The 2019 Housing Need in Caldwell 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**.

- **27%** of **8,633 households** are cost-burdened.
- **Renters** who have difficulty affording their homes: **49%** of **4,024 households**.
- **Homeowners** who have difficulty affording their homes: **20%** of **4,609 households**.

### Rental Market in Caldwell 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:**
  - **$582/month**

### Average Annual Salaries

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Average Annual Salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food prep and service</td>
<td>$18,740</td>
</tr>
<tr>
<td>Childcare</td>
<td>$20,730</td>
</tr>
<tr>
<td>Retail sales</td>
<td>$26,090</td>
</tr>
<tr>
<td>Healthcare</td>
<td>$27,700</td>
</tr>
<tr>
<td>Construction</td>
<td>$30,980</td>
</tr>
<tr>
<td>Police officer</td>
<td>$40,140</td>
</tr>
</tbody>
</table>

**Income needed to afford a two-bedroom apartment:** **$27,320**

**Area Median Income (AMI) for Caldwell County:** **$55,000**

*Statistics from the American Community Survey, the Bureau of Labor Statistics, the North Carolina Court System, the NLIHC 2018 Out of Reach report, and the U.S. Department of Energy.*

[www.nchousing.org](http://www.nchousing.org)
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

**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%**

**Caldwell County Energy Burden**

The average family spends:  
- **$177** each month on energy costs, or...  
- **4.5%** of their monthly income

Renters earning less than 50% AMI spend  
- **$152** average monthly amount spent on energy, or...  
- **11.6%** of household income  

Homeowners earning less than 50% AMI spend  
- **$163** average monthly amount spent on energy, or...  
- **12.2%** of household income

**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.

- **746** families in Caldwell County faced an eviction filing this year...  
- **18.5%** of all cost-burdened renters.  

- **100** families in Caldwell County faced a foreclosure this year...  
- **2.2%** of all cost-burdened homeowners.

**Affordable communities are healthier communities with opportunity for all**

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