

# NC REALTORS®

## Legislative Priorities



### Advocating for Housing Availability and Affordability

#### Addressing North Carolina's Housing Gap

North Carolina is facing a growing housing affordability and availability crisis driven by a significant shortage of homes at nearly every price point but especially for middle-income households. Over the next five years, our state is projected to face a housing shortage of more than 764,478 units.

To close this gap, North Carolina must consider policies that expand housing opportunities by reducing unnecessary regulatory barriers, modernizing zoning policies, and creating greater flexibility for housing development and adaptive reuse opportunities.

#### Why It Matters

- Homeownership is becoming increasingly unattainable for many North Carolinians.
- In 2025, only 12% of homebuyers nationwide were first-time buyers, this is a historic low.
- The median age of first-time homebuyers has risen to 40, while repeat buyers now average 62 years old.
- Teachers, nurses, first responders, and other essential workers should be able to afford to live in the communities that they serve.
- It's an economic driver. Housing availability directly impacts economic growth and workforce recruitment, as businesses considering expansion into NC need attainable housing options for employees.

#### Senate Bill 445: Regulatory Reform Act of 2026

Addressing North Carolina's housing shortage will require a long-term, multi-faceted approach. Senate Bill 445 includes policy reforms designed to expand housing opportunities, reduce regulatory obstacles, and encourage residential development.

#### Key Provisions

- Allows residential uses in certain commercial, business, or industrial zoning districts.
- Requires local governments to permit ADUs in residential zoned districts while limiting overly restrictive local requirements.
- Establishes standards related to ADU size and placement.

#### Why ADUs Matter

- Accessory Dwelling Units provide a practical and scalable housing solution by:
- Expanding attainable housing options without significantly altering neighborhood character;
- Creating opportunities for aging parents, adult children, caregivers, and workforce housing;
- Making more efficient use of existing infrastructure and residential lots; and
- Providing homeowners with additional flexibility and financial stability.

North Carolina's housing challenges require thoughtful, balanced solutions that increase supply and expand opportunities for homeownership and attainable housing across our state.

