



The Self-Help Story

Creating ownership and economic opportunity
since 1980

Presented by
Patricia V. Whitaker • Leap Realty, LLC
Phone: 336-430-0253 • e-mail: patriciawhitakerhomes@live.com



Introducing: Your Developer Self-Help Community Development Corporation

The Self-Help Community Development Corporation (CDC) is non-profit entity that purchases and develops residential real estate in communities that are being revitalized.



Self-Help CDC builds affordable homes by working with partners to create modern, modestly-priced homes in North Carolina neighborhoods. Since 1996, they have built or renovated more than 103 homes in Durham, Wake, Mecklenberg, Wayne, and Guilford counties. With attention to architectural detail and energy efficiency, combined with a focus on revitalizing existing downtown neighborhoods, Self-Help is unique in its approach to affordable housing development. They have invested \$12.3 million in developing homes for buyers to give first time homeowners a chance to build wealth.

Your Comfort In Mind

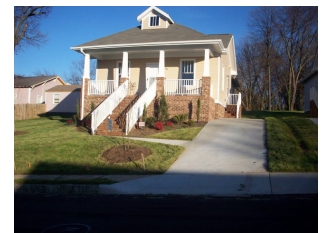
Self-Help CDC homes are built with the buyers' comfort and budget in mind. The homes are inspected for energy efficiency, and come with a two year comfort and energy use guarantee.

Wealth-Building

A home can be the beginning of investment and savings habits that build long term wealth. By building quality, affordable homes, and helping buyers identify stable and fair sources of financing, Self-Help creates a foundation for wealth-building.

Revitalizing Communities

North Carolina is home to many vibrant, unique, and historic neighborhoods. As the state has changed, many of these communities are dealing with the challenges of aging homes and loss of jobs and business opportunities. Self-Help is building new homes in these neighborhoods across the state. New homeowners bring new pride, stability, and energy. New homes in historic neighborhoods create wealth and stability for individual homeowners, and for the entire community.



For more information, contact

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Self Help Community Development Corporation

Standard Features

Ole Asheboro Neighborhood

INTERIOR

9' high ceilings (1st Floor)

Kitchen appliances:

- ☐ Refrigerator
- ☐ Dishwasher
- ☐ Slide-in Range/Oven

- ☐ Insulated LoE, double hung windows

Attractive and modern light fixtures

Attractive and modern hardware

Vinyl flooring (kitchen, laundry, & bathrooms)

Laminate flooring in living room at front door

Carpet (bedrooms, living room, dining room, hall)

Cultured marble vanity tops

Pedestal Lavatory (in half bath)
(400 E. McCulloch)

Kitchen Pantry
(Hadley & Hawkins plans)

Security system

- ☐ Electric heat pump system
(min 14 SEER, min HSPF 8.2)
- ☐ Programmable Thermostat

- ☐ R-38 attic insulation
- ☐ Insulated attic access panels
- ☐ Energy Star Rated electrical fixtures

EXTERIOR

Hardie Plank exterior siding
(Vinyl siding at 206 Gilbert St)

- ☐ Insulated Steel Exterior Doors

Aluminum Storm Doors

Gutters and Downspouts

Full-width Front Porches
(wrap-around porch at 400 McCulloch)

Crawl foundations

- ☐ R-19 floor insulation
- ☐ 6-mil Plastic vapor barrier under house

WARRANTY AND CERTIFICATION

One year builders warranty

2-yr SystemVision[®] Comfort and Energy Use Guarantee

Termite Bond

Energy Star certified

☐ Indicates Energy Star certification feature

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Self-Help

Creating Ownership and Economic Opportunity

Self-Help makes loans, develops real estate, and fights predatory lending to create economic opportunity for all.

The nonprofit Center for Community Self-Help and its financing affiliates Self-Help Credit Union, Self-Help Federal Credit Union, and Self-Help Ventures Fund provide financing, technical support and advocacy for those left out of the economic mainstream. Since its founding in 1980, Self-Help has reached out to borrowers across North Carolina, in Washington, D.C., California, and many other states.

- They help borrowers nationwide to build wealth through ownership of a home or business.
- They strengthen underserved communities by financing nonprofits, childcare centers, community health facilities, public charter schools and residential and commercial real estate projects.
- They operate a secondary market program that enables private lenders to make more loans in low-wealth communities.

Self-Help borrowers have proven their determination to repay their loans, build their businesses, improve their communities, and build wealth through home equity.

Structure

