

# 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.