



FACT SHEET

2018 HOMEOWNER REHABILITATION PROGRAM

METROPOLITAN DEVELOPMENT AND HOUSING AGENCY

Community Development Department

712 South 6th Street • Nashville, TN 37206

Mailing Address: P.O. Box 846 • Nashville, TN 37202

Telephone: (615) 252-8530 • Telephone Device for the Deaf: (615) 252-8599 • Fax: (615) 252-8533

To request accommodation or language assistance: (615) 252-8562

About the Program

- Assistance to program/income-eligible homeowners for repairs to correct health and safety issues. Income eligibility is based on gross annual income according to family size as outlined in the chart below and includes all income anticipated to be received by all household members for the next 12 months:

2018 Income Limits						
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
80% Income Limit	\$41,950	\$47,950	\$53,950	\$59,900	\$64,700	69,500

(Contact MDHA for income limits for households with more than 6 persons.)

- Assistance will be provided as follows: 1) Homeowners 62 years of age and older will receive a 0% interest loan that will be forgiven over a 5 year period; and 2) All other homeowners will receive a 0% interest deferred loan, with no payment required until the property is sold or transferred. **Both types of assistance will require a lien to be placed on the property.**
- Assistance will be provided on a first-come, first-served basis, upon receipt of a completed application and determination of eligibility and priority status, until funding is exhausted. Priority for assistance is given to homeowners in the following categories:
 - Households with incomes at or below 50% area median income adjusted by family size; or
 - Homeowners 62 years of age or older; or
 - Homes occupied by persons with disabilities; or
 - Homeowners that have never received assistance through the program before.

Eligible Property

Property must be:

- Located in Davidson County; and
- Occupied by income-eligible persons as described above; and
- The owner's principal place of residence; and
- Single Family Housing/Condominium.

Eligible Forms of Ownership

- Fee simple (applicant must be the owner of record).
- Life estate (applicant must be the life tenant).

Other Requirements

- A property cannot be assisted more than two (2) times in a fifteen (15) year period. Additionally, previously assisted properties cannot receive additional assistance for the same type of repairs a second time.
- Property taxes, mortgage payments, and homeowner's insurance must be current. Properties located in a flood zone will be required to have flood insurance prior to receiving assistance.
- Homes constructed prior to 1978 are subject to HUD Lead-Based Paint Requirements.
- The property must be feasible for repair.

To Apply

Complete and submit the Pre-screening Form to the address listed above. If you appear to meet the eligibility requirements, you will be provided with a formal application to submit at a later date. The Pre-screening Form may be obtained via:

- Online: <http://www.nashville-mdha.org/?p=1853> (print out the form and mail or fax it back to our office)
- Pick up at MDHA's Community Development Department, 712 South Sixth Street, Nashville, TN 37206
- By calling (615) 252-8530.

Questions/Appointments

Additional information about the program and the application process may be obtained online: <http://www.nashville-mdha.org/?p=1853> or by calling (615) 252-8530.

The Metropolitan Development and Housing Agency does not discriminate against any person in program or client services regardless of race, color, age, national origin, marital status, sex, disability, religion, or any other legally protected status.