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Seniors At Home Village in Dunlap, Tennessee

WELCOME NOTE New Hope Construction, Inc. is a 501c3 non-profit, housing corporation who helps other non-profit organizations and churches in providing low-cost, adequate housing for qualified low-income families. New Hope Construction designs and constructs complete, high quality, pre-framed house packages that are ready for on-site assembly.

A NHC house package enables experienced and inexperienced building personnel to construct a site-built house in a shorter period of time with less waste. In addition, NHC is dedicated to building high quality, energy-efficient houses. We are committed to green building and constantly look for ways to incorporate green building into our packages. Our goal is to provide the best cost-saving, energy-efficient house packages available in today's market, while utilizing the best practices possible for sustainable resources.

In 2006, NHC developed the **Seniors at Home** program which provides senior adults, 55 and older, with very low income, the opportunity to own a decent affordable house. Our houses are built through cooperative efforts between NHC, the local community, grants, and volunteers.

We encourage you to take a look at our ongoing **Seniors at Home** projects and volunteer opportunities. With your financial support and volunteers, together we can provide decent, affordable housing for low income Seniors in every community.



SAH Requirements & FAQ's

SAH Program

- * Age: All applicants must be 55* or older at the time the application is filled out.
- * Need: The applicants must be living in inadequate housing or spending more than 27% of their gross household income on rent and utilities (water, gas, & electric).



Nancie Woodard & SAH Homeowner

- * Ability to Pay: The applicants must be low-income (below 50% of area median income). They must have the income to make their house payment which

include property taxes and homeowner insurance.

- * US Citizen: Must be a legal US citizen.
- * Other: Other criteria may be required depending on the requirements of grants obtained.

What is the first step in owning a home with the SAH program?

The first step to home ownership with our SAH program, is a completed SAH application. You can start the application process by calling Nancie Woodard at **866.396.4673 ext. 27** or email nwoodard@newhopeconstruction.org

How much will my payments be for the new house?

Payments are based on total monthly income and cannot exceed 27% of the gross monthly income.

How long does it take to get a house?

There are many factors to consider. A good rule of thumb is 6 months to 2 years, depending on funding and build location.

Will I qualify if I had a bankruptcy?

Bankruptcies must have been discharged for at least 1 year for Chapter 13 and 2 years for Chapter 7

NEW BEGINNINGS

As a retired widow, Judy needed some good fortune in her life, and New Hope Construction was happy to help her achieve a house of her own. Judy closed on her new home in our *Senior at Home Village at Dunlap, TN* this February.

Judy had been renting a small one bedroom place for several years. One reason for her excitement in her new 2 bedroom house, is that



View From Judy's Porch!



Judy!

now she can have her grandchildren come for sleep-overs. Judy's husband was killed in a mining accident, and just this last year, she lost her son in a car accident. Her home ownership gives Judy a renewed hope to keep on keeping on.

VISION STATEMENT

New Hope Construction designs and manufactures complete, high quality, pre-framed house packages that are ready for on-site

assembly. We partner with churches and other non-profit organizations that provide for the housing needs of low-income families.

BEFORE & AFTER

Making a Difference

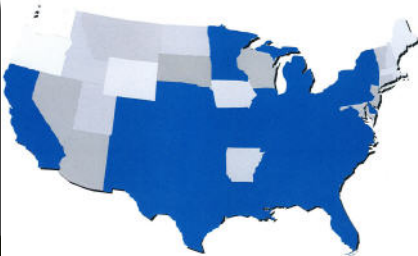


NHC HOUSE PACKAGES

NHC ships coast to coast. The blue states below denote the many areas in which we have delivered house packages.

Call today to get your quote for your next house package!

866.396.4673 ext. 25



NHC NEWEST EMPLOYEE

New Hope Construction would like to introduce our newest Designer, Barry High. Barry joined our team in September of 2010. He brings with him over fourteen years of design experience.

Barry's favorite part of his position with New Hope is "to know that each day my job helps someone in need gain a home".

Barry and his wife, Kim have two daughters, Leah, 8, and Emma, 6. NHC is proud to have Barry as our House Designer.



Barry High
Design Administrator



NHC Understands the Financial Challenges Associated with Grants, Pledges, and Donations.
We Want to Assist You with Your Program by Offering This Payment Plan For You To Use.

6 Months No Interest Same As *Cash*

This Program Offers a 6 Month, No Interest Payment Plan. With your Order and 10% Deposit, the Remaining Balance for Your House Package Order Will Be Divided into 6 Equal Monthly Payments.



Call 866.396.4673 ext. 25 for Details!

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A 501c3 NON-PROFIT HOUSING CORPORATION



Six Months No Interest Same As Cash with order, 10% deposit required with the order. The remaining balance is divided into six, equal, required, monthly payments. First payment is due 30 days from the receipt of order. Penalty APR may apply if you make late payment. As of 01/01/2011, penalty APR is 29.99%. Offer subject to credit approval and restrictions. Offer available for complete house package purchases only. This offer cannot be combined with any other offers, discounts, rebates, gift cards or the 11th house program. Schedule delivery on day 30 or thereafter, subject to schedule availability. This offer may be terminated without notice.