



NC Home Advantage
TAX CREDIT

Buying Your First Home? Make it Happen with Up to \$2,000 in Annual Tax Savings!

The NC Home Advantage Tax Credit is a Mortgage Credit Certificate (MCC) that allows eligible buyers to receive a 30% federal tax credit on existing homes (50% on new construction), potentially saving up to \$2,000 per year on your federal tax liability.

*A participating lender can determine if a home is in a targeted area

**Income and sales price limits are available at www.nchfa.com/home-buyers/income-limits

Am I Eligible?

- ✓ You are a first-time buyer, military veteran or are purchasing a home in a targeted area*
- ✓ Your income and home sales price do not exceed certain limits**
- ✓ You are buying a home in North Carolina
- ✓ You occupy the home as your principal residence within 60 days of closing
- ✓ You are a legal resident of the United States

How to Apply:

The NC Home Advantage suite of products is offered statewide by the NC Housing Finance Agency through participating lenders. Find a lender near you at www.nchfa.com/home-buyers/find-lender or call 1-800-393-0988. To learn more about our products, visit www.nchfa.com/home-buyers.



HousingBuildsNC.com
1-800-393-0988

No tax dollars were used for this publication.


