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 are cost-burdened.

Renters who have difficulty affording their homes: 53%

51,659 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**

- **Food prep and service**: $19,330
- **Childcare**: $20,150
- **Retail sales**: $23,330
- **Construction**: $25,320
- **Healthcare**: $28,900
- **Police officer**: $47,810

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

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

*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.*
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%

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