Since 1976, Habitat has empowered countless families to realize the dream and benefits of homeownership. As housing costs continue to rise, the opportunity to become a homeowner is further out of reach for more and more North Carolinians. Today, 1 in 8 North Carolina households pays more than half of their monthly income toward housing. Clearly, we cannot address the need for safe, affordable housing through building alone.

With our on-the-ground experience in providing affordable homeownership solutions, we are uniquely positioned to be a voice for people in need of safe, decent housing. As the national Habitat network embarks on its 5-year advocacy campaign, Cost of Home, Habitat for Humanity of North Carolina aims to shape policy solutions that will enable families to have greater access to homes they can afford.

Achieving our vision requires involvement and commitment from local communities, along with support from state and federal policymakers; it relies on a groundswell of advocates pursuing a common agenda. We support the efforts of the broader housing continuum, while also focusing on the legislative priorities that reflect our work as Habitat affiliates in North Carolina.

**NC'S HABITAT FOR HUMANITY AFFILIATES URGE YOU TO CONSIDER**

**HOUSING TRUST FUND**

The NC Housing Trust Fund is North Carolina's most flexible tool for addressing affordable housing. It allows North Carolina to meet the shifting housing needs throughout the state. The program supports Habitat for Humanity affiliates' homeownership and repair work, as well as efforts by other organizations for rental and supportive housing.

Investment in the Housing Trust Fund has decreased over the last 10 years – from its highest level of $21 million, to its current level of $7.7 million. Habitat supports efforts to increase the allocation to the NC Housing Trust Fund.

**PROPERTY TAX RELIEF**

Property taxes play an important role in making sure our communities have the services and infrastructure needed to maintain quality of life for all residents. At the same time, we need to ensure Habitat homeowners can afford to stay in their homes long-term, especially in areas with rapidly increasing housing costs.

In North Carolina, there are special tax appraisal rules for certain types of affordable housing. An expansion of these rules to include Habitat and other nonprofit homes would help protect homeowners from rising costs. Habitat supports efforts to include Habitat for Humanity homes, and those built by other nonprofit builders, in special property tax appraisal provisions for affordable housing.