ABOUT THE STUDY GUIDE
This study guide is intended to be used by book clubs in Charlotte-Mecklenburg reading the book *Evicted: Poverty and Profit in the American City* by Matthew Desmond.

The study guide provides:
- Discussion questions that place issues in the book within a local context
- Resources to learn more and get involved
- Local data and policy on housing instability and evictions
- Guided reading questions and definitions

HOW TO USE THE STUDY GUIDE
The study guide is organized into the following parts. You can access each part separately or as one full document. Each part begins with a summary and instructions for how to use it.

PART 1: About Evicted
PART 2: Guided Reading Questions for Book Club Participants
PART 3: Leader’s Guide for the Book Club Discussion
PART 4: Book Club Discussion Questions
PART 5: So What Next? How to Learn More and Get Involved
PART 6: Charlotte-Mecklenburg Local Data Handout
PART 7: Charlotte-Mecklenburg Local Policy Handout
PART 8: Important Definitions

STUDY GUIDE CONTRIBUTORS
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PART 1: ABOUT *EVICTED*

This section provides a summary of the book *Evicted: Poverty and Profit in the American City*.

**SUMMARY OF THE BOOK**

In *Evicted*, Princeton sociologist and 2015 MacArthur “Genius” Award winner Matthew Desmond “follows eight families in Milwaukee as they struggle to keep a roof over their heads. *Evicted* transforms the reader’s understanding of poverty and economic exploitation while providing fresh ideas for solving one of 21st-century America’s most devastating problems. Its unforgettable scenes of hope and loss remind us of the centrality of home, without which nothing else is possible.”

Based upon years of embedded fieldwork, “Matthew Desmond takes readers into the poorest neighborhoods of Milwaukee, where families spend most of their income on housing and where eviction has become routine: a vicious cycle that deepens the country’s vast inequality.”

Readers are first introduced to Arleen Belle, a poor African American woman with two sons, Jafaris and Jori. Arleen can’t afford her rent, and her landlord, Sherrena, evicts her. Arleen illegally sublets from the new tenant, Crystal, before again being evicted. Sherrena’s other tenants include Lamar, a Vietnam veteran who lost a leg in an accident; Doreen Hinkston and her four children, who live together in a small apartment; and Crystal, an unstable woman from whom Arleen briefly sublets.

Desmond also introduces readers to the residents of College Mobile Home Park, a trailer park in Milwaukee. Among the residents are Scott, a drug addict and former nurse; Pam and Ned, two crack addicts expecting a baby; and Larraine, a woman suffering from fibromyalgia. All of them are evicted by their landlord, Tobin.

**DESMOND’S RECOMMENDATIONS & THE ROAD AHEAD OF US**

Desmond writes that solutions depend on a single question: *do we believe that the right to a decent home is part of what it means to be American?* He recommends establishing a universal voucher program which would mean that everyone below a certain income would receive a voucher. Desmond’s work also shows that any solution will be messy and require work. At its heart, Desmond’s story on evictions is really about relationships. These relationships are integral to the problems that cause evictions and perpetuate poverty. They also have the potential to be the foundation for the solutions that can bring about real change.

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3 This paragraph is retrieved from [https://www.enotes.com/topics/evicted-matthew-desmond](https://www.enotes.com/topics/evicted-matthew-desmond)
4 This paragraph is retrieved from [https://www.enotes.com/topics/evicted-matthew-desmond](https://www.enotes.com/topics/evicted-matthew-desmond)
5 This paragraph is retrieved from [https://www.enotes.com/topics/evicted-matthew-desmond](https://www.enotes.com/topics/evicted-matthew-desmond)
PART 2: GUIDED READING QUESTIONS FOR BOOK CLUB PARTICIPANTS

*This section can be distributed to book club members before the book club meets.*

The guided questions below are organized by chapter and highlight the issues raised in the book. Local data and policy context on housing instability and evictions in Charlotte-Mecklenburg are also included.

**Prologue: Cold City**
- Why was Arleen evicted from her apartment on Milwaukee's near South Side?
- Were you surprised that her landlord made the decision to evict the family after the apartment door was damaged?
- Arleen later found an apartment where the rent, not including utilities, was 88% of her welfare check. *(In Charlotte-Mecklenburg, the average rent for a 2-bedroom apartment is about $1,100 to $1,200 per month. To afford a 2-bedroom apartment, a minimum wage worker earning $7.25 per hour must work 96 hours per week to afford a 2-bedroom apartment.)*
- How might a family like Arleen's manage to cover rent, utilities, and all other expenses on such a small income? What kind of sacrifices do you think families in this situation must make to make ends meet? What sacrifices would you consider making in this situation?

**Chapter 1: The Business of Owning the City**
- Sherrena Tarver rents her properties to tenants living in poverty. Desmond writes that most of the city's poor residents are excluded from homeownership and public housing, and rent in the private housing market. How does homeownership benefit some and not others?

**Chapter 2: Making Rent**
- After Lamar pays his rent to Sherrena, he has $78 left for the rest of the month. *(In Charlotte, there are 61,195 rental households that have an annual income less than $15,000. There are 117,221 households spending more than 35% of their income on rent.)*
- How can people move out of poverty when they cannot afford to save and build assets?

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Chapter 3: Hot Water

- College Mobile Home Park was on the South Side of Milwaukee where poor white people lived. Milwaukee has a long history of racial and ethnic segregation. What similarities and differences exist between the inner-city housing and life in a trailer park?

Chapter 4: A Beautiful Collection

- How did Tobin benefit from offering his tenants the “Handyman Special” (page 46) – giving families their trailers for free but charging them for lot rent?
- Why might tenants see this as a better deal than paying the equivalent in rent?
- How did the high demand for low-cost housing impact Tobin’s decisions about whether to repair property or forgive late payments?
- What incentives could be put in place to motivate landlords to maintain their properties?
- What risks do tenants take when filing a report with a building inspector?

Chapter 5: Thirteenth Street

- Arleen is unable to access a subsidized housing voucher because of a previous debt with the Housing Authority. Three out of four families in America who qualify for assistance receive nothing. (In 2014, Charlotte Housing Authority opened the waiting list for Housing Choice Vouchers for five days. Over 32,000 people applied via the online application and of those, 4,400 identified as homeless. Only 300 to 400 vouchers become available each year.) Does it surprise you that most families in America who qualify for assistance do not actually receive it?

Chapter 6: Rat Hole

- The Hinkston family, like many families, is forced to accept substandard housing after Sherrenna files for eviction. What rights do you think tenants have to ensure they have safe, quality housing?

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2 This question is retrieved from http://www.penguinrandomhouse.com/books/247816/evicted-by-matthew-desmond/9780553447453/teachers-guide/

3 2015. UNCC. Characteristics of Charlotte Housing Authority’s Housing Choice Voucher Waiting List 2015
Chapter 7: The Sick

- How does the process of screening tenants lead to a “geography of advantage and disadvantage” (page 89)?
- How can landlord decisions impact neighborhood characteristics like schools, crime rates, and levels of civic engagement?
- How can a criminal background or history of past evictions impact a person’s ability to rent property?
- Do you think a tenant should have to disclose this information? Why or why not?9

Chapter 8: Christmas in Room 400

- Arleen is evicted. Evictions occur in civil court where there is no right to an attorney. Desmond writes that 90 percent of landlords have attorneys and 90 percent of tenants do not. Would the outcome in court change if tenants had representation?

Chapter 9: Order Some Carryout

- When people are unable to pay rent and utilities, they must make a choice of what to pay first. How would you go about making that choice? If you were forced to choose between paying for rent or electricity (runs the A/C), what would you choose?

Chapter 10: Hypes for Hire

- Desmond writes that landlords often rely on tenants and jobless men to serve as handymen, paying by the task or by the day. Why do you think landlords so heavily rely on these groups? How do you think this impacts employment opportunities for others in the neighborhood?

Chapter 11: The ‘Hood is Good

- Sherrena Tarver claimed to have found her calling as an inner-city entrepreneur, stating “The ‘hood is good. There’s a lot of money there” (page 152).
- How did Sherrena profit from being a landlord in poor communities?
- Do you think her profits were justified?
- What responsibilities do landlords have when renting out their property?
- What risks do they take? Do you sympathize with Sherrena? Why or why not?10

9 This question is retrieved from http://www.penguinrandomhouse.com/books/247816/evicted-by-matthew-desmond/9780553447453/teachers-guide/

10 This question is retrieved from http://www.penguinrandomhouse.com/books/247816/evicted-by-matthew-desmond/9780553447453/teachers-guide/
Chapter 12: Disposable Ties

- Why do you think Crystal made the decision to let Arleen and her sons stay until they found another residence?
- How did tenants such as Crystal and Arleen rely on friends and extended kin networks to get by? Did this do anything to lift them out of poverty or distress?
- What limitations do these short-term relationships have?\(^\text{11}\) (Under state law, landlords are allowed to make the presence of unauthorized occupants a ground for terminating the lease, and sometimes that kind of provision applies to a relative fleeing domestic violence or returning from prison without any place to live or similar difficulties.)

Chapter 13: E-24

- Lenny was responsible for collecting rent from trailer park residents, but was later fired by the new management company. What were the positive and negative aspects of Lenny’s role?

Chapter 14: High Tolerance

- Desmond writes that people who live in distressed neighborhoods are more likely to help their neighbors pay bills, buy groceries, fix their cars, or lend a hand. Do you think there is an ecosystem of sharing in poverty? What purpose does this serve?

Chapter 15: A Nuisance

- What motivated Crystal to call 911 after hearing a domestic disturbance upstairs?
- How did this strain her relationship with her landlord, Sherrena?
- What risks do landlords incur once their property becomes a designated nuisance?
- Should landlords be penalized for their tenants’ behavior? Why or why not?\(^\text{12}\) (Under state law, landlords cannot refuse to rent to families or evict or discriminate in services because a member of the family is a victim of domestic violence.)

Chapter 16: Ashes on Snow

- What is the impact if a landlord can collect insurance on a property that burns down but is not held to any safety standards?

\(^{11}\) This question is retrieved from [http://www.penguinrandomhouseaudio.com/discussion-guide/247816/evicted/](http://www.penguinrandomhouseaudio.com/discussion-guide/247816/evicted/)

Chapter 17: This is America

- Crystal was diagnosed with a wide range of mental illnesses. What struggles did Crystal face throughout her search for stable housing?
- How might mental illness present additional challenges to a person already living in poverty? How might mental illness contribute to a person's history of eviction?

Chapter 18: Lobster on Food Stamps

- Why do you think Larraine chose to spend all her food stamps on expensive food like lobster?
- What personal reaction did you have to her decision?
- Do you agree with Pastor Daryl that Larraine is careless with her money because she is operating under a “poverty mentality”?
- Why might it be difficult for Larraine to lift herself out of poverty by practicing good behavior or self-control?
- What options do you believe Larraine has?13

Chapter 19: Little

- Landlords repeatedly turned down Pam and Ned's rental applications because they have children. Why?
- Do you think families with children should receive any protection when seeking housing?
- Why do you think families with children were not considered a protected class when Congress passed the Fair Housing Act in 1968?
- Do you think it is fair for landlords to charge tenants with children monthly surcharges and children-damage deposits? Why or why not?14 (The federal Fair Housing Act was amended in 1988 to include “familial status” (the presence of children) as another protected status. This makes it unlawful under the Fair Housing Act for landlords to make such charges.)

Chapter 20: Nobody Wants the North Side

- Why did Vanetta participate in armed robbery?
- Do you think the sentence that Vanetta received was fair?
- What barriers do you think Vanetta will face when applying for housing after she leaves prison?

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13 This question is retrieved from http://www.penguinrandomhouse.com/books/247816/evicted-by-matthew-desmond/9780553447453/teachers-guide/
14 This question is retrieved from http://www.penguinrandomhouse.com/books/247816/evicted-by-matthew-desmond/9780553447453/teachers-guide/
Chapter 21: Bigheaded Boy

• Why did Doreen choose not to call Sherrena when the house was in desperate need of repair?
• Do you agree that “The house failed the tenants, and the tenants failed the house”?
• What effects does living in a home that is not decent or functional have on a person’s psychological and emotional health?\(^\text{15}\)

Chapter 22: If They Give Momma the Punishment

• Vanetta’s public defender did not share that Vanetta woke up at 5am every day to look for housing, attended GED classes and cared for children. How might this information have impacted her sentencing?

Chapter 23: The Serenity Club

• What challenges did Scott face while maintaining his sobriety?
• Do you think the process for Scott to get his nursing license back was reasonable? Why or why not?

Chapter 24: Can’t Win for Losing

• Arleen received 89 negative responses and one positive from prospective landlords. What impact did this have on her children?
• How do children expose families to eviction rather than shield them from it?
• What happened to Arleen when she was evicted from her apartment?
• After losing her possessions in storage and having her welfare case closed, what options did Arleen have?\(^\text{16}\)

\(^\text{15}\) This question is retrieved from http://www.penguinrandomhouse.com/books/247816/evicted-by-matthew-desmond/9780553447453/teachers-guide/

\(^\text{16}\) This question is retrieved from http://www.penguinrandomhouse.com/books/247816/evicted-by-matthew-desmond/9780553447453/teachers-guide/
Epilogue: Home and Hope

- In the Epilogue, Desmond describes the affordable housing crisis more broadly and says that it is “driving poor families to financial ruin and even starting to engulf families with moderate incomes” (p. 303). Desmond also says “the right to a decent home is part of what it means to be an American” (p. 300). What does Desmond mean by this statement and does it extend to owning a home?
- Are there any parallels between those who are evicted and those who lost their homes during the recent housing crisis?
- Are evictions and foreclosures part of the same system that keep people from opportunities or are they distinct and separate issues?¹⁷
- Desmond reflects on his description of the project at the end of the book: “I wanted to try to write a book about poverty that didn’t focus exclusively on poor people or poor places. Poverty was a relationship, I thought, involving poor and rich people alike...This sent me searching for a process that bound poor and rich people together in mutual dependence and struggle. Eviction was such a process” (p. 317). How does eviction bind rich and poor people together? How does the relationship between rich and poor compare with the relationship between landlord and tenant?

¹⁷ This question is retrieved from https://gobigread.wisc.edu/wp-content/uploads/sites/3/2015/06/Go_Big_Read_Evicted_Discussion_Questions_08_2016.pdf
PART 3: LEADER'S GUIDE FOR THE BOOK CLUB DISCUSSION

The information below outlines suggestions for leading the book club discussion as well as information on what is included in the guide.

BEFORE THE BOOK CLUB MEETS
As an option, you can send Part 2: Guided Reading Questions for Book Club Participants to participants before your book club meets. The guided reading questions are not required, but can be a helpful resource to begin thinking about issues raised in the book. There is a separate handout so that you do not have to print the full version of the guide.

WHEN THE BOOK CLUB MEETS
Part 4: Book Club Discussion Questions provides questions to help guide group discussion, including questions to start the conversation. Local policy and data is also included with questions to add context for the Charlotte-Mecklenburg community. The questions are grouped by topic.

Part 5: So What Next? How to Learn More and Get Involved provides resources for participants to find out more information on housing instability and evictions in Charlotte-Mecklenburg as well as ways to get involved and take action around the issues that are discussed in the book club. This can provide a great next step for book club members to use the information they have learned.

Part 6: Charlotte-Mecklenburg Local Data Handout, Part 7: Charlotte-Mecklenburg Local Policy Handout and Part 8: Important Definitions Handout can be distributed separately to book club participants before, during or after the book club meeting. They contain definitions, data and policy context that are also built into the guided reading and group discussion questions.
PART 4: BOOK CLUB DISCUSSION QUESTIONS

The questions below are suggested discussion questions to include as part of the book club meeting. They can be completed in one session or broken up into multiple sessions. Also included are initial questions to begin the conversation.

SUGGESTED QUESTIONS TO START THE CONVERSATION BEFORE GROUP DISCUSSION

1. What first interested you about the book, Evicted?
2. What do you hope to learn through this book club discussion?

GROUP DISCUSSION QUESTIONS

GENERAL QUESTIONS

1. Have you ever been evicted or know anyone who has been evicted? What role did you/could you play in the eviction process?

2. What was your experience reading Evicted? Were you surprised by what you learned? What person or scene stuck with you the most?

3. Many people have a perception of “people who get evicted” and suspect that those people are largely responsible—through bad decision making—for their circumstances. Did you feel this way before reading Evicted? Why or why not? Did your opinions change after reading the book? If so, how?18

4. What are the consequences of evictions for individuals and communities?

5. Although eviction is the central issue in Evicted, affordable housing interacts intimately with many other social issues. For example: Do parents who have trouble finding/providing safe housing for their children deserve to have their children taken away and put in foster care? Would affordable housing make it easier for addicts and recovering addicts (such as Scott) to enroll in programs that increase chances of rehabilitation? What other major issues can you think of that eviction affects, whether in this book or in the world in general?19

18 This question is retrieved from http://www.penguinrandomhouseaudio.com/discussion-guide/247816/evicted/
19 This question is retrieved from http://www.penguinrandomhouseaudio.com/discussion-guide/247816/evicted/
CAUSES AND IMPACT OF EVICTIONS

6. As described in the book *Evicted*, sometimes there are more people living in the rental place than the number of residents for which the place is designed. Are there any negative consequences of this kind of situation?

7. Sometimes renters lose their housing because their living place has a bad living condition, in other words, not suitable for human habitation. Therefore, they end up becoming homeless. In your opinion, is it better to live in a place with bad living condition or to become homeless?

8. Desmond writes, "If incarceration had come to define the lives of men from impoverished black neighborhoods, eviction was shaping the lives of women. Poor black men were locked up. Poor black women were locked out. "What are some similarities between having a criminal record and having an eviction record?"

EVICTIONS & POVERTY

9. Throughout *Evicted*, we learn how eviction essentially traps poor people in a cycle of poverty, how it makes securing future housing more difficult, can lead to a loss of a job, and have other damaging effects on families. Desmond argues that eviction is "a cause and not just a condition of poverty" (p.299). What does he mean by this statement? When you think of causes of poverty, what comes to mind?

10. After learning about the characters in Evicted, do you think individuals get stuck in a cycle of poverty due to a "poverty mentality" – they are poor because they throw money away, or as Desmond suggests, they throw money away because they are poor?

11. Why are poor people disproportionately impacted by eviction, while middle class people are not?\(^\text{20}\)

12. On p. 161, Carol Stack says that asking for handouts from family "did little to lift these families out of poverty but it was enough to keep them afloat." Discuss the difference between "keeping afloat" and "being lifted out of poverty."

\(^\text{20}\) This question is retrieved from [https://gobigread.wisc.edu/wp-content/uploads/sites/3/2015/06/Go_Big_Read_Evicted_Discussion_Questions_08_2016.pdf](https://gobigread.wisc.edu/wp-content/uploads/sites/3/2015/06/Go_Big_Read_Evicted_Discussion_Questions_08_2016.pdf)
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EVICTIONS & FAMILIES
13. Desmond points out that landlords are often unwilling to rent to tenants with children. What are the long-term consequences for children who don’t have stable housing? If you have children, how far would you go to shelter your family?

EVICTIONS & SOCIAL CAPITAL
14. Many of the tenants facing eviction get in trouble for sharing their homes or resources with others who need a place to stay. Can you describe how this “sharing” of resources occurs in the book? Does this sharing of resources help make up for a lack of necessities? (In Charlotte-Mecklenburg, having unauthorized occupant, including people or pets, can be grounds for eviction.)

15. What happens when these sharing relationships come apart? Describe an example of conflict between people who are sharing resources and explain each person’s perspective to the best of your understanding.

EVICTIONS & DOMESTIC VIOLENCE
16. When domestic violence happens, sometimes victims choose not to report to the police because they fear that they might be evicted by the landlord for calling the police. Do you have any ideas in addressing this issue? (Under state law, landlords may not terminate leases in substantial part because the tenant requested repairs, complained to a housing or health department inspector, or exercised their rights under state or federal law.)

EVICTIONS & HEALTH-RELATED ISSUES
17. In your opinion, does substance abuse play an important role in renters getting evicted by landlords?

18. Desmond discusses the connection between sub-standard housing, the high cost of rent, and health issues facing tenants and their families. How do housing conditions contribute to health issues? For example, Larraine sometimes had to choose between paying her rent and filling her pain medication prescriptions (p. 42), and we learn that “suicides attributed to evictions and foreclosures doubled between 2005 and 2010, years when housing costs soared” (p. 298). What are other examples of health-related issues facing tenants in the book?
19. The eviction cycle that Scott faces was in part brought on by his drug addiction. He went from living a privileged life to one of limited choices. Discuss the role that drug addiction plays in the rise of evictions.  

PROFILES OF EVICTION

20. How does race factor into the types of struggles faced by the individuals profiled in Evicted? What about being a woman? Or a single parent? (Almost half of all formal court-ordered evictions in Milwaukee from 2003 to 2013 took place in predominately black neighborhoods. Women were twice as likely to be evicted as men. The presence of children in the household almost tripled a tenant's odds of receiving an eviction judgment.)

21. Desmond describes the city's continually reinforced segregation. How do the neighborhoods that the book's characters live in - whether by choice or by necessity - reinforce their racial and class identities? Does a similar segregation exist in Charlotte?

22. On page 98, Desmond writes, “If incarceration had come to define the lives of men from impoverished black neighborhoods, eviction was shaping the lives of women. Poor black men were locked up. Poor black women were locked out.” Given the crisis among women and, in turn, their children, what kinds of solutions would help alleviate the demands put on single-parent homes?

23. Why do you think Crystal made the decision to let Arleen and her sons stay until they found another residence? How did tenants such as Crystal and Arleen rely on friends and extended kin networks to get by? Does one's race and/or status have an impact on one's network and the ability to "stay afloat?"

THE LANDLORD PERSPECTIVE

24. Sherrena Tarver claimed to have found her calling as an inner-city entrepreneur, stating, “The 'hood is good. There's a lot of money there” (p. 152). What responsibilities do landlords have when renting their property?

25. The shock of Kamala's infant's death in the fire feels almost overwhelmed by the continuing details of the many families suffering housing crisis after housing crisis. The landlord's response was to inquire about the insurance policy, which will reimburse her for the loss of the building. Is Sherrena held accountable for the fire?

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21 This question was retrieved from the Faith Based Reading Group Guide https://evictedbook.com
22 This question is retrieved from http://www.penguinrandomhouseaudio.com/discussion-guide/247816/evicted/
26. Desmond’s account offers a perspective from both the tenant and the landlord. After reading the book, how do you think we can effectively balance the rights of both groups?

**EVICITION COURT**

27. Why do you think 90 percent of landlords are represented by attorneys in housing courts while 90 percent of tenants are not? What would you do if you were facing eviction and in need of legal assistance?

28. Do you think attorneys should be provided to low-income tenants at no cost? (There is no constitutional right to counsel for people in civil matters such as evictions. Legal Aid of North Carolina (LANC) represents about 400 tenants per year with 3 attorneys and other pro bono attorneys. LANC delays or stops virtually all evictions where they represent tenants. On July 20, 2017, Intro 214-b was approved by the City Council of New York and Mayor de Blasio is expected to sign the legislation. The legislation will provide “universal access” to counsel for low-income people in housing court, becoming the first jurisdiction in the country to provide a right to counsel in housing cases.)

**PREVENTING EVICTIONS & RESOURCES FOR CHANGE**

29. The federal government spends much more money on homeowner tax benefits for affluent families than on housing assistance to poor families. Is this situation justified? How would you address this issue?

30. The stories in the book Evicted happened in Milwaukee. What do you think are the problems related to eviction in Milwaukee also faced by renters in other communities? Do other communities have any good examples of solving these problems?

**TAKING ACTION**

31. Did reading Evicted inspire you to want to help others in positions like those of the people in the book? What will you do differently when you leave today as a result?

32. Do you think housing should be a right in America? What can you do to make it happen?

33. In your opinion, what do renters who get evicted need most to find stable housing? What local resources exist to help meet this need?

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24 This question is retrieved from [http://www.penguinrandomhouseaudio.com/discussion-guide/247816/evicted/](http://www.penguinrandomhouseaudio.com/discussion-guide/247816/evicted/)
34. In your opinion, is there any part in the current legal system related to eviction that can be improved? Where improvements are necessary, where do you see opportunities for change?

35. Charlotte-Mecklenburg was ranked 50th out of 50 amongst the largest U.S. cities in economic mobility, specifically for a lower-class child to rise to the upper class. The Charlotte-Mecklenburg community decided to act and created the Charlotte Opportunity Task Force, whose primary objective is to research intergenerational poverty and its impact on the life trajectory of children and youth. How do you think evictions play into Charlotte’s current ranking in terms of economic mobility?

36. What is the best way to address the affordable housing gap? Through government policies, market mechanisms, church initiatives, or something else? What can Charlotte-Mecklenburg do differently? What will you do differently to advance this work?
PART 5: SO WHAT NEXT? HOW TO LEARN MORE AND GET INVOLVED

The content below provides ways to get involved in Charlotte-Mecklenburg around the issues raised in the book as well how to learn more information about housing instability and evictions.

LEARN MORE

• Attend Matthew Desmond’s Public Lecture on September 27. Matthew Desmond will deliver a lecture on his book, *Evicted*. For more information about the event, visit EvictedBookClubCLT.org.

• Read New Report on Evictions in Charlotte-Mecklenburg. With funding from Mecklenburg County Community Support Services, the UNC Charlotte Urban Institute is completing a report inspired by Desmond’s book that will feature local data on evictions, describe the eviction process and include perspectives from landlords and tenants. The report will be released in fall 2017 and be available from EvictedBookClubCLT.org.

• Read about the Affordable Housing Gap. The following reports highlight the growing need of affordable housing locally and across the United States. They also include information on challenges and solutions for policymakers, funders, and providers.
  
  o *The Gap: A Shortage of Affordable Homes (March 2017)* by the National Low Income Housing Coalition
  
  o *Out of Reach: 2017* by the National Low Income Housing Coalition
  
  o *Mapping America’s Rental Housing Crisis* by the Urban Institute

GET INVOLVED

• Volunteer at the Crisis Assistance Ministry Homeless Prevention Project. The *Homeless Prevention Project* (HPP) is a partnership between Legal Aid of North Carolina, Inc. and Crisis Assistance Ministry. HPP seeks to prevent homelessness by educating low-income tenants who are facing eviction on the legal rights of tenants in North Carolina. The project sends trained volunteers called “Housing Counselors” to Crisis Assistance Ministry to give presentations on tenant rights, answer questions and interview tenants with serious legal programs to make any necessary referrals. Housing Counselors volunteer on Monday, Wednesday and Friday mornings from 9am to 11am and from 11am to 1pm. To volunteer, call 704-971-2621.
PART 6: CHARLOTTE-MECKLENBURG LOCAL DATA HANDOUT

HOUSING DEMAND/SHORTAGE IN CHARLOTTE-MECKLENBURG

1. Charlotte-Mecklenburg currently has a deficit of approximately 34,000 affordable housing units for people earning 60 percent or below of the Area Median Income (AMI).25

2. Charlotte needs 71,523 new apartments by 2030 to keep pace with demand growth due to an aging population, immigration and declining home purchases. Nationally, 4.6 million new apartments are needed by 2030.26

3. In Charlotte, an average of 3,913 units were built annually between 2011 and 2016. Charlotte will need to average 5,109 units per year in the coming years to meet the expected demand.27

CHARLOTTE-MECKLENBURG WITHIN THE UNITED STATES CONTEXT

4. Charlotte is ranked 4th out of 50 metro areas in terms of the percent increase (43 percent) of apartments needed by 2030.28

5. Charlotte is second only to Austin, TX for the lowest share of market-rate affordable apartments among the Top 50 Metros.29

CURRENT HOUSING SITUATION IN CHARLOTTE-MECKLENBURG

6. In Charlotte, there are 61,195 rental households that have an annual income less than $15,000. There are 117,221 households spending more than 35 percent of their income on rent.

26 National Multifamily Housing Council (NMHC) and the National Apartment Association (NAA) Study, 2017.
27 National Multifamily Housing Council (NMHC) and the National Apartment Association (NAA) Study, 2017.
28 National Multifamily Housing Council (NMHC) and the National Apartment Association (NAA) Study, 2017.
29 National Multifamily Housing Council (NMHC) and the National Apartment Association (NAA) Study, 2017.
7. In Charlotte-Mecklenburg, the demand for 5+ Unit Apartment has been increasing since 2009. In terms of age group, the largest number of renters occurs in 25-34-year-old people whereas the largest number of homeowners occurs in 45-54-year-old people.\(^{30}\)

8. There are 20,000 apartments in Charlotte that rent for under $800 per month, but these 20,000 dwellings constitute only 14 percent of the marketplace. Among these 20,000 units, 48.3 percent are rated 4 & 5 star, 37.6 percent are rated 3 star, and 14.1 percent are rated 1 & 2 star.\(^{31}\)

9. During the 2014-15 school year, 4,388 Charlotte-Mecklenburg Schools students were homeless or faced housing instability.\(^{32}\)

10. On the night of the January 2017 Point-in-Time Count, there were 1,389 emergency shelter and transitional beds dedicated to people experiencing homelessness and 1,476 people experiencing sheltered and unsheltered homelessness. This indicates that there was a capacity shortage of approximately 87 beds.\(^{33}\)

AFFORDABILITY OF HOUSING IN CHARLOTTE-MECKLENBURG

11. Nearly half of renters and more than a quarter of homeowners in our community were cost-burdened between 2010 and 2014, meaning they spent more than 30 percent of their gross income on housing costs.\(^{34}\)

\(^{30}\) Metro Multifamily Demand Overview Retrieved from https://c.ymcdn.com/sites/greatercca.ym.com/resource/resmgr/pdf_forms/Metro_MF_Overview_Charlotte_.pdf

\(^{31}\) Apartment Times, July/Aug 2017


\(^{34}\) 2015. UNCC. Housing Instability in Charlotte-Mecklenburg.
TRANSPORTATION IN CHARLOTTE-MECKLENBURG

12. In Charlotte, the average non-express bus trip takes 90 minutes due to the “hub and spoke” model, which forces people to come into the Center City and then transfer back out onto other routes to get to their destination. Fewer than 20 percent of bus riders can get to their destination in one bus ride.\(^{35}\)

EVictions IN CHARLOTTE-MECKLENBURG

13. In Mecklenburg County, there are approximately 35,000 eviction complaints filed annually. It is common for the initial eviction trials to be scheduled 30 to 120 cases per hour.\(^ {36}\)

HOUSING DEMAND/SHORTAGE IN THE UNITED STATES

14. Extremely low-income renter households face a shortage of affordable and available rental homes in every state.\(^ {37}\)

15. The housing shortage for extremely low income renters ranges from 26,300 homes in Raleigh, NC to 638,500 in New York, NY-NJ-PA metropolitan area.\(^ {38}\)

16. The shortage of affordable and available rental homes for extremely low-income and homeless households is 7.8 million nationwide.\(^ {39}\)

\(^{35}\) The Charlotte-Mecklenburg Opportunity Task Force Report, March 2017
\(^{36}\) Eviction Picture in Mecklenburg County by Theodore O. Fillette
\(^{37}\) The Gap: A Shortage of Affordable Homes National Low Income Housing Coalition, March 2017
\(^{38}\) The Gap: A Shortage of Affordable Homes National Low Income Housing Coalition, March 2017
\(^{39}\) The Gap: A Shortage of Affordable Homes National Low Income Housing Coalition, March 2017
17. The rental housing market continues to experience strong demand. A record 43.3 million households were renters in 2016, representing a 26.5 percent increase since 2006 (U.S. Census Bureau, 2017b). Meanwhile, the homeownership rate dropped from 68.8 percent to 63.4 percent.\textsuperscript{40}

18. Demand for rental housing will likely continue to rise. Researchers at the Joint Center for Housing Studies at Harvard predict an additional 4.7 million renter households by 2025 from household growth, even if homeownership rates stabilize.\textsuperscript{41}

CURRENT HOUSING SITUATION IN THE UNITED STATES

19. Nationwide, 51 percent of the apartment stock was built before 1980, which translates into 11.7 million units that could need upgrading by 2030.\textsuperscript{42}

20. 11.4 million extremely low-income renter households accounted for 26 percent of all U.S. renter households and nearly 10 percent of all households.\textsuperscript{43}

21. The U.S. has a shortage of 7.4 million affordable and available rental homes for extremely low income (ELI) renter households, resulting in 35 affordable and available units for every 100 ELI renter households.\textsuperscript{44}

\textsuperscript{40} Out of Reach 2017: The High Cost of Housing. National Low Income Housing Coalition
\textsuperscript{41} Out of Reach 2017: The High Cost of Housing. National Low Income Housing Coalition
\textsuperscript{42} (National Multifamily Housing Council (NMHC) and the National Apartment Association (NAA) Joint Legislative Program)
\textsuperscript{43} The Gap: A Shortage of Affordable Homes National Low Income Housing Coalition, March 2017
\textsuperscript{44} The Gap: A Shortage of Affordable Homes National Low Income Housing Coalition, March 2017
22. According to a study conducted by CoStar on behalf of the Urban Land Institute (ULI) Terwilliger Center for Housing, there are over 5.5 million so-called Naturally Occurring Affordable Housing\(^{45}\) (NOAH) units around the country. Among these 5.5 million units, 22.3 percent are rated 4 & 5 star, 41.5 percent are rated 3 star, and 36.2 percent are rated 1 & 2 star.\(^{46}\)

23. Because of the increased demand for rental housing, the rental vacancy rate in the U.S. declined from 9.8 percent in the 4th quarter of 2006 to 6.9 percent in the 4th quarter of 2016.\(^{47}\)

**AFFORDABILITY OF HOUSING IN THE UNITED STATES**

24. Of the nation’s 11.4 million extremely low income (ELI) renter households, nearly 7.9 million occupy housing above their affordability range. Approximately 2.4 million ELI renter households live in rental homes not affordable to them but affordable to very low income renters, 4.1 million live in rental homes affordable to low income renters.\(^{48}\)

25. The 2017 national Housing Wage is $21.21 per hour for a two-bedroom rental home, or more than 2.9 times higher than the federal minimum wage of $7.25 per hour. The 2017 Housing Wage for a one-bedroom rental home is $17.14, or 2.4 times higher than the federal minimum wage.\(^{49}\)

26. A full-time worker earning the minimum wage needs to work 117 hours per week for all 52 weeks of the year to afford a two-bedroom rental home or 94.5 hours per week for a one-bedroom rental home.\(^{50}\)

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\(^{45}\) NAOH is housing that is affordable without being supported by public subsidies such as low-income housing tax credits.

\(^{46}\) Apartment Times, July/Aug 2017

\(^{47}\) (U.S. Census Bureau. 2017b. (Out of Reach 2017: The High Cost of Housing - National Low Income Housing Coalition

\(^{48}\) The Gap: A Shortage of Affordable Homes - National Low Income Housing Coalition, March 2017

\(^{49}\) U.S. Census Bureau. 2017b. (Out of Reach 2017: The High Cost of Housing - National Low Income Housing Coalition

\(^{50}\) U.S. Census Bureau. 2017b. (Out of Reach 2017: The High Cost of Housing - National Low Income Housing Coalition
27. An extremely low income (ELI) household whose income is less than the poverty level or 30 percent of their area’s median cannot afford the average cost of a modest one-bedroom rental home in any state.\textsuperscript{51}

28. The median rent for a new market-rate rental home in an apartment building built in 2015 was $1,381 per month. To afford a rental home at that price without spending more than 30 percent of his or her income on housing, a full-time worker would need to earn $26.56 per hour.\textsuperscript{52}

29. National Low Income Housing Coalition (NLIHC) estimates that the average hourly wage of renters in the U.S. is $16.38, $4.83 less than the two-bedroom Housing Wage.\textsuperscript{53}

30. Six of the seven occupations projected by the U.S. Bureau of Labor Statistics to add the greatest number of jobs between 2014 and 2024 provide a median wage that is lower than what a worker needs to afford a modest rental home.\textsuperscript{54}

31. On average, extremely low income households whose income is at or below 30 percent of their area median income cannot afford to spend more than $523 per month on housing. Meanwhile, the national average monthly rent for a modest one-bedroom rental home is $892.\textsuperscript{55}

32. The struggle is even more daunting for the 5.5 million people with disabilities who rely on Supplemental Security Income (SSI). An individual relying on federal SSI in 2017 can afford monthly rent of no more than $221.\textsuperscript{56}

\textsuperscript{51} U.S. Census Bureau, 2017b. (Out of Reach 2017: The High Cost of Housing - National Low Income Housing Coalition
\textsuperscript{52} U.S. Census Bureau, 2017b. (Out of Reach 2017: The High Cost of Housing - National Low Income Housing Coalition
\textsuperscript{53} U.S. Census Bureau, 2017b. (Out of Reach 2017: The High Cost of Housing - National Low Income Housing Coalition
\textsuperscript{54} U.S. Census Bureau, 2017b. (Out of Reach 2017: The High Cost of Housing - National Low Income Housing Coalition
\textsuperscript{55} U.S. Census Bureau, 2017b. (Out of Reach 2017: The High Cost of Housing - National Low Income Housing Coalition
\textsuperscript{56} U.S. Census Bureau, 2017b. (Out of Reach 2017: The High Cost of Housing - National Low Income Housing Coalition
HOUSING COST BURDEN IN THE UNITED STATES

33. Extremely low income households account for nearly 73 percent of all severely cost-burdened renters.\(^57\)

34. Extremely low income (ELI) renters are far more likely to experience severe cost burdens than any other income group. Approximately 71.2 percent of ELI renter households, 33.3 percent of very low income renter households, and 8.2 percent of low income renter households are severely cost-burdened.\(^58\)

35. More than 20 million renter households live in housing poverty, meaning they cannot afford to meet their other basic needs like food, transportation, medical care, and other goods and services after they pay for their housing.\(^59\)

36. Extremely low income (ELI) renter households have little, if any, money left for other necessities after paying the rent. A severely cost-burdened ELI household with monthly income of $1,690 spends a minimum of $846 per month on rent, leaving at most $844 for all other expenses. The U.S. Department of Agriculture’s (2016) thrifty food budget for a family of four (two adults and two children) is $655, leaving at most $189 for transportation, child care, and other necessities. Severely cost-burdened renters in the lowest quartile of expenditures spend 41 percent less on food and health care than similar households who are not cost-burdened.\(^60\)

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\(^{57}\) U.S. Census Bureau, 2017b. (Out of Reach 2017: The High Cost of Housing - National Low Income Housing Coalition.

\(^{58}\) U.S. Census Bureau, 2017b. (Out of Reach 2017: The High Cost of Housing - National Low Income Housing Coalition.

\(^{59}\) Out of Reach 2017: The High Cost of Housing - National Low Income Housing Coalition

\(^{60}\) Joint Center for Housing Studies, 2016. The Gap: A Shortage of Affordable Homes - National Low Income Housing Coalition, March 2017
US ECONOMIC CONTEXT

37. For the first time since the recession, U.S. household income increased significantly during 2015. Gains were seen even among the lowest income households, with the poverty rate declining from 14.8 percent to 13.5 percent. Millions of people, however, continue to struggle economically. Household income for the poorest 10 percent of households remains 6 percent lower today than in 2006, and more than 43 million Americans remain in poverty, many of whom struggle to afford their homes.61

38. Charlotte apartment developers, owners and managers and their residents contribute $5.1 billion to the local economy annually.62

39. Homeowners are more likely to be wealthy. 45 percent of homeowners are in the highest income group (over 120 percent of Area Median Income), compared with 18 percent of renters.63 64

NATIONAL FUNDING:

40. The mortgage interest deduction (MID) is a $65 billion annual federal tax expenditure that predominantly benefits homeowners with income greater than $100,000. Reducing the amount of a mortgage eligible for a tax benefit from $1 million to $500,000 and converting the deduction to a tax credit would provide a new tax benefit for 15 million lower income homeowners who currently receive none, and a tax cut for 10 million more homeowners. These changes would generate $241 billion in new revenue over 10 years to reinvest into programs such as the national Housing Trust Fund, Housing Choice Vouchers (HCV) and other rental assistance programs, and Public Housing.65

62 (National Multifamily Housing Council (NMHC) and the National Apartment Association (NAA) Joint Legislative Program)
63 Retrieved from http://www.urban.org/urban-wire/low-income-homeowners-are-burdened-housing-costs-renters
64 Low-Income Homeowners and Renters are Similarly Burdened by Housing Costs by Laurie Goodman and Bhargavi Ganesh
65 The Gap: A Shortage of Affordable Homes - National Low Income Housing Coalition, March 2017
41. The National Low Income Housing Coalition (NLIHC) supports improvements to the Low Income Housing Tax Credit (LIHTC) that include income averaging, which would encourage a greater mix of incomes in LIHTC developments, and a 50 percent basis boost in tax credits for developments that set aside and make affordable at least 20 percent of their housing units for extremely low income households.66

42. The MID (mortgage interest deduction) is a federal tax expenditure of more than $65 billion per year, 84 percent of which goes to households with annual income greater than $100,000 (Joint Committee on Taxation, 2017). By comparison, less than $38 billion was spent on all of HUD’s housing programs for the lowest income households in 2014, including Public Housing, Housing Choice Vouchers, Section 8 Project Based Rental Assistance, Section 202 Supportive Housing for the Elderly, and Section 811 Supportive Housing for People with Disabilities.67

43. Important improvements to better serve extremely low income (ELI) households include a 50 percent basis boost in tax credits for developments that set aside at least 20 percent of their housing units for ELI renters, and income averaging, which would allow a development to use tax credits to serve households with income up to 80 percent of Area Median Income (AMI), if the average household income limit of the development is either 50 percent or 60 percent of AMI.68

44. Despite its critical role in providing much needed housing to low income renters, Public Housing received $1.6 billion less for operations in 2016 than in 2010. Funding used to repair and renovate the public housing stock has declined by 53 percent since 2000.69

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66 The Gap: A Shortage of Affordable Homes - National Low Income Housing Coalition, March 2017
67 The Gap: A Shortage of Affordable Homes - National Low Income Housing Coalition, March 2017
68 The Gap: A Shortage of Affordable Homes - National Low Income Housing Coalition, March 2017
69 Center on Budget and Policy Priorities, 2016. The Gap: A Shortage of Affordable Homes - National Low Income Housing Coalition, March 2017
45. The mortgage interest deduction (MID) alone costs $65 billion to assist higher income homeowners, most of whom would be stably housed without the government’s help.\textsuperscript{70}

46. Only one out of four eligible low-income households receive housing assistance. Applicants for assistance face a long wait, if they can even apply. A recent survey of public housing agencies (PHAs) found that 53 percent of waiting lists for Housing Choice Vouchers were closed to new applicants and the median waiting list had a wait time of 1.5 years (NLIHC, 2016).\textsuperscript{71}

47. Federal funding for housing assistance programs that serve the lowest income households, including Housing Choice Vouchers, Public Housing, Section 8 Project-Based Rental Assistance, Housing for the Elderly, and Housing for Persons with Disabilities, declined by 3.3 percent between 2010 and 2017. Public Housing received the largest cut of nearly $1.8 billion.\textsuperscript{72}

48. National Low Income Housing Coalition (NLIHC) endorses the “Ending Homelessness Act of 2017” (H.R. 2076), reintroduced by Representative Maxine Waters (D-CA), which would provide $13.27 billion in new funding over five years to federal programs to address the shortage of affordable housing and homelessness.\textsuperscript{73}

\textsuperscript{70} Out of Reach 2017: The High Cost of Housing - National Low Income Housing Coalition
\textsuperscript{71} Out of Reach 2017: The High Cost of Housing - National Low Income Housing Coalition
\textsuperscript{72} Out of Reach 2017: The High Cost of Housing - National Low Income Housing Coalition
\textsuperscript{73} Out of Reach 2017: The High Cost of Housing - National Low Income Housing Coalition
PART 7: CHARLOTTE-MECKLENBURG LOCAL POLICY HANDOUT

This part provides policy context around housing instability and evictions in Charlotte-Mecklenburg. The information below was largely informed by Ted Fillette, Assistant Director, Legal Aid of North Carolina.

GENERAL LEGAL FRAMEWORK FOR EVICTIONS

- Landlords must file court actions to lawfully evict any tenants.
- Generally, evictions can be allowed for violation of lease obligation for which landlords has right to terminate or holding over after the tenant’s lease has expired and is not renewed.
- Under state law, landlords may draft leases that allow them to file for summary ejectment (swift eviction) with or without prior notice of the grounds claimed for the breach of the lease.

NON-FEDERALLY REGULATED AND SUBSIDIZED LEASES

Landlords in private units can generally impose any arduous terms in leases and make the tenant's breach of such terms grounds for eviction, including:

- **Late Payment**: Rent is due on the 1st of the month and is late if it is not paid by the 5th (or earlier), and can provide that one late payment is basis for eviction; and lease may allow the landlord to accept late rent and still evict the tenant.
- **Unauthorized Occupant**: Presence of any “unauthorized” occupant (including adult or child fleeing domestic violence, returning from prison).
- **Presence of Banned Individual**: The lease may authorize the landlord to “ban” relatives or friends of the tenant and make the mere presence of the banned person grounds for eviction.
- **Behavior-related Rules**: The tenant violates prohibited behavior including putting toys on the porch or clothing drying on railings.
- **Rules related to Vehicles**: The tenant violates rules prohibiting inoperable automobiles or vehicles with expired tags.
MOBILE HOME PARKS
In mobile home parks where tenants own the trailers, but rent the lots, some landlords terminate leases for little or no stated reason. The only limit placed on landlords is a requirement to provide a 60-day notice if there is no lease violation. Many tenants are not able to relocate their mobile homes because they are too old to “qualify” by some park standards or the tenants cannot afford the moving costs. The ultimate results are that the landlord gets a lien on the mobile home and confiscates the one asset that the tenant possessed.

PRIVATE PERIODIC LEASES
Landlords in private periodic leases where there is no federal regulation may arbitrarily terminate the week-to-week, month-to-month, or year-to-year lease for virtually any reason. Notable exceptions include discriminatory reasons in violation of the Fair Housing Act or in retaliation for the tenant’s exercise of the right to request repairs or have an inspection through the City or County code inspector.
- The landlord can define the amount of notice required for such terminations.
- In the absence of a lease provision, state law allows for a 2-day notice for a weekly lease, 7-day notice for a monthly lease, and a 30-day notice for a year-to-year lease.

FEDERALLY REGULATED AND SUBSIDIZED RENTAL HOUSING
There are two key policies in federally regulated and subsidized rental housing that, in addition to the ones generally applicable in private housing, have harsh impacts:
- The Charlotte Housing Authority (CHA) exercises its federal option to charge tenants who have zero income a minimum rent of $75 per month. Those tenants may request a “hardship” exemption in writing if they learn about their right to do so, but even if it is granted by CHA, the exemption is for a 90-day period and CHA considers the exemption a deferment of the rent obligation that the tenant must pay later once they obtain income. The tenant must renew the hardship claims periodically even if they are disabled and unmarketable for employment.
- A federal statute, as interpreted by the U.S. Supreme Court, gives housing authorities discretion to evict entire families for criminal activities by household members or guests for which the tenant had no knowledge or fault, such as drug possession by a grandson on a school trip 500 miles away from the apartment complex.

Tenants may have additional procedural rights, such as an informal hearing with a landlord or before an “impartial” hearing officer for issues other than alleged criminal activity by household members or guests. Tenants must know of these rights and request the hearing before they are sued for eviction.
EVICTED BOOK CLUB STUDY GUIDE
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PART 7: CHARLOTTE-MECKLENBURG LOCAL POLICY HANDBOOK

EVICTED BOOK CLUB STUDY GUIDE

EVICION PROCESS

• Court hearings are scheduled in small claims court within 10 days of the landlord’s filing of the complaint.
• It is common for there to be scheduled 30 to 120 cases per hour, starting at 9am and repeated at 10am in small claims courts where 2 or 3 courtrooms run concurrently every morning.
• Unless the tenant hears the magistrate call their name and tells the magistrate they oppose the eviction, the magistrate will enter a judgment for possession of the dwelling and the tenant does not receive a copy of the judgment.
• If the tenant learns they have the right to appeal the magistrate's judgment, they must do so within 10 days. The tenant must pay their rent into court while awaiting a new trial in district court. In Mecklenburg County, there are approximately 830 such new trials per year.
• When the landlord obtains a judgment for summary ejectment and executes that with the sheriff’s supervision, the tenant has a very short period to try to relocate and retrieve all personal items. The landlord may offer to release the items to the tenant on the day of eviction and the tenant has 7 days to retrieve the items. If there are no means available to retrieve the items, the landlord may place a lien on all the possessions and may sell, keep, or dispose of them.

LEGAL LIMITATIONS ON EVICTIONS

• Retaliatory Evictions: Landlords may not terminate leases in substantial part because the tenant requested repairs, complained to a housing or health department inspector, or exercised their rights under state or federal law.
• Domestic Violence: Landlords cannot refuse to rent to families or evict or discriminate in services because a member of the family is a victim of domestic violence.
• Fair Housing under Federal and State Laws: Landlord may not refuse to rent to or discriminate against tenants or their family members because race, color, gender (not sexual orientation), age, familial status, religion or disability.
• Implied Warranty of Habitability: Landlord must put and keep the premises in habitable condition, and the tenant may be entitled to rent abatement for periods in which the landlord defaults on that duty.
PART 8: IMPORTANT DEFINITIONS HANDOUT

1. The definition of **affordability** is consistent with the federal standard that no more than 30 percent of a household’s pre-tax gross annual income should be spent on rent and utilities.

2. **Area Median Income (AMI)** is the median family income in the metropolitan or nonmetropolitan area, used to determine income eligibility for affordable housing programs. The U.S. Department of Housing and Urban Development (HUD) estimates the median family income for an area in the current year and adjusts that amount for different family sizes so that family incomes may be expressed as a percentage of the area median income.

3. **Cost Burden** means spending more than 30 percent of household income on housing costs.

4. **Eviction (or summary ejectment)** Summary ejectment is a legal action brought by a landlord seeking to remove a breaching tenant from possession of rental property. In North Carolina, generally, evictions can be allowed for violation of the lease obligation for which the landlord has reserved right to terminate (including non-payment of rent, behavioral issues) or holding over after the tenant’s lease has expired and not renewed.\(^\text{74}\)

5. **Extremely Low Income (ELI)** refers to households earning less than the poverty level or 30 percent of AMI.

6. **Fair Market Rent (FMR)** means the rent that would be required to be paid in a housing market area to obtain privately owned, decent, safe and sanitary rental housing of modest (non-luxury) nature with suitable amenities. The FMR includes utilities (except telephone). Separate FMRs are established by the U.S. Department of Housing and Urban Development for dwelling units of varying sizes (number of bedrooms).

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\(^\text{74}\) Eviction Picture in Mecklenburg County (Theodore O. Fillette)
7. **Full-time work** is defined as 2,080 hours per year (40 hours each week for 52 weeks). The average employee works roughly 34.4 hours per week, according to the Bureau of Labor Statistics.

8. **Housing Wage** is the estimated full-time hourly wage a household must earn to afford a decent rental home at HUD’s Fair Market Rent while spending no more than 30 percent of their income on housing costs.

9. **Low Income (LI)** refers to households with income between 51 percent and 80 percent of AMI.

10. **Moderate Income (MI)** refers to households with income between 81 percent and 120 percent of AMI.

11. **Severe Cost Burden** means spending more than 50 percent of household income on housing costs.

12. **Star Rating System** refers to the CoStar Building Rating SystemSM which provides a national rating for commercial buildings. Properties are evaluated and rated using a universally recognized 5-Star scale based on the characteristics of each property type, including: architectural attributes, structural and systems specifications, amenities, site and landscaping treatments, third-party certifications and detailed property type specifics.75

13. **Very Low Income (VLI)** refers to households with income between 31 percent and 50 percent of AMI.

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75 Retrieved from http://www.buildingratingsystem.com/