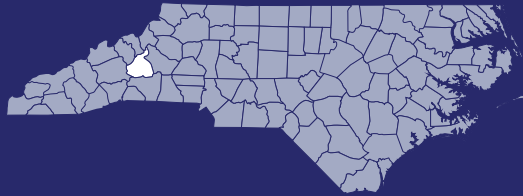
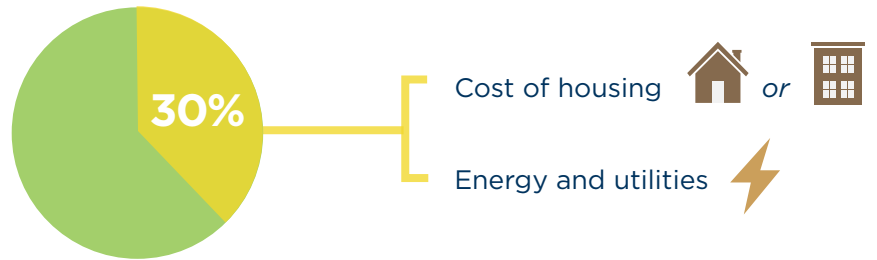


# The 2019 Housing Need in McDowell County

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**.



**21%**  
3,759 households

of McDowell County are **cost-burdened**

**Renters** who have difficulty affording their homes:



**35%**

1,532 households

**Homeowners** who have difficulty affording their homes:



**18%**

2,227 households

## Rental Market in McDowell 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:

**\$632/month**

## Average Annual Salaries

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



Food prep and service  
**\$18,880**



Childcare  
**\$23,110**



Healthcare  
**\$25,670**



Retail sales  
**\$25,680**



Construction  
**\$29,310**



Police officer  
**\$38,940**

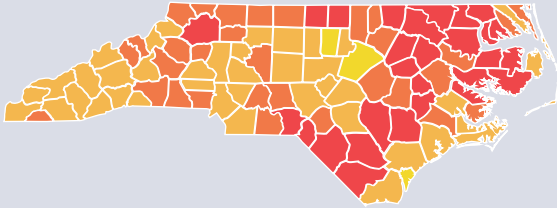
**\$46,900** Area Median Income (AMI) for McDowell County

## North Carolina Energy Burden

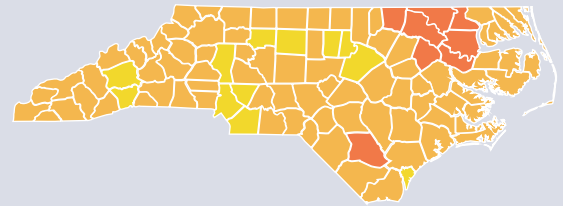
According to the US Department of Health and Human Services, paying **more than 6%** of a household's budget on energy is unaffordable.

Percentage of income spent on energy costs: 

### Renters



### Homeowners



## McDowell County Energy Burden



The average family spends:

**\$170** each month on energy costs, or...

**4.4%** of their monthly income

### Renters earning less than 50% AMI spend



**\$127** average monthly amount spent on energy, or...

**9.8%** of household income

**SEVERELY UNAFFORDABLE**

### Homeowners earning less than 50% AMI spend



**\$160** average monthly amount spent on energy, or...

**12%** 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.



**253** families in McDowell County faced an eviction filing this year...

**16.5%** of all cost-burdened renters.



**42** families in McDowell County faced a foreclosure this year...

**1.9%** 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](http://nchousing.org)