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FCDC showplace: Lennox Square

By Robert Norris | bohn@thedailytimes.com

Blount Countians are dreaming of presents under the tree in a couple of weeks.

The Foothills Community Development Corp. is offering people the opportunity to fulfill the ultimate American dream — ownership of a new home to hold the Christmas tree next year.



Daryl Sullivan | The Daily Times
A Foothills Community Development Corp. home is under construction next to already completed FCDC homes in Lennox Square off Montvale Station Road in Maryville.

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To increase awareness of FCDC and its program, the organization recently held an open house at the Lennox Square subdivision it is developing off Montvale Station Road in Maryville, just down from Maryville Middle School and adjacent to Sandy Springs Park.

“We’re real proud of this subdivision,” said Tim Dimick, executive director of FCDC, a nonprofit, private organization that evolved from Habitat for Humanity and helps people with low-to-moderate incomes to become homeowners.

“What we do is go out and build homes for folks and then help them get low-cost financing and help them with some of the down payment and closing costs to make it affordable to them,” Dimick said.


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“It’s important to us to not only get them a house to live in but also to have a quality home that’s attractive and that they can be proud of.”

All of the homes are Energy Star certified and about 30 percent more efficient than a new home built to code standards, according to Dimick. Three homes are under construction at Lennox Square, which has 16 homesites and eight lots still available.

FCDC stepped in to build Lennox Square when the original developer ran into financial difficulties that have challenged much of the housing industry.

Dimick said monthly payments to those who qualify can range from \$600 to \$900 per month, and the homes are appraised at \$155,000. Buyers actually pay \$130,000-\$135,000 and have low-interest financing, sometimes as low as zero percent.

FCDC works with families whose annual income ranges from \$34,350 to \$53,000. Families with incomes of up to \$70,000 can qualify, however FCDC is limited in the amount of assistance it can offer families with these higher incomes.

Two floor plans

The FCDC homes in Lennox Square have two different floor plans: a 1,380-square-foot home with three bedrooms and 2 1/2 baths or a four bedroom, two-bath, home with a slightly smaller footprint at 1,325 square feet. Both plans have single-car garages.

Bill Beaty, FCDC director of operations, said the houses fit a need beyond what Habitat for Humanity can offer.

“One thing that sets us aside is that we fill a void between people who make too much money for Habitat for Humanity but still need affordable housing, and there’s a lot of people out there that fit that,” Beaty said.

The facades and roof lines vary from house to house and include brickwork in front, something new for FCDC but done to blend in with the existing homes at Lennox Square.

“It’s fair to say the original people that bought in here (before FCDC acquired the subdivision), they were concerned. But I think we’ve won them over,” Dimick said. “One, the clients that we bring in here are hard-working folks who just need a good deal. And then they see the quality. Everyone just talks about how nice these look.”

Efficient and economical

Johnny Johnston, construction manager, pointed out the mechanical room, where the air handling equipment is located.

“All of our duct work is between the two floors so any leakage that you have is not actually leakage, because it’s leaking into your house instead of your crawl space or your attic,” Johnston said.

The attic is accessible through an air-sealed scuttle hole. The water heater has a digit control that allows the homeowner to put the heating elements into vacation mode with the touch of a button. Most of the homes have a washer and dryer on the second floor. The bedrooms and living room have ceiling fans.

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“We don’t do all the bells and whistles, but we try to give folks a quality home that they will be able to use and enjoy and potentially resell,” Dimick said. “We don’t use granite countertops or tile floor, but structurally the guts of this house I’d put up against anybody’s house.”

Beaty said the daughter of the builder who constructed Beaty’s own home in Louisville built a FCDC home in the Norwood Village subdivision. Norwood Village, located on Morganton Road near William Blount Drive, is a joint effort between FCDC and Habitat.

Beaty said he asked the builder how his daughter liked her home, and the contractor said, ‘She’s crazy about it. It’s great construction.’ I said, ‘Coming from you, that’s really good.’

“I think that they all believe it’s a dream come true to be able get into a home and have the asset that they will have in five years without having to pay a high interest rate and to have a home that’s cheaper in monthly payments than a regular rental house would be.”

Information about Foothills Community Development Corp. is available at www.foothillscdc.org.

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