataset were comprised of 20 units or more and complexes that did not list average rental price were excluded from the analysis. The database includes both subsidized rental complexes as well as Naturally Occurring Affordable Housing (NOAH).

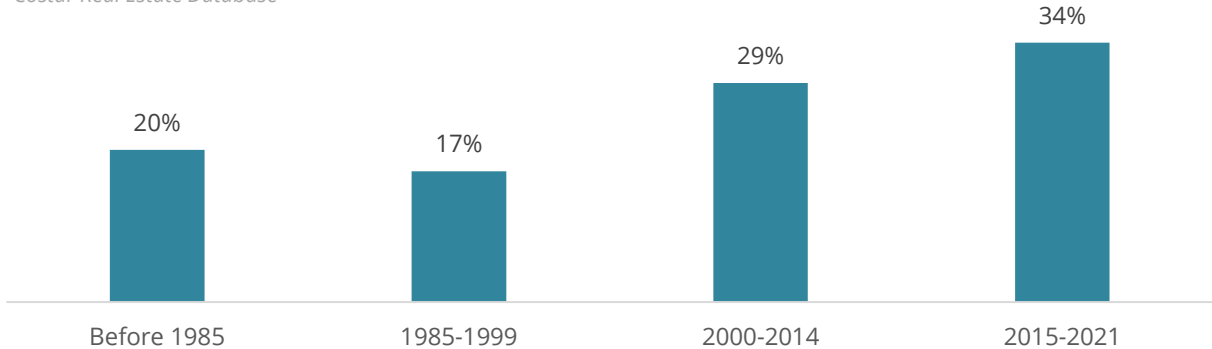
The analysis examined the median year that affordable, moderate, and luxury rental complexes were built or renovated. For the purpose of this analysis, a rental complex is considered “affordable” if the average rent for a one-bedroom unit is less than \$800 per month. “Moderate” one-bedroom units are defined as renting for \$800 to \$1,199 per month (Fair Market Rent for a 1-bedroom unit is \$1,010, see page 36). Finally, “luxury” units are defined as renting for \$1,400 or more per month.

Analysis indicates that housing age is linked to affordability. The median year that affordable complexes were built or last renovated was 1984; the median year that luxury complexes were built or last renovated was 2016. The dataset suggests that the growth of new rental complexes is outpacing the preservation of older, traditionally more affordable rental complexes. Thirty-four percent of all rental complexes in the dataset (or 218) were built or renovated since 2015. By comparison, only 20% of rental complexes (or 128) were built or last renovated before 1985.

Median Year Built or Renovated	1984	1986	2001	2013	2016	2016
Average cost of 1-bedroom apartment	\$1-\$799 (4,715 units)	\$800-\$999 (7,437 units)	\$1,000-\$1,199 (12,307 units)	\$1,200-\$1,399 (16,733 units)	\$1,400-\$1,599 (11,611 units)	\$1,600+ (9,547 units)

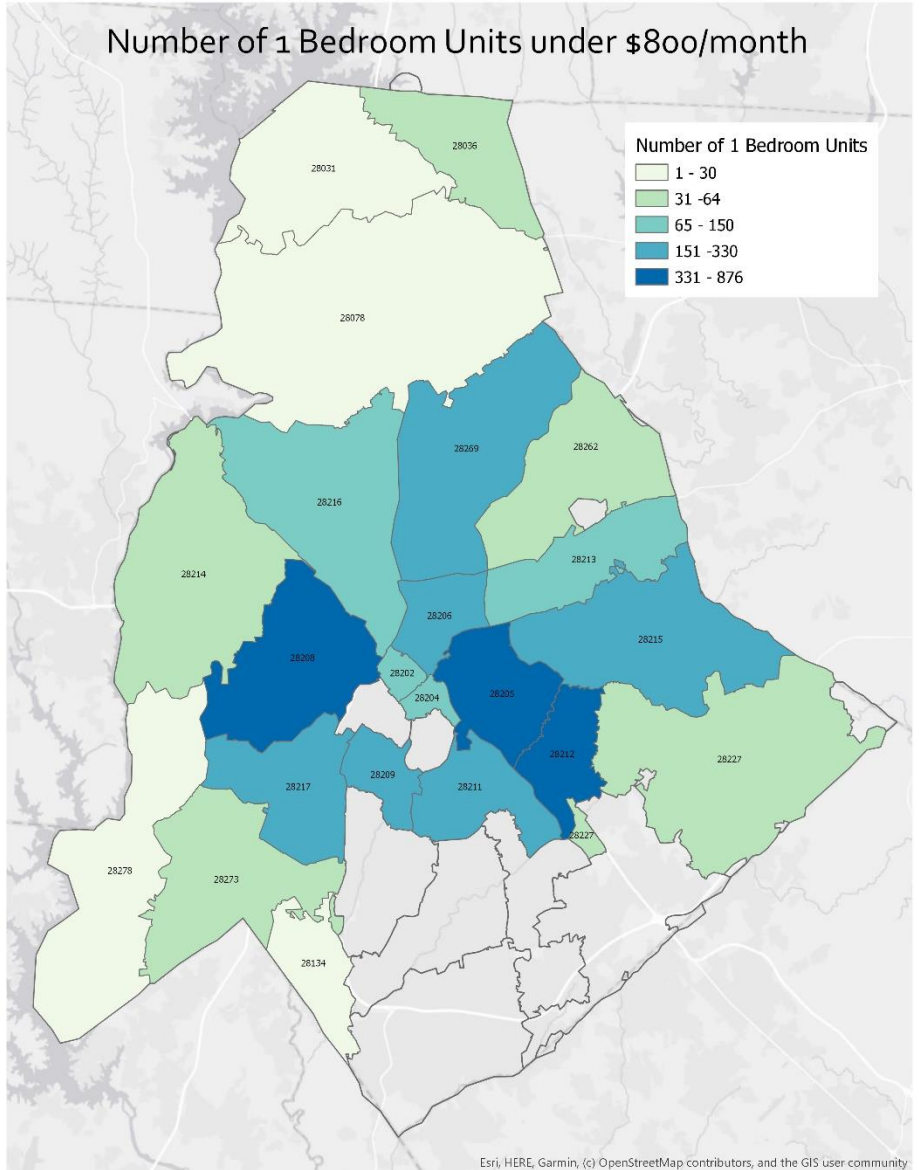
One-third (34%) of rental complexes were built in the past six years

Costar Real Estate Database



Source: UNC Charlotte analysis of Costar Real Estate Database.

Most affordable one-bedroom rental units were located in west Charlotte (zip code 28208) and east Charlotte (28205, 28212). Few affordable rental units were located in zip codes in south Charlotte and North Mecklenburg.



Source: UNC Charlotte analysis of Costar Real Estate Database.

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 \$210 million for affordable housing since the Fund was established in 2001. In total, the Housing Trust Fund has allocated funds for 8,781 completed and 2,815 pending units. Fifty-seven percent of completed units (or 5,187 units) are new multi-family rentals; 29% of completed units (or 2,542 units) are rehabilitated multi-family rentals, including naturally occurring affordable housing (NOAH) preserved through funding from public-private partnerships.¹⁰³ In FY21, the Housing Trust Fund added 144 rehabilitated multi-family units to its list of completed projects.

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.

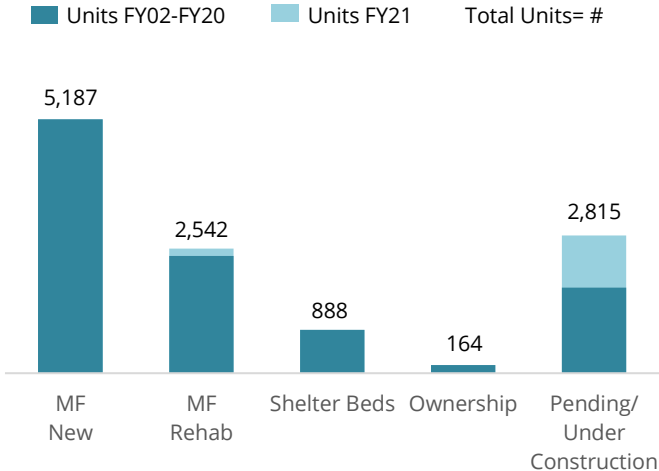
Ownership. Developments in which the unit’s ownership is transferred to the housing recipient.

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 FY21

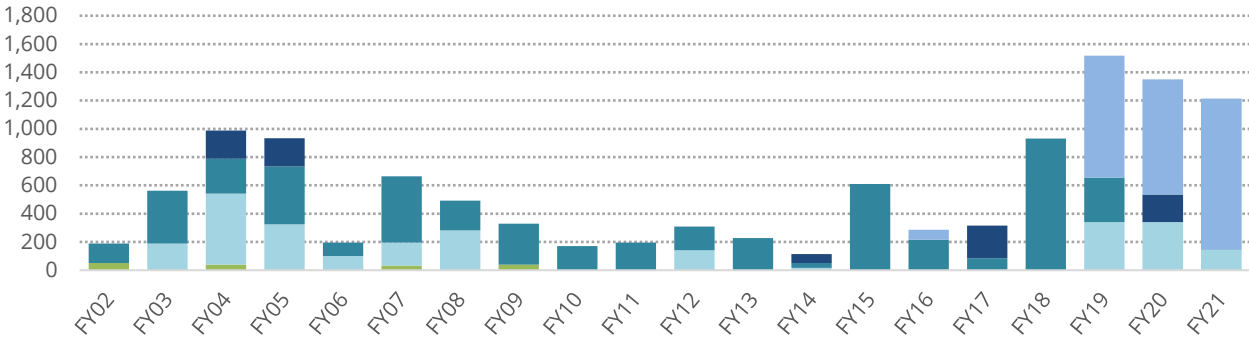


Source: City of Charlotte, 2021

Most units completed between FY19 and FY21 were Rehabilitated Multi-Family Rentals

Housing Trust Fund Units by Year (completed and committed) FY02-FY21

Ownership MF Rehb MF New Shelter Pending/ Under Construction



Source: City of Charlotte, 2021

UNITS BY AFFORDABILITY

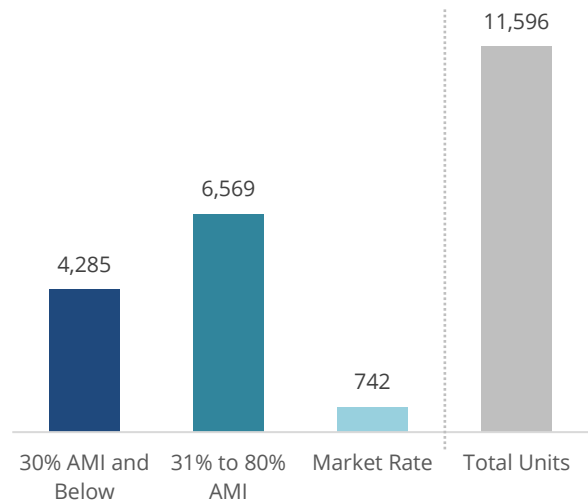
Thirty-seven percent of units (4,285) using funds from the Housing Trust Fund are affordable to households earning at or below 30% of the Area Median Income (AMI). For context, the maximum cost of an affordable apartment for a single individual at or below 30% of the AMI is \$442 per month (see page 37 for more AMI limits). Shelter beds are included in units affordable at or below 30% AMI. Fifty-seven percent of units (6,569) are affordable to households earning between 31% and 80% of the AMI; 6% of units (742) 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.

Twenty-five percent of units (299) added in FY21 were affordable to households at or below 30% AMI.

This report provides the most up-to date historic and current Housing Trust Fund data as of August 2021. Historic data is periodically corrected to reflect final unit counts and project years after projects are completed.

Units by AMI

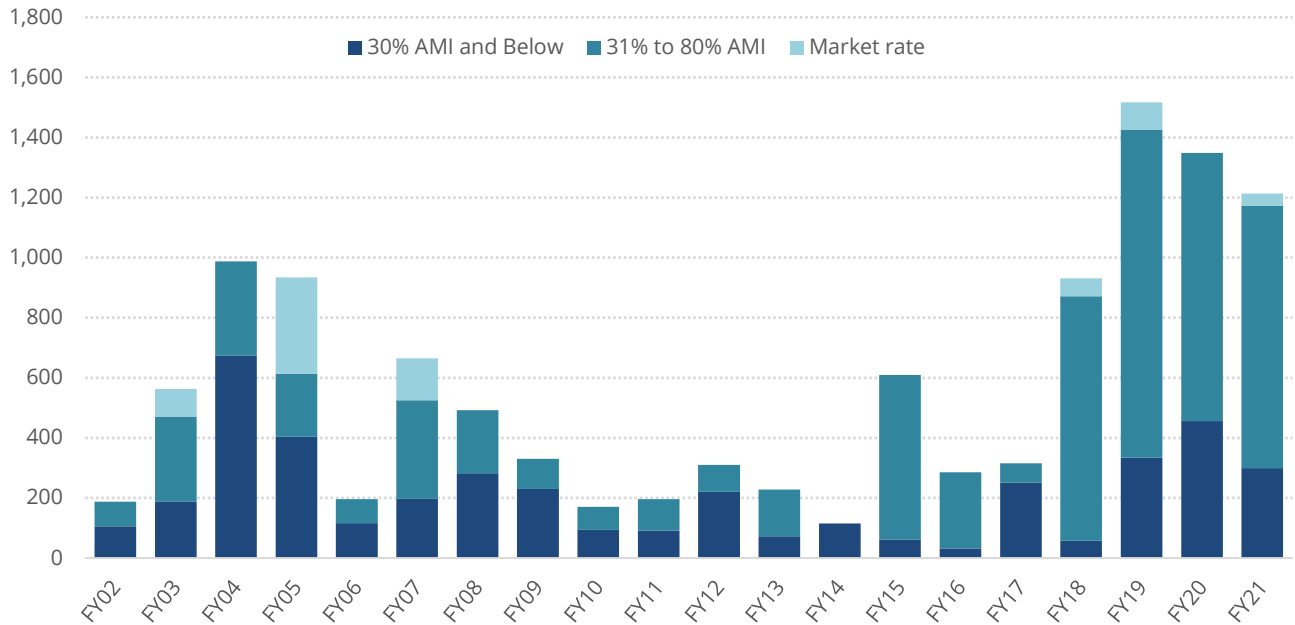
FY02 to FY21



Source: City of Charlotte, 2021

Housing Trust Fund Units <30% AMI by Year

Completed and Pending, FY02 to FY21



Source: City of Charlotte, 2021



While housing instability and homelessness pre-date the pandemic, COVID-19 has exacerbated the underlying problems. Thousands of households are at risk of eviction and thousands of others are actively experiencing homelessness. Without widespread investment and intervention, the number of households facing housing instability and homelessness will likely increase in the months and years ahead.

Connecting the Dots

Connecting the Dots

The 2021 Charlotte-Mecklenburg State of Housing Instability & Homelessness Report provides an annual update on current trends in housing instability and homelessness, including the impact of the COVID-19 pandemic. 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 inequity and lead to uneven distribution of resources.

The COVID-19 pandemic has exacerbated housing instability and homelessness in Charlotte-Mecklenburg. Homelessness appears to be increasing across several metrics, including the PIT Count and One Number. As of June 2021, 3,137 individuals were actively experiencing homelessness. In addition, more than 28,000 Mecklenburg County households were behind on rent and at risk for eviction before the federal eviction moratorium ended on August 26, 2021. Black and Hispanic households and low-income households (especially those with children) have been most severely impacted by job loss related to the pandemic and are most at risk for eviction. Housing and homeless service providers have utilized federal COVID-19-related relief funding to increase the capacity of emergency shelters and permanent housing programs to meet the growing demand for housing.

COVID-19 has shone a light on housing problems that were already present and growing before the pandemic began. In 2019, prior to the COVID-19 pandemic, more than 123,000 Charlotte-Mecklenburg renter and owner households were spending more on housing related expenses than was affordable. Many others were living in unsustainable housing situations, such as paying week-to-week in hotels or motels or staying temporarily with family or friends. COVID-19 has intensified the already precarious housing situations that many households in Charlotte-Mecklenburg faced prior to the pandemic. As a result of the pandemic, more households are on the brink of eviction or already actively experiencing homelessness. Without widespread investment and intervention, the number of households facing housing instability and homelessness will likely increase in the months and years ahead.

Appendix: Definitions

AFFORDABLE HOUSING

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

AREA MEDIAN INCOME (AMI)

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

CHILD ONLY HOUSEHOLDS

Household with all members under the age of 18.

CHRONIC HOMELESSNESS

Chronic Homelessness is a specific type of homelessness defined by the following criteria: an individual or head of household with a disabling condition is experiencing literal homelessness; and has either been continuously homeless for at least 12 months or has experienced at least four episodes of homelessness in the last 3 years (where the combined occasions total at least 12 months). Occasions are separated by a break of at least seven nights. Stays in institutions such as hospitals or jails 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/mortgage, property taxes, insurance, and utilities).

DIVERSION

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

DOUBLED UP

A household is considered "doubled up" if the household includes at least one "extra" adult, meaning an adult who is not in school and is not the head of household or their spouse/partner.¹⁰⁴ 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.¹⁰⁵

EMERGENCY SHELTER (ES)

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

EXTREMELY LOW-INCOME

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

FAIR MARKET RENT

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

FISCAL YEAR

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

FORECLOSURE

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

FORMAL EVICTION

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

HOMELESS MANAGEMENT INFORMATION SYSTEM (HMIS)

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

HOMELESSNESS

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

HOMEOWNERSHIP RATE

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

HOUSEHOLD WITH ADULTS AND CHILDREN (FAMILIES)

Household that has at least one adult over the age of 18 and one child under the age of 18.

HOUSEHOLD WITH ADULTS ONLY

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

HOUSING FIRST

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

HOUSING INSTABILITY

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

HOUSING INVENTORY COUNT (HIC)

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

IMMINENT RISK OF HOMELESSNESS

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

INFORMAL EVICTION

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

LITERAL HOMELESSNESS

Literal homelessness (also known as Category 1) is a category of homelessness set by the U.S. Department of Housing and Urban Development (HUD); it is used for determining eligibility for specific HUD-funded programs. Individuals and families who lack a fixed, regular, and adequate nighttime residence; this includes households staying in emergency shelter, safe haven and transitional housing (sheltered homelessness); and households who are unsheltered. This definition also includes a subset

for an individual who is exiting an institution where they resided for 90 days or less and experienced literal homelessness before entering that institution.

LONG-TERM RENTAL SUBSIDY

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

LOW-INCOME

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

MCKINNEY-VENTO STUDENTS

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

MEDIUM-TERM RENTAL SUBSIDIES

Medium-term rental subsidies, also referred to as other permanent housing (OPH), are provided for 1 to 3 years and are designed to help households quickly exit homelessness; return to housing in the community; and not become homeless again. OPH vouchers are conditional and subsidies remain with the program after a household exits.¹⁰⁶

MODERATE-INCOME

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

NATURALLY OCCURRING AFFORDABLE HOUSING (NOAH)

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

NC 2-1-1

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

NON-SUBSIDIZED AFFORDABLE RENTAL HOUSING

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

ONE NUMBER

The One Number is generated from a by-name list within the Homeless Management Information System (HMIS) and captures the number of people enrolled in emergency shelter, transitional housing, street outreach, permanent housing (if there is no move-in date to housing yet) and Coordinated Entry projects in HMIS. The One Number includes both sheltered and a portion of individuals experiencing unsheltered homelessness. In addition, One Number data can be broken down by both

household composition and population type; elements include single individuals, families, unaccompanied youth, veterans and people experiencing chronic homelessness. The One Number can also be analyzed by inflow into, and outflow from, homelessness. Whereas the Point-in-Time Count, provides a one-night snapshot of the number of people experiencing homelessness, the One Number provides a real-time, comprehensive picture of who is experiencing sheltered and unsheltered homelessness across the community. The One Number is considered dynamic and therefore, may fluctuate. The Charlotte-Mecklenburg data team has developed a "reliability threshold" of 5% for the One Number data.

OTHER PERMANENT HOUSING (OPH)

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

OTHER TRANSITIONAL HOUSING

Other non-emergency, temporary housing types including institutional and residential settings such as 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 HOUSING

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

PERMANENT SUPPORTIVE HOUSING (PSH)

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

POINT-IN-TIME COUNT (PIT)

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

PRESERVATION

Housing preservation refers to one method available to communities for increasing affordable housing supply. Preservation refers to the action(s) taken to ensure a housing subsidy and/or low-

income housing restriction(s) remains in place, preserving long-term housing affordability. Preservation is usually combined with repairs to the property. Often the property is purchased by a new owner who is committed to the long-term affordability of the property and is then renovated and managed along with those values. The locally funded Housing Trust Fund administered by the City of Charlotte can be used to fund housing preservation. Preserving affordable housing is generally considered more cost-effective and easier than new affordable housing construction.

PREVENTION

A category of housing assistance that targets households facing near-term housing instability who have not yet lost their housing. The continuum of prevention assistance includes three tiers: 1) community-wide interventions aimed at changing systems and structures that perpetuate housing instability; 2) cross-sector collaboration and coordination to reduce the prevalence of homelessness; and 3) targeted interventions including financial and legal assistance to help households maintain their housing.

RAPID RE-HOUSING (RRH)

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

RENTAL LEASE

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

RENTER-OCCUPIED

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

SAFE HAVEN

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

SEVERE COST-BURDEN

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

SHELTERED HOMELESSNESS

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

SHORT-TERM RENTAL SUBSIDY

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

SINGLE ADULT HOMELESSNESS

The population of single-person adult households experiencing homelessness.

SOURCE OF INCOME DISCRIMINATION (SOID)

Source of Income Discrimination (SOID) occurs when a provider refuses to accept payment for housing from any legal form of monetary payment, employment income, disability benefits, or subsidized voucher. SOID is not currently recognized as a form of housing discrimination by the federal Fair Housing Act or City of Charlotte Fair Housing Ordinance.

STABLE HOUSING

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

STREET OUTREACH (SO)

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

SUBSIDIZED ACCESS AFFORDABLE HOUSING

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

SUBSTANDARD HOUSING

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

SYSTEM PERFORMANCE MEASURES (SPM)

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

TRANSITIONAL HOUSING (TH)

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

UNACCOMPANIED CHILD(REN)

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

UNACCOMPANIED YOUTH

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

UNSHELTERED HOMELESSNESS

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

VERY LOW-INCOME

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

VETERAN

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

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