

## Let Us Introduce ourselves

Since 1964, Graham County Rural Development Authority (GCRDA) has worked to ensure that the people of Graham County have access to safe and affordable housing.

In the 1960s and '70s, GCRDA worked to build neighborhoods at West and East Fort Hill. In more recent years, GCRDA teamed up with RHS's Carpentry Project creating hands-on job training for our youth as they learn to build affordable homes.

Now we are rolling up our sleeves once again with another new housing project called **AZALEA HILLS** and providing new opportunities for you to purchase your very own new home.



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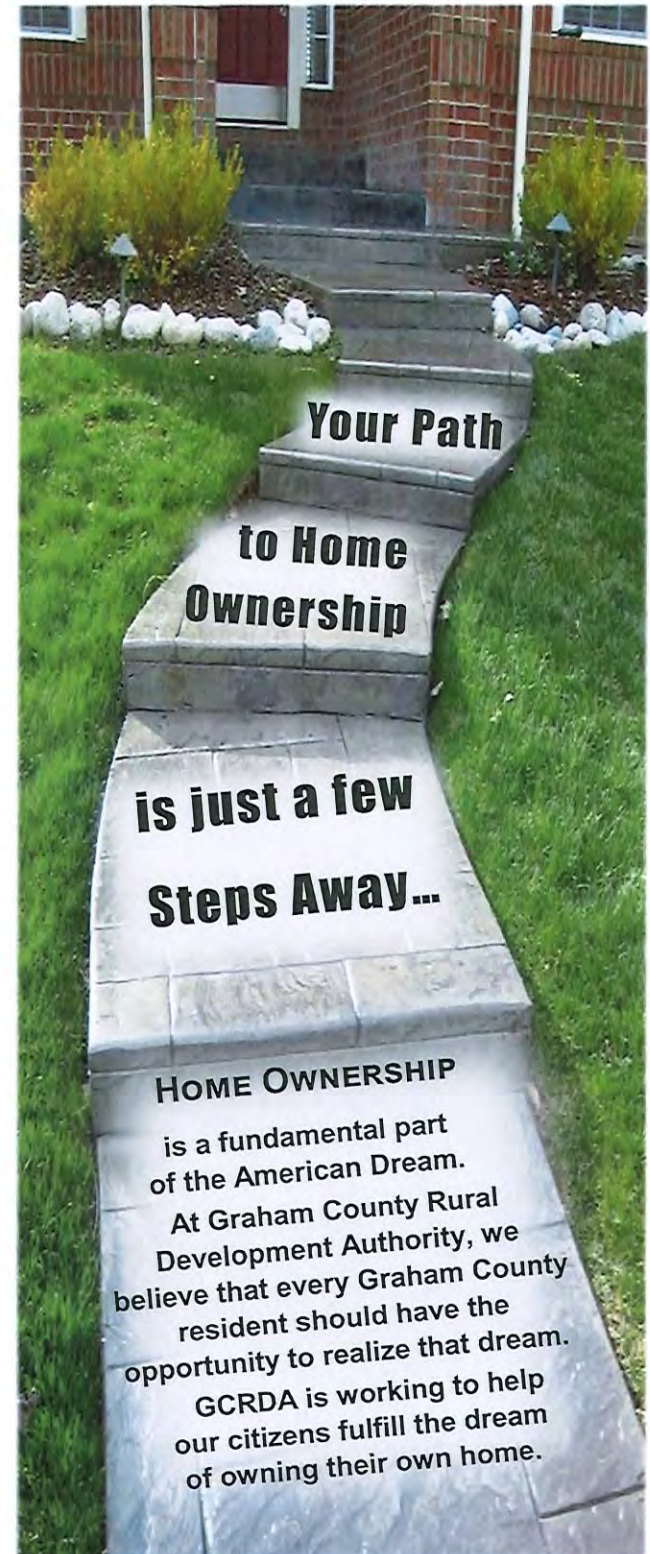


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**THIS COULD BE THE  
KEY TO YOUR FUTURE...**





**WE ARE WITH YOU EVERY STEP OF THE WAY >>>**

## Finding The Path That's Right For You

Everyone interested in exploring the possibility of purchasing a home in the new **Azalea Hills Development** on Moose Branch Road will have the opportunity to work with GCRDA partner organizations to get their credit score in order to secure a mortgage through the USDA 502 Direct Loan Program or loan programs offered by other lenders.

GCRDA is committed to securing affordable housing opportunities for qualified *low to moderate income* buyers and will work to help you meet the requirements for USDA and/or other mortgage opportunities. GCRDA will be available to all interested persons throughout the entire process.

Potential home buyers with Fair or Poor credit will have 6-18 months to work to improve their credit score in order to qualify for the USDA home loan program.

GCRDA will work with all interested parties to determine eligibility: however, we cannot guarantee every interested party will be eligible.

For additional information on the GCRDA Azalea Hills Development, please contact:

**Pam Shaffer @ 828-479-7501**  
[pam\\_shaffer@ucbi.com](mailto:pam_shaffer@ucbi.com)

## A Place to Call Home

### HOMEBUYERS>>>

Dream of owning your own home? The new Azalea Hills Development will give folks the opportunity to make that dream a reality. Purchased in early 2018, GCRDA broke ground at the site in 2021, completing 13 new home sites in mid-2022. Ready-to-build lots are now available for home buyers and their contractors, once eligibility is determined for securing a mortgage through the USDA 502 Direct Loan program or other lending sources.

### CREDIT SCORE>>>

Whether you have Excellent, Good, Fair or Poor credit, the folks at **OnTrack Financial** will be there to help you through online credit counseling at home or at the library. Call **800-737-5485** to schedule a one-on-one counseling appointment. If you prefer to schedule an appointment online, visit their *Individual Counseling* page <https://ontrackwnc.org/what-we-do/individual-counseling.html> and choose the appointment type you're interested in. All counseling is done on Zoom (or phone if you don't have computer, smart phone, or internet access).

### USDA FINANCING>>>

The **502 Direct Loan** program is available through **USDA** to secure an affordable home mortgage. Eligible applicants have an adjusted family income below \$52,300 for households of 1-4 and an adjusted family income below \$69,050 for households of 5-8. For more information, please call **336.246.2885 Ext. 104** or email [susan.roland@usda.gov](mailto:susan.roland@usda.gov)