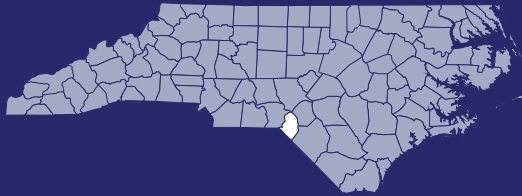
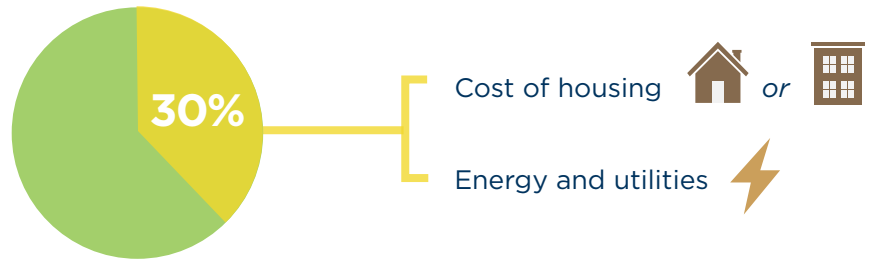


# The 2019 Housing Need in Scotland County

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**.



**35%**  
4,607 households

of Scotland County are **cost-burdened**

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



**56%**

2,517 households

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



**26%**

2,090 households

## Rental Market in Scotland County



To afford a modest two-bedroom apartment at:

**\$694/month**



A family needs to earn:

**\$27,760/year**



But the average renter can only afford a rent of:

**\$446/month**

## Average Annual Salaries

**\$27,760** income needed to afford a two-bedroom apartment



Food prep and service  
**\$18,350**



Childcare  
**\$20,930**



Retail sales  
**\$23,900**



Healthcare  
**\$24,250**



Construction  
**\$27,030**



Police officer  
**\$40,740**

**\$38,900** Area Median Income (AMI) for Scotland 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



## Scotland County Energy Burden



The average family spends:

**\$231** each month on energy costs, or...

**6.6%** of their monthly income

### Renters earning less than 50% AMI spend



**\$151** average monthly amount spent on energy, or...

**11.7%** of household income

**SEVERELY UNAFFORDABLE**

### Homeowners earning less than 50% AMI spend



**\$240** average monthly amount spent on energy, or...

**17.9%** 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.



**433** families in Scotland County faced an eviction filing this year...

**17.2%** of all cost-burdened renters.



**45** families in Scotland County faced a foreclosure this year...

**2.2%** 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)