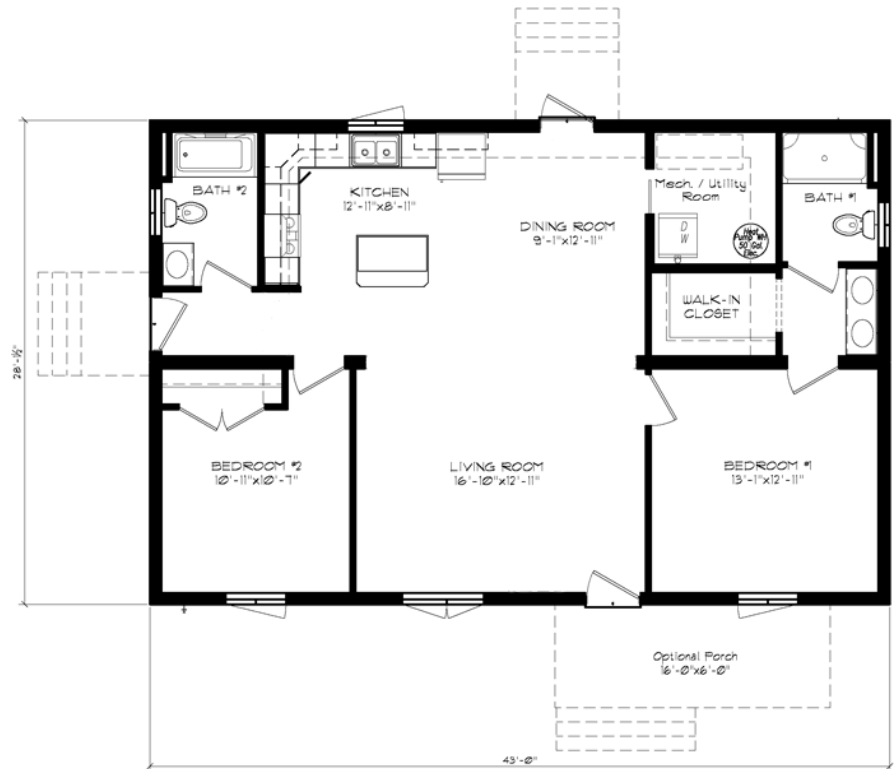
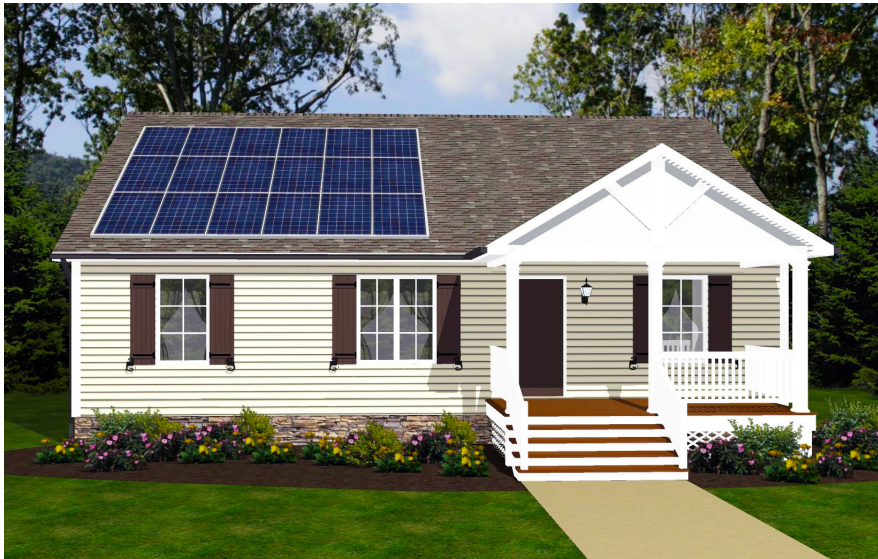


# ZeMod Delaware

Zero Energy Modular Homes

**ZEMOD DELAWARE OFFERS HIGH-PERFORMANCE MODULAR HOMES THAT ARE ZERO ENERGY READY FOR THE 21ST CENTURY. YOU DESERVE A BETTER HOME, AND ZEMOD DELAWARE CAN HELP.**



## 2017 ANTICIPATED ZEMOD HOME PRICING

**2 bedroom, 2 bath 28'x43' home \$164,000**

*\*Pricing does not include land & site work costs. Incentives & down payment assistance programs reduce total price for income-qualified buyers.*

### Standard Features:

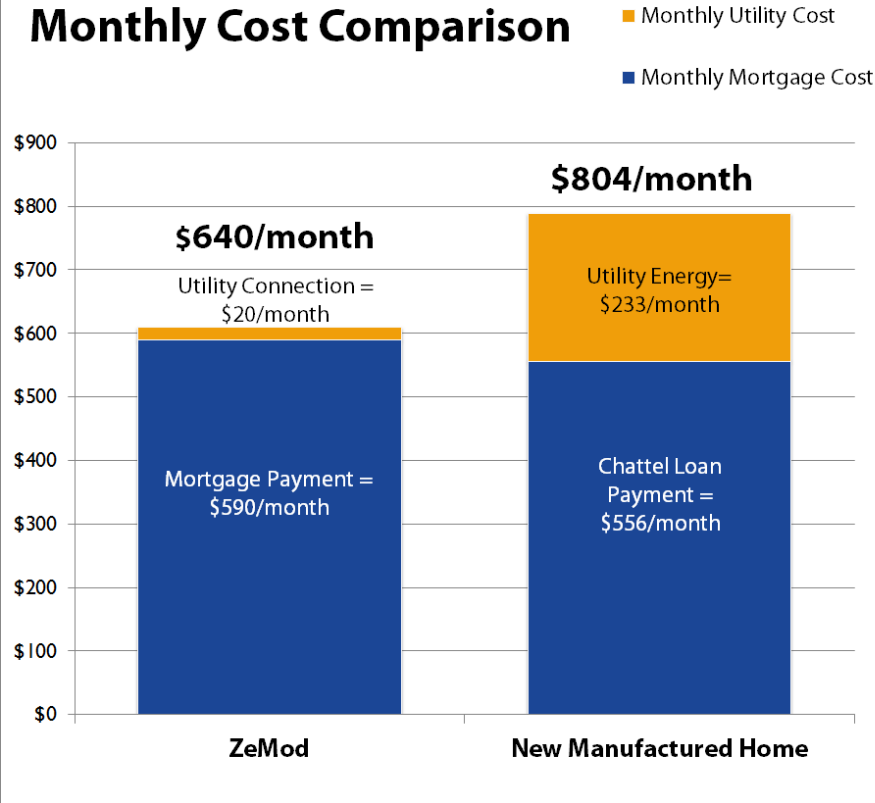
- Solar Electricity
- Super-Insulated 10" Exterior Walls
- Bamboo Floors in Living Space
- High-Performance Doors and Windows
- Fresh Air Ventilation
- Central Heat and Air Conditioning
- ENERGY STAR® Appliances & Lighting

[www.ZeModDelaware.com](http://www.ZeModDelaware.com)

Email: [mmandujano@milfordhousing.com](mailto:mmandujano@milfordhousing.com)

Phone: 302-422-8255

# Monthly Cost Comparison



**ZeMod Delaware offers both Energy Efficiency Incentives and Down Payment Assistance to ensure the affordability of the homes and help mitigate the of energy efficient features of the units. Both forms of assistance are only be made available for income qualified buyers up to 120% Area Median Income (AMI).**

**ZeMod Energy Efficiency Incentive** - ZeMod Delaware offers homeowners Energy Efficient Incentive funding to buy down incremental cost of energy efficiency features. Incentive amount: \$15,000 per home. Income limit is 120% Area Median Income (AMI).

**Down Payment Assistance** - Down Payment Assistance is available to eligible households in the amount of up to \$25,000. The amount of assistance will vary per household due to unit cost and income of the buyer. This assistance can be used to cover down payment and is offered at a 0% interest. No monthly payments - loan is repaid upon sale, refinance, or transfer of home.

**Call MHDC at 302-422-8255 to speak with a ZeMod Delaware specialist and see if you qualify.**

2 bed/ 2 bath 28' x 43' home	ZeMod	New Manufactured Home
Factory Cost, Foundation & Delivery	\$164,000	\$70,860
ZeMod Incentive	-\$15,000	\$0
ZeMod Downpayment assistance	-\$25,000	\$0
<b>Total Cost</b>	<b>\$124,000</b>	<b>\$70,860</b>
Down Payment	\$500	\$7,086
<b>Total Cost to Finance</b>	<b>\$123,500</b>	<b>\$63,774</b>
<b>Monthly Mortgage Cost =</b>	<b>\$590</b>	<b>\$556</b>
Interest Rate	4%	6.5%
Term (years)	30	15
Monthly Utility Cost	\$20	\$233
<b>Total Cost Including Utilities =</b>	<b>\$640</b>	<b>\$804</b>

\*This comparison is for a 2 bed/2 bath home and assumes buyer is at or below 80% AMI and qualifies for max downpayment assistance

\*\* Utility costs for manufactured home include utility connection and electricity cost. ZeMod assumes PV generates annual electricity use, net metering and utility connection charge