

Unmet housing needs in Western NC

June 2025

Over a quarter of households in Western NC were housing cost-burdened before Hurricane Helene, and the damage caused by Helene has only made the situation worse.

- Across disaster-affected counties, there are **over 461,000 households that are considered housing cost-burdened**, meaning they pay over 30 percent of their income on housing. Of that total, 54 percent – about 250,000 households – are renters.
- Hurricane Helene reduced the supply of available rentals, while also increasing the number of renters by destroying the homes of property owners who now must rent as they await the rebuilding of their homes. In response to disasters, landlords routinely choose to take advantage of such situations by raising their rents.
- These increased rents are happening in the context of high unemployment and reduced hours, which means that even more households are housing cost-burdened than before the disaster.
 - Homeowners who are forced to rent while waiting for their homes to be rebuilt also may have to juggle both a mortgage and high rental prices.

Evictions are still a serious problem in Western NC, and the state has not provided sufficient relief.

- Across the 10 disaster-affected counties for which eviction data is easily available, **over 2,100 evictions** have happened since Hurricane Helene.
 - The number of evictions has remained steady since November 2024, with an average of just over 260 eviction cases filed per month.
- To date, the NC General Assembly has provided a mere \$1 million in rental assistance, with families eligible to receive two months of rental assistance at most.
 - Based on the fair-market rent for a two-bedroom home in Buncombe County, \$1 million would support 330 families for two months.
- As of the Helene Recovery quarterly progress report in March, 80 percent of the \$1 million in rental assistance had been exhausted, with the remaining 20 percent projected to be spent by the end of April. **This means that as of May, there was no relief available for the hundreds of thousands of housing cost-burdened families struggling to pay rent.**

The NC General Assembly should provide \$5 million in additional funds for rental assistance and \$5 million in funds for mortgage assistance. The General Assembly also should engage organizations outside DSS to provide additional capacity and assistance with the advertisement and effective disbursement of these funds to struggling households.

Table 1: Estimated number of families supported by \$1 million in rental assistance by county

County	Fair market rent for a 2-bedroom rental	Number of families served for 1 month	Number of families served for 2 months
Ashe	\$930	1075	537
Avery	\$1,054	948	474
Buncombe	\$1,512	661	330
Burke	\$1,046	956	478
Caldwell	\$1,046	956	478
Clay	\$1,020	980	490
Cleveland	\$930	1075	537
Gaston	\$1,824	548	274
Haywood	\$1,223	817	408
Henderson	\$1,512	661	330
Madison	\$1,512	661	330
McDowell	\$930	1075	537
Mitchell	\$930	1075	537
Polk	\$1,046	956	478
Rutherford	\$930	1075	537
Transylvania	\$1,150	869	434
Yancey	\$930	1075	537

* Counties included in this sample are those disaster-affected counties with the highest levels of year-over-year increase in people who are looking for work.