Why can't I view HTML files in my cgi-bin directory?

You cannot view HTML files from within your cgi-bin directory.
You will need to place your .html files (as well as images) in your "www" directory (or some other directory below www) instead.
Only CGI scripts may be executed from within your cgi-bin. One other solution is to place the cgi scripts and html files in a directory other than cgi-bin (If you do this, all CGI scripts must end in .cgi to work properly).

https://support.lexiconn.com/kb/questions/66/