

Affordable Home Buying Products

Get Results for North Carolina

NC Housing Finance Agency



Financing options offered by the Agency helped 4,820 North Carolinians purchase homes in 2015.



These home purchases supported over 3,000 jobs statewide.



These programs will generate \$10.7 million in state and local tax revenue.

NORTH CAROLINA

HOUSING
FINANCE
AGENCY

Cost Savings and Better Outcomes

Home ownership is shown to make a significant positive impact on educational achievement and increases economic stability and psycho-social well being.

Homeowners and renters agree that home ownership benefits individuals and families, strengthens communities and is integral to the nation's economy.

Affordable Home Buying Products Offered by the Agency:

The NC Home Advantage Mortgage™ offers competitive interest rates and down payment help up to 5% of the loan amount—fully forgiven after 15 years—for first-time and move-up buyers.

The Mortgage Credit Certificate (MCC) enables qualified first-time buyers and military veterans to save up to \$2,000 a year on their federal taxes.

All-Time Results: 90,833 First-Time Home Buyers

Source: National Association of Realtors®

Note: Numbers do not reflect community home ownership programs.