

Comprehensive Housing Affordability Strategy ("CHAS") data

Summary Level: MCD

Created on: August 21, 2020

Data for: Rutherfordton township, Rutherford County, North Carolina

Year Selected: 2012-2016 ACS

Income Distribution Overview	Owner	Renter	Total	
Household Income less-than or= 30% HAMFI	245	225	470	
Household Income >30% to less-than or= 50% HAMFI	385	435	820	
Household Income >50% to less-than or= 80% HAMFI	465	365	830	
Household Income >80% to less-than or=100% HAMFI	420	205	625	
Household Income >100% HAMFI	1,795	415	2,210	
Total	3,305	1,645	4,950	
Housing Problems Overview 1	Owner	Renter	Total	
Household has at least 1 of 4 Housing Problems	880	655	1,535	
Household has none of 4 Housing Problems	2,365	945	3,310	
Cost burden not available, no other problems	65	45	110	
Total	3,305	1,645	4,950	
Severe Housing Problems Overview 2	Owner	Renter	Total	
Household has at least 1 of 4 Severe Housing Problems	500	420	920	
Household has none of 4 Severe Housing Problems	2,745	1,180	3,925	
Cost burden not available, no other problems	65	45	110	
Total	3,305	1,645	4,950	
Housing Cost Burden Overview 3	Owner	Renter	Total	
Cost Burden less-than or= 30%	2,470	1,070	3,540	
Cost Burden >30% to less-than or= 50%	380	239	619	
Cost Burden >50%	385	289	674	
Cost Burden not available	65	45	110	
Total	3,305	1,645	4,950	
Income by Housing Problems (Owners and Renters)	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available, no other housing problem	Total
Household Income less-than or= 30% HAMFI	335	20	110	470

Household Income >30% to less-than or= 50% HAMFI	505	315		820
Household Income >50% to less-than or= 80% HAMFI	345	485		830
Household Income >80% to less-than or= 100% HAMFI	150	470		625
Household Income >100% HAMFI	200	2,010		2,210
Total	1,535	3,310	110	4,950
Income by Housing Problems (Renters only)	Household has at least 1 of 4	Household has none of	Cost Burden not available,	Total
	Housing Problems	4 Housing Problems	no other housing problem	
Household Income less-than or= 30% HAMFI	175		45	225
Household Income >30% to less-than or= 50% HAMFI	250	185		435
Household Income >50% to less-than or= 80% HAMFI	95	270		365
Household Income >80% to less-than or= 100% HAMFI	55	150		205
Household Income >100% HAMFI	80	335		415
Total	655	945	45	1,645
Income by Housing Problems (Owners only)	Household has at least 1 of 4	Household has none of	Cost Burden not available,	Total
	Housing Problems	4 Housing Problems	no other housing problem	
Household Income less-than or= 30% HAMFI	160	20	65	245
Household Income >30% to less-than or= 50% HAMFI	255	130		385
Household Income >50% to less-than or= 80% HAMFI	250	215		465
Household Income >80% to less-than or= 100% HAMFI	95	320		420
Household Income >100% HAMFI	120	1,675		1,795
Total	880	2,365	65	3,305
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	335	230	465	
Household Income >30% to less-than or= 50% HAMFI	505	260	820	
Household Income >50% to less-than or= 80% HAMFI	245	90	830	

Household Income >80% to less-than or= 100% HAMFI	130	75	620	
Household Income >100% HAMFI	80	25	2,210	
Total	1,295	680	4,950	
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	175	145	225	
Household Income >30% to less-than or= 50% HAMFI	250	80	435	
Household Income >50% to less-than or= 80% HAMFI	64	60	365	
Household Income >80% to less-than or= 100% HAMFI	35		205	
Household Income >100% HAMFI	4	4	415	
Total	528	289	1,645	
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	160	85	245	
Household Income >30% to less-than or= 50% HAMFI	255	175	385	
Household Income >50% to less-than or= 80% HAMFI	180	30	465	
Household Income >80% to less-than or= 100% HAMFI	95	75	420	
Household Income >100% HAMFI	75	20	1,795	
Total	765	385	3,305	

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.

2. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.

3. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.