HOUSING DRIVES NORTH CAROLINA

North Carolina
HOUSING
FINANCE
AGENCY

The NC Housing Finance Agency leverages public funds with private investments to finance affordable housing opportunities that drive economic, community and personal success for North Carolina and its citizens.

Scroll Down to Drive Through Our 2018 Accomplishments.

Since 1974

282,080
homes and apartments financed

242,300
jobs supported

$23.2 billion
real estate activity produced

$2 billion
tax revenues generated

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

2018 Board of Directors

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Chris C. Parrish, Raleigh
Tom E. Smith, Raleigh

LEARN MORE

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R. Gene
Patricia G.
Michae
Leigh
Joseph D
Marc
Paul S

Housing Drives North Carolina

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.

2018 Housing Developments
Scott Farmer, Executive Director

2018

From the Beginning

Our investments in affordable housing have kept North Carolina moving forward since 1974.

All-Time Results

HOME OWNERSHIP
115,500 homes
valued at **$11.4 billion**

RENTAL PRODUCTION
99,450 apartments
valued at **$8.7 billion**

RENT ASSISTANCE
33,080 apartments
with **$2.5 billion** in rent assistance

HOUSING PRESERVATION
34,550 homes and apartments
valued at **$368 million**

SUPPORTIVE HOUSING
5,830 homes
valued at **$425 million**

FORECLOSURE PREVENTION
29,480 homes saved
$5 billion in property value preserved

2018

Housing Investments Drove Results in 2018

The North Carolina Housing Finance Agency financed $2 billion in real estate activity in 2018, an increase of 50 percent in three years and nearly 100 percent since 2014. Housing investments supported job creation, boosted small businesses, increased state and local tax revenues and infused a half billion dollars in wages and spending into the state's economy.

MORE

2018 Investments

13,690
homes and apartments financed

18,750
jobs supported

$2 billion
real estate activity produced

$55.3 million
tax revenue generated

**Housing Invest
2018**

The North Carolin
financed $2 billio
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Housing Investments Drove Results in 2018

As the housing market cooled off, our mortgage products remained hot, financing almost $1 billion in loan activity across the state. These investments enriched hundreds of communities statewide and steered thousands of families with low and moderate incomes toward a stronger financial path.

The Agency awarded a record amount of tax-exempt bond volume for Housing Credit apartments—more than $300 million—which will more than double the affordable units that would have been financed by Housing Credits alone.

Learn more about how affordable housing investments benefit the economy

2018

Housing Drives Local Economies

Affordable housing transforms communities. Affordable housing investments ensure key service providers—teachers, police officers, nurses, firefighters—can afford to live where they work, reducing transportation costs and increasing local purchasing power. In 2018, the Agency leveraged public-private partnerships to improve housing options in 528 communities.

Learn more about how affordable housing investments benefit communities.

Housing Credits and Bonds Awarded in 2018

5,690
apartment homes produced

42
communities impacted

12,500
jobs supported

$36.9 million
tax revenues generated

MORE

Housing Drives Local Econ

Affordable housing transforms
Affordable housing investment
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they work, reducing transporta
increasing local purchasing pov
Agency leveraged public-privat
to improve housing options in !
communities.

Learn more about how afforda
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The National Bureau of Economic Research found that affordable housing acts as a place-based policy that can revitalize low-income communities in a 2016 Low-Income Housing Tax Credit impact study. LIHTC developments have a mitigating effect on crime rates and actually decrease rates of violent crime in neighborhoods, according to a 2010 study published in the Journal of Urban Economics and a 2015 one in Applied Geography.

Housing Credits and Bonds Awarded in 2018

Affordable apartments revitalize communities, particularly with low- and moderate-income neighborhoods, by lowering crime rates and boosting nearby home prices by 6.5% on average. Willard Street Apartments will bring 82 apartment homes to downtown Durham near jobs, schools and proposed public transportation. Sumner Pointe and The Pointe at Town Center in Raleigh will provide more than 450 apartment homes for seniors and working families with easy access to a commercial district and public transportation.

The Agency increased housing options in rural areas by awarding nearly $22 million from the state's Workforce Housing Loan Program, benefitting counties like Chowan, Jackson and Northampton. These dollars will also help build affordable apartments in costly urban areas, such as Charlotte where housing is at a premium.

Rehabilitation financed by the Agency improved numerous communities, such as New Bern, where the World War II-era Craven Terrace went from structurally unsound to a safe, affordable community with 313 apartment homes. This revamp also replaced buildings in the 100-year flood plain with parking and green space. In Asheboro, renovation of The Village at Stone Creek transformed it from a troubled neighborhood to a community asset by drastically reducing crime in the area, receiving recognition from the city and the local police department.

Developments financed in 2018 will also include 15 in federal disaster areas hit hard by Hurricane Florence. These communities also benefitted from our existing Housing Credit apartments—most Agency-financed rental properties came through the storm better than other developments thanks to stringent site requirements and sustainable building practices.

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2018

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Learn more about how affordable housing investments benefit communities.

All-Time Rental Production Investments

99,450
apartment homes built or rehabilitated

162,400
jobs supported

$8.7 billion
property financed

$1 billion
tax revenue generated

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

2018

Housing Drives Local Economies

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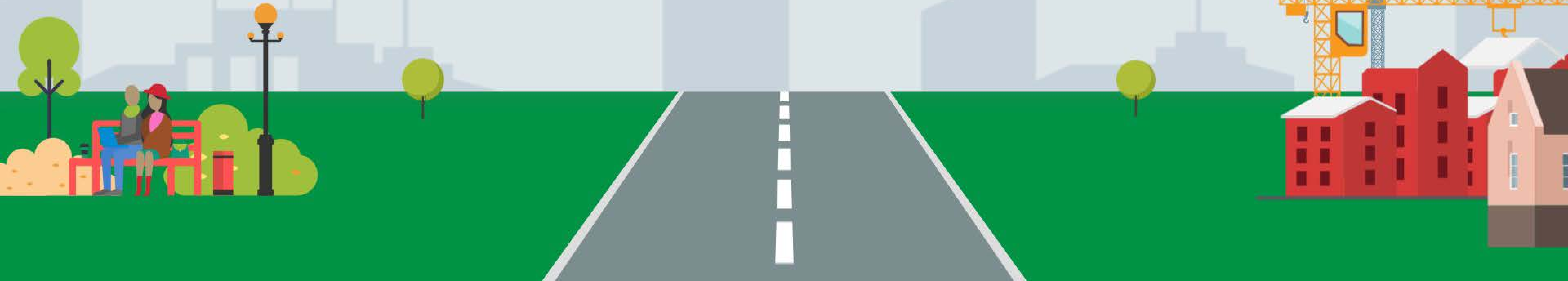
Learn more about how affordable housing investments benefit communities.

Community Home Ownership

The Agency provides financing to local governments and nonprofit organizations to build and rehabilitate homes for low-wealth North Carolinians. Our Community Partners Loan Pool and Self-Help Loan Pool programs offer mortgage financing and energy efficiency subsidies for home ownership production, leveraging $4 of public and private funds for every $1 invested.

MORE



2018

Housing

Affordable
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Housing Drives Local Economies

Communities with high levels of home ownership benefit because homeowners are less likely to move often and more likely to volunteer, contributing to neighborhood stability. Working with 70 local partners in 2018, the Agency revived aging neighborhoods across the state by investing $15.3 million in community home ownership programs. Southside in High Point saw a drop in its crime rate and a jump in homeowners joining the neighborhood association, while Greensboro's Ole Asheboro attracted younger home buyers and preserved housing for elderly homeowners seeking to age in place. A downtown location and new greenway accessing local parks makes Oklawaha Village in Hendersonville a good place for young families in need of affordable homes in a costly area.

Homeownership 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®.

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All-Time Community Home Ownership Investments

6,890
homes produced

12,890
jobs supported

$818 million
property financed

$85 million
tax revenues generated

Learn more about the impacts of community home ownership programs.

Helping North Carolinians Avoid Foreclosure

163,100
homeowners counseled

45,290
foreclosures prevented

Our Agency protects home ownership by preventing foreclosures, vacancies and disrepair that can damage community vitality. The NC Foreclosure Prevention Fund, which has saved more than $5 billion in property value since its inception, provides mortgage payment assistance for eligible homeowners impacted by no-fault job loss or certain other temporary hardships. The State Home Foreclosure Prevention Project offers free housing counseling, access to legal services for low-income homeowners, and assistance working with servicers. Both programs are available through our statewide housing counseling partner network.

Home Repair and Rehabilitation

34,550
units of housing stock improved

$550 million+
in health care costs saved

$368 million
in property value preserved

MORE

Tapping local partners, the Agency finances vital repairs, rehabilitation and accessibility modifications with its Urgent Repair Program and Essential Single-Family Rehabilitation Loan Pool. Emergency repairs and accessibility modifications keep seniors, veterans and people with disabilities in their homes and out of costly institutions. Our rehabilitation investments preserve affordable housing stock and protect neighborhood property values. For example, Robeson County benefitted from our $4 million investment in 2018 that repaired 100 homes.

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

2018

Housing Drives Stability and Success

Affordable housing transforms lives. The research is growing: housing affordability drives better health and educational outcomes. The Agency's work in 2018 opened doors of opportunity for more than 40,000 North Carolinians.

MORE

Renters

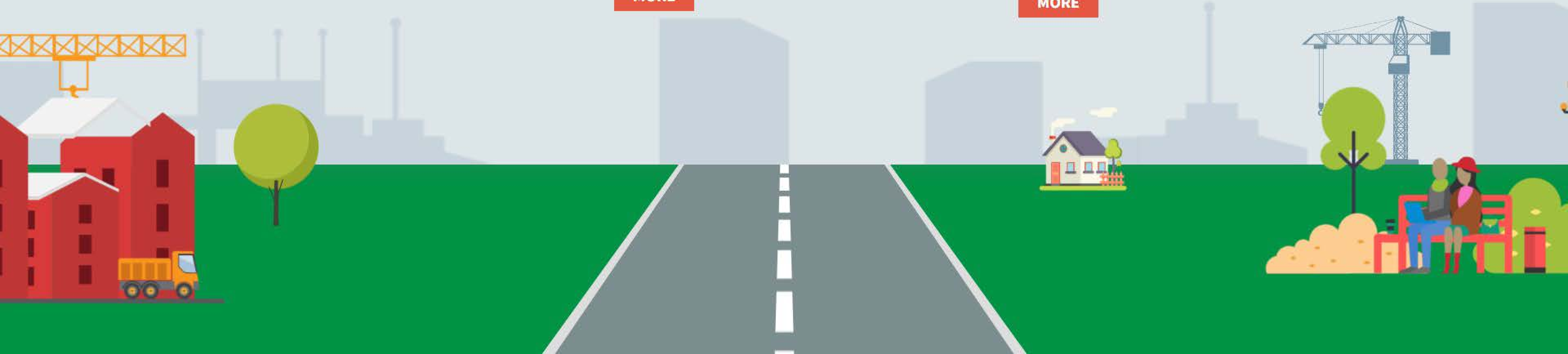
32
Housing Credit developments completed in 2018

560
apartment homes for seniors

1,750
apartment homes for working families

240
apartment homes targeting persons with disabilities

MORE



Housing Drives Stabi

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The Agency's work in 201
opportunity for more tha
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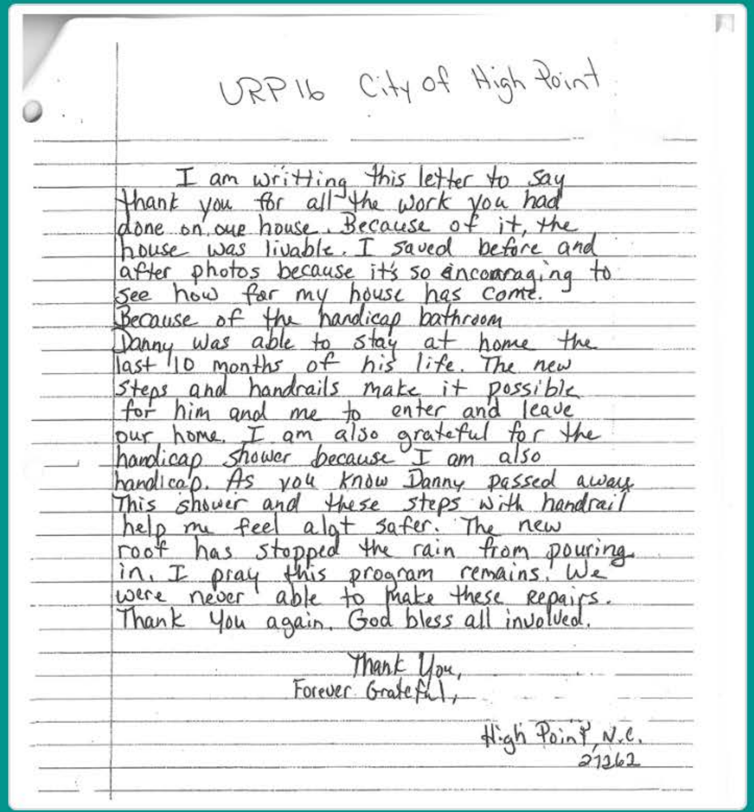
Well-constructed and well-managed affordable housing developments can reduce health problems associated with poor quality housing by limiting exposure to allergens, neurotoxins and other dangers, according to research from the Center for Housing Party and Enterprise Community Partners.

Homeowners



URP16 City of High Point

I am writting this letter to say thank you for all the work you had done on our house. Because of it, the house was livable. I saved before and after photos because its so encouraging to see how far my house has come. Because of the handicap bathroom Danny was able to stay at home the last 10 months of his life. The new steps and handrails make it possible for him and me to enter and leave our home. I am also grateful for the handicap shower because I am also handicap. As you know Danny passed away. This shower and these steps with handrail help me feel alot safer. The new roof has stopped the rain from pouring in. I pray this program remains. We were never able to make these repairs. Thank You again. God bless all involved.

Thank You,
Forever Grateful,

High Point, N.C.
27262

Home rehabilitation investments made homes safe for 1,210 vulnerable citizens. 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 persons with disabilities out of costly institutions, saving up to $19 in Medicaid costs for every $1 invested. A Rutherford County veteran with numerous service-related injuries avoided institutional care with the replacement of rotten floors, a leaking roof and failing electrical and HVAC systems. A new metal roof, heat pump and steps, along with electrical and broken glass repairs made a Richmond County woman's home safer.

The Agency's foreclosure prevention work kept 2,890 North Carolinians in their homes in 2018, impacting not just homeowners but potentially their children. Studies from New York City and Washington, DC, find that foreclosures cause children to change schools more often than they would have otherwise and that the schools they transfer to are of lower academic quality, as measured by test scores. After losing her job, a Fayetteville mom worked odd jobs to put food on the table for her three children before running out of options. The Fund helped her get back on her feet and keep her kids in their school.

Learn how affordable housing benefits health.

Learn how affordable housing benefits education.

The National Neighborhood Indicators Partnership conducted an analysis with Open Society Foundations and Fannie Mae during the Great Recession that looked at the effects of foreclosures on residential and school mobility of children.

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.

Housing Drives Stability and

Affordable housing transforms liv
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The Agency's work in 2018 opene
opportunity for more than 40,000
Carolinians.

Years of research links positive health outcomes to quality affordable housing, resulting in savings to public health care costs such as Medicaid. Health Affairs has published an extensive literature review of this research.

A 2014 Journal of Housing Economics study shows that affordable housing costing 30 percent of household income leaves more income for families to Invest in their children, leading to better cognitive development.

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sons with

RENTERS

When rent eats up most of a family's income, less is available for necessities such as nutritious food, transportation, child care and medical care. Affordable apartments give parents the financial room to invest in their children's development and education, and the results are higher math and reading scores that influence future success. In 2018, Hilma Greens opened with 64 family apartments in Tarboro, which lost housing from 2016 natural disasters. Working families also gained housing options with Sienna Heights in Yadkinville, which includes 48 apartment homes.

While rising rents impact people of all ages, they can be particularly distressful for elderly North Carolinians who may also be grappling with increasing health care costs. In high-priced Asheville, 120 seniors found a home they could afford and that offers services that enable them to age in place at Givens Gerber Park. The community features an onsite community nurse, clinic and proximity to medical facilities, including a VA hospital.

Rent assistance for families who are homeless or food insecure improves health outcomes of vulnerable children and lowers public health care costs. The Agency oversees the administration of Section 8 rent assistance contracts, helping roughly 25,000 low-income families per year. In addition, rent assistance partnerships with the NC Department of Health and Human Services (DHHS) helped 4,550 vulnerable North Carolinians in 2018. Transitions to Community Living Vouchers moved people with disabilities to independent apartments. The state's Key Rental Assistance helped low-income persons with disabilities and/or who are experiencing homelessness secure housing through the Targeting Program. Also a partnership between the Agency and DHHS, the Targeting Program requires that properties developed using the federal Low Income Housing Tax Credit (LIHTC) set aside between 10 percent and 20 percent of their units for eligible participants as identified by DHHS.

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

2018

Housing Drives Stability and Success

Affordable housing transforms lives. The research is growing: housing affordability drives better health and educational outcomes. The Agency's work in 2018 opened doors of opportunity for more than 40,000 North Carolinians.

MORE

Home Buyers

4,220
NC Home Advantage Mortgage™ borrowers

1,590
NC Home Advantage Tax Credit recipients

1,430
NC 1st Home Advantage Down Payment borrowers

500
Community Home Ownership Program buyers

MORE

Housing Drives Stability an

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The Agency's work in 2018 open
opportunity for more than 40,00
Carolinians.

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

A 2015 report on HUD's Moving to Opportunity experiment that used vouchers to move families from high-poverty areas shows that moving to lower-poverty neighborhoods had substantial benefits for children and suggests mixed-income communities can reduce the persistence of multigenerational poverty.

HOME BUYERS

The NC Home Advantage Mortgage™, which offers up to 5 percent down payment help, continued to drive the affordable mortgage market, fueling our success in getting close to 5,890 North Carolinians into new homes. The Agency added the NC 1st Home Advantage Down Payment to its suite of products in 2018, targeting first-time buyers and military veterans with an $8,000 down payment boost. Thanks to this new assistance, a Greensboro grandmother who had rented her entire life while raising her children and then grandchildren was able to purchase her first home at the age of 72.

The Agency's financing for community home ownership production helped families get into neighborhoods that would have normally been a stretch. Studies show that home buyers with lower incomes realize multigenerational benefits when they purchase in mixed-income communities. Specifically, children in these neighborhoods have higher college attendance rates and higher earnings than their counterparts in low-income communities as adults. i Northstone, a Habitat for Humanity neighborhood in Hickory, is the first mixed-income community in Catawba County, a deliberate choice by the sponsor to foster greater social mobility for the youngest residents. This model appealed to first-time buyer Billy, who grew up with housing instability and sought an affordable, long-term option that would provide a foundation for his children's future.

We not only get low- and moderate-income buyers into homes but we provide the tools for them to remain in their homes by requiring home ownership classes and counseling. Pre-purchase education and counseling have been shown to improve home buyers' financial creditworthiness and lower delinquency rates. i

We also promote long-term affordability by offering subsidies to community partners who follow SystemVision guidelines for energy efficiency. The result of a long-time partnership with Advanced Energy in Raleigh, 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.

All-Time Mortgage Investments

115,500
home buyers helped

69,260
jobs supported

$11.4 Billion
in property purchased

$779.9 Million
tax revenue generated

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

ers

1,590
NC Home Advantage Tax Credit recipients

500
Community Home Ownership Program buyers

2018

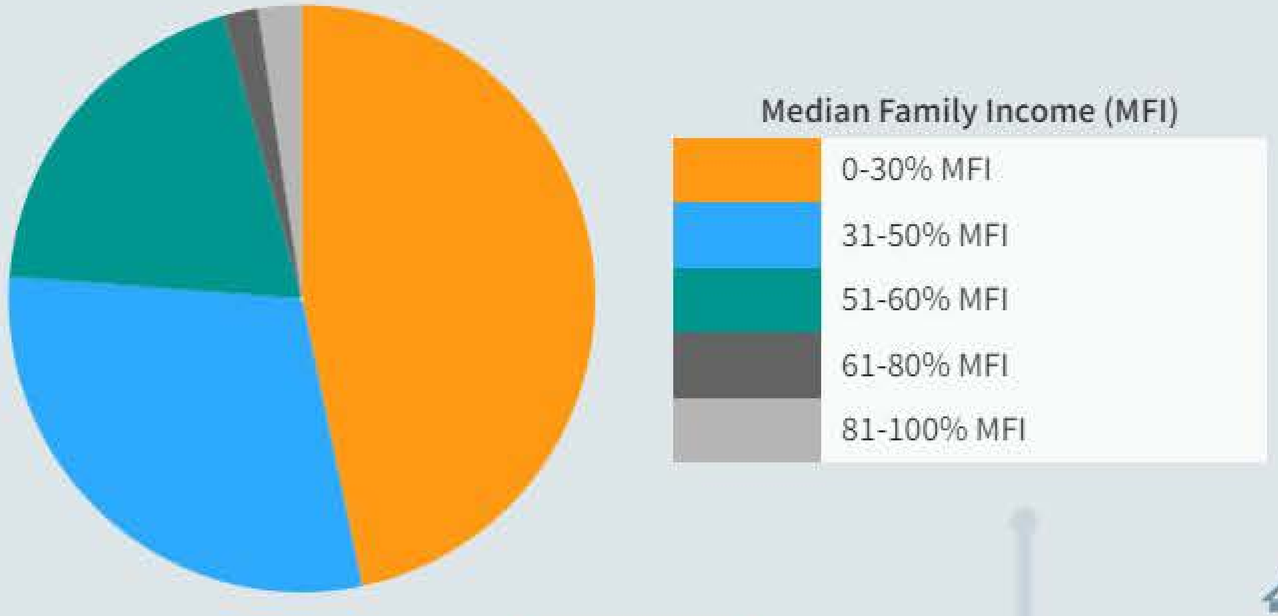
State Investments Drive Housing Solutions

Permanent supportive housing reduces emergency room visits, hospital stays and reliance on government assistance among people experiencing homelessness as well as persons with disabilities. Affordable housing transforms North Carolina. The Agency leveraged the North Carolina Housing Trust Fund with private sector and federal dollars to finance 2,220 affordable homes and apartments for low-income families, seniors, veterans and persons with disabilities in 2018.

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.

MORE

NC Housing Trust Fund Incomes Served



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State Investmen
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State Investments Drive Housing Solutions

A special initiative increased the state's stock of community-based housing in integrated settings for residents with disabilities by 144 apartments. Developed in collaboration with the NC Department of Health and Human Services (NCDHHS), the Integrated Supportive Housing Program provided $13.65 million in interest-free loans from the NC Housing Trust Fund to 10 developments where up to 20 percent of the apartments will be set aside for persons with disabilities. This initiative was instrumental in assisting Housing Credit developments fill funding gaps caused by rising construction costs while setting aside units in those developments as permanent supportive housing units.

Agency deployment of the Trust Fund also filled funding gaps for housing authorities in Wake County, Goldsboro, Greensboro and Rocky Mount to maintain and renovate local affordable housing.

Significant investments from the Trust Fund help persons with disabilities live independently in their communities. For example, Building Independence in Raleigh offers affordable apartments for adults with intellectual and developmental disabilities that provide the supportive services needed to maintain their independence. Residents either work, attend vocational training or volunteer in the community. This community's success has spawned a Blueprint for Collaboration manual with guidelines on replicating this unique model in other areas.

In Kernersville, the NC Housing Trust Fund is helping finance apartments for veterans experiencing homelessness, while Hickory will soon have two new duplexes providing emergency housing for homeless families. Tiny Houses in High Point will provide 10 homes for homeless and low-income households, including two for persons with disabilities.

The Trust Fund also helped better meet the housing needs of North Carolinians with disabilities or other special needs by financing the purchase of affordable apartment properties that were at risk of being demolished and replaced by luxury apartments. Nonprofits used the funds to purchase and renovate three properties, preserving the affordability of 128 independent apartments.

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

2018

State Investments Drive Housing Solutions

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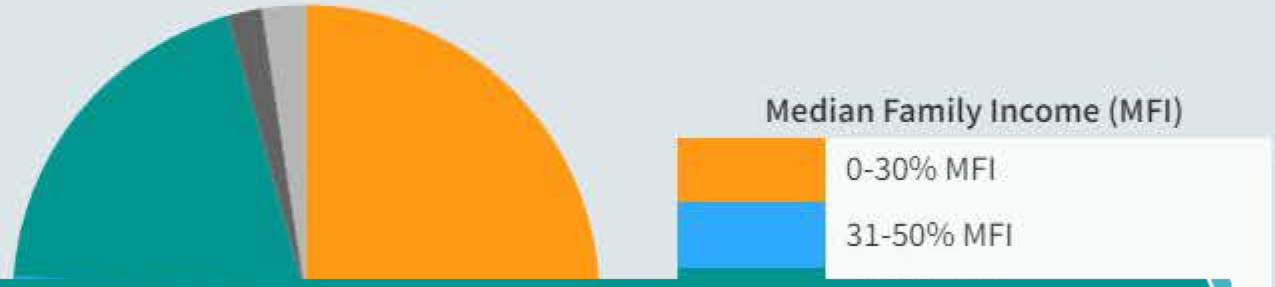
NC Housing Trust Fund Incomes Served



North Carolina Housing Trust Fund

The NC Housing Trust Fund finances the Agency's Supportive Housing Development Program for the development of new construction and the rehab 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. In 2018, this program funded 52 apartments, including 20 permanent supportive housing units for persons with disabilities, as well as 226 shelter beds for persons who are homeless and a 4-bed group home.

2018

State Investments Drive Housing Solutions

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MORE

Hurricane Recovery

As the Agency continued investing NC Housing Trust Fund dollars to repair homes damaged by Hurricane Matthew in 2016, Hurricane Florence swept through many of the same areas in 2018. We partnered with the Governor's office and other state agencies on Back@Home, a $12 million initiative to help families quickly transition to safe and sustainable longer-term housing. The Agency deployed a $90,000 grant from the AARP Foundation to enhance NCHousingSearch.org in disaster areas to better meet the needs of displaced residents, particularly seniors. The Agency partners with Socialserve.com and North Carolina Department of Health and Human Services on the free, online housing search service.

2018

The NC Housing Trust Fund Gets Results

The North Carolina Housing Trust Fund has helped finance $1.4 billion in housing since its creation. It delivers one of the state's best returns on investment, leveraging $4 in housing for every Trust Fund dollar.

All-Time Trust Fund Results

36,980
homes and apartments financed

24,900
jobs supported

$154 million
tax revenues generated

2018

The North Carolina Housing Partnership oversees, establishes policy and allocates funding for the North Carolina Housing Trust Fund.

2018 Housing Partnership

- Brian Coyle, Wake Forest
- Scott Dedman, Asheville
- Roger Earnhardt, Raleigh
- Scott Farmer, Raleigh
- The Honorable Dale Folwell, Raleigh
- Roy J. Helm, Jr., Huntersville
- Daniel W. Kornelis, Winston Salem
- The Honorable Michael Lazzara, Jacksonville
- Melody Underwood Smith, Raleigh
- Tom E. Smith, Raleigh
- Sallie Surface, Rich Square
- Rita Thuot, Gastonia

2018

How We Do It

It takes a village to build affordable housing. Our Agency works with hundreds of partners across the state to invest financing for apartments and homes, affordable home mortgage products, rental and owner-occupied housing rehabilitation, foreclosure prevention, supportive housing and rent subsidies. Our extensive partner network ensures that every county from Cherokee to Dare benefits from affordable housing investments.

PARTNERS BY THE NUMBERS

PARTNER SUPPORT

2018

Partner Support

71
Trainings for 5,560 Lenders

170
Housing Credit Application Visits

25
Ribbon Cuttings and Ground Breakings

48
Classes for 1,040 Real Estate Agents

15
Supportive Housing Application Visits

22
Veterans Events

28
Compliance Trainings for Owners and Managers

250
Construction Site Visits

26
Community Events

1,070
Housing Credit Property Inspections

17
Disaster Recovery Events/Meetings

Partners by the Numbers

79
For-Profit Developers

7
Community Living Partners

101
Nonprofit Groups

132
Lending Institutions and 3,380 Loan Officers

50
Local Governments

5,074
Real Estate Agents

466
Apartment Owners and Managers

36
Housing Counseling Organization

2018

How We Pay for It

The North Carolina Housing Finance Agency sells bonds, administers tax credit programs and uses state and federal funds to finance affordable housing.

How We Pay for It

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 into affordable housing for North Carolinians.

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 and funds from the state's Workforce Housing Loan Program for rental developments.
- Use federal Hardest Hit Fund dollars for the NC Foreclosure Prevention Fund.
- Administer the North Carolina Housing Trust Fund to finance affordable housing options for the state's most vulnerable citizens.

2018

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.

2018 Connections

1.3 million
HousingBuildsNC.com visitors

1.6 million
NCHousingSearch.org Affordable Housing Searches

265,260
NCForeclosurePrevention.gov visitors

629
Media Stories

2,688
Social Media Followers

20,000
Blog Reads

North Carolina
HOUSING
FINANCE
AGENCY

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

FIND US

HousingBuildsNC.com

SHARE THIS