

## **Most Commonly Asked Questions About Buying An Elizabeth Heights Home**

### **Why is Elizabeth Heights a one-of-a-kind subdivision?**

These new homes feature significantly higher quality specs than found elsewhere in this price range. The substantial down payment assistance combined with below market prices keep these homes affordable. Crossroads is a Charlotte-based non-profit whose mission is to revitalize Grier Heights neighborhood, in part by offering affordable homes.

### **Where do I begin?**

Contact Donnetta Collier at Self-Help Community Development Corp non-profit to certify your income. She will work with you to verify you meet the income gap guidelines.

Donnetta Collier: [Donnetta.Collier@Self-Help.org](mailto:Donnetta.Collier@Self-Help.org) or 704.409.5913

### **Who can buy?**

Deed restricted to Owner Occupants only. Buyers must meet all guidelines described in the [Elizabeth Heights Home Buying Process](#) .

### **What is Self-Help's role?**

1. Guide the Buyer through the income certification process
2. Coordinate matching the down payment assistance with the buyer's primary mortgage.

### **How long does my application with Self-Help take for approval?**

A few weeks, depending upon the timeliness of supplying necessary documents to Self-Help.

### **When can I contract on a home?**

After income certification is complete and the buyer is pre-qualified by their lender.

### **Which lender should I use?**

A Mortgage Broker with a working knowledge of House Charlotte and NCHFA financing. We can help by referring our preferred Mortgage Brokers who have successfully aided existing owners.

### **How long does it take to build my home?**

Approximately six months after pouring the foundation.

### **How many homes will be built?**

The Elizabeth Heights subdivision plans include 34 homes.