



METROPOLITAN DEVELOPMENT AND HOUSING AGENCY
COMMUNITY DEVELOPMENT DEPARTMENT

PROGRAM FACT SHEET

Accessibility • HVAC • Rehabilitation Loan • Roof Loan • Window Loan

TYPES OF PROGRAMS

Homeowner Accessibility Program

This program is for the installation of accessibility improvements in homes owned and occupied by low-to-moderate income (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.

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 with a five-year term/compliance period. The loan is forgiven entirely upon completion of the five-year term/compliance period. If ownership of the property transfers during the five-year term/compliance period the full amount of the loan becomes due and payable; 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 with a five-year term/compliance period. The loan is forgiven entirely upon completion of the five-year term/compliance period. If ownership of the property transfers during the five-year term/compliance period the full amount of the loan becomes due and payable; 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 Window Loan Program

The purpose of this program is to replace defective windows with Energy Star-rated compliant windows and/or repair and/or add/replace storm windows if window replacement is needed for the home. All windows of the home, with the exception of custom-sized windows, are eligible as determined by an MDHA rehab advisor. Assistance is provided as follows: 1) Homeowners 62 years of age and older will receive a 0% interest loan with a five-year term/compliance period. The loan is forgiven entirely upon completion of the five-year term/compliance period. If ownership of the property transfers during the five-year term/compliance period the full amount of the loan becomes due and payable; 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.



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:

2026 Income Limits

80% Income Limit	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
	\$65,050	\$74,350	\$83,650	\$92,900	\$100,350	\$107,800	\$115,200	\$122,650

(Contact MDHA for income limits for households with more than 8 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 the **HVAC Program, if applicable, and from ONE of the following programs: (Accessibility, Rehabilitation Loan, Roof Loan, and Window Loan). Each program can only be provided once within a 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 U.S. Department of Housing and Urban Development 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 or scan this QR code.

The application may be obtained online: <https://bit.ly/MDHAHomeRepairPrograms>



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.



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