



Buy A Home!

ETHDC is a nonprofit specializing in purchase and rehab of affordable homes for Homeownership. We work in the City of Knoxville and in Knox County. We help find a home that will meet your needs and affordability requirements and walk you through the entire process of qualifying for a mortgage and closing your loan.



Mentoring for Homeownership

We will help you determine if you are ready to qualify for a mortgage and help secure any assistance available for you. If you are not ready, we will help determine what steps you need to take. We will educate you about buying and owning a home and continue to mentor you along the path to Homeownership.

Down Payment and Closing Cost Assistance

We assist homebuyers to secure excellent financing packages that make monthly mortgage payments affordable. 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 and forgivable grants for your purchase.

Qualifications

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 below. Purchase requires \$1,000 down from each home buyer or 1% of the purchase price if you're a KCDC Voucher holder or THDA funds to purchase and rehab a home for buyers in the County.

| Household Size | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---------------------|----------|----------|----------|----------|----------|----------|----------|
| Income At or Below: | \$51,000 | \$58,250 | \$65,550 | \$72,800 | \$78,650 | \$84,450 | \$90,300 |

For more information and to see if you qualify, call our office at 865-281-3130 and ask for Jim Swink, Executive Director, or email jimswink7@gmail.com

