

Affordable Housing Program

Homes Built or Remodeled by Community Housing Solutions



Community Housing Solutions (CHS) is a nonprofit Community Housing Development Organization that builds new homes and remodels existing homes, offering them for sale to families and individuals who are interested in purchasing a home.

New Homes: New homes in established neighborhoods are available in Greensboro and High Point. Three bedroom, two bath homes feature large yards, close proximity to neighborhood parks, new appliances, and many other features.

Like-New Homes: CHS remodels homes to like-new condition with all new systems including electrical, plumbing, HVAC and kitchen appliances. These changes help ensure that there are no “surprise” costs for homeowners in years to come.

Energy Efficient Homes: Energy efficient systems satisfy Advanced Energy’s System Vision standards or Systems Vision for Existing Homes standards. This results in below average heating and cooling costs, helping homeowners with affordability.

Community Housing Solutions’ goal is to ensure that homeowners are able to maintain and keep their homes for years to come. Additional financing options are available.

For more information, contact

Sofia Crisp
Housing Consultants Group
(336) 553-0946

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How You Can Buy a Home of Your Own

www.chshousing.org



AFFORDABLE



HOMEBUYER ELIGIBILITY

Community Housing Solutions builds new homes and remodels existing homes, making them available to qualified individuals and families who want to own a home. To be eligible, buyers:

1. Must plan to occupy the home that they are purchasing (the home cannot be used as rental property.)
2. Must have a household income below 80% of the area median income for Guilford County (see chart below) based upon the number of adults and children living in the home.

EFFICIENT

HOMEBUYER REQUIREMENTS

Every homebuyer must complete the following educational opportunities regarding home ownership:

1. Attend an 8 hour, HUD certified workshop on home ownership. Information will be provided on how to buy and finance a home in preparation for ownership and for the costs and responsibilities of owning a home. The free workshop is available through Housing Consultants Group, Inc. at (336) 553-0946.
2. Once the home is purchased, a Community Housing Solutions staff member will review the electrical, plumbing and heating and cooling systems of the home and how to maintain them. A routine home maintenance checklist will be explained and given to new homeowners for future reference.

For more information, contact

Sofia Crisp at (336) 553-0946.

QUALITY

AVAILABLE FINANCING

Community Housing Solutions is a member of the Community Partners Loan Pool Program, available through the NC Housing Finance Agency. This funding assists qualified homebuyers with their home purchase by offering a deferred, no interest 2nd mortgage for 20% of the purchase price when using an NC Home Advantage mortgage from NCHFA.

Example:

Purchase Price:	\$100,000
2nd Mortgage:	\$ 20,000
1st Mortgage Amt:	\$ 80,000
(buyer qualifies on this amount)	

Payment of 30-year fixed mortgage at 5.25%:

Principal & Interest:	\$ 441.76
Taxes:	\$ 50.00
Insurance:	\$ 104.00
Mortgage Insurance:	\$ 57.00
Est Monthly Payment:	\$ 652.76

Approximate funds needed for closing costs and pre-pays: \$3,500

Closing cost assistance for qualified buyers may be available from the City of Greensboro: \$3 - 5,000*

**depends on income and family size*

Household		1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
Median Income	80% AMI	\$47,950	\$54,800	\$61,650	\$68,500	\$74,000	\$79,500	\$84,950	\$90,450



Learn more about Community Housing Solutions and our work at www.chshousing.org.
To determine program eligibility, contact Sofia Crisp at Housing Consultants Group - (336) 553-0946.