

## GREAT HOME NEAR DOWNTOWN

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**SELF HELP**  
Built to Last. Priced to Afford.

**206 Gilbert Street**



**\$109,000**

**Your Payment Could be Less than \$650!**

This one and one half story bungalow style home features a large open living and dining area and a first floor master bedroom suite, and includes a total of three bedrooms, two and a half bathrooms. The kitchen has a breakfast bar that opens to the dining room, and the refrigerator, range, and dishwasher are included. The second floor offers two bedrooms and a spacious bathroom, the laundry area, and abundant easily accessible storage.

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Offered for Sale By:

Self-Help Community Development Corporation

Tamara Heyward, Marketing Manager

**1-866-265-3488**

GreensboroHomes@Self-Help.org

For more information, visit us online at  
[www.Self-Help.org/Homes-for-sale/Greensboro](http://www.Self-Help.org/Homes-for-sale/Greensboro)

## About This Home

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206 Gilbert Street  
Greensboro, NC 27406  
MLS 513387



- 1258 Square Feet
- 3 bedrooms, 2.5 baths
- 9 foot ceilings
- Black kitchen appliances included
- Built in security system
- Double hung, energy efficient windows
- Crawl foundation
- Easy to maintain vinyl siding
- Upgraded, all electric central heating and cooling system
- Attractive, Modern fixtures and finishes

## LOWER HEATING AND COOLING BILLS ---GUARANTEED!

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Self-Help CDC builds new homes with long-term affordability and quality in mind. We build new homes to meet *SystemVision*© standards for energy efficiency and comfort. **Heating and cooling costs for new homes built with *SystemVision* are up to 50% lower than the average for similar homes.** In our climate, the average monthly heating/cooling bill for *SystemVision*© homes is *less than \$35*. Occupants also enjoy the comfort of a consistent temperature throughout the house. Of course a properly maintained home will reap those benefits of for many years to come.

Because of the construction methods and materials in *SystemVision*© homes, the North Carolina agency **Advanced Energy offers Self-Help homebuyers a *two-year warranty* and the federal *Energy Star* designation.**

**“the average monthly heating/cooling bill for *SystemVision*© homes is *less than \$35*”**

## About The Developer

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

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# Great Financing Options

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You may qualify for special financing for first time homebuyers. Many of our homeowners are able to secure mortgage payments of **\$550—\$750 per month** with a fixed rate, 30 year mortgage, and **including taxes and insurance!**

## Sample Financing Option

Sale Price (206 Gilbert Street):	\$109,000	
1st Mortgage Amount:	\$ 77,200*	6.3% Interest Rate
2nd/3rd Mortgage Amount:	\$ 31,800**	0% Interest Rate, Payments deferred

Monthly Principal and Interest:	\$ 477.85
Est. Property Taxes:	\$ 90.83
Est. Insurance:	\$ 42.58

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**Total Estimated Payment: \$ 611.26**



\*1st mortgage from Self-Help Credit Union.

\*\* 2nd and 3rd Mortgage: Community Foundation of Greater Greensboro—\$10,000 forgivable loan based on five years of occupancy. 0% interest. North Carolina Housing Finance Agency—up to \$25,000 loan. 0% interest and payments deferred for 30 years.

This financing option is based on 3% total buyer contribution, and buyer qualification for primary mortgage and special financing based on income, occupancy, and first time homebuyer verifications.

## Buyer Qualifications

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At Self-Help CDC, we're working to revitalize neighborhoods across the state of North Carolina. We also want to offer first time homebuyers a chance to own a great new home, and a chance to build wealth. If you meet the qualifications below, A Self-Help home might be the right move for you. Purchase of our homes is open to:



- First-time homebuyers, or people who have not owned a home in the previous three years.
- People earning less than 80% or 120% of the Area Median Income. Income guidelines vary by family size, home purchased, and other debts.
- Buyers looking for a home to serve as their principal residence—no investors please.
- People who have paid rent on time for a full year with no more than two late payments on other bills.

**Not sure about the answer to these questions? Call or email us - we're here to help.  
1-866-265-3488 or GreensboroHomes@Self-Help.org**

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# BEAUTIFUL NEW HOMES, STEPS AWAY FROM DOWNTOWN.



## WHAT MAKES A SELF-HELP HOME SPECIAL?

### UPSCALE BENEFITS:

- Large and open living areas
- 9 foot ceilings make rooms feel even larger
- Master bedroom suite with full bath and walk-in-closets

### ALL HOMES INCLUDE:

- Built in security system for added peace of mind
- Covered, rocking chair, front porches
- Energy Star appliances

### ENERGY EFFICIENT DESIGN:

- Year-round comfort
- Cool in summer, warm in winter
- Guaranteed low energy bills for 2 years

### WHY SELF-HELP BUILDS HOMES:

Owning a home that increases its value is a way for families to build wealth — this is part of our mission as a nonprofit.

