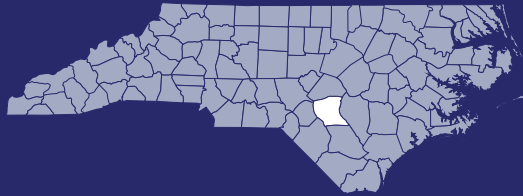


The 2019 Housing Need in Cumberland County

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**.



37%
47,876 households

of Cumberland County are **cost-burdened**

Renters who have difficulty affording their homes:



53%

31,659 households

Homeowners who have difficulty affording their homes:



26%

16,217 households

Rental Market in Cumberland County



To afford a modest two-bedroom apartment at:

\$819/month



A family needs to earn:

\$32,760/year



But the average renter can only afford a rent of:

\$666/month

Average Annual Salaries

\$32,760 income needed to afford a two-bedroom apartment



Food prep and service
\$19,330



Childcare
\$20,150



Retail sales
\$23,330



Construction
\$25,320



Healthcare
\$28,900



Police officer
\$47,810

\$53,500 Area Median Income (AMI) for Cumberland 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



Cumberland County Energy Burden



The average family spends:

\$195 each month on energy costs, or...

4.1% of their monthly income

Renters earning less than 50% AMI spend



\$159 average monthly amount spent on energy, or...
10.7% of household income

SEVERELY UNAFFORDABLE

Homeowners earning less than 50% AMI spend



\$201 average monthly amount spent on energy, or...
13.8% 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.



9,239 families in Cumberland County faced an eviction filing this year...
29.2% of all cost-burdened renters.



825 families in Cumberland County faced a foreclosure this year...
5.1% 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