

DID YOU KNOW ...

NC HAS AN AFFORDABLE HOUSING CRISIS

April 2026

North Carolina's rising housing costs—driven by supply shortages, population growth, and increasing ownership expenses—are leaving nearly one-third of households struggling to afford a place to live.

- Housing is the **largest and fastest-growing expense** for many North Carolinians
- Nearly **1 in 3 households are cost-burdened** (spending >30% of income on housing)
- Rising home prices, rents, and insurance are **outpacing wages for many residents**
- **Shortage of affordable units** is driving long-term instability, with 80 units available per 100 low-income renters

Why This Matters

Families are forced to:

- **Cut spending** on food, healthcare, and transportation
- **Move** farther from jobs and services
- **Delay homeownership** or leave communities

Economic impacts include:

- **Workforce shortages**
- Increased **homelessness** risk
- **Strain** on local infrastructure and services

Housing affordability in North Carolina is:

- A **kitchen-table economic issue**
- A **workforce and economic development issue**
- A **rural and urban issue** alike

Information Sources

- [NC Housing Coalition Data & Reports](#)
- [NC Housing Finance Agency Snapshot](#)
- [NC Budget & Tax Center Living Income Standard](#)
- [Cost of Living in North Carolina \(2025\)](#)
- [NC REALTORS Housing Market Data](#)

