

CHARLOTTE-
MECKLENBURG
EVICTIIONS

Part 2:
Mapping Evictions

Released 2018

PREPARED FOR

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Charlotte-Mecklenburg

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The Housing Advisory Board of Charlotte-Mecklenburg (HAB), formerly known as the Charlotte-Mecklenburg Coalition for Housing, is a volunteer appointed board charged with educating, advocating, engaging and partnering with community stakeholders to end and prevent homelessness and ensure a sufficient supply of affordable housing throughout the community. Members are appointed by the Mayor, City Council and the Mecklenburg Board of County Commissioners. HAB looks to national best practices and local research to make its recommendations to community stakeholders and providers, and advocates and advises on a strategic level to reduce homelessness and increase affordable housing. In addition, HAB is responsible for the governance of the Continuum of Care in Charlotte-Mecklenburg, which carries out activities as specified in 24 CFR part 578.5(b) of the Federal Register of the U.S. Department of Housing and Urban Development.

The UNC Charlotte Urban Institute is a nonpartisan, applied research and community outreach center at UNC Charlotte. Founded in 1969, it provides services including technical assistance and training in operations and data management; public opinion surveys; and research and analysis around economic, environmental, and social issues affecting the Charlotte region.

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MANY THANKS FOR THE ASSISTANCE OF

Mecklenburg County Sheriff's Office

About

The 2017 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 research to providers, funders, public officials and the media as well as the general population.

The Housing Advisory Board of Charlotte-Mecklenburg outlined three key reporting areas that, together, comprise the 2017 series of reports for community stakeholders. The three areas include:

1. POINT-IN-TIME COUNT

An annual snapshot of the population experiencing homelessness in Mecklenburg County. This local report is similar to the national report on Point-in-Time Count numbers, and provides descriptive information about both the sheltered and unsheltered population experiencing homelessness on one night in January and the capacity of the system to shelter and house them.

2. HOUSING INSTABILITY

An annual report focusing on the characteristics and impact of housing instability in the community. During the 2017 reporting cycle, this report will be divided up into several reports that focus on various aspects of evictions within Mecklenburg County.

3. SPOTLIGHT

An annual focus on a trend or specific population within housing instability and homelessness. During the 2017 reporting cycle, this report will focus on the intersection of housing and schools.

The 2017 reporting cycle is completed by the UNC Charlotte Urban Institute. Mecklenburg County Community Support Services provides funding for the report series. The reports can be accessed at <http://MecklenburgHousingData.org>

Key Definitions

Complaint in summary ejectment

A legal form that a landlord must complete in order to attempt to formally evict a tenant and regain possession of the premises or unit. These tenants are at risk of formal eviction.

Cost burdened

Describes when a household spends more than 30% of their gross income on rent and utilities. If a household spends more than 50% of their gross income on rent and utilities, they are considered extremely cost burdened.

Defendant

In the case of complaints in summary ejectment, the defendant is the person that the plaintiff is seeking to evict.

Fair market rent

According to 24 CFR 5.100, Fair Market Rent (FMR) is the rent that would be required to be paid in a particular housing market in order to obtain privately owned, decent, safe and sanitary rental housing of modest (non-luxury) nature with suitable amenities. The FMR includes utilities (except telephone). The U.S. Department of Housing and Urban Development establishes separate FMRs for dwelling units of varying sizes (number of bedrooms).

Fiscal year

This report provides data based on the North Carolina Court System's fiscal year, which is July 1 to June 30.

Formal eviction

The legal process through which a landlord seeks to regain possession of a leased premises by concluding a tenant's right to occupy the premises.

Forced move

A move that is involuntary and may be due to a formal eviction, informal eviction, property foreclosure, property condemnation, or other reason that is not within the tenant's choosing.

Hold over

When a tenant stays in the premises or unit after the lease terminates.

Homeownership rate

The number of owner-occupied units as a percentage of all occupied housing units.

Informal eviction

A process of eviction that happens outside of the court system. It could consist of a landlord telling a tenant they must move or a landlord paying a tenant to move.

Judgment in summary ejectment

The small claims court magistrate or district court judge completes this legal form with their judgment in the summary ejectment case.

Plaintiff

In the case of evictions, the plaintiff is typically the housing provider (also referred to as the landlord) who issues the complaint in summary ejectment.

Rental lease

A written or oral contract between a landlord and tenant that grants the tenant the right to reside at a premises for a specified period of time and under specific conditions, typically in exchange for an agreed upon periodic payment.

Renter-occupied

A renter-occupied unit is a rental unit that is not vacant, but is occupied by a tenant.

Tenure

Refers to whether a unit is owner-occupied or renter-occupied.

VCAP

The online civil case processing system for the North Carolina Court System, which provides data on summary ejectment case filings and results.

Writ of possession for real property

A form completed by a landlord to remove a tenant from a premises 10 days after a judgment has been granted in favor of the landlord. The form is submitted to the Clerk of Court who provides it to the Mecklenburg County Sheriff's Office to implement. The Sheriff's Office will allow the landlord to padlock and secure the premises.

Introduction

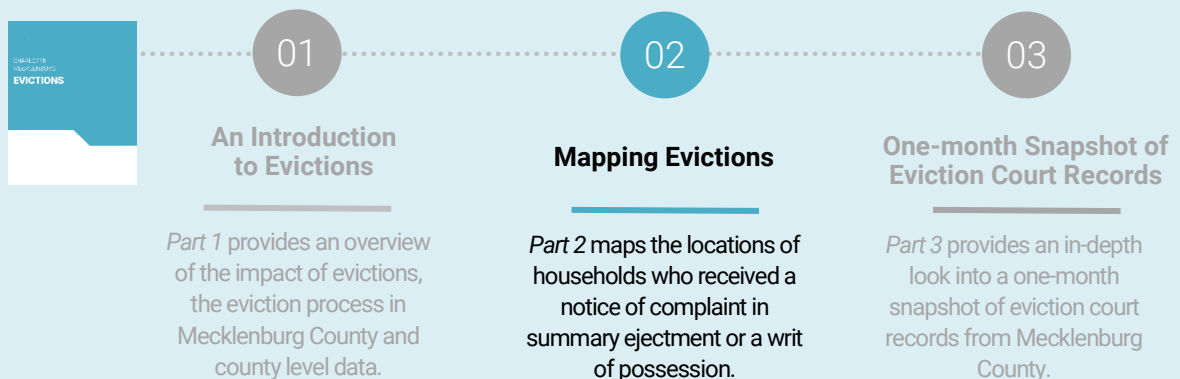
Evictions play an important role at the intersection of housing stability, housing instability and homelessness.

Every year in Mecklenburg County, there are over 20,000 households at risk of formal eviction through the court system. Inspired by Matthew Desmond's book *Evicted: Poverty and Profit in the American City* and the need to better understand the issue of evictions locally, the Housing Advisory Board of Charlotte-Mecklenburg chose to focus a series of reports on evictions in Mecklenburg County, North Carolina. *Evictions in Charlotte-Mecklenburg Part 2: Mapping Evictions* is the second report in this series.

This is the first time eviction data have been mapped in Charlotte-Mecklenburg at the neighborhood level.

While evictions take place throughout Mecklenburg County, they are concentrated in certain communities and neighborhoods. *Part 2: Mapping Evictions* maps two points in the eviction process: 1) the location of households who receive a complaint in summary ejectment, which means they are at risk of eviction and 2) where writs of possession to evict tenants were served. These two points in the formal eviction process are captured in data from the Mecklenburg County Sheriff's Office. While not all households at risk for formal eviction are ultimately evicted, it is an important indicator of housing instability. When the writ is issued, it is an indicator that a household might not have the ability to move or find new housing (the household has not filed an appeal or moved within 10 days of receiving the judgement from the magistrate that they are have been formally evicted). Cluster analysis is used to identify neighborhoods with high concentrations of complaints in summary ejectment and writs of possession that were served. Neighborhood level data from the Quality of Life Explorer are incorporated to provide community context. While formal evictions are important to understand, they are an underrepresentation of all tenants who experience an eviction.

Diagram 1. Overview of eviction report series



Charlotte-Mecklenburg
HOUSING & HOMELESSNESS
Dashboard

The report series can be accessed on the Charlotte-Mecklenburg Housing and Homelessness Dashboard
<http://MecklenburgHousingData.org>

Key Findings



From FY2003 to FY2015, the number of areas where evictions concentrated **increased** and gradually shifted outward toward the edges of the county.



The **highest rates** of households at risk of formal eviction and writs of possession are found in North, East, and West Charlotte, extending to the edges of the county.



The neighborhood indicators associated with **higher rates** of households at risk of formal eviction were: Black/African-American population, population under 18, public nutrition assistance, and neighborhood residential renovations. The indicators associated with **lower rates** of households at risk of formal eviction were development-based subsidized housing and single-family housing.



The neighborhoods that **have been and continue to be most affected** by formal evictions are located in East, Northeast, West, and Southwest Charlotte.



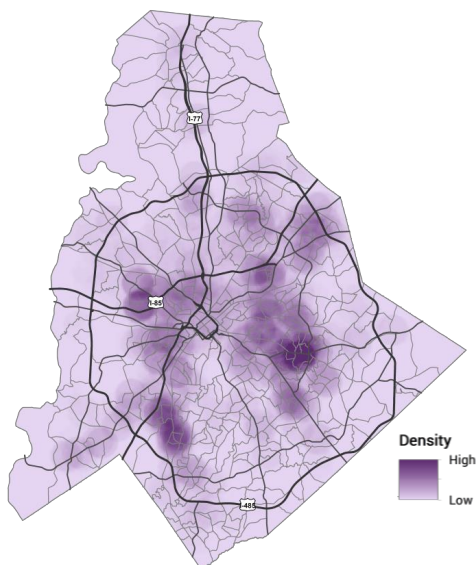
Neighborhoods with high rates of households at risk of formal eviction and writs of possession served tend to **cluster** near other neighborhoods with high rates.



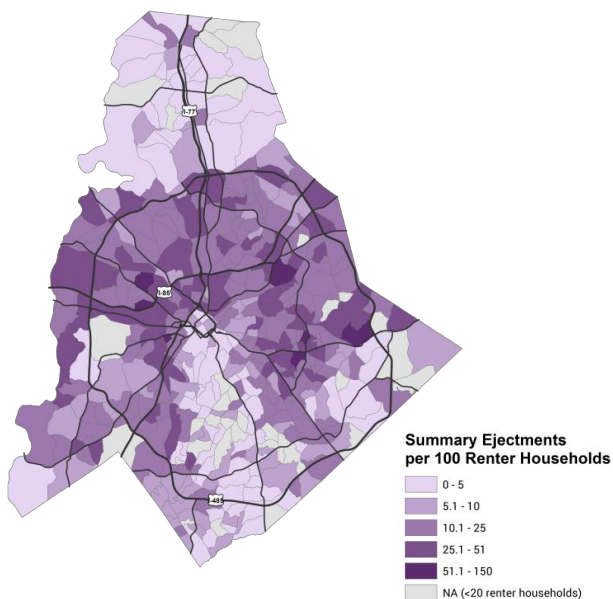
In clusters of neighborhoods with high rates of households at risk of formal eviction, the average rate of households at risk of formal eviction is **more than double** the county rate and the average rate of writs of possession served are almost **three times** the county average.

Households at risk of formal eviction in FY2015

Density FY2015



Rate FY2015



Defining evictions

An eviction is an action taken by a landlord to force a tenant with a written or oral lease to move from the premises where they reside. Evictions can be both formal and informal. Formal evictions are a legal process through which landlords¹ attempt to regain possession of the premises from a tenant. Informal evictions do not take place through the court system and refer to landlord-initiated forced moves,ⁱ such as when a landlord tells the tenant they must leave or pays the tenant to move. Tenants may also be forced to move if the landlord defaults on their mortgage, increases rents substantially, or defers maintenance on the unit.ⁱⁱ One study estimates that informal evictions in Milwaukee² comprised 48% of all forced moves (formal and informal).ⁱⁱⁱ Other reasons for forced moves may include the property going into foreclosure, the property being condemned, or being demolished for redevelopment.^{iv}

Legal reasons a landlord can evict a tenant

With regard to formal evictions, there are four reasons³ listed on the North Carolina Complaint in Summary Ejectment form⁴ for why a landlord can attempt to evict a tenant with whom they have an oral or written lease:

- **The defendant (tenant) failed to pay the rent due by a specific date and the plaintiff (landlord) made demand for the rent and waited the 10-day grace period before filing the complaint.** In this case, the landlord must prove all three conditions (prove failure to pay rent, prove that they made a demand for rent, and prove that the demand was made 10 days before filing the complaint).
- **The lease period ended on a specific date and the defendant is holding over after the end of the lease period.** This reason is frequently selected by landlords with week-to-week or month-to-month-leases in situations where the tenant is remaining on the premises after the lease expired. In this case, the landlord must prove that proper notice was given to the tenant that the lease ended. Landlords however, may include language in leases that significantly reduce the time period required for notifying a tenant.
- **The defendant breached the condition of the lease for which re-entry is specified.** This reason is most frequently selected by landlords with written leases in cases where there is nonpayment of rent or another reason that violates the lease.
- **Criminal activity or other activity has occurred in violation of G.S. §42-63.** This action can be taken if the tenant is current on rental payments but there has been criminal activity or another activity that violates G.S. 42-63. Under this provision, it is possible to evict a specific person or the entire household.

EVICTION

When a tenant with a written or oral lease is **forced** to move from the premises where they reside

Formal

Legal process in which a landlord seeks to regain possession of a leased premises by concluding a tenant's right to occupy the premises

Informal

Tenant is forced to move from their premises through methods other than the legal process

¹ The term "landlord" is sometimes referred to as the "provider" or "property owner." For consistency, this report will use the term "landlord."

² No data on informal evictions are available for Mecklenburg County. At the time of this study, Milwaukee was the only known place where informal evictions were studied in depth.

³ If a tenant is in federally subsidized housing, there may be additional procedural rights entitled to the tenant.

⁴ The "Complaint in Summary Ejectment" form is the legal document the landlord completes to attempt to evict the tenant.

Data

The Mecklenburg County Sheriff's Office (Sheriff's Office) is involved at two points in the formal eviction process, which are highlighted in blue in Diagram 3.



Point 1. Tenant notified of complaint. The first point in the formal eviction process that involves the Sheriff's Office is when the tenant is notified that they are at risk of eviction (a complaint in summary ejectment is filed against them). When a landlord submits a complaint in summary ejectment to evict the tenant, the Sheriff's Office initially serves the tenant with the complaint by first class mail, then makes a physical attempt to serve the complaint in person or by posting the property.

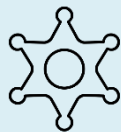


Point 2. Writ of possession. The second point in the formal eviction process is when the court issues a writ of possession. The Sheriff's Office receives the writ of possession from the court and is responsible for serving the writ. When a writ is served, the Sheriff's Office oversees the landlord padlock the unit and remove the tenant. The writ of possession data are important because they reflect tenants who did not move out on their own during the 10 day waiting period or file an appeal. These families may not have moved because they lacked the means to do so or were unable to find another affordable and decent unit. Not all writs of possession are executed. The writ may be returned at the request of the plaintiff because the tenant paid rent, they came to an agreement, the tenant moved, or the tenant received social services support to stay in their home. For this report, writs of possession were limited to only those that were successfully served by the Sheriff's Office. Any writs that were returned or had an invalid address were not included.⁵

The Sheriff's Office provided address-level data for all notices of complaint in summary ejectment and writs of possession from FY2002 to FY2015. Addresses from these data were cleaned, geocoded and mapped using the ESRI ArcMap 10.4 Geographic Information System. The data includes both single-family and multi-family units. Due to the data format, single-family and multi-family units could not be distinguished from one another. Future analyses could include linking these data to parcel-level data to examine summary ejectments and writs of possession at individual properties.

It is important to note that the Sheriff's Office does not make any decisions regarding eviction cases; it is responsible only for administering what is required by the court.

Diagram 2. Overview of data analysis process



Obtain data

Coordinated with the Sheriff's Office to obtain data related to evictions



Clean

Research team cleaned data and limited the writs of possession to only those that were served



Map

Address data were geocoded and mapped using GIS



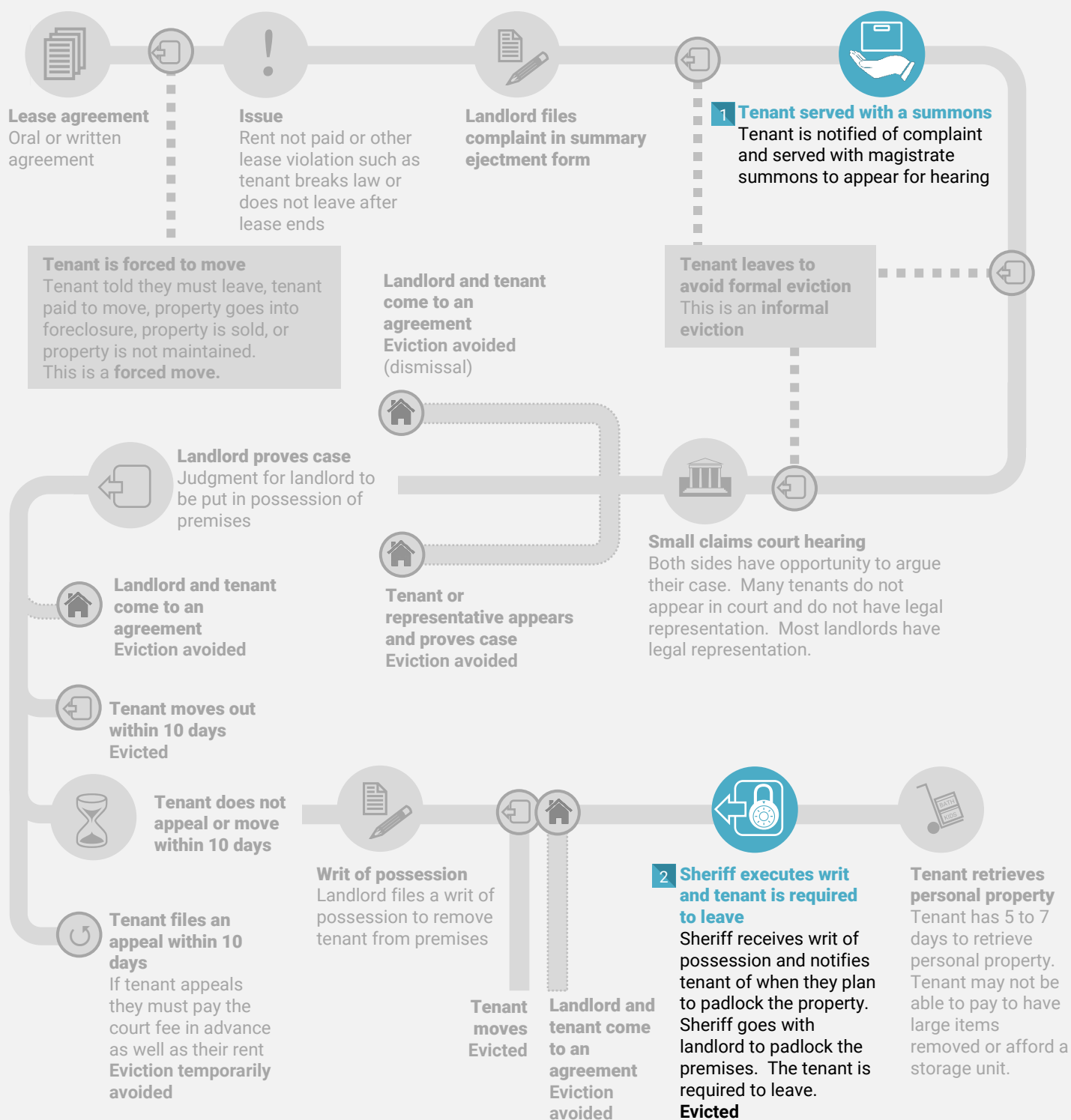
Analyze

Linked with Quality of Life Explorer data to analyze data across neighborhoods

⁵From FY2003 to FY2015 the Sheriff's Office served 60% of all writs received. The remaining writs were not served due to reasons such as the writ being returned at the request of the plaintiff or Clerk's office and incorrect or incomplete addresses.

Diagram 3. Eviction Process in Mecklenburg County

Colored circles reflect steps in eviction process that involve the Sheriff's Office



Findings

The findings from the eviction data analysis are organized in the following sections:

1. **Eviction density.** Where in Mecklenburg County are the largest **concentrations** of complaints in summary ejectment and writs of possession served and how has this changed over time?
2. **Eviction rates and clustering.** Which neighborhoods have the highest **rates** of complaints in summary ejectment and writs of possession served when we account for underlying housing density? Are these neighborhoods clustered?
3. **Neighborhood characteristics.** What are the **characteristics** of the neighborhoods with high or low rates of complaints in summary ejectment or writs of possession served?

Eviction Density



From FY2003 to FY2015, the number of areas where evictions concentrated increased and gradually shifted outward toward the edges of the county.



The neighborhoods that have historically and continue to be most affected by formal evictions are located in East, Northeast, West, and Southwest Charlotte.

The following series of maps show how the density of complaints in summary ejectment notifications and writs of possession served varies across the county and how these patterns have changed over time.⁶ These maps pinpoint where, regardless of neighborhood boundaries, a large number of evictions have taken place. Darker areas indicate places where there were more complaints in summary ejectment or writs of possession. Maps from three points in time are included in Figure 1 and Figure 2: FY2003 (before the Great Recession), FY2009 (during the Great Recession), and FY2015 (after the end of the Great Recession).⁷ From FY2003 to FY2015 the number of complaints in summary ejectment decreased. This decrease in case filings could possibly coincide with changes in the number of informal evictions or changes in tenant screening practices, but it is not possible to know for sure.

While the total volume of complaints in summary ejectment and writs of possession served varied over time, the maps reveal largely similar patterns. In FY2003, one area in East Charlotte (near the intersection of W.T. Harris Boulevard and Albemarle Road) stands out as having the highest density of both complaints in summary ejectments and writs of possession served. Other areas with relatively high densities were located primarily in other parts of East, West, and to a lesser extent, Southwest and Northeast Charlotte.

In FY2009, the Eastside cluster still had the highest density of evictions, but it was not as pronounced as before. At the same time, the concentration of evictions became more pronounced in some of the other areas that already had relatively high density of complaints in summary ejectments and especially writs of possession served, such as Northeast and Southwest Charlotte.

In 2015, the number and extent of areas with high concentrations of evictions continued to grow and expand further out into the Northeast and Southeast edges of the county. To some degree, this outward shift in evictions reflects the continued suburbanization and expansion of overall development in the periphery of the county as well as the suburbanization of poverty. At the same time, many areas appeared to have high or relatively high concentrations of evictions across all three time periods, indicating that evictions are an enduring problem in these neighborhoods.

⁶ Addresses were first mapped as dots, then smoothed into 2 mile diameter 'neighborhoods' to help display the underlying density of evictions.

⁷ For maps from additional years, please refer to the Appendix.

Figure 1: Density of Complaint in Summary Ejectment notifications FY2003 to FY2015

Note: The scale of each density map is based on the total number of complaints in summary ejectment for that year. If an area gets darker over time, it does not necessarily mean that the total number of complaints in that area increased. Rather, it indicates that the number of complaints in that area increased **relative** to other areas of the county that year.

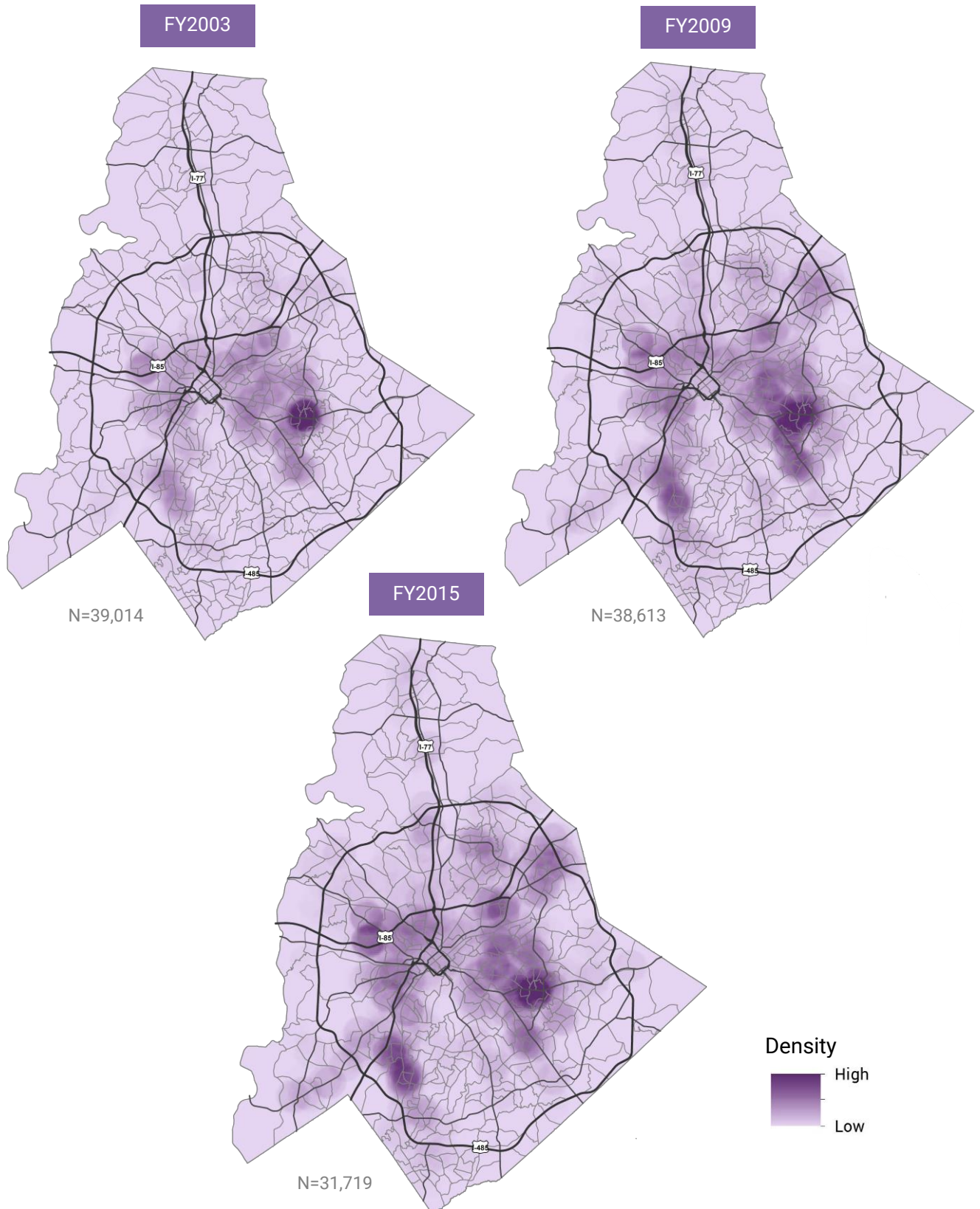
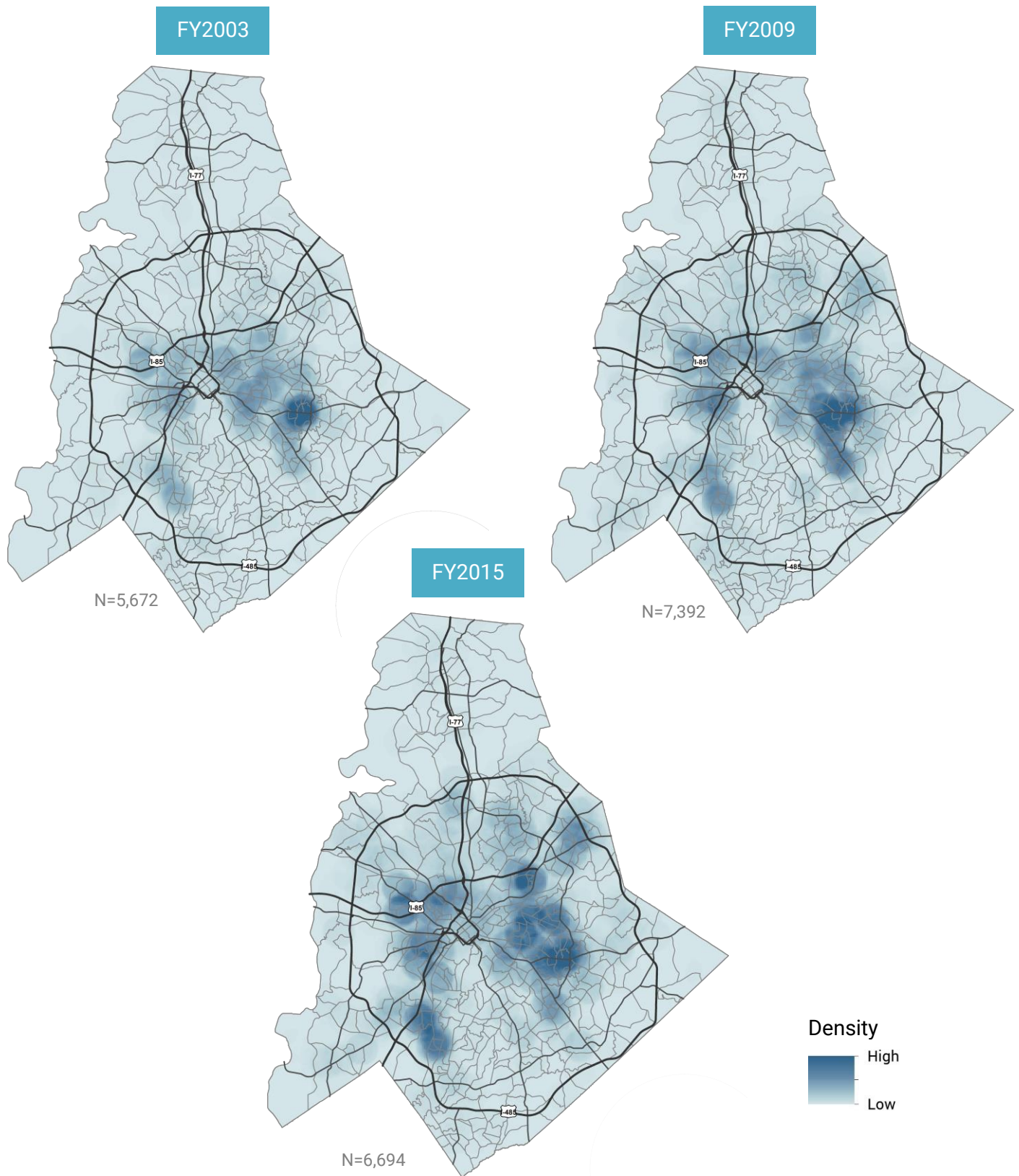


Figure 2: Density of Writs of Possession served, FY2003 to FY2015

Note: The scale of each density map is based on the total number of writs for that year. If an area gets darker over time, it does not necessarily mean that the total number of writs in that area increased. Rather, it indicates that the number of writs in that area increased **relative** to other areas of the county that year.



Eviction rates and neighborhood clustering



The highest rates of complaints in summary ejectment and writs of possession per 100 renter units are found in North, East, and West Charlotte, extending to the edges of the county.



Neighborhoods with high rates of complaints in summary ejectment and writs of possession served tend to cluster near other neighborhoods with high rates.



In clusters of neighborhoods with high rates of complaints in summary ejectment, the average rate of complaints in summary ejectment is more than double the county rate and the average rate of writs of possession are almost three times the county average.

Rates

Mapping eviction density helps to show where concentrations of complaints in summary ejectment and writs of possession are taking place. However, each neighborhood has a different amount of rental units, which can in turn impact the number of evictions. We account for the underlying density of rental units by also mapping the rate of complaints in summary ejectments and writs of possession served per 100 renter households.⁸ Mapping this rate enables the examination of which neighborhoods might have especially high eviction rates, regardless of the underlying rental supply.⁹ Figure 3 shows the rate of complaints in summary ejectment and writs of possession that were served per 100 renter households in FY2015. While rates vary among neighborhoods, both maps show a similar pattern. Higher rates are found in North, East, and West Charlotte, extending to the edge of the county. These areas with higher rates have a larger share of renter households and are more racially and economically diverse than the areas with the lowest rates. The lowest rates are in the South Charlotte 'wedge' that extends south from Uptown to Ballantyne and is bordered by Independence Boulevard and South Boulevard, and in the suburbs in North and Southeast Mecklenburg.¹⁰

When examined together in Chart 1, it appears that neighborhoods with more complaints in summary ejectment tend to have more writs of possession served (there is a positive correlation). However, there is variation as the rate of complaints in summary ejectment increases and more outliers begin to emerge. There are a few neighborhoods with similar rates of summary ejectment but fairly different rates of writs of possession (for example neighborhoods 83 and 290, and neighborhoods 183 and 316). These areas warrant further investigation as to why there are differences in the rates of writs of possession served, yet similar rates of complaints in summary ejectment.

Neighborhood clusters

In addition to visualizing the patterns of eviction rates on the map, we ran a statistical test (Global Moran's i) to confirm whether neighborhoods with high or low rates of complaints in summary ejectment and writs of possession were in fact as clustered as they appear. This analysis revealed that the patterns on the maps are not random and that neighborhoods with high rates of summary ejectments and writs of possession are indeed clustered near other neighborhoods with high rates.¹¹

Further, we used a related statistical test to identify several types of neighborhood clusters. If the summary ejectment or writ of possession rate in the neighborhood was significantly lower than the rates around it, the neighborhood is considered a Low-High Outlier. Similarly, a neighborhood with a higher value than its

⁸ The number of evictions per Neighborhood Profile Area (NPA or neighborhood) was divided by the number of renter households to get a neighborhood rate of summary ejectments and writ of possessions. NPAs with fewer than 20 renter households were excluded due to excess variation in rates. The number of renter households was calculated using data from the Quality of Life Explorer and 2015 American Community Survey 5-year estimates. For more information on NPAs and the Quality of Life Explorer see <http://mcmap.org/qol>. For a neighborhood reference map, see the Appendix.

⁹ Rates of summary ejectment range from zero to 150% (which can happen when households are served more than once in a Fiscal Year), while rates of Writs of Possession range from 0 to 60%. Darker areas indicate higher rates.

¹⁰ For demographic information on these areas, please refer to mcmap.org/qol. Demographic information for clusters of neighborhoods with high rates of summary ejectments and writs of possession are detailed in Table 1 and Table 2.

¹¹ A local Moran's i test was used to evaluate the statistical significance of each neighborhood rate in relation to the 8 closest neighborhoods around it.

neighbors is a High-Low outlier. If a neighborhood and its neighbors are all significantly higher or lower than the surrounding neighborhoods, they are part of a **high-high** or **low-low** cluster respectively. The high-high clusters indicate which neighborhoods have especially high rates of summary ejectments and writs of possession. As the chart shows, there were very few high-low or low-high areas, but multiple, large high-high clusters.

Neighborhood Cluster Key



High-High cluster. A neighborhood and its neighbors are all significantly higher than the surrounding neighborhoods.



High-Low outlier. A neighborhood has significantly higher rates than the surrounding neighborhoods.



Low-Low cluster. A neighborhood and its neighbors are all significantly lower than the surrounding neighborhoods.



Low-High outlier. A neighborhood has significantly lower rates than the surrounding neighborhoods.

Figure 3: Summary ejectments and writs of possession served per 100 renter households
For larger versions of these maps, see the Appendix.

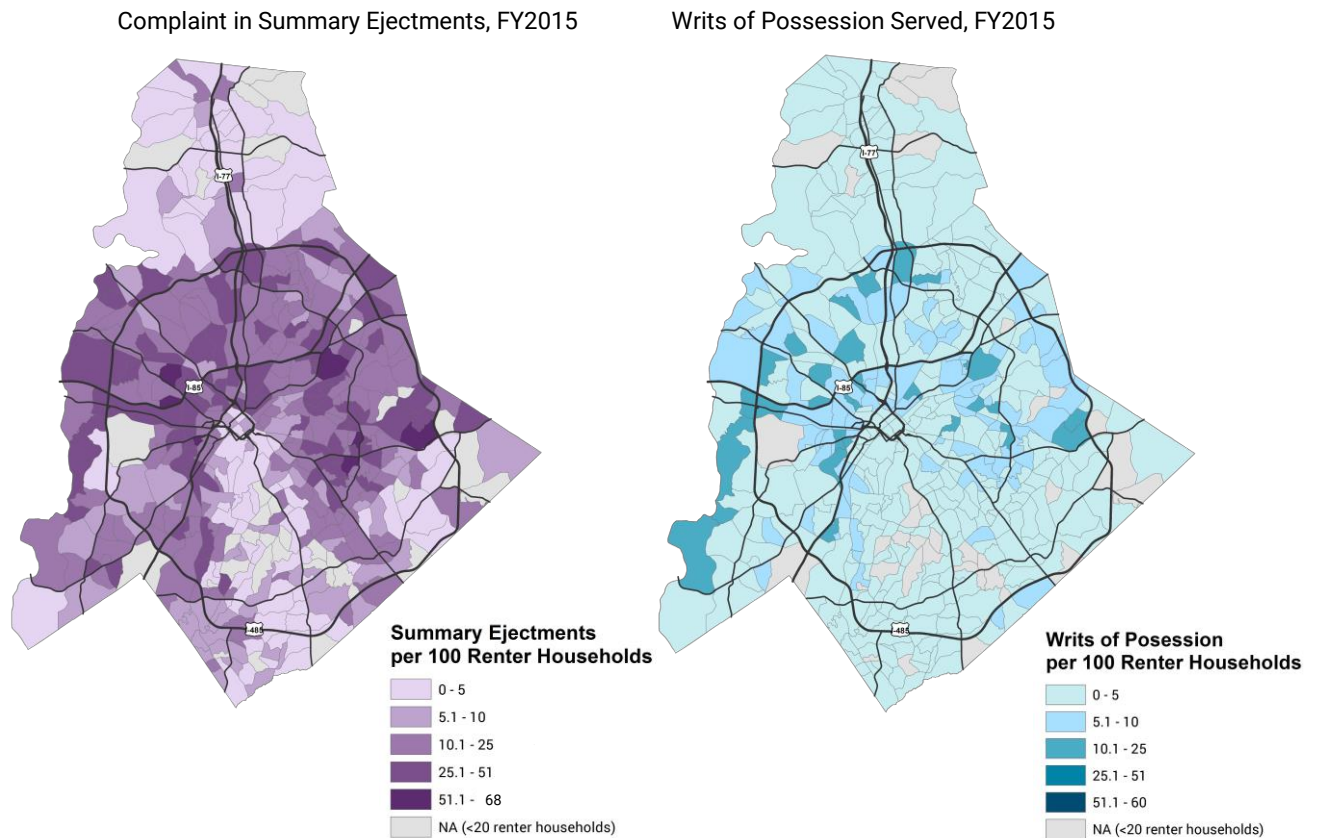


Chart 1. Relationship between summary ejectments and writs of possession served, FY2015

There is a positive correlation between the rate of complaints in summary ejectment and writs of possession served, however as the summary ejectment rate increases, the variation and outliers increases as well.

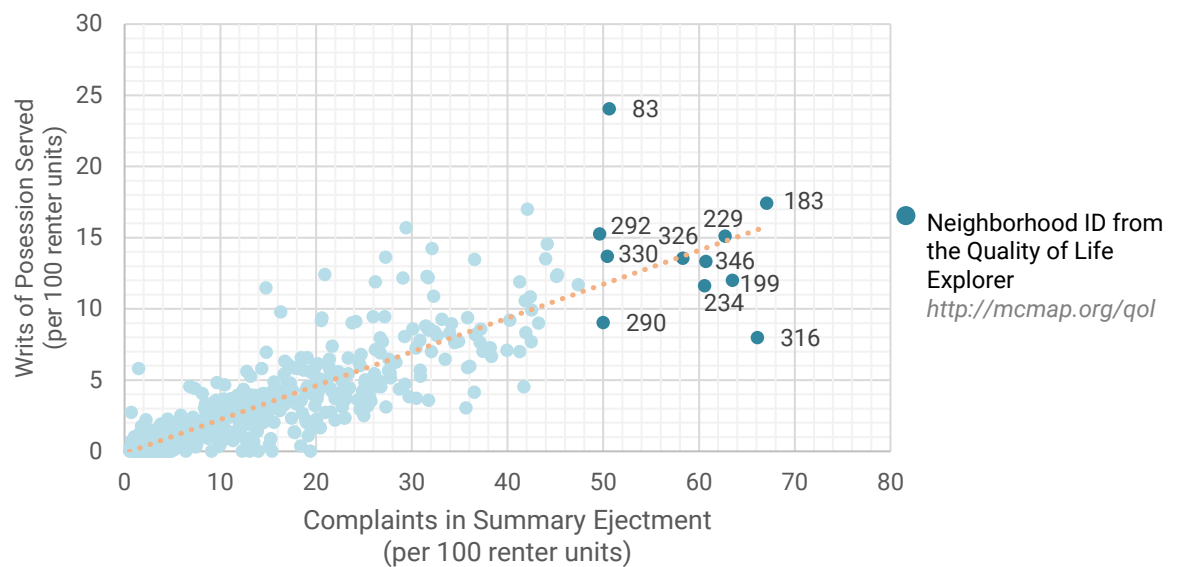


Figure 4: Clusters of Summary Ejectments, FY2015

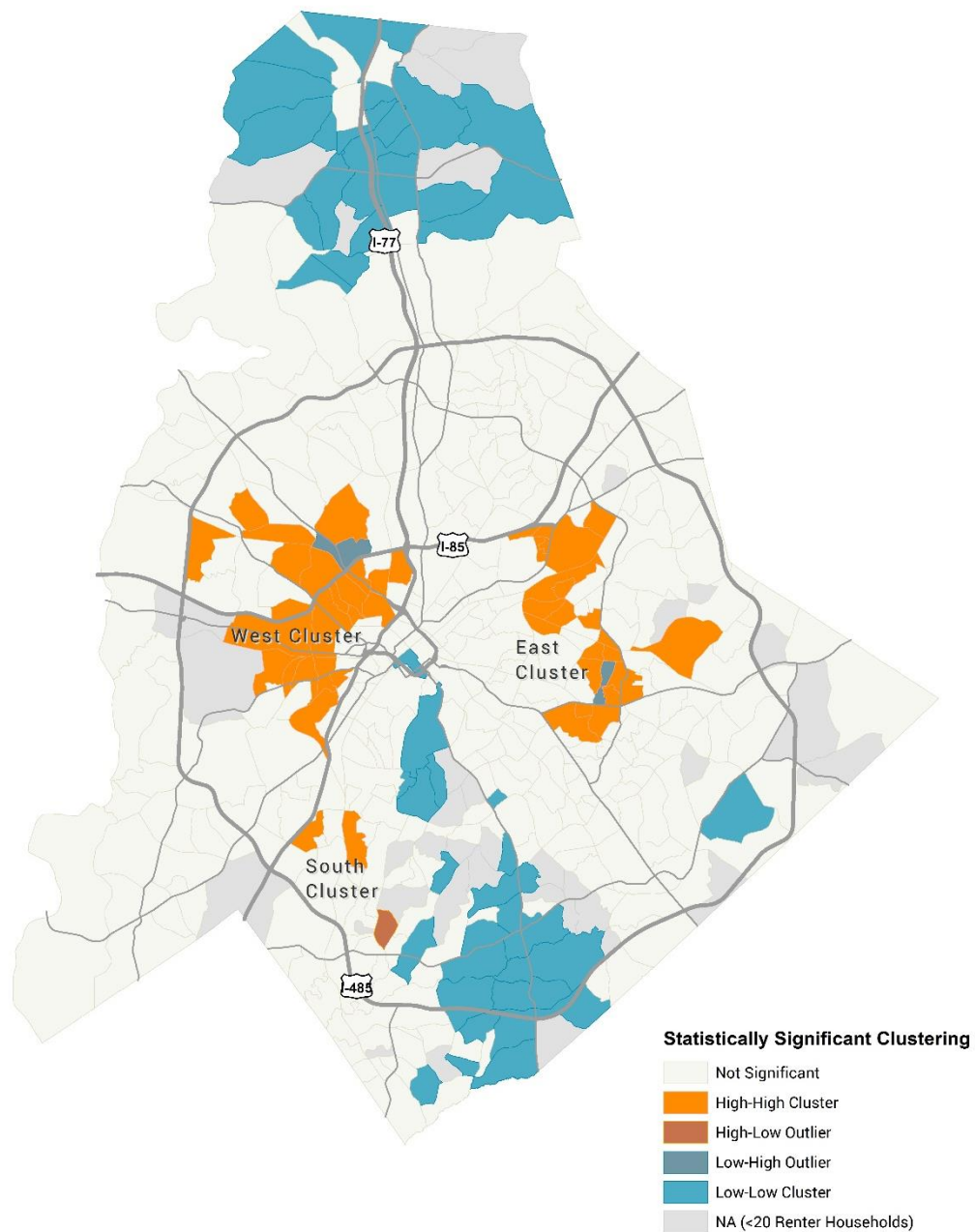
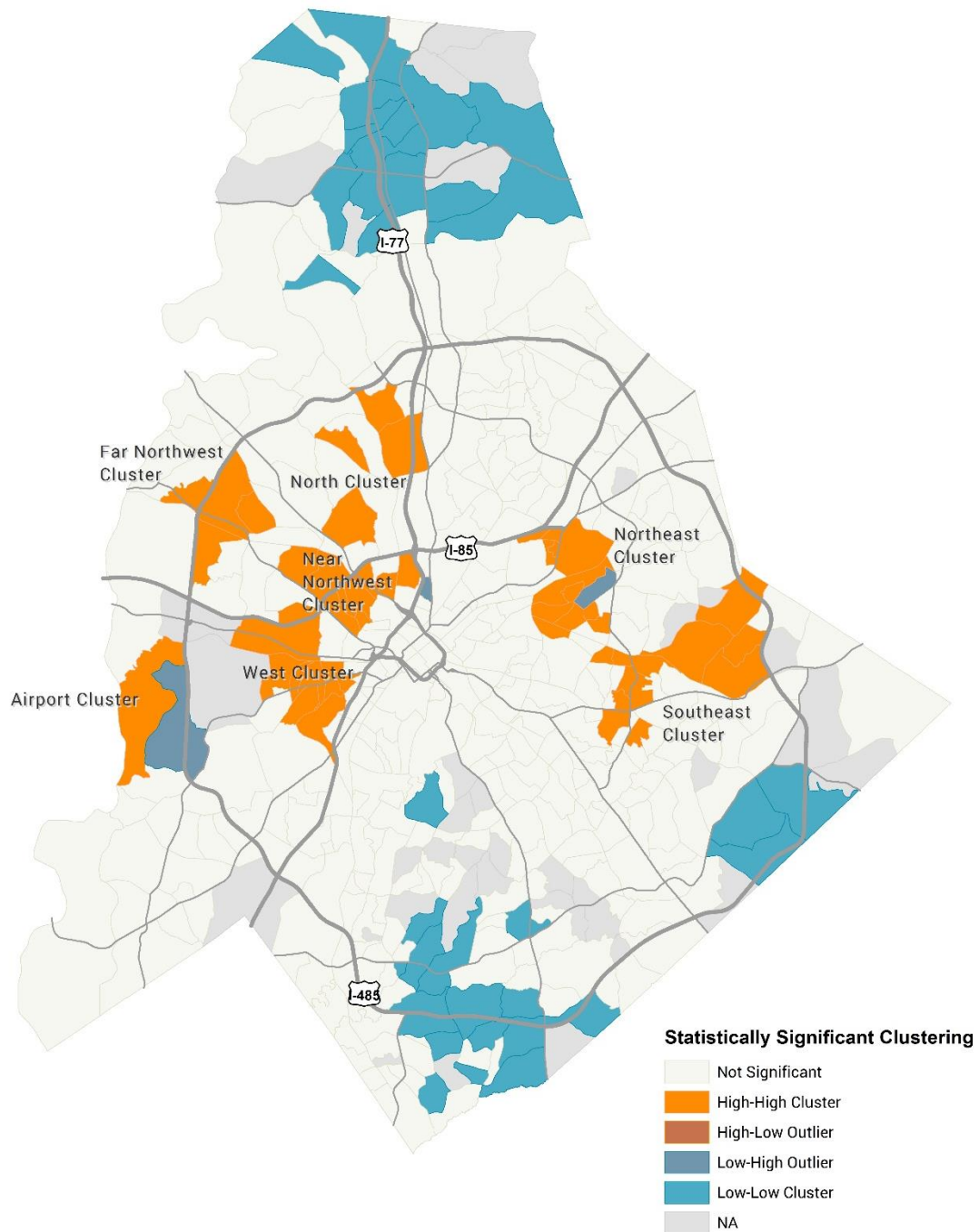


Figure 5: Clusters of Writs of Possession, FY2015



Tables 1 and 2 show the differences in the **high-high** clusters' characteristics.¹² These differences across the **high-high** clusters are especially notable among the writs of possession served clusters. The average rate of complaints in summary ejectment in these clusters are more than double the county rate, and the average rate of writs of possession served in these clusters are almost three times the county average.

All neighborhood clusters, except those near the airport, have a higher percentage of Black/African-American residents than the overall county. In addition, some clusters have sizable Latinx populations. Some neighborhood clusters, particularly those close to Uptown have households with incomes that are half of the county average and homeownership rates that are 20% lower than the county average. A few, however, have households with higher than or near average incomes and high rates of homeownership compared to the County, but still have high rates of complaints in summary ejectment.

With the exception of the 'Airport cluster', all clusters had rates of 311 requests that were higher than the county average, some considerably so. This was regardless of housing and nuisance code violations rates. 311 calls are requests citizens make directly with city/county government regarding service requests, bill payments, questions, comments and concerns.

Table 1. Summary Ejectment High-High Cluster Characteristics

	East Cluster	West Cluster	South Cluster	County
# of Neighborhoods	28	23	2	425
Population	52,685	44,506	7,647	1,040,136
Rental housing units	18,702	17,381	2,651	427,109
Average summary ejectment rate*	40	39.12	41	16.55
% Under 18 years old	30%	27%	31%	25%
% Black/African-American	49.9%	74.9%	33.5%	30.2%
% Latinx	28.2%	8.1%	33.8%	12.2%
Median household income	\$35,570	\$30,040	\$41,994	\$56,584
311 requests per 100 people	25.6	48.4	31.5	23.2
Homeownership rate	39	41	46	57
Median gross rent	\$790	\$742	\$811	\$939
Housing code violations per 100 rental units	2	4	1	1
Nuisance violations per 100 rental units	9.1	21.6	16.7	7.3

*Average eviction rate among neighborhoods in cluster. Not population weighted.

¹² Neighborhood level data, and data on clusters of neighborhoods can mask important variations that exists within neighborhoods. It is possible that there are some clusters that have a lot of variation and diversity in terms of housing stock and income.

Table 2. Served Writs of Possession High-High Cluster Characteristics

Cluster	Northeast (I-85, WT Harris)	Southeast (WT Harris, Albemarle, 485)	Airport	West (Wilkinson and West)	Near Northwest (I-85, Brookshire, Freedom,77)	Far Northwest (along 485, Freedom)	North (Between Brookshire, I-77)	County
# of Neighborhoods	12	12	1	9	9	4	4	425
Population	24,331	28,158	852	12,438	16,897	9,524	14,066	1,040,136
Rental housing units	8,667	10,391	295	6,339	6,829	3,614	4,924	42,7109
Average writs of possession served rate	10.54	10.21	24	9.58	10.16	10.39	11.18	3.77
% Under 18 years old	33%	28%	32%	29%	28%	27%	22%	25%
% Black/African-American	50.8%	46.3%	7.6%	79.3%	76.6%	44.5%	69.1%	30.2%
% Latinx	33%	23.7%	37.3%	10%	5.6%	7.9%	10.4%	12.2%
Median household income	\$34,104	\$44,236	\$38,047	\$26,851	\$26,117	\$50,007	\$59,683	\$56,584
311 requests per 100 people	29.8	27.5	4.8	41	57.5	40.8	32.1	23.2
Homeownership rate	38	56	72	32	36	77	78	57
Median gross rent	\$758	\$869	\$740	\$716	\$723	\$1090	\$1064	\$939
Housing code violations per 100 rental units	3	1	3	4	5	2	1	1
Nuisance violations per 100 rental units	13.6	7.7	0	18.5	23.7	15.4	7.8	7.3

*Average eviction rate among neighborhoods in cluster. Not population weighted.

Neighborhood Characteristics



The neighborhood indicators associated with higher rates of complaints in summary ejectment were: Black/African-American population, population under 18, public nutrition assistance, and neighborhood residential renovations. The indicators associated with lower rates of complaints in summary ejectment were development-based subsidized housing and single-family housing.

A regression model can show which neighborhood characteristics may be potential *predictors* of complaints in summary ejectment. Multiple regression analyses were conducted to examine the relationship between the rate of complaints in notice of summary ejectment at the neighborhood level and neighborhood characteristics.¹³

The neighborhood characteristics examined in the model include:

- | | |
|--|--|
| ▪ Population under 18 years old | ▪ Residential foreclosures |
| ▪ Population size | ▪ Residential renovation |
| ▪ Black/African-American ¹⁴ | ▪ Housing code violations |
| ▪ Public nutrition assistance | ▪ Development based housing assistance ¹⁵ |
| ▪ Housing density | |
| ▪ Single-family housing | |
| ▪ Rental houses | |

What does “predictor” mean?

Prediction shows correlations or patterns of relationships (co-relations) among variables. If those same patterns carry into the future, we can reasonably assume we will see similar outcomes. However, 'that doesn't tell us the underlying mechanisms that created the relationships we observe. **The reader should not assume that any of the predictors we note in this study caused high rates of evictions.**

The model reveals six neighborhood indicators as highly significant predictors of rates of complaints in summary ejectment. The neighborhood indicators associated with higher rates of complaints in summary ejectment were: Black/African-American population, population under 18 years old, public nutrition assistance, and neighborhood residential renovations. The neighborhood indicators associated with lower rates of complaints in summary ejectment were development-based subsidized housing and single-family housing.

Results from the multiple regression model are provided in Table 3. The model shows that development-based subsidized housing in a neighborhood is associated with lower rates of complaints in summary ejectment. Subsidized housing decreases housing costs for families and as a result, reduces housing cost burden and instability. These data suggest that by increasing housing affordability through subsidies, households may be at less risk for eviction.

¹³ In preparation for model building, summary ejectments were standardized using the following method: the number of summary ejectments in a neighborhood was divided by the number of occupied rental units, and then multiplied by 100. The standardized number represents the percent of rental units subject to summary ejectment per neighborhood. This standardization allows for meaningful comparisons across neighborhoods by taking into account the number of rental units in a neighborhood, so that neighborhoods with high/low concentrations of rental units will not skew results.

¹⁴ The number of Latinx households was too small to include in the analysis.

¹⁵ According to the Quality of Life Explorer (<https://mcmap.org/qol/#82/>), this includes “properties with Low-Income Housing Tax Credits, public housing developments of the Charlotte Housing Authority, developments of the Charlotte-Mecklenburg Housing Partnership, developments with funding from the Charlotte Housing Trust Fund, developments with active Section 202 Direct Loans for housing for the elderly or handicapped, units with active Project-Based Rental Assistance Section 8 Contracts through the U.S. Department of Housing and Urban Development (HUD), and units with active HOME Rental Assistance subsidies through HUD.

Note: Each assisted housing unit is counted only once, even when multiple types of housing assistance are tied to the unit. The data do not include HUD Insured loans with affordability restrictions (Federal Housing Administration) or homeownership assistance.” Data on the location of households with voucher based housing assistance were not available.

Neighborhoods with a higher Black/African-American population are associated with higher rates of complaints in summary ejectment.¹⁶ Research from Milwaukee shows that women in black neighborhoods are disproportionately impacted by evictions.^v While each community is unique, this model supports the finding that neighborhood composition plays a similar role in Charlotte-Mecklenburg. However, our model is not able to account for gender due to lack of data. The research in Milwaukee also found that a renter's race and gender did not make one more likely to experience an eviction compared to others.^{vi} One factor influencing this is neighborhood segregation. According to Desmond, "if the racial and economic composition of a landlord's tenant base remains stable, then what fluctuates is family composition and size."^{vii} Figure 6 maps neighborhoods with a complaint in summary ejectment notice rate of greater than 25% (top 1/5th of neighborhoods) with neighborhood percent black.

Two other indicators significantly predict higher rates of complaints in summary ejectment: youth population and the share of the population receiving public nutrition assistance. This indicates that neighborhoods with higher concentrations of households with children and those who face food insecurity are significantly more likely to have a complaint in summary ejectment. Other studies^{viii, ix} have found that families with children are more likely to be evicted and evictions are more prevalent in neighborhoods with a high number of children. This model supports the finding that the share of children under age 18 in a neighborhood is a significant predictor of complaints in summary ejectment, but it is not able to account for individual-level household composition.

The model also found that residential renovations are associated with lower rates of complaints in summary ejectment. This could be due to the displacement of tenants in previous years as well as changes in neighborhood demographics that can come with residential renovations. Future research could examine residential renovations and historical summary ejectment data to determine if there is a correlation.

While housing code violations were not found to be a significant predictor of summary ejectment notices at the neighborhood level, it is possible that any links between evictions and code violations are more concentrated at the individual property level rather than reflected across an entire neighborhood.

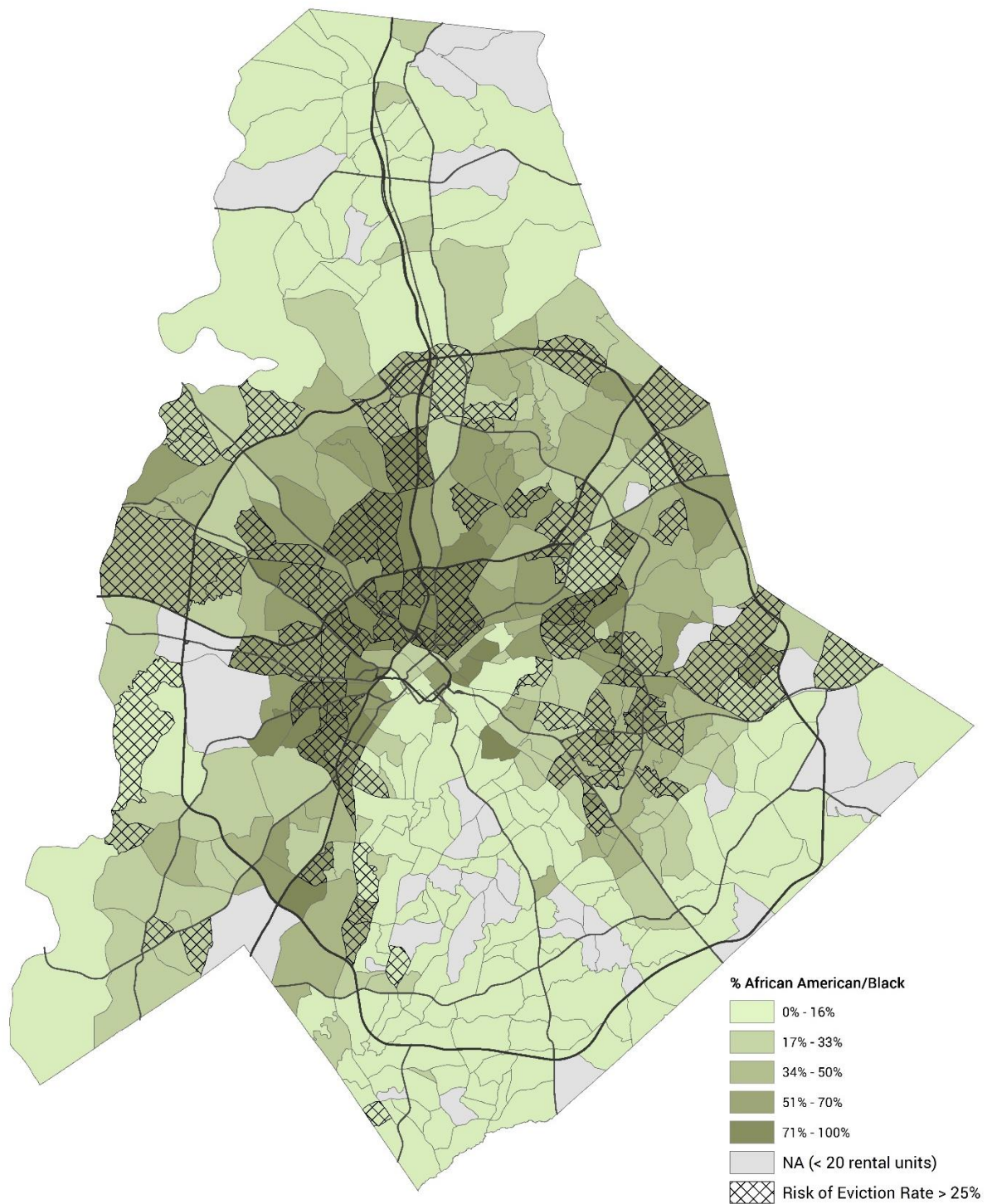
Table 3. Results of multiple regression model predicting neighborhood summary ejectments, 2015

- ☒ Our model found that this has an impact (statistically significant)
- ☐ Our model found that this did not have an impact (not statistically significant)

	Does this have an impact?	Is it associated with a higher or lower rate?
Black/African-American (2010)	<input checked="" type="checkbox"/>	↑
Public Nutrition Assistance (2015)	<input checked="" type="checkbox"/>	↑
Population under 18 (2015)	<input checked="" type="checkbox"/>	↑
Percent Single Family Housing (2016)	<input checked="" type="checkbox"/>	↓
Residential Renovations (2015)	<input checked="" type="checkbox"/>	↓
Subsidized Housing (2015)	<input checked="" type="checkbox"/>	↓
Foreclosures (2016)	<input type="checkbox"/>	N/A
Housing Violations (2015)	<input type="checkbox"/>	N/A

¹⁶ Looking at the mean and standard deviations of these indicators reveal the degree to which they affect summary ejectments. For each one standard deviation increase above the mean, the effect on the outcome variable will increase based on the parameter estimate.

Figure 6. Black/African-American population (2010) and neighborhoods with eviction rates greater than 25%



Conclusion

Charlotte-Mecklenburg Evictions Part 2: Mapping Evictions analyzes the location of households that received a complaint in summary ejectment or who were served with a writ of possession. These are two important points in the formal eviction process—where households are located who are at risk of formal eviction through the legal system and where households are located who may not have the ability to move once formally evicted.

When these two points in the formal eviction process are mapped, spatial patterns are revealed that reflect Charlotte's "crescent" and "wedge," echoing other established patterns related to wealth, education, housing, and health. Neighborhood characteristics are related to eviction and these maps suggest common underlying mechanisms that need further examination. The geographic patterns observed in these maps are in part reflective of a legacy of policies and structures that either intentionally or unintentionally have had discriminatory effects and disproportionately impacted households of color and households living in poverty. These discriminatory effects inhibit opportunities for Charlotte-Mecklenburg's community members, and must be acknowledged in order to be addressed.

When accounting for certain neighborhood factors, the model shows that place-based subsidized housing is associated with a lower rate of complaints in summary ejectment. This underlies the role of subsidies in helping to stabilize household and neighborhoods, however more research is required to understand the role of voucher based subsidies that are not tied to a specific location.

Looking at neighborhood level patterns provides a way to help us understand how each community is impacted by evictions. However, there is variation within these neighborhoods. Future research can examine data at the individual address level to determine what is happening within specific neighborhoods.

Data tell an important part of the story. The people behind the data, who live in the communities that are experiencing evictions, can provide important context for the observed changes and challenges their communities have and continue to face.

The 3rd report in this series will provide a one-month in-depth snapshot of data from individual level summary ejectment documents in Mecklenburg County.



Charlotte-Mecklenburg
HOUSING & HOMELESSNESS
Dashboard

The report series can be accessed on the Charlotte-Mecklenburg Housing and Homelessness Dashboard
<http://MecklenburgHousingData.org>

References

ⁱ Desmond, M., Gershenson, C., & Kiviat, B. (n.d.). Forced Relocation and Residential Instability among Urban Renters. Retrieved from https://scholar.harvard.edu/files/mdesmond/files/desmond.etal_2015.forcedrelation.ssr_2.pdf

ⁱⁱ Desmond, M., & Shollenberger, T. (2015). Forced Displacement From Rental Housing: Prevalence and Neighborhood Consequences. doi:10.1007/s13524-015-0419-9

ⁱⁱⁱ *Ibid.*

^{iv} Desmond, M. (2016). *Evicted: Poverty and Profit in the American City*. New York City, New York: Crown Publishing Group.

^v Desmond, M., & Shollenberger, T. (2015). Forced Displacement From Rental Housing: Prevalence and Neighborhood Consequences. doi:10.1007/s13524-015-0419-9

^{vi} *Ibid.*

^{vii} *Ibid.*

^{viii} Desmond, M., An, W., Winkler, R., Ferriss, T., (2013). "Evicting Children." *Social Forces* 92 (1): 303-327. Retrieved from https://scholar.harvard.edu/files/mdesmond/files/social_forces-2013-desmond-303-27.pdf

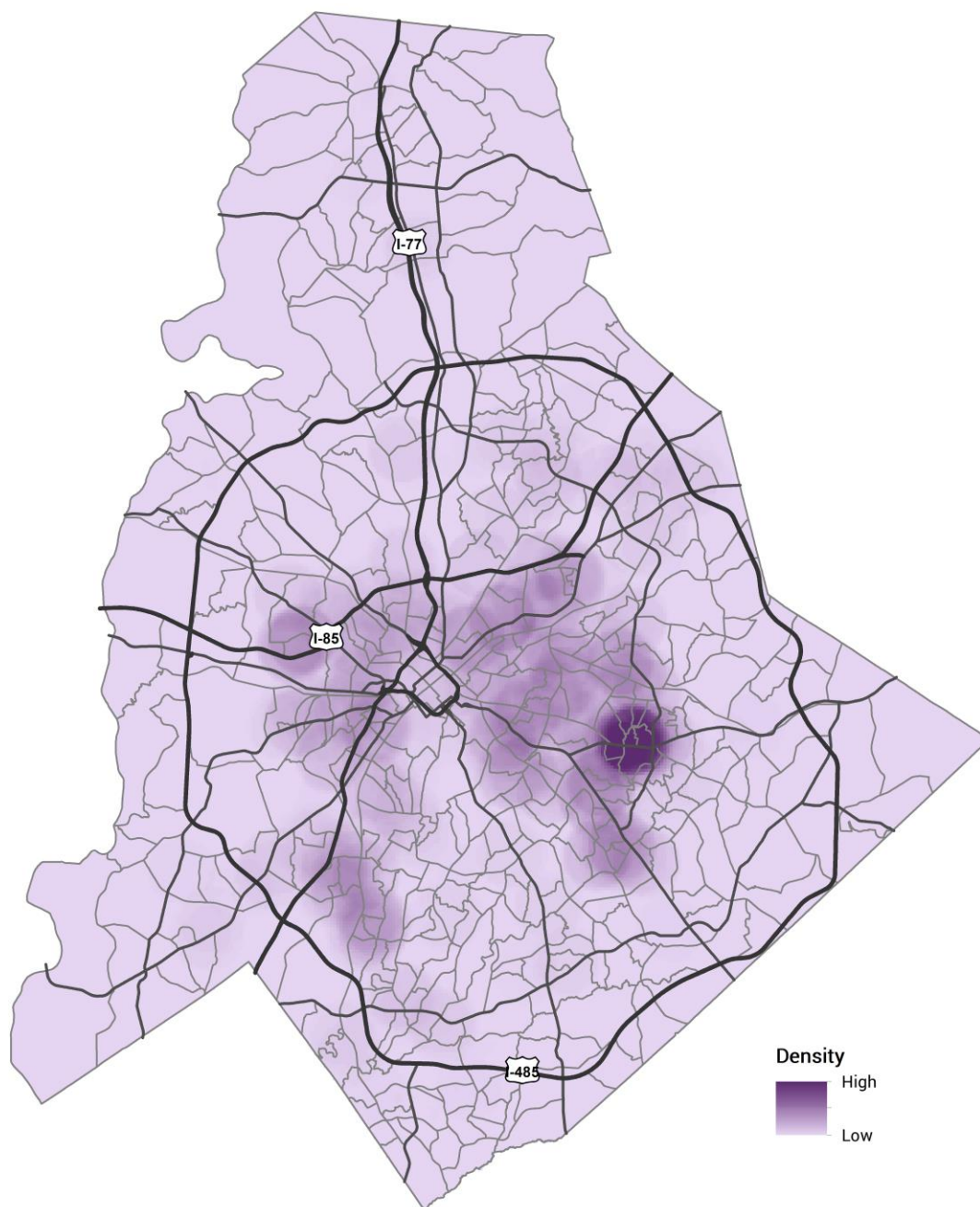
^{ix} Desmond, M., Gershenson, C., Who gets evicted? Assessing individual, neighborhood, and network factors, *Social Science Research* (2016), <http://dx.doi.org/10.1016/j.ssresearch.2016.08.017>

Appendix

- 29 Density maps
- 54 Rate maps
- 56 Cluster maps
- 59 Chart: Relationship between summary ejectments and writs of possessions served
- 60 Neighborhood profile area reference map
- 61 Logo attribution

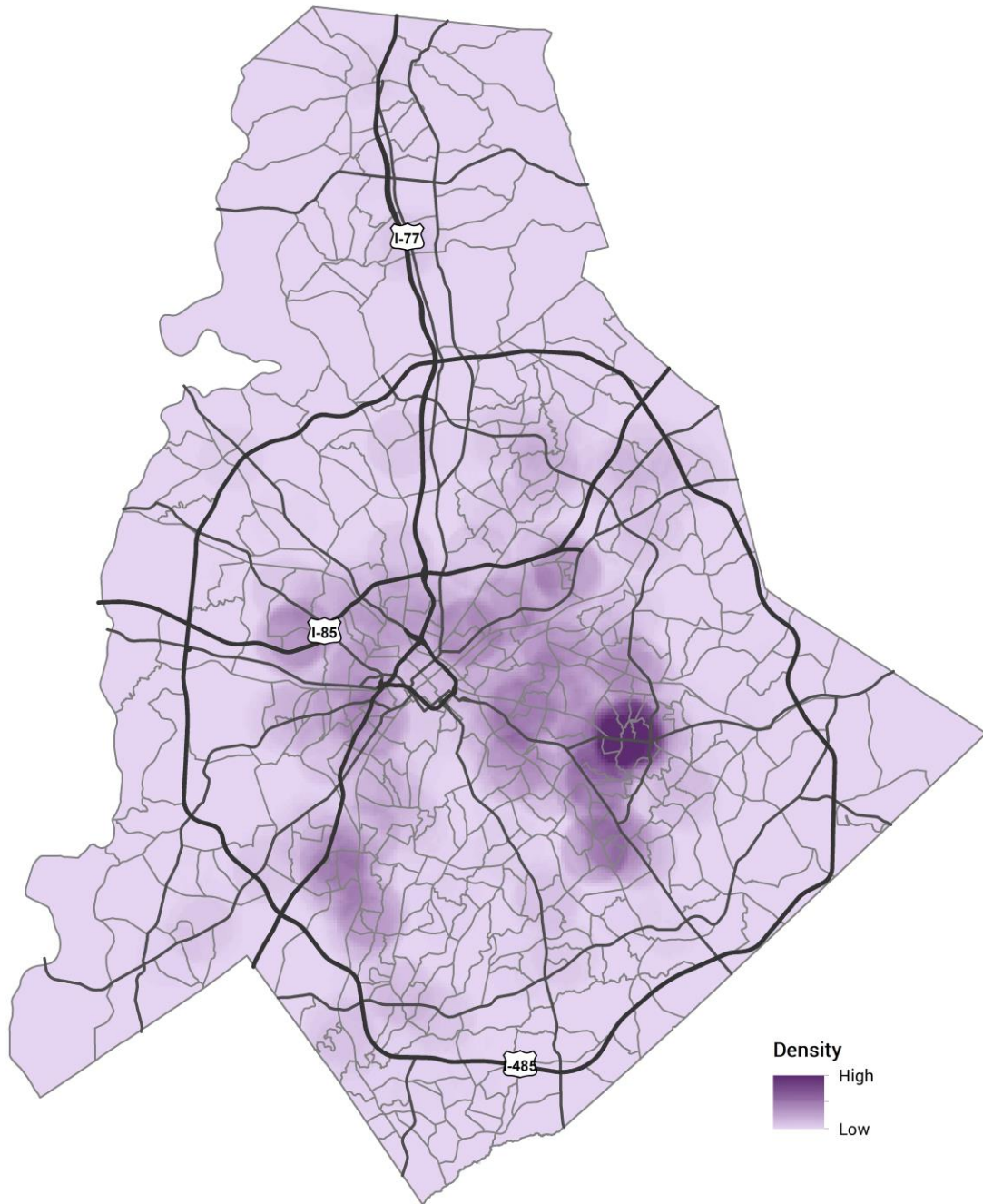
Density of Complaint in Summary Ejectment notifications

FY2003



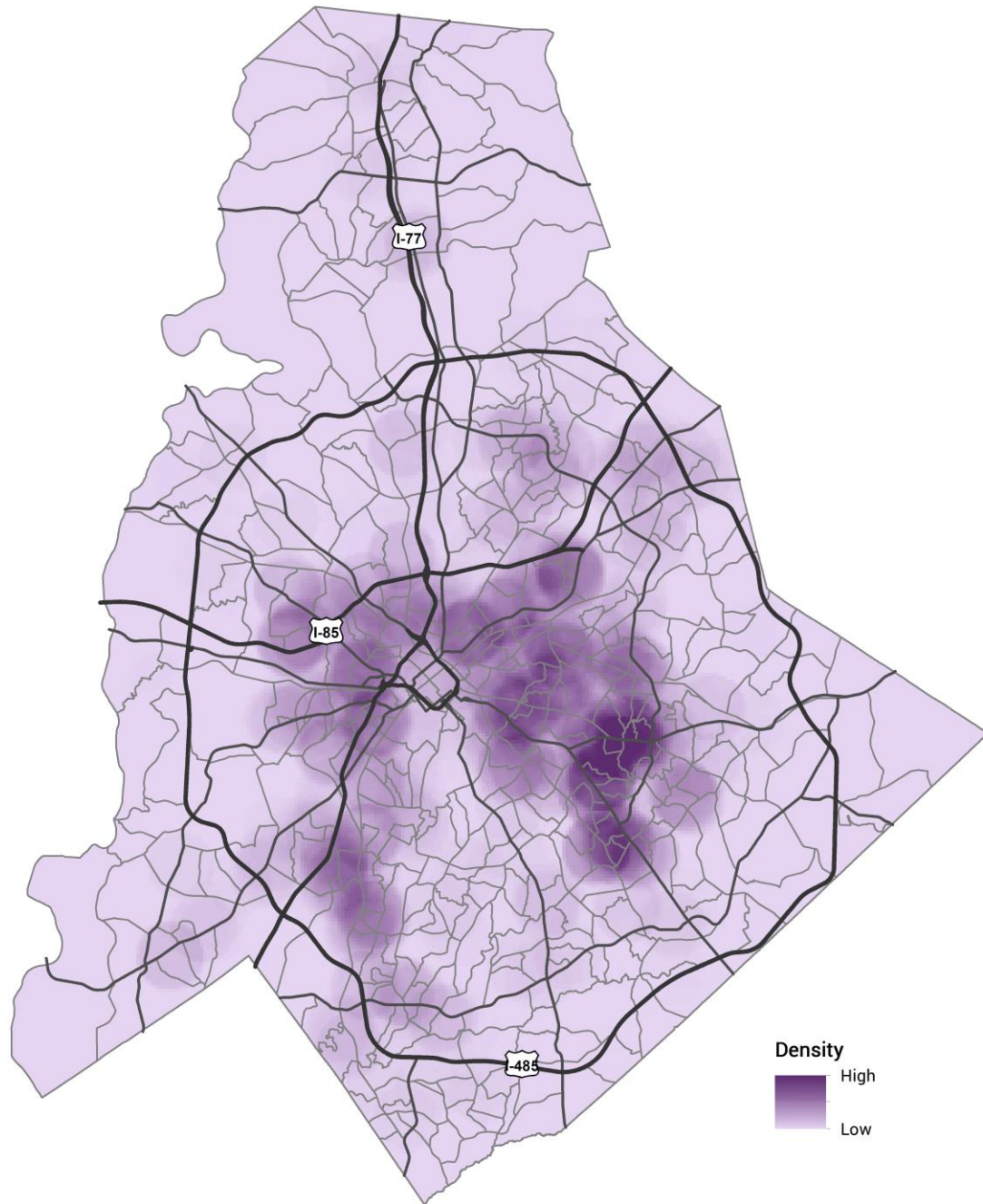
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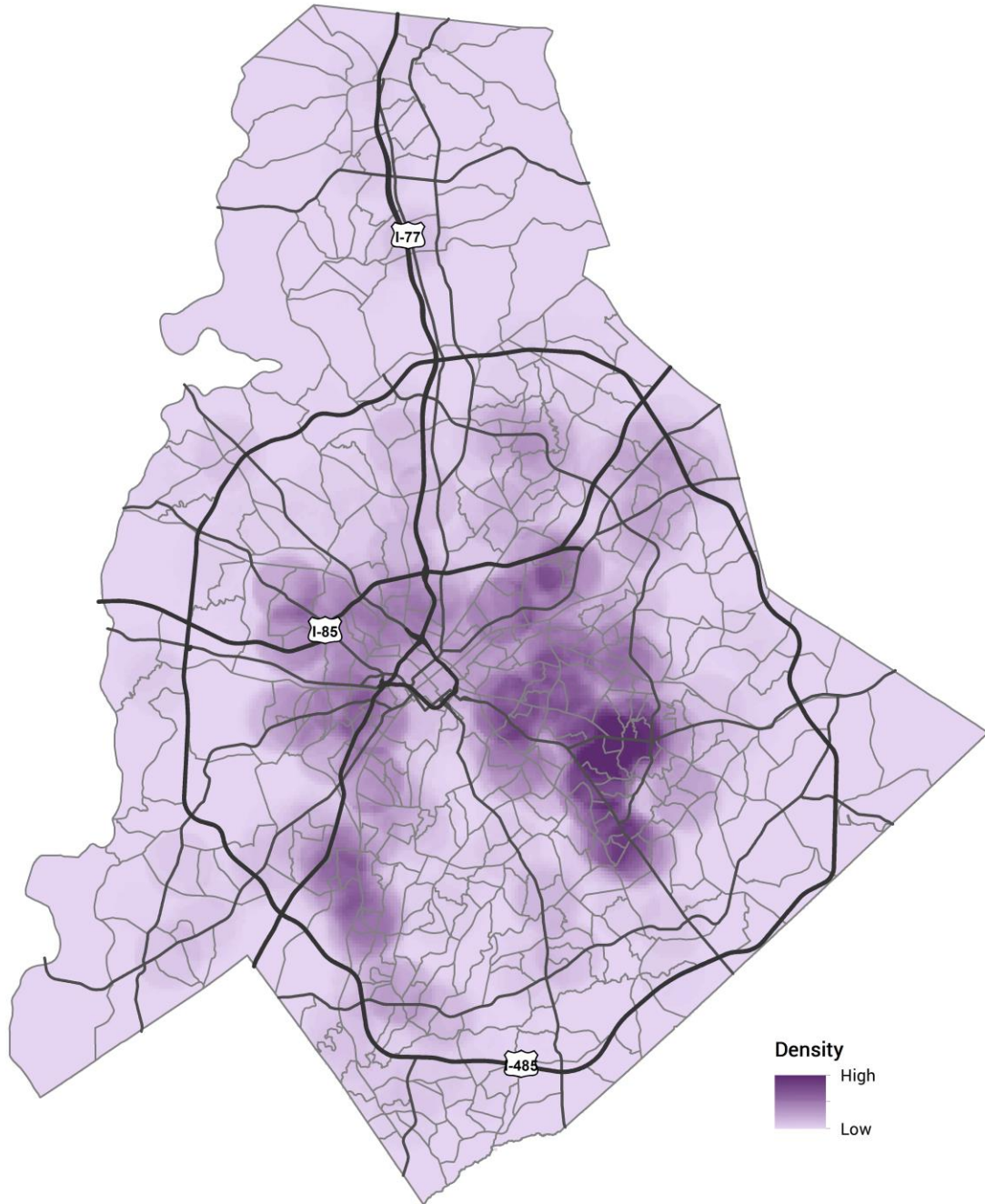
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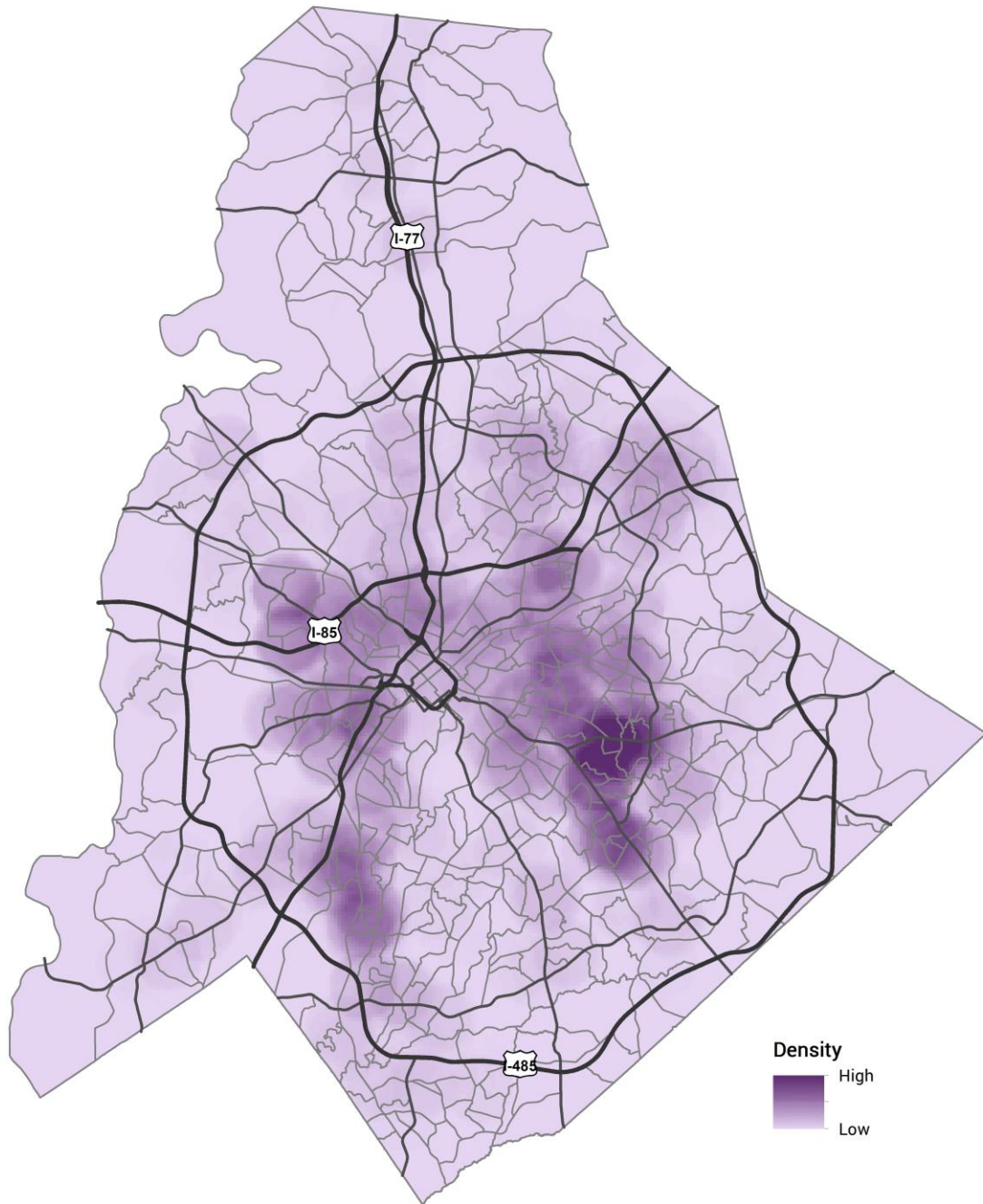
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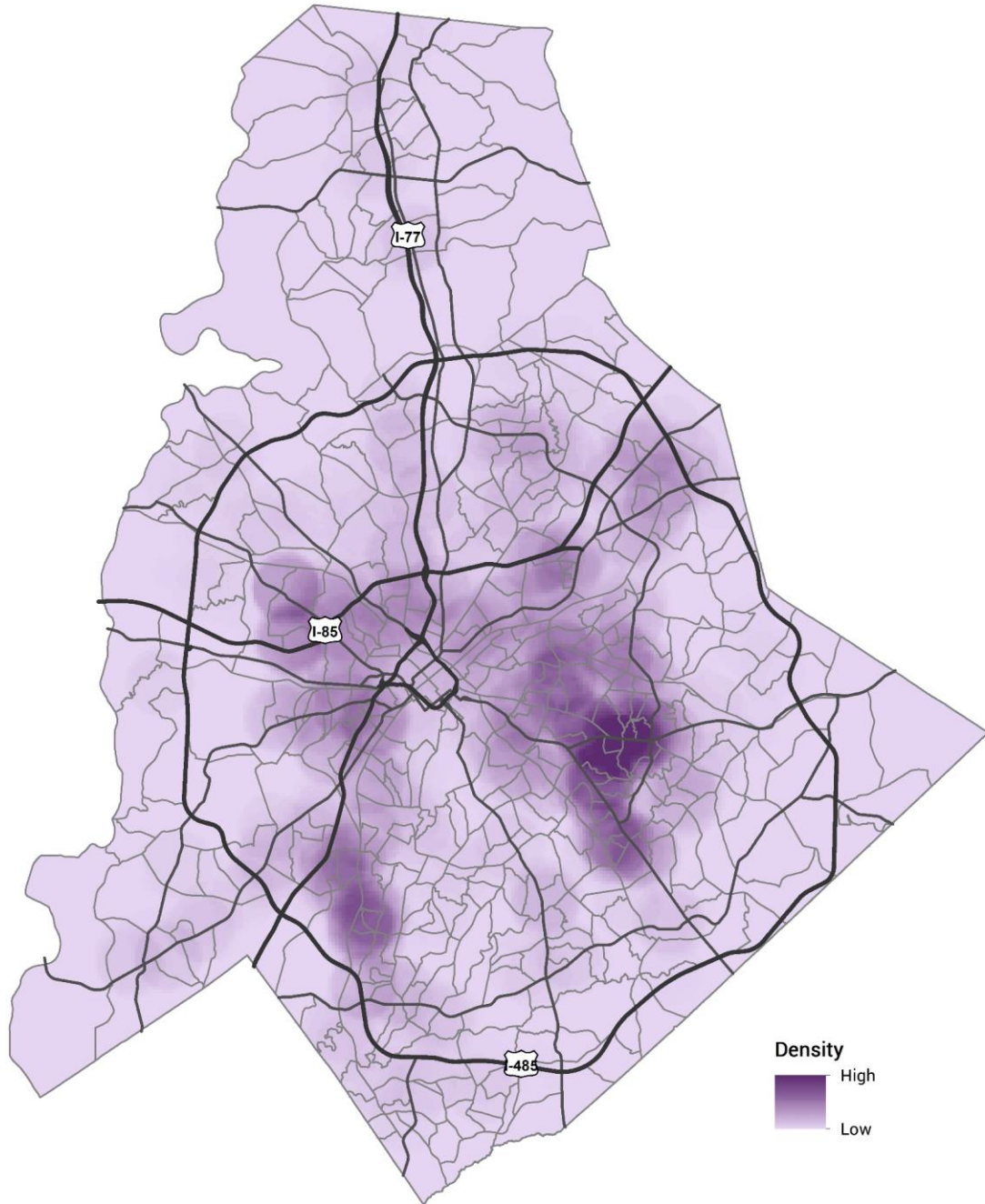
Density of Complaint in Summary Ejectment notifications

FY2007



Density of Complaint in Summary Ejectment notifications

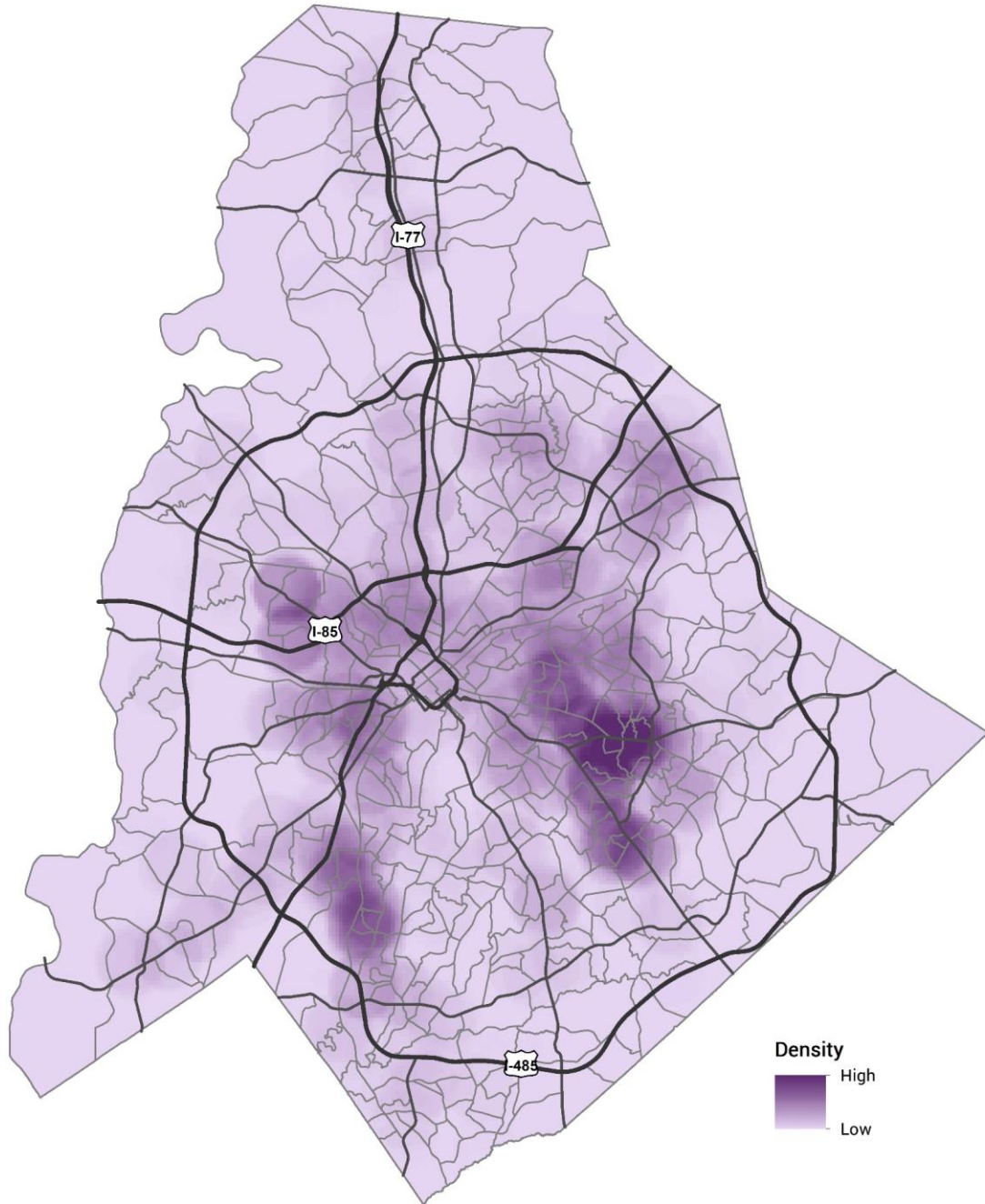
FY2009



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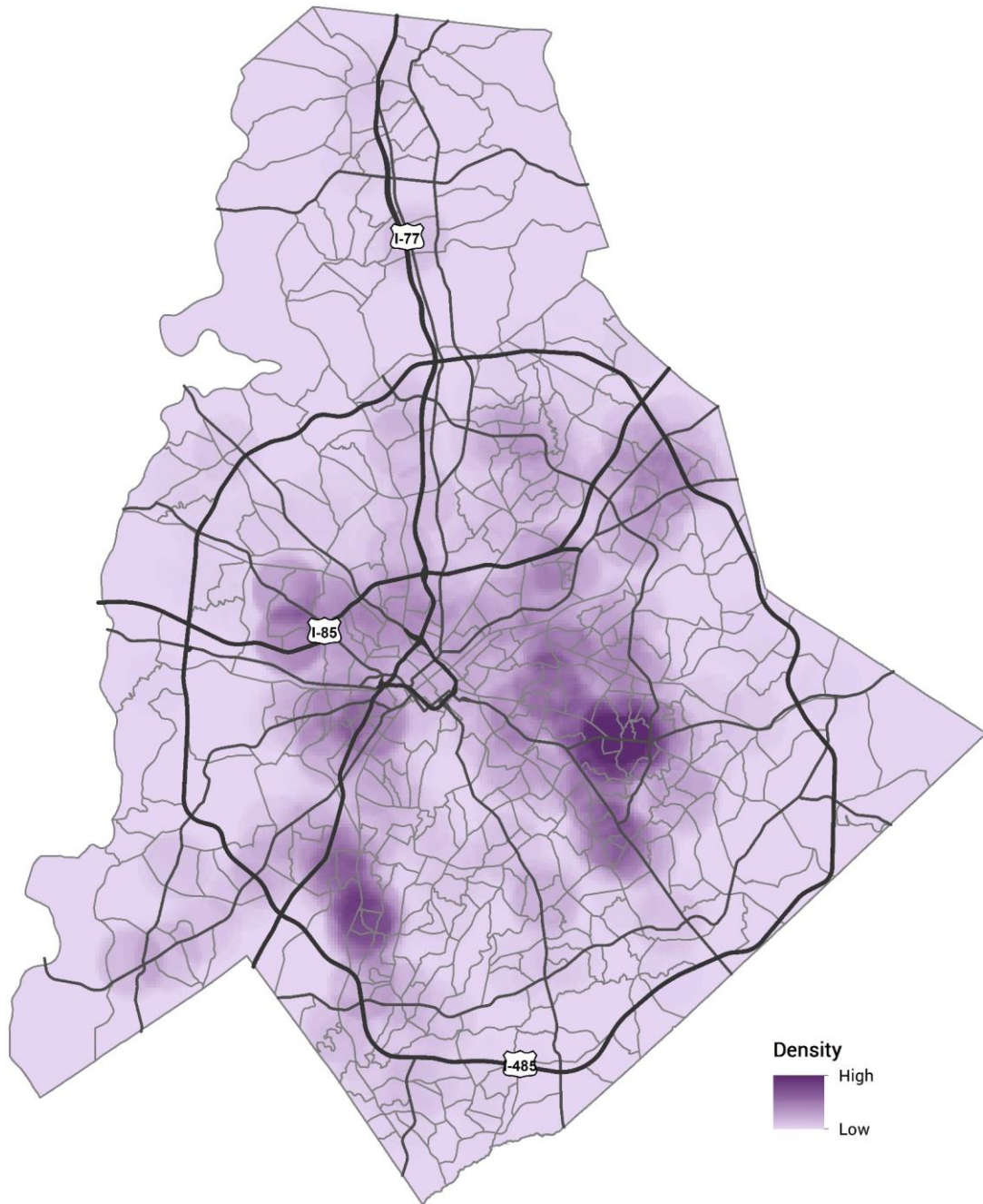
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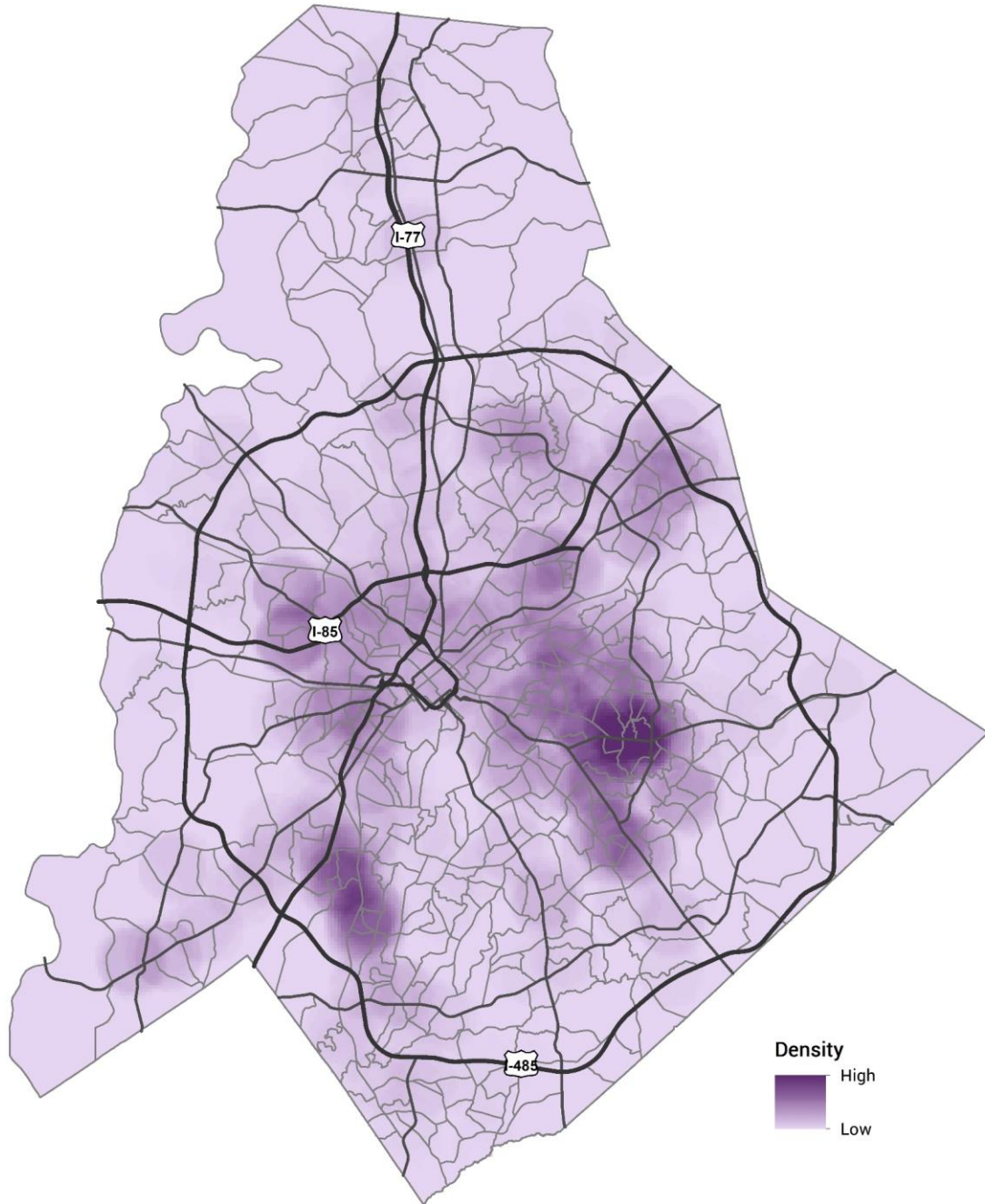
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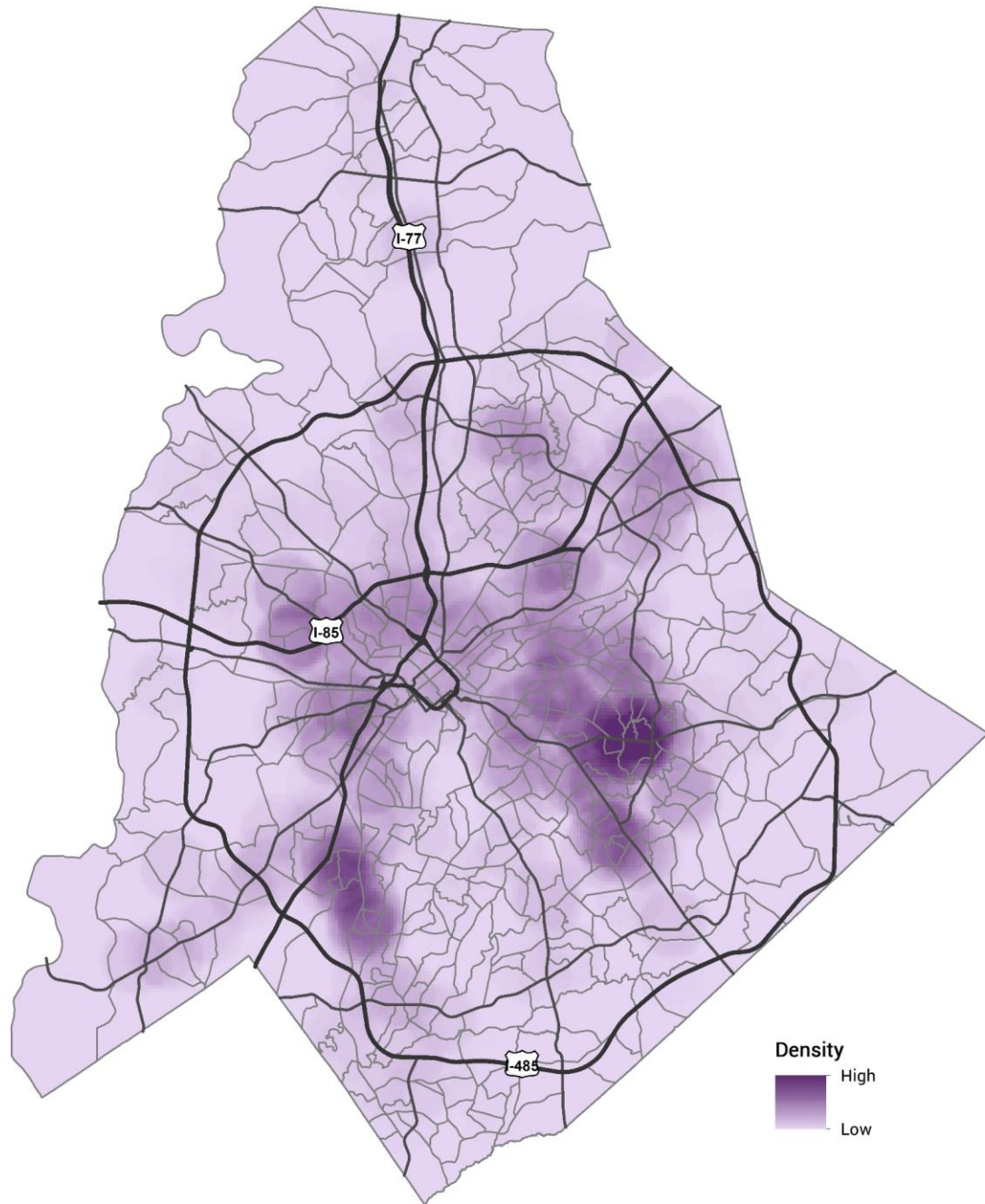
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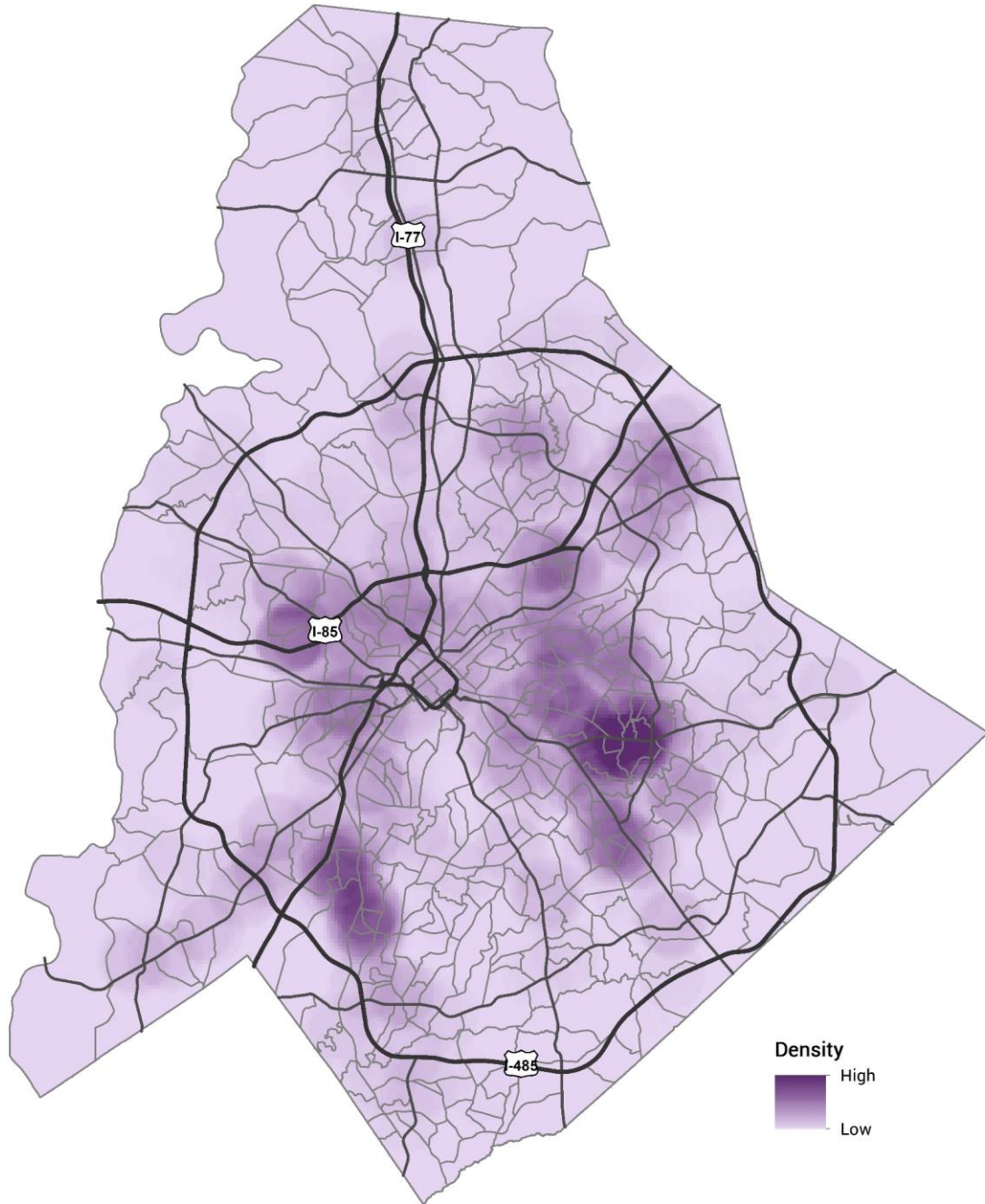
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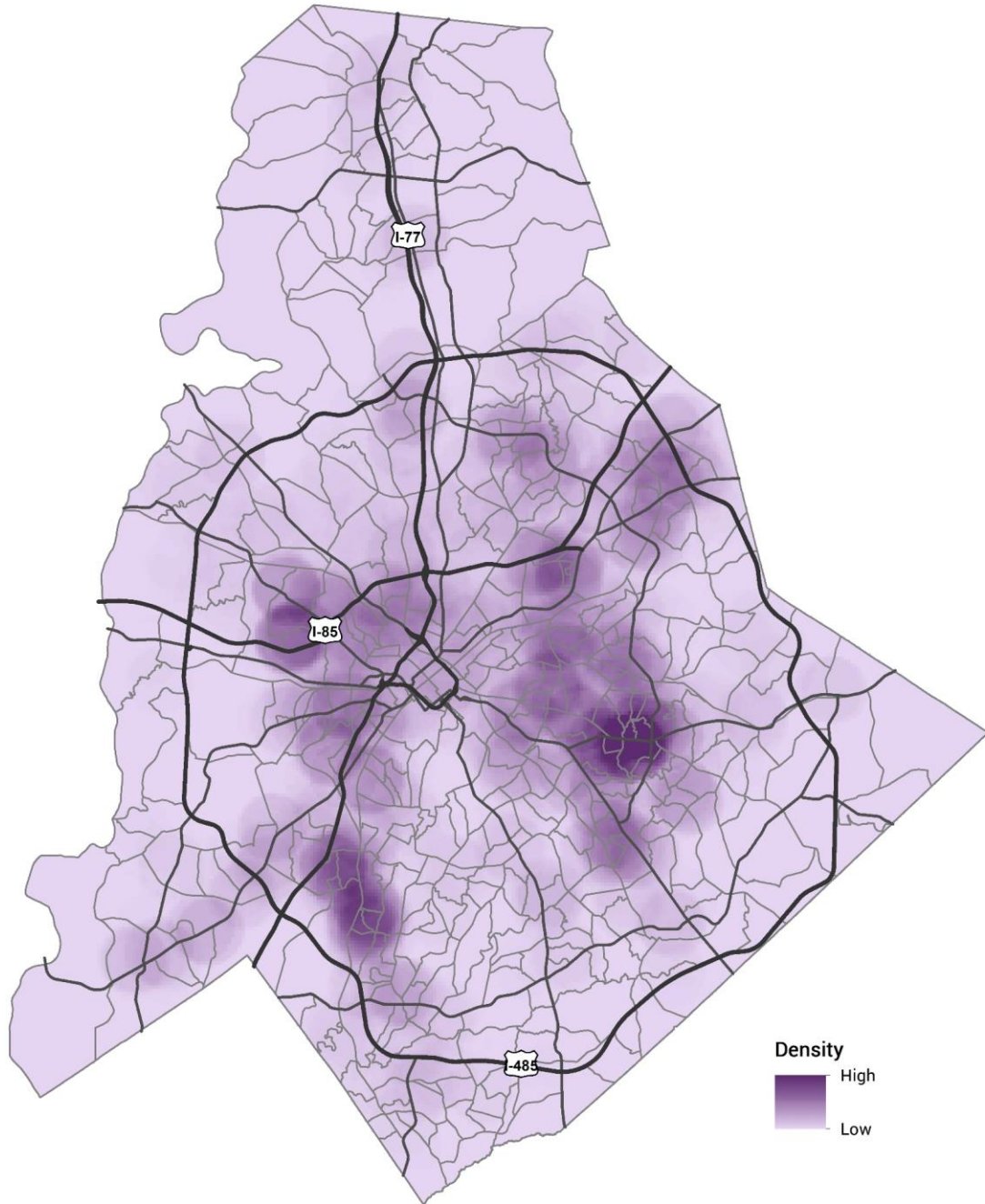
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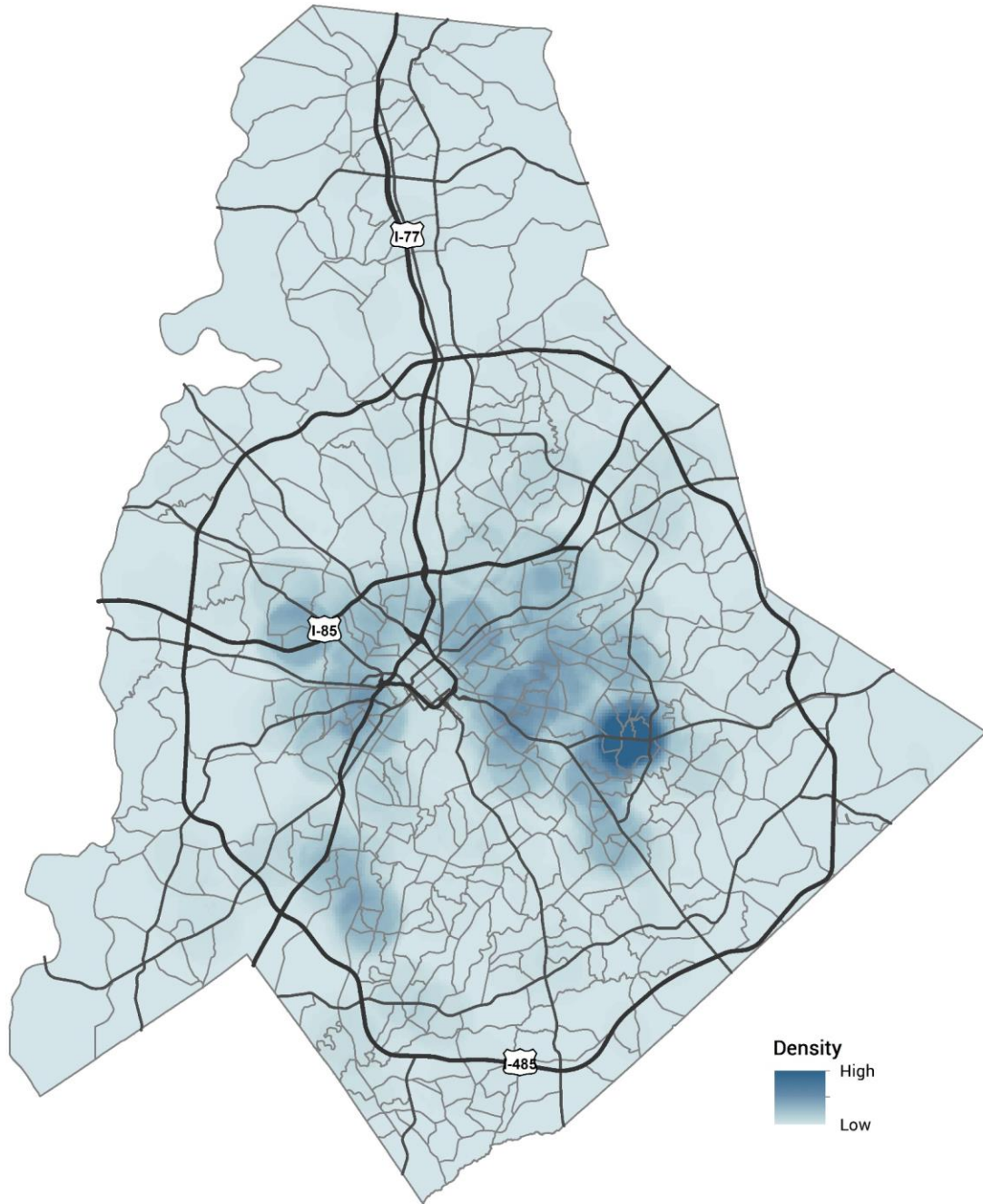
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FY2015



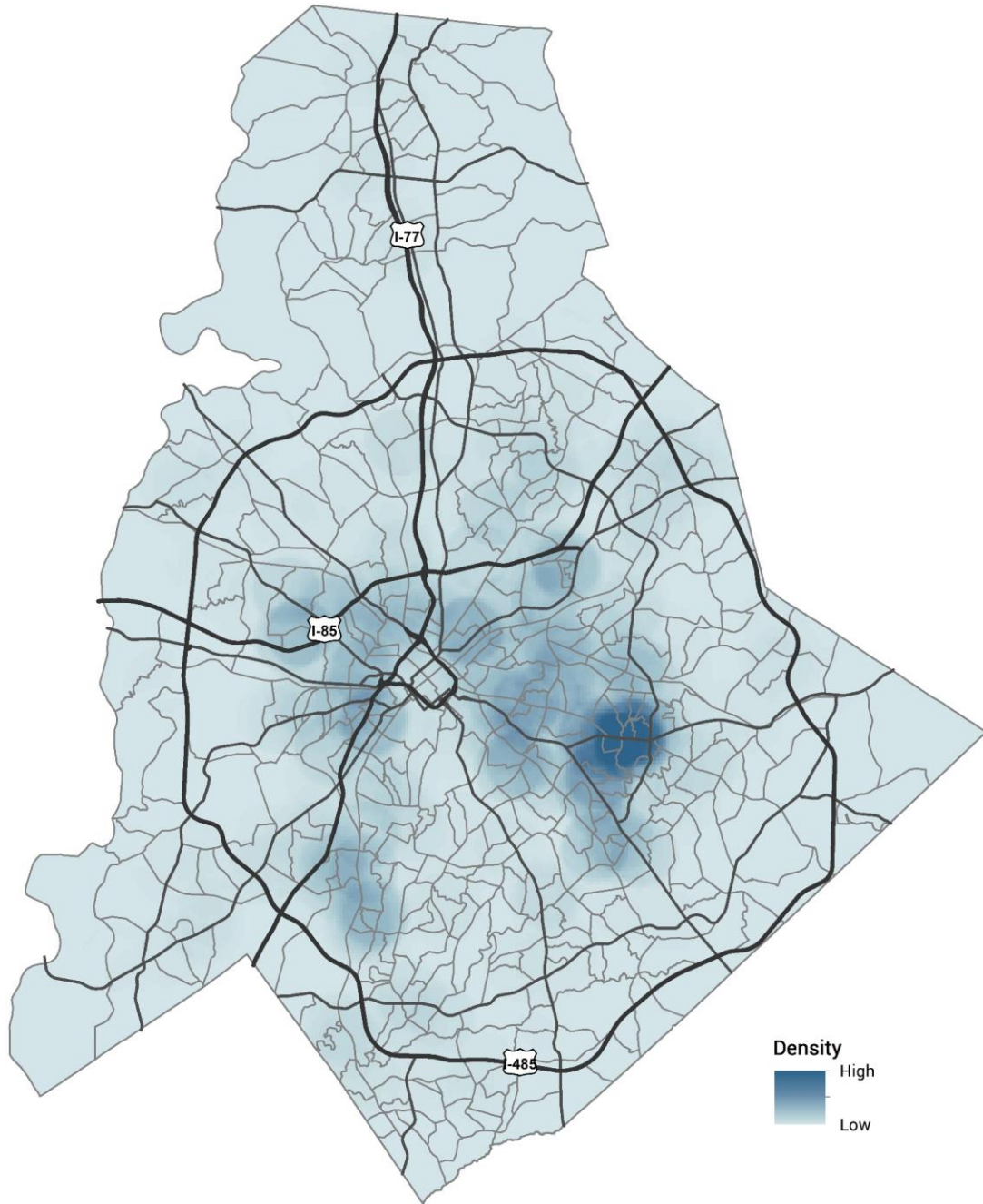
Density of Writs of Possession Served

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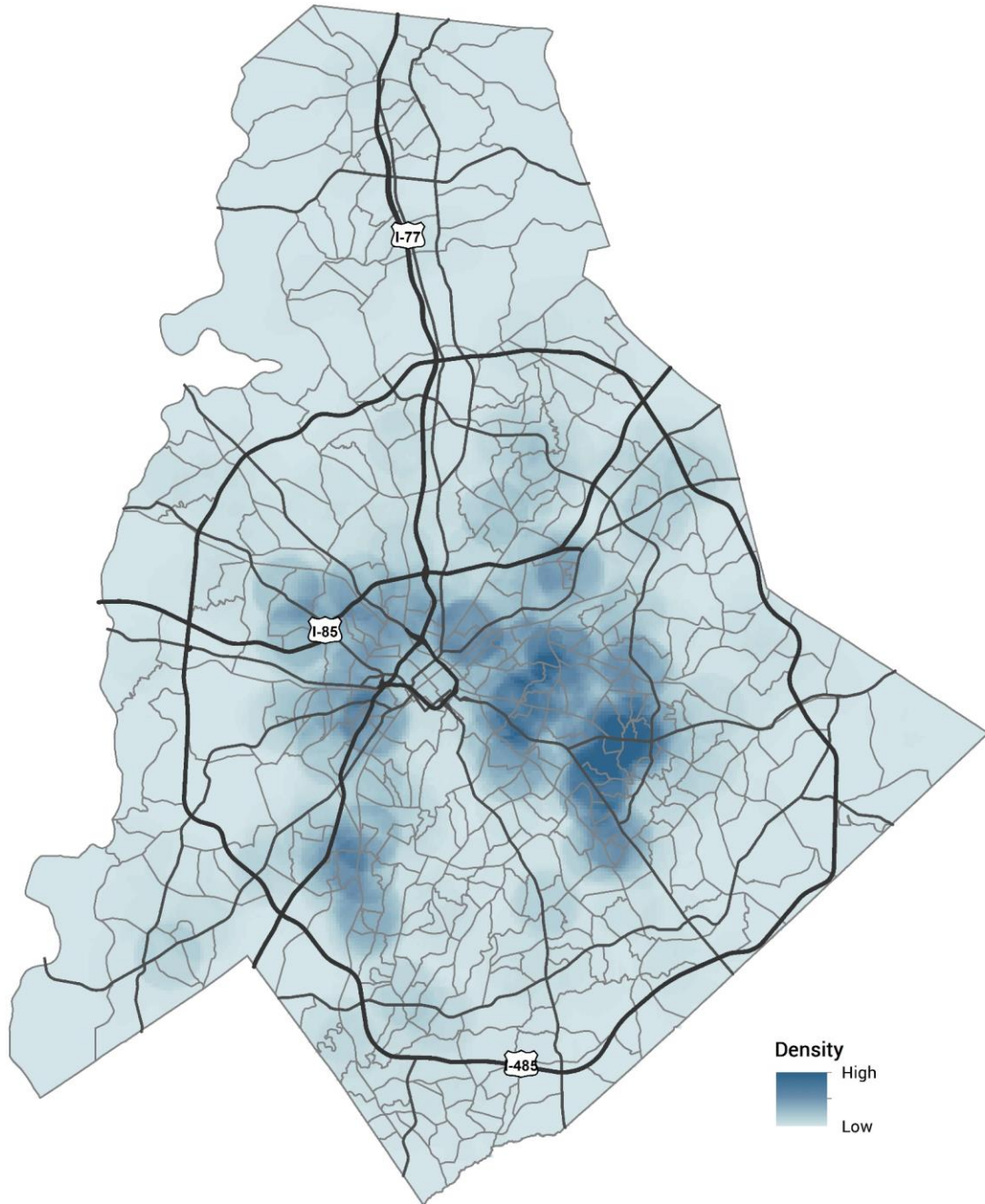
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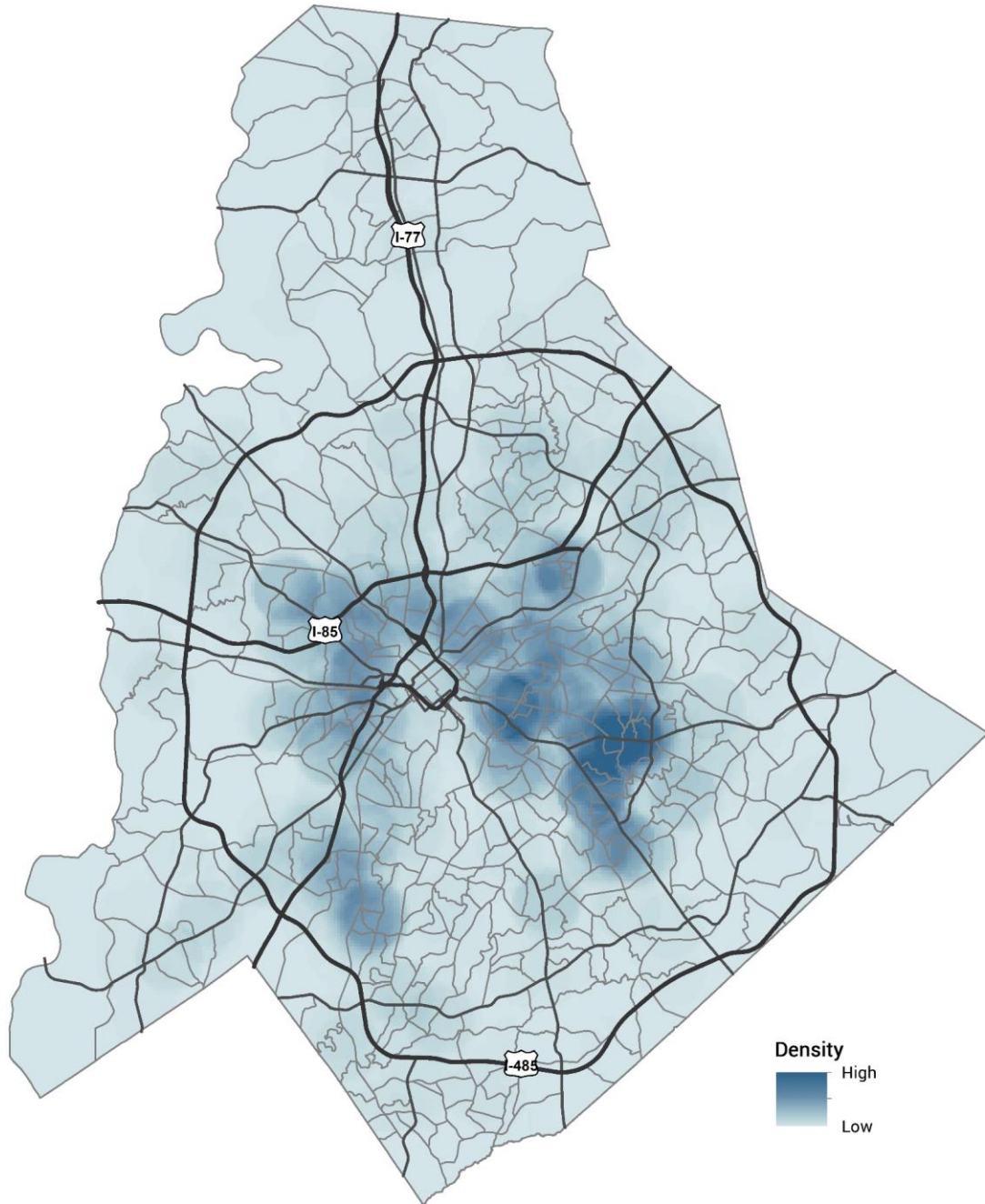
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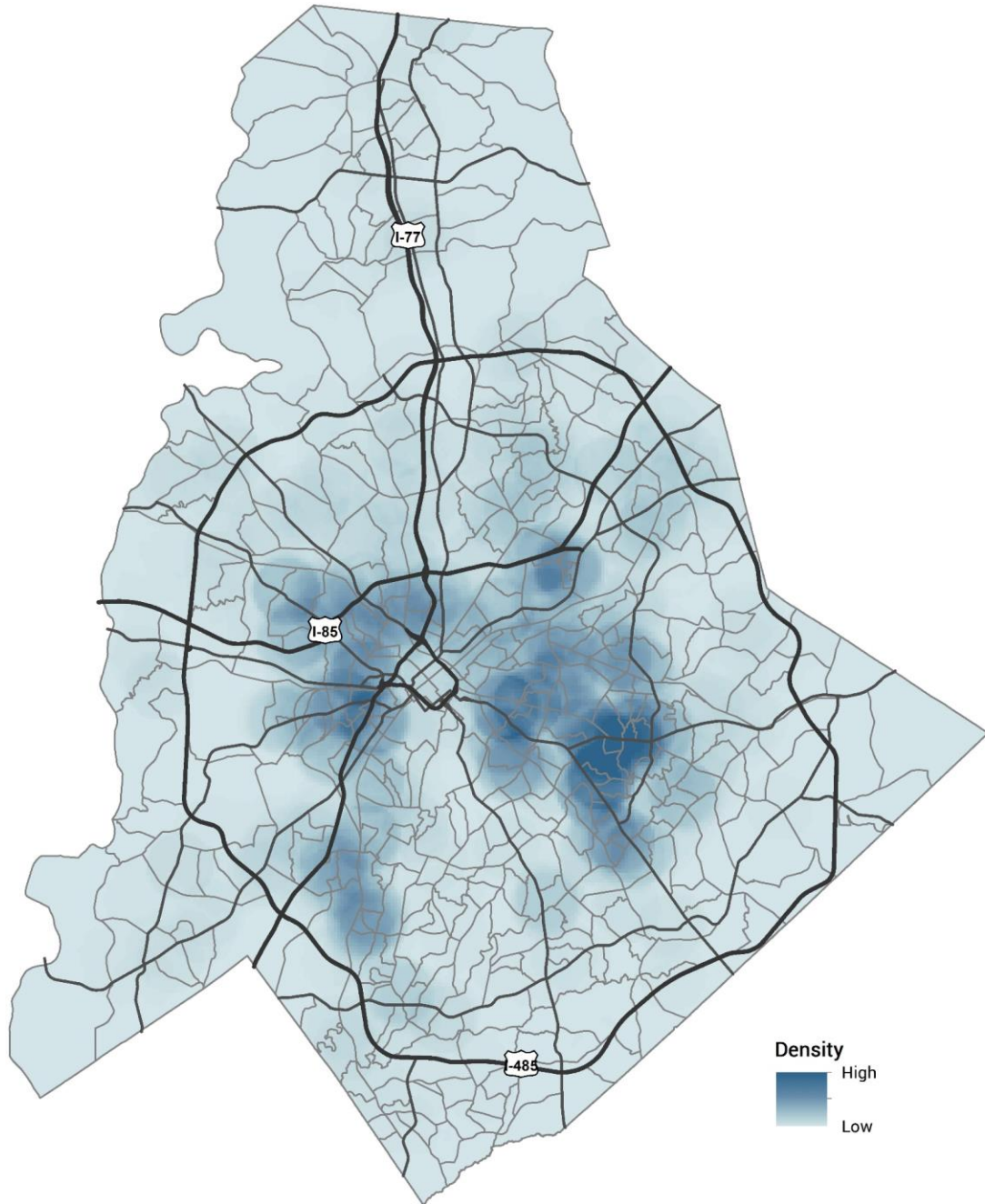
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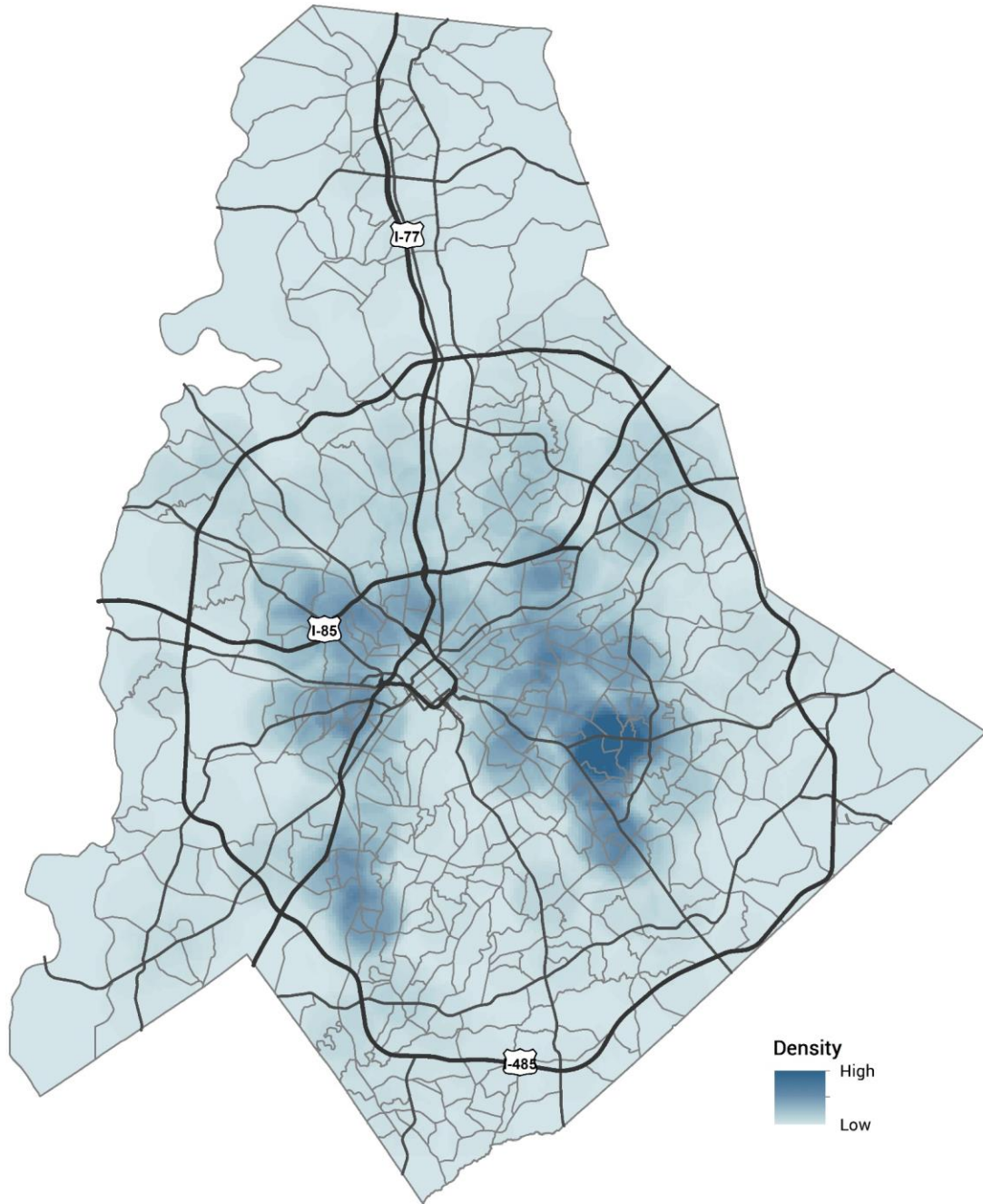
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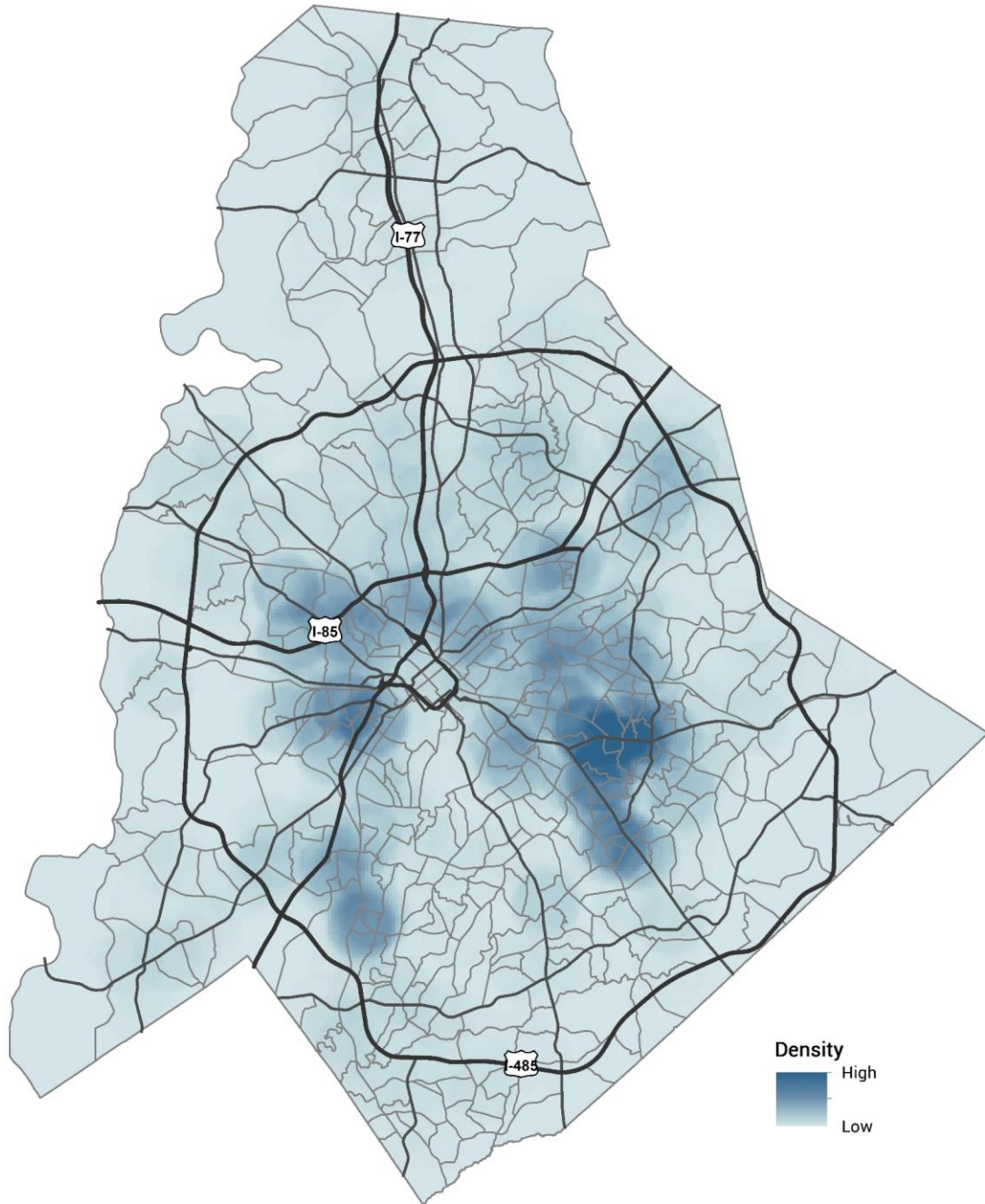
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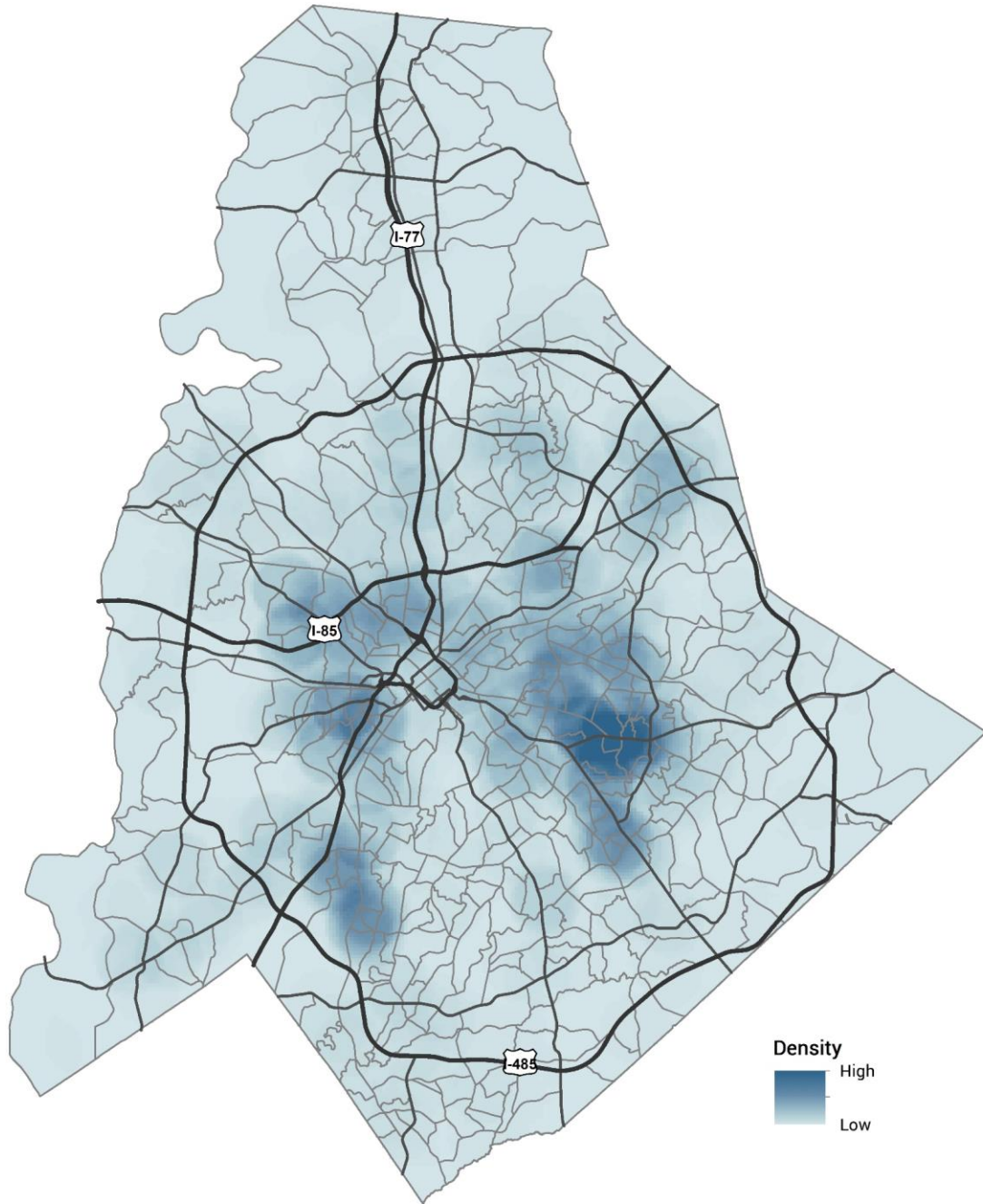
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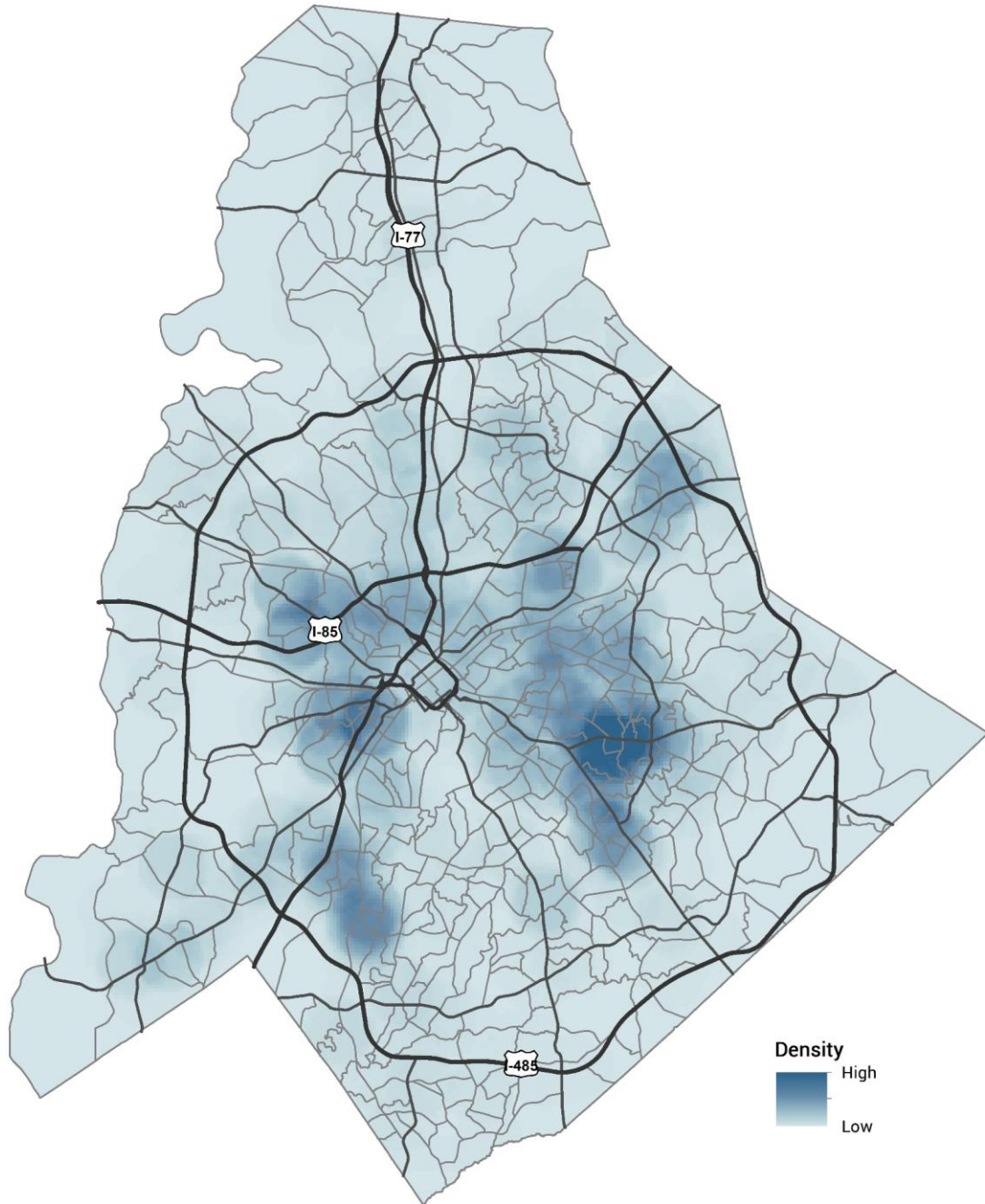
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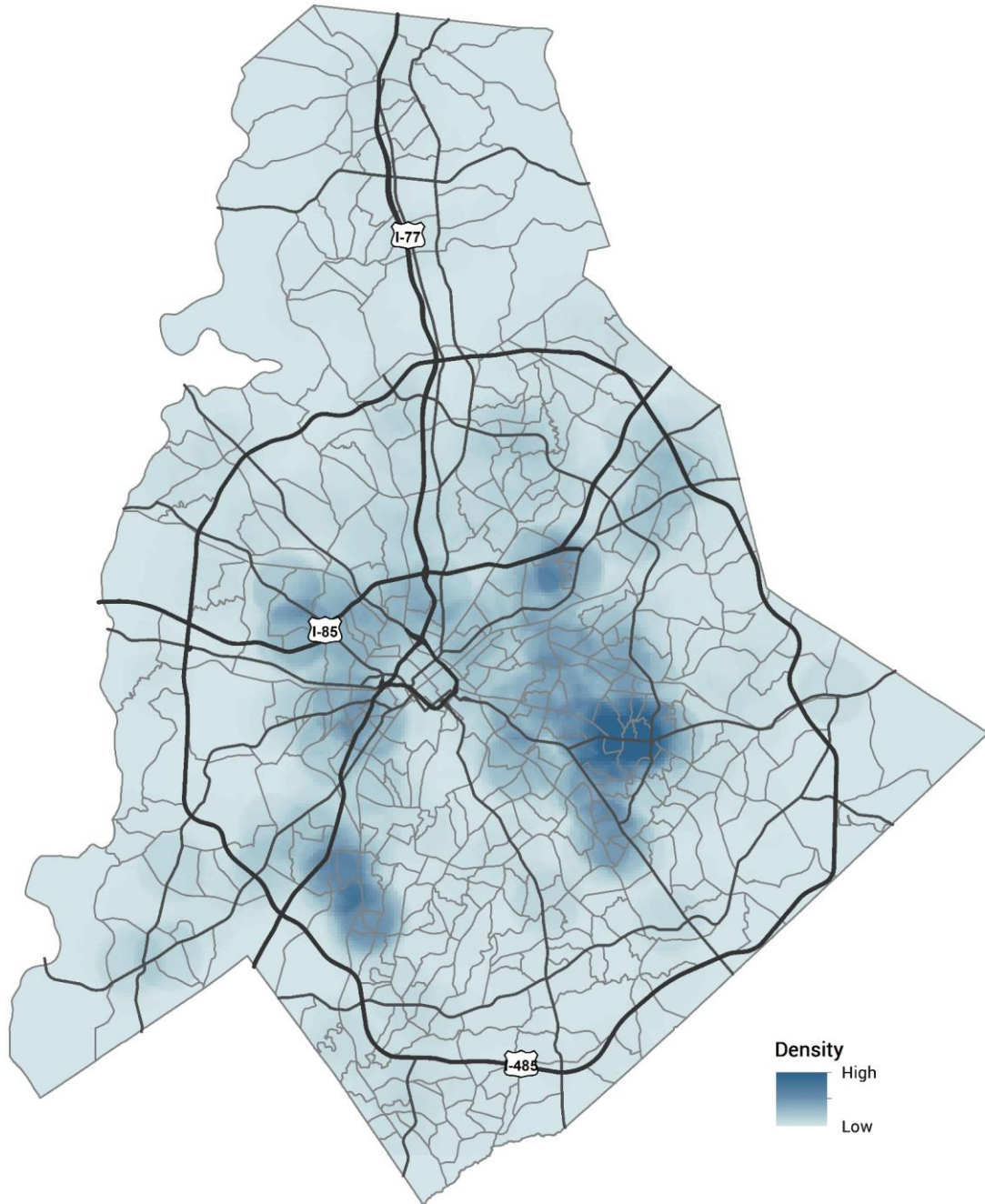
Density of Writs of Possession Served

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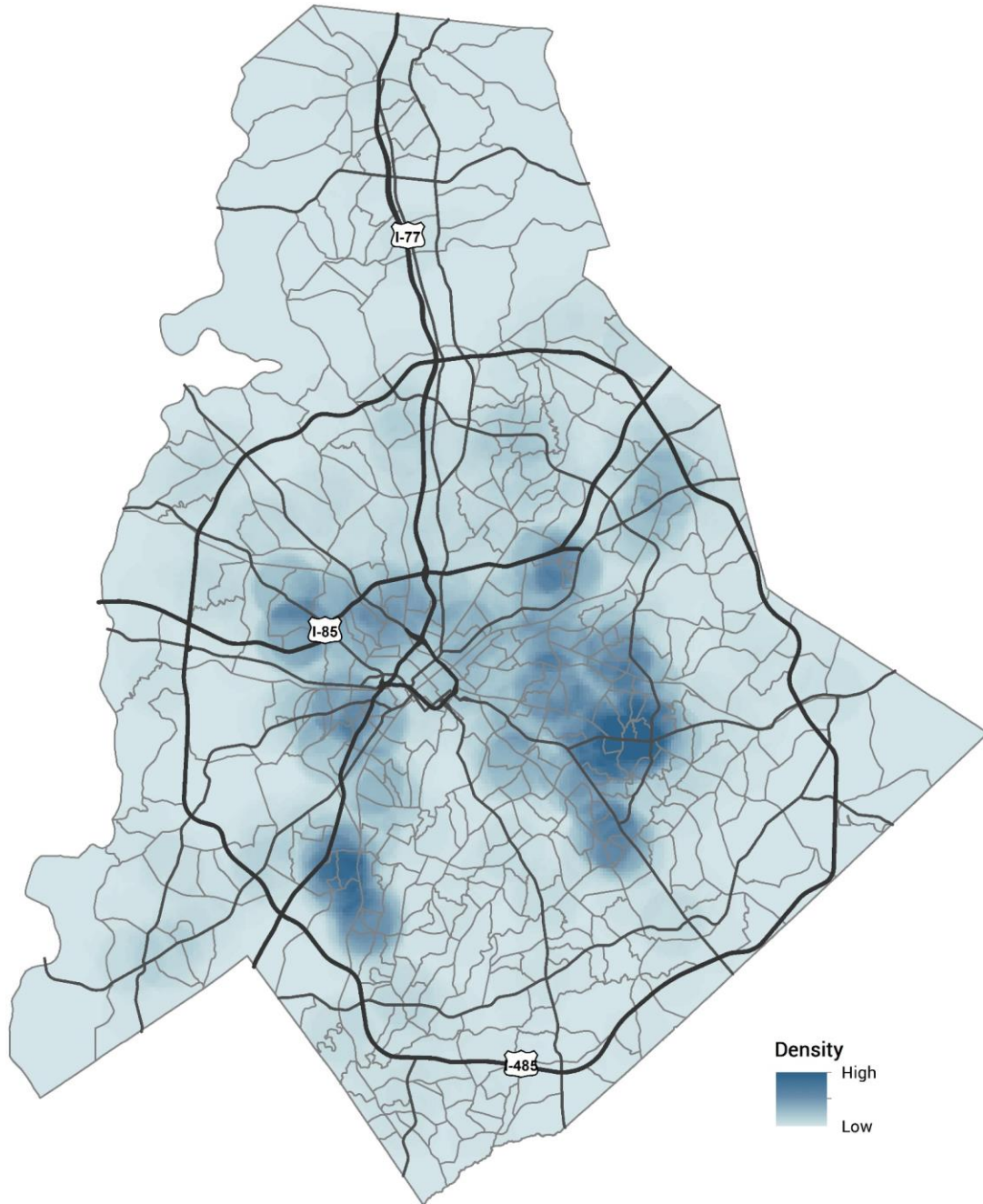
Density of Writs of Possession Served

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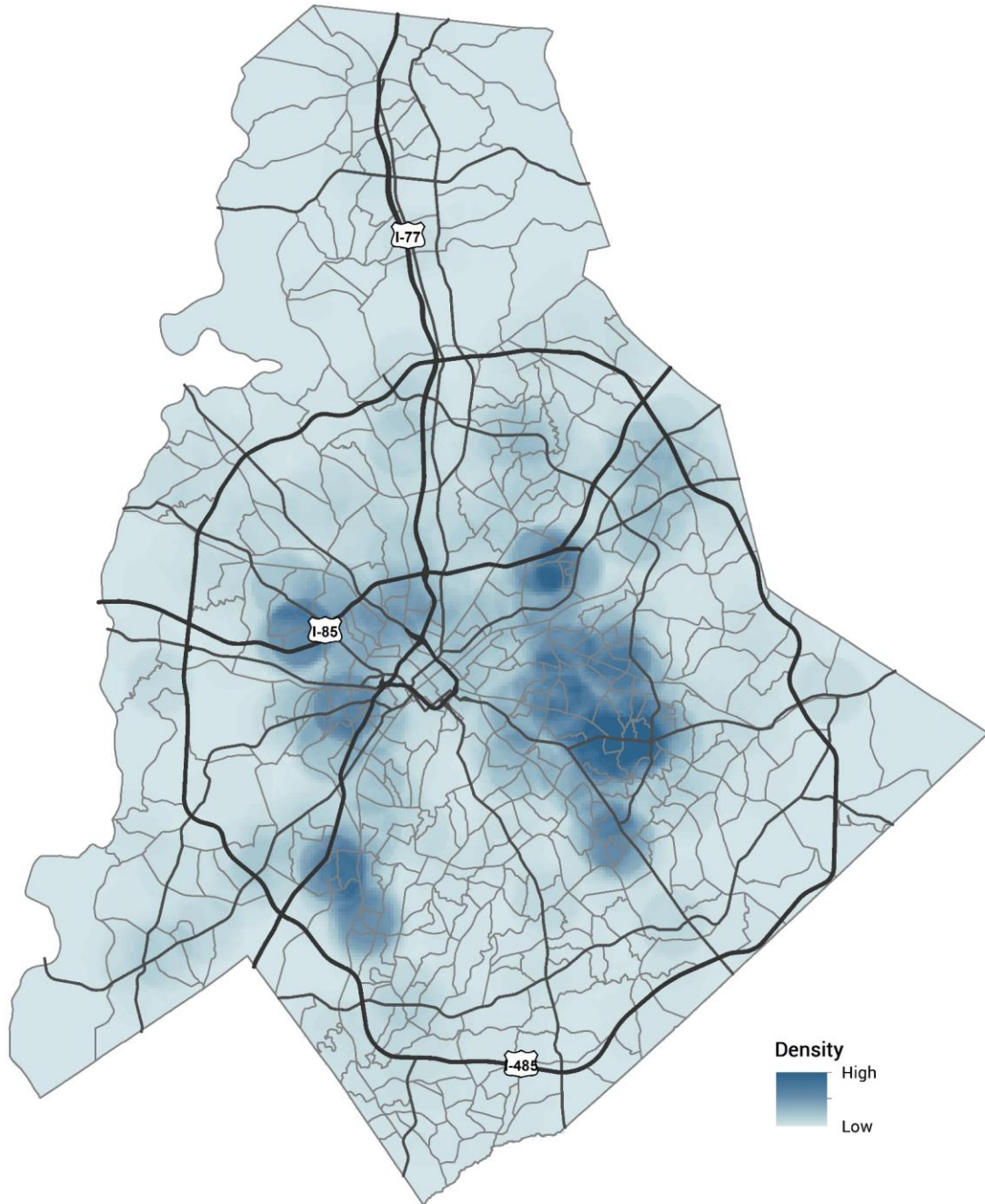
Density of Writs of Possession Served

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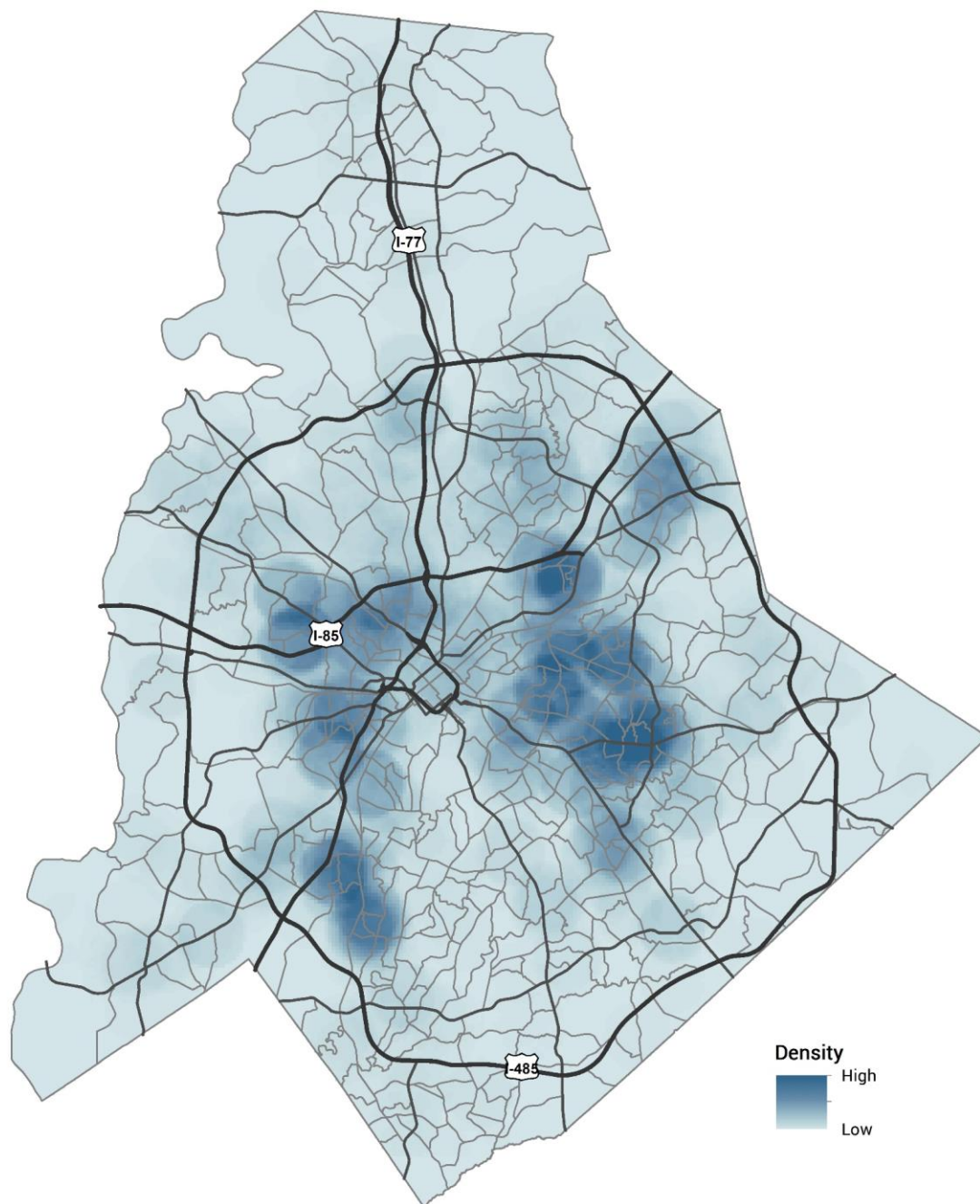
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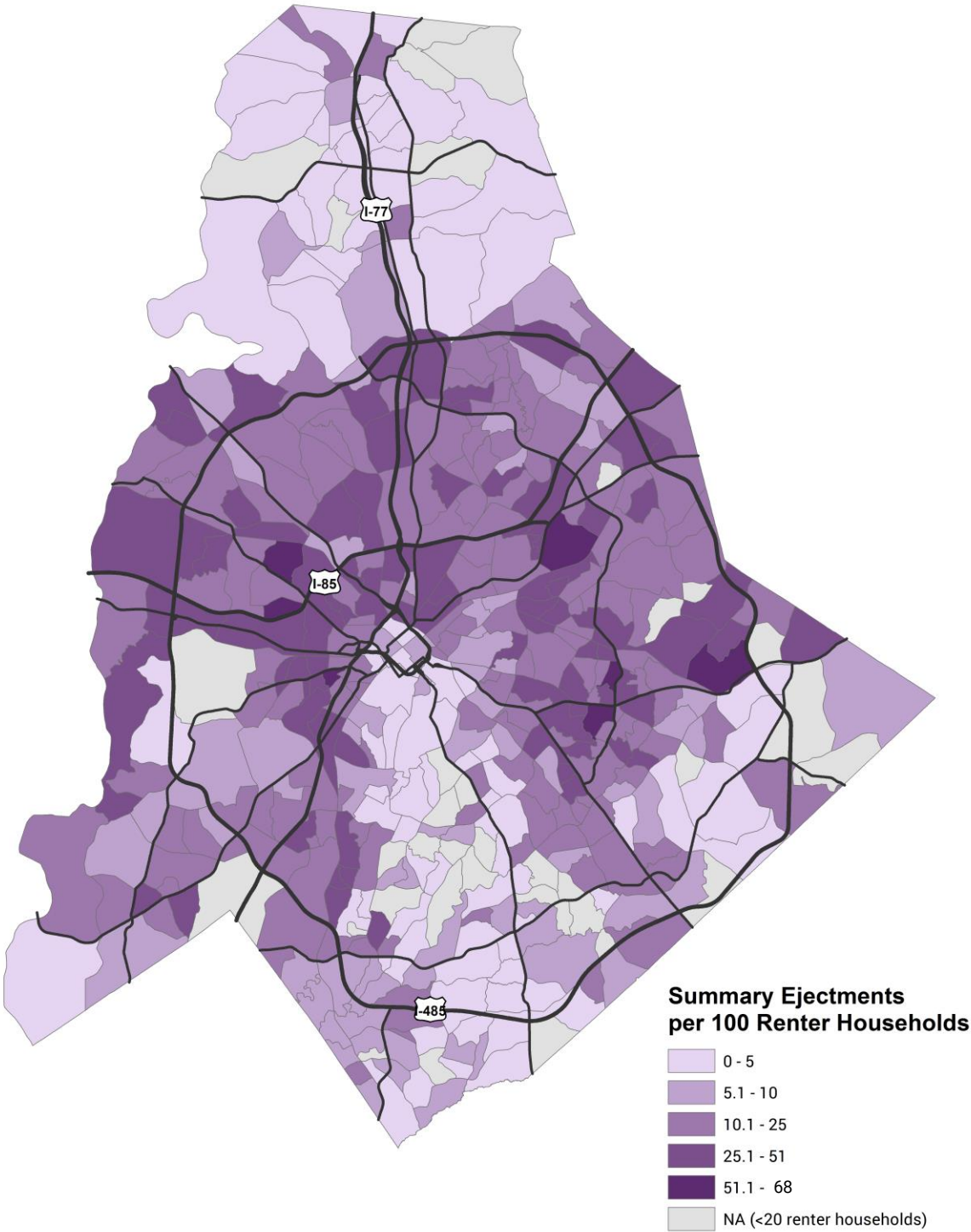
Density of Writs of Possession Served

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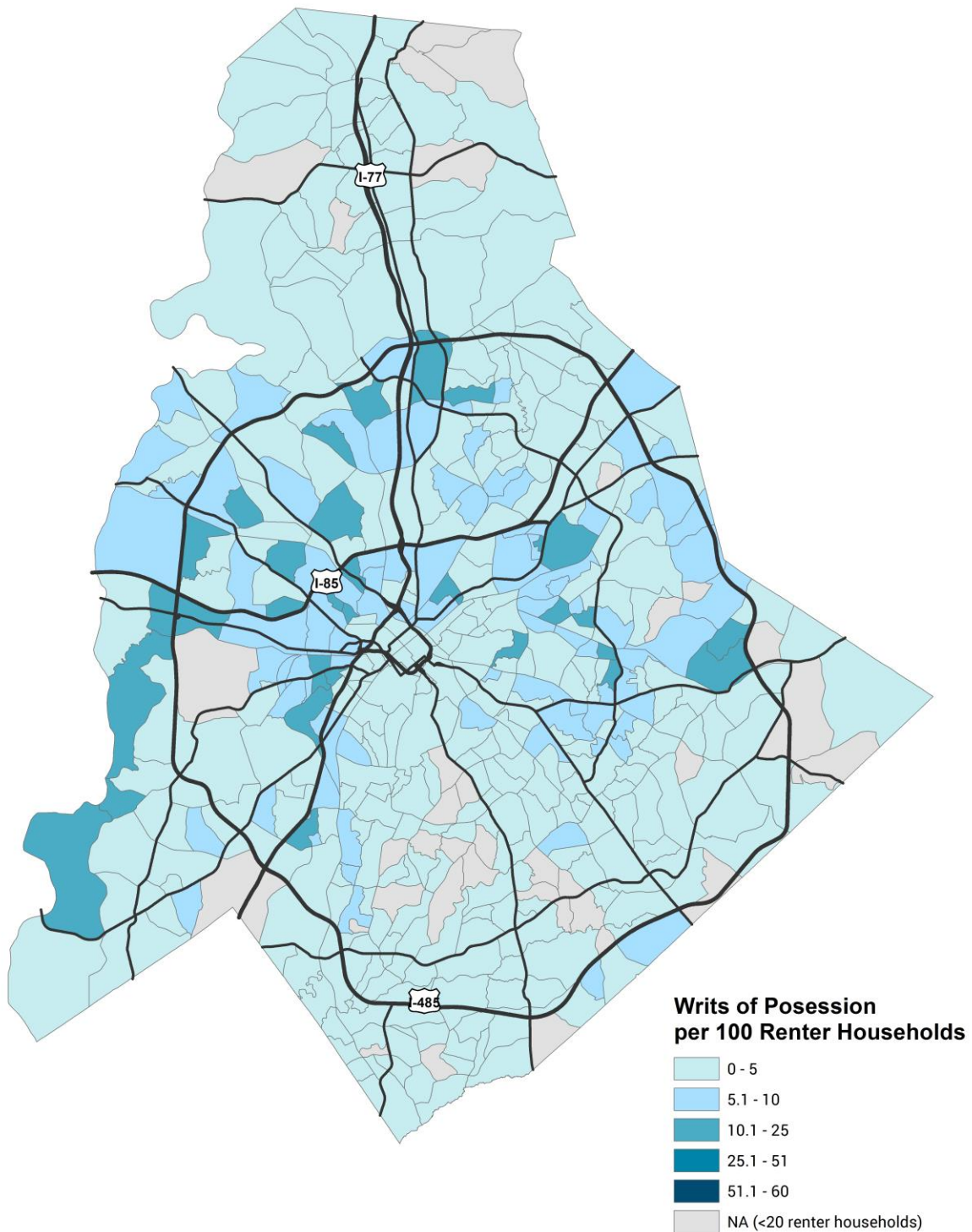
Complaints in Summary Ejectments per 100 renter households

FY2015



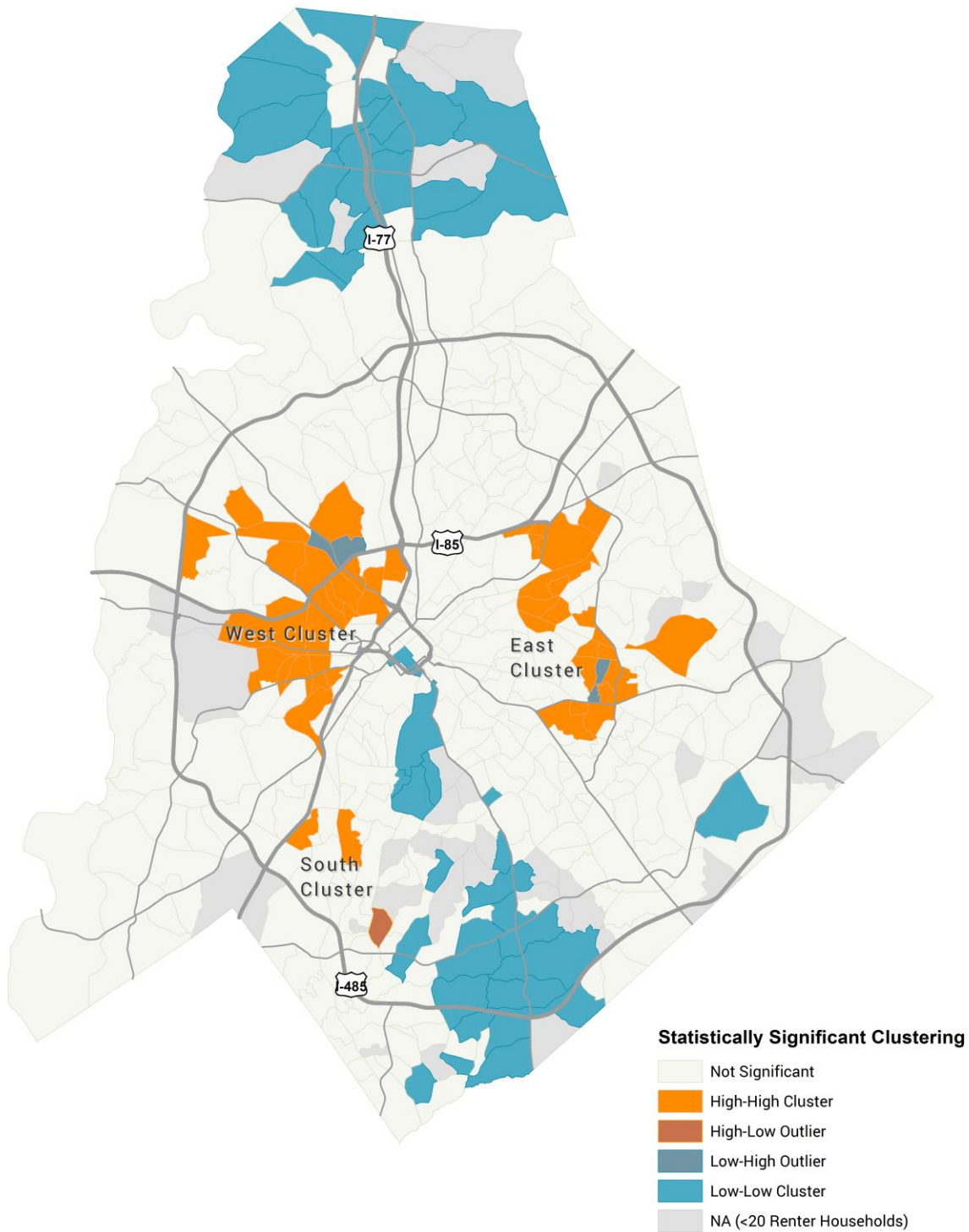
Writs of Possession Served per 100 renter households

FY2015



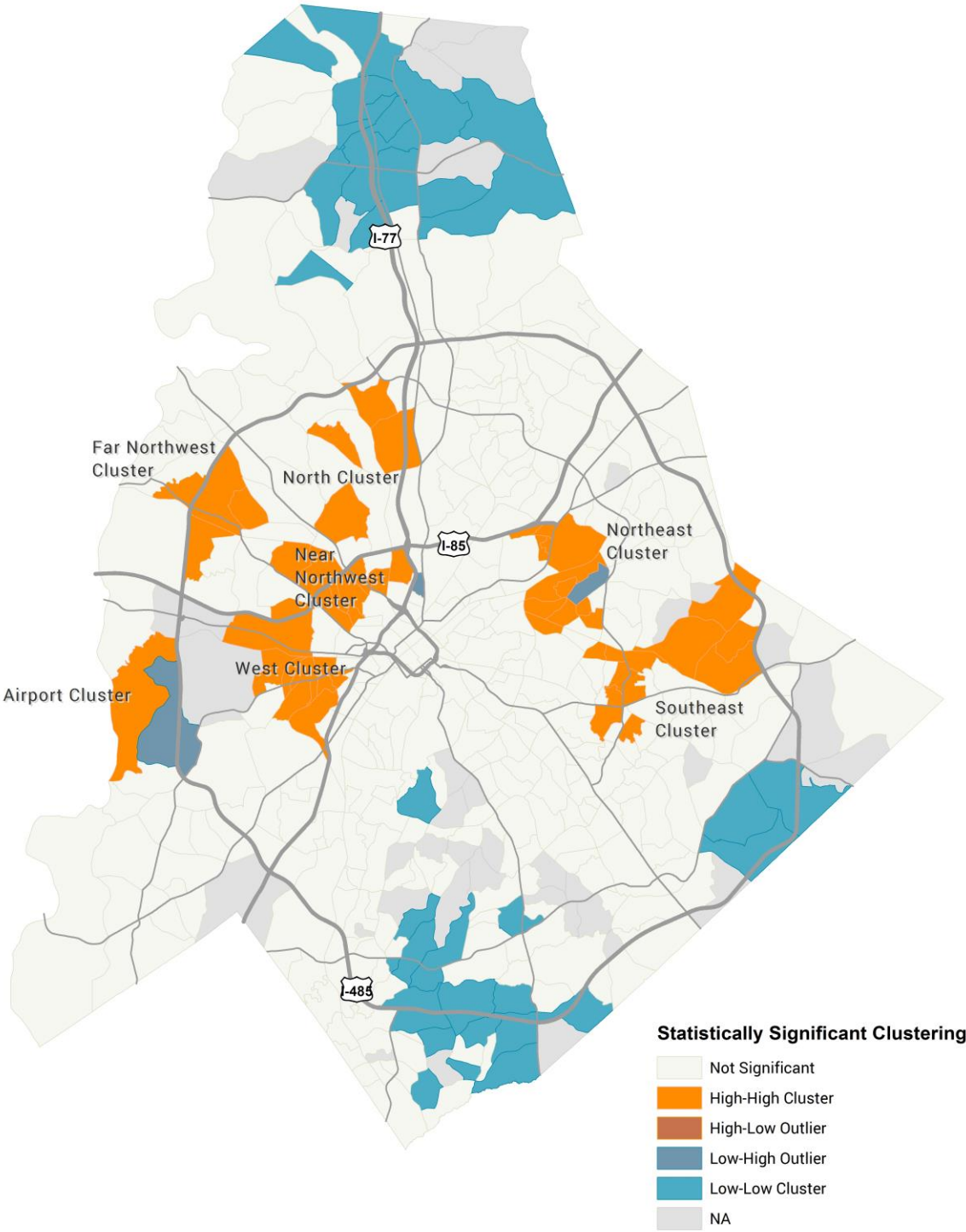
Clusters of Complaints in Summary Ejectments

FY2015



Clusters of Writs of Possession Served

FY2015



Black/African-American population (2010) and neighborhoods
with eviction rates greater than 25%

FY2015

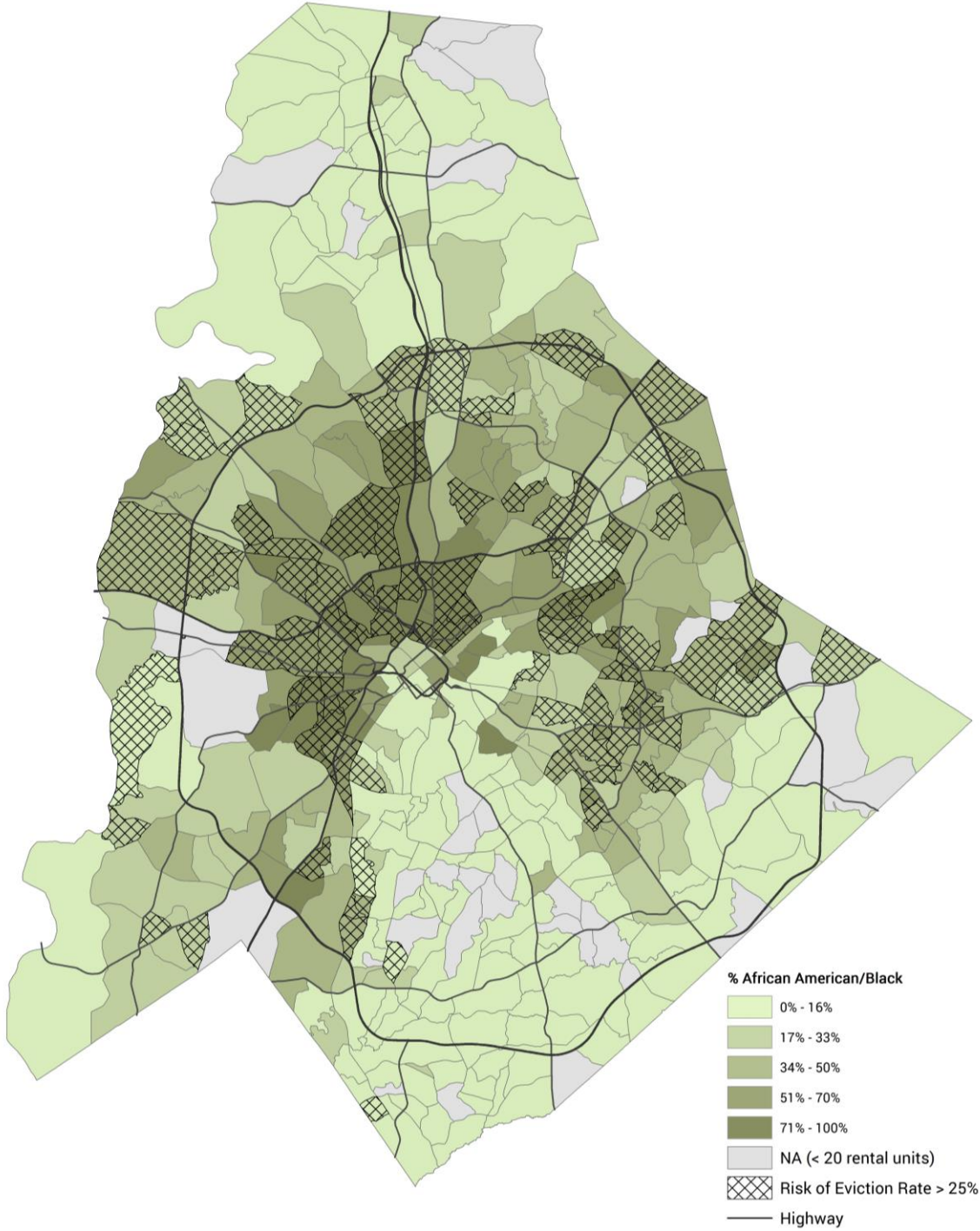
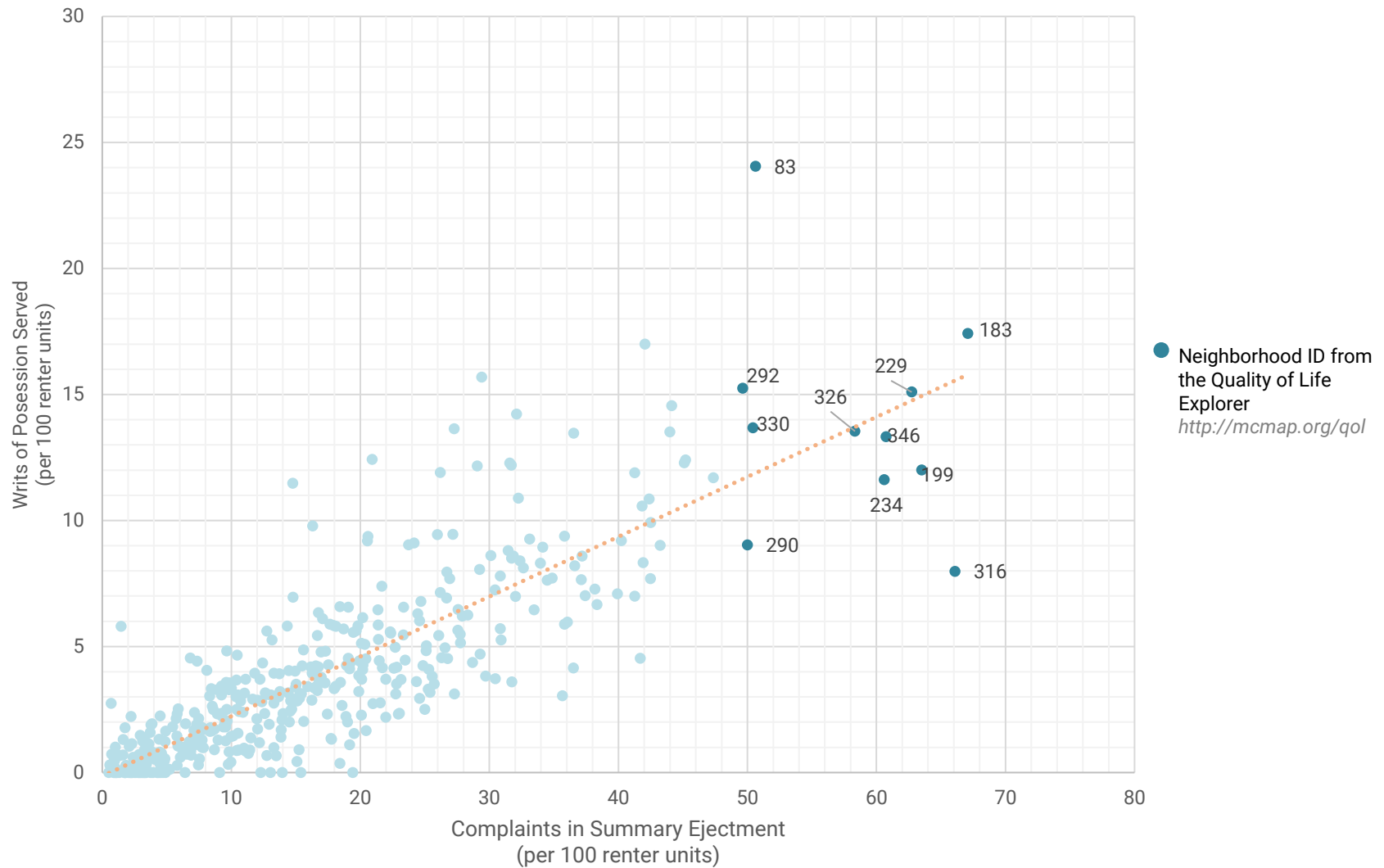
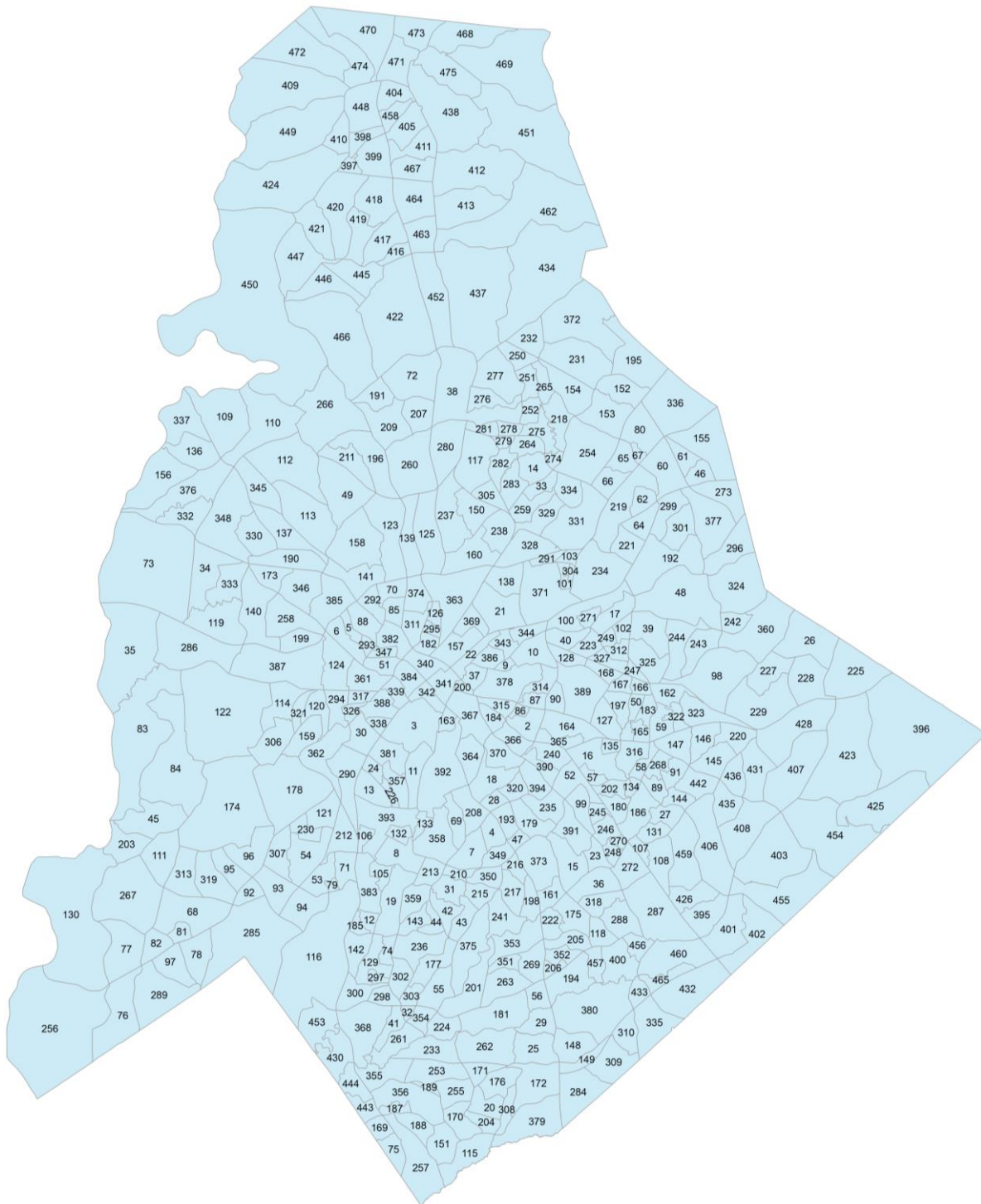


Chart 1. Relationship between summary ejectments and writs of possession served, FY2015

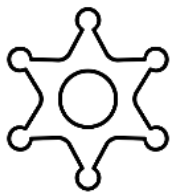
There is a positive correlation between the rate of complaints in summary ejectment and writs of possession served, however as the summary ejectment rate increases, the variation and outliers increases as well.



For neighborhood details, refer to <http://mcmap.org/QOL>



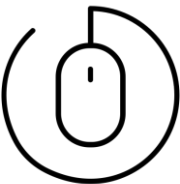
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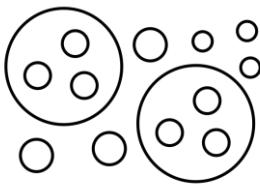
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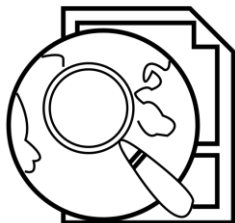
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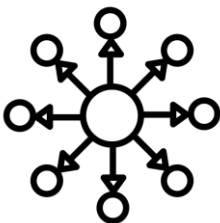
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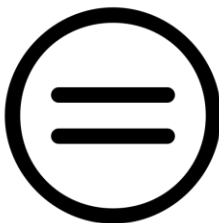
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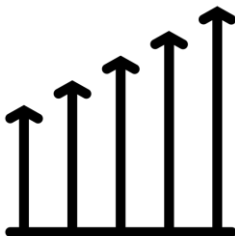
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