



FACT SHEET



Homeowner Rehabilitation Loan Program • Roof Loan Program • Accessibility • HVAC

METROPOLITAN DEVELOPMENT AND HOUSING AGENCY

Community Development Department

714 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

TYPES OF PROGRAMS:

HOMEOWNER REHABILITATION LOAN PROGRAM

The purpose of this program is to correct major housing systems and/or health and safety issues. Assistance is 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.**

HOMEOWNER ROOF LOAN PROGRAM

The purpose of this program is to replace roofs if not covered by homeowner's insurance. Assistance is 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.**

HOMEOWNER ACCESSIBILITY PROGRAM

This program is for the installation of accessibility improvements in homes owned and occupied by LMI elderly (62 years of age or older) and/or disabled households throughout Davidson County. All assistance will be treated as a grant to eligible households and does not require a lien.

HOMEOWNER HVAC PROGRAM

Assistance will be available to program/income-eligible homeowners to address non-functioning HVAC systems. This program also provides for new installation of HVAC systems for properties that have never had an HVAC system. This is a grant and does not require a lien.

ABOUT THE PROGRAMS:

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:

2021 Income Limits						
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
80% Income Limit	\$47,250	\$54,000	\$60,750	\$67,450	\$72,850	\$78,250

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

- Assistance for all programs 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 **can** receive assistance from **each program (Rehabilitation Loan, Roof Loan, Accessibility, and HVAC) but each program can only be provided once within 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 fill out the online application located on our webpage listed below. The application may be obtained via:

- Online: <http://www.nashville-mdha.org/?p=1853>

Questions: For additional information about the programs and/or if you need assistance with filling out the online application call (615) 252-8530. Office hours are 7:30 a.m. to 4 p.m., Monday through Friday.

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.