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% of Scotland County are cost-burdened

4,607 households

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

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Average Annual Salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food prep and service</td>
<td>$18,350</td>
</tr>
<tr>
<td>Childcare</td>
<td>$20,930</td>
</tr>
<tr>
<td>Retail sales</td>
<td>$23,900</td>
</tr>
<tr>
<td>Healthcare</td>
<td>$24,250</td>
</tr>
<tr>
<td>Construction</td>
<td>$27,030</td>
</tr>
<tr>
<td>Police officer</td>
<td>$40,740</td>
</tr>
</tbody>
</table>

Average Annual Salary: $27,760 income needed to afford a two-bedroom apartment

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

*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%

### Rents and Homeowners

#### Renters

- **Renters earning less than 50% AMI spend**
  - Average monthly amount spent on energy, or...
  - 11.7% of household income
  - SEVERELY UNAFFORDABLE

#### Homeowners

- **Homeowners earning less than 50% AMI spend**
  - Average monthly amount spent on energy, or...
  - 17.9% of household income
  - SEVERELY UNAFFORDABLE

### Scotland County Energy Burden

- The average family spends: $231 each month on energy costs, or...
- 6.6% of their monthly 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.

- **Renters**
  - 433 families in Scotland County faced an eviction filing this year...
  - 17.2% of all cost-burdened renters.

- **Homeowners**
  - 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

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