

## Importance of Home & Community



Few things have a greater impact on quality of life for individuals and families than the home and the communities we live in. Affordable housing is an important piece of the puzzle when it comes to other pressing challenges that affect families and neighborhoods. Stable, affordable housing is linked with the following:

- \*Improving health and educational outcomes for our children and families
- \*Improving standards of living for working families
- \*Improving livability, reducing sprawl and improving the environment.

We envision that transformation can occur in East Tennessee and a positive future realized one family and one neighborhood at a time!

## East Tennessee Housing Development Corporation



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## East Tennessee Housing Development Corporation



**GREAT THINGS HAPPEN WHEN A COMMUNITY COMES TOGETHER TO SUPPORT HOMEOWNERSHIP!**

**CHILDREN OFTEN DO BETTER IN SCHOOL AND FAMILIES GET HEALTHIER! COMMUNITIES AND NEIGHBORHOODS IMPROVE. HOMEOWNERSHIP BUILDS ASSETS!**

**WE ARE WORKING TO HELP CHANGE LIVES AND TRANSFORM COMMUNITIES BY CREATING AFFORDABLE HOUSING OPPORTUNITIES FOR KNOXVILLE AND KNOX COUNTY RESIDENTS. WE FORM THE PARTNERSHIPS THAT HELP MAKE THIS HAPPEN!**

## About Us



### Who We Are

The East Tennessee Housing Development Corporation is a nonprofit community housing development organization (CHDO) dedicated to providing quality, affordable homes for low to moderate income home buyers and families.

We also work with local and State government, funders, businesses, lenders, community residents, and other nonprofits to create a platform for lasting transformation in the East Tennessee region, for the good of all our residents.

We do not discriminate against any person on the grounds of race, color, national origin, gender, age, disability, or marital status. All are welcome to apply for our programs and services.

### Homeownership Program

We specialize in both new construction and rehab of existing housing for individuals and families in the City of Knoxville and throughout Knox County. We can work with you to find a home in the Knoxville area that will meet your family's needs and affordability requirements. Our experienced group of professionals walk you through the entire purchase process, handing you the key to your own home at the completion of construction.

### Mentoring for Homeownership

Not sure if you are able to buy a home? We will help you determine if you are ready and help identify assistance available for you. If you are not ready, we will help you with next steps you need to take. We will educate you about buying and owning your home, and help you



### Down Payment Assistance

Our staff assists buyers with excellent financing packages that can help make monthly mortgage payments more reasonable for families and individuals. Through various State, City and Bank programs, we have options for both down payment and closing cost assistance. We will assist you in qualifying for available loans for your purchase.

Our homes are available to home buyers that have a steady source of income, good bill payment histories and fall within certain income guidelines, based on family size published annually by HUD.



*For more information on our Affordable Housing Program, call us at 865.281.3130 and ask for Jim Swink.*