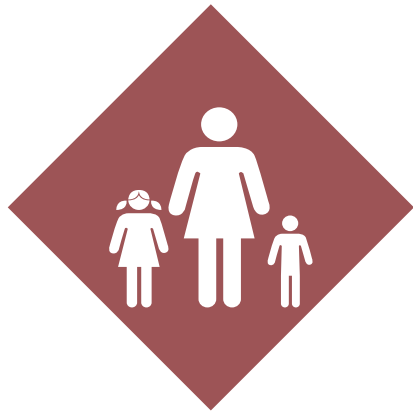


AFFORDABLE HOUSING BENEFITS EDUCATION

Children who grow up in housing their families can afford have better access to high-quality education, improved behavioral and cognitive health outcomes and higher achievement in school. The Agency's home ownership, rental housing development and supportive housing programs can help set families on a path of lifelong success.



Improves child development

Research shows that poor housing quality is a strong, consistent predictor of emotional, behavioral and cognitive health issues in low-income youth. These factors affect children's school performance and future access to academic and job opportunities. The NC Housing Finance Agency finances home rehabilitation and repair for lower income families to address housing hazards, such as lead poisoning, that could impact children's learning abilities.



Reduces childhood instability

Unstable and unaffordable housing situations can cause frequent moves, adversely impacting children's educational outcomes by interfering with school attendance and consistent instruction. A recent study found that rent strain, or being behind on rent, is the most prevalent form of housing instability. Affordable housing helps prevent housing instability and in turn, improves educational outcomes for children.



Boosts child achievement

Adolescents living in poor-quality housing have lower math and reading scores on standardized achievement tests, even after adjusting for parenting and other factors. Also, children whose parents are homeowners perform better academically, are more engaged in civic and volunteer activities and are less likely to participate in criminal activity.

Sources: MacArthur Foundation, National Association of Realtors, National Bureau of Economic Research



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