

HOMEOWNERSHIP PROGRAM FEATURES

- Low down payment and closing costs for homebuyers.
- Affordable payments can be lower than rent.
- Energy efficient homes built by our contractor— Energy Star certified.
- 30 year fixed interest rates as low as 0% for qualified persons.
- We can build on your lot in rural areas.



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A Non-Profit Affordable Housing Provider &
Partner of Blount County Habitat for Humanity.



Dream of owning your own home?

**WE CAN HELP
MAKE YOUR DREAM
COME TRUE!**



Non-Profit Affordable Housing Developer

WHAT IS FOOTHILLS COMMUNITY DEVELOPMENT CORPORATION (FCDC)?

Foothills CDC is a non-profit, private organization that helps people with low-to-moderate incomes become homeowners in Blount, Monroe, Loudon and Sevier counties.

How long does it take?

The first step is to pre-qualify our applicants for a loan; the time needed varies from family to family. If we have property suitable for construction, we can build a home in four to six months. However, factors such as weather, availability of supplies, and labor, can stretch construction time from six months to a year.

What if I have bad credit?

Past credit does play a role in whether or not we can get a loan approved. If credit is a problem, we have credit counselors available who can help potential homeowners overcome credit obstacles.

Does it matter how old I am or what size my family is?

FCDC offers services to all persons of legal age and to all household sizes. Our houses can also meet accessibility standards. FCDC provides equal housing opportunities and does not deny services to anyone based on race, color, national origin, religion, gender, familial status, or disability.



What do the houses look like?

Our houses are normally two story, two and a half bath homes with three or four bedrooms of about 1380 sq. ft. We adjust according to family size and desires, as possible.



Inside a new FCDC home. The kitchen opens to the dining area and walks out to the back deck.



A 1380 sq ft, 3 bedroom, 2 1/2 bath FCDC home.

How many bedrooms do I get?

Most of the homes we build have three bedrooms. However, we can build a two bedroom or four bedroom home depending on family size and situation.

Who is eligible?

We help households of low-to-moderate income (approximately \$20,000 – \$78,000). Contact Foothills CDC for more detailed information.

How much will my monthly payments be?

Your monthly house payment is based on the interest rate of your loan. Payments can be as low as \$540 per month. The payment includes homeowners insurance, interest, and property taxes.



How do I apply?

Call us! We'll take some brief information over the phone and schedule you for a face to face interview. You will learn more about FCDC and how to become a homeowner.

**FOR MORE INFORMATION,
CONTACT OLIVER K. SPEARS III AT:**

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