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Housing Issues in NC & Public Policy Recommendations

NC Institute of Medicine, Task Force on Prevention

Morrisville, NC

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Who We Are

- Statewide non-profit research and advocacy organization whose mission is to eliminate poverty in NC.

- Issues: Access to Courts, Consumer Protection, Health Care, Housing, Infrastructure, Public Assistance, Public Education, Tax and Budget Policy, Economy and Workforce.



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Housing Stock in NC

- 3,500,000 total units
- 2,200,000 owner-occupied units (69%)
- 960,000 renter-occupied units (31%)
- 390,000 vacant units



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Housing Costs in NC

2009 Fair Market Rents

- Zero-Bedroom - \$539
- One-Bedroom - \$606
- Two-Bedroom - \$693
- Three-Bedroom - \$902
- Four Bedroom - \$1,016



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Housing Needs

- Approximately 1.1 Million households have a housing problem.
 - Housing is not “affordable” (Costs more than 30% of household’s income)
 - Inadequate kitchen
 - Inadequate Plumbing
 - Overcrowded



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The Biggest Problem is Cost

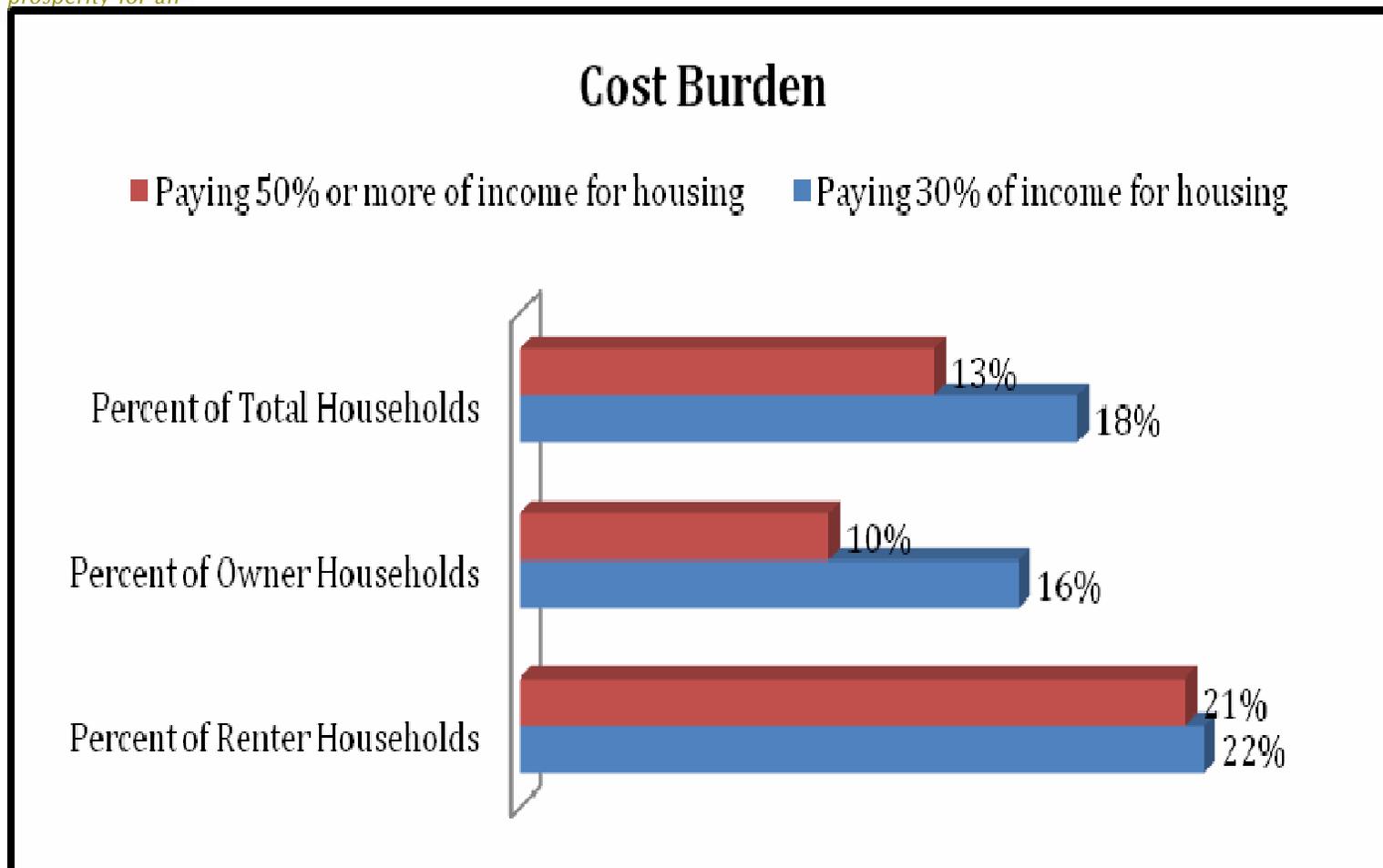
- Over 624,000 or 18% of NC's households pay 30% to 49% of their income for housing costs.
- Over 460,000 or 13% of NC's households pay 50% or more of their income for housing costs.



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Cost Burden





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Renter Households & Cost Burden – Pay 30% or More

2009 Area Median Income (ami) in NC - \$57,555

•\$0K - \$20K - 307,889

•\$20K - \$35K - 142,697

•\$35K - \$50K - 22,897

•\$50K - \$75K - 4,689



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Effect of High Housing Cost Burden

- Unstable housing situation – evictions,
- Lower rents in the private market mean unsafe conditions, bad neighborhoods...
- Difficulty making ends meet
 - food, medicine, utilities – the 5 biggest utilities in NC disconnected around 30,000 customers in March 2009.



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Policy Recommendation

- Increase Investment in the NC Housing Trust Fund
 - NC's Most Flexible Housing Resource
 - Finances needs from homeless shelters to homeownership
 - Reaches extremely low incomes - \$10,000 and less
 - 80% of funds for below 50% of ami
 - 48% of funds for below 30% of ami



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Questions?

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