



Homelessness and Housing

Ed Hosack

Amy Freeze

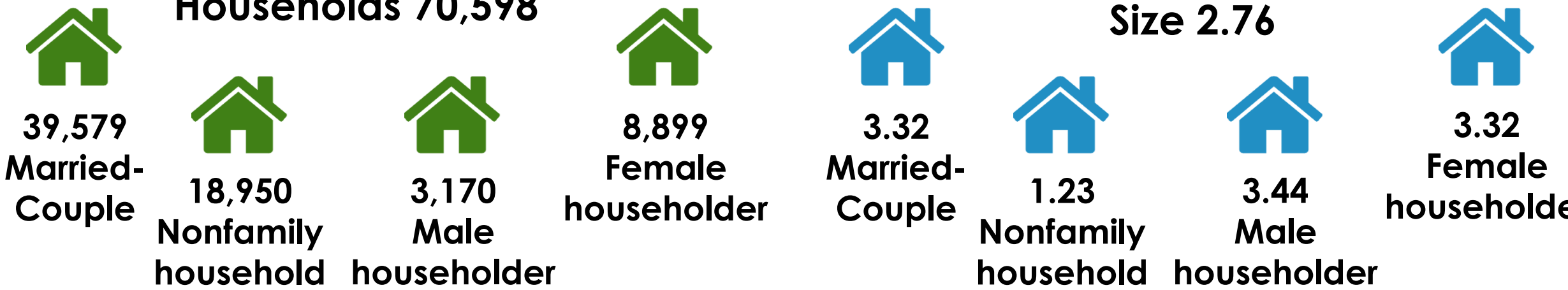
Households in Cabarrus County



**Total # of
Households 70,598**



**Average Household
Size 2.76**



Households in Cabarrus County 2020

Population:	206,000 est.	Households:	75,550
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Poverty Rate:	11.1%
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People in Poverty:	22,866
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Households in Poverty:	8,310
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Children in Poverty:	8,085
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Percentage of Resident Units which are Owner vs Renter Occupied

	<u>Cabarrus</u>	<u>N.C.</u>	<u>South</u>	<u>U.S.</u>
Homeowners (54,200 hh)	72 %	65 %	66 %	64 %
Renters (20,600 hh)	28 %			

Highest Rate of Increasing Rents

January 2020*

	Average <u>Rent</u>	% Increase <u>YoY</u>	<u>Unit Size</u>
Concord	\$ 1,076	+ 6 %	948 sq.ft.
Kannapolis	\$ 912	+ 8 %	902 sq.ft.
Charlotte		+ 4 %	
Raleigh		+ 5 %	
Mooreville		+ 6 %	
National Average		+ 3%	

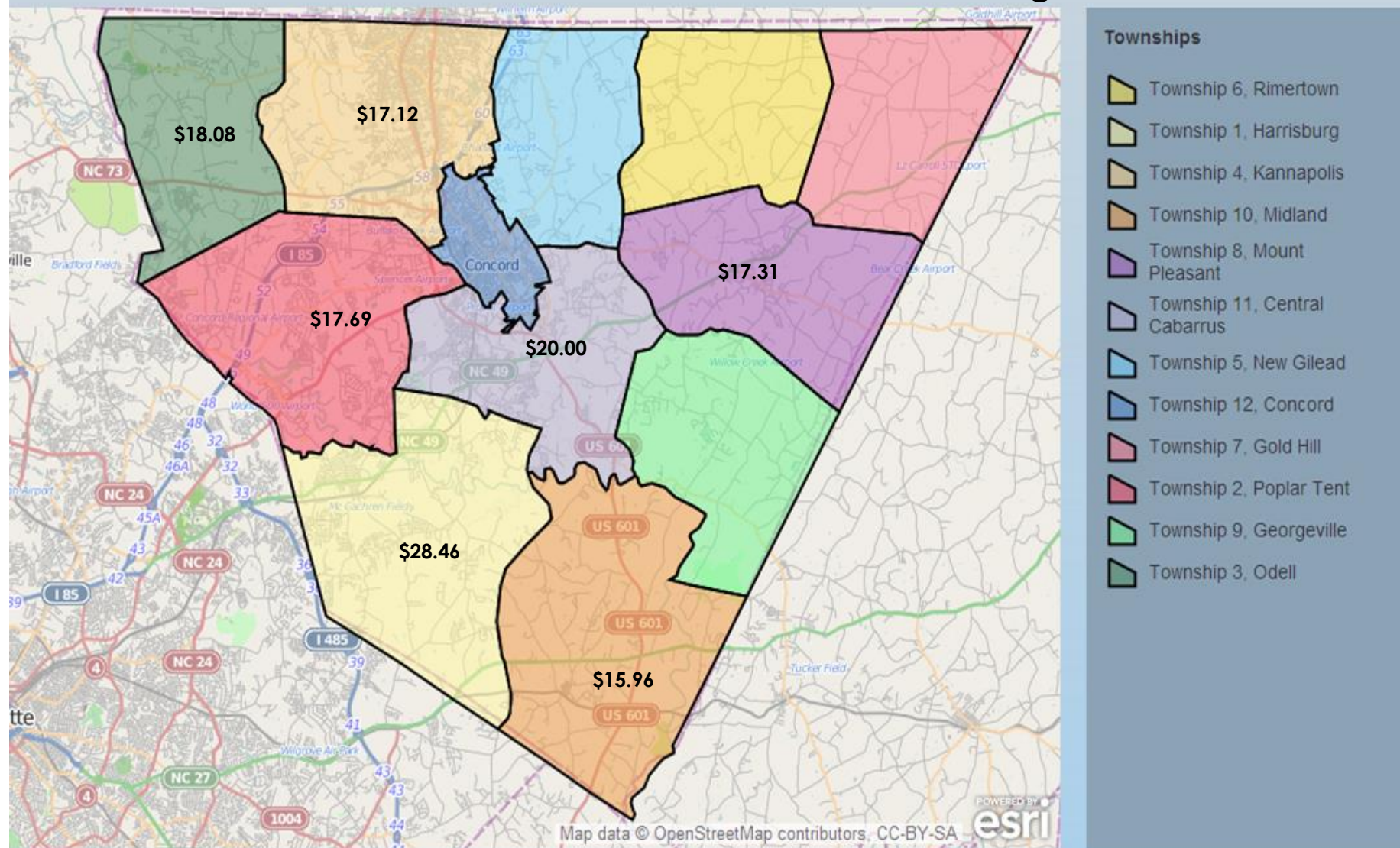
Rental Housing Costs

January 2020*

Concord	
Rent <u>Range</u>	<u>% of Units</u>
\$ 501 – 700	9 %
\$ 701 – 1,000	29 %
\$ 1,001 – 1,500	59 %
\$ 1,501 – 2,000	3 %

Kannapolis	
Rent <u>Range</u>	<u>% of Units</u>
\$ 501 – 700	30 %
\$ 701 – 1,000	31 %
\$ 1,001 – 1,500	37 %
\$ 1,501 – 2,000	3 %

2019 FMR-Two Bedroom Home: Wage*



* NLIHC – HUD's Small Area FMR and ACS

Home Foreclosure Filings: Cabarrus County

Fiscal Year: ##

2010/11: 1,571

2011/12: 1,246

2012/13: 1,449

2013/14: 878

2014/15: 679

2015/16: 616

2016/17: 545

2017/18: 436

2018/19: 421

421

Households in FY 2018-2019

35

per month

8

per week



Housing Evictions in Cabarrus County

Year: ##
2010: 1,373
2011: 1,199
2012: 1,182
2013: 1,276
2014: 1,287
2015: 1,160
2016: 1,103
2017: 1,164

2018: 1223 households

2019: 1196 households

100 per month
23 per week
4 per day*



* Potentially every school day in Cabarrus county 8 children return home to eviction

Homeless Populations

- Families: one & two parent w/ children
- Single Adults: Women & Men w/ disabilities
- Senior Adults
- Young Adults aging out of Foster Care
- Adults needing Residential Rehabilitation
- Previously Incarcerated Individuals
- Chronically Homeless

Homeless Students

Cabarrus County & Kannapolis City Schools (M-V)

School Year

16/17 – 451

17/18 – 537

18/19 – 575

19/20 –

3rd Year Running: 500+ Students: CCS & KCS*

At 30 % of children pre-school age

Children homeless in Cabarrus County each year: 700-900
One adult per household @ 2.7

Homeless in families with Children: 1000 -1200 people
400 households

Homeless Students

McKinney-Vento Homeless Assistance Act: Definition

The term "**homeless children and youths**"—

(A) means **individuals who lack a fixed, regular, and adequate nighttime residence** (within the meaning of section 103(a)(1)); and

(B) includes--

(i) children and youths who are **sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason; are living in motels, hotels, trailer parks, or camping grounds** due to the lack of alternative adequate accommodations; are **living in emergency or transitional shelters; or are abandoned in hospitals**;^{*}

(ii) children and youths who have 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** (within the meaning of section 103(a)(2)(C));

(iii) children and youths who are **living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings**; ...

Cost of Homelessness

Charlotte/Mecklenburg Study

Cost to Community: \$40,000 for one person per year

(Emergency Room, Law Enforcement, Judicial System, Human Services)

(w/ children increase: Healthcare, Education & Childcare, Human Services)

If we estimate:

1000 people at \$3,333 (1 month) = \$3.3 million

Cost of Homelessness

Cabarrus County

Cost to Landlords: \$3,500 per eviction

1,196 evictions @ \$3,500 each = \$ 4,186,000 per year

*TransUnion “SmartMove” data found that total eviction-related expenses for property managers averages \$3,500 and can take as long as 3-4 weeks for the eviction process to run its course. ***



LEGAL
FEES



COURT
COSTS



FINANCIAL
DAMAGES



PROPERTY
DAMAGES

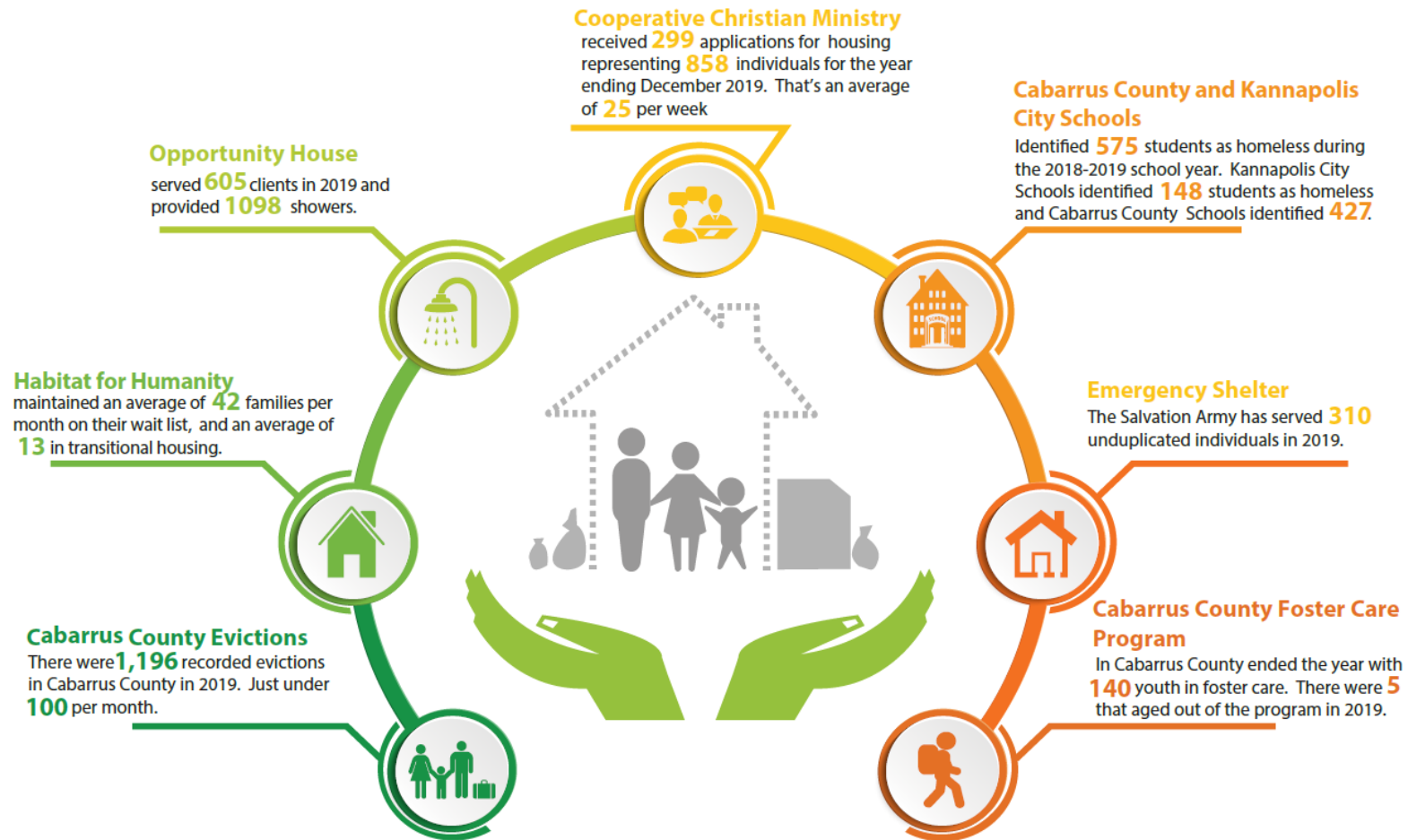


LOST
RENT

Cabarrus Homelessness Indicators

January - December 2019

Created by the Cabarrus County Homelessness Task Force



For more information visit www.healthycabarrus.org/priorities/homelessness

Alternative Housing Solutions

Housing Support:

Public Housing Section 8	174 units 541 vouchers	subtotal: 715	Net: 35 per year (est.)
Apartments Other Sub.	1957 units 893 units	subtotal: 2,850	
Other Affordable	1,064 units	<u>1,064</u>	
		In Place: 4,629 units	
		for 8,310 households in Poverty	
		and 17,367 households cost-burdened	

Challenges to Addressing Homelessness

Realities: Households headed by Single Parents/Grandparents
 Mental Health Disorders (adults)
 Developmental & Behavioral Disorders (children)
 Substance Use (adults)
 Destructive Relationships (adults & children)

Obstacles:	Disability	Lack of Education	Finances
	Legal Issues	Child Custody	Debt/Credit
	Transportation	Child care	Criminal Background

Additional Information:

- City of Concord Affordable Housing Study January 2020
- City of Kannapolis Affordable Housing Study Spring 2020
- Cabarrus County Affordable Housing Study Spring 2020

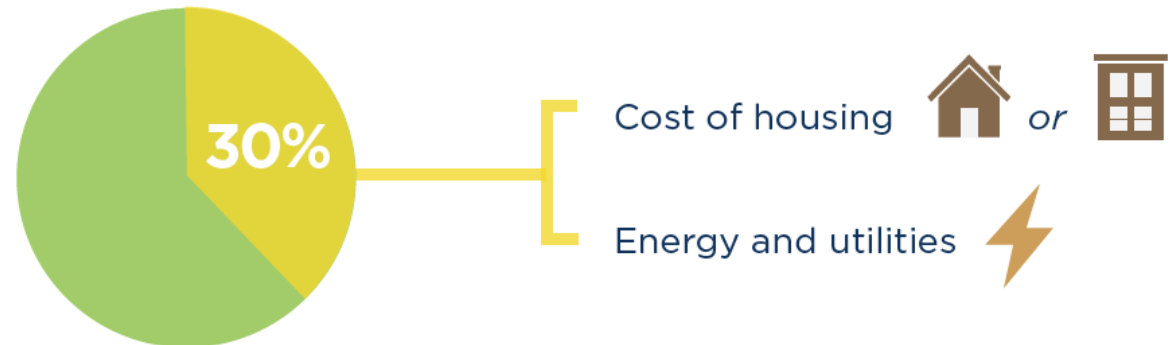
- CCM: Housing by the Numbers April 2019
- A 5-Year Prospectus; Solving the Housing Crisis November 2019





The 2019 Housing Need in Cabarrus County

Housing is affordable when it comprises no more than **30% of the family's budget**. Families that spend more than this on housing are **cost-burdened**.



**Statistics from the American Community Survey, the Bureau of Labor Statistics, the North Carolina Court System, the NLIHC 2018 Out of Reach report, and the U.S. Department of Energy.*

www.nchousing.org

Households Spending 30% or More of Income on Housing Costs



23%

of Cabarrus County
are **cost-burdened**

17,378 households

Renters who have
difficulty affording
their homes:



37%

7,622 households

Homeowners who
have difficulty
affording their homes:



18%

9,756 households

Leaving 70% to cover; food, clothing, transportation, insurance, medical, education, child care, communications, taxes, internet, entertainment, etc.

Cost Burdened vs. Severely Cost Burdened

Households spending **50%** or more on Housing costs are considered **Severely Cost Burdened**

<u>% of Renter Households</u>	<u>Income Levels</u>	<u>Cost Burdened</u>	<u>Severely Cost Burdened</u>
Extremely Low Income	\$ 9,500 - \$15,000	87%	71%
ELI to 50% AMI	\$15,001 - \$37,000	82%	32%
51% AMI to 80% AMI	\$37,001 - \$59,000	42%	4%
81% AMI to 100% AMI	\$59,000 - \$74,000	19%	1%

SSI \$789 per month ~ \$9,500

Minimum Wage \$7.25 @ 40 hrs/wk ~ \$15,000

Rental Market in Cabarrus County



To afford a modest two-bedroom apartment at:

\$967/month



A family needs to earn:

\$38,680/year



But the average renter can only afford a rent of:

\$637/month

Fair Market Rent (FMR)

\$967 - \$1,028 per month

Plus Utilities

\$ 202 per month

Housing Costs (FMR)

\$1,200 per month

(\$1,200 @ 30% = \$4,000 per month or \$48,000 per year - \$23.08 / hour)

Affordability

\$ 637 per month

(\$637 @ 30% = \$2,123 per month or \$25,480 per year - \$12.25 / hour)

Working Households

Average Annual Salaries

\$38,680 income needed to afford a two-bedroom apartment



Food prep
and service

\$18,820



Childcare

\$23,270



Retail sales

\$25,810



Healthcare

\$28,740



Construction

\$29,420



Police officer

\$53,310

\$74,100 Area Median Income (AMI)
for Cabarrus County