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.

6,857 households are cost-burdened.

Renters who have difficulty affording their homes: 2,934 households

Homeowners who have difficulty affording their homes: 3,923 households

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: $548/month

Average Annual Salaries

- Food prep and service: $18,470
- Childcare: $22,880
- Retail sales: $25,450
- Healthcare: $26,710
- Construction: $28,080
- Police officer: $39,240

Area Median Income (AMI) for Rutherford County: $47,100

*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%

Rutherford County Energy Burden

The average family spends: $189 each month on energy costs, or...

- 4.9% of their monthly income

Renters earning less than 50% AMI spend

- $147 average monthly amount spent on energy, or...
- 11.6% of household income

Homeowners earning less than 50% AMI spend

- $177 average monthly amount spent on energy, or...
- 13.5% of household income

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.

- 552 families in Rutherford County faced an eviction filing this year...
- 18.8% of all cost-burdened renters.

- 122 families in Rutherford County faced a foreclosure this year...
- 3.1% of all cost-burdened homeowners.

Affordable communities are healthier communities with opportunity for all