

Housing Instability in Charlotte- Mecklenburg 2015

Ashley Williams Clark, UNC Charlotte Urban Institute

Sue Maciejewski, Charlotte Housing Authority

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Housing Instability and Homelessness Report Series



Housing Instability in Charlotte-Mecklenburg 2015

Conditions that may contribute to housing instability

- High housing costs
- Poor housing quality
- Unstable neighborhoods
- Overcrowding
- Homelessness

Barriers to housing instability

- Cost of housing
- Economy
- Housing market
- Age
- Life events
- Other expenses (medical, child care, travel, etc.)

Impact of Housing Instability

- Strains on physical and mental health
- The development and school achievement of children

HUD Adjusted Median Family Income

- Based on the area median income (AMI)
- Calculated by HUD
- Used to determine eligibility for various housing programs, such as the Housing Choice Voucher program.

Extremely Low Income

<30% MFI

Very Low Income

31-50% MFI

Low Income

51-80% MFI

Moderate Income

81-120% MFI

Not Low Income

>120% MFI

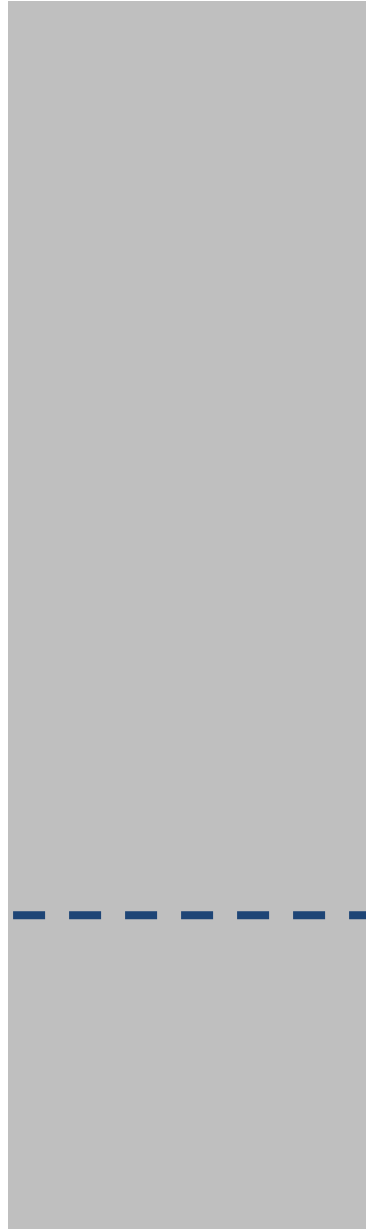
How this looks in the Charlotte-
Mecklenburg MSA for a
household of four...

Extremely Low
Income

<\$24,250

Low Income

\$24,251-33,600



\$606

Extremely low-
Income

Extremely Low
Income

<\$24,250

Low Income

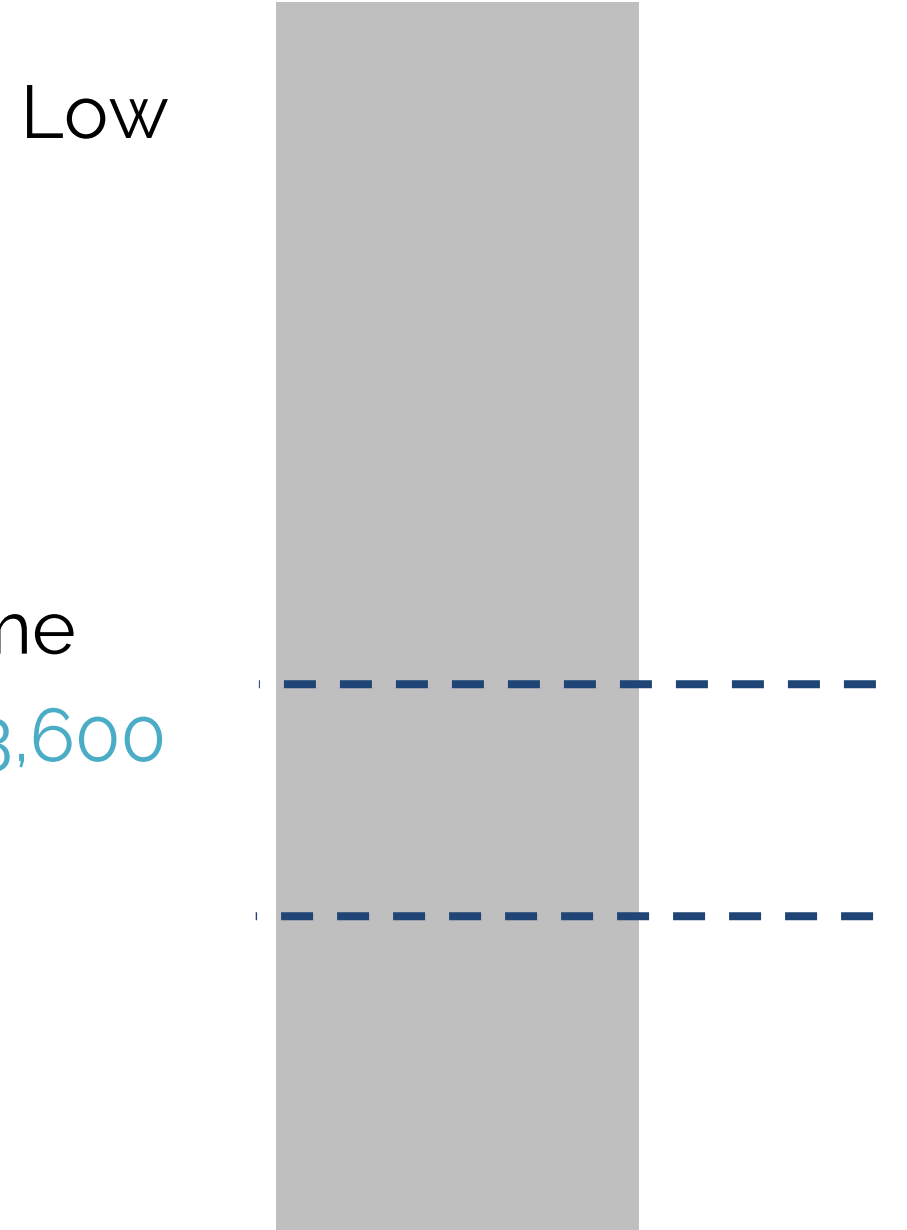
\$24,251-33,600

\$840

Low-Income

\$606

Extremely low-
Income



Extremely Low
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<\$24,250

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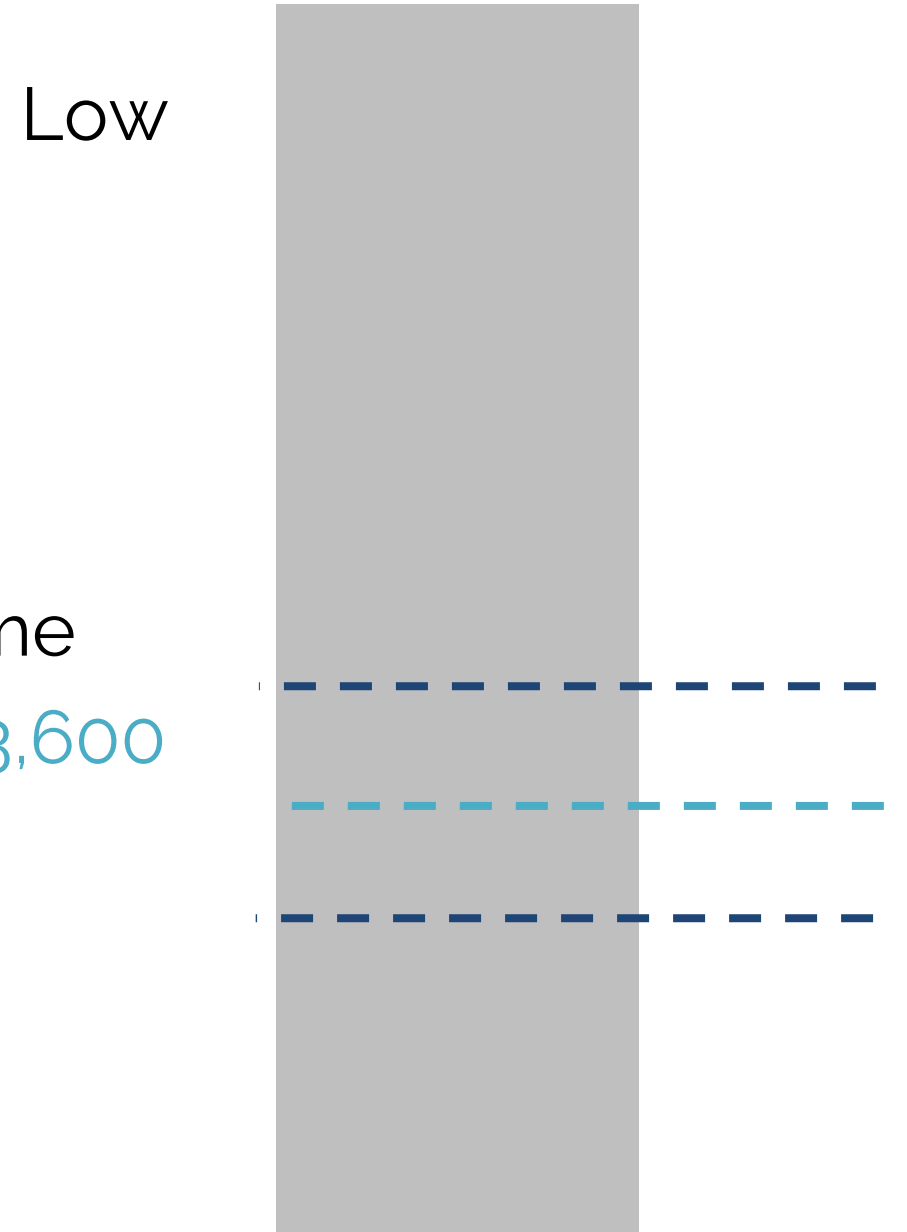
Low-Income

\$831

2-Bd FMR

\$606

Extremely low-
Income



Extremely Low
Income

<\$24,250

\$1,120

3-Bd FMR

Low Income

\$24,251-33,600

\$840

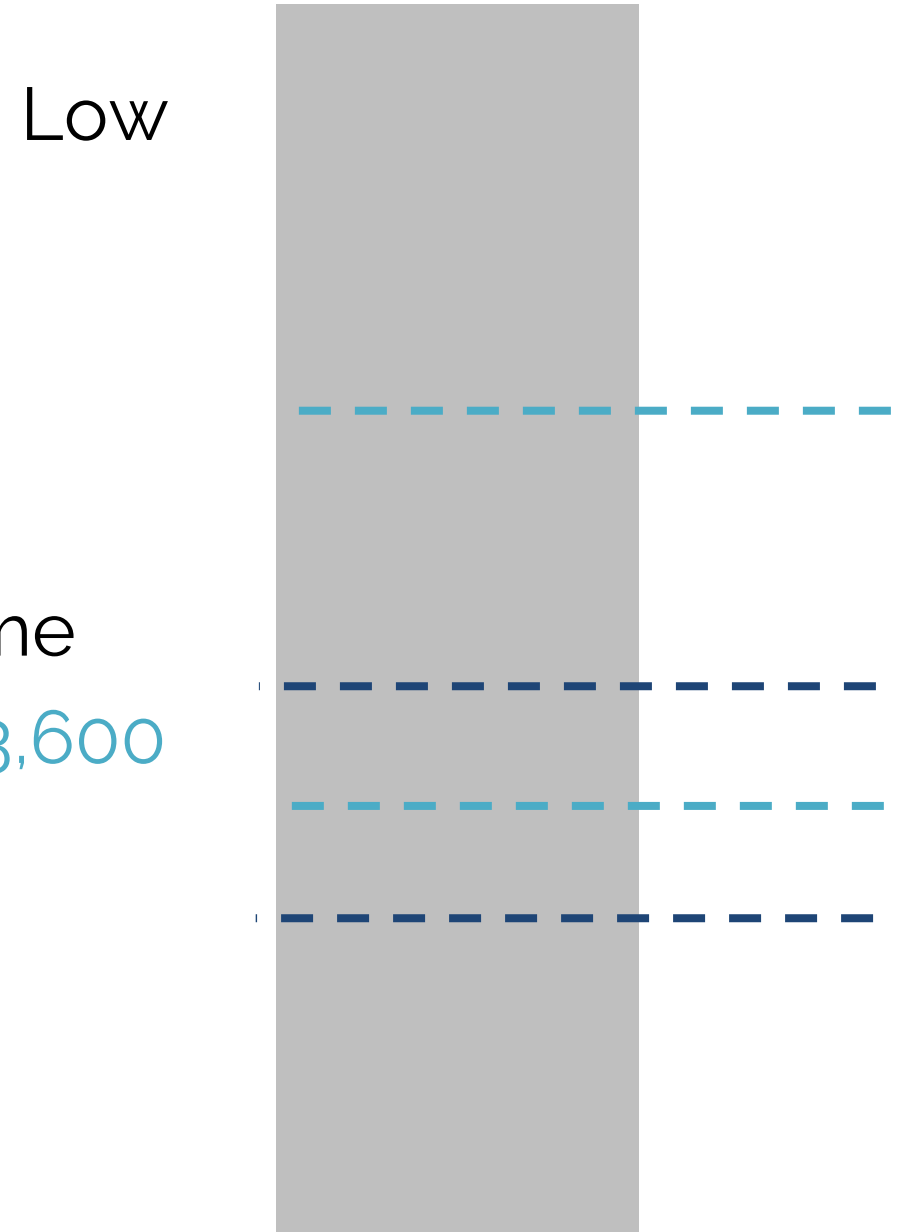
Low-Income

\$831

2-Bd FMR

\$606

Extremely low-
Income



Extremely Low
Income

<\$24,250

\$1,389

4-Bd FMR

\$1,120

3-Bd FMR

Low Income

\$24,251-33,600

\$840

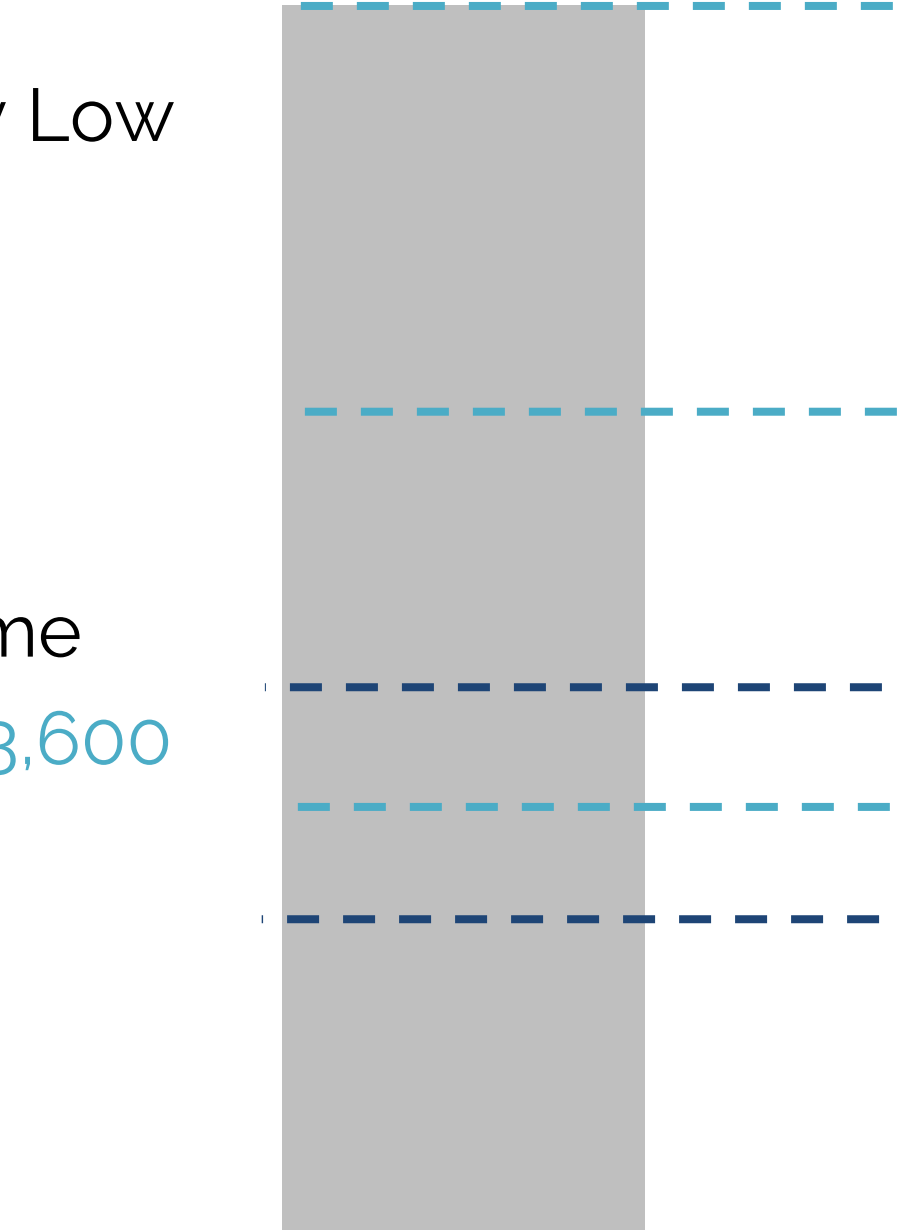
Low-Income

\$831

2-Bd FMR

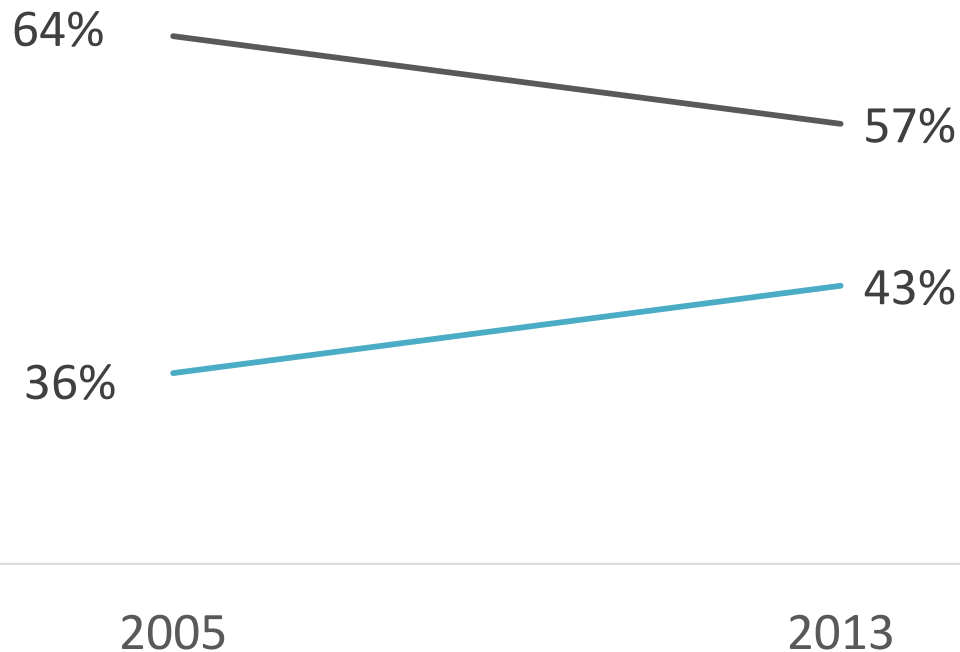
\$606

Extremely low-
Income



Change in housing tenure Mecklenburg County, 2005-2013

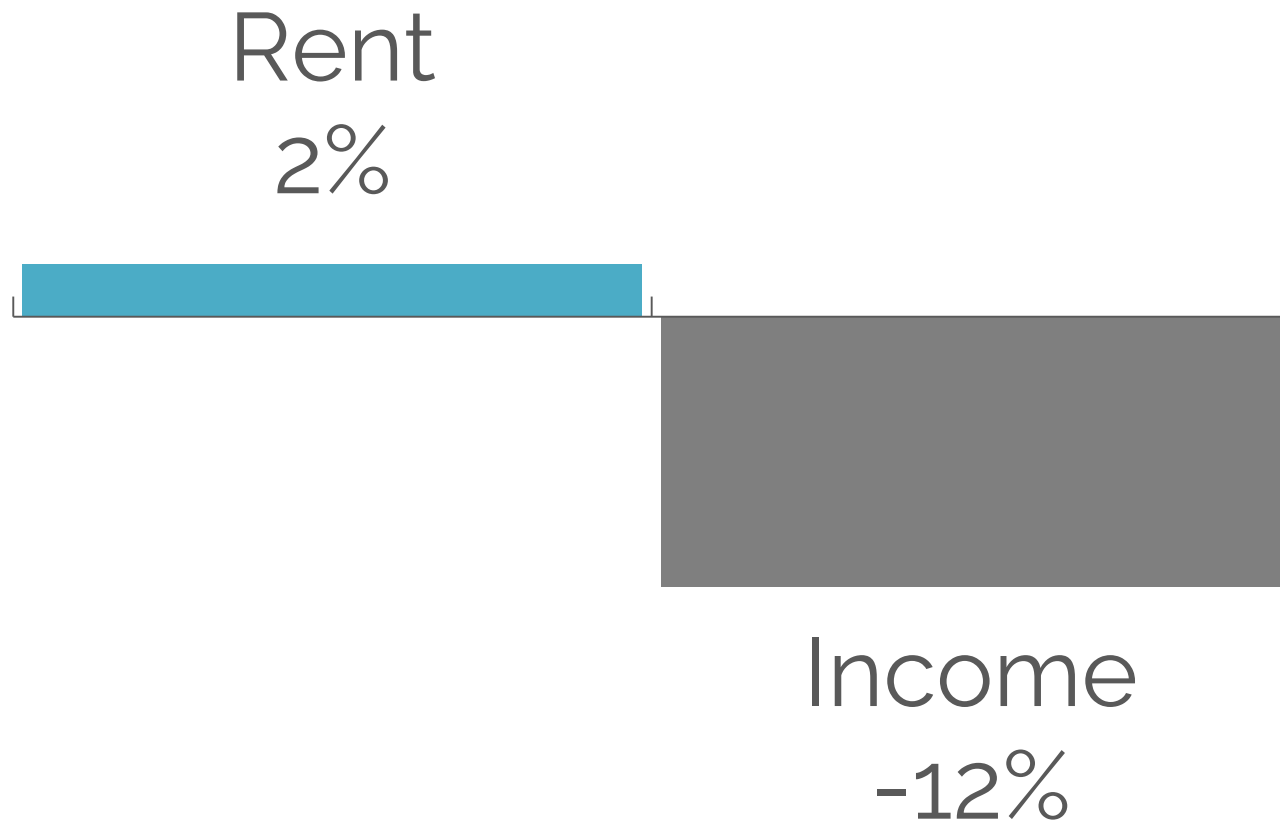
— % Renter-occupied — % Owner-occupied



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

Change in rent vs. income

2008-2013, adjusted for inflation



Housing Cost Burdened

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

Not a perfect measure

Renter Occupied Households

46% of renter households were cost burdened

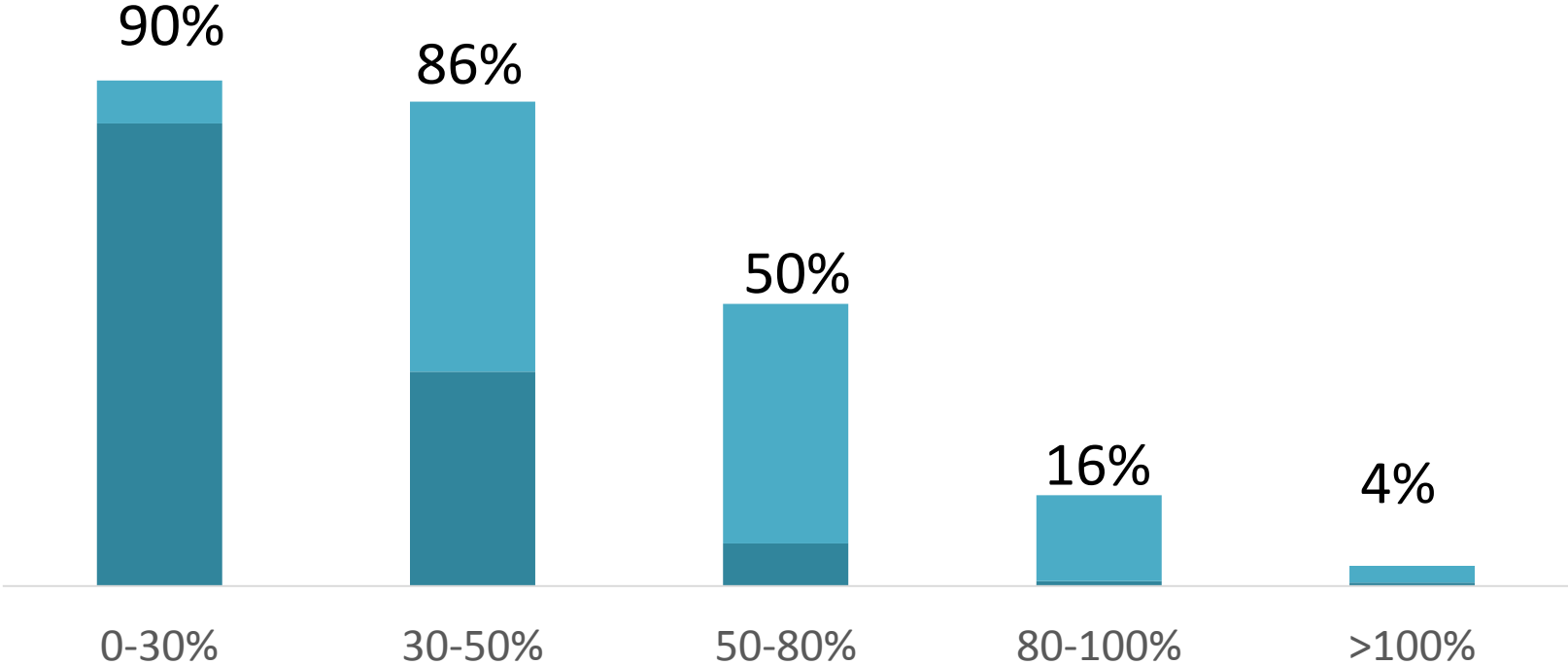
Mecklenburg County, 2013



Cost burdened renter-occupied households by HAMFI

Mecklenburg County, 2008 - 2012

■ Severely Cost burdened ■ Cost burdened

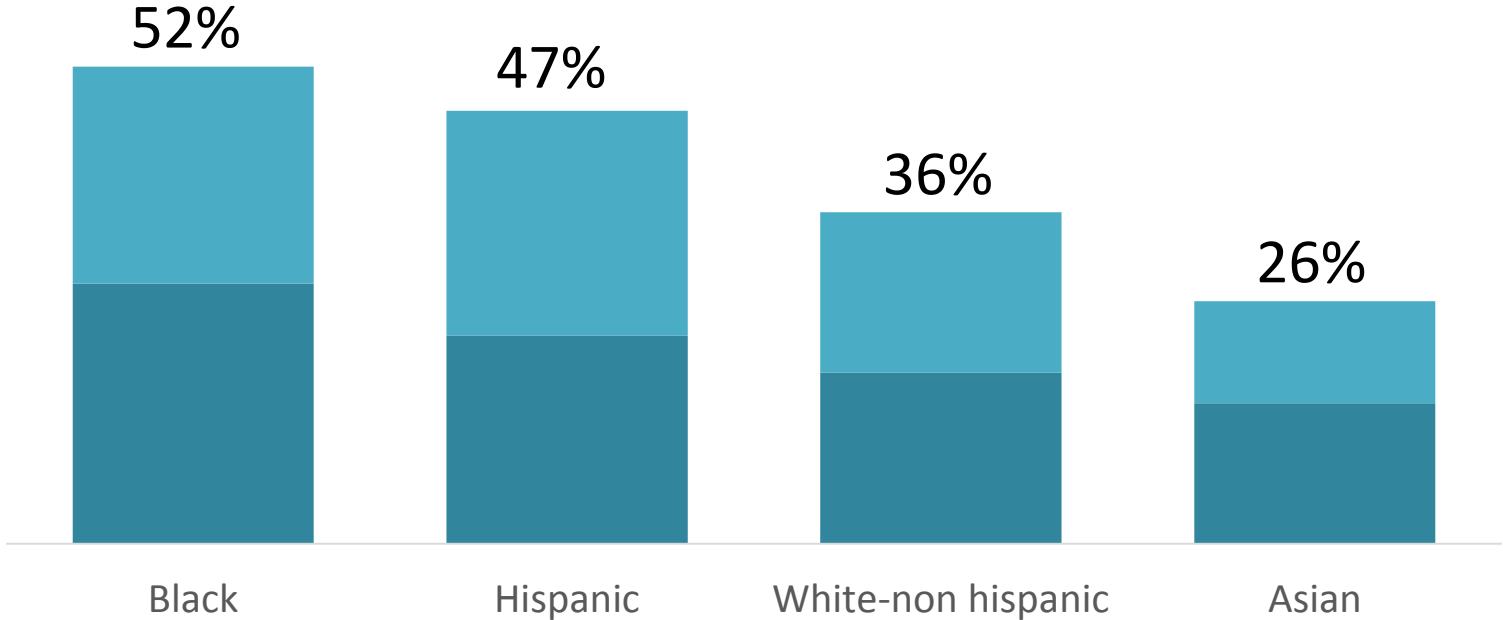


Source: U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (CHAS) dataset, 2008-2012.

Cost burdened renter-occupied households by race

Mecklenburg County, 2008 - 2012

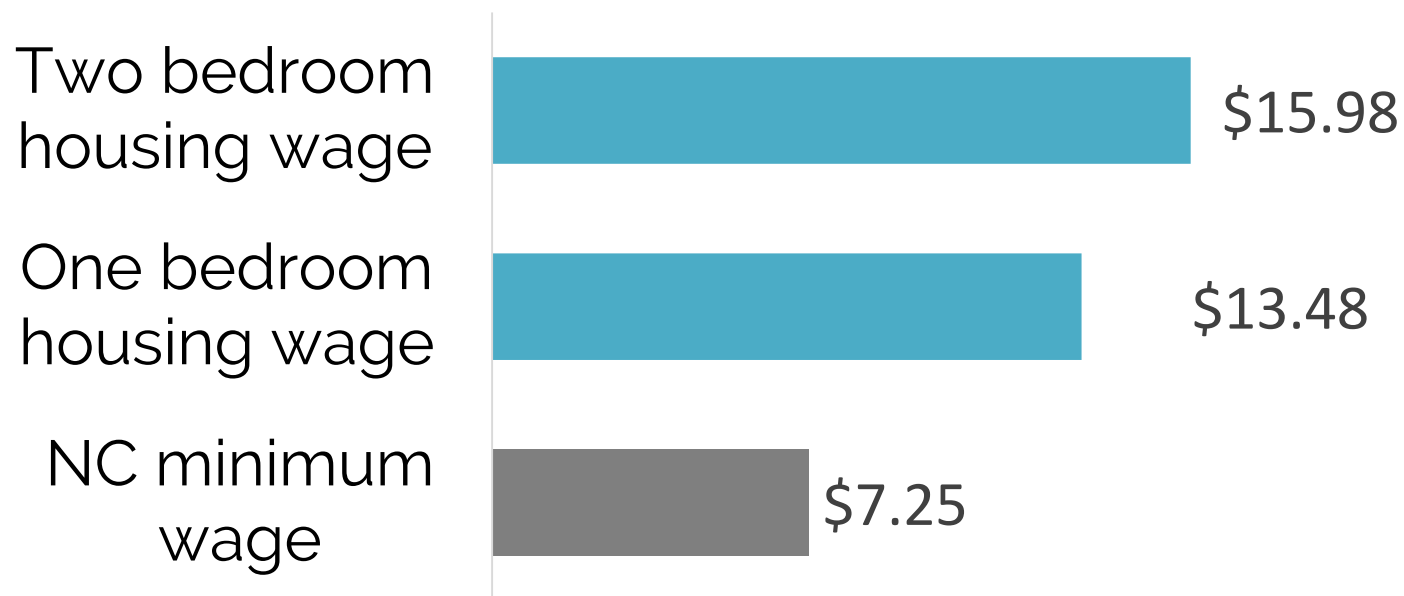
■ Severely Cost burdened ■ Cost burdened



Source: U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (CHAS) dataset, 2008-2012.

Hourly wage needed if working 40 hours per week to afford an apartment

Mecklenburg County, 2015



Owner Occupied Households

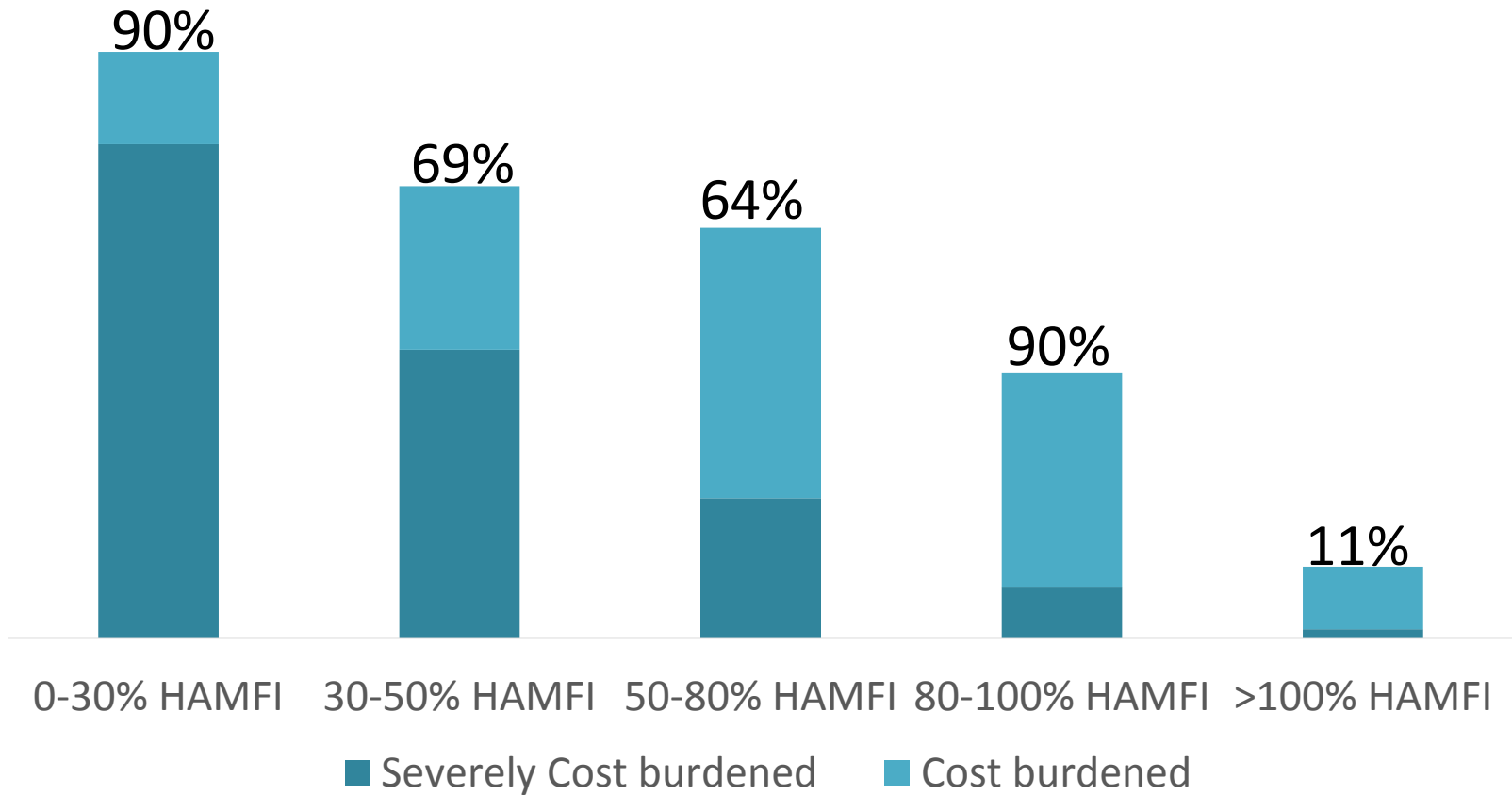
27% of owner-occupied households were cost burdened

Mecklenburg County, 2013



Cost burdened owner-occupied households by HAMFI

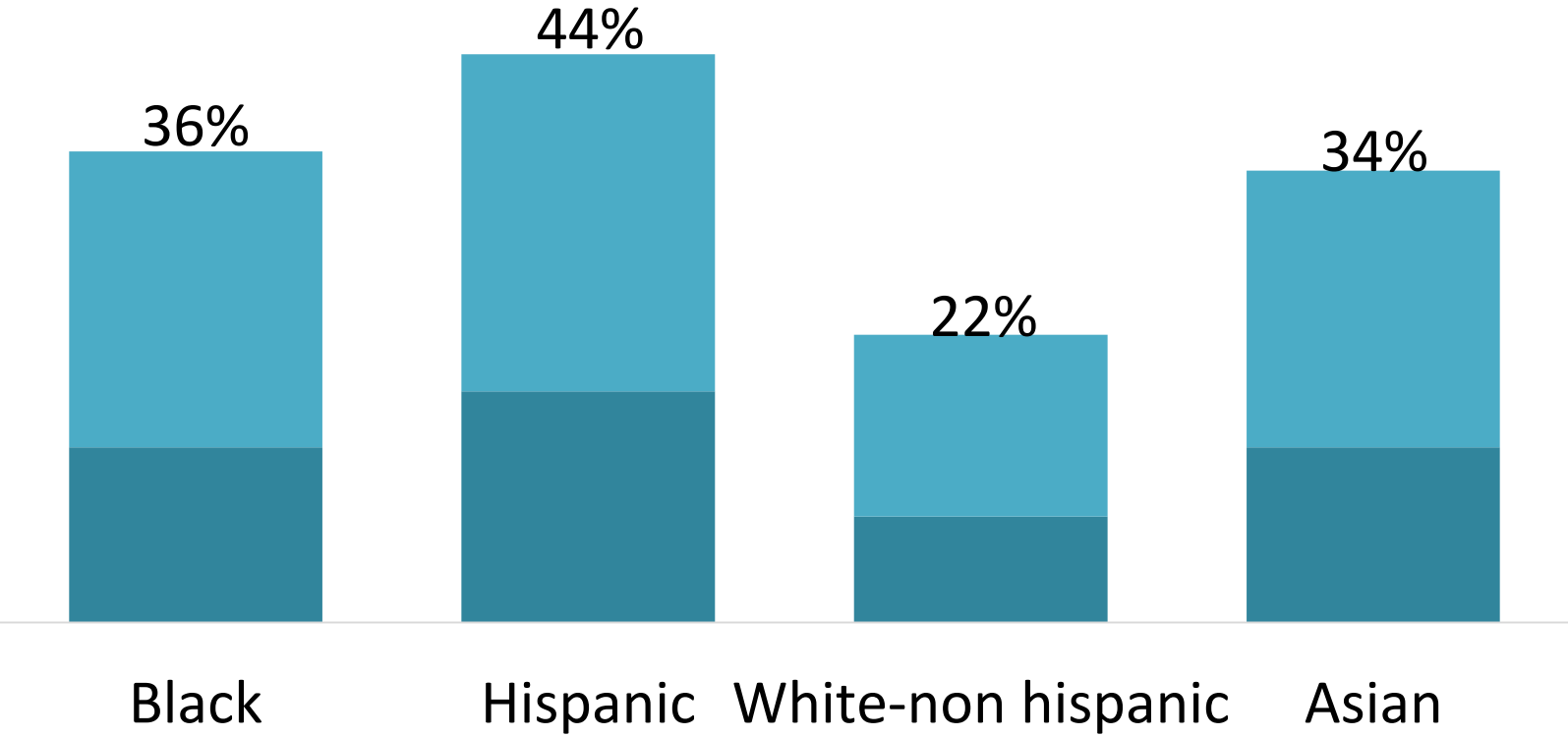
Mecklenburg County, 2008 - 2012



Cost burdened renter-occupied households by race

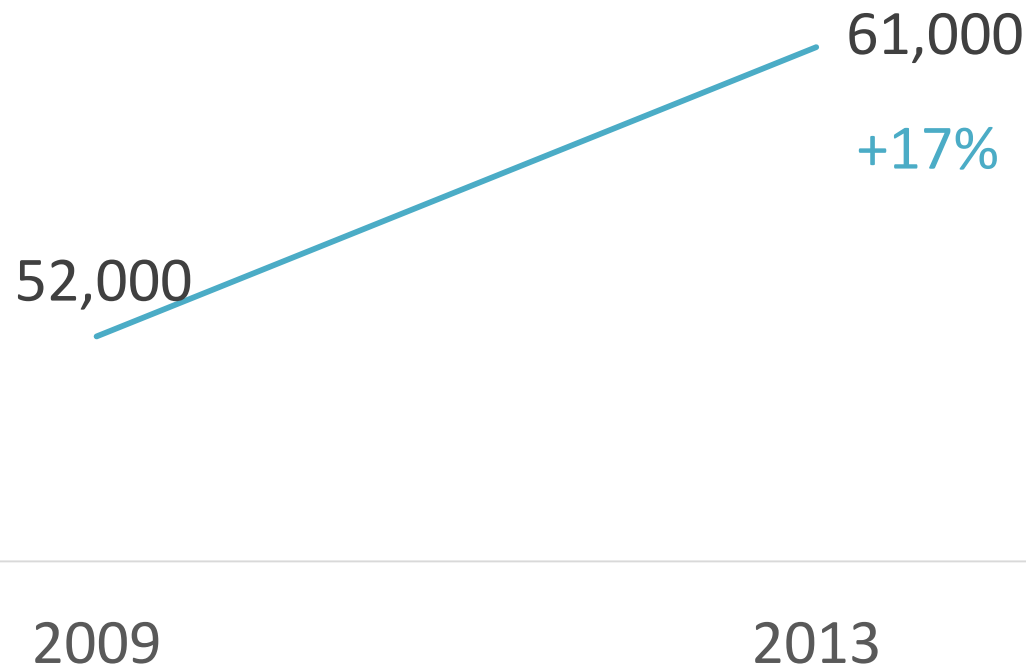
Mecklenburg County, 2008 - 2012

■ Severely Cost burdened ■ Cost burdened



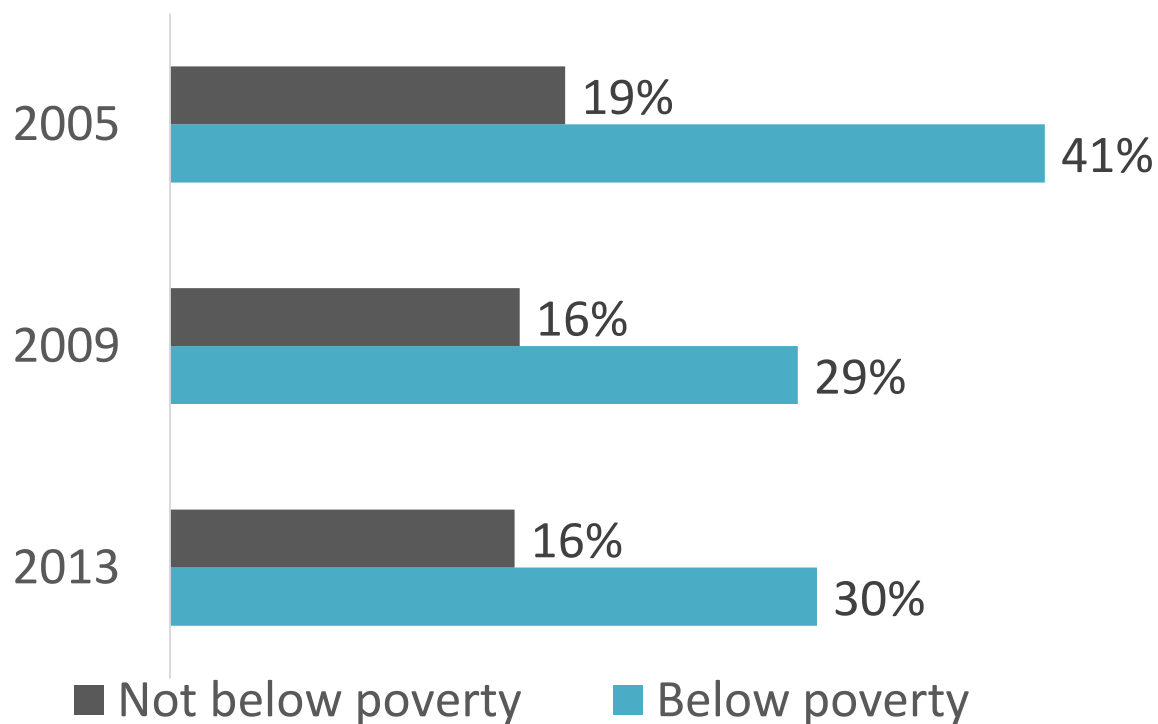
Children in low-income households with a high housing cost burden

City of Charlotte, 2009-2013



A higher percentage of households living below poverty moved within the past 12 months

Mecklenburg County, 2005-2013



Note: Data does not include moves from abroad.

Characteristics of Charlotte Housing Authority Housing Choice Voucher Waiting List

2015

Context

Sue Maciejewski, Charlotte Housing Authority

Housing Choice Voucher

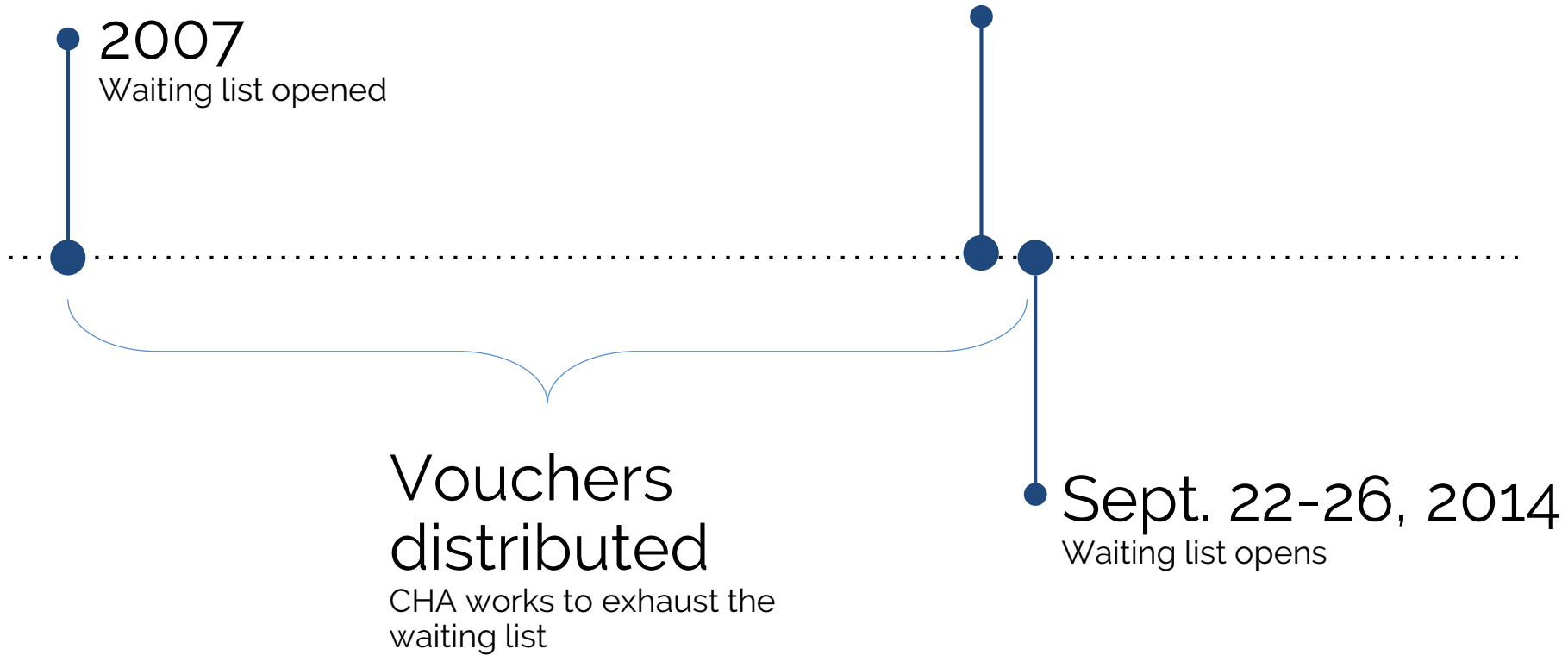
(HCV)

The federal government's major rental assistance program for assisting very low-income households, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market.

Timeline

Preparation for opening of waitlist

Software upgrades, call center established, stakeholder meetings/trainings, and informational sessions

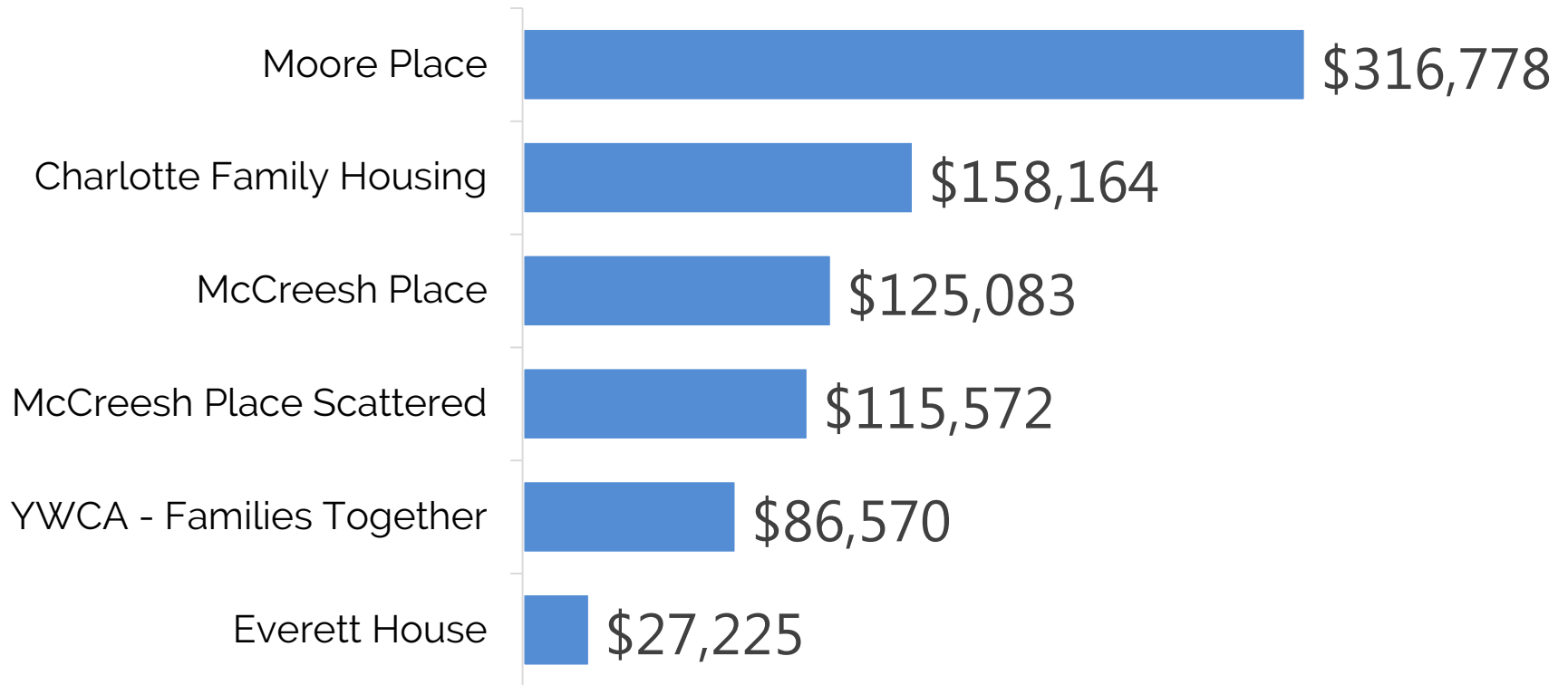


Partner engagement

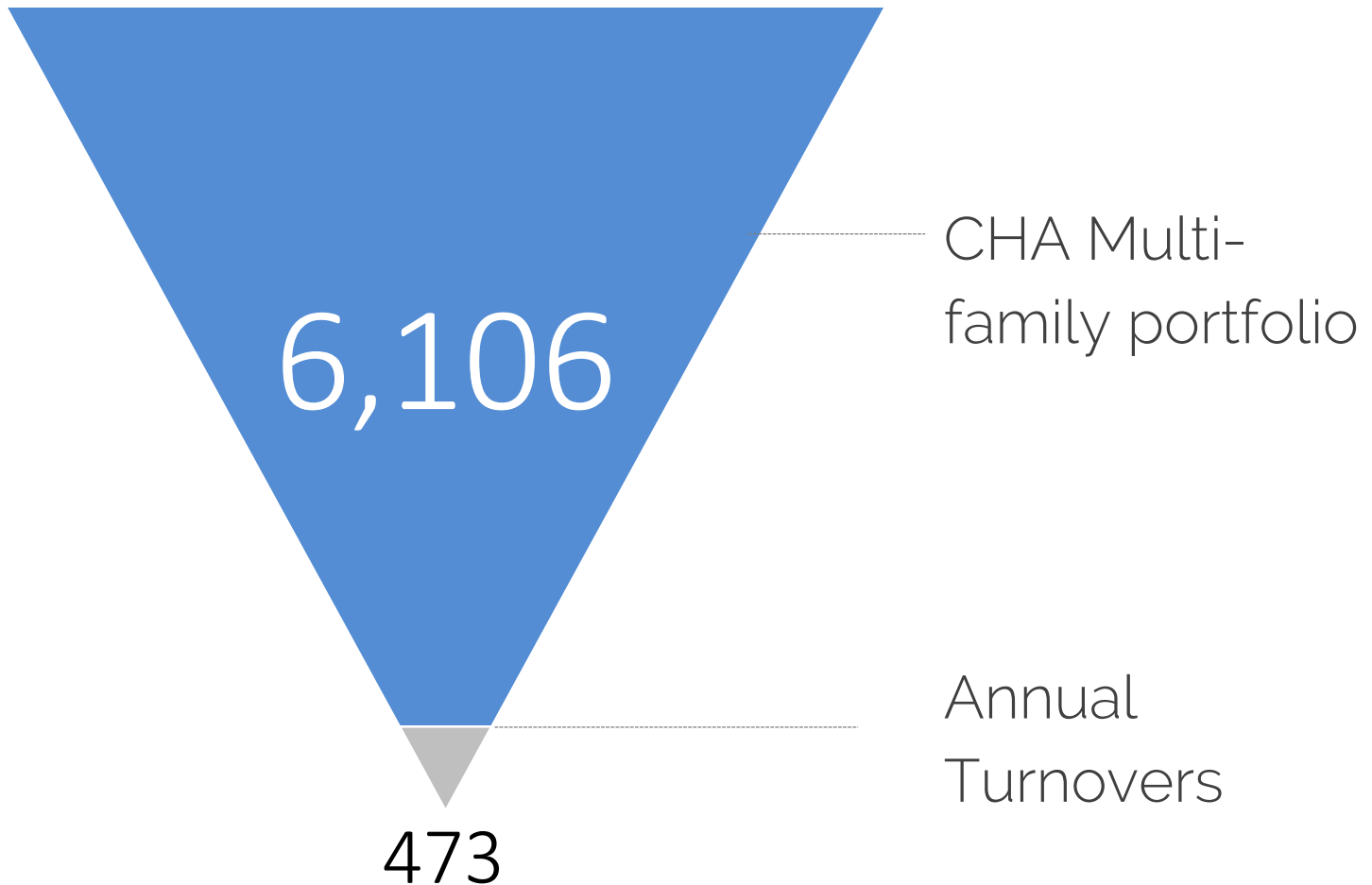
- Men's Shelter of Charlotte
- The Salvation Army – Center of Hope Shelter
- Crisis Assistance Ministry
- Urban League of the Central Carolinas
- United Way of the Central Carolinas
- Latin American Coalition
- Mecklenburg County
 - Library System
 - Department of Social Services
 - Community of Support Services
- Homeless Services Network
- Continuum of Care
- Safe Alliance
- Goodwill Industries of Southern Piedmont
- Mecklenburg Ministries
- Disability Rights & Resources Council on Aging
- Legal Aid

CHA's collaborative support in alternative community projects

\$829,392 – 239 units served



Alternative Housing Options



Findings

Ashley Williams Clark, UNC Charlotte Urban Institute

Households on waiting list

As of January 2015

31,723

Demographic Profile



93%
Black



86%
Female

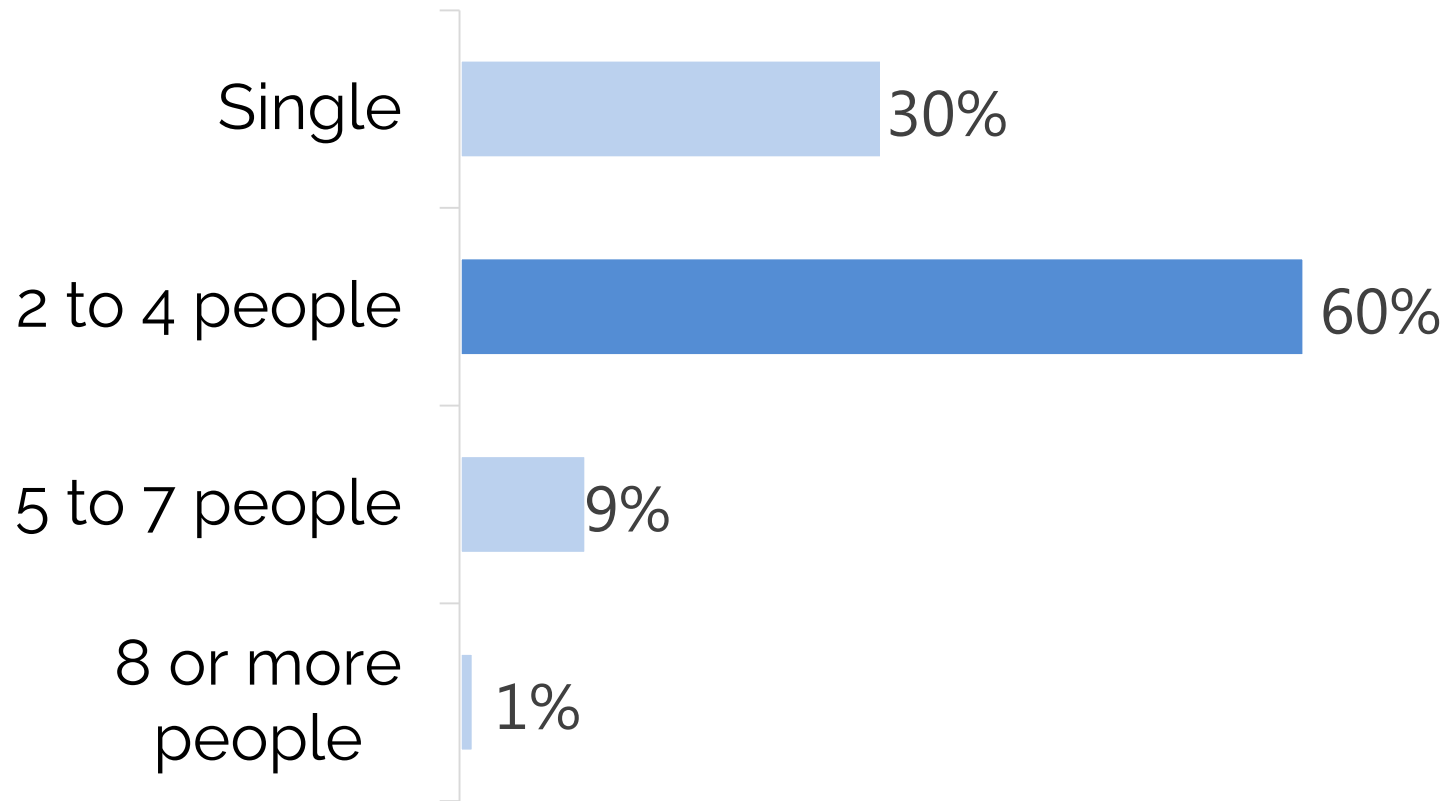


3%
Latino

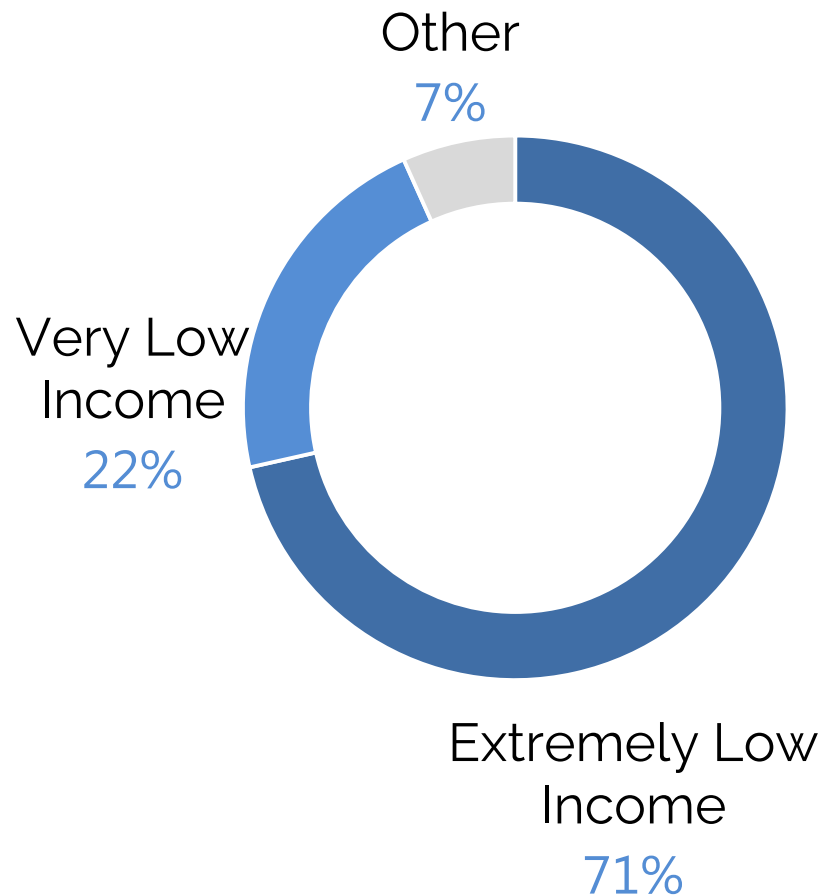


5%
Elderly
(62+)

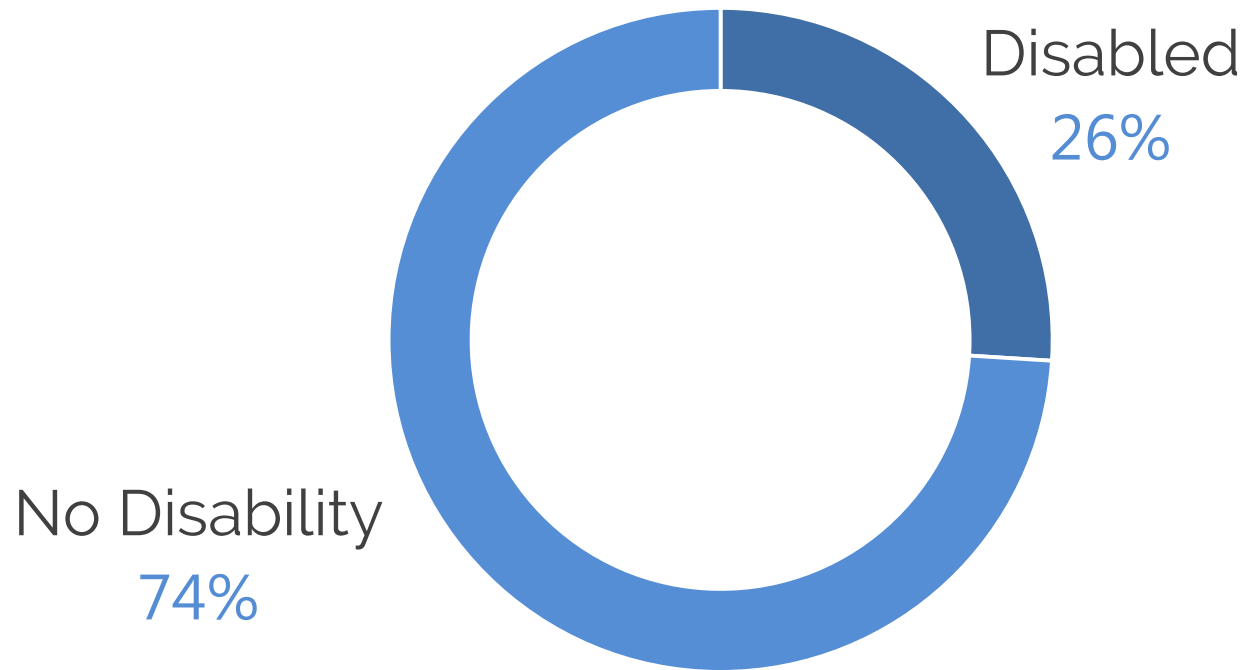
Majority of applicants are in households with 2 to 4 people



Majority (71%) of applicants are extremely low income



1 in four applicants live with a disability



Waiting list prioritization

1 Homeless with supportive services

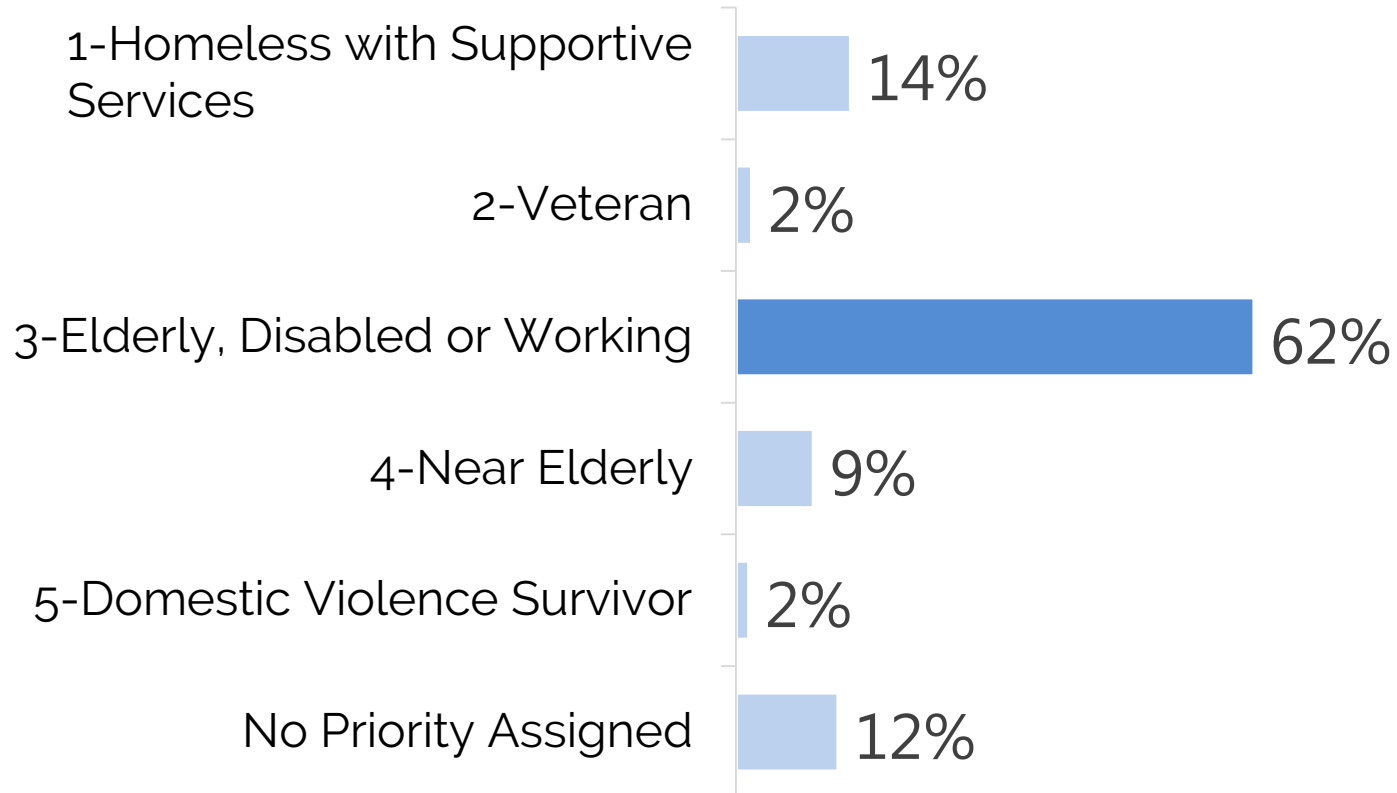
2 Veteran households

3 Working, elderly, and disabled households

4 Near Elderly

5 Domestic Violence

The majority (62%) of applicants are prioritized as elderly, disabled, or working



Homeless Definition

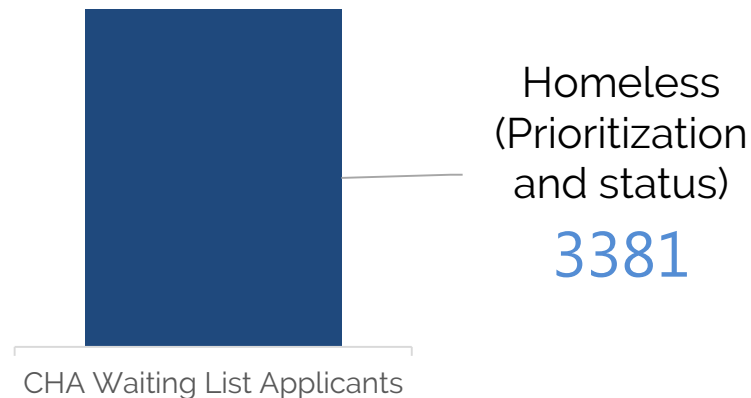
Preference

- Self-reported
- Participating in self-reliance, supportive service program that assists households in a shelter or in short term transitional housing programs

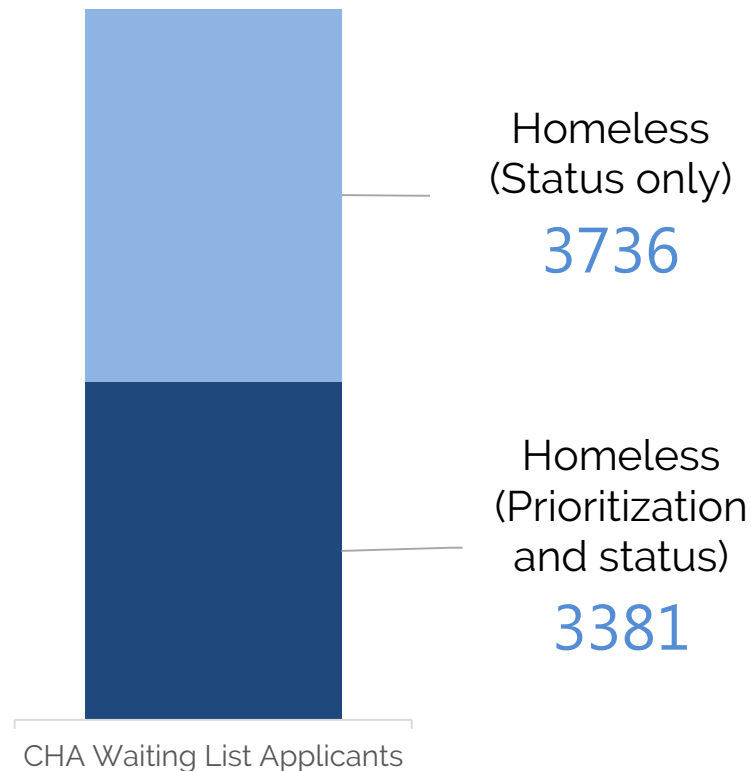
Status

- Self-reported
- Not based off an established definition

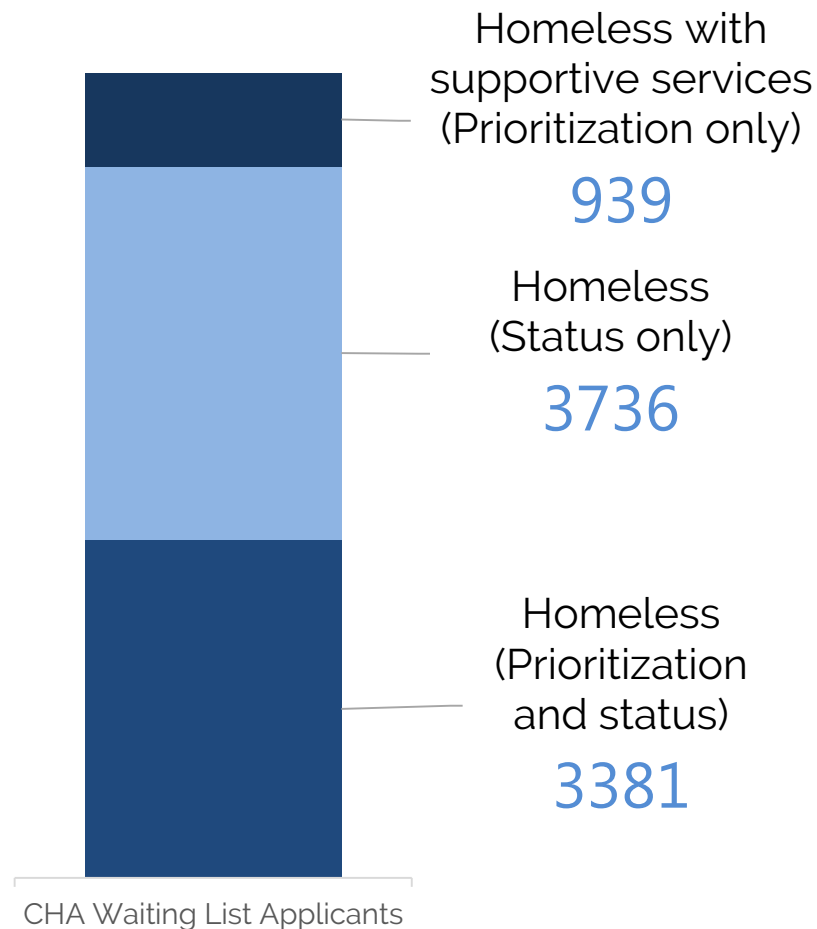
1 in four applicant households identify as homeless



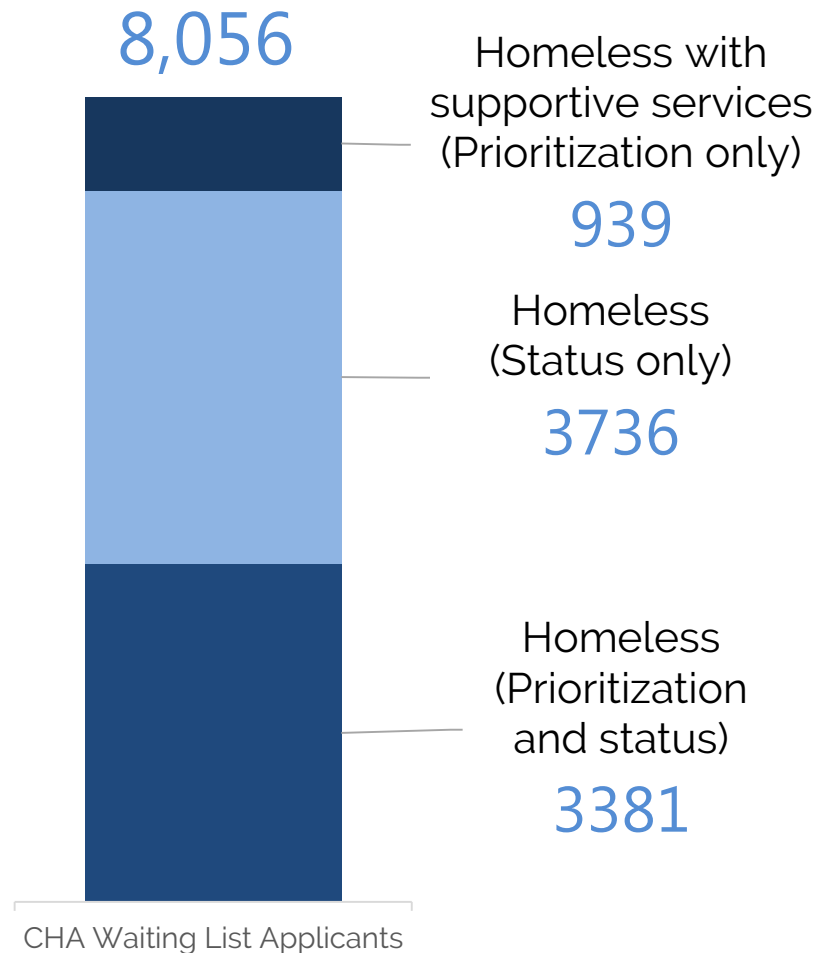
1 in four applicant households identify as homeless



1 in four applicant households identify as homeless



1 in four applicant households identify as homeless



Implications

Courtney Morton, Mecklenburg County

Housing Instability

- Large range of housing instability
- How it is measured is important
- Impact felt across generations

Economic Mobility

Consider the role of race and
gender

52%

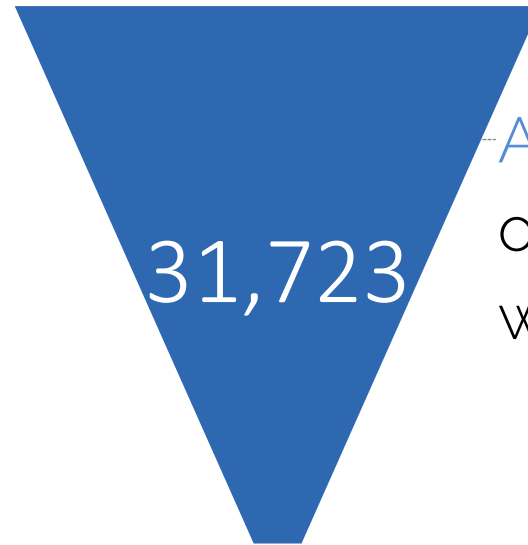
Of African-
American renter
households are
cost burdened

90%

Of extremely low-
income renter
households are
cost burdened

Affordable Housing

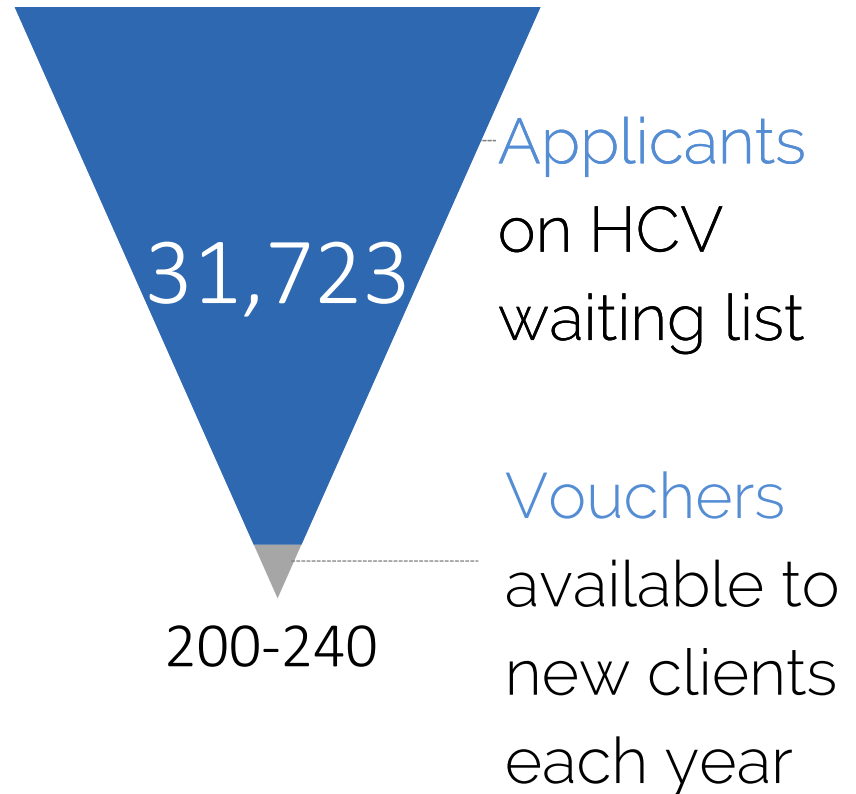
Not enough
resources to
meet need



Applicants
on HCV
waiting list

Affordable Housing

Not enough
resources to
meet need



More than vouchers

Questions & Discussion