



Climbing the Ladder of Opportunity:

A Housing and Community & Economic Development Agenda for North Carolina

1. Ensure that all North Carolinians have access to safe, decent, and affordable housing.

Housing is the first rung on the ladder of opportunity, but it is out of reach for too many families. More than 1.2 million North Carolinians, in rural and urban communities alike, cannot find affordable housing. Of these households, more than 500,000 pay more than half of their income on housing alone. Safe, decent, and affordable housing allows families to build wealth in ways that benefit entire communities.

2. Promote joint public-private investment in low-income communities.

The many challenges facing communities across North Carolina are best addressed when government investment is combined with and leverages local, private sector activity. Policies that encourage this cooperation are among the most effective ways to serve North Carolina families with the greatest need.

3. Stimulate growth of innovation and entrepreneurship in diverse businesses.

Self-sufficiency is impacted most by the availability of jobs that offer great pay and opportunities for advancement. Increasing wages and access to employment by investing in small businesses and entrepreneurs is crucial to giving all North Carolinians the chance to climb the ladder of opportunity.

4. Enhance the financial security of working and middle class households.

The costs of basic necessities overwhelm the budgets of many working and middle class families. Smart investments in these families that make it possible for them to build long-term wealth are critical to ensuring that our state's prosperity is inclusive.