2020 INVESTMENT AND IMPACT

Housing Investments are Vital

The North Carolina Housing Finance Agency leverages public funds with private investments to finance affordable housing opportunities that move North Carolina, its economy, communities and citizens forward.

Since 1973

A self-supporting public agency, we consistently keep our operating costs to less than 2% of housing financed while maintaining an AA+/Aa1 bond rating.

- 306,130 homes and apartments financed
- $27.6 billion in real estate value produced
- 282,260 jobs supported
- $2.1 billion in tax revenues generated

All numbers are based on Agency program counts and value tabulations, with economic impacts assessed using the Bureau of Economic Analysis RIMS II Model.

LEARN MORE

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Our mission is to create affordable housing opportunities for North Carolinians whose needs are not met by the market. We are committed to these values:

We Care

We respect all people.

We listen to understand.

We support employees.

We have passion for our work.

We Act

We work with integrity and professionalism.

We manage resources wisely.

We do what we say we will do.

We promote cooperation and teamwork.

We forge strong partnerships.

We Lead

We invest to improve lives and communities.

We seek long-term solutions.

We pursue new capital to solve housing problems.

We innovate to respond to needs.

We strive for excellence.



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From the Beginning

Our investments in affordable housing have moved North Carolina forward since 1973. To date, the Agency has financed:

HOME OWNERSHIP
126,510 HOMES
Valued at $13.3 billion

RENTAL PRODUCTION
109,700 APARTMENTS
Valued at $10.6 billion

RENTAL ASSISTANCE
33,630 APARTMENTS
$2.8 billion in rent assistance

HOUSING PRESERVATION
37,020 HOMES AND APARTMENTS
Valued at $408.2 million

SUPPORTIVE HOUSING
5,360 UNITS
Valued at $533.8 million

FORECLOSURE ASSISTANCE
49,470 HOMES SAVED
$5.4 billion in property value preserved

Housing Investments Proved Vital in 2020

In 2020, the North Carolina Housing Finance Agency passed the billion-dollar mark in total annual investment for tax credit apartment development, expanded home ownership options in underserved counties and supported state efforts to assist renters hit hard by the economic impacts of COVID-19. Successfully pivoting to remote operations as necessitated by the pandemic, the Agency continued its strong track record of leveraging public-private partnerships to create affordable housing opportunities in 460 communities.

2020 IMPACT

- **12,990 homes and apartments financed**
- **$2.4 billion in real estate value produced**
- **24,740 jobs supported**
- **$72.9 million in tax revenue generated**

Housing investments supported job creation, boosted small businesses, increased state and local tax revenues and infused more than a billion dollars in wages and spending into the state's economy in a year that highlighted more than ever the significant challenge of housing availability in North Carolina.

Our investments helped keep the affordable housing industry moving in a tough economy. While development was slowed by the implementation of new safety standards and the rising costs of construction, building and rehabilitation of homes and apartments continued across the state, delivering and preserving much needed housing for North Carolinians.

Learn more about how affordable housing investments benefit the economy.

Housing Investments Are Vital for Communities

HOUSING CREDITS AND BONDS AWARDED IN 2020

Affordable apartments improve neighborhoods, generating local income and taxes, supporting jobs and boosting residents' purchasing power and property values.

- 6,840 apartment homes produced
- 18,870 jobs supported
- 41 communities impacted
- $55.6 million in tax revenues generated

LEARN MORE

An Enterprise study examining the impact of Low-Income Housing Tax Credit in New York City found that families were able to increase their discretionary income, which led to increased purchasing power in their neighborhoods, and that project's investments led to an increase in local property values.

Woodlane Street Apartments provides an affordable housing option close to jobs, schools and health care for more than 60 Granite Falls working families

Historic Ashe Hospital in Jefferson, offering 46 apartments for seniors and people with disabilities, **received a national award for historic preservation** after the local community united to save the space and transform it into affordable housing using Housing Credits.

Twenty-eight properties that received Housing Credits in 2020 also received $19.6 million from the state's Workforce Housing Loan Program (WHLP). The investment of WHLP funding helps increase housing options in rural counties and reduce rents in high-cost urban areas.

These dollars will help transform the Parks Hosiery/Acme-McCrary Hosiery Mill No. 2 in downtown Asheboro into Church Street Lofts, creating 50 apartment homes for seniors. Small towns Swannanoa and Valdese will gain new affordable units with The Villas at Swannanoa for seniors and Pine Crossing for families.

Several properties with WHLP funding began leasing this year, bringing much needed housing just as the pandemic was taking hold. Mooresville leaders hailed Cascade Garden Independent Senior Living Apartments, with 68 apartment homes, as the first effort to bring affordable senior housing to the area. Among the urban areas that gained affordable options for working families in 2020 were Greensboro and Winston-Salem.

ALL-TIME RENTAL INVESTMENTS

- 109,700 apartment homes built or rehabilitated
- $10.6 billion in property financed

Learn more about the impact of Housing Credits in North Carolina, the effect on property values and the immediate and long-term impacts of our rental production investments.

ALL-TIME COMMUNITY HOME OWNERSHIP INVESTMENTS

Our Agency protects home ownership by preventing foreclosures, vacancies and disrepair that can damage community strength. We assist homeowners facing foreclosure through the State Home Foreclosure Prevention Project (SHFPP), which offers free housing counseling, access to legal services for low-income homeowners and assistance working with servicers through participating HUD-approved housing counseling organizations statewide. Since its creation by the General Assembly in 2008, SHFPP has saved more than 18,220 homes and provided housing counseling to more than 130,970 homeowners.

COMMUNITY HOME OWNERSHIP

Home ownership investments contribute to neighborhood stability and shore up surrounding communities because homeowners are less likely to move often and more likely to be civically engaged.

The Agency provides financing to build and rehabilitate homes for low-wealth North Carolinians through local governments and nonprofit organizations that participate in our Community Partners Loan Pool (CPLP) and Self-Help Loan Pool (SHLP). Partners use the funding for down payment assistance, mortgage financing and energy efficiency subsidies to make home ownership more affordable. In 2020, we invested $15.2 million through local home ownership partners to create new neighborhoods and boost older communities.

LEARN MORE

Home ownership promotes neighborhood stability and community involvement, according to studies that date back to 1996, including several in the past decade from the National Association of Realtors®.

- 7,820 homes produced
- $984.2 million in property financed
- 14,840 jobs supported
- $91 million in tax revenues generated

Learn more about the impacts of community home ownership programs.

COMMUNITY HOME OWNERSHIP

In Southeast Raleigh, the already established East College Park will gain 149 single-family homes and townhomes with 60% of them affordable to buyers with low and moderate incomes. Adjacent to one of the city's universities, the community provides easy access to public transit, major employers and the downtown corridor. In Wilmington, a horse farm has been transformed into Blendin Meadows, a neighborhood of 27 three- and four-bedroom homes that offer an affordable option for local families.

2020 also saw a unique pilot program among SHLP partners who merged efforts to reach out to previously unserved counties. As a result, the Agency provided home buyer financing for Habitat for Humanity homes in Brunswick and Pasquotank counties for the first time.

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We also finance vital repairs, rehabilitation and accessibility modifications to help low-wealth homeowners through the Urgent Repair Program, the Essential Single-Family Rehabilitation Loan Pool and the Displacement Prevention Partnership. In 2020, the Agency awarded $14.8 million through these programs to 47 local governments and nonprofit agencies across the state that will use the financing to help seniors, veterans and people with disabilities avoid costly institutions and allow them to age in place. Helping these individuals remain in their homes is especially important in the midst of a pandemic.

LEARN MORE

ALL-TIME HOME REHABILITATION INVESTMENTS

- 37,020 properties improved
- More than $550 million in health care costs saved
- $408.2 million in property value preserved

Learn more about the cost savings of the Urgent Repair Program and the immediate and long-term impacts of our home rehabilitation investments.

Learn more about how affordable housing investments benefit

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After

These small investments garner big results for communities and individuals. For example, 2020 Housing North Carolina Award winner Piedmont Triad Regional Council in Kernersville helps 125 homeowners annually through the Agency's repair and rehabilitation programs, addressing safety concerns and making accessibility modifications that enable people to remain in their homes. Not only does their work and that of our other local partners save public health care dollars by keeping people out of costly institutions, it also preserves affordable housing stock and protects neighborhood property values.

Investments in Robeson and Martin Counties helped homeowners recover from earlier natural disasters. Sampson County in the east and Madison County in the west were among the rural areas where Agency funding helped rehabilitate homes and improve communities in 2020.

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Housing Investments Are Vital for North Carolinians

The Agency's work in 2020 will help more than 40,000 North Carolinians move their lives in new directions. More than 35,000 of these are renters in need of affordable apartments or rental assistance.

RENTERS

Affordable apartments give parents the financial flexibility and time to invest in their children's development and education, leading to better test scores for the children and more money to put toward college and other educational expenses. This housing is also vital for elderly North Carolinians with low, fixed incomes who are challenged by rising rents at a time when they also may be grappling with increasing health care costs.

- 38 Housing Credit developments completed in 2020
- 2,880 apartment homes for working families
- 610 apartment homes for seniors
- 410 units targeting people with disabilities

LEARN MORE

Research included in the National Low-Income Housing Coalition's study: A Place to Call Home indicates that low-income children in affordable housing score better on cognitive development tests than those in unaffordable housing. It attributes that partly to parents being able to invest more time and money in activities and materials that support their children's development. The report points out that parents who aren't rent-burdened may be able to save more money for their children's college tuition and are more likely to meet with teachers regularly.

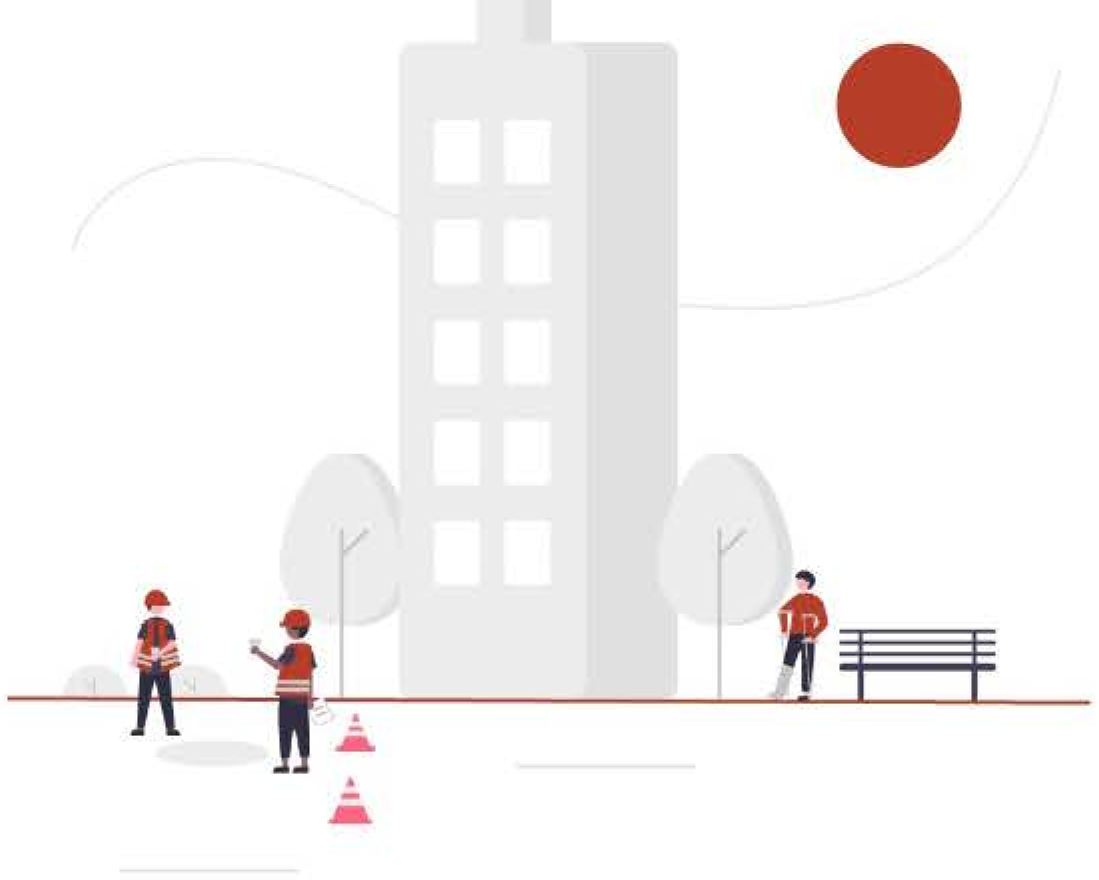
Housing Investments Are

The Agency's work in 2020 will help more than 40,000 North

2020 Housing North Carolina Award winner Greenfield Community has helped both working families and seniors afford housing in Chapel Hill. The two-phase community provides 149 apartment homes with easy access to schools, employment, medical facilities and transportation options. In Kannapolis, Prosperity Ridge has expanded housing options for seniors with 60 apartment homes.

Affordable apartments are often hard to find in rural areas where incomes tend to be lower. In Hendersonville, 60 families secured an affordable home in Signal Ridge Apartments, which filled up quickly after opening. Meridian Pointe brought 80 workforce apartments to Denver.

An Enterprise Community Partners survey found that affordable homes are especially critical for severely cost-burdened renters, who reported spending 50% of their monthly income on rent. More than 80% of respondents said they prioritize paying rent before anything else, compared to 1% who said they prioritized health care costs.



Families with very low incomes may find affordable apartments still out of reach without additional assistance. Multiple studies find that low-income families often prioritize rent over health care, making rental assistance a critical tool to improve health outcomes of vulnerable children and minimize public health care costs.

The Agency oversees the administration of project-based Section 8 Rent Assistance on behalf of the US Department of Housing and Urban Development (HUD), which helped 23,710 low-income families in 2020. In addition, rental assistance partnerships with the NC Department of Health and Human Services (NCDHHS) helped 4,740 vulnerable North Carolinians.

LEARN MORE

Learn more about the immediate and long-term impact of rental assistance.

"It's a good place to live. I wanted something different for my kids."

"It has given me peace. It means so much."

RESIDENTS, GREENFIELD PLACE, CHAPEL HILL

Research links positive health outcomes to quality affordable housing, resulting in savings to public health care costs, particularly Medicaid. One study found Medicaid expenditures decreased by 12% the year after a household moved into affordable housing compared to the year prior. Emergency room visits decreased by 18% for affordable housing residents while primary care utilization increased by 20%. As a result, Medicaid costs savings totaled $4,936,000 for the 1,625 individuals included in the study.

Families with very low incomes may find affordable apartments still out of reach without additional assistance. Multiple studies find that low-income families often

Transitions to Community Living Vouchers moved people with disabilities to independent apartments and out of restrictive and costly institutional care. The state's Key Rental Assistance helped low-income people with disabilities secure housing through the Targeting Program. A partnership between the Agency and NCDHHS, the Targeting Program requires properties developed using the federal Low-Income Housing Tax Credit (LIHTC) set aside between 10% and 20% of their units for eligible participants as identified by NCDHHS.

"It has given me peace. It means so much."

RESIDENTS, GREENFIELD PLACE, CHAPEL HILL

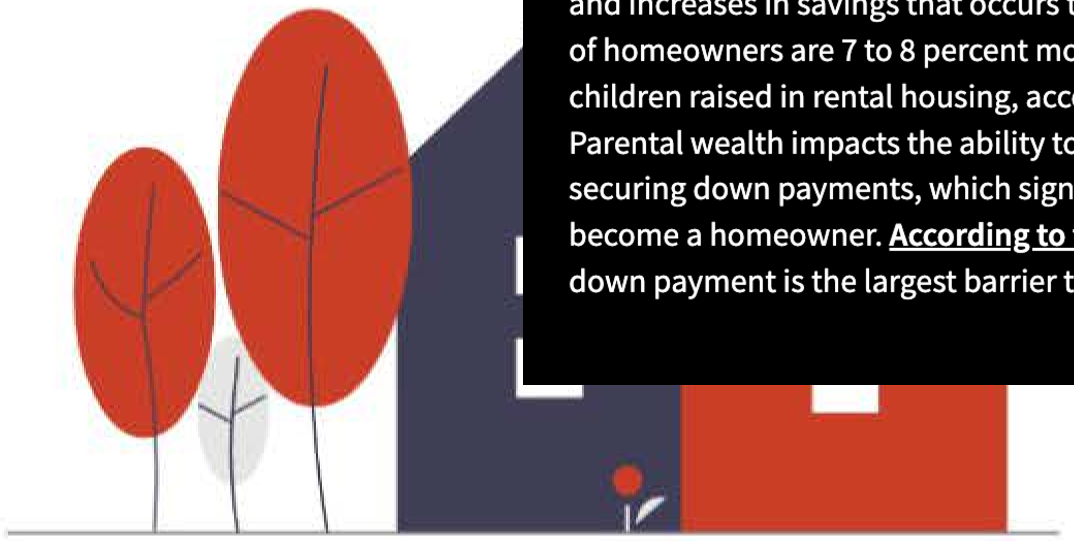
HOME BUYERS

Studies show that home buyers with low incomes realize multigenerational benefits through home ownership.

Specifically, children of homeowners are more likely to break out of the cycle of poverty, become homeowners themselves and experience increased wealth over their lifetimes. Agency investments of nearly $648 million—fueled in large part by the NC Home Advantage Mortgage™ with up to 5% down payment assistance—continued to help North Carolinians build wealth by providing affordable mortgage options for buyers with low and moderate incomes. While the pandemic created hurdles for home buyers, the Agency's $8,000 NC 1st Home Advantage Down Payment provided the boost that many first-time buyers and military veterans needed to overcome obstacles to home ownership.

LEARN MORE

Home ownership is strongly associated with wealth accumulation. One study found, while low-income and households of color may face additional barriers sustaining homeownership, it still represents a significant wealth accumulation tool. Homeowners accumulate wealth through both appreciation in home prices and increases in savings that occurs through paying down the mortgage. Children of homeowners are 7 to 8 percent more likely to be homeowners compared to children raised in rental housing, according to a 2018 study by the Urban Institute. Parental wealth impacts the ability to provide children financial assistance securing down payments, which significantly improves the children's ability to become a homeowner. According to two-thirds of renters surveyed, saving for a down payment is the largest barrier to homeownership.



- 3,330 NC Home Advantage Mortgage™ borrowers
- 1,820 NC 1st Home Advantage Down Payment borrowers
- 1,510 NC Home Advantage Tax Credit recipients
- 450 community home ownership program buyers

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The Agency's financing for community home ownership production also helped families get into new homes. Oakridge Estates in Fayetteville, a neighborhood of 47 homes, is located near a large recreational complex and includes a "Veterans Village." At least 15 of the homes are now occupied by families that had been displaced by hurricanes, including a woman with disabilities who lived in a motel for a year after Hurricane Florence flooded her home.

While the shortage of affordable homes impacts all age groups, it can be particularly challenging for seniors who are often caught between fixed incomes and a lack of housing options. Even before the COVID-19 pandemic, a record number of older adults—10.2 million—were cost-burdened and paid more than 30% of their income on housing. Crescent Magnolia in Orange County addresses this housing challenge in a unique way, offering 24 seniors the opportunity to purchase a home with an affordable mortgage that keeps their housing costs to less than 30% of their income.

We not only get low- and moderate-income buyers into homes, but we provide the tools for them to remain in them by requiring home ownership classes and counseling.

Pre-purchase education and counseling have been shown to improve home buyers' creditworthiness and lower delinquency rates. With face-to-face meetings eliminated by the pandemic, housing counselors pivoted to offer home buyer education and counseling virtually in 2020, which ultimately led to higher home buyer participation than in the previous year.

Housing counseling also received a boost from the NC Association of Realtors®, which contributed $121,000 to the Agency to support home buyer education. We awarded the funds to 25 HUD-approved housing counseling organizations across the state.

We remain committed to promoting long-term affordability by offering subsidies to community partners who follow SystemVision guidelines for energy efficiency. SystemVision employs standards, such as smart mechanical ventilation systems to control indoor air quality and humidity levels, that keep heating and cooling costs to less than $35 per month. More than 5,800 homes across the state have SystemVision.

Studies from the Harvard Joint Center for Housing Studies, Neighborworks America, and Fannie Mae, among others, all connect pre-purchase education and counseling to lower delinquencies.

According to the Joint Center for Housing Studies of Harvard University, in 2019, nearly one-third older adults were housing cost burdened, meaning they spent more than 30% of their income on housing. Housing affordability is particularly difficult for older renters, senior homeowners with mortgages and adults 85 and older. Fifty four percent of renters over age 65 are cost burdened compared to 26% percent of older homeowners. However, significantly more older adults are homeowners with mortgages, and of those, 43% are housing cost burdened.

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ALL-TIME MORTGAGE INVESTMENTS

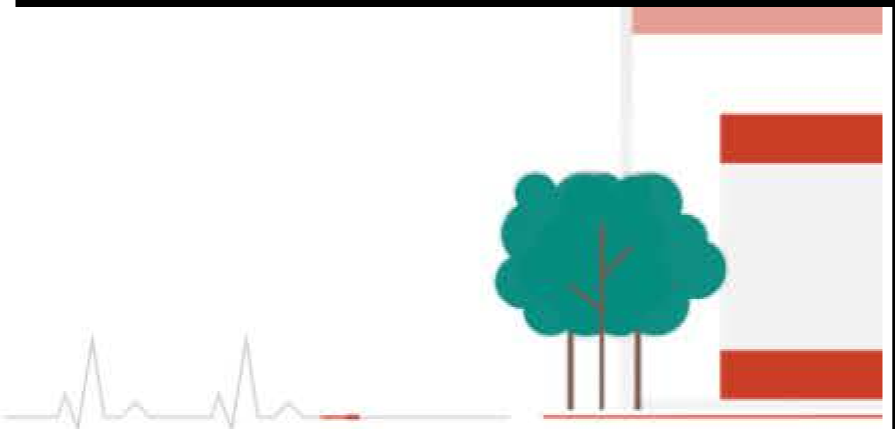
- 126,510 home buyers helped
- $13.3 billion in property purchased

Learn more about the immediate and long-term impacts of our affordable mortgage products.

> *"These are beautiful homes all built with love. Our quality of life improved the day we walked in the door. The way these homes are designed—this home gave my wife her dignity back, with open places and the walk-in showers. I'll be able to give quality care and keep us together longer."*

HOME BUYER, CRESCENT MAGNOLIA, HILLSBOROUGH

The NC Housing Finance Agency's 2017 white paper, **Urgent Home Repair: Quality of Life and Cost Impacts**, revealed that in a best-case scenario in which every URP participant aged in place rather than moving into institutional care, the state of North Carolina would save more than $550 million over the estimated average remaining lifespan of those helped in a 10-year period.



A predominance of research establishes that the foreclosure process makes people sicker and can impact overall health in a community, **with every additional foreclosure in a ZIP code leading to more non-elective hospital or emergency room visits over the next year**. Children growing up in **unstable housing** face increased emotional and social stress which can lead to negative long term educational and economic outcomes. Neighborhoods with many foreclosed homes present negative consequences for children as those areas often have **more vacant houses, higher crime rates, lower social cohesion** and a lower tax base due to decreased property values.

Learn how affordable housing benefits health.

Learn how affordable housing benefits education.

HOMEOWNERS

Foreclosures negatively impact the mental and physical health of homeowners and cause long-term damage to the health and education outcomes of their children. Agency foreclosure prevention investments in 2020 kept 210 North Carolinians in their homes.

We also protect homeowners through home rehabilitation and repair investments. Well-maintained, affordable housing reduces asthma, pest-borne illnesses, lead poisoning, accidental injury and other health risks. Urgent repairs can keep low-income seniors, veterans and people with disabilities out of costly institutions, saving up to $19 in Medicaid costs for every $1 invested.

LEARN MORE

Well-constructed and well-managed affordable housing developments reduce health problems associated with poor quality housing by limiting exposure to allergens, neurotoxins and other dangers, according to research from the **Center for Housing Policy** and Enterprise Community Partners.

> *Debra had watched the health of her daughter, Victoria, 24, fail rapidly, finally resulting in a diagnosis of avascular necrosis, a painful loss of bone tissue. Rutherford Housing Partnership used funding from the Agency's Urgent Repair Program to build a ramp that provides Victoria with safe access in and out of her home. The family said 'that simple ramp has made a world of difference.'*

HOMEOWNER, RUTHERFORD COUNTY

While the pandemic slowed rehab production, our partners were able to incorporate new safety precautions that let them continue serving homeowners. With COVID-19 restricting their ability to work inside homes, they focused on exterior work, which had the side benefit of stretching dollars further to help more homeowners.

A Sanford military veteran received HVAC and roof repairs to her mobile home that enabled her and her granddaughter to remain there safely.

Major roof repairs made a tremendous difference for a Thomasville widow who had been living with damage to her home after two large trees crashed into it during an ice storm three years earlier. On a fixed income with high medical expenses, she could not afford to repair the home and was unable to secure a loan. The Agency's Urgent Repair Program paid for a new roof that not only kept her home protected from the elements but rid it of squirrels' nests and large spiders.

State Housing Investments are Vital

Affordable housing is essential for North Carolina. The Agency leveraged the NC Housing Trust Fund with private sector and federal dollars to finance 1,070 affordable homes and apartments for low-income families, seniors, veterans and people with disabilities in 2020. Nearly 93% of those helped have incomes below 60% of their area's median income, with close to half below 30% of the area median income.

The NC Housing Trust Fund finances the Agency's Supportive Housing Development Program (SHDP) for new construction and the rehabilitation or adaptive re-use of existing buildings to create permanent supportive housing rental units, emergency shelters, re-entry housing, licensed group homes and housing related to programs that provide services for special needs groups.

LEARN MORE

Learn about the immediate and long-term impacts of our supportive housing investments.

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LEARN MORE

Permanent supportive housing reduces emergency room visits, hospital stays and reliance on government assistance among people experiencing homelessness and people with disabilities. Funding awarded in 2020 will provide permanent supportive housing for people with disabilities at Easter's Home at Caldwell in Mecklenburg County and the Cottages of Oklawaha in Henderson County. 2020 funding will also finance substance abuse treatment centers in Brunswick and Durham counties and replace a domestic violence shelter in Rockingham County.

In Hickory, the Family Care Center of Catawba Valley opened two new duplexes in March just prior to the pandemic shutdown to provide housing for families with children experiencing homelessness, while the BEE Shelter for men and women experiencing homelessness held a virtual grand opening for its renovation later in the spring. The new Community Shelter of Union County, which won a 2020 Housing North Carolina Award, responded to the pandemic's impact on people experiencing homelessness and hunger with enhanced cleaning protocols and personal protective equipment. Clients with chronic health conditions were placed in non-congregate settings, and the shelter supported the community with a weekly grocery drive-thru from its pantry for anyone experiencing food insecurity.

The Agency also began offering a SHDP rehabilitation option in 2020 to preserve the pool of existing supportive housing. Developments that received SHDP funding in the past are now able to apply for additional dollars to address deferred maintenance and any physical conditions found during monitoring visits.

Trust Fund investments also provided community-based housing options for people with disabilities through the Integrated Supportive Housing Program, a collaboration with NCDHHS under which selected developments set aside up to 20% of apartments for people with disabilities. Launched in 2018, the program has provided 230 apartments across the state.

Partnerships with other state agencies continued to make a difference for survivors of earlier hurricanes in 2020. Back@Home, a collaboration between our Agency, the Governor's office, NCDHHS, the NC Coalition to End Homelessness and other agencies, helped 691 families transition to safe and sustainable housing after hurricanes hit the state. At the end of the year, the program was being expanded to help address housing needs resulting from evictions connected to the pandemic's economic impacts.

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A 2017 RAND study found that when thousands of formerly homeless individuals, many with complex chronic physical and mental health conditions, were stably housed, there was a dramatic reduction in service use, especially for medical and mental health services. Overall, the cost reductions more than covered the year's worth of supportive housing costs, netting a cost savings of 20 percent. Numerous studies over the past 20 years underscore these findings.

A more recent study of a New York City supportive housing program found significant Medicaid cost savings for homeless individuals placed in housing. A UnitedHealth pilot program found housing people experiencing homeless with significant medical needs, reduced the total Medicaid dollars spent. One participant's medical expenses dropped from $12,945 by 80%, to $2,073 after nine months of living in affordable housing with support services.

NC HOUSING TRUST FUND ALL-TIME RESULTS

The North Carolina Housing Trust Fund has helped finance $1.6 billion in housing construction and rehabilitation since its creation. It delivers one of the state's best returns on investment, leveraging $4 in housing for every Trust Fund dollar.

- **38,810 homes and apartments financed**
- **26,830 jobs supported**
- **$159.7 million in tax revenues generated**

2020 HOUSING PARTNERSHIP

The North Carolina Housing Partnership oversees, establishes policy and allocates funding for the North Carolina Housing Trust Fund. The following North Carolinians continued, began or completed service on the Housing Partnership in 2020.

Brian Coyle, Chair
Sallie Surface, Vice Chair
Scott Dedman
Scott Farmer
The Honorable Dale Folwell
Robert J. Kellogg
Daniel W. Kornelis
The Honorable Michael Lazzara
JC Lyle
James Pressly
Melody Smith
Tom E. Smith
Owen Thomas
Rita Thuot

How We Do It

Our Agency works with thousands of partners across the state to invest financing for apartments and homes, affordable mortgage products, rental and owner-occupied housing rehabilitation, foreclosure prevention, supportive housing and rental assistance. Our extensive partner network ensures that every county from Cherokee to Dare benefits from affordable housing investments.

PARTNERS BY THE NUMBERS

101 For-Profit Developers

109 Nonprofit Groups

89 Local Governments

1,257 Apartment Owners and Managers

7 Community Living Partners

182 Lending institutions and 3,380 Loan Officers

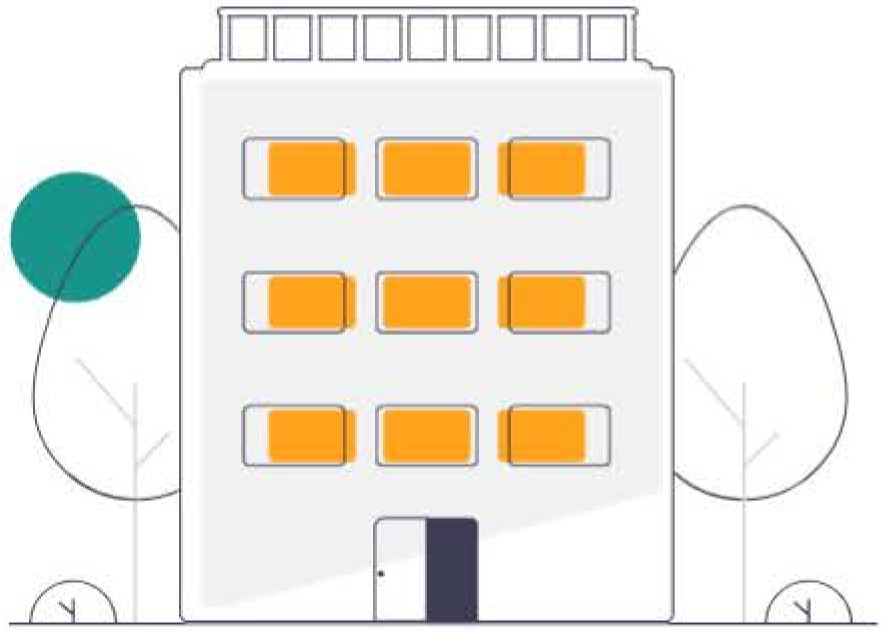
6,657 Real Estate Agents

19 Housing Counseling Organizations

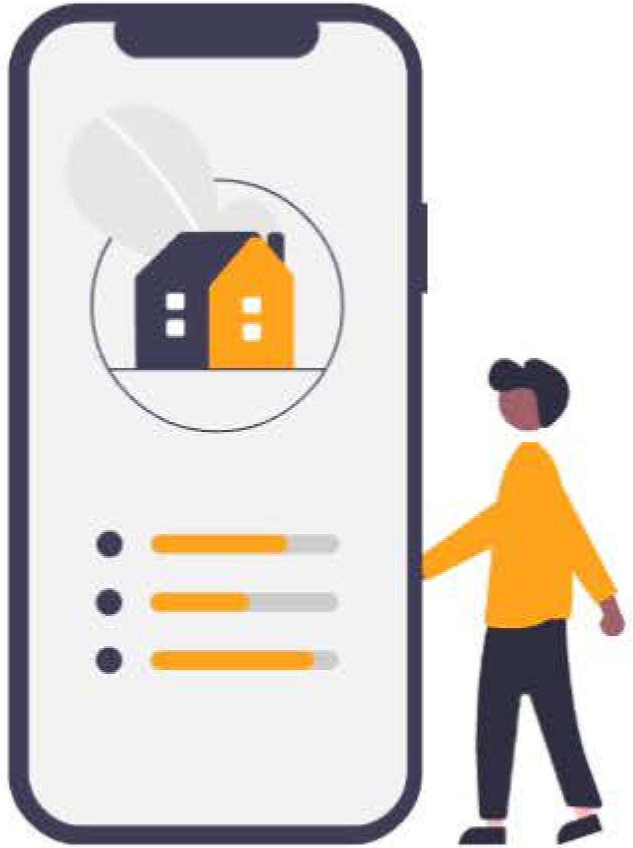
How We Pay For It

The NC Housing Finance Agency sells bonds, administers tax credit programs and uses state and federal funds to finance affordable housing. Specifically, we:

- Sell mortgage-backed securities and mortgage revenue bonds to finance mortgages and down payment assistance and provide Mortgage Credit Certificates
- Administer the Home Investments Partnerships Program to finance home ownership, home rehabilitation and rental production
- Award federal Low-Income Housing Tax Credits, funds from the state's Workforce Housing Loan Program and tax-exempt bonds for rental developments
- Administer the North Carolina Housing Trust Fund to finance affordable housing options for the state's most vulnerable citizens.



Our congressional delegation and state legislature are essential to the funding process. We enjoy a robust partnership with both groups of lawmakers and thank them for their ongoing investments in affordable housing for North Carolinians.



How We Connect with Consumers

While we rely heavily on our partners to increase awareness about our programs in the community, we also reach out directly to consumers through low-cost online marketing and social media that drive people to our websites, as well as outreach to the media.

In 2020, Agency outreach included:

- 666,433 HousingBuildsNC.com Visitors
- 1.5 million NCHousingSearch.org Affordable Housing Searches
- 39,384 NCHomeAdvantage.com Visitors
- 5,066 Social Media Followers and 477,175 Views
- 366 Media Stories

Good housing for North Carolinians.
Good business for North Carolina.

North Carolina
HOUSING
FINANCE
AGENCY

Find Us:

housingbuildsnc.com