

Characteristics of Charlotte Housing Authority's Housing Choice Voucher Waiting List

2015

Prepared by UNC Charlotte Urban Institute on behalf of the Housing Advisory Board of Charlotte-Mecklenburg and in cooperation with the Charlotte Housing Authority. Funding for this report provided by Mecklenburg County Community Support Services.

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Authors & Reviewers

AUTHORS:

Ashley Williams Clark
UNC Charlotte Urban Institute
Institute for Social Capital

Deja Kemp
Leadership for Educational Equity Fellow
UNC Charlotte Urban Institute

HOUSING ADVISORY BOARD OF CHARLOTTE-MECKLENBURG

RESEARCH & EVALUATION COMMITTEE MEMBERS:

Annabelle Suddreth, Committee Co-Chair ●

Melanie Sizemore, Committee Co-Chair ●

Zeleka Biernam, City of Charlotte Neighborhood &
Business Services

Dennis Boothe, Wells Fargo

Liz Clasen-Kelly, Urban Ministry Center ●

Gainor Eisenlohr, Charlotte Housing Authority

Mary Gaertner, City of Charlotte Neighborhood &
Business Services ●

Rohan Gibbs, Hope Haven, Inc.

Amy Hawn Nelson, UNC Charlotte Urban Institute

Suzanne Jeffries, Mecklenburg County Community
Support Services

Delia Joyner, City of Charlotte Neighborhood &
Business Services

Helen Lipman, Mecklenburg County Community
Support Services ●

Brandon Lofton, Robinson Bradshaw & Hinson, P.A.

Stacy Lowry, Mecklenburg County Community
Support Services ●

Courtney Morton, Mecklenburg County Community
Support Services ●

Karen Pelletier, Mecklenburg County Community
Support Services

Rebecca Pfeiffer, City of Charlotte Neighborhood &
Business Services

Sue Wright, Crisis Assistance Ministry

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About

HOUSING INSTABILITY & HOMELESSNESS REPORT SERIES

The 2014 – 2015 Housing Instability & Homelessness Report Series is a collection of local reports designed to better equip our community to make data-informed decisions around housing instability and homelessness. Utilizing local data and research, these reports are designed to provide informative and actionable information to providers, funders, public officials and the media as well as the general population who might have an interest in this work.

In 2014, the Housing Advisory Board of Charlotte Mecklenburg (formerly known as the Charlotte Mecklenburg Housing Coalition) outlined four key reporting areas that together, would comprise an annual series of reports for community stakeholders. The four areas include:

1. [Point-In-Time Count Report](#)

An annual snapshot of the population experiencing homelessness in Mecklenburg County. This local report is similar to the national report on point-in-time numbers, and provides descriptive information about the population experiencing homelessness on one night.

2. [Cumulative Count Report](#)

An annual count of the population experiencing homelessness over twelve months. Like the Point-in-Time Report, this local report is similar to the national report on annual counts of homelessness and also provides descriptive information about the population experiencing homelessness on one night. The Point-in-Time Count and Cumulative Count Reports are complements and together, help paint a picture of homelessness and trends in our community.

3. [Housing Instability Report](#)

An annual report focusing on the characteristics and impact of housing instability in the community. During the 2014 – 2015 reporting cycle, this report was broken into two separate reports. The first outlines the characteristics of the Charlotte Housing Authority's Housing Choice Voucher Waiting List. The second focuses on the impact of housing and cost burden.

4. [Spotlight Report](#)

An annual focus on a trend or specific population within housing instability and homelessness. During the 2014 – 2015 reporting cycle, this report focuses on homelessness among Veterans within Mecklenburg County.

The 2014 – 2015 reporting cycle has been completed by the University of North Carolina at Charlotte's Urban Institute. Mecklenburg County Community Support Services has provided funding for the report series.

Key Definitions

Housing Choice Voucher Program

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.

Federal Poverty Level

A measure of income level issued annually by the Department of Health and Human Services. Federal poverty levels are used to determine eligibility for certain programs and benefits.

HUD Area Median Family Income

HUD estimates the median family income for an area in the current year and adjusts that amount for different family sizes so that family income may be expressed as a percentage of the area median income. *(Note: This amount may differ from area median incomes determined using census data.)*

Preference

Applicants indicated a preference within the waiting list application, which impacts their prioritization on the waiting list. The preferences included: homeless with supportive services, veteran households, working households, near elderly, and domestic violence.

Low Income ●

A household's gross annual income must not exceed approximately 80% of the Area Median Income.

Very Low Income ●

A household's gross annual income must not exceed approximately 50% of the Area Median Income.

Extremely Low Income ●

A household's gross annual income must not exceed approximately 30% of the Area Median Income.

(Please note: This limit is may be higher than 30% of the Area Median Income because the limit must be greater than state poverty guidelines.)

Near Elderly ●

The household head, spouse, co-head or sole member is a person who is 50-61 years of age.

Homeless with Supportive Services ●

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

Domestic Violence ●

Includes felony or misdemeanor crimes of violence committed by a current or former spouse of the victim, by a person with whom the victim shares a child in common, by a person who is cohabitated with or has cohabitated with the victim as a spouse, by a person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction receiving grant monies, or by any other person against an adult or youth victim who is protected from that person's acts under the domestic or family violence laws of the jurisdiction.

Veteran Households ●

A person who served in the active military, naval, or air service and who was discharged or released therefrom under conditions other than dishonorable.

Working Households ●

The head, spouse, co-head or sole member is employed at least 15 hours per week, participating in an economic self-sufficiency program, full time student in a job training or accredited institution, receiving unemployment benefits or actively seeking work. Also includes households where the head and spouse or sole member is a person age 62 or older, or a person with disabilities.

Introduction

Overview of the Housing Choice Voucher Program

The Housing Choice Voucher program (“HCV”) program, formerly known as “Section 8,” is a federally funded rental assistance program that subsidizes rents for low-income households who rent units in the private market. The aim of the program is to assist low-income households, the elderly and the disabled in attaining decent, safe and sanitary housing.

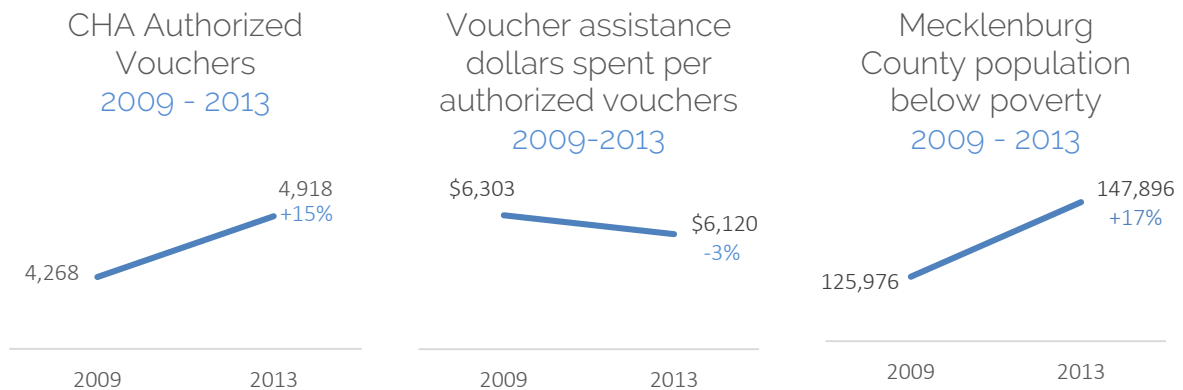
Eligibility for the program is based on a participant’s total annual gross income and household size. The income of HCV applicants generally ranges from 30% to 50% of area median income (very low income) or 0-30% of area median income (extremely low income). For a household of four to be considered extremely low income, this would equal a household income of \$24,250.ⁱ However, it is possible that some recipients may have incomes up to 80% of the median income of the area in which the participant chooses to live.

Housing Choice Voucher (HCV)

A federally funded rental assistance program that subsidizes rents for low-income people who rent units in the private market.

The housing subsidy is paid directly to the landlord on behalf of the voucher recipient.ⁱⁱ 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.ⁱⁱⁱ The adjusted gross income is determined after making deductions based on the number of dependents, status as an elderly or disabled family, unreimbursed childcare expenses, unreimbursed medical expenses (for elderly and disabled households only), and unreimbursed disability assistance expenses. The payment amounts are determined based on an income-based stepped Total Tenant Payment schedule, where a payment is calculated based on 30% of the low end of \$2,500 income bands. For example, if a household fell within the \$5,000 to \$7,500 band, their payment would be \$125.^{iv} If a recipient has zero income, then they may be required to pay a minimum rent of \$75 per month.

Vouchers are a tool in helping reduce housing instability, homelessness, and overcrowding.^v There is also evidence that vouchers help to reduce “subsequent homelessness, [locational] mobility, child separations, adult psychological distress, experiences of intimate partner violence, school mobility among children and food insecurity at 18 months.”^{vi} Those who apply for vouchers may be experiencing the following: 1) inability to pay market rate rent 2) homelessness 3) living in the home of another because of economic reasons 4) living in temporary or transitional housing 5) or evictions. Subsidies have also been linked with educational, developmental and health benefits for children.^{vii}



The number of vouchers that CHA receives from the U.S. Department of Housing and Urban Development (HUD) does not reflect the need of the community but rather reflects an amount determined through a formula used by HUD. From 2009-2013 the number of available vouchers increased by 15% (650 vouchers), while the Mecklenburg County population living below poverty increased by 17% (or 21,920 people).^{viii} In 2013, CHA provided over \$30 million dollars in voucher assistance payments.^{ix} While HUD determines the number of vouchers, there is flexibility in program development and implementation since CHA is one of 39 agencies that are part of HUD's Moving to Work demonstration. Under the Moving To Work demonstration, CHA is allowed more control in developing program requirements and use of funds, such as its efforts to address homelessness by providing a combination of Public Housing and HCV subsidy assistance to partner agencies in the amount of \$829,392 for 239 units (see Appendix for details.)

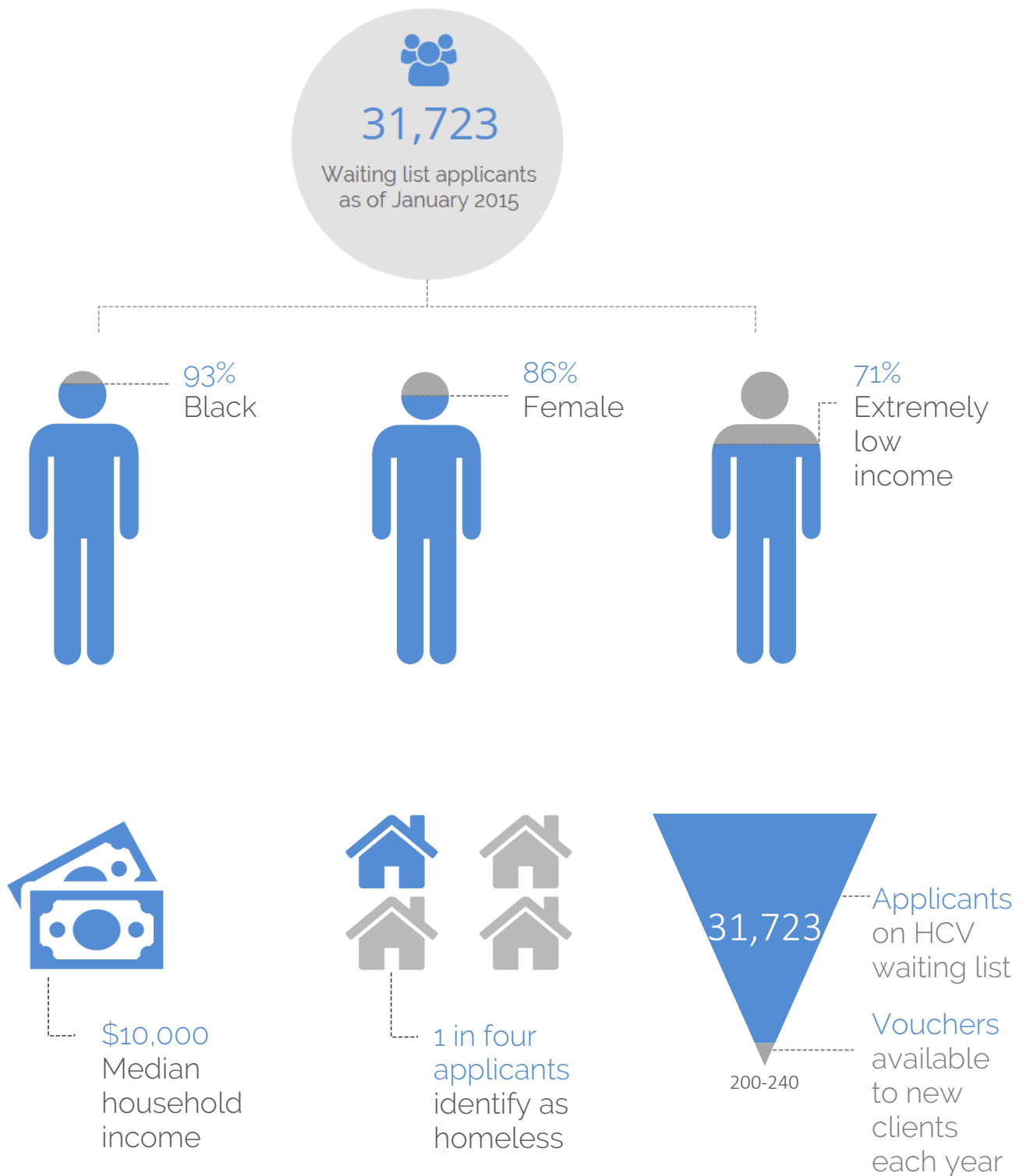
Waiting list details

The Charlotte Housing Authority ("CHA") opened its HCV waiting list from September 22-26, 2014. The waiting list was closed for seven years while the entire waiting list was exhausted. As of January 2015, CHA had 31,723 people on the waiting list; this number significantly exceeds the availability of vouchers to applicants. On average, 200 to 240 vouchers become available to new clients every year as others leave the system. As part of the waiting list application process, applicants indicated a "preference" selection, or a prioritization rank, within the waiting list application. The possible preferences included homeless with supportive services, veteran households, working households, near elderly, and domestic violence. CHA makes selections from the waiting list based on those preferences and the date and time when the person submitted their application. This selection process is different from the previous time the waiting list opened, where waiting list applicants were selected based on a lottery system.

Prior to opening the waiting list, CHA enhanced their software and technology to increase accessibility and efficiency for their applicants by developing an online application portal, retaining a call center to assist applicants with questions and completing the application, and placing staff at local libraries to assist those in need. Staff also engaged community stakeholders, hosted and attended meetings, and conducted both training sessions and workshops prior, during and after the opening of the HCV waiting list to concentrate on getting the community's most vulnerable citizens on the HCV waiting list.

CHA "purges" the waiting list annually. As part of the purge, CHA reaches out to each applicant to update their information, including their preferences. If an applicant is selected from the waiting list, CHA verifies the preference the applicant selected. Homeless households with supportive services have top priority, followed by veterans and working households. This is the first time that CHA has prioritized homeless households. This report provides an examination of the characteristics of these applicants.

Key Findings



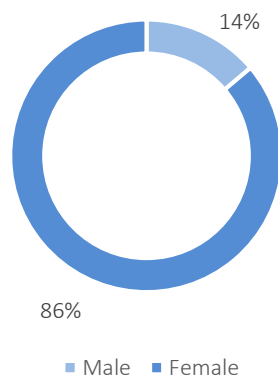
Applicant Characteristics

The data below compare the characteristics of the applicants on CHA's Housing Choice Voucher waiting list to the Mecklenburg County population and to individuals living in poverty in Mecklenburg County. All data are self-reported, but will be verified by CHA when a person is selected from the waiting list.

Notes about the data:

- ▶ **Status:** Under the "Special Needs" portion of the application, applicants were asked to select the status categories with which they identified. This information is not used by CHA to select applicants from the waitlist, but helps to provide additional information on the applicants. Definitions were not provided for the categories, so the data reported below are based on an applicant's self-interpretation of how they fit within each category. The status categories are: near elderly, disabled, displaced, and homeless.
- ▶ **Prioritization:** Applicants were also asked to self-select their preferences, which impact their prioritization on the waiting list. Definitions were provided for these preferences, but an applicant's selection will not be verified until they are selected from the waiting list. The prioritizations are: homeless with supportive services, veteran households, working households, near elderly and domestic violence.
- ▶ **Mecklenburg County Data:** The Mecklenburg County population data and poverty data come from the U.S. Census Bureau, 2009-2013 American Community Survey 5-Year estimates.

APPLICANTS BY GENDER



GENDER

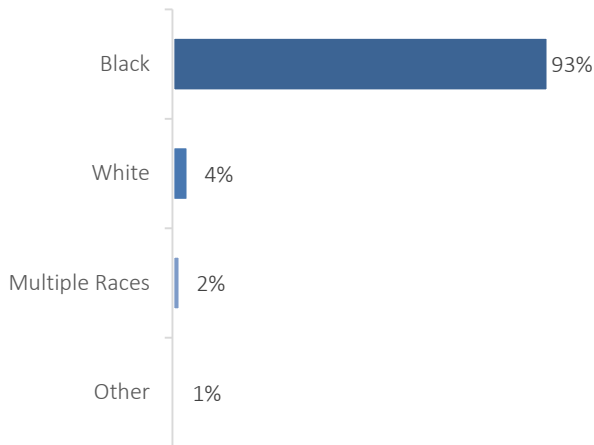
- ▶ **86%** (or 27,337) of total applicants on the HCV waiting list are female.

COMPARISON

- ▶ **Population:** This proportion is high compared to the Mecklenburg County population, which is **52%** female.
- ▶ **Living in poverty:** This is also high, given that females comprise **56%** of people below the poverty level in Mecklenburg County.

APPLICANT CHARACTERISTICS

APPLICANTS BY RACE



N missing = 760

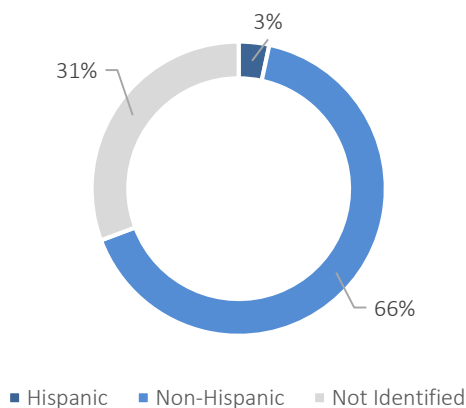
RACE

- ▶ **93%** (or 28,930) of total applicants on the HCV waiting list are Black, compared to Whites who constitute 4% (1,247) of total applicants.

COMPARISON

- ▶ *Population:* The proportion of Black applicants is high compared to the Mecklenburg County population, which is **31%** Black.
- ▶ *Living in poverty:* Blacks account for **46%** of all people living below the poverty level in Mecklenburg County, and Whites account for **37%** of all people living below poverty.

APPLICANTS BY ETHNICITY



ETHNICITY

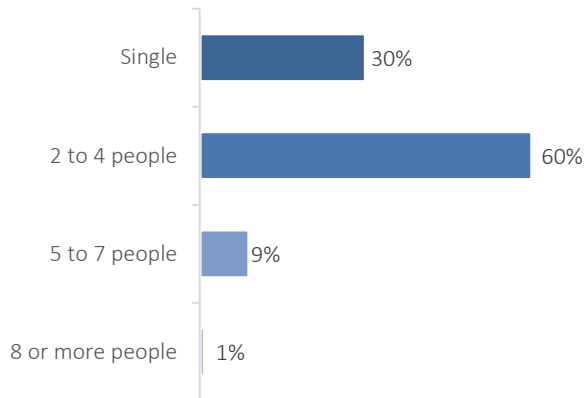
- ▶ **3%** (or 1,064) of applicants are Hispanic.

COMPARISON

- ▶ *Population:* This proportion is low compared to the Mecklenburg County population, which is **12%** Hispanic.
- ▶ *Living in poverty:* This is also low, given that Hispanics account for **23%** of people living below the poverty level in Mecklenburg County.

APPLICANT CHARACTERISTICS

APPLICANTS BY HOUSEHOLD SIZE



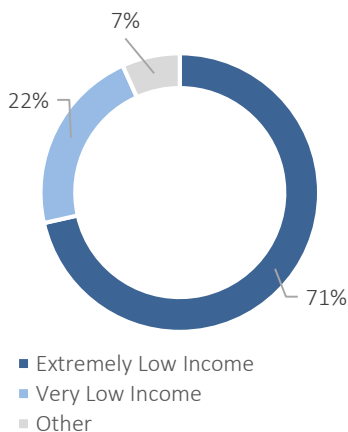
HOUSEHOLD SIZE

- ▶ The majority of applicants live in households with 2 to 4 people, accounting for **60%** (19,231) of total applicants.

COMPARISON

- ▶ *Population:* The average household size in Mecklenburg County was **2.54** people.

APPLICANTS BY INCOME CATEGORY



INCOME LEVEL

- ▶ The median household income is **\$10,000**.
- ▶ The median income based on household size ranges from **\$8,796** for single person households to **\$11,254** for households of 8 or more.
- ▶ **71%** (22,677) of applicants are extremely low income (30% or less of AMI).
- ▶ **22%** (6,913) of applicants are very low income (30-50% of AMI).

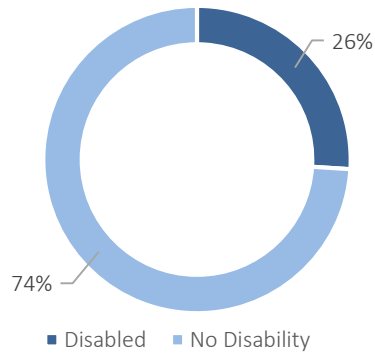
COMPARISON

- ▶ *Population:* This is low compared to the median household income of households in renter-occupied units in Mecklenburg County, which is **\$34,958**.

Median Income by Household Size

Household Size	Median Income
Single	\$ 8,796
2-4 people	\$ 10,815
5-7	\$ 12,000
8 or more	\$ 11,254

APPLICANTS BY DISABILITY STATUS



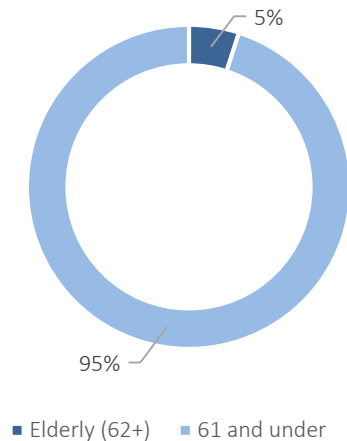
DISABILITY STATUS

- ▶ **26%** (8,329) of total applicants on the HCV waiting list identify as disabled.

COMPARISON

- ▶ *Population:* This proportion is high compared to the Mecklenburg County population, which is **9%** disabled.
- ▶ *Living in poverty:* This proportion is slightly higher, given that about **22%** of individuals with disabilities were living under the poverty line.

APPLICANTS BY AGE



AGE STATUS

- ▶ **5%** (1,623) of total applicants on the HCV waiting list are 62 or older.

COMPARISON

- ▶ *Population:* In comparison, persons 65 years and over account for **10%** of the population in Mecklenburg County.
- ▶ *Living in poverty:* **8%** of persons 65 years and over have incomes below the poverty level.

Note: The comparison made with Mecklenburg County is not exact since data are not provided for the same age categories (62 and over for CHA versus 65 and over for the American Communities Survey data).

Waiting list prioritization

Applicants were able to select “preferences” within the waiting list application, which are tied to prioritization ranks. CHA makes selections from the waiting list based on these prioritization ranks, and then verifies the information once a client is selected from the waiting list. There was no information provided on the application form to indicate to applicants which preference would give them higher priority. Applicants could select multiple preferences, and the highest prioritized preference was assigned to the applicant. Because the highest preference is the one assigned to the applicant, it is unknown whether a client selected multiple preferences. For example, an applicant may be a homeless veteran, but would only be counted in the “homeless with supportive services” preference category, because that has higher priority on the waiting list. Because of this, data should be interpreted as who will have priority on the waiting list and should not be interpreted as reflective of all the characteristics of each applicant.

Note about waiting list prioritization data

Waiting list prioritization data should be interpreted as who will have priority on the waiting list and should not be interpreted as reflective of all the characteristics of each applicant, since an applicant may have selected multiple preferences, but is assigned only one prioritization.

The possible preferences and their associated definitions provided by CHA are listed in order of prioritization below:

1. Homeless with Supportive Services

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

2. Veteran Households

A person who served in the active military, naval, or air service and who was discharged or released therefrom under conditions other than dishonorable.

3. Working Households (also elderly or disabled)

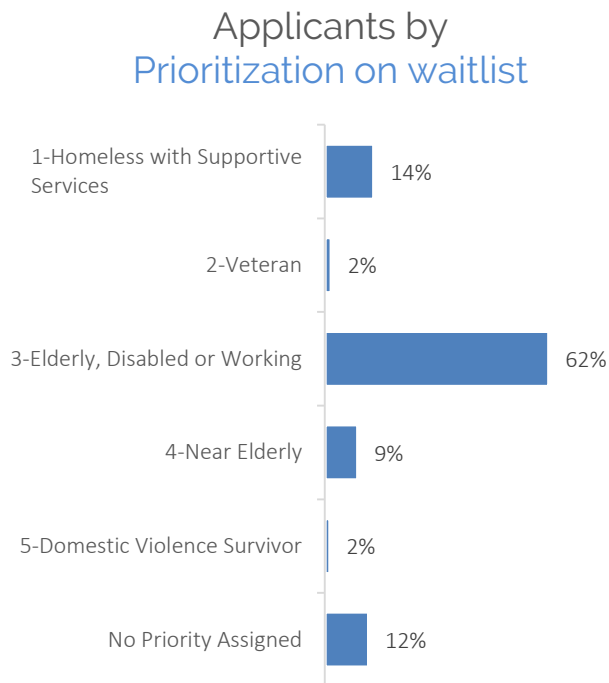
The head, spouse, co-head or sole member is employed at least 15 hours per week, participating in an economic sufficiency program, full time student in a job training or accredited institution, receiving unemployment benefits or actively seeking work. Also includes households where the head and spouse or sole member is a person age 62 or older, or a person with disabilities.

4. Near Elderly

The head, spouse, co-head or sole member is a person who is 50-61 years of age.

5. Domestic Violence

Includes felony or misdemeanor crimes of violence committed by a current or former spouse of the victim, by a person with whom the victim shares a child in common, by a person who is cohabitating with or has cohabitated with the victim as a spouse, by a person similarly situated to a spouse of the victim under the domestic or family violence law of the jurisdiction receiving grant monies, or by any other person against an adult or youth victim who is protected from that person’s acts under the domestic or family violence laws of the jurisdiction.



PRIORITIZATION

1. **14%** (4,320) of applicants have a prioritization of **homeless**.
2. **2%** (603) of applicants have a prioritization of **veteran**.
3. **62%** (19,523) of applicants have a prioritization of **elderly, disabled or working**.
4. **9%** (2,925) of applicants have a prioritization of **near elderly**.
5. **2%** (603) of applicants have a prioritization of survivors of **domestic violence**.
6. **12%** (3,859) of applicants **did not have a prioritization indicated**.

Applicants experiencing homelessness

The HCV waiting list captures whether applicants are experiencing homelessness in two ways: by status and by prioritization.

- **Status:** Under the “Special Needs” section of the HCV application, applicants were directed to check a box indicating their homeless status. This field is not used by CHA, but helps to provide additional information on applicants. No definition of “homeless” was provided though, so this indicates an applicant’s self-identification with this category. This means that if a client is doubled up with family/friends or living in a hotel/motel, they may identify as homeless, but would not be considered homeless under the definition for the homeless with supportive services prioritization.
- **Prioritization:** An applicant could select a preference of “Homeless with Supportive Services,” for which CHA provided a clear definition. The homeless preference has the highest priority on a waiting list, so any applicant selecting this preference would be assigned it as their preference and priority. It is important to note, this data is also self-reported and is not verified until an applicant is selected from the waiting list.

Status: Homeless

Self-reported, not based off an established definition.

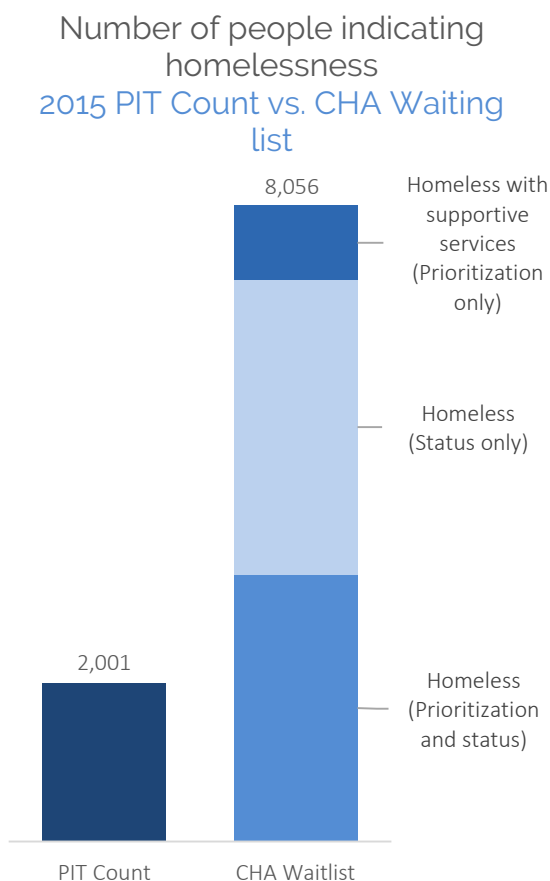
Prioritization: Homeless with supportive services

Self-reported, based off the following definition: Participating in self-reliance, supportive service program that assists households in a shelter or in short term transitional housing programs.

APPLICANT CHARACTERISTICS

Some applicants may have indicated a status of homeless, but did not select a preference of homeless with supportive services and vice versa. This may be because applicants did not believe that they met the definition for the preference of homeless with supportive services but they still considered themselves homeless. It is also possible that an applicant selecting a preference of homeless with supportive services may have neglected to select a status of "homeless."

The data below compare the characteristics of the individuals in the 2015 Charlotte-Mecklenburg Point in Time count report¹ to the applicants who indicated they were homeless on CHA's waiting list.



OVERALL

- ▶ **8,056** (26%) of total applicants identify as homeless (either through their status or their prioritization).
 - **939** of applicants have a prioritization of homeless only.
 - **3,736** of applicants selected a status of homeless only.
 - **3,381** of applicants have both a prioritization of homeless with supportive services and a status of homeless.
- ▶ In total, **4,320** applicants have a prioritization of homeless with supportive services on the waitlist.

COMPARISON

- ▶ The 2015 Point in Time count identified **2,001** homeless persons on the night of January 29, 2015.

¹ The U.S. Department of Housing and Urban development (HUD) mandates that all communities receiving federal funds through the McKinney-Vento Homeless Assistance Grant program collect data on estimates of how many people are experiencing homeless on a given night. The PIT Count in Mecklenburg County identified 2,001 people experiencing homelessness on the night of Wednesday, January 29, 2015.

CHARACTERISTICS OF HOMELESS APPLICANTS

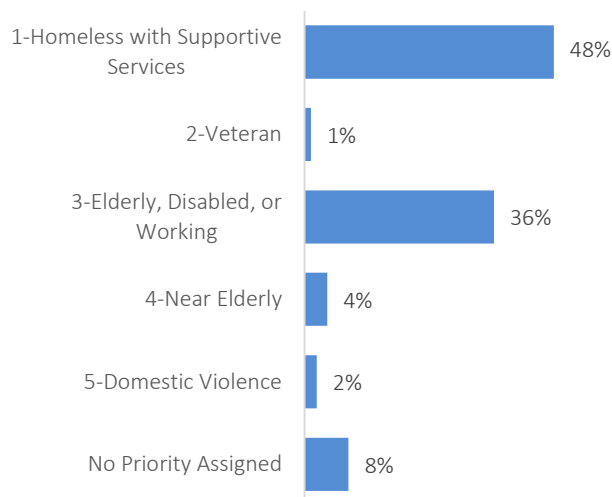
Prioritization on waiting list of applicants who selected a status of "homeless"

- ▶ The majority of clients with a status of homeless, have a preference of either homeless with supportive services or working households.
- **48% (3,381)** of the clients who selected a status of homeless are on the waiting list with a prioritization of "homeless with supportive services."
- **36% (2,571)** of the clients who selected a status of homeless, are on the waiting list with a prioritization of working households (which includes elderly and disabled.)

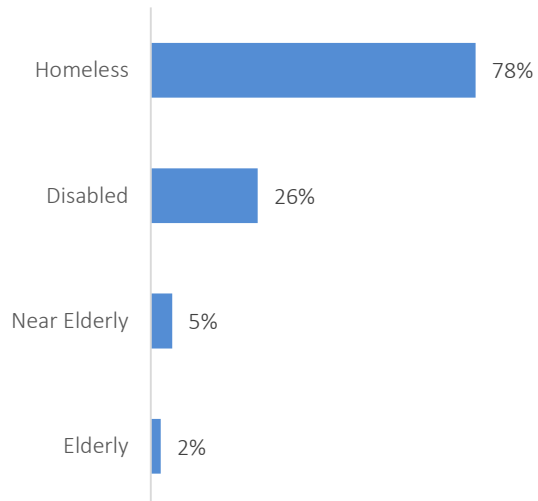
Characteristics (status) of applicants with a prioritization of "homeless with supportive services"

- ▶ **78%** (3,381) of applicants with a prioritization of "homeless with supportive services" selected a status of homeless as well.
- ▶ **26%** of clients with a prioritization of homeless with supportive services identified with a status of "disabled."

Prioritization of applicants
who selected a
status of homeless



Characteristics (status) of applicants
with a prioritization of "homeless
with supportive services"



Note: Percentages for status are mutually exclusive. For example, 2% of applicants with a preference of "homeless with supportive services" selected a status of "elderly", 98% were not elderly.

Endnotes

- ⁱ U.S. Department of Housing and Urban Development. (n.d.) *FY FMR and IL Summary System*. Retrieved from http://www.huduser.org/portal/datasets/fmr/fmr_il_history/data_summary.odn
- ⁱⁱ Charlotte Housing Authority. (n.d.). *FAQs*. Retrieved from <http://www.cha-nc.org/faqs>
- ⁱⁱⁱ U.S. Department of Housing and Urban Development. (n.d.) *General Income and Rent Determination Frequently Asked Questions*. Retrieved from http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/ph/rhiip/faq_gird#ai
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- ^v Fischer, W. (2014). *Research Shows Housing Vouchers Reduce Hardship and Provide Platform for Long-Term Gains Among Children*. Retrieved from <http://www.cbpp.org/research/research-shows-housing-vouchers-reduce-hardship-and-provide-platform-for-long-term-gains?fa=view&id=4098>
- ^{vi} Gubits, D. (2015). *Family Options Study Short-Term Impacts of Housing and Services Interventions for Homeless Families*. Retrieved from http://www.huduser.org/portal/portal/sites/default/files/pdf/FamilyOptionsStudy_final.pdf
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- ^{viii} U.S. Census Bureau. 2009-2013 5-Year American Community Survey.
- ^{ix} Center on Budget and Policy Priorities. (2015). *Housing Voucher Data: Sources and Methodology*. Retrieved from http://www.cbpp.org/sites/default/files/atoms/files/11-21-14HCV_Utilization_Data_Methodology.pdf

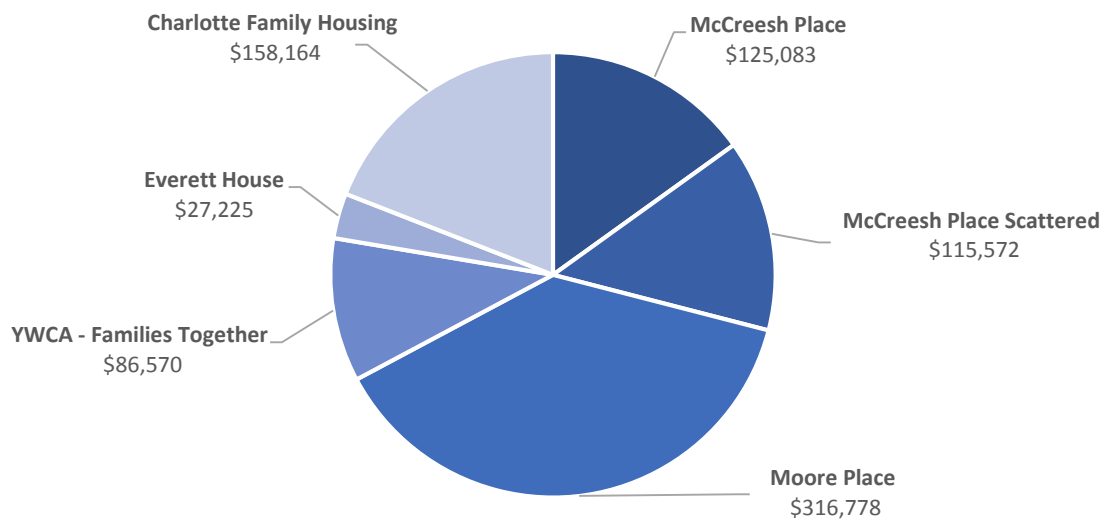
Appendix

Table 1. FY2015 Charlotte-Mecklenburg Income Limits Summary

FY 2015 Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low (50%) Income Limits	\$23,550	\$26,900	\$30,250	\$33,600	\$36,300	\$39,000	\$41,700	\$44,400
Extremely Low (30%) Income Limits	\$14,150	\$16,150	\$20,090	\$24,250	\$28,410	\$32,570	\$36,730	\$40,890
Low (80%) Income Limits	\$37,650	\$43,000	\$48,400	\$53,750	\$58,050	\$62,350	\$66,650	\$70,950
Median income	\$67,200							

Source: U.S. Department of Housing and Urban Development. 2015. *FY2015 FMR and IL Summary System*. Retrieved from: http://www.huduser.org/portal/datasets/fmr/fmr_il_history.html

Table 2. CHA's Annual Collaborative Support of Alternative Community Projects Concentrating on the Homeless and Those with the Greatest Challenges, June 2015



Source: The Charlotte Housing Authority, September 2015

Table 3. Gender of HCV waiting list applicants, January 2015

Gender	Frequency	Percent
Female	27,337	86%
Male	4384	14%
Frequency Missing = 2		

Table 4. Race of HCV waiting list applicants, January 2015

Race	Frequency	Percent
American Indian	104	0.34%
Asian	57	0.18%
Black	28,930	93.44%
Multiracial	608	1.96%
Pacific Islander	15	0.05%
White	1,247	4.03%
Frequency Missing = 759		

Table 5. Ethnicity of HCV waiting list applicants, January 2015

Ethnicity	Frequency	Percent
Hispanic	1,064	3.35%
Non-Hispanic	20,917	65.94%
Unknown	9,742	30.71%

Table 6. Household size of HCV waiting list applicants, January 2015

Household size	Frequency	Percent
Single	9,389	29.60%
2-4 people	19,230	60.62%
5-7	2,920	9.20%
8 or more	184	0.58%

Table 7. Median Household income of HCV waiting list applicants, January 2015

Median Income
\$10,000.00

Table 8. Household income by household size of HCV waiting list applicants, January 2015

Household size	N Obs	Median
Single	9389	\$8,796
2-4 people	19230	\$10,815
5-7	2920	\$12,000
8 or more	184	\$11,254

Table 9. Income target of HCV waiting list applicants, January 2015

Income Target	Frequency	Percent
None	2,133	6.72%
Extremely low income	22,677	71.48%
Very low income	6,913	21.79%

Table 10. Disability status of HCV waiting list applicants, January 2015

Disabled	Frequency	Percent
Not disabled	23,394	73.74%
Disabled	8,329	26.26%

Table 11. Elderly status of HCV waiting list applicants, January 2015

Elderly	Frequency	Percent
No	30,100	94.88%
Yes	1,623	5.12%

Table 12. Prioritization of HCV waiting list applicants, January 2015

Prioritization (preference)	Frequency	Percent
1-Homeless with Supportive Services	4,320	13.62%
2-Veteran	603	1.90%
3-Elderly, Disabled, or Working	19,523	61.54%
4-Near Elderly	2,925	9.22%
5-Domestic Violence	493	1.55
0-No priority assigned	3,859	12.16%

Table 13. Prioritization of HCV waiting list applicants with a status of "homeless", January 2015

Prioritization	Frequency	Percent
1-Homeless with Supportive Services	3,381	47.51%
2-Veteran	89	1.25%
3-Elderly, Disabled, or Working	2,571	36.12%
4-Near Elderly	309	4.34%
5-Domestic Violence	169	2.37%
0-No Priority Assigned	598	8.40%