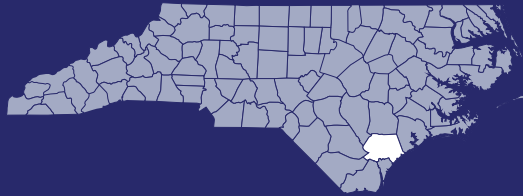
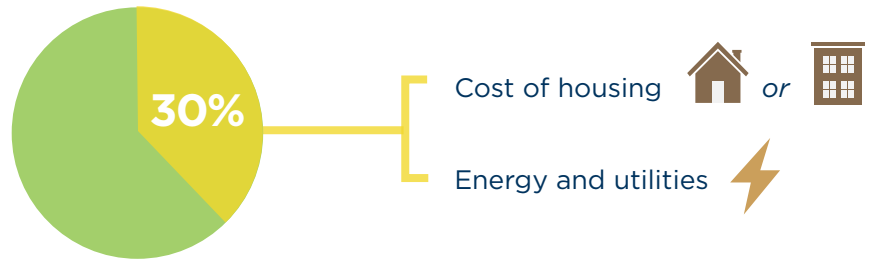


# The 2019 Housing Need in Pender County

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**.



**31%**  
6,443 households

of Pender County are **cost-burdened**

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



**52%**

1,962 households

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



**28%**

4,481 households

## Rental Market in Pender County



To afford a modest two-bedroom apartment at:

**\$796/month**



A family needs to earn:

**\$31,840/year**



But the average renter can only afford a rent of:

**\$484/month**

## Average Annual Salaries

**\$31,840** income needed to afford a two-bedroom apartment



Food prep and service  
**\$18,740**



Childcare  
**\$20,690**



Retail sales  
**\$25,440**



Healthcare  
**\$27,330**



Construction  
**\$29,650**



Police officer  
**\$45,700**

**\$59,300** Area Median Income (AMI) for Pender 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



## Pender County Energy Burden



The average family spends:

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

**3.7%** of their monthly income

### Renters earning less than 50% AMI spend



**\$134** average monthly amount spent on energy, or...

**8.9%** of household income

**SEVERELY UNAFFORDABLE**

### Homeowners earning less than 50% AMI spend



**\$187** average monthly amount spent on energy, or...

**12.8%** 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.



**267** families in Pender County faced an eviction filing this year...

**13.6%** of all cost-burdened renters.



**1** family in Pender County faced a foreclosure this year...

**0.02%** 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)