



# Mutual Self-Help Housing Program



**NORTH CAROLINA  
INDIAN HOUSING AUTHORITY  
IN PARTNERSHIP  
WITH  
USDA-RURAL DEVELOPMENT**

**MAKING HOME OWNERSHIP A REALITY  
FOR LOW AND VERY LOW INCOME  
FAMILIES**

# Fair Housing



- The North Carolina Indian Housing Authority does not discriminate on the basis of race, color, religion, sex, national origin, familial status, and disability.

# Program Requirements



- Reliable source of income to pay house payment
- Invest \$750 of your own funds
- Meet the income limits for the program
- Credit Worthy (Credit Counseling Available)
- Eligible to meet USDA-RD loan requirements
- Willing to live in Robeson, Hoke, or Cumberland County
- Understand that you will be working with several families helping each other in the process of building each families house.
- Each family must attend eight hours of home buyer's education

# BENEFITS OF THE PROGRAM



- 100% Financing with USDA-RD (No down payment is required)
- Instant equity
- Reasonable fixed rates
- We assist homeowners in obtaining down payment money
- One on one credit counseling
- Our organization can help you find land that meets USDA-RD guidelines and be near the group
- Cost savings of owning a modern energy-efficient home (All of our homes meet Advanced Energy Requirements)
- Homebuyer's Education Class

# HOMES BUILT BY NCIHA



**Piney Grove Road,  
Lumberton, NC**

**Inside of Home**



# Homes Built by NCIHA



**Piney Grove Road  
Lumberton, NC**

**Inside of Home**



# HOMES BUILT BY NCIHA



**Brooks Avenue  
Red Springs, NC**

**Inside of Home**



# Homes Built by NCIHA



**Falling Leaves Lane  
Lumberton, NC**

**Back of Home**





# HOMES BUILT BY NCIHA



**Locklear Road  
Pembroke, NC**

**Back of Home**



# Homes Built by NCIHA



**Darkwater Lane  
Pembroke, NC**

**Inside of Home**



# Homes Built by NCIHA



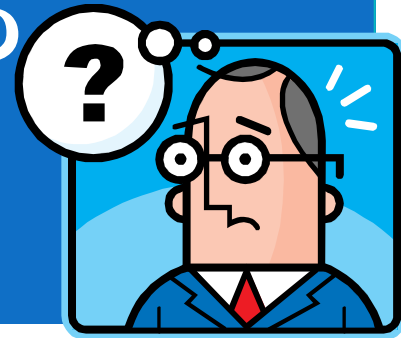
**Locklear Road, Pembroke**



**Mt. Zion Church Road,  
Red Springs**



Further Questions ???



**CONTACT THE  
HOUSING SERVICES  
COORDINATOR**