

| Organization                             | Type           | Funding Types                              | Primary Focus                                                 | Eligible Recipients                                         | Notes                                                                                                                                                                                                              |
|------------------------------------------|----------------|--------------------------------------------|---------------------------------------------------------------|-------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>NC Housing Finance Agency (NCHFA)</b> | State Agency   | LIHTC, loans, bonds, grants                | Affordable housing development, rehabilitation, homeownership | Developers, nonprofits, municipalities, faith organizations | NC's primary affordable housing finance agency. Leverages public-private funding and administers HOME, Workforce Housing Loan Program, tax-exempt bonds, and numerous state programs. Partner in Faith in Housing. |
| <b>NC Department of Commerce</b>         | State Agency   | CDBG, infrastructure grants                | Housing, downtown revitalization, economic development        | Municipalities, counties                                    | Administers Community Development Block Grants and rural infrastructure programs.                                                                                                                                  |
| <b>HUD North Carolina Field Office</b>   | Federal Agency | HOME, CDBG, Continuum of Care, Section 108 | Affordable housing, rehabilitation, homelessness              | Local governments, nonprofits                               | Oversees distribution of major HUD funding throughout North Carolina.                                                                                                                                              |
| <b>USDA Rural Development</b>            | Federal Agency | Loans, grants                              | Rural housing repair, homeownership, community facilities     | Rural homeowners, nonprofits, local governments             | Section 504 repair loans/grants and Community Facilities programs. Up to                                                                                                                                           |

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|                                                       |                  |                                   |                                          |                                                       | \$50,000 combined assistance for eligible homeowners.                                      |
| <b>NC Department of Health &amp; Human Services</b>   | State Agency     | ESG grants                        | Homelessness prevention, rapid rehousing | Local governments, nonprofits, faith organizations    | Administers Emergency Solutions Grant (ESG) funding.                                       |
| <b>U.S. Economic Development Administration (EDA)</b> | Federal Agency   | Revolving Loan Funds, Grants      | Infrastructure, economic development     | Regional organizations, nonprofits, local governments | Supports infrastructure and economic development projects that can support housing growth. |
| <b>Kerr-Tar Regional Council of Governments</b>       | Regional Agency  | Housing rehabilitation loans      | Housing rehabilitation                   | Low-income households                                 | Administers rehabilitation assistance in its service area.                                 |
| <b>City of Charlotte Housing Trust Fund</b>           | Local Government | Low-interest loans, gap financing | Affordable housing development           | Developers, nonprofits, faith organizations           | Typically provides 1–2% loans. Supports Faith in Housing projects.                         |
| <b>Mecklenburg County</b>                             | Local Government | Grants, bond funding              | Faith-based housing, affordable housing  | Faith organizations, developers                       | Has funded projects such as Sugaree Place.                                                 |

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| <b>Self-Help Credit Union / Self-Help Federal Credit Union</b>  | CDFI        | Loans, investments                 | Affordable housing, community facilities, homeownership, economic development | Nonprofits, municipalities, developers, individuals | Has invested over \$11 billion since 1980. One of the nation's largest community development lenders.       |
| <b>Initiative Capital (NC Community Development Initiative)</b> | CDFI        | Debt financing, equity investments | Affordable housing, economic development                                      | Nonprofits, developers, CBDOs                       | Federally certified CDFI specializing in underserved communities. Formerly referenced as Institute Capital. |
| <b>Carolina Small Business Development Fund</b>                 | CDFI        | Loans, technical assistance        | Small business, community development                                         | Small businesses, nonprofits                        | Frequently paired with community revitalization efforts.                                                    |
| <b>Mountain BizWorks</b>                                        | CDFI        | Loans, coaching                    | Entrepreneurship, rural economic development                                  | Small businesses                                    | Supports Western NC and Appalachian communities.                                                            |
| <b>Natural Capital Investment Fund</b>                          | CDFI        | Loans                              | Sustainable community development                                             | Businesses, nonprofits                              | Focuses on environmentally sustainable community investment.                                                |

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| <b>The Support Center</b>                    | CDFI                 | Loans                                 | Affordable housing, nonprofits, small business | Nonprofits, businesses                 | Focuses on low-wealth communities.                              |
| <b>Latino Community Credit Union</b>         | CDFI                 | Loans                                 | Housing and small business                     | Latino and immigrant communities       | Community-focused lender throughout NC.                         |
| <b>Bank of America</b>                       | Bank                 | CRA lending, LIHTC equity             | Affordable housing, community development      | Developers, nonprofits, municipalities | Active CRA lender. Major partner in Faith in Housing.           |
| <b>Bank of America Charitable Foundation</b> | Corporate Foundation | Grants                                | Economic mobility, affordable housing          | Nonprofits                             | Complements CRA investments through philanthropy.               |
| <b>Wells Fargo</b>                           | Bank                 | Loans, tax credit equity, investments | Affordable housing, rehabilitation             | Developers, nonprofits                 | Major affordable housing investor and Faith in Housing partner. |
| <b>Truist Bank</b>                           | Bank                 | CRA loans, investments                | Affordable housing, economic inclusion         | Developers, nonprofits                 | Publishes annual CRA reports.                                   |
| <b>Truist Charitable Fund</b>                | Corporate Foundation | Grants                                | Housing preservation, economic mobility        | Nonprofits                             | Supports housing loan funds and preservation initiatives.       |

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| <b>Fifth Third Bank</b>                 | Bank               | CRA lending, grants                                    | Affordable housing, revitalization   | Nonprofits, businesses                      | Active member of NC Housing Coalition.                                                           |
| <b>First Citizens Bank</b>              | Bank               | CRA loans                                              | Housing access, economic development | Nonprofits, communities                     | Strong CRA lending throughout NC.                                                                |
| <b>First Bank</b>                       | Bank               | CRA mortgages                                          | Housing affordability                | Individuals, nonprofits                     | Community reinvestment lending.                                                                  |
| <b>Carter Bank</b>                      | Bank               | Community Reinvestment Mortgages                       | Homeownership                        | Individuals                                 | Up to 100% financing for eligible borrowers.                                                     |
| <b>North State Bank</b>                 | Bank               | CRA lending                                            | Community development                | Businesses, nonprofits                      | Focuses on underserved lending below \$100,000.                                                  |
| <b>Enterprise Community Partners</b>    | National Nonprofit | Loans, grants, tax credit equity, technical assistance | Affordable housing                   | Developers, nonprofits, faith organizations | National leader in affordable housing finance. Co-leads Charlotte's Faith in Housing initiative. |
| <b>North Carolina Housing Coalition</b> | Nonprofit          | Technical assistance, advocacy                         | Affordable housing policy            | Municipalities, nonprofits                  | Connects organizations to funding opportunities and policy resources.                            |

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| <b>ANCHOR<br/>(Affordable North Carolina Housing Organization)</b> | Nonprofit            | Development financing, partnerships | Affordable multifamily housing         | Developers                          | Manages more than 2,500 affordable homes.            |
| <b>DreamKey Partners</b>                                           | Nonprofit            | Housing development financing       | Affordable housing                     | Developers, homebuyers              | Formerly Charlotte-Mecklenburg Housing Partnership.  |
| <b>Community Home Trust</b>                                        | Nonprofit            | Affordable housing programs         | Permanent affordability                | Homebuyers                          | Shared-equity housing model in Chapel Hill/Carrboro. |
| <b>Reinvestment Partners</b>                                       | Nonprofit            | Advocacy, technical assistance      | CRA, equitable lending                 | Financial institutions, communities | Promotes equitable community investment.             |
| <b>United Way of North Carolina</b>                                | Nonprofit            | Grants                              | Disaster housing, stabilization        | Nonprofits                          | Operates UW Helps NC Fund after disasters.           |
| <b>NC REALTORS® Housing Foundation</b>                             | Nonprofit Foundation | Grants                              | Housing opportunity, disaster recovery | Nonprofits                          | Supports housing education and recovery.             |

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| <b>National Christian Foundation</b>     | Philanthropic Organization | Grants                      | Faith-based housing and community development | Faith organizations                           | Supports ministries engaged in housing.                                       |
| <b>Foundation For The Carolinas</b>      | Community Foundation       | Grants, donor-advised funds | Affordable housing, economic vitality         | Nonprofits                                    | One of the largest grantmakers in the Carolinas.                              |
| <b>Golden LEAF Foundation</b>            | Private Foundation         | Grants                      | Rural economic development                    | Rural communities, nonprofits, municipalities | Strong funding source for infrastructure tied to economic growth and housing. |
| <b>Dogwood Health Trust</b>              | Private Foundation         | Grants                      | Housing, health, economic mobility            | Western NC nonprofits                         | Focuses on 18 western NC counties following Mission Health transaction.       |
| <b>The Duke Endowment</b>                | Private Foundation         | Grants                      | Rural communities, economic mobility          | Nonprofits                                    | Housing often funded through health and community development initiatives.    |
| <b>Kate B. Reynolds Charitable Trust</b> | Private Foundation         | Grants                      | Housing and health                            | Nonprofits                                    | Recognizes housing as a social determinant of health.                         |

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| <b>Z. Smith Reynolds Foundation</b>                   | Private Foundation   | Grants               | Housing equity, community development | Nonprofits                 | Supports systemic housing and equity initiatives.                                          |
| <b>North Carolina Community Foundation</b>            | Community Foundation | Community grants     | Housing, human services               | Local nonprofits           | Statewide affiliate network.                                                               |
| <b>Community Foundation of Western North Carolina</b> | Community Foundation | Grants               | Housing and community development     | Western NC nonprofits      | Significant regional grantmaker.                                                           |
| <b>Triangle Community Foundation</b>                  | Community Foundation | Grants               | Housing equity                        | Triangle nonprofits        | Supports affordable housing initiatives in Wake, Durham, Orange, and surrounding counties. |
| <b>Winston-Salem Foundation</b>                       | Community Foundation | Grants               | Housing and community development     | Regional nonprofits        | Strong regional philanthropy.                                                              |
| <b>Canopy Housing Foundation</b>                      | Private Foundation   | Grants               | Housing rehabilitation                | Nonprofits                 | Serves Mecklenburg, Iredell, and Haywood Counties.                                         |

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| <b>Blue Cross Blue Shield of NC Foundation</b> | Corporate Foundation | Grants               | Healthy housing                    | Nonprofits                 | Focuses on housing's impact on health outcomes.                                        |
| <b>Duke Energy Foundation</b>                  | Corporate Foundation | Grants               | Community development              | Nonprofits                 | Frequently funds neighborhood revitalization and energy-efficient housing.             |
| <b>Leon Levine Foundation</b>                  | Private Foundation   | Grants               | Human services, housing            | Charlotte-area nonprofits  | Focuses on vulnerable populations.                                                     |
| <b>White Oak Foundation</b>                    | Private Foundation   | Grants               | Housing policy                     | Nonprofits                 | Supports affordable housing advocacy organizations including the NC Housing Coalition. |
| <b>Mid-Atlantic Foundation</b>                 | Private Foundation   | Grants               | Regional housing affordability     | Nonprofits                 | Supports Mid-Atlantic housing initiatives.                                             |
| <b>Camber Foundation</b>                       | Private Foundation   | Grants               | Affordable housing, digital equity | Eastern NC nonprofits      | Supports housing preservation and community resilience.                                |
| <b>Civic Foundation</b>                        | Private Foundation   | Grants               | Housing, health, hunger            | NC nonprofits              | Awards community-focused grants statewide.                                             |

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| <b>Faith in Housing (Charlotte)</b> | Collaborative Initiative | Technical assistance, grants, low-interest loans | Faith-based affordable housing | Congregations       | Partnership among the City of Charlotte, Enterprise, NCHFA, Bank of America, Wells Fargo, Fifth Third, and others. Provides technical assistance and access to financing for churches interested in developing housing. |

#### Additional Resources (Not Direct Funders)

| Resource                                         | Purpose                                                                            |
|--------------------------------------------------|------------------------------------------------------------------------------------|
| CDFI Fund Certified Directory                    | Complete directory of all federally certified CDFIs operating in North Carolina.   |
| Smart Growth America – <i>Building the Stack</i> | Financing strategies and innovative capital stack examples for affordable housing. |
| Givens Communities Strategic Plan                | Useful partner network for western NC housing initiatives.                         |
| Lotus Campaign Partners                          | Extensive network of affordable housing partners and collaborators.                |