Resource Guide

Community HOME TRUST

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Community Home Trust Resources



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Health and Wellness Resources



Food Resources

Set of the set of the

Family Support Resources



Education Resources



Community Home Trust

<u>Resources</u>



We deliver housing affordability to diverse populations in partnership with our communities.

Homeowner Qualifications:

- Earn 80% or below the Area Median Income (AMI). Applicants earning above 80% and no more than 115% of the AMI are limited to buying unsubsidized property in our inventory.*
- The CHT home must be primary residence (no investors).
- Complete the following (all of which are FREE):

Program Orientation First-Time Homebuyer Education Class Financial Counseling Session (1 hour) (8 hours) (1 hour)

Household Size	1	2	3	4	5	6	7
80% of AMI	\$59,300	\$67,800	\$76,250	\$84,700	\$91,500	\$98,300	\$105,050
115% of AMI	\$85,244	\$97,463	\$109,609	\$121,756	\$131,531	\$141,306	\$151,009

* Income limits provided by HUD. Updated on April 10, 2024.

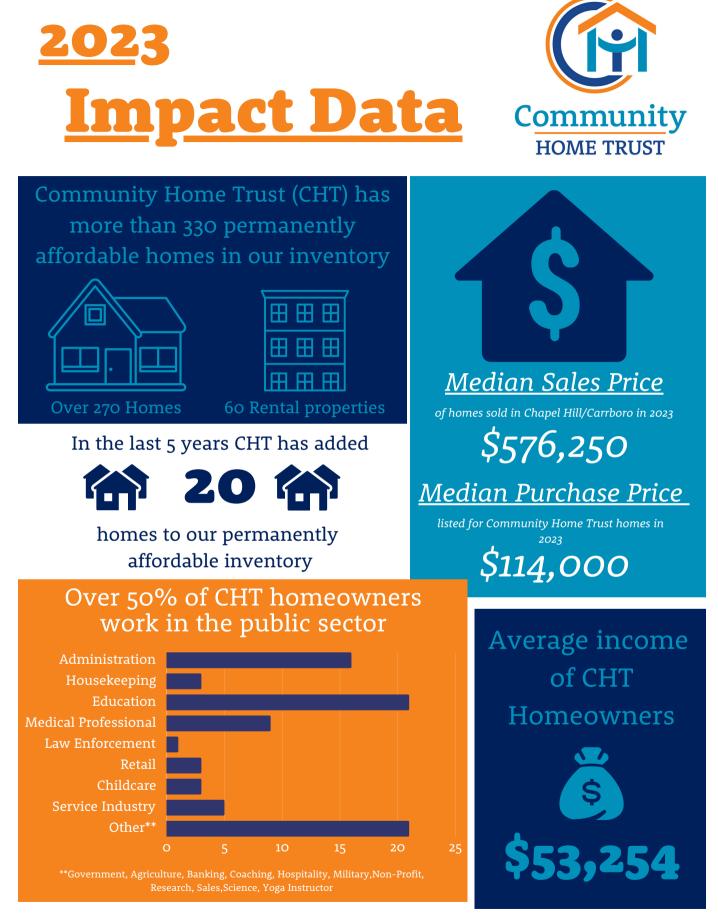
Where Our Homes Are Located







imercado@communityhometrust.org | 919-967-1545 ext. 302



To learn more contact 919-967-1545 or info@communityhometrust.org



<u>CHT Homeowner Resources</u>

Stewardship Program

This program helps homeowners save for replacement of selected large items (i.e. HVAC systems, water heaters, etc.).

STEWARDSHIP GUIDELINES

Approved Vendor List

Community Home Trust maintains a list of approved vendors. These vendors are insured, and Community Home Trust has inspected the quality of their work.

APPROVED VENDOR LIST

Resales

Resales are handled by our

sales department.

RESALE INFORMATION



Homebuyer Education

This 8-hour class is offered in-person in our office (105 Conner Drive, Suite 1000, Chapel Hill) and gives potential buyers the tools to navigate the home-buying process. Completion of this class is a requirement of the program and most lenders, and attendance for the whole session is required to receive the certificate. This class is free and open to the public, but registration is required. (Please note: The certificate for this class is only valid for 1 year. If you do not purchase a home within 1 year, you may be required to re-take this class.)

Supplemental Homebuyer Education

Homebuyers: did you take the 8-hour Homebuyer Education course online? Was it a self-paced class, such as eHome America or Fannie Mae HomeView? If so, you also need to complete this 2-hour supplemental course. This 2-hour course is designed to highlight the major topics of the Homebuyer Education course and give you an opportunity to ask our HUD certified counselor any questions you may have about the course topics. Community Home Trust is offering this course on Zoom. See below for dates/times. (Please note: The certificate for this class is only valid for 1 year. If you do not purchase a home within 1 year, you may be required to re-take this class.)

*If you took the 8-hour Homebuyer Education course in-person OR if you took the course online but it was taught by an instructor in real-time (such as on Zoom), you are NOT required to take this 2-hour supplemental course.

Community Home Trust Orientation

An in-depth introduction to Community Home Trust and the affordable housing program we offer in Chapel Hill and Carrboro. This session lasts one hour and will be held on Zoom. Orientation (in-person or virtual) is an educational requirement for applicants to our program and is also open to anyone who is interested in learning more about how the program works. Registration is free but required, and information about accessing the Zoom link will be provided after you register.



Financial Wellness and Assistance



Central Piedmont Community Action Participants Achieving Self Sufficiency (PASS) Program



What is Community Services Block Grant or CSBG?

Community Services Block Grant (CSBG) is federal funding given to local Community Acton Agencies to help families and communities combat the causes and conditions of poverty. In NC, CSBG funding supports programs and services that help families move out of poverty. CPCA provides CSBG funded services in Chatham, Orange, Randolph, and Durham counties through our Participants Achieving Self Sufficiency (PASS) Program.

How does PASS help families?

We work diligently to address a variety of economic barriers, together with our state and local partners, that prevent families from moving forward and reaching their employment goals. Our objective is to help families increase their income by supporting education/training, helping families gain sustainable employment while learning to manage their finances and promoting ongoing economic mobility.

The CSBG PASS Program offers...

- **Case Management**
- **Financial Assistance**
- Education/Training
- Career Guidance/Counseling
- **Budgeting/Money Management**
- Referrals

PASS is not a bill pay service. To receive financial assistance, PASS participants must be following the program agreement and actively working on goals. Financial assistance must be planned with Case Managers, approved by the agency, and is never guaranteed.

CENTRAL PIEDMONT COMMUNITY ACTION, INC

Do You Qualify?

If your household income level is at or below 125% of the federal poverty income guidelines, and if you are ready to work in partnership with Case Managers long term, then you may qualify for PASS.

2023-24 Poverty Income Guidelines

Family Size	125%
1	\$18,225
2	\$24,650
3	\$31,075
4	\$37,500
5	\$43,925
6	\$50,350
7	\$56,775
8	\$63,200

For families/households with more than 8 people, add \$6,425 for each additional member.





Clients may apply online at cpcanc.org or contact the local CPCA CSBG office. Currently, client meetings are by appointment only

CPĆA provides PASS services in Chatham, Orange, Randolph, and Durham Counties.

> Chatham County Residents: 1401 Ross Avenue Siler City, NC 27344 Phone - 919-742-2277

Orange County Residents: 880 MLK Jr Boulevard Chapel Hill, NC 27514 Phone - 919-391-4005

Randolph County Residents: 723 S Cox Street Asheboro, NC 27203 Phone - 336-636-5179

Durham County Residents: 16 Consultant Place, Ste 101 Durham, NC 27705 Phone - 919-797-0888

WWW.CPCANC.ORG FACEBOOK.COM/CPCANC

<u>Community Empowerment Fund</u> Financial Coaching



Financial Coaching - The Skills to Succeed



CEF's customized, hands-on coaching programs cover 65 different topics-including everything from personal finance to job readiness to health. Working with Advocates, Members complete coaching topics that provide strategies and resources to support housing and financial security.

Community

Empowerment

Become A Member Members & Advocates

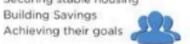


One-on-One Support

Person-centered support provided by CEF's volunteer advocates to assist Members in:

- Gaining employment and income
- · Securing stable housing
- Building Savings

.



Members are individuals dedicated to their personal success.

Advocates are trained students and community volunteers, here to fight alongside Members every step of the way.

Pursue Knowledge **Financial Coaching**



The Skills to Succeed Work with Advocates and choose financial coaching sessions that are important to financial, employment, and housing goals.



Budgeting Credit Repair **Reducing Debt** Prepare to File Taxes

"CEF is a lifeline to financial freedom." -Aneice, CEF Member

Chapel Hill: 919-200-0233 Durham: 919-797-9233

Fund

Find Financial Freedom Safe Savings Accounts



15% Match

Receive a 15% match when you meet your savings goal and complete 8 financial coaching sessions o

No Fees



Our accounts are FREE to open and FREE to use. No fines, no fees, never! We're always here to help.

Stress Free

Deposit money via an auto-save schedule that can be changed at anytime. Set milestones and goals for your money. Easily accessible staff who can answer any questions you have about your account.

<u>State Employee's Credit Union</u> <u>Financial Education Resources</u>



Financial Education Resources

Progress happens when you are more financially confident.

Empowerment starts here. Take control of your current finances and your future needs with these practical tools and strategies.





Create a Spending Plan

Get your finances in order and feel confident about spending. Use our tips to create a plan beyond traditional budgeting that works for you.



Boost Your Everyday Savings

Boost Your Everyday Savings

Select from our simple, flexible, and competitive account options to help you save more, no matter your timeline or amount you can set aside.



Using Credit Cards Wisely

Use your credit cards responsibly to improve your credit score and stay protected from fraud. Follow our tips to help you maximize the benefits.

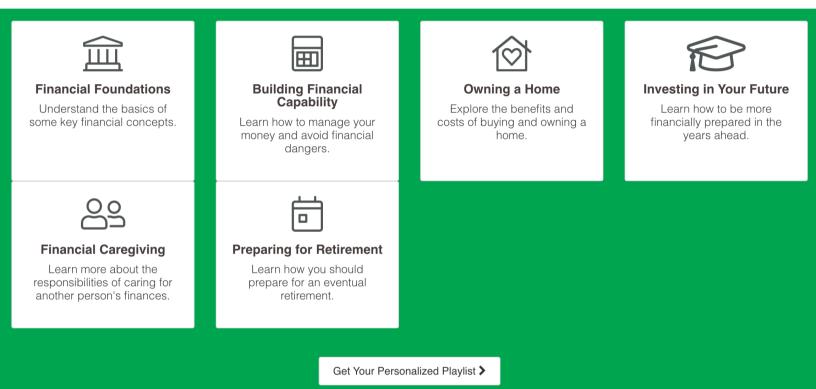
Learn More »

Learn More »

Learn More »

<u>Coastal Credit Union</u> <u>Expand Your Financial Knowledge</u>





<u>Latino Credit Union</u> <u>Financial Education</u>



Financial Education

Money management skills and accurate information are key when making wise financial decisions. Because we want all our members to succeed and build wealth, we have created a wide array of tools that make learning about finances a walk in the park!

Financial Education Workshops

Take advantage of our free financial education workshops offered in-person and virtually twice a year. Participate in all the sessions and earn a certificate.



<u>PNC</u> <u>Financial Wellness</u>



Designed to meet you where you are, our experience divides the journey into manageable, actionable steps.

Educational Outreach

We can bring our expertise to you!





Housing

Resources

Orange County Housing Department Resource Guide

ORANGE COUNTY HOUSING DEPARTMENT RESOURCE GUIDE

All resources listed in the guide can also be found online at **www.occonnect.info.**

START HERE!

If you would like to speak with someone about your housing needs, start by contacting the **Housing Helpline** at **919-245-2655** or **housinghelp@orangecountync.gov.** We provide information and referral to housing and other resources in Orange County.

HOUSING: EMERGENCY & TRANSITIONAL

ORGANIZATION	CONTACT			
ORANGE COUNTY				
IFC Community House. Transitional housing for men; cold weather cots.	1315 MLK, Jr. Blvd, Chapel Hill; 919-967-1086 ext 0			
IFC Homestart. Transitional housing for women and children; cold weather cots.	2502 Homestead Rd, Hillsborough; 919-932-6025 ext 0			
DURHAM COUNTY				
Urban Ministries/Housing for New Hope	984-287-8313			
WAKE COUNTY				
Wake County Partnership to End Homelessness	919-443-0096			

PUBLIC | GOVERNMENT FUNDED HOUSING

ORGANIZATION	CONTACT		
ORANGE COUNTY			
Chapel Hill Public Housing. Affordable rental housing, resident service programs, transitional housing.	317 Caldwell St Extension, Chapel Hill; 919-968-2850		
Orange County Housing Authority. Housing Choice Voucher (Section 8).	919-245-2490		

NON-PROFIT | PRIVATELY OWNED AFFORDABLE HOUSING

ORGANIZATION	CONTACT				
CHAPEL HILL CARRBORO					
EmPOWERment, Inc. Low-income homeownership, rental housing.	109 N Graham St, Chapel Hill; 919-967-8779				
Adelaide Walters Apartments. Age 62+ or physically disabled.	603 MLK Jr. Blvd, Chapel Hill; 919-968-8018				
Carolina Spring Apartments. Age 55+.	600 W Poplar Ave, Carrboro; 919-942-9559				
CASA. Supportive housing for persons with disabilities, veterans.	(Offices located in Raleigh); 919-754-9960				
Covenant Place Retirement Homes. Age 62+.	103 Culbreth Rd, Carrboro; 919-929-0061				
First Baptist and Manley Estates Apartments. Age 62+.	805 S Merritt Mill Rd, Chapel Hill; 919-968-9778				
Greenfield Place	200 Formosa Ln, Chapel Hill; 919-240-7337				
Dobbins Hill	1749 Dobbins Dr, Chapel Hill; 919-932-3100				
Elliott Woods/Chase Park (Interchurch Council Housing)	106 Elliot Dr, Chapel Hill; 919-942-2197				
HILLSBOROUGH					
Gateway Village	400 Lakeside Dr; 919-732-6701				
Coachwood Apartments	200 Cheshire Dr; 919-732-9844				
Eno Haven. Age 55+.	811 Highway 70 E; 919-245-0700				
Hampton Pointe	350 Hampton Pointe Blvd; 919-296-9003				

NON-PROFIT | PRIVATELY OWNED AFFORDABLE HOUSING, continued

ORGANIZATION	CONTACT				
MEBANE					
Elmwood	616 E Oakwood St; 919-563-2977				
Cedar Hill	275 S 11th St; 919-563-3539				
ONLINE					
NC Housing Search	www.nchousingsearch.com				

VETERANSORGANIZATIONCONTACTDurham VA Health Care System. Transitional and supportive housing services to
homeless veterans.508 Fulton St, Durham; 919-286-6974National Call Center for Homeless Veterans877-424-3838Stop Soldier Suicide. Mental health, emergency financial aid, housing assistance.844-235-2764Volunteers of America. Housing, supportive services.919-530-1100

EMERGENCY FINANCIAL ASSISTANCE

ORGANIZATION	CONTACT				
ORANGE COUNTY					
Emergency Housing Assistance. For assistance with evictions, utility disconnections, and exiting homelessness.	Housing Helpline 919-245-2655 or housinghelp@orangecountync.gov				
CHAPEL HILL CARRBORO					
IFC. Call for appointment.	110 W Main St, Carrboro; 919-929-6380				
HILLSBOROUGH					
Orange Congregations in Mission. Call for appointment.	300 Millstone Dr; 919-732-6194				

Court Summons? Apply Today for EHA!



*We use Submittable as our online portal. Once you apply online, you can check the status of your application there, too.



orangecountynchousing.submittable.com



USE OUR ONLINE PORTAL* TO APPLY

Include a copy of the court summons, your updated lease, a current ledger, proof of income. You can get a copy of the lease and ledger from your landlord.



WE PROCESS YOUR APPLICATION

reach out if we need more information from you or your landlord. Call us if your eviction status changes.



WE APPROVE OR DENY YOUR REQUEST

We may be able to approve an application if your landlord will accept a payment from us and you have not met the funding cap (\$5,000).



WE REACH OUT TO YOUR LANDLORD

If we approve your request, we send papers to your landlord to be sure they will accept EHA and to protect you from being evicted during this time.

COUNTY FINANCE SENDS THE PAYMENT

application and the county pays your landlord.

<u> Town of Chapel Hill - Rental Housing</u>

	Hous	ing Res	ource	s - Ren	ital H	lousi	ng	ko Ko
Target Population	Income Limits	Type of Housing	Typical Wait Time	When to Apply	Accepts Section 8 Voucher?	Credit Check Required?	Services Provided	Additional Notes
CASA www.casanc.or Veterans, families, people experiencing homelessness, people with disabilities, low and moderate income families	60% AMI and below	Apartments	1 - 2 years	Anytime the applicant pool is open	Yes	No	N/A	Housing located throughout the Triangle
EmPOWERment www Veterans, families, people experiencing homelessness, people with disabilities, those with Housing Choice Voucher	80% AMI and below	Single family homes, apartments	6 months - 1 year	Anytime	Yes	No	Financial literacy, housing counseling, utility assistance	Housing in Orange County only
Public Housing www. Families, elderly, people experiencing homelessness, people with disabilities	80% AMI and below	pelhill.org/pu	blichousing 1 - 2 years	g Anytime	No	No	After school program, other resident services	
DHIC www.dhic.org Families, elderly, people experiencing homelessness, people with disabilities	60% AMI and below	Apartments	A few months or more	Anytime	Yes	No	N/A	Housing located throughout the Triangle
Pee Wee Homes www People experiencing chronic housing insecurity and/or homelessness	w.peeweeho 30% AMI and below	Small detached homes, duplexes	No wait list, interest list available to notify for vacancies.	When vacancies are announced	Yes	No	Link residents to existing community service providers as needed	Current homes in Chapel Hill, In- progress homes in Chapel Hill and Carrboro
Community Home Tru Families, elderly, people with disabilities	ust www.co 30-60% AMI	ommunityhor Apartments	metrust.org 1.5 years	Anytime	Yes	Yes	Financial literacy training, tenant activities	
Prepared by Town of Chapel Hil	ll's Affordable Ho	ousing and Commu	inity Connection	ns Department			Last	Updated: April 2024

<u> Marian Cheek Jackson Center</u>

Retention



Property Tax Mitigation

Northside neighbors face rapidly increasing property taxes and disproportionate impacts of property revaluations. The Jackson Center offers small grants to help offset the rise in taxes from development pressures for long-term Northside neighbors. The Jackson Center also advocates for Orange County to offer property tax mitigation support.
 Learn more about property tax support.

Home Repairs

The Promise of Home Program helps elderly neighbors stay safe and rooted in our communities by providing quality home rehabilitation by local contractors and committed community organizations. We partner with Habitat for Humanity, Rebuilding Together, Self-Help, and a host of volunteers to ensure homes of great pride stay safe, affordable, accessible, and beautiful. **Register for a Home Repairs workshop.**

Keeping Your House a Home Workshops

Keeping Your House a Home is an interactive workshop developed by neighborhood leaders, attorneys, and housing counselors. In these workshops, we discuss the importance of proactive home maintenance and teach home repairs. We also discuss the importance of financial planning and share information about property tax and home repair support. Register for a Keeping Your House a Home workshop.

308 Lindsay Project

The Jackson Center is converting the home at 308 Lindsay Street to be a center that supports elders in Northside to safely and affordably age in their community. 308 Lindsay will be an elder daycare and host other initiatives to help people age in place in Northside. This is a developing project. Learn more about the 308 Lindsay Project.

Transition

Wills Clinics

The Jackson Center partners with legal organizations and local attorneys to connect residents to pro-bono legal services and provide wills drafting clinics free of cost to qualifying residents. In wills clinics, local residents update or complete end-of-life documents to preserve the future of properties and distinguish other important wishes for their future. Learn more about wills clinics and legal advocacy.

Northside Landbank

The Landbank began with a \$3 million, no-interest loan from UNC-Chapel Hill in 2015. The Jackson Center partners with Durham-based nonprofit community developer Self-Help to lead the acquisition and resale of properties in Northside. Following the direction of the **Northside Compass Group**, the Landbank helps stop investor encroachment in Northside.

Attraction



First-Time Home Ownership Workshops

In workshops geared toward would-be first-time home owners, we demystify the process of purchasing a home. We also share state and county resources and programs designed especially to provide assistance to first-time home owners.

Orange County Housing Department



Free Programs and Services

• Housing Helpline

- Information and referral to programs within the Housing Department and in the Orange County community
- Affordable housing listings
- Emergency Housing Assistance
 - Financial assistance with rent for households in eviction proceedings.
- Partnership to End Homelessness
 - Services for individuals currently experiencing homelessness such as Street Outreach, Harm Reduction and Deflection, Permanent Supportive Housing, and Rapid Rehousing
- Eviction Diversion
 - Legal information about housing issues
 - Legal representation in court
- Housing Choice Vouchers
 - Income assistance for eligible community members, formerly known as Section
 8
- Home Repair Programs
 - Home repair assistance for homeowners from local community agencies who meet the income and homeownership requirements
- Longtime Homeowners Assistance
 - Property tax assistance for Orange County residents who meet the income and homeownership requirements

<u>IFC</u>



HomeStart

IFC HomeStart is a 24-hour emergency shelter for women and families experiencing homelessness. In keeping with IFC's belief that everyone deserves dignified and affordable housing, we provide a safe, temporary home until residents obtain permanent housing. We assist residents in connecting to appropriate community resources for finding housing as soon as possible, as well as other resources such as healthcare and income growth. During extremely cold weather, we offer emergency overnight accommodations as space allows.



COLD WEATHER OVERNIGHT STAYS

During cold weather season, IFC provides as much temporary overnight shelter as our buildings may safely accommodate. Individuals seeking cold weather shelter may access a spot by calling IFC's main number at (919) 929-6380. Press x4000 for HomeStart shelter for women and families (or x3000 for Community House shelter for men).

Cold weather guests should arrive between 7pm and 9pm and need to depart in the morning by 9am. Dinner and continental breakfast are provided.

If you are experiencing homelessness and need information about admission to HomeStart, please call the Orange County Housing Helpline at 919-245-2655. To speak to the HomeStart staff person on duty, call 919.929.6380 x4000.

Community House

IFC SECU Community House is a 24-hour shelter for men experiencing homelessness. In keeping with IFC's belief that everyone deserves dignified and affordable housing, we provide a safe, temporary home until residents obtain permanent housing. We assist residents in connecting to appropriate community resources for finding housing as soon as possible, as well as other resources. In partnership with Piedmont Health, we offer healthcare to residents.



COLD WEATHER OVERNIGHT STAYS

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Cold weather guests should arrive between 7pm and 9pm and need to depart in the morning by 9am. Dinner and continental breakfast are provided.

If you are experiencing homelessness and need information about admission to Community House, please call the Orange County Housing Helpline at 919-245-2655. To speak to the Community House staff person on duty, call 919.929.6380 x3000.



Creating affordable housing & building landlord partnerships

Finding affordable housing in Durham has become increasingly difficult in recent years. From 2019 to 2020, the average monthly rent for a 1-bedroom unit in Durham jumped by 34% to \$1,333/month. For our most vulnerable neighbors, especially those experiencing homelessness, finding housing can seem insurmountable.

Our Housing Navigation & Location Team:

- Develops relationships with new landlord partners to secure units that are affordable and welcoming of our clients
- Partners with 8 local housing agencies to support a coordinated approach to finding housing units using various incentives
- Provides housing navigation services to HNH clients enrolling in Rapid Rehousing and Streets to Home, as well as supportive housing clients moving on to market rate rental

Connecting unhoused individuals & families to permanent housing

For some individuals and families in our community, job loss, illness and rising housing costs can lead to homelessness. Our Rapid Rehousing team works with individuals and families by connecting them to permanent housing and the supportive services they'll need to stay there.

Our Rapid Rehousing team:

- Works in deep partnership with our community's emergency shelters and our own Street Outreach team to support households preparing to move to permanent housing.
- Connects families to supportive services, including employment assistance and other resources.

Empowerment Inc.

EmPOWERment, Inc. does it's best to provide affordable rental units for future and current residents of Chapel Hill and Carrboro. Below is a list of our units that we own and manage with a brief description. **Currently, all of our rental units are occupied.** If you are interested in applying to join the waitlist for one of our units, please **click here to learn more.**



AFFORDABLE RENTALS

We are proud to say we currently own over 50 units in Orange County and manage five privately-owned units. We do our best to keep our rents below market price while being one of the few housing nonprofits in the area that still accepts Housing Choice Vouchers. Click here to learn more.



MOM EMERGENCY UTILITY FUND

We understand that some community members may need assistance in paying their utility bills. The MOM Utility Fund is designed to assist Orange County residents with paying their utility bills while promoting financial literacy in the community. Click here to learn how to apply for the fund.



HOUSING COUNSELING SERVICES

We are a HUD Certified Housing Counseling agency that offers an array of housing counseling services at no cost. These services include homebuyer education classes, refinancing counseling, budgeting counseling, and many more. Click here to learn more.

<u>CASA</u>



Ending Family Homelessness with Safe and Affordable Homes

CASA housing is affordable and permanent. For families, the ability to renew a lease year after year provides a sense of stability for adults and children alike. Once they are settled into their apartment, children in CASA families can make lasting friends, participate in afterschool activities, and ride the school bus with their peers. Just having a safe place to come home to after school can dramatically change the trajectory of a child's life.

Individuals living in CASA's Workforce Housing units are able to purchase healthy food, access reliable transportation, save for emergencies, and invest in the future. They also have the opportunity to renew their lease year after year, so they can put down roots, keep kids enrolled in the same school, and participate as integral members of their communities.

CASA accepts the housing subsidies that some of our low-income neighbors have been awarded, keeping a valuable affordable housing resource in our community and ensuring that families with vouchers have safe housing options near transportation, health care, and employment opportunities.

CASA currently manages 153 Workforce Housing units (about a third of our total portfolio). With your support we'll continue to grow so we can house more of our working neighbors in need.

<u>DHIC</u>



Rental Communities



DHIC owns 3,224 apartments in the Triangle area and beyond. Each of our properties features a beautiful design and exceptional quality in diverse neighborhoods. We currently have 27 **family communities**, 20 **seniors communities**, and two **supportive housing communities** in our portfolio, serving over 4,100 adults, seniors, and children.

All of our apartment communities have income restrictions and offer lower rents than typically found in the marketplace. We also have communities that are age-restricted. Finding affordable rental housing is challenging and most of DHIC's properties have waiting lists or no availability.

DHIC hires private property management companies to maintain and manage our homes. We take pride in the homes we build and are committed to keeping our apartment homes safe, attractive, and inclusive.

Homeownership Center

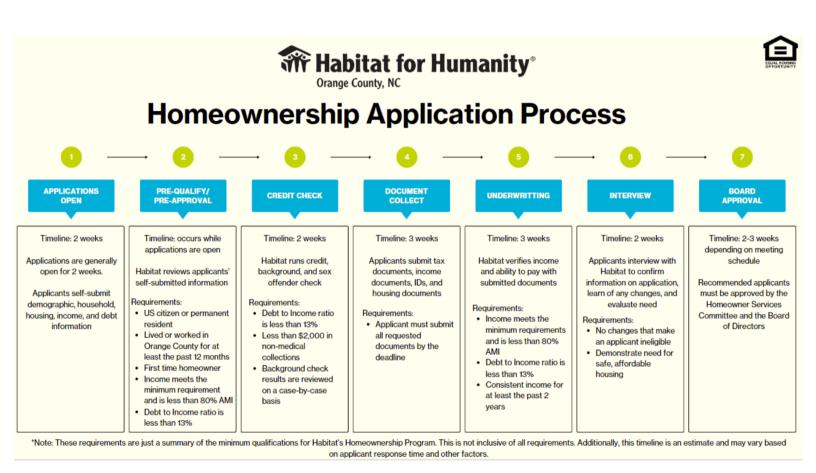


Since 2004, more than 2,100 families have turned to DHIC's Homeownership Center for counseling to purchase their first home. The key to our success has been a team of helpful, friendly professionals who understand financial planning and provide honest counsel. Our support staff offer vital community services to facilitate the successful home buying process, from the qualifying stage to the home search and eventual purchase.

At DHIC's Homeownership Center, our goal is to help first-time buyers develop and implement a homeownership plan tailored to their individual needs and circumstances. Our certified staff uses curriculum developed and tested by **NeighborWorks® America**. We have adopted the **National Industry Standards for Homeownership Education and Counseling**, and are proud to give our clients consistent, high-quality, and ethical service.

<u>Habitat for Humanity Orange County</u>







<u>Crisis Assistance</u>



<u>Orange County Housing Department</u>

Understand the EVICTION PROCESS

If your landlord decides to evict you,

They may give you a written or verbal notice.



- This notice may be called
- Notice to quit
- Notice of violation
- Pay or quit
- "X"-Day notice
- Termination of lease

• Noni

The court process begins after your landlord files a complain Evictions are heard in small claims court.

Before you go to court

orangecountync.gov/EDP

ORANGE COUNTY HOUSING DEPARTMENT

You can remain in your home.

You will receive a summons a court date on it, and a cop the paperwork your landlord filed with the court.

> Contact Housing Helpline so we can refer you to our eviction diversion attorney. It's FREE.

You may also qualify for Emergency Housing Assistance.

You will need a copy of your lease, ledger, and the court summons.

During court

Our eviction diversion attorney will be there.

Either you or your landlord will win the case, or it may be delayed until a date in the future.

If your landlord wins, the magistrate will issue a judgement for possession. There will be an eviction on your record.

If you lose the case you have 10 days to appeal the decision to district court. The appeal stops the eviction process, and is a brand new hearing.



Arrive early for your court date. If you do not show up, or are late your landlord may win the case.

Contact: Housing Helpline 919-245-2655 housinghelp@orangecountync.gov

If you lose your case

You will have to move in about two weeks.

Your landlord must wait 10 days before requesting a writ of possession. Then, the sheriff will give you a notice telling you when they will padlock your door.

Once the sheriff has been asked to give you a notice, they are required to padlock the door within five days.

After the door is padlocked, the landlord must let you in the apartment at least once to get your belongings.



It is not legal for your landlord to prevent you from using your home. Examples include:

- Turning off water or power
- Changing the locks
- Blocking the driveway

This flier is not legal advice. If you are facing eviction, you should speak with an attorney about your rights.

<u>Orange County Housing Department</u>

Court Summons? Apply Today for EHA!



Freedom House Recovery Center



Through our 16-bed facility-based crisis unit in Chapel Hill, we serve adults who need immediate support for acute substance use and/or mental health emergencies. The crisis unit serves as the first step toward wellness and recovery – and through our partnerships with local hospitals and law enforcement it is an effective alternative to hospital emergency rooms or incarceration.

During a stay in the crisis unit, individuals stabilize (alleviate acute or crisis symptoms, detox from alcohol or drugs, or level their medication regiment) and then make a plan for their continued recovery.

Crisis Treatment Includes:

- Crisis Assessment/Evaluation
- Nursing assessment and psychiatric evaluation by trained medical staff
- Peer and staff support groups
- Peer and staff one-to-one counseling
- · Help with long-term outpatient treatment plans
- Medication monitoring
- Monitoring of vital signs, blood sugar levels and assessment of needs for further medical treatment
- Medical evaluation for hospitalization if needed (risk of harm to self or others, active medical issues, unstable detox requiring more active monitoring)

"Our crisis unit is open 24/7/365."



Emergency Financial Assistance

Emergency Financial Assistance is located at 110 W. Main Street in Carrboro by appointment.

- For help with rent or utilities, call the Emergency Financial Assistance Line on Tuesday mornings at 9 am. The number is **919-929-6380 x2024.**
- Navigator services (access to phone and computer and other resources) will be provided by a combination of IFC staff, SOHRAD (Street Outreach, Harm Reduction and Deflection) program and interns and volunteers, generally Monday-Friday between 9am and 3:30pm.



The Crisis Intervention program serves local households and persons in need by providing food, clothing, rent, utility assistance, help obtaining IDs, transportation, information and referrals. Anyone who lives or works in Chapel Hill or Carrboro may call or visit us when they are faced with economic

uncertainty, an illness, or hardship that could lead to homelessness. Trained volunteers and professional staff assess clients' needs and provide a compassionate response to personal and household emergencies.

Members of IFC Community Services may be eligible for:

- Assistance with rent and/or utilities once every 12 months.
- Household groceries and hygiene items every month on an as-needed basis (Community Market)
- Clothing vouchers for CommunityWorx once every six months
- Medication in case of an emergency
- Help getting an ID every two years
- Bus passes for appointments, interviews, funerals or emergencies

Compass Center



Support groups offer an opportunity for individuals with shared experiences to come together in a safe space, to work on their own healing processes and offer support and encouragement to one another. The goal of the support groups is to help members cope with stressful life events and as a result, help members feel revitalized and strong.

Groups and workshops are held in a safe space both in-person and virtually, and all discussions during group meetings are confidential. Joining these groups and attending workshops are free.

Our support groups are offered in English and Spanish. We also offer culturally affirming support groups for BIPOC and non-binary survivors of domestic violence. Childcare is provided at no cost when possible for in-person groups and workshops.

Support groups		Grupos de apoyo (Spanish)
Domestic Violence Support Group I	+	Grupo de Apoyo a la Violencia Doméstica +
Domestic Violence Support Group II	+	
Domestic Violence Writing Group	+	Grupo de Escritura de Violencia Doméstica +
Relationship Endings and Healthy Beginnings	+	— Divorcio, Separación, Terminaciones de Relación: + Relaciones Saludables
Self-Esteem Support Group	+	Grupo de Apoyo a la Autoestima +
Art of Healing Workshop	+	Taller de Arte de Sanación +
Coping Through the Holidays Workshop	+	Taller de fiestas +
Friends & Family / Secondary Survivors Workshop	+	– Taller de Amigos y Familias / Sobrevivientes – Secundarios

Allied Churches of Alamance County Inc.



The mission of ACAC is to prevent and end homelessness and food insecurity through providing direct service and leadership in collaborative community efforts.

ACAC operates an Emergency Shelter, Empowerment Center and a Community Kitchen (Joe's Diner), ACAC seeks to provide basic needs as well as resources and case management support in order to meet social, educational, health, and other needs of the hungry and homeless in the surrounding community. In addition, we work with several community partners to provide services to shelter guests during their stay, and continued support once they have exited the shelter.

NC Department of Health and Human Services



Resources and Assistance

If you are experiencing a mental health crisis or just need someone to talk to, you can call the **Hope4NC Helpline** (<u>1-855-587-3463</u>).

Additional mental health assistance and resources are available. Anyone may request crisis or emergency services in North Carolina for mental health, substance use, intellectual and developmental disabilities issues. <u>Learn more.</u>

Additional resources and information on staying physically and mentally healthy can be found on the "Managing your Overall Health" page on the NCHHS COVID-19 website at <u>ncdhhs.gov/coronavirus</u>.

If this is a medical or a life-threatening emergency, please call 911.



Orange County Health Department



Locations

Hillsborough

Medical & Dental Clinics

Whitted Human Services Center 300 West Tryon Street Hillsborough, NC 27278

The medical clinic hours of operation are listed below:

Monday: 8:00 am – 5:00 pm Tuesday: 9:30 am – 6:30 pm Wednesday: 8:00 am – 5:00 pm Thursday: 8:00 am – 5:00 pm Friday: 8:00 am – 12:00 pm Saturday: Closed Sunday: Closed To make an appointment, please call (919) 245-2400.

Chapel Hill

Medical Clinic Only

Southern Human Services Center 2501 Homestead Road Chapel Hill, NC 27516

The medical clinic hours of operation are listed below:

Monday: 8:00 am – 5:00 pm Tuesday: 9:30 am – 6:30 pm Wednesday: 8:00 am – 5:00 pm Thursday: 8:00 am – 5:00 pm Friday: 8:00 am – 12:00 pm Saturday: Closed Sunday: Closed To make an appointment, please call (919) 245-2400.

Environmental Health

West Campus Office Building 131 West Margaret Lane, Suite 100 Hillsborough, NC 27278



DRIVING DIRECTIONS (PDF): English/ Spanish Map



Orange County Health Department



DENTAL HEALTH SERVICES

DENTAL CLINIC LOCATION & HOURS

Whitted Human Services Center

300 West Tryon Street, Hillsborough Monday - Thursday: 8 am - 5 pm Friday: 8 am - 12 pm

DENTAL SERVICES

- Exams & Treatment
- X-rays
- Sealants
- Cleanings
- Fillings
- Simple Extractions
- Infant Oral Care
- Prenatal Cleanings & Education

PAYMENT

The Dental Clinic operates on a sliding fee-scale and accepts the following forms of payment: Cash, Check, Visa/MasterCard, Medicaid, Health Choice, and Dental Insurance.



- www.orangecountync.gov/health
- F ww.facebook.com/orangecountyhealthdepartment
 - www.twitter.com/OrangeHealthNC
- You Tuhe www.youtube.com/OCHDNC

ENVIRONMENTAL HEALTH SERVICES

LOCATION & HOURS

131 West Margaret Lane, Suite 100, Hillsborough Monday - Friday: 8 am - 5 pm • (919) 245-2360

PERMITS & INSPECTIONS

Food Trucks

Wells

Summer Camps

Septic Systems

Local Confinement

Public Swimming Pools

- Retail Food
- Establishments
- Childcare Centers
- Schools
- Adult Care Facilities
- Lodging
- Residential Care

ADDITIONAL SERVICES

- Investigation of Public
 Lead Poisoning Health Environmental Complaints
- Water Sampling
- Servsafe Certification*



COMMUNITY HEALTH SERVICES

PROGRAMS & SERVICES

Improving health and well-being through policies and programs designed for individuals and communities including:

- Family Success Alliance
- Health Policy & Environmental Change
- · Healthy Carolinians of Orange County
- Family Home Visiting
- Tobacco Prevention & Control



Improving health. Inspiring change



Dental Health Personal Health Environmental Health Community Health Services

CLINIC LOCATIONS Whitted Human Services Center

300 W. Tryon St., Hillsborough, NC 27278

Southern Human Services Center 2501 Homestead Rd., Chapel Hill, NC 27516











Orange County Health Department



MEDICAL CLINIC & PERSONAL HEALTH SERVICES

ADULT SERVICES

- Screening & Monitoring of Chronic Diseases
- Immunizations
- Specialist Referrals
- Breast & Cervical Cancer Screening
- Sick Care for Existing Patients

CHILDREN & TEEN SERVICES

- Well-Child Exams
- Sick Care
- Developmental Screenings
- Immunizations
- Care Coordination for Children With Special Health Care Needs
- Sports/Camp Physicals
- Pre-K & Kindergarten Physicals
- WIC (West Tryon Street Location Only)
- Lead Testing for Children



REFUGEE HEALTH

- I-693 Completion
- Communicable Disease Screening for Newly
- Arriving Refugees
- Immunizations
- Interpreters Provided

Many of our services have eligibility requirements. Please call to see if you qualify. **Interpreter services are available free of charge.**

FAMILY PLANNING SERVICES

- Education
- Laboratory Services
- Physical Exams
- Birth Control
- Pregnancy Testing
- Permanent Contraception for Men & Women

COMMUNICABLE DISEASE SERVICES

- Sexually Transmitted Disease (STD) Counseling
 & Testing
- Investigation and Control of Reportable Communicable Diseases
- TB Screening & Treatment
- Outbreak Investigation & Management

BEHAVIORAL HEALTH SERVICES

Behavioral Health services with a licensed clinical social worker to provide wellness coaching, stress management and counseling for issues such as depression, parenting, relationship conflicts and substance use.

NUTRITION SERVICES

- Nutrition Counseling with A Registered Dietitian to Help Prevent or Manage a Variety of Medical Conditions
- Diabetes Self-Management Education (DSME)
- CDC Diabetes Prevention Program



MATERNAL HEALTH

- Prenatal Care
- Pregnancy Care Services Including Education, Support, and Counseling
- Postpartum/Newborn Home Visiting
- Breastfeeding Support
- WIC (West Tryon Street Location Only)

MEDICAL CLINIC LOCATIONS & HOURS



Whitted Human Services Center 300 West Tryon Street Hillsborough Tues: 9:30am - 6:30pm Fri.: 8:00am - 12:00pm Southern Human Services Center 2501 Homestead Road Chapel Hill Mon: 8:00am - 5:00pm Wed: 8:00am - 5:00pm Thurs: 8:00am - 5:00pm

PAYMENT

Costs vary depending on service & may include:

- Sliding Fee Scale based on Income & Family Size
- Minimum Payment
- No cost

We accept Medicaid, Medicare, Health Choice, Cash, Check, Visa/Mastercard and some private insurance.

Feel free to ask about cost when scheduling your appointment.

TO MAKE AN APPOINTMENT CALL (919) 245-2400

<u>SHAC</u>

SHAC: Student Health Action Coalition



SHAC is a student-led, free-of-service clinic with a mission is to:

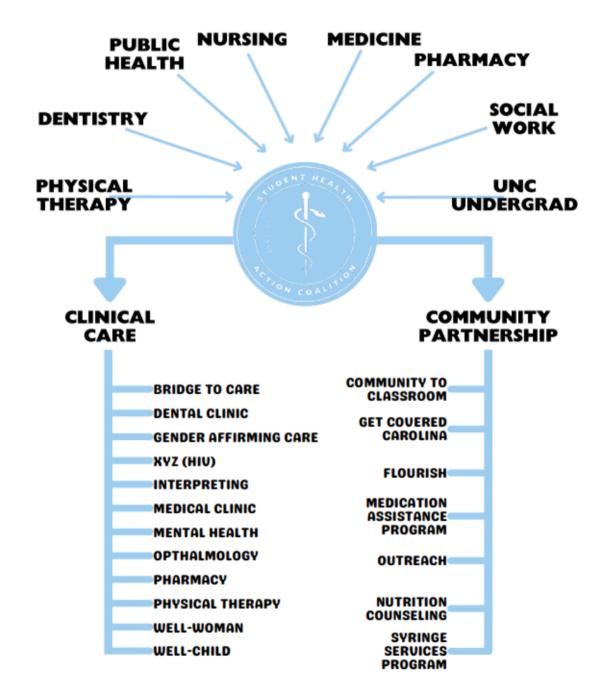
rovide free health services to our uninsured and underinsured neighbors in Carrboro, Chapel

Hill and Durham

★ Partner with communities to develop and implement sustainable programs

★ Create an interdisciplinary service-learning environment for students in the health science

programs at UNC



<u>Piedmont Health</u>



Services Offered Here

Medical	Pharmacy	Other Services
Child, Teen, Adult and Senior Healthcare Women's Health, Wellness, Prenatal Care and Family Planning Physical Exams (school, employment, sports, nursing home, etc.) Chronic Illness Medical Nutrition Therapy/Counseling Minor Trauma Immunizations Flu Shots Laboratory Services On-Site Medical Staff On-Call 24 Hours a Day		



Free Pharmacy Program

The Free Pharmacy Program provides free prescription medications to North Carolina residents who are uninsured and fall at or below 300% of the Federal Poverty Level.

This statewide program is the answer for those who do not have the means to obtain life-saving medications to treat chronic diseases such as, heart disease, diabetes, and asthma.

To qualify, applicants must meet the following requirements:

- Live in North Carolina
- No health insurance. (We may be able to help some Medicare patients on a case-by-case basis. Please contact us.)
- Income at or below 300% of the Federal Poverty Level



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Community Market (Food Pantry)

The Community Market makes available fresh produce, pantry staples, and hygiene items at no cost to households where someone lives or works in Chapel Hill or Carrboro. We also provide holiday meals in November and December. To work with shoppers and stock shelves, IFC relies on daily volunteer power and donations from individuals, congregations, community food drives, civic groups, grocery stores, and more. The Market also partners with Farmer Foodshare and Weaver Street Market to provide fresh locally-grown produce.



Want to give to the Market? Please see our list of current needs.

We are ready to welcome you!

HOW TO GET GROCERIES

• The Community Market is open at IFC Commons, 110 W. Main Street in Carrboro on the J Bus Line by appointment Monday-Friday. Please call 919-929-6380 and press"0" to schedule a pick-up time.

FOOD AND OTHER DONATIONS

• UPDATE (as of spring 2023): Please bring all donations to us Mon-Fri between 10a-4pm at our loading dock at 110 W. Main Street in Carrboro.



Community Kitchen

The Community Kitchen in Carrboro prepares hot meals for anyone who is hungry every day of the year, as well as for people living at Community House and HomeStart shelters in Chapel Hill.

Volunteers from faith congregations, businesses, neighborhoods, civic groups, and local employers work alongside staff to prepare, serve, and clean up. Nearly all of the food that is served is donated by local restaurants, campus groups, farmers, and more. IFC partners with Farmer Foodshare and other local groups to provide fresh, locally-grown produce. Volunteers also help pick up, receive, sort and store food donations.

MEALS ARE OFFERED:

IFC Commons 110 W. Main Street Carrboro, NC 27510 J Bus Line

Mon-Fri Mon-Fri Sat, Sun, and Holidays Lunch Dinner Lunch 11:15am - 12:30pm 5:15pm - 6pm 11:15am - Noon

FOOD, MEALS, AND OTHER DONATIONS

- To sponsor a meal for:
 - 1. IFC Commons, please contact Kristin Lavergne
 - 2. Community House please contact Ka'Tiera Truett
 - 3. HomeStart please contact Tracey Hagan



<u>Table</u>



TABLE@Home

This is our flagship food delivery service program where we fill bags with locally grown produce and a variety of nonperishables that are hand delivered to our kids' doorsteps every week. Each week's menu is based on our nutritionist-approved guidelines and accommodates individual allergy and dietary needs where appropriate. We try to include items kids love and can prepare themselves *and* items that fit their family's cultural preferences.

TABLE Marketplace

Launched as a pilot in the Summer of 2021, Marketplace is a free, fully customizable service designed to give families agency, create opportunities for kids to try new foods, & increase dignity surrounding food assistance.

Parents/guardians select the *types* of foods their families prefer and the *quantities* they need to feed their families. Families participating in Marketplace can choose to pick up their food or have it delivered directly to their homes every week.

In the first two years, data showed children whose families participated in Marketplace had even greater health outcomes than TABLE@Home. As a result, we've made Marketplace permanent, are scaling up, and are determining how to add more customization into TABLE@Home similar to what we offer in Marketplace.

<u>Porch</u>



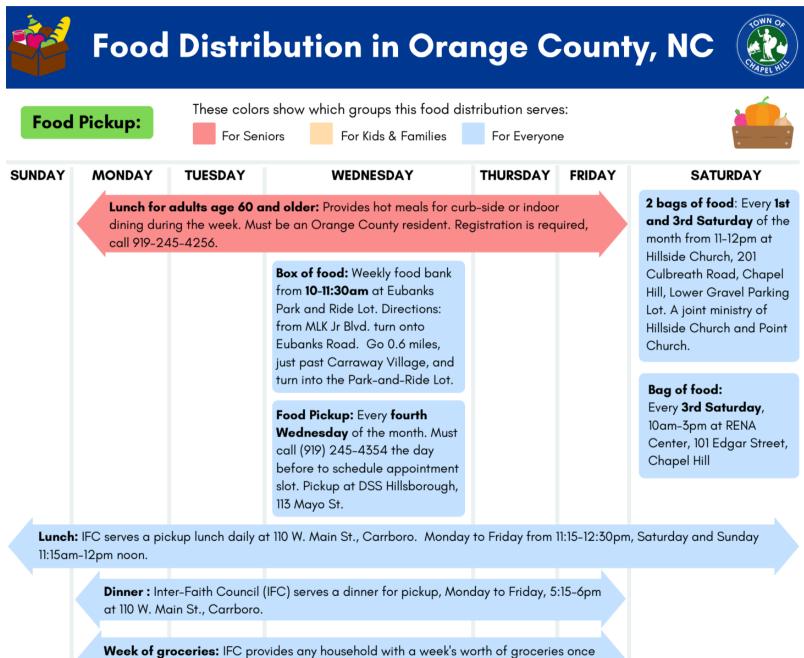
Food For Pantries

Neighborhood food pantries have become a critical lifeline for families who struggle to put food on the table. Each month, PORCH collects food and cash donations from neighborhoods across Chapel Hill and Carrboro and delivers food to pantries for distribution. In 2023, PORCH worked with 13 pantries to identify and collect 1,520 bags of the non-perishable items that families need the most.

Food For Families

In North Carolina, more than 550,000 households do not have enough food to eat each day. Our state has the tenth highest rate of food insecurity in the nation. As a supplement to the non-perishable goods that are more widely available at pantries, this program provides a monthly distribution of a variety of fresh food – like milk, eggs, fruits, and vegetables – to approximately 630 families with children in the Chapel Hill/Carrboro schools.





per month. Call (919) 929-6380 and press "0" to make an appointment.



<u>Families and Communities Rising</u>



Head Start & Early Head Start



Since 1965, Head Start has served millions of children and families across the United States. There are approximately 2,000 Head Start and Early Head Start grantee agencies providing an array of child and family development services. FCR operates three such programs in Durham and Orange Counties.

Originally, Head Start was for children age three and four. In the 1990s, the Early Head Start Program was initiated for children from birth to age three. Many Head Start programs are providing a continuum of Head Start services to the full age

range from birth to kindergarten, giving many children and their families several years of growth and development in the program.

We encourage you to apply if you feel that you are eligible for the FCR Head Start & Early Head Start Program. Families with the greatest need are selected for enrollment each year.

KidSCope

Created in 1988 to provide services to young children and their families, KidSCope's specialized staff provides social-emotional health services for young children, consultation in child care classrooms, parent education, inclusive child care, and resources for families and providers of young children.

- + Mental Health Consultation
- + Mental Health Services
- + Parent Education Support
- + Assuring Better Child Health and Development (ABCD)
- + Inclusive Child Care Programs

<u>Orange County</u>



Programs Include:

Adolescent Parenting Program (APP)

The Adolescent Parenting Program (APP) is a free program that serves any Orange County pregnant or parenting teen nineteen years or younger, who wants support achieving life goals and establishing family plans.

Orange County Juvenile Crime Prevention Council (JCPC)

Orange County Social Services supports organizations that provide prevention and intervention services to reduce youth crime and violence through the Orange County Juvenile Crime Prevention Council.

Economic Services

Social Services administers county, state and federal programs to assist families and individuals in meeting their basic needs and achieving self-sufficiency.

Elderly & Disabled Services

Seniors and disabled residents can benefit from the services provided by Social Services who administers county, state and federal programs and provides services designed to assure that aging and disabled adults in the community will be safe and healthy and live in the least restrictive setting possible.

Family and Children's Medicaid

Medicaid is a health insurance program for families and individuals whose income makes it difficult for them to afford health care. It is a publicly funded program governed by federal and state laws.

Work First Family Assistance

North Carolina 's Temporary Assistance for Needy Families (TANF) program, called **Work First**, is based on the premise that parents have a responsibility to support themselves and their children. Through Work First, parents can get short-term training and other services to help them become employed and self-sufficient.

Orange County Partnership for Young Children

Orange County Partnership for Young Children

FAMILY SUPPORT

"Children's developmental trajectory is critically mediated by appropriate, effective relationships with loving and consistent caregivers as they relate to children through play."

-The National Research Council Institute of Medicine

We know that one of the best ways to support children ages birth through five is to support their families. Well-supported families are connected to the people, resources, and tools they need to raise healthy, happy children.

Raising young children is hard work. Raising young children alone or without sufficient resources can be devastating. OCPYC-funded programs support families through parenting education programs, access to books and early/pre-literacy support, child sexual abuse prevention programs, and home visits focused on building protective factors to reduce the risk of child abuse.

Learn about the Family Support Programs we fund here.

Early Care and Education

Child Health and Early Intervention

Family Support

Community Outreach and Engagement Family Success Alliance



FSA GOALS



GOAL 1: Children are Healthy and Prepared for School

- Healthy births
- Access to early learning supports
- Developmentally-appropriate readiness for school

GOAL 2: Children and Youth are Healthy and Succeed in School

- Student grade-level reading proficiency
- School discipline outcomes
- Communities support the mental health of children, youth, and their families

GOAL 3: Families, Neighborhoods and Institutions Support the Healthy Development of Children

- Parents, caregivers, and youth serve as change leaders
- Communities build children's language skills for reading
- Families move out of poverty and are financially stable
- Families have a medical and dental home
- Community institutions support equitable outcomes for all children



<u>NC Department of Health and Human Services Division</u> <u>of Child and Family Wellbeing</u>

Division of Child and Family Well-Being

Division of Child and Family Well-Being

The Division of Child and Family Well-Being works to promote healthy and thriving children in safe, stable and nurturing families, schools and communities. The division includes complementary programs that primarily serve children and youth to improve their health and well-being.





Food and Nutrition Services



Community Nutrition Services







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Community Home Trust



Homebuyer Education

This 8-hour class is offered in-person in our office (105 Conner Drive, Suite 1000, Chapel Hill) and gives potential buyers the tools to navigate the home-buying process. Completion of this class is a requirement of the program and most lenders, and attendance for the whole session is required to receive the certificate. This class is free and open to the public, but registration is required. (Please note: The certificate for this class is only valid for 1 year. If you do not purchase a home within 1 year, you may be required to re-take this class.)

Supplemental Homebuyer Education

Homebuyers: did you take the 8-hour Homebuyer Education course online? Was it a self-paced class, such as eHome America or Fannie Mae HomeView? If so, you also need to complete this 2-hour supplemental course. This 2-hour course is designed to highlight the major topics of the Homebuyer Education course and give you an opportunity to ask our HUD certified counselor any questions you may have about the course topics. Community Home Trust is offering this course on Zoom. See below for dates/times. (Please note: The certificate for this class is only valid for 1 year. If you do not purchase a home within 1 year, you may be required to re-take this class.)

*If you took the 8-hour Homebuyer Education course in-person OR if you took the course online but it was taught by an instructor in real-time (such as on Zoom), you are NOT required to take this 2-hour supplemental course.

Community Home Trust Orientation

An in-depth introduction to Community Home Trust and the affordable housing program we offer in Chapel Hill and Carrboro. This session lasts one hour and will be held on Zoom. Orientation (in-person or virtual) is an educational requirement for applicants to our program and is also open to anyone who is interested in learning more about how the program works. Registration is free but required, and information about accessing the Zoom link will be provided after you register. <u>Orange Literacy</u>



HISET & GED PREPARATION

We offer preparation for all subjects of the GED and the HiSET.

Tutor and student pairs typically meet for two hours — twice a week.

Progress at your own pace.

FREE ONE-ON-ONE TUTORING IN

READING WRITING MATH & COMPUTER

REGISTER NOW

Hope Renovations





Learn the Skills

We use an industry-recognized training curriculum developed by the <u>National Center for</u> <u>Construction Research &</u> <u>Education</u> (NCCER).

Our program will teach you the **core skills you need** to confidently enter the trades.

In our workshop, you will learn:

- Safety & First Aid
- Construction Math
- Construction Drawings
- Tools & Construction Material

During on-the-job learning, you will gain experience in with large and small projects include home repairs and renovations, handyperson and maintenance projects, and even new building construction.



Get the Support

Many people deal with life challenges that can get in the way of pursuing a good career.

We will help you navigate these challenges by **connecting you with resources** to meet your needs, from financial and family assistance to mental health counseling.

Our program will include a **peersupport network** that is a triedand-true way to ensure success in women's pre-apprenticeship training programs like ours.

We offer **career development training** to help you set yourself

apart from the crowd, including: • Communication Skills

- Communication Skills
- Conflict Resolution Skills
- Job Seeking & Networking
- Resume & Cover Letter Writing
- Interviewing Skills



Land the Job

The first step to building a great career is landing a great job. At the end of training, we want our trainees to either:

- 1. Get hired by a local construction employer or paid apprenticeship program
- 2. Continue your education in whatever trade you're most excited about

We will help you get there by offering:

- Networking opportunities with employers and tradespeople
- Connections to community colleges to learn more about programs and resources
- Resume building and interviewing skills training
- One-on-one career coaching

<u>Reinvestment Partners</u>



Pick the service that best suits your needs

Education (Fees may apply)

- Home Buyer Education
- Money Management Education
- Foreclosure Education

1-on-1 Counseling (Always FREE)

- Rental Counseling
- Pre-Purchase Housing Counseling
- Post-Purchase Counseling
- Foreclosure Prevention Counseling



<u>Centre for Homeownership</u> <u>and Economic Development</u>

Homebuyer Education Workshop



This workshop will teach you how to find a home and negotiate a contract; how to apply for a mortgage loan; what lenders look for when approving you for a mortgage; how to budget to buy a home; how to understand your credit; what happens during the closing process and how to be a successful homeowner.

For more information, contact Susan Turci at (919)241-4718.