Charlotte's Affordable Housing Gap: A Critical Challenge

New data reveals the scale of the deficit and its market implications.

Swipe for insights →

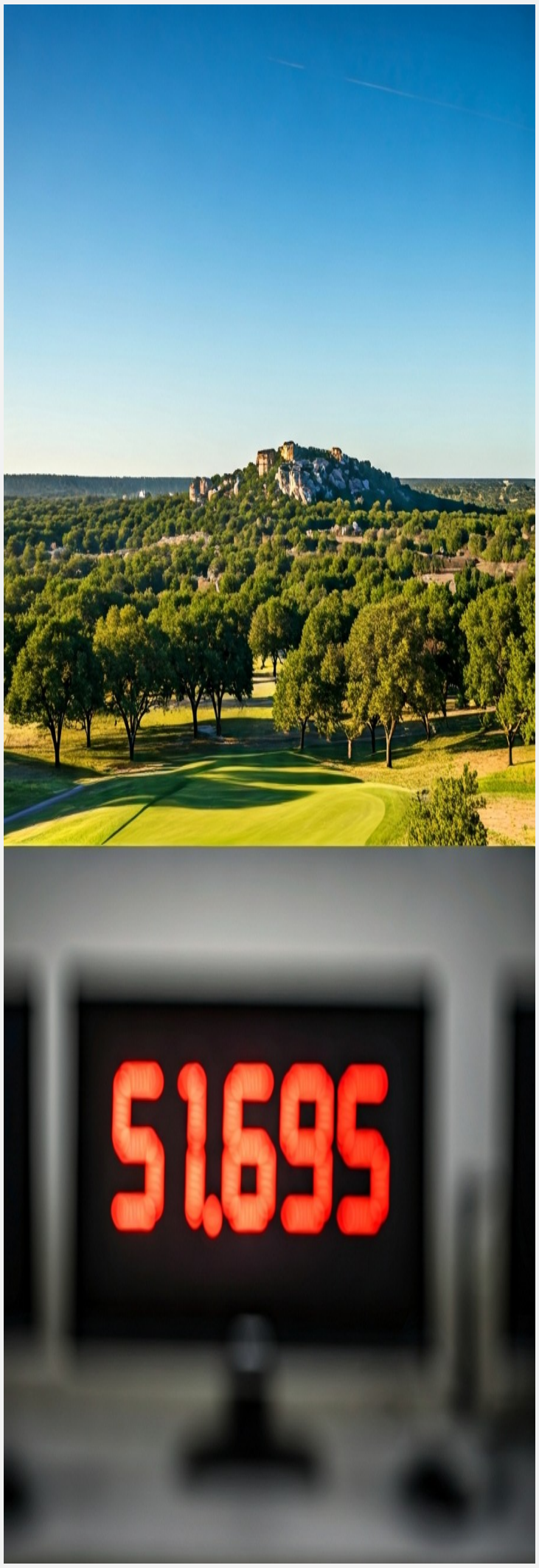
THE DATA

51,695

Affordable Housing Deficit

The Charlotte-Concord-Gastonia region faces a shortage of over 51,000 affordable rental homes for extremely low-income households.

This significant gap highlights the ongoing challenge in meeting housing needs for the most vulnerable populations in the Charlotte metro area. The demand continues to outstrip supply, impacting the region's overall housing stability and economic inclusivity.



Source: The Gap 2026 Report by National Low Income Housing Coalition (utilizing U.S. Census and HUD data) · Published August 11, 2026

01

Demand Outstrips Supply: A Persistent Trend

Despite ongoing development, Charlotte's rapid population growth continues to fuel robust housing demand, particularly in the affordable segments. The UNC Charlotte Childress Klein Center for Real Estate's 2025 report projected that past construction slowdowns would likely lead to dramatic decreases in housing deliveries in 2026 and beyond, exacerbating affordability pressures.



02

Construction Costs & Capital: Barriers to New Supply

Rising construction costs and tight capital availability are significant impediments to developing new affordable housing units in Charlotte. Discussions at the Charlotte Affordable Housing Conference today emphasize that these factors constrain developers, leading to a persistent deficit despite high demand.

Real Estate Strategy & Intelligence Leader. Democratized Blue Ocean Strategist & Operator.

Diane Hart Alexander, MBA, MHA

Designated Broker, ALEX.RealEstate
Chair & CEO, ALEX

+1 713.591.9902 · diane@alex.realestate

ALEX

ALEX Intelligence
deep intelligence

ALEX Real Estate
genius real estate

ALEX Advisory
uncontested strategy

ALEX Cares
purposeful philanthropy