



NC DEPARTMENT
of COMMERCE
RURAL ECONOMIC
DEVELOPMENT



NCDHHS



This is a draft of the North Carolina 2025 Consolidated Annual Performance and Evaluation Report (CAPER). This document is available for public comment from February 28, 2026, through 5:00 pm on March 29, 2026. This document will be updated periodically before final submission on March 31, 2026.

Public comments should be emailed to:

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Please include "CAPER Public Comment" on the subject line.

North Carolina 2025 CAPER

Consolidated Annual Performance and
Evaluation Report

DRAFT 02-28-2026, 5th Year

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The 2025 CAPER is the fifth and final year of the 2021-2025 North Carolina Consolidated Plan. The State continues to make strides towards its housing and community development goals using the US Department of Housing and Urban Development formula program resources. Specifically, the programs include the Community Development Block Grant (CDBG), HOME Investment Program, the National Housing Trust Fund (HTF), the Emergency Solutions Grant (ESG), and the Housing Opportunities for Persons with AIDS (HOPWA) and RUSH. In addition to these programs, the State of North Carolina continues to implement the funds received through the CARES Act as the funding for this program ends in June of 2026. We still receive funding requests for public health emergencies caused by several weather-related issues. Public Service activities were also a vital part of our outcomes as we used deobligated funds from previous years to fund public service activities which included contingency and urgent need projects as they were identified. North Carolina is also a recipient of the Recovery Housing Program (RHP) demonstration, which is funds provided through the Support Act to provide stable housing for people recovering from substance use disorders.

North Carolina's programs were greatly impacted by the continued recovery from recent storms including the most recent Hurricane Helene along with other natural disasters in previous years as well as lingering effects from the COVID19 pandemic. During 2025, conditions have improved; however, these challenges continue to impact the completion of rental and homebuyer new construction and rehabilitation projects. Several projects have required additional funds to address financing gaps. As a result, projects have had contractual delays leading to an increase in extensions to complete projects.

Despite the challenges created by several storms and hurricanes, housing costs have continued to increase. In 2025, NCHFA used HOME funds to provide 383 home buyers with direct financial assistance to purchase a home and to rehabilitate 151 homes. HOME and HTF funds were used to develop or rehabilitate 426 affordable rental units.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Affordable Homeownership	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	0	0		440	383	87.05%
Affordable Homeownership	Affordable Housing	HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	2000	2387	119.35%			
Affordable Rental Housing	Affordable Housing	HOME: \$ / HTF: \$	Rental units constructed	Household Housing Unit	4300	3073	71.47%	800	266	33.25%
Affordable Rental Housing	Affordable Housing	HOME: \$ / HTF: \$	Rental units rehabilitated	Household Housing Unit	100	324	324.00%	90	160	177.78%
CDBG Contingency and Urgent Needs		CDBG: \$	Other	Other	5	0	0.00%			
CDBG Economic Development	Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	1500	0	0.00%	1000	700	70.00%
CDBG Infrastructure	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	12000	0	0.00%	2000	1500	75.00%

CDBG Neighborhood Revitalization	Affordable Housing Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	12000	12000	100.00%	200		%
CDBG Neighborhood Revitalization	Affordable Housing Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	1000	1000	100.00%			
CDBG Neighborhood Revitalization	Affordable Housing Non-Housing Community Development	CDBG: \$	Rental units constructed	Household Housing Unit	0	0		80	0	0.00%
CDBG Neighborhood Revitalization	Affordable Housing Non-Housing Community Development	CDBG: \$	Rental units rehabilitated	Household Housing Unit	0	0		90	0	0.00%
CDBG Neighborhood Revitalization	Affordable Housing Non-Housing Community Development	CDBG: \$	Homeowner Housing Added	Household Housing Unit	120	0	0.00%			

CDBG Neighborhood Revitalization	Affordable Housing Non-Housing Community Development	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	1200	1200	100.00%	160	200	125.00%
ESG Crisis Response	Homeless	HOPWA: \$7168610 / ESG: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	0	0		200	0	0.00%
ESG Crisis Response	Homeless	HOPWA: \$7168610 / ESG: \$	Homeless Person Overnight Shelter	Persons Assisted	55000	0	0.00%	14000	0	0.00%
ESG Crisis Response	Homeless	HOPWA: \$7168610 / ESG: \$	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0		11840	0	0.00%
ESG Crisis Response	Homeless	HOPWA: \$7168610 / ESG: \$	Other	Other	5750	0	0.00%			
ESG Housing Stability	Homeless	ESG: \$	Homelessness Prevention	Persons Assisted	0	0		204	0	0.00%
ESG Housing Stability	Homeless	ESG: \$	Housing for Homeless added	Household Housing Unit	1500	0	0.00%	5924	0	0.00%
Homeowner Housing Rehabilitation	Non- Homeless Special Needs	HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	1000	752	75.20%	200	151	75.50%
HOPWA Permanent Housing Placement	Affordable Housing	HOPWA: \$	Housing for People with HIV/AIDS added	Household Housing Unit	45	0	0.00%	77	0	0.00%

HOPWA Permanent Housing Placement	Affordable Housing	HOPWA: \$	HIV/AIDS Housing Operations	Household Housing Unit	0	0		31	0	0.00%
HOPWA Resource ID	Persons with HIV/AIDS	HOPWA: \$	Housing for People with HIV/AIDS added	Household Housing Unit	833	0	0.00%			
HOPWA Resource ID	Persons with HIV/AIDS	HOPWA: \$	HIV/AIDS Housing Operations	Household Housing Unit	0	0		174	0	0.00%
HOPWA Supportive Services	Affordable Housing	HOPWA: \$	Housing for People with HIV/AIDS added	Household Housing Unit	872	0	0.00%			
HOPWA Supportive Services	Affordable Housing	HOPWA: \$	HIV/AIDS Housing Operations	Household Housing Unit	0	0		454	0	0.00%
HOPWA Tenant-Based Rental Assistance	Affordable Housing	HOPWA: \$	Housing for People with HIV/AIDS added	Household Housing Unit	0	0		248	0	0.00%
HOPWA Tenant-Based Rental Assistance	Affordable Housing	HOPWA: \$	HIV/AIDS Housing Operations	Household Housing Unit	395	0	0.00%			
HOPWA-Short-Term Rent and Utilities	Affordable Housing	HOPWA: \$	Homelessness Prevention	Persons Assisted	0	0		531	0	0.00%
HOPWA-Short-Term Rent and Utilities	Affordable Housing	HOPWA: \$	Housing for People with HIV/AIDS added	Household Housing Unit	833	0	0.00%			

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The State's CDBG funding priorities are established primarily through the General Assembly and the public engagement process for the Annual Action Plan. In 2025, the priorities focused on affordable housing, rural community development, economic development, and water and wastewater infrastructure. NC's CDBG program makes funding available to non-entitlement local governments for housing and community development needs. Each project and activity must meet a national objective which includes providing a benefit to low-and moderate-income households; addressing the prevention or elimination of slums and blight; and responding to meet a particular urgency because existing conditions pose a serious and immediate threat to the community. In 2025, CDBG funds were also continued to implement the CDBG Coronavirus programs, Recovery Housing Programs and other natural disasters that hit the State in the later part of 2025. Additionally, the State used de-obligated CDBG funds primarily from 2018 to assist projects cost overruns caused by increased labor and construction costs, contingency, and urgent needs activities.

HOME and HTF funding were used to meet the following four of eight priority needs in 2025:

Priority 2 development of multifamily housing units and rehabilitation of single-family housing units for non-homeless persons with special needs including the elderly, disabled and households with a member under 6 where lead threat exists.

Priority 3 funding of homeownership units and development of multifamily housing units for households under 30% AMI.

Priority 4 funding of homeownership units and development of multifamily housing units for households 31 - 60% AMI.

Priority 5 funding of homeownership units for households 61-80% AMI.

CR-10 - Racial and Ethnic composition of families assisted

**Describe the families assisted (including the racial and ethnic status of families assisted).
91.520(a)**

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

For HOME and HTF data, assumptions made in the above table include that all households are of the same race/ethnicity as the reported head of household. Additionally, households reporting Other-multi-racial are not captured in the above table. Based on IDIS activity reports and data 67 HOME-assisted households identified as other/multi-racial and 6 HTF-assisted households identified as other/multi-racial.

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CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	54,462,390	
HOME	public - federal	26,604,800	3,810,394
HOPWA	public - federal	4,148,325	
ESG	public - federal	5,169,928	
HTF	public - federal	4,912,237	3,195,000
RUSH - ESG Disaster Relief Grant	public - federal	3,000,000	

Table 3 - Resources Made Available

Narrative

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Statewide	100		Statewide

Table 4 – Identify the geographic distribution and location of investments

Narrative

HOME/HTF : In 2025, HOME funds supported 747 units in 76 counties. HTF supported 213 units in 3 counties.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

HOME and HTF help finance loans for affordable multifamily rental development through NCHFA's Rental Production Program, leveraging Low Income Housing Tax Credits (LIHTC), state-appropriated funds, and other private and local funding. The 25% HOME Match obligation was satisfied by the NC HOME Match annual GA appropriation and bond financing. HOME Match was used to finance 72 rental units.

Fiscal Year Summary – HOME Match

Item	Amount
1. Excess match from prior Federal fiscal year	56,957,470
2. Match contributed during current Federal fiscal year	5,214,557
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	62,172,027
4. Match liability for current Federal fiscal year	4,094,228
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	58,077,799

Table 5 – Fiscal Year Summary - HOME Match Report

Table 6 – Match Contribution for the Federal Fiscal Year

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
25% MRB	09/30/2025	0	0	0	0	0	1,023,557	0
ST HOME Match	09/30/2025	4,191,000	0	0	0	0	0	0

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period	Amount received during reporting period	Total amount expended during reporting period	Amount expended for TBRA	Balance on hand at end of reporting period
\$	\$	\$	\$	\$
29,623,816	17,614,958	15,670,717	0	30,568,057

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	73,451,581	0	0	0	0	73,451,581
Number	6	0	0	0	0	6
Sub-Contracts						
Number	114	3	0	1	30	80
Dollar Amount	43,295,392	1,471,683	0	2,232,768	10,126,248	29,464,693
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	73,451,581	0	73,451,581			
Number	6	0	6			
Sub-Contracts						
Number	114	9	105			
Dollar Amount	43,295,392	3,944,328	39,351,064			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

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CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	1,000	0
Number of Non-Homeless households to be provided affordable housing units	2,500	786
Number of Special-Needs households to be provided affordable housing units	983	174
Total	4,483	960

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	228	0
Number of households supported through The Production of New Units	825	266
Number of households supported through Rehab of Existing Units	325	311
Number of households supported through Acquisition of Existing Units	500	383
Total	1,878	960

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The annual goals for HOME and HTF were to produce 1700 new multifamily units, rehabilitate 325 existing single-family units, and help home buyers purchase 500 existing single-family units. Actual production results varied and number of units produced fell below goals due to increased costs and availability of labor.

Discuss how these outcomes will impact future annual action plans.

Based on the success of using HOME funds in NCHFA’s multifamily rental production, homebuyer assistance, and single-family home rehabilitation programs, NCHFA will continue to use HOME for these purposes. Likewise, NCHFA will continue to use HTF for multifamily rental production.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual	HTF Actual
Extremely Low-income	361	32	72
Low-income	26	60	
Moderate-income	80	432	
Total	467	524	

Table 13 – Number of Households Served

Narrative Information

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CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Addressing the emergency shelter and transitional housing needs of homeless persons

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The North Carolina Housing Finance Agency assists public housing authorities with the rehabilitation of their housing units or through the Rental Assistance Demonstration (RAD) program using Low Income Tax Credits, Rental Development Program, or Supportive Housing Development Program. Actions taken to encourage public housing residents to become more involved in management and participate in homeownership to address homeownership needs, NCHFA has had about 8 PHA's as Community Partners Loan Partners (CPLP). Current active members include NC Indian Housing Authority and High Point Housing Authority. Each partner offers programs that prepare renters to become homeowners using their Section 8 vouchers. In addition, REDD has reached out to the Sanford housing authority to provide assistance in improving their status as a troubled PHA. We have had several meetings with PHA officials and are trying to provide them with available resources that can assist them. This process is cumbersome and will take a variety of resources to improve this PHA

Actions taken to encourage public housing residents to become more involved in management and participate in homeownership

NC Housing Finance agency has partnered with home counseling agencies, realtors and other agencies that conduct workshops around the State of NC to provide information and support for public housing tenants that are trying to move from rental to homeownership. This process has seen some successes, but much work is needed to accomplish a higher percentage of renters to owning a home. Several meetings were held in conjunction with the local housing authorities at community meetings and sponsored seminars.

Actions taken to provide assistance to troubled PHAs

This information will be provided before submission on 3/31/26.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

NCHFA continues to serve underserved households by providing financing for the development and purchase of affordable housing as well as financing the rehabilitation of homes for people and families who are low income, elderly, and disabled.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The NCHFA Single-Family Rehab Loan Pool program provides forgivable loans to rehabilitate moderately deteriorated owner-occupied homes, primarily targeting homeowners below 80% of area median income with elderly, disabled and/or veteran household members, as well as households with a child under the age of 6 who is frequently present in the home that contains lead-based paint hazards.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

By addressing the housing needs and job opportunities of North Carolinians who are low-income this will impact and help reduce the number of poverty level families. The NC Plan Partners share resources and information that can assist with this effort. Additionally, economic development activities that require the creation and retention of jobs for low-income persons provide employment opportunities for poverty-level families that can help reduce the number of residents in poverty. The rate of poverty in certain areas of the state have increased due to COVID, weather related storms and other factors that have had a effect on the cost of living.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

Not Applicable

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

NCHFA continues to develop relationships and communicate with private and public housing organizations and social service agencies. NCHFA continues to develop relationships and communicate with private and public housing organizations and social service agencies. Also, the Sanford Housing Authority was on the troubled PHA list. NC Commerce met with the SHA to discuss the needs and

possible funding options. Conversations to make final decisions for assistance, if any, will continue during FY2026

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

NCHFA also provides fair housing information to property owners and/or managers through resources posted on NCHFA’s website and circulated to NCHFA partners across the state, such as the “Reasonable Accommodation – A Quick Guide for Property Managers” and the “Tenant Selection Plan Policy” policy. NCHFA reviews properties’ tenant selection plans to ensure conformity to the memo and fair housing laws and regulations. HOME-funded partners who assist homeowners and homebuyers must create and implement a Marketing/Outreach Plan. The Marketing/Outreach Plan helps the partners effectively market the availability of housing opportunities to individuals of both minority and non-minority groups that are least likely to apply for assistance. The Marketing/Outreach Plan includes strategies designed to attract homeowners and homebuyers regardless of race, color, religion, sex, familial status, or disability, and describes initial advertising, outreach, and other marketing activities to inform potential homeowners and homebuyers of available assistance. HOME-funded rental developments must create and implement an Affirmative Fair Housing Marketing Plan (AFHMP). The AFHMP helps owners/agents effectively market the availability of housing opportunities to individuals of both minority and non-minority groups that are least likely to apply for occupancy. The AFHMP assists marketing strategies designed to attract renters regardless of race, color, religion, sex, familial status, or disability, and describes initial advertising, outreach (community contacts) and other marketing activities which inform potential renters of the existence of units.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

Presently, most public meetings, workshops, and hearings are held now in a hybrid format where citizens have a choice to attend in person or virtually and as required in previous years facilities are accessible to people with disabilities or held electronically so any member of the public can attend via the internet. Upon reasonable request, the CDBG team will provide translators at public hearings and meetings. Furthermore, meeting notices were sent to public and governmental agencies, and other interested parties that have reasonable and timely access to information and records relating to the consolidated plan process and how citizens can participate. Email blasts were also sent to notify consultants and grantees of upcoming hearings and meeting dates. These records include the State's use of assistance under the programs covered during the preceding five years. All records that are public under G.S. 132 will be made accessible to interested individuals and groups during normal working hours. The Citizen's Participation Plan is available at www.commerce.nc.gov. and was updated in 2025.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction’s program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

This information will be provided before the submission date of 3/31/26.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

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CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

Please see the below chart for a summary of issues detected during inspection.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

NCHFA's procedures are consistent with the requirements of affirmative marketing under 24 CFR part 92.351 (a) and (b). For relevant programs, NCHFA requires affirmative marketing plans and monitors their implementation. It also monitors policies for selecting beneficiaries, accepting Section 8 certificate and voucher holders, and maintaining waiting lists. NCHFA encourages selection of sites close to services and community support networks, and outside of areas with high minority concentration, high poverty, and high low-income concentration.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

NCHFA disbursed \$15670717.00 in program income in 2025. Program income was used in our loan pools—the Single-Family Rehab Loan Pool (SFRLP), the Self-Help Loan Pool (SHLP), and the Community Partners Loan Pool (CPLP)—and the Rental Production Program (RPP). SFRLP provides forgivable loans to rehabilitate moderately deteriorated owner-occupied homes, primarily targeting homeowners below 80% of area median income with elderly, disabled and/or veteran household members, as well as households with a child under the age of 6 who is frequently present in the home that contains lead based paint hazards. SHLP provides amortizing first participating mortgages to complement funds provided by nonprofit partner organizations such as Habitat for Humanity and to leverage more productivity for homebuyers who are typically 30% - 60% of area median income. CPLP offers deferred, second mortgages that are generally combined with the NC Home Advantage Mortgage, targeting homebuyers whose incomes are less than 80% of area median income.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

NCHFA's Rental Production Program (RPP) leverages private, state, federal (including HOME, HTF, and LIHTC), and local financing to finance development of affordable housing across the state. In 2025, RPP funded projects that created 654 affordable units across North Carolina.

NCHFA's Rental Preservation Loan Program (RPLP) leverages federal (including HOME and HTF) as well as other funds available to NCHFA to finance the preservation of rental housing stock that is affordable for low-income North Carolinians. In 2025, one project was awarded funds through the RPLP program, creating 80 units.

NCHFA's Supportive Housing Development Program (SHDP) funds development of supportive housing options for low-income North Carolinians with disabilities. SHDP funds awarded in 2025 funded 253 affordable apartments and shelter accommodations.

NCHFA also has two state-funded homeowner rehabilitation programs: the Displacement Prevention Program (DPP) and the Urgent Repair Program (URP). DPP works with the state's Independent Living Rehabilitation Program to provide accessibility modifications that enable low-income homeowners with severe mobility impairments to remain in their home. URP provides loans to homeowners through nonprofit organizations, units of local government, and regional councils to correct housing conditions that pose an imminent threat to life, safety, or displacement of low-income households. In 2025, DPP and URP rehabilitated 861 homes across the state.

CR-55 - HOPWA 91.520(e)

Identify the number of individuals assisted and the types of assistance provided

Table for report on the one-year goals for the number of households provided housing through the use of HOPWA activities for: short-term rent, mortgage, and utility assistance payments to prevent homelessness of the individual or family; tenant-based rental assistance; and units provided in housing facilities developed, leased, or operated with HOPWA funds.

Number of Households Served Through:	One-year Goal	Actual
Short-term rent, mortgage, and utility assistance payments		
Tenant-based rental assistance		
Units provided in transitional housing facilities developed, leased, or operated with HOPWA funds		
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds		
Total		

Table 14 – HOPWA Number of Households Served

Narrative

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CR-56 - HTF 91.520(h)

Describe the extent to which the grantee complied with its approved HTF allocation plan and the requirements of 24 CFR part 93.

Tenure Type	0 – 30% AMI	0% of 30+ to poverty line (when poverty line is higher than 30% AMI)	% of the higher of 30+ AMI or poverty line to 50% AMI	Total Occupied Units	Units Completed, Not Occupied	Total Completed Units
Rental	56	16	0	72	0	72
Homebuyer	0	0	0	0	0	0

Table 15 - CR-56 HTF Units in HTF activities completed during the period

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CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	8	3	0	0	3
Total Labor Hours	33,229	160,144			204,735
Total Section 3 Worker Hours	3,979	27,452			7,769
Total Targeted Section 3 Worker Hours	0	0			0

Table 15 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	3	2			
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	1	1			
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	2				
Outreach efforts to identify and secure bids from Section 3 business concerns.	1	2			2
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	2				
Held one or more job fairs.	1				
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	2				
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.	2				
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.	1				
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	2				
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					

Other.	2	2			2
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Table 16 – Qualitative Efforts - Number of Activities by Program

Narrative

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