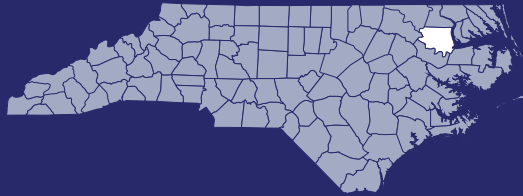
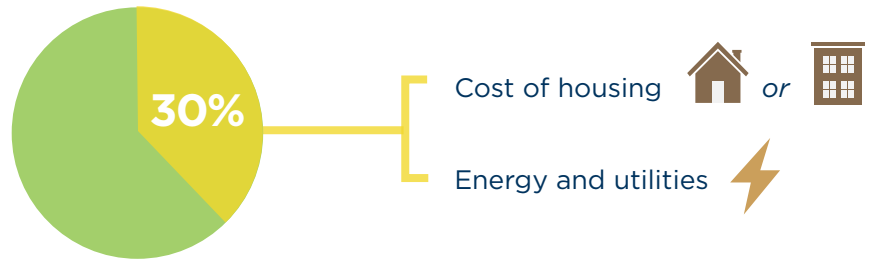


The 2019 Housing Need in Bertie County

Housing is affordable when it comprises no more than **30% of the family's budget**. Families that spend more than this on housing are **cost-burdened**.



34%

of Bertie County are **cost-burdened**

2,621 households

Renters who have difficulty affording their homes:



54%

828 households

Homeowners who have difficulty affording their homes:



32%

1,793 households

Rental Market in Bertie County



To afford a modest two-bedroom apartment at:

\$683/month



A family needs to earn:

\$27,320/year



But the average renter can only afford a rent of:

\$527/month

Average Annual Salaries

\$27,320 income needed to afford a two-bedroom apartment



Food prep and service
\$19,080



Healthcare
\$23,120



Childcare
\$23,900



Retail sales
\$23,990



Construction
\$26,930



Police officer
\$39,660



Teacher
\$43,410

\$43,100 Area Median Income (AMI) for Bertie County

North Carolina Energy Burden

According to the US Department of Health and Human Services, paying **more than 6%** of a household's budget on energy is unaffordable.

Percentage of income spent on energy costs:  > 8%  6% - 8%  3% - 6%  < 3%

Renters



Homeowners



Bertie County Energy Burden

 **The average family spends: \$264** each month on energy costs, or...
7.2% of their monthly income

Renters earning less than 50% AMI spend



\$211 average monthly amount spent on energy, or...
14.7% of household income

SEVERELY UNAFFORDABLE

Homeowners earning less than 50% AMI spend



\$283 average monthly amount spent on energy, or...
21.8% of household income

SEVERELY UNAFFORDABLE

When Housing Costs Too Much

When housing costs become too much, a family can lose their home. This takes an incredible toll not only on a family, but also on the entire community.



140 families in Bertie County faced an eviction filing this year...
16.9% of all cost-burdened renters.



21 families in Bertie County faced a foreclosure this year...
1.2% of all cost-burdened homeowners.

Affordable communities are healthier communities with opportunity for all



**NORTH CAROLINA
HOUSING
COALITION**

The North Carolina Housing Coalition's membership is comprised of organizations and individuals from across the state who make the creation and preservation of affordable housing their mission.

Be part of the solution. Find out how:

919.881.0707 | nchousing.org