

**North Carolina Housing Coalition  
2026 County Profile Data Sources & Methodology**

Indicator	Details	Source
Hurricane Helene County-Level Disaster Designation	Counties included in the Presidential disaster declaration following Hurricane Helene in September 2024.	Federal Emergency Management Agency (FEMA)  <a href="#">Designated Areas: Disaster 4827</a>
Hurricane Helene - # FEMA-Applicant Homes w/ Damage - # FEMA-Applicant Homes Destroyed	The number of homes with Helene-related damage and destruction that applied for FEMA assistance. Because some households did not apply for FEMA assistance, this is an undercount and does not capture the full scope of damage and destruction to housing.  Note that FEMA counts destroyed homes as a subset of damaged homes.	NC Department of Commerce Special Data Request. Data is reported to Commerce by FEMA
Cost-burdened renter households	# and % of renter households that are spending 30% or more on housing expenses.  See page 5 for detailed cost-burden methodology	American Communities Survey (ACS) 5-Year Estimates, <a href="#">Table DP04</a> (“Selected Housing Characteristics”),
Cost-burdened owner households	# and % of homeowner households that are spending 30% or more on housing expenses.	ACS 5-Year Estimates, <a href="#">Table DP04</a> ,
Total # Households	# of owner & renter households for which cost burden can be computed.	ACS 5-Year Estimates, <a href="#">Table DP04</a>

<p>Cost-burdened total households</p>	<p># and % of total households that are spending 30% or more on housing expenses.</p>	<p>American Communities Survey 5-Year Estimates Data Profile, <a href="#">Table DP04</a> County-level &amp; state data</p>
<p>2-Bedroom Fair Market Rent (FMR)</p>	<p>In keeping with the National Low Income Housing Coalition (NLIHC) <a href="#">Out of Reach Report</a>, we use the 2-Bedroom FMR to calculate hourly and annual housing wage. The numbers in these profiles are expected to match those found in the NLIHC report released later this year.</p> <p>The FMR is the total cost of a modest 2-bedroom unit in a given area. Rent is only part of FMR. It also includes estimated essential utilities.</p>	<p>US Department of Housing and Urban Development (HUD)</p> <p><a href="#">Fair Market Rents</a></p>
<p>Income to afford 2-Bedroom Unit at Fair Market Rate (40th Percentile Rents)</p>	<p>Annual wages needed to afford an apartment at Fair Market Rent (FMR) = 12 * ("FMR_2"/0.3)</p> <p>Assumptions:</p> <ul style="list-style-type: none"> <li>- A household should be spending no more than 30% of their income on housing expenses.</li> <li>- 12 months in a year,</li> </ul>	<p>US Department of Housing and Urban Development</p> <p><a href="#">Fair Market Rents</a></p>
<p>Housing Wage: Hourly wage to afford 2-Bedroom unit at FMR)</p>	<p>Hourly wage needed to afford an apartment at Fair Market Rent (FMR) = ("FMR_2"*12)/52/40/0.3</p>	<p>US Department of Housing and Urban Development</p> <p><a href="#">Fair Market Rents</a></p>

	<p>Assumptions:</p> <ul style="list-style-type: none"> <li>- A household should spend no more than 30% of income on housing-related expenses</li> <li>- 40 hours in a work week</li> <li>- 52 weeks in a year</li> <li>- 12 months in a year.</li> </ul>	
Occupation Wages	<p>Find the NAICS codes for the corresponding geographies.</p> <p>Find the corresponding “annual median wage” for each BLS occupation code</p> <p>BLS NAICS Codes:  39-9011: Child Care Worker-  33-2011: Firefighter  47-2061: Construction Worker</p>	<p>US Bureau of Labor Statistics</p> <p><a href="#">Occupational Employment and Wage Statistics (OEWS) May 2024 Metro and Nonmetro Estimates</a></p> <p>Custom data query by geography &amp; occupation:  <a href="https://data.bls.gov/oes/#/home">https://data.bls.gov/oes/#/home</a></p>
Eviction Filings	<p>The number of evictions filed in a year. Filter by case type – “CVM” and then filter by code – “SUME” for Summary Ejectment (eviction filing) #s. Use the “Total Cases Filed” column.</p>	<p>NC Administrative Office of the Courts (NCAOC)</p> <p><a href="#">Civil Issue Filings/Order Results</a></p>
% Evictions	<p>% of renter households that experienced an eviction filing in the past year = # eviction filings divided by <u>total</u> # of renter</p>	<p>NC Administrative Office of the Courts (NCAOC)</p> <p><a href="#">Civil Issue Filings/Order Results</a></p>

Eviction Ranking	<p>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 with complete data).</p> <p>Rank counties from highest % of evictions (1) to lowest (100).</p>	<p>American Communities Survey 5-Year Estimates Data Profile, <a href="#">Table DP04</a> (“Selected Housing Characteristics”), County-level &amp; state data</p>
Foreclosures Filings	<p>The number of foreclosures filed in a year. Filter by case type – “SP” and then filter by code – “FORE” for foreclosure filing #. Use the “Total Cases Filed” column.</p>	<p>NC Administrative Office of the Courts (NCAOC)</p> <p><a href="#">Civil Issue Filings/Order Results</a></p>
% Foreclosures	<p>% of homeowner households that experienced a foreclosure filing in the past year = # annual foreclosure filings divided by <u>total</u> # of owner households (use “Housing Tenure/Occupied housing units/owner-occupied,” <u>not</u> the number used when calculating cost-burden since that was only for households with complete data).</p>	<p>ACS 5-Year Estimates, <a href="#">Table DP04</a></p>

### **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 total # and % of cost burdened rental households. Note that the percentages for each row are already adjusted to exclude the households with incomplete data.

**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. 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 includes respondents with incomplete 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.