North Carolina
HOUSING
FINANCE
AGENCY




HOUSING MOVES NORTH CAROLINA FORWARD

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

2019 Investment and Impact | North Carolina Housing Finance Agency

North Carolina

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HOUSING MOVES NORTH CAROLINA FORWARD

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

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SINCE 1973

293,320
HOMES AND APARTMENTS FINANCED

$25 BILLION
REAL ESTATE ACTIVITY PRODUCED

256,430
JOBS SUPPORTED

$2 BILLION
TAX REVENUES GENERATED

North Carolina
HOUSING FINANCE AGENCY

HOUSING MOVES NORTH CAROLINA FORWARD

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.

North Carolina
HOUSING FINANCE AGENCY

2019

BOARD OF DIRECTORS

North Carolina
HOUSING FINANCE AGENCY

HOUSING INVESTMENTS PRODUCED RESULTS IN 2019

In 2019, the North Carolina Housing Finance Agency's investments moved the needle on affordable housing, passing milestones of 100,000 affordable apartments financed and 120,000 home buyers helped in the state since 1973. The Agency leveraged public-private partnerships to create affordable housing opportunities in 523 communities during the year. Small investments produced big results, helping vulnerable citizens remain in their homes or move forward in their lives after natural disasters left them displaced.

LEARN MORE

FROM THE BEGINNING

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

HOME OWNERSHIP
121,420 HOMES
Valued at **$12.3 billion**

RENTAL PRODUCTION
103,030 APARTMENTS
valued at **$9.4 billion**

RENT ASSISTANCE
33,330 APARTMENTS
with **$2.6 billion** in rent assistance

HOUSING PRESERVATION
35,940 HOMES AND APARTMENTS
valued at **$392 million**

SUPPORTIVE HOUSING
6,130 HOMES
valued at **$448.2 million**

FORECLOSURE PREVENTION
49,140 HOMES SAVED
$5 billion in property value preserved

2019 IMPACT

11,370 homes and apartments financed
$1.8 billion dollars in real estate activity produced
13,700 jobs supported
$40.4 million in tax revenue generated

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.

Learn more about how affordable housing investments benefit the economy.

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HOUSING MOVES COMMUNITIES FORWARD

Affordable apartments improve neighborhoods, generating local income, taxes and jobs and often boosting purchasing power and property values. Farrington Trace will bring 80 apartments to a heavily traveled area in Greenville, providing working families with an affordable option near a grocery store, restaurants and other retail services.

LEARN MORE

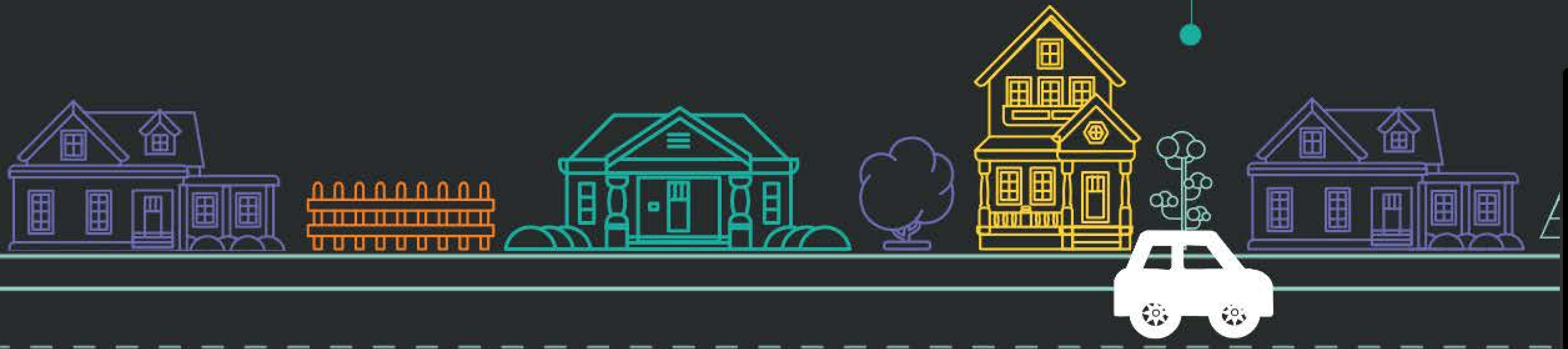
HOUSING CREDITS AND BONDS AWARDED IN 2019

3,890
APARTMENT HOMES PRODUCED

10,000
JOBS SUPPORTED

34
COMMUNITIES IMPACTED

$29.5 MILLION
IN TAX REVENUES GENERATED



The National Association of Home Builders estimates that every 100 tax credit apartments generate approximately $7.9 million in local income, $827,000 in taxes and 122 local jobs within one year. *An Enterprise study examining the impact of the Low-Income Housing Tax Credit in New York City found* that families were able to increase their discretionary income, leading to increased purchasing power in their neighborhoods, and that project investments led to an increase in local property values.

North Carolina Housing Finance Agency

Affor
generatin
purchasin
bring 80 a
providing
grocery st

LEARN

HOUSING MOVES COMMUNITIES FORWARD

Rental investments in 2019 targeted communities hit hard by hurricanes. Eleven tax credit properties received $10 million from the 2018 Hurricane Florence Disaster Recovery Act, while MacArthur Park II in Fayetteville and Adair Gardens in Goldsboro received $16.6 million in federal dollars, funded through the Agency by the NC Office of Recovery and Resiliency. Bond financing helped Market North Apartments in Wilmington welcome back residents displaced by Hurricane Florence and is expected to restore all 204 apartments by spring 2020. 703 Carolina Avenue in New Bern will address a housing shortage exacerbated by the hurricane, and its inland location will offer greater protection from future storms, as well as close proximity to amenities and shopping options.

The Agency invested $21.2 million from the state's Workforce Housing Loan Program, increasing housing options in rural counties and lowering rents in high-cost urban areas. These dollars will help renovate Elm Green in Newport and will enable the City of Shelby to redevelop an old textile neighborhood into Cambridge Commons II for families. Charlotte will gain new affordable units at Parkside at Hickory Grove, close to grocery stores and pharmacies with an onsite bus stop, and the nearly 40-year-old Heritage Park Apartments will be renovated.

Several developments brought new options to small towns where affordable apartments had not been built in a decade. Arbors Park Apartments offers housing for Ayden seniors while Pond View Apartments in Hildebrand provides apartment homes for working families. *2019 Housing North Carolina Award winner Cypress Court* was not only the first tax-credit housing in Ahoskie in 10 years but represented the first commercial development in close to that same time period.

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ALL-TIME RENTAL INVESTMENTS

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*.

103,030
APARTMENT HOMES BUILT OR REHABILITATED

$9.4 BILLION
IN PROPERTY FINANCED

167,000
JOBS SUPPORTED

$1.1 BILLION
IN TAX REVENUE GENERATED

North Carolina
HOUSING FINANCE AGENCY

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 offer down payment assistance, mortgage financing and energy efficiency subsidies that help make home ownership affordable.

LEARN MORE

ALL-TIME COMMUNITY HOME OWNERSHIP INVESTMENTS

7,370
HOMES PRODUCED

$818.4 MILLION
IN PROPERTY FINANCED

13,800
JOBS SUPPORTED

$88 MILLION
IN TAX REVENUES GENERATED

North Carolina Housing Finance Agency

COMMUNITY HOME OWNERSHIP

Home ownership investments benefit communities because homeowners are less likely to move often and more likely to volunteer, contributing to neighborhood stability. The Agency invested $14 million through 72 local home ownership partners to create new neighborhoods and boost older communities. Crescent Magnolia in Orange County will offer one of the first Habitat for Humanity neighborhoods for aging adults in the country, comprising 24 homes within one mile of a hospital and other amenities for seniors. Oakridge Estates will provide homes for 15 Fayetteville families impacted by recent hurricanes as part of its new 47-home neighborhood.

2019 Housing North Carolina Award winner Crosstowne brings affordability to high-cost Raleigh with 100 homes that offer close proximity to jobs, schools and shopping. The largest Habitat for Humanity neighborhood in North Carolina, Crosstowne includes a bus stop to provide homeowners with easy access to downtown.

Learn more about the impacts of community home ownership programs.

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®.

North Carolina
HOUSING FINANCE AGENCY

Our Agency protects home ownership by preventing foreclosures, vacancies and disrepair that can damage community strength. Before closing in July 2019, the NC Foreclosure Prevention Fund preserved more than $5 billion in property value in more than 650 neighborhoods across the state since its 2010 launch. In addition to the 29,680 homes saved by the Fund, an additional 18,020 homes have been saved by the ongoing State Home Foreclosure Prevention Project (SHFPP), which offers free housing counseling, access to legal services for low-income homeowners and assistance working with servicers. Available through our statewide housing counseling partner network, SHFPP has provided counseling to 129,980 homeowners.

LEARN MORE

REHAB BY THE NUMBERS

35,940
PROPERTIES IMPROVED

MORE THAN 550 MILLION
IN HEALTH CARE COSTS SAVED

$392 MILLION
IN PROPERTY VALUE PRESERVED

REHABILITATION AND REPAIR

Tapping local partners, the Agency finances vital repairs, rehabilitation and accessibility modifications with its Urgent Repair Program and Essential Single-Family Rehabilitation Loan Pool. This financing keeps seniors, veterans and people with disabilities in their homes and out of costly institutions. Our rehabilitation investments preserved affordable housing stock and protected neighborhood property values in places hit by hurricanes like Rocky Mount, struck by tornados like and rural communities like Clinton and Marshall.

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

North Carolina Housing Finance Agency

HOUSING MOVES LIVES FORWARD

The Agency's work in 2019 helped more than 120,000 North Carolinians move their lives in new directions. More than 40,000 of these were renters needing affordable apartments or rental assistance.

LEARN MORE

RENTAL INVESTMENTS

45
HOUSING CREDIT DEVELOPMENTS COMPLETED IN 2019

2,420
APARTMENT HOMES FOR WORKING FAMILIES

660
APARTMENT HOMES FOR SENIORS

340
APARTMENT HOMES TARGETING PERSONS WITH DISABILITIES

North Carolina
HOUSING FINANCE AGENCY

The Agency's work in 2019 helpe
Carolinians move their lives in n
40,000 of these were renters nee
or rental assistance.

LEARN MORE

HOUSING MOVES LIVES FORWARD

Affordable apartments give parents the financial room 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. Families will benefit from the Retreat at Pittsboro's close proximity to elementary and middle schools and a community college. Located a mile from downtown Pittsboro, the property is surrounded by local businesses and employment opportunities, including restaurants, retail stores and an urgent care center.

Rising rents are a challenge for aging North Carolinians with low, fixed incomes who may also be grappling with increasing health care costs. Macon Ridge, Nashville's first new tax credit property since 2002, will provide much-needed housing for the town's proportionally large senior population ideally located near medical services and a senior center. At Center Crossing in Hickory, seniors will be able to walk to Union Square, the town center, and quickly access grocery and retail stores thanks to a nearby bus stop. The property will also connect residents with local support service providers and programs.

Multiple studies find that low-income families often prioritize rent over health care, making rent assistance a critical tool to improve health outcomes of vulnerable children and lower public health care costs. The Agency oversees the administration of Section 8 rent assistance, helping 26,580 low-income families in 2019. In addition, rent assistance partnerships with the NC Department of Health and Human Services(NCDHHS) helped 5,560 vulnerable North Carolinians in 2019. Transitions to Community Living Vouchers moved people with disabilities to independent apartments. The state's Key Rental Assistance helped low-income persons with disabilities secure housing through the Targeting Program. A partnership between the Agency and DHHS, the Targeting Program requires properties developed using the federal Low-Income Housing Tax Credit set aside between 10% and 20% of their units for eligible participants as identified by NCDHHS.

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

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.

Enterprise Community Partners found that 95% of lower-income renters surveyed said their most important bill was rent and that 83% of severely rent-burdened residents—who pay more than half of their monthly income in rent—prioritized their rent costs above all else. Severely rent-burdened respondents were more likely than renters overall (31% versus 23%) to have put off a routine check-up because they could not afford it.

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.*

“I needed a place to…be independent. In a house, you have stairs. Here, I can go to the grocery store and use my wheelchair and bring the groceries in all by myself. In this apartment, I especially love that the wheelchair can go in any room. It’s a handicap accessible apartment, and when I go in the kitchen I can roll right up to the sink to do my dishes. Right here. I am three minutes away from my doctor, the new hospital is less than five minutes away and we are right here at the interstate to get to Winston. It’s very convenient. My quality of life has changed since I came here. Before everything was so difficult for me to get around and now it is just so much easier. I’m not in as much pain because I don’t have to walk as much. Not being in as much pain and being able to maneuver [my wheelchair] and do for myself has just made the biggest difference for me.”

Resident, Smith Creek Apartments, Bermuda Run

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HOME BUYERS

Agency investments of nearly $740 million—fueled in large part by the NC Home Advantage Mortgage™ with up to 5% down payment help—continued to provide affordable mortgage options for buyers with low and moderate incomes. First-time buyers and veterans got a big boost with the Agency's $8,000 NC 1st Home Advantage Down Payment.

LEARN MORE

4,190
NC HOME ADVANTAGE MORTGAGE™ BORROWERS

3,310
NC 1ST HOME ADVANTAGE DOWN PAYMENT BORROWERS

1,560
NC HOME ADVANTAGE TAX CREDIT RECIPIENTS

470
COMMUNITY HOME OWNERSHIP PROGRAM BUYERS

North Carolina
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HOME

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First-time bu
Agency's $8,

LEARN M

HOME BUYERS

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. The Agency's financing for community home ownership production helped families get into neighborhoods that would have normally been a stretch for them to afford, including Malory Square in Raleigh, Summit Pointe in Winston-Salem and Gibbon Crossing in Charlotte.

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

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 credit worthiness and lower delinquency rates.

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.

The Agency is committed to promoting 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. This partnership has impacted more than 5,400 homes across the state.

North Carolina Housing Finance Agency

ALL-TIME MORTGAGE INVESTMENTS

121,420
HOME BUYERS HELPED

$12.3 BILLION
IN PROPERTY PURCHASED

72,320
JOBS SUPPORTED

$789 MILLION
TAX REVENUE GENERATED

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

North Carolina
HOUSING FINANCE AGENCY

"My kids have a better environment and a place to live in. I'm ready to have cookouts, have family over for the holidays, doing a whole bunch of stuff I haven't done in years. Home is a safe place. It's a safe place, a place you can feel comfortable, you can be you, you don't have to worry about anything. It's just a safe place."

Home Buyer, Person County Habitat for Humanity

North Carolina
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HOMEOWNERS

Foreclosures have been found to negatively impact 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 2019 kept 2,420 in their homes. Before closing in 2019, the NC Foreclosure Prevention Fund helped 29,680 families who struggled with mortgage payments due to no-fault job loss or other temporary hardships. A High Point woman who lost her job held on to her home while she re-trained as a special education teacher. The Fund's Veterans Initiative helped a Fort Bragg army veteran and his wife keep their home while he attended school on the GI Bill.

LEARN MORE

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 living in communities many foreclosed homes may suffer from the ***consequences of living in neighborhoods*** with more vacant houses, higher crime rates, lower social cohesion and a lower tax base.

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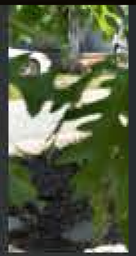
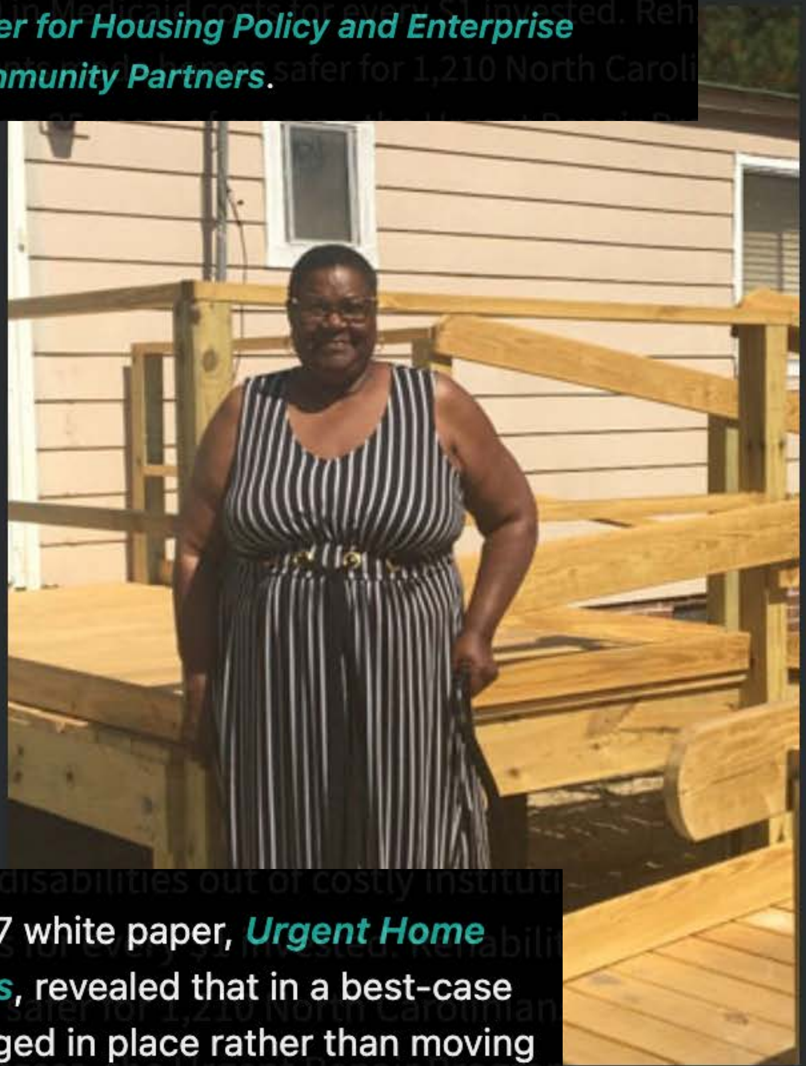
Well-constructed and well-managed affordable housing developments reduce health problems associated with poor quality housing by limiting exposure to allergens, neurotoxins and other dangers, according to research from the *Center for Housing Policy and Enterprise Community Partners*.





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.

HOMEOWNERS

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. Rehabilitation investments made homes safer for 1,210 North Carolinians in 2019. Celebrating 25 years of success, the Urgent Repair Program (URP) surpassed 16,000 homeowners helped and won a national award. Thanks to URP, a Hoke County woman disabled by a car accident has a new ramp that allows her to enter and exit her home safely. A new heat pump, duct work and thermostat relocation enabled a 98-year-old Forysth County woman with sight and hearing impairments to maintain her independence.

Learn how affordable housing benefits health.

Learn how affordable housing benefits education.

North Carolina
HOUSING FINANCE AGENCY

STATE INVESTMENTS MOVE HOUSING FORWARD

Affordable housing transforms North Carolina. The Agency leveraged the North Carolina Housing Trust Fund with private sector and federal dollars to finance 1,240 units for low-income families, seniors, veterans and persons with disabilities in 2019. More than 97% of those helped have incomes below 60% of their area's median income, with close to half below 30% of the median income.

LEARN MORE

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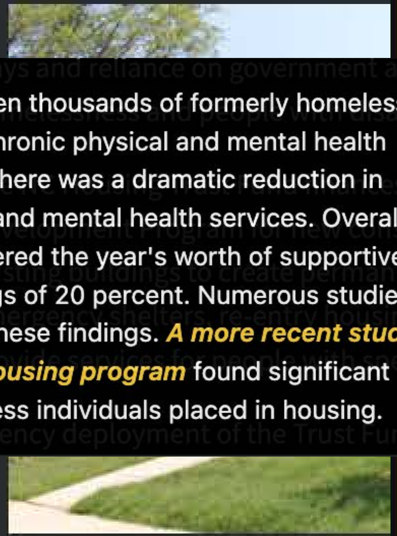
A *2017 RAND study* found that when thousands of formerly homeless individuals, many with complex chronic physical and mental health conditions, were stably housed, there was a dramatic reduction in service use, especially for medical and mental health services. Overall, the cost reductions more than 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.

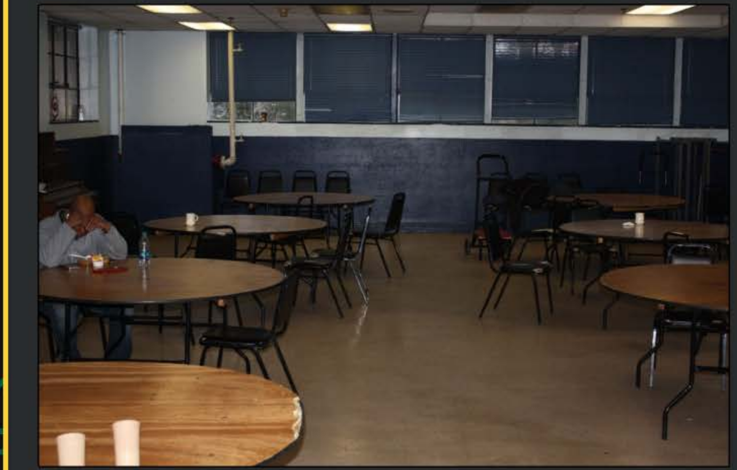


STATE INVESTMENTS MOVE HOUSING FORWARD

Permanent supportive housing reduces emergency room visits, hospital stays and reliance on government assistance among people experiencing homelessness and people with disabilities.

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

Agency deployment of the Trust Fund provides permanent supportive housing options for vulnerable populations. *2019 Housing North Carolina Award winner SECU Lakeside Reserve* offers 40 apartments for homeless adults with disabilities, including seniors and military veterans. One veteran found a home there after Hurricane Florence left him homeless for the first time in his life. Financing awarded in 2019 will provide housing for veterans in Kernersville.



BEFORE

Trust Fund dollars transformed several shelters into places of hope that moved people experiencing homeless forward in their lives. A significant renovation of the *Men's Shelter of Charlotte, which won a 2019 Housing North Carolina Award*, improved functionality with critical repairs addressing safety and privacy concerns. Families Together Shelter in Raleigh and RCS's BEE Shelter in New Bern underwent similar transformations, with the latter helping several Hurricane Florence survivors.

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 transitioning into the community. Prosperity Ridge in Kannapolis and Cascade Garden in Mooresville will open in early 2020. Financing awarded at the end of 2019 will set aside 39 apartments in three developments for North Carolinians with disabilities.

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

AFTER

Prosperity Ridge in Kannapolis and Cascade Garden in Mooresville will open in early 2020. Financing awarded at the end of 2019 will set aside 39 apartments in three developments for North Carolinians with disabilities.

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

Partnerships made a difference for hurricane survivors in 2019. ***Back@Home***, a collaboration between our Agency, the Governor's office, NCDHHS, the NC Coalition to End Homelessness and other agencies, helped 567 families transition to safe and sustainable housing after hurricanes hit the state. A Wilmington man who weathered Hurricane Florence alone in a tent was placed into his first home after two years living outside. An Onslow County mother and her child with disabilities found stability in an affordable mobile home after their apartment was destroyed. ***Back@Home*** won a national award in 2019 and is currently being studied by federal agencies as a model for disaster response.

North Carolina
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NC HOUSING TRUST FUND ALL-TIME RESULTS

38,330
UNITS FINANCED

25,750
JOBS SUPPORTED

$156.5 MILLION
TAX REVENUES GENERATED

North Carolina
HOUSING FINANCE AGENCY

2019 HOUSING PARTNERSHIP

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

- Brian Coyle, Wake Forest (Chair)
- Sallie Surface, Rich Square (Vice Chair)
- Scott Dedman, Asheville
- Scott Farmer, Raleigh
- The Honorable Dale Folwell, Raleigh
- JC Lyle, Wilmington
- Daniel W. Kornelis, Winston Salem
- The Honorable Michael Lazzara, Jacksonville
- Melody Underwood Smith, Raleigh
- Tom E. Smith, Raleigh
- Rita Thuot, Gastonia
- James Pressly, Statesville

North Carolina Housing Finance Agency

HOW WE DO IT

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.

LEARN MORE

North Carolina Housing Finance Agency

HOW WE DO IT

PARTNERS BY THE NUMBERS

133
For-Profit Developers

199
Nonprofit Groups

89
Local Governments

1,218
Apartment Owners and Managers

7
Community Living Partners

123
Lending institutions and more than 3,000 Loan Officers

5,397
Real Estate Agents

39
Housing Counseling Organizations

PARTNER SUPPORT

115
Trainings for 4,374 Lenders and Real Estate Agents

30
Compliance Trainings for Owners and Managers

1000+
attendees at the annual *NC Affordable Housing Conference*

154
Housing Credit Application Visits

10
Supportive Housing Application Visits

215
Construction Site Visits

1,191
Property Inspections

32
Ribbon Cuttings and Ground Breakings

18
Veterans Events

North Carolina HOUSING FINANCE AGENCY

HOW WE PAY FOR IT

The NC Housing Finance Agency sells bonds, allocates 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
- use federal Hardest Hit Fund dollars for the NC Foreclosure Prevention Fund
- allocates 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.

North Carolina
HOUSING FINANCE AGENCY

HOW WE CONNECT

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.

1.3 MILLION
HOUSINGBUILDSNC.COM **VISITORS**

1.7 MILLION
NCHOUSINGSEARCH.ORG **AFFORDABLE HOUSING SEARCHES**

7,730
NCHOMEADVANTAGE.COM **VISITORS**

4,080
SOCIAL MEDIA FOLLOWERS AND 590,000 VIEWS

810
MEDIA STORIES

North Carolina
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GOOD HOUSING FOR NORTH CAROLINIANS.

GOOD BUSINESS FOR NORTH CAROLINA.