



OUR MISSION

Self-Help’s mission is to create and protect ownership and economic opportunity for minorities, women, rural residents, and low-wealth families and communities. Since its inception in 1980, Self-Help has financed more than \$4.2 billion in home mortgages, and loans to small businesses and nonprofits to help borrowers own homes and businesses that build stronger communities.

Self-Help seeks to address critical shortages in affordable housing by working with partners to create modern, modestly-priced homes in North Carolina neighborhoods.



MAIN OFFICE

301 West Main Street
PO Box 3619
Durham, NC 27702
(800) 476-7428

BRANCH OFFICES

Asheville, NC (800) 229-7428	Greenville, NC (800) 893-9669
Charlotte, NC (800) 394-7428	Wilmington, NC (877) 559-4284
Durham, NC (800) 476-7428	Washington, DC (800) 881-6261
Fayetteville, NC (800) 774-7966	Hearing-Impaired Customers may call through NC RELAY
Greensboro, NC (800) 269-7426	(800) 735-2962

info@self-help.org
www.self-help.org

OTHER SELF-HELP PROGRAMS

- Small Business Loans
- Loans to Non-Profits
- Real Estate Development
- Money Market Accounts
- CDs, IRAs, Savings Accounts



Residential Real Estate



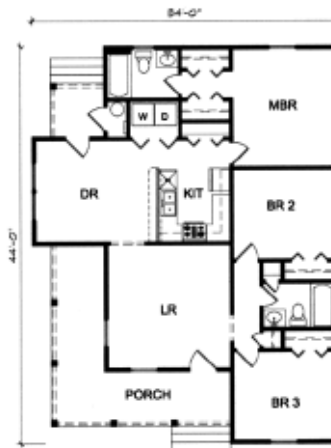
**BUILDING GREAT NEIGHBORHOODS,
ONE HOUSE AT A TIME**



Understanding that home-ownership is a factor in economic growth, Self-Help has invested \$5.5 million into developing homes for sale to low-wealth, first-time homebuyers. Since 1994, Self-Help and its partners have built more than 70 homes for low- and moderate-income families in Durham and Wake counties! We intend to grow in our work in more communities to provide quality affordable housing.

WHERE DO WE BUILD?

- **Durham, Durham County:** We are building in the Walltown and Southwest Central Durham neighborhoods in partnership with the City of Durham, the Quality of Life Initiative, the Walltown Community Association and Neighborhood Ministries, Duke University, Durham Community Land Trustees, and Habitat for Humanity.
- **Fuquay-Varina, Wake County:** The Wake County Housing Department and the Consolidated School Redevelopment Commission joined together with Self-Help to build seven homes in a great historic neighborhood in the heart of Fuquay-Varina.
- **Charlotte, Mecklenburg County:** In partnership with the Grier Heights CDC, the Community Improvement Organization, and the City of Charlotte, Phase I of construction will kick off in 2006.



Sample floor plan

"We had been renting for years and throwing our money away. We set a goal to buy a home, and I thank God Self-Help was able to help us meet that goal. I have such a greater sense of stability and security for my family."

Lynette Hearn, homeowner

HOUSE CHARACTERISTICS

Homes range in price between \$98,000 and \$125,000. Home features include:

- One and two stories
- Spacious floor plans
- 3 & 4 bedrooms
- 2 & 2½ bathrooms
- 1,074 to 1,500+ square feet
- New refrigerator, stove, and dishwasher
- Energy-efficiency construction standards
- Built-in security system



WHO CAN BUY?

- First-time home buyers, or people who have not owned a home in the previous three years.
- People earning less than 80% of the Area Median Income. Income guidelines vary by family size and other debts.
- Home must be owner-occupied.
- People who have paid rent on time for a full year, with no more than two late payments on other bills.
- People who have been employed for the past two years.

If you are thinking about purchasing a home, give us a call on our **Homebuyer Hotline (919) 956-4675**. Visit www.self-help.org to learn more about Self-Help quality homes.