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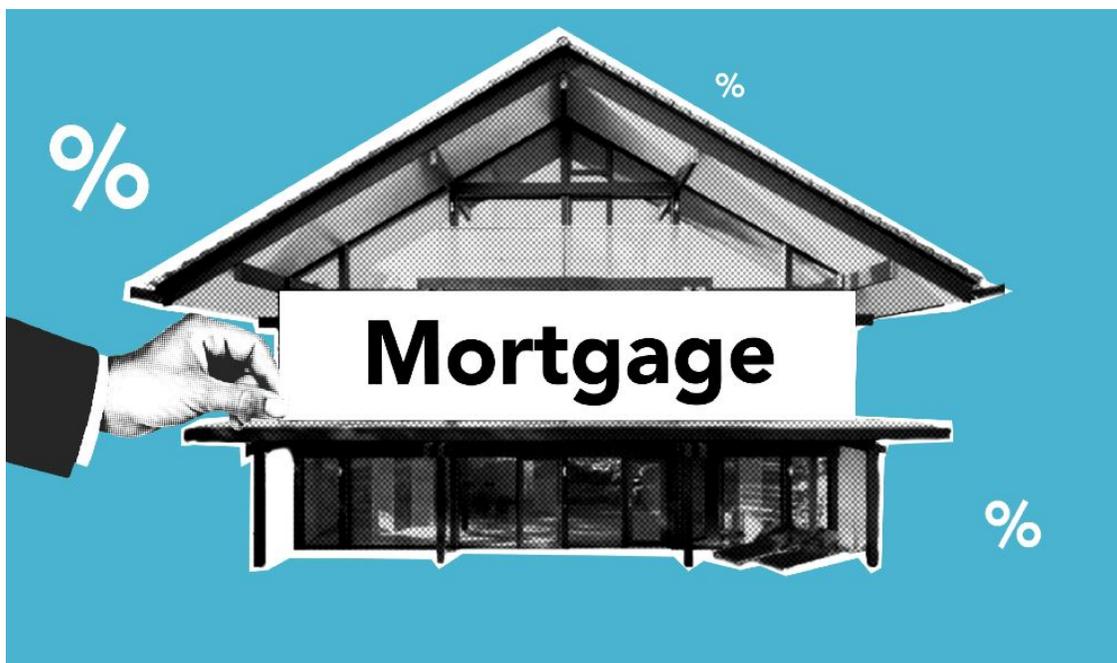


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**Research News**

**Homeownership costs are rising, but rent is a whole 'nother story**



By **Katie Zager**

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**A recent Chamberofcommerce.org ranking named Charlotte one of the most “budget-minded” cities**, with over half of homeowners spending less than 20% of their income on housing. **But a deeper look at the data shows a more complex picture, especially for Mecklenburg County renters.**

**Zoom in:** While Charlotte homeowners generally fare well, rising insurance costs, HOA fees and increases in ownership expenses, which are prevalent across the Southeast, are closing the gap. **Renters, however, face the greatest pressure:** nearly 50% are cost-burdened, and local renter incomes are almost half those of homeowners.

**Traditional measures that determine housing affordability like the 30% rule miss how “residual” costs squeeze lower-income households.** In Charlotte, new construction homes help some, but rising costs and widening income gaps continue to shape who can truly afford to live here. [[EXPLORE WHAT'S BEHIND THE NUMBERS IN CHARLOTTE](#)]

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**[Latino families in Mecklenburg County value education - but don't enroll in early education programs. Here's why, and what we can do about it.](#)**

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By **Sarah Ostyn**

Latino families in Mecklenburg County strongly value early learning, **yet only 31% of young Latino children are enrolled in early care and education, or ECE, programs.** A new study from the UNC Charlotte Social Aspects of Health Initiative reveals why.

Through focus groups with Latina mothers, **the study found families desire culturally-responsive, bilingual programs and options that are flexible around their work and caregiving schedules.** But confusing enrollment systems, limited part-time or nontraditional-hour care, affordability challenges and fear tied to immigration policies continue to create barriers.

**By expanding flexible and affordable ECE options that keep Latino families in mind,** Mecklenburg County can better support its fastest-growing population of young children and strengthen the County's future. [[LEARN MORE ABOUT EARLY CARE AND EDUCATION FOR LATINO FAMILIES](#)]

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**[Findings from new reports on transition-age care youth and homelessness](#)**

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By **Jenny Hutchison**

Finding stable housing can be one of the greatest challenges for young people transitioning from foster care to young adulthood. What happens next can affect their economic mobility journey, as well as community well-being. **But what's the case for Mecklenburg County?**

**Zoom in:** Earlier this year, on behalf of Mecklenburg County Community Support Services, the Charlotte Urban Institute examined and reported on local youth who experienced foster care as teens. The [first report](#) provides insight about which groups are most at risk of homelessness in early adulthood, while [the second](#) takes a closer look at those who are eligible for extra assistance when aging out of foster care. **Key findings from the reports show that, while those who exit foster care as adults do make some progress in life, inequities persist.** Here's what we know:

- Young women and young Black adults who experienced foster care face higher risks of homelessness
- Black youth remain significantly overrepresented in the County's foster care system
- Services available for young adults exiting foster care did not appear to reduce homelessness, despite strong evidence from existing literature

**Learn more about the study** and the Institute's recommendations for building accessible systems for youth transitioning to adulthood [[HERE](#)].

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## Partner News

*Each month, the Charlotte Urban Institute is proud to share insights and news from community partners who are aligned with our mission to provide a better quality of life for everyone in the Charlotte region.*

### [How a university-county partnership changed the landscape of housing in Charlotte-Mecklenburg](#)



By **Bridget Anderson** and **Mary Ann Priester**

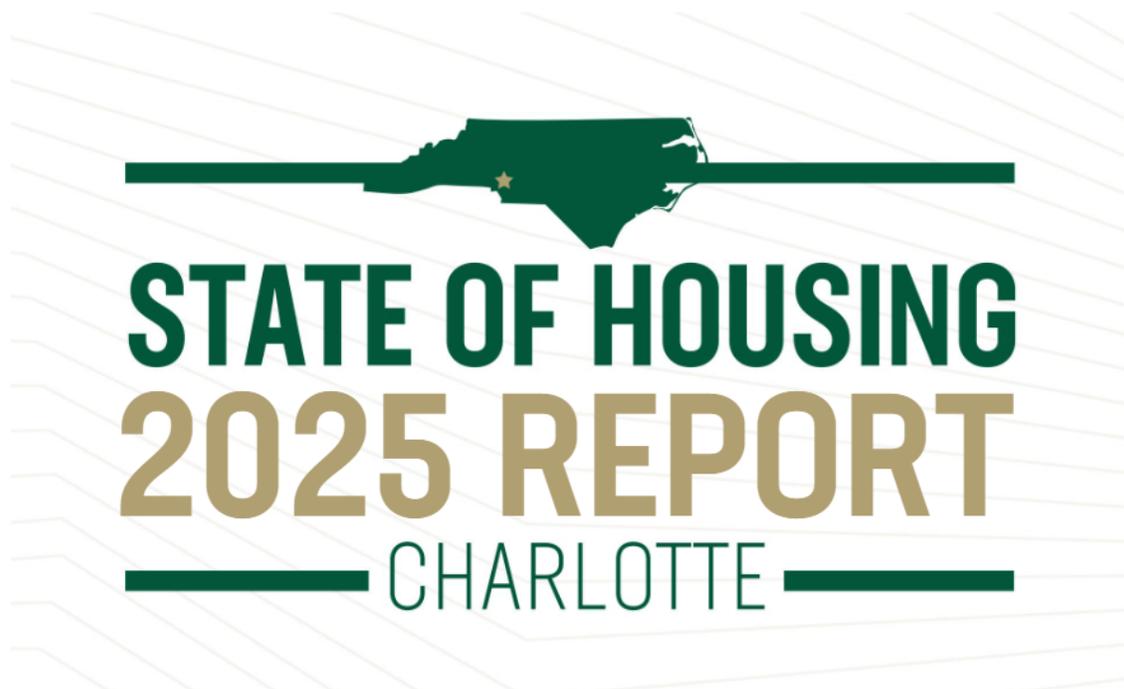
For more than a decade, **the partnership between the Charlotte Urban Institute and Mecklenburg County Community Support Services has transformed the way our community understands and responds to housing instability and homelessness.** What began with a push for better data evolved into a nationally recognized body of research. This work includes the annual State of Housing Instability and Homelessness report, linked-data studies through the Charlotte Regional Data Trust and the creation of the [Charlotte-Mecklenburg Housing and Homelessness Dashboard](#).

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insights and community capacity it built — and in both organization's ongoing commitment to turning data into meaningful action for Mecklenburg County residents. [[REFLECTION: HOW THE INSTITUTE AND COUNTY SHAPED HOUSING](#)]

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## [2025 State of Housing in Charlotte report takes data-informed look at housing issues](#)



In October, the **Childress Klein Center for Real Estate in UNC Charlotte's Belk College of Business** released its seventh annual State of Housing in Charlotte report.

**The report provides a comprehensive, data-informed overview of housing in the Charlotte region from January 2023 to September 2025, paying attention to broader trends across the area from 2001 to 2025.** In addition to housing price growth at a moderate pace, the study also found that housing supply continues to catch up with demand, the housing market is gradually loosening although affordable housing remains critically scarce, and more.

[[READ THE 2025 STATE OF HOUSING IN CHARLOTTE REPORT](#)]

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