

# WE CREATE OWNERSHIP & ECONOMIC OPPORTUNITY

## SELF-HELP STRENGTHENS COMMUNITIES THROUGH:

- Responsible home, small business, and nonprofit lending
- Advocacy
- Community development
- Credit union financial services

Since our founding in 1980, Self-Help has invested more than \$5.95 billion in almost 70,000 individuals, entrepreneurs and communities.



Descendants of Pauli Murray at the dedication of Pauli Murray Place, a revitalization effort in Durham's West End.

For more information about purchasing a home from Self-Help:

**Call Us Toll-Free**

**866-265-3488**

**Visit Us Online**

**[www.MySelfHelpHome.com](http://www.MySelfHelpHome.com)**

Self-Help Community  
Development Corporation  
301 West Main Street  
Durham, NC 27701

Mailing Address:  
P.O. Box 3619  
Durham, NC 27702-3619



Self-Help homeowner Angala Hayes, shown here with her daughter and granddaughter, is one of eight children, and is the first in her family to own a home.



**Building Great Neighborhoods  
Through Home Ownership &  
Community Development**



Brenda and Silvio Grenados live in Charlotte's Peachtree Hills neighborhood, the location of Self-Help's first Neighborhood Revitalization pilot program.

# ABOUT SELF-HELP CDC

Self-Help Community Development Corporation builds homes for working families, first time buyers, retirees—anyone who wants a quality, affordable home. Since 1996, we have built or renovated more than 150 homes in Durham, Guilford, Mecklenberg, Wake, and Wayne counties.

## EFFICIENT, AFFORDABLE HOMES

We focus on building safe, comfortable, healthy, durable, and efficient homes. Our homes are inspected to ensure they meet high standards for energy efficiency, water conservation, indoor air quality, and more. We use quality building materials so that homeowners have lower maintenance costs.

## RESPONSIBLE FINANCING

We are committed to selling homes with fair and responsible financing. We work closely with home buyers to identify home loans with favorable interest rates and terms. We identify low- and no-interest second mortgages and down payment programs to help buyers secure the lowest possible mortgage payment.

## STABLE COMMUNITIES

New homeowners bring pride and energy to the neighborhoods where they live. Self-Help believes that homeownership can create stability and greater wealth for individuals and their communities. That belief is at the foundation of our mission.



A mother and daughter at the Walltown 100th House celebration. Self-Help marked the completion of 100 affordable homes in Durham with a community celebration.

# WHO CAN BUY A SELF-HELP HOME?

Self-Help CDC homeowners are a diverse group. First time home buyers, local government employees, graduate students, retirees, and families on a fixed income have all purchased our homes.

But our homeowners do have a few things in common:

- They see the value in a well-built home located near jobs, transportation and recreational opportunities.
- They agree that their home will be owner-occupied for a period of time.
- They want to purchase an affordable home. Our homeowners typically meet an income guideline.
- They complete at least 8 hours of home buyer education before purchasing their home.

*“When I moved to Greensboro, I rented an apartment for eight years. I wanted something better, something I could call my own. Buying a home was a goal I thought I would never reach. I felt like giving up so many times, but the Self-Help team encouraged me to keep going. Now I have a new home that is private, quiet, and convenient to my job.”*  
Melissa Price Taylor, Self-Help homeowner



Energy Efficient new construction home in Southwest Central Durham.

# SELF-HELP'S HOMEOWNERSHIP PROCESS

**Purchasing a Self-Help home is typically a 3-6 month process.**

While many developers focus on profit, we focus on the success of communities and homeowners. When neighborhoods are safe and stable and homeowners have a quality home with a low mortgage payment, we all win.

- Contact Self-Help CDC for information on buyer qualifications.
- Complete the Homeownership Application.
- Choose a lender and prequalify for a loan. We will work with you and your lender to identify down payment and second mortgage programs that you may qualify for.
- Complete the background check.
- Choose a home.
- Sign a contract to purchase your home and submit your deposit.
- Complete a first time home buyer workshop.
- Submit your loan application and work with your lender to complete your loan package.
- Work with your lender and Self-Help CDC to apply for down payment and first time buyer programs.
- Complete home inspection and buyer orientation, with our help.
- Get the keys to your new home!



The McLenaghan family at their home in Durham's Walltown neighborhood.