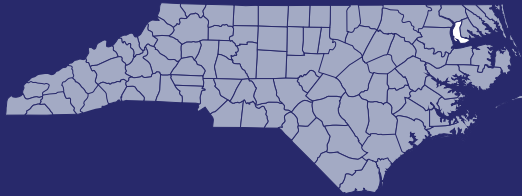
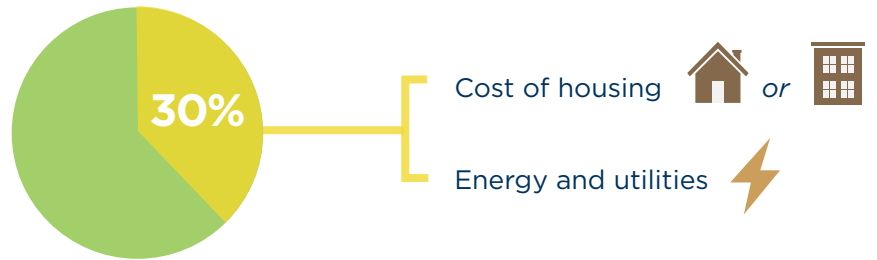


The 2019 Housing Need in Chowan County

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**.



35%

of Chowan County are **cost-burdened**

2,072 households

Renters who have difficulty affording their homes:



48%

768 households

Homeowners who have difficulty affording their homes:



32%

1,304 households

Rental Market in Chowan County



To afford a modest two-bedroom apartment at:

\$746/month



A family needs to earn:

\$29,840/year



But the average renter can only afford a rent of:

\$515/month

Average Annual Salaries



Food prep and service
\$19,080



Healthcare
\$23,120



Childcare
\$23,900



Retail sales
\$23,990



Construction
\$26,930



Police officer
\$39,660

\$29,840 income needed to afford a two-bedroom apartment

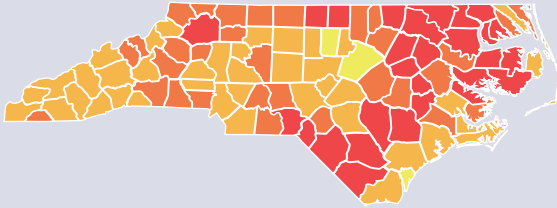
\$48,900 Area Median Income (AMI) for Chowan County

North Carolina Energy Burden

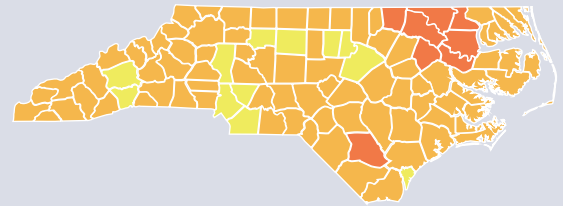
According to the US Department of Health and Human Services, paying **more than 6%** of a household's budget on energy is unaffordable.

Percentage of income spent on energy costs: 

Renters



Homeowners



Chowan County Energy Burden

 **The average family spends:** **\$258** each month on energy costs, or...
5.9% of their monthly income

Renters earning less than 50% AMI spend

 **\$201** average monthly amount spent on energy, or...
14.6% of household income

SEVERELY UNAFFORDABLE

Homeowners earning less than 50% AMI spend

 **\$237** average monthly amount spent on energy, or...
17.9% 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.



66 families in Chowan County faced an eviction filing this year...
8.6% of all cost-burdened renters.



21 families in Chowan County faced a foreclosure this year...
1.6% of all cost-burdened homeowners.

Affordable communities are healthier communities with opportunity for all



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