



The Advocate

11.7. 2025

Housing Solutions that Revitalize Communities

The primary legislative focus for NC REALTORS® in 2026 is advancing legislation that will enable more housing options at all price points. While working for meaningful housing legislation remains an essential element of NCR's commitment to developing comprehensive, statewide housing solutions, it's equally important that members are a part of the solution in their own communities.

No one exemplifies this more than Lou Baldwin, 2025 Commercial Committee Chair. As a Commercial practitioner, Lou has a passion for revitalizing communities and creating attainable living spaces. His work is featured in a new three-part video series highlighting:

- [Utilizing Adaptive Reuse to Revitalize Communities](#)
- [Utilizing Resources to Revitalize Communities](#)
- [Utilizing Historic Tax Credits to Revitalize Communities](#)

Many of these projects are possible through NCR's continued lobbying efforts, including efforts to fund the NC Housing Finance Agency and to renew NC's Historic Tax Credits. These tax credits make it financially feasible for developers to restore historic structures rather than demolish or abandon them.

Creating Change at the Local Level

Lou's work is just one example of how REALTORS® across North Carolina are helping address housing needs and revitalize local communities. Whether by developing affordable

housing or promoting policy changes that expand housing inventory, it all starts at the local level.

NCR's Local Advocacy team plays a vital role in this work. They help local associations stay informed about policies that support or hinder housing initiatives and provide the tools needed to effectively advocate for positive change.

Justin Angell, NCR's Local Policy Director, recently launched an interactive Local Policy Dashboard, designed to keep members informed about local policy issues that affect property rights.

The dashboard features:

- A live social media feed of local government content
- Access to Local Government Agendas and Meeting Minutes
- Information on upcoming Local Meetings of Interest
- Filterable results based on location, date or topic

This dynamic and ever-evolving resource is available to all NCR members. [Click here](#) to explore the Local Policy Dashboard. Please don't hesitate to reach out to Justin at jangell@ncrealtors.org if you have any questions.

Proposed Dwelling Rate Increase

The North Carolina Rate Bureau has requested an overall 68.3% statewide average rate increase for dwelling insurance properties. The increase has a proposed two-year implementation period. Dwelling policies are offered to non-owner-occupied residences of no more than four units, including rental properties, investment properties and other properties that are not occupied full-time by the property owner.

There is an opportunity to provide written and email comments about the increase by November 19, 2025. For additional information, including how to submit comments, please [click here](#).

If you have any questions or comments about the Advocate, please contact [Pam Melton](#), Vice President of Advocacy.