

**North Carolina Housing Coalition
Annual County Profile Data Sources**

Indicator	Details	Source
Cost-burdened renter households (% and #)	# renter households that are spending 30% or more on housing expenses.	American Communities Survey 5-Year Estimates Data Profile, Table DP04 (“Selected Housing Characteristics”), County-level & State data
Cost-burdened owner households (% and #)	# homeowner households that are spending 30% or more on housing expenses.	American Communities Survey 5-Year Estimates Data Profile, Table DP04 (“Selected Housing Characteristics”), County-level & State data
Cost-burdened households (% and #)	# homeowner & renter households that are spending 30% or more on housing expenses.	American Communities Survey 5-Year Estimates Data Profile, Table DP04 (“Selected Housing Characteristics”), County-level & state data
Fair Market Rent (FMR)	<p>Select the year, then the “Data” tab, then click “County Level Data” effective in October of the given year and clean it to only include NC counties. The Fair Market Rents for Studios (FMR_0) thru 4 Bedrooms (FMR_4) are listed for each county.</p> <p>In keeping with the NLIHC Out of Reach Report, we use the 2 Bedroom FMR to calculate hourly and annual housing wage.</p> <p>Note that FMR includes estimated utilities (gas, water, sewer, electric & trash).</p>	<p>US Department of Housing and Urban Development</p> <p>Fair Market Rents</p>
% Change in FMR Over Time	<p>How much rents have increased or decreased over time.</p> <p>FMR data is updated every 6</p>	<p>US Department of Housing and Urban Development</p> <p>Fair Market Rents</p>

	<p>months. We use October data from each year.</p> <p>% Change = (2024 FMR - Old FMR) / Old FMR</p>	
Income to afford 2-Bedroom Unit at Fair Market Rate	<p>Average annual wage needed to afford an apartment at Fair Market Rent (FMR).</p> <p>= 12("FMR_2"/0.3)</p> <p>Assumptions:</p> <ul style="list-style-type: none"> - 12 months in a year, - A household should be spending no more than 30% of their income on housing expenses. 	<p>US Department of Housing and Urban Development</p> <p>Fair Market Rents</p>
Housing Wage: Hourly wage to afford 2-Bedroom unit at FMR)	<p>Average hourly wage needed to afford an apartment at Fair Market Rent (FMR).</p> <p>= ("FMR_2"*12)/52/40/0.3</p> <p>Assumptions:</p> <ul style="list-style-type: none"> - A household should spend no more than 30% of income on housing-related expenses - 40 hours in a work week - 52 weeks in a year - 12 months in a year. <p>*Note that we use the same methodology as the annual NLIHC Out of Reach Report. County Housing Wages are expected to match those found in the forthcoming 2024 report.</p>	<p>US Department of Housing and Urban Development</p> <p>Fair Market Rents</p>
Occupation Annual Wages	<p>Find the NAICS codes for the corresponding geographies.</p> <p>Find the corresponding "annual median wage" for each BLS</p>	<p>US Bureau of Labor Statistics</p> <p>Occupational Employment and Wage Statistics (OEWS) May 2022 Metro and Nonmetro Estimates</p>

	<p>occupation code</p> <p>BLS NAICS Code - Child Care - 39-9011 - Annual Median Salary</p> <p>BLS NAICS Code - Firefighters 33-2011 - Annual Median Salary</p> <p>BLS NAICS Code - Elementary School Teachers (not including Special Education Teachers) 25-2021 - Annual Median Salary.</p>	
Evictions	Filter by case type – “CVM” and then filter by code – “SUME” for Summary Ejectment (eviction filing) #s. Use the “Total Cases Filed” column.	<p>NC Administrative Office of the Courts (NCAOC)</p> <p>Civil Issue Filings/Order Results</p>
Foreclosures	Filter by case type – “SP” and then filter by code – “FORE” for foreclosure filing #. Use “Total Cases Filed” column.	<p>NC Administrative Office of the Courts (NCAOC)</p> <p>Civil Issue Filings/Order Results</p>
Cost-burdened renter households facing eviction	# evictions divided by the # cost-burdened renters	<p>NC Administrative Office of the Courts (NCAOC)</p> <p>Civil Issue Filings/Order Results</p> <p>American Communities Survey 5-Year Estimates Data Profile, Table DP04 (“Selected Housing Characteristics”), County-level & state data</p>
Cost-burdened owner-households facing foreclosure	# foreclosures divided by the # of cost-burdened homeowners	<p>NC Administrative Office of the Courts (NCAOC)</p> <p>Civil Issue Filings/Order Results</p> <p>American Communities Survey 5-Year Estimates Data Profile, Table DP04 (“Selected Housing Characteristics”), County-level & state data</p>

Eviction Ranking	<p>% of renter households that have had an eviction filed in the past year = # eviction filings divided by <u>total</u> # of renter households (use “Housing Tenure/Occupied housing units/renter-occupied,” <u>not</u> the number used when calculating cost-burden since that was only for households that reported income info).</p> <p>Rank the counties from highest % (1) to lowest (100).</p>	<p>NC Administrative Office of the Courts (NCAOC)</p> <p>Civil Issue Filings/Order Results</p> <p>American Communities Survey 5-Year Estimates Data Profile, Table DP04 (“Selected Housing Characteristics”), County-level & state data</p>
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Detailed Cost Burden Methodology:

A. Cost-burdened *renter* households (% and #): The indicator used is titled “Gross Rent As A Percentage Of Household Income” (GRAPI).

Sum the #s and %s for the rows “30.0-34.9 Percent” and “35.0 Percent or More” to calculate the % and # of cost burdened rental households. Note that the percentages for each row are already adjusted to exclude the “not computed” data. In other words, they have already excluded the households for which GRAPI can’t be calculated.

B. Cost-burdened *owner* households (% and #): The indicator used is titled “Selected Monthly Owner Costs As A Percentage Of Household Income (SMOCAPI)”

1. Go to “Housing Units with a Mortgage” and sum the # estimates for the rows “30.0-34.9 Percent” and “35.0 Percent or More.” This is the number of cost-burdened units with a mortgage.
2. Now, do the same for “Housing Units without a Mortgage.” This is the number of cost-burdened units without a mortgage.
3. Sum [# of cost burdened units with a mortgage] + [# of cost burdened units without a mortgage] to find the total number of cost-burdened homeowners.
4. Next, find the percent of homeowners that are cost-burdened. To do this, calculate the total number of households with SMOCAPI data by summing the total estimates of the variables “SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI) - Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)” and “SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI) - Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed).” Don’t use the total number of homeowners with a mortgage because this number is larger and includes people who didn’t report income data.
5. Divide your answer from Section B, step #3 (the total number of cost burdened homeowners) by the total number of homeowners for which SMOCAPI can be computed (your answer from Section B, step #4). This is the percent of homeowners who are cost-burdened.

C. Cost-burdened households (*Owner & Renter*) (% and #)

1. Sum the number of cost-burdened renters (Section A) and cost-burdened homeowners (Section B, Step 3) to find the total number of cost-burdened households.
2. Next, find the percent of cost burdened households. To do this, look for the total # of occupied units paying rent (excluding units where GRAPI cannot be computed) and add it to your answer from Part B, Step 4 (# of households with and without a mortgage excluding units where SMOCAPI cannot be computed).
3. Divide the number of cost-burdened households (Part C, Step 1) by the total number of households for which GRAPI/SMOCAPI can be computed data (Part C, Step 2) to find the percent of cost burdened households for a given area.