



Members of House and Senate Leadership:

According to the 2025 North Carolina Housing Supply Analysis and Economic Impact report done by the NC Chamber, NC Home Builders Association, and NC Realtors Association released earlier this year, our state needs over 760,000 units of housing over the next five years due to anticipated population growth. The Workforce Housing Loan Program (WHLP) has been one of North Carolina's most effective and efficient tools to increase the supply of housing throughout our state. Since its creation 11 years ago, WHLP has financed approximately 14,100 affordable rental homes for our workforce, seniors, and families. The program has done this by leveraging both federal and private capital, which has resulted in thousands of safe, quality homes for working families, seniors, and veterans across urban, rural, and suburban communities.

Without this funding, most housing developments affordable for working families across North Carolina, and particularly in rural areas, cannot move forward. At a time when rising housing costs are continuing to place a strain on North Carolinians and rising construction costs are creating additional financial barriers for development, the WHLP is a critical lifeline for many communities that need access to developments that otherwise would not be able to happen without this gap financing tool. The most recent award cycle announced at the end of August demonstrates this, all but one of the over 30 developments required some form of gap financing to be financially feasible.

We are thankful for the responsiveness of the General Assembly when it comes to addressing the housing needs of all North Carolinians. We also recognize the finite nature of resources. This is why we respectfully urge you to restore full funding for WHLP at \$35 million, as it is one of the most cost-effective, bipartisan solutions our state has for addressing our urgent housing needs. The undersigned Housing Industry Stakeholders strongly urge you to consider restoring \$35 million funding for the Workforce Housing Loan Program (WHLP) for FY25-27. This proven return on investment is a key part of supporting North Carolina's economic growth, workforce stability and community resilience.

Thank you,  
NC Housing Coalition

### **Organizations**

**North Carolina Housing Coalition**  
3608 University Drive, Suite 201 • Durham, NC 27707  
Phone 919.881.0707 • Fax 919.881.0350 • [www.nchousing.org](http://www.nchousing.org)



NC REALTORS



NC Home Builders Association



Centrant Community Capital



Woda Cooper Companies



NC Council of Churches



Center for Community Self-Help



Affordable Housing Management Inc.



CAHEC



Habitat for Humanity of North Carolina



DreamKey Partners



Community Housing Partners Corporation



Evergreen Construction Company



WinnDevelopment



Mountain Housing Opportunities



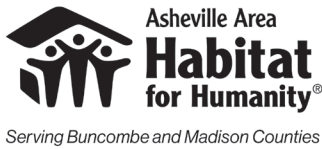
Taft Mills Group



Cape Fear Housing Coalition

STEELE Architecture PLLC

Mills Companies



Asheville Area Habitat for Humanity – Serving Buncombe and Madison Counties

Givens Communities

DHIC Inc.



Connelly Builders Inc.

Connelly Development LLC

Community Housing Coalition of Madison County



Rebuild Communities NC

Housing Assistance Corporation

Haywood Street Community Development



Haywood Habitat for Humanity

Mosaic Development Group

Landy of Sky Regional Council



Open Hearts Place

Open Hearts Place



Cape Fear Habitat for Humanity



Long Run Development



NC Budget & Tax Center



Innovative Research Insights



RLH Development LLC



Empowering people, transforming lives

WNCSource



Pease Law



Habitat for Humanity®  
Orange County, NC

Habitat for Humanity of Orange County, NC

**CITYBUILDER**

CITYBUILDER



MountainTrue



Habitat for Humanity®  
Cabarrus County

Habitat for Humanity Cabarrus County



South Creek Development LLC



Wesley Community Development



Invictus Development LLC



Tapestry Development Group

Urquhart Development LLC

Habitat for Humanity of the  
Charlotte Region

### Individuals

Adwoa Asante  
Brittany Badgett  
Tara Bailey  
Barbara Barnes  
Deborah Battle  
Natalie Britt  
Jeb Bullard Jr.  
Alyssa Callihan  
Dede Carney  
Utica Cason  
William W. Chamblin  
Jaclyn Cullipher  
Rachel A. Davis  
Nevele C. Denny  
Liz Doherty  
Kelley Fluharty  
Jason Franklin  
Gail Friedman  
Justin Garrity  
Field Goodlett  
Maureen Greidanus  
Britni Grimes

Gannon Hackler  
LeAnna Hamer  
Sara Harrington  
Michael Healy  
Lauren Henry  
Gann Herman  
Toni Holt  
Audrey Hopkins  
Melissa Jacobs  
Keren Janssen  
Tiana Joyner  
Dan Levine  
Aaron Libby  
Sabrina Little  
Jeannie "JC" Lyle  
Paul Marfione  
Jake Mathis  
John McLamb  
Lois Mendezoff  
Dr. Jill Mills  
Venus Naylor  
Taylor Newton

Laura Nicholson  
Stephanie Norris  
Josephine Palmer  
Hilary Paradise  
Victoria Purvis  
Nick Rodgers  
Bill Rowe  
Monica Sanders  
Lloyd Schmeidler  
The Rev. Rebecca Justice  
Schunior  
Carolyn W. Scogin  
James Snell  
Anastasia Stafford  
Christopher Allen Steele Sr.  
Sarah Lipkin Sularz  
Thomas W. Urquhart  
Robert Vest  
Suzan Wheat  
Malcolm White  
Nikkol Williamson  
Rebecca Winders  
O'Marzria Wright