



CHAPTER 130A
ARTICLE 5 - MATERNAL AND CHILD HEALTH AND WOMEN'S HEALTH

N.C.G.S. § 130A-131.9F.

Discrimination in financing.

SOURCE General Statutes of North Carolina, as published by the General Assembly	LAST AMENDMENT IN THIS TEXT No amendment history on record	RETRIEVED 21 September 2026, 07:06 UTC	SOURCE FINGERPRINT a61f6deecf21122ff6bb56e8 - 619be8654c9dc79ff5ae1006 - a7e2d6f2d2ad444a
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- § 130A-131.9F(a)

No bank or financial institution in the business of lending money for the purchase, sale, construction, rehabilitation, improvement, or refinancing of real property of the lending of money secured by an interest in real property may refuse to make such loans merely because of the presence of lead-based paint on the residential real property or in the residential housing unit provided that the owner is in compliance with the maintenance standard and has obtained a certificate of compliance under G.S. 130A-131.9E annually.
- § 130A-131.9F(b)

Nothing in this section shall (i) require a financial institution to extend a loan or otherwise provide financial assistance if it is clearly evident that health-related issues, other than those related to lead-based paint, made occupancy of the housing accommodation an imminent threat to the health or safety of the occupant, or (ii) be construed to preclude a financial institution from considering the fair market value of the property which will secure the proposed loan.
- § 130A-131.9F(c)

Failure to meet the maintenance standard shall not be deemed a default under existing mortgages. (1997-443, s. 15.30(b).)

END OF SECTION TEXT

APPARATUS FOLLOWS — DERIVED, NOT ENACTED

APPARATUS II
1 AUTHORITY

Authorities referenced

Every G.S. cross-reference appearing in the text of this section, in order of first appearance. Nothing is characterized; the operative language is quoted from the section itself.

REFERENCE	APPEARS IN	OPERATIVE LANGUAGE IN THIS SECTION
G.S. 130A-131.9E	(a)	"obtained a certificate of compliance under"

APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 130A-131.9F (2026).

PINPOINT

N.C. Gen. Stat. § 130A-131.9F(a) (2026).

Pinpoint keys are set in the left margin of the text rather than line numbers: subsection designators are stable across editions and paper sizes, line numbers are not.

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