

Habitat NC advocates for policies that reduce barriers to affordable homeownership, help households remain stably housed, and create homes that remain affordable over the long term.

Nearly

1 in 4

North Carolina families are paying too much toward housing.¹

Housing is affordable when it costs

30%

of a family's monthly income or less.²

North Carolina has a shortage of

382,000

housing units under \$700 per month.³



Safe and accessible housing is a key social determinant of health.

Access to stable, affordable housing improves health and reduces healthcare costs. Moving into more affordable housing is associated with 18% fewer emergency department visits and 20% more primary care visits.⁴



Homeownership promotes asset building and wealth generation.

Homeownership builds generational wealth, especially for people of color who have historically been excluded from housing opportunities. Homeowners have four times greater wealth on average than renters with similar demographics.⁵



Habitat strives to make significant impacts on affordable homeownership.

North Carolina ranks second in the number of new Habitat homes built nationally. Collectively, North Carolina's 61 Habitat affiliates have served more than 13,000 families through new home construction and critical home repairs.

In addition to the following North Carolina priorities, Habitat NC also advocates for federal policies put forward by Habitat for Humanity International's [Cost of Home campaign](#).

¹ [Comprehensive Housing Affordability Strategy \(CHAS\) data](#), HUD, 2015-2019 ACS 5-year estimates

² [Glossary of Terms to Affordable Housing](#), Department of Housing and Urban Development (HUD)

³ Maya Brennan, et al., "[Housing for North Carolina's Future](#)" *Urban Institute*, June 26, 2020

⁴ Evidence brief: "[How does housing impact health?](#)" *Habitat for Humanity International*

⁵ Evidence brief: "[What are the benefits of homeownership?](#)" *Habitat for Humanity International*

Habitat NC supports policy solutions that:

Expand access to affordable homeownership opportunities.

Policy solutions that address upfront barriers to purchasing a home help families make the transition from renting to ownership, particularly for households of color who have historically been excluded from the housing market. Homeownership not only provides a pathway to building generational wealth, but also frees affordable rental units in the community.

Invest in affordable housing production and preservation.

Habitat NC supports the allocation of public resources to increase affordable housing production, preservation and accessibility. We also promote solutions that enable families to keep their homes during times of hardship and to recover in the wake of natural disasters.

Reduce infrastructure development costs and barriers.

Infrastructure costs can be prohibitive to nonprofits working to deliver affordable units and often create delays in bringing new homes online. Public resources to support infrastructure are needed at all levels of government to make costs feasible for projects that include affordable homes.

Prioritize land for affordable housing.

With rising land costs and continued growth, communities must secure land now that can be used to build and preserve affordable homes into the future. Land acquisition funds and land banks allow nonprofit developers to act quickly when buying available land or uninhabited properties. Public entities can also consider using surplus land toward the development of affordable housing.

Increase resources for critical home repairs and aging in place.

Critical home repair programs preserve homeownership for aging and low-income residents while alleviating critical health and safety concerns. Investments in these programs prevent displacement of low-income families and enable senior community members to age in their own homes. Critical home repair also aids communities recovering from disaster where affordable homes have been damaged by flooding or storms.

Strengthen property tax relief programs to ensure long-term affordability.

Property taxes provide invaluable services within communities, but rapid increases place a particular burden on low-income homeowners. Property tax relief programs prevent foreclosures and displacements, enabling homeowners to remain in their homes long-term, especially in communities experiencing gentrification.