



2025 State of Housing Instability & Homelessness Report

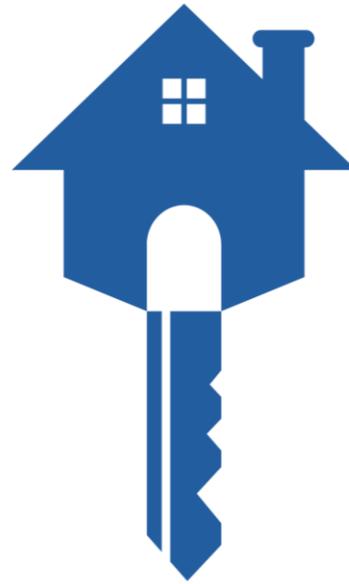
Dr. Mary Ann Priester, Sr. Management Analyst

February 17, 2026

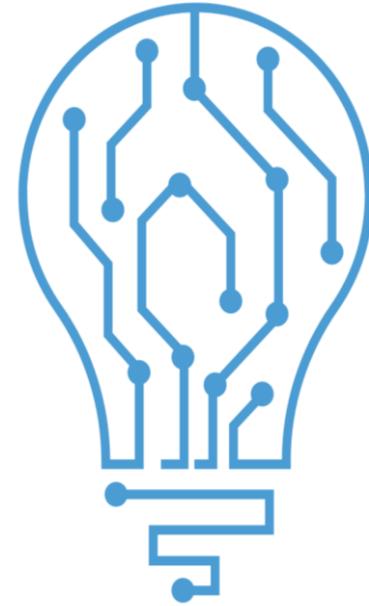
Overview



Purpose



Key Findings



Connecting the Dots



Purpose of SoHIH

- Synthesis of local, state, and national data intended to inform community members and stakeholders on community metrics and trends
- Presents data across the entire housing continuum from stable housing, to housing instability, to homelessness
- Describes the scale, characteristics, and outcomes of housing instability and homelessness in Mecklenburg County
- Supports informed policy, funding, and practice decisions



Level Setting: Homelessness

ONE NUMBER

2,589

PEOPLE EXPERIENCING HOMELESSNESS
IN CHARLOTTE-MECKLENBURG
UPDATED DECEMBER 31, 2025



659

PEOPLE IN
HOUSEHOLDS
WITH MINOR
CHILDREN
(194 TOTAL
HOUSEHOLDS)



63

PEOPLE IN
HOUSEHOLDS
WITH MULTIPLE
ADULTS
(36 TOTAL
HOUSEHOLDS)



1,715

SINGLE ADULTS



151

UNACCOMPANIED
YOUTH



153

VETERANS



722

CHRONICALLY
HOMELESS



Key Findings: Increase in System Entry

2,404

PEOPLE EXPERIENCING HOMELESSNESS
IN CHARLOTTE-MECKLENBURG

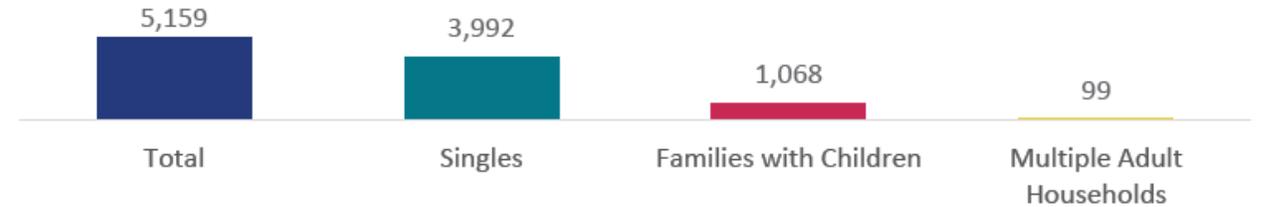
UPDATED JUNE 30, 2025

2,784

PEOPLE EXPERIENCING HOMELESSNESS
IN CHARLOTTE-MECKLENBURG

UPDATED JUNE 30, 2024

Coordinated Entry FY25



Source: HMIS

Coordinated Entry FY24



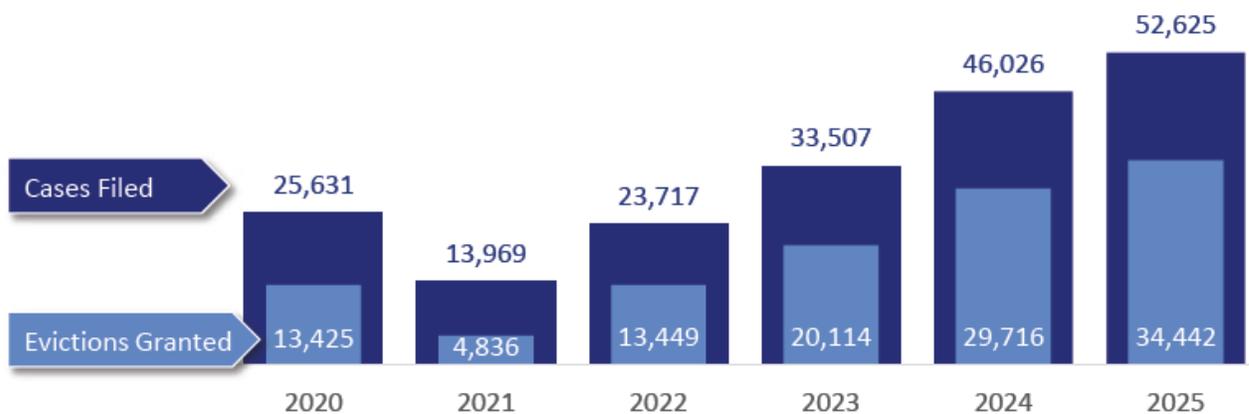
Source: HMIS



Key Findings: Evictions & First Time Homelessness

Cases Filed and Evictions Granted

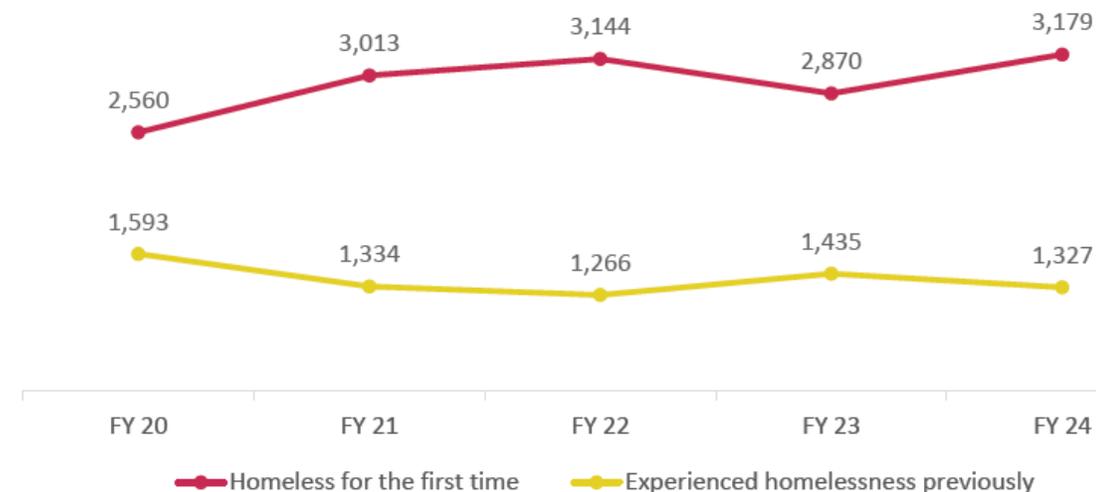
Eviction Cases in Mecklenburg County



Source: North Carolina Virtual Civil Administrative Processing System Civil Case Data, FY25

The number of people experiencing homelessness for the first time (within the past 24 months) has increased 11% since FY23

Number of People Who Became Homeless for the First Time

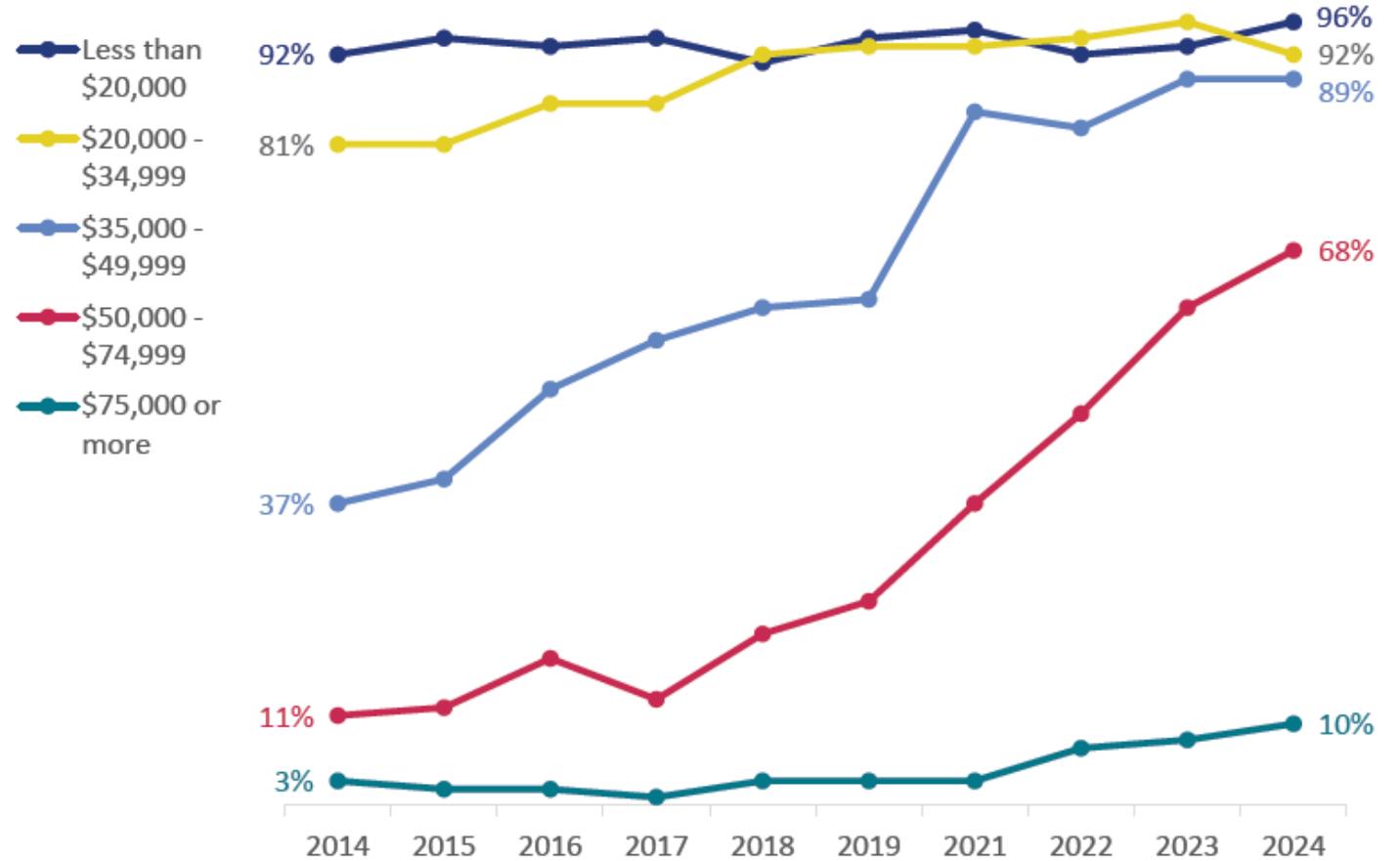


Source: Mecklenburg County HMIS



Key Findings: Widespread Rent Burden

The majority of renters earning less than \$75K per year are cost-burdened in our community
 Renter Cost Burden by Household Income in Mecklenburg County, 2014-2024

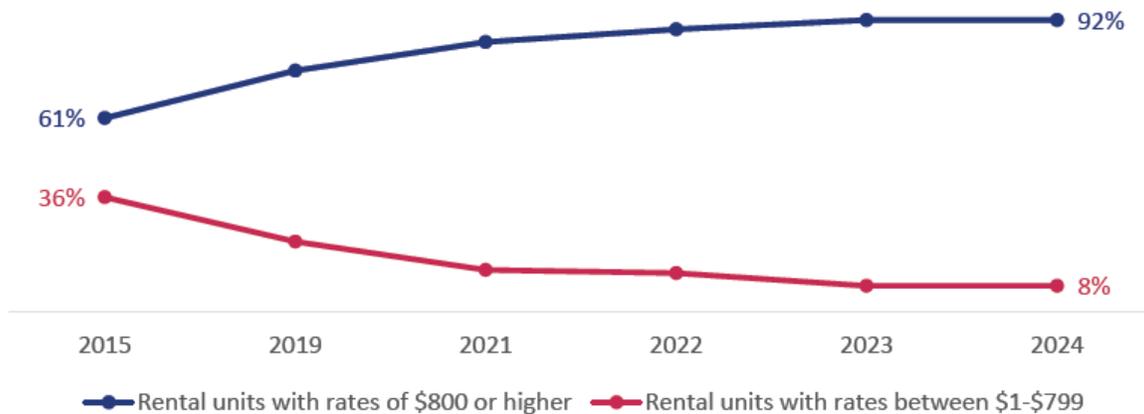


Source: U.S. Census Bureau American Communities Survey 1-Year Estimates Census data not available for 2020 due to COVID-19 impact.

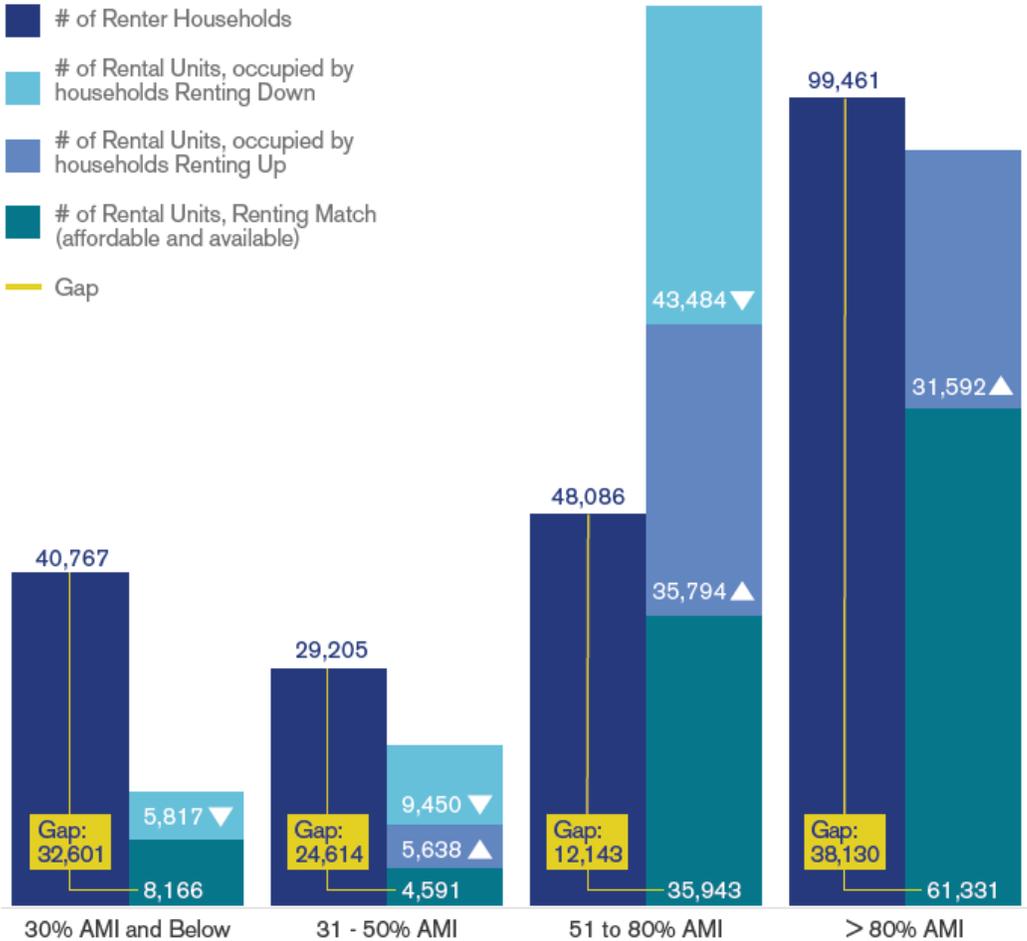


Key Findings: Rents

Low-cost rentals dropped from 36% to 8% of total rental stock between 2015 and 2024
 Percent of inflation-adjusted rental housing stock by contracted rent payments in Mecklenburg County, 2015-2024



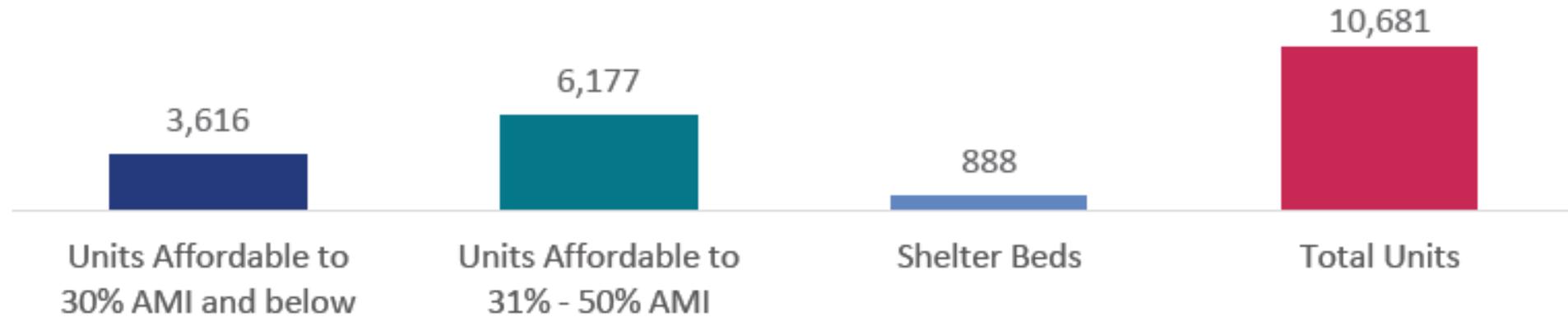
Source: U.S. Census Bureau American Communities Survey 1-Year Estimates; "Low-Cost" is defined as units renting between \$1 and \$799 in 2024, rent brackets were adjusted for inflation. Fewer than 3% of units were occupied without rent and were excluded from the chart. Census data not available for 2020 due to impacts from COVID-19.



Key Findings: Affordable Units

Housing Trust Fund Units by AMI

FY02 to FY25



Source: City of Charlotte, 2025



McKinney-Vento

CMS Data:

- 5,680 children in 24-25 school year
- 4% increase from 23-24
- 10% of families are living in shelter
- 70% are doubled up
- 20% in hotels/motels



County Investment

- Report includes an overview of local governmental investment including federal grant administration for activities to make homelessness rare, brief, and non-recurring and to ensure all Mecklenburg County residents have access to safe, decent, affordable housing.
- Data obtained from County budget, City of Charlotte budget, and City of Charlotte Department of Housing and Neighborhood Services. Does not include HTF
- FY 25 Investment: City: \$6,577,457; County: \$42,502,730



Connecting the Dots

- Housing instability is the front door to homelessness, driven by rising rents and limited low-cost housing stock.
- Pressures ripple across the housing continuum, increasing inflow to homelessness, straining shelter capacity, and shaping lengths of stay and exits.
- Access to affordable, long-term housing determines outcomes, with shortages leading to longer stays, repeat homelessness, and more unsheltered homelessness.
- System capacity and design matter, as shelters operate near full capacity while some interventions fail to meet current needs or depth of affordability required.



Summary

Taken together, the findings in this report highlight:

- Persistent pressures across the housing continuum;
- The importance of aligning prevention, crisis response, and housing strategies.
- The necessity to continue to ground decisions in data and equity to ensuring that homelessness in Charlotte-Mecklenburg becomes rare, brief, and non-recurring, and that all residents have access to safe, stable, and affordable housing.





Questions