



HUD in TENNESSEE



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT REGION IV – KNOXVILLE, MEMPHIS & NASHVILLE OFFICES

For individuals personally affected by the disaster and for relief agencies providing services to affected communities, HUD offers –

1. Temporary Housing:

- Project based housing assistance: Section 8 Project Based rental assistance is available at certain HUD assisted properties. Residents apply directly to the property of their choice. A search for rental resources may be found here: <https://resources.hud.gov/>
- Community Planning & Development programs provides funding to state and local governments that community-based organizations and individuals must apply directly to the state of Tennessee or your local government community development agency.

2 Disaster Relief Assistance is available through:

- Funds that state and local governments receive under the Community Development Block Grant (CDBG) and HOME Programs; and
- HUD identified temporary housing for Federal Emergency Management Agency (FEMA) to make available to individuals and families. Examples includes vacant multifamily housing, public housing units, and HUD-owned homes that could be used as temporary housing for those forced from their homes.

Remember, your first step should always be to contact FEMA at: 1-800-621-FEMA or <https://www.fema.gov/individual-disaster-assistance>

“What do I do after the disaster?”

After a disaster, every person affected will require emergency services immediately – medical attention, food, water, shelter. This Fact Sheet will give you some basic information to help you start the recovery process. **First, be sure to contact the Federal Emergency Management Agency (FEMA) by phone at 1-800-621-FEMA or on the Internet at <https://www.fema.gov/individual-disaster-assistance> to register for federal assistance.**

Also, consider the following programs:

HUD 5-H Homeownership Program

<http://portal.hud.gov/portal/page/portal/HUD/programdescription/sec5h>

Public housing sales proceeds (and interest earned on those proceeds) may be retained by the Public Housing Administration and be used for housing assistance to low-income families. Sales proceeds may be used to construct or acquire additional dwellings for sale to low-income families or to assist such families in purchasing other dwellings from public or private owners.

**Contact: Metropolitan Development Housing Agency (615) 252-8400 (option 2)
Tennessee Housing Development Agency (615) 815-2200 (option 3)**

HUD Community Development Block Grant (CDBG) Program

<http://www.hud.gov/offices/cpd/communitydevelopment/programs/>

The CDBG program provides grants to develop decent housing, a suitable living environment, and to expand economic opportunities, principally for persons of low- and moderate-income. In a disaster, CDBG grantees may reprogram their funds to assist homeowners who:

- (1) Are declined loans by SBA because they cannot carry any more debt and lack the ability to repay; or
- (2) Need additional financing beyond SBA's loan limits to repair, rehabilitate, reconstruct, or replace their residences.

Contact: Metropolitan Development Housing Agency (615) 252-8400 (option 3)

Tennessee Housing Development Agency (615) 815-2200 (option 0)

HUD HOME Investment Partnerships Program

<http://www.hud.gov/offices/cpd/affordablehousing/programs/home/>

Participating jurisdictions may reprogram funds to provide permanent housing for low-income homeowners and renters who have become disaster victims. Funds may be used for acquisition, new construction, rehabilitation, and tenant-based rental assistance.

Contact: Metropolitan Development Housing Agency (615) 252-8400 (option 3)

Tennessee Housing Development Agency (615) 815-2200 (option 0)

Federal Housing Administration (FHA) Title I Home Improvement Loans

https://www.hud.gov/program_offices/housing/sfh/title/ti_about

HUD insures private lenders against loss on property improvement loans they make. The applicant must have the ability to repay the loan in regular monthly payments. Both large and small improvements can be financed. HUD does not lend money for property improvements. Property Improvement loans may be used to finance alterations, repairs and improvements for

- A home, including a manufactured home, which has been occupied at least 90 days;
- A nonresidential structure that is functional and was completed prior to loan application;
- Or to finance the construction of a new exclusively nonresidential, and structure.

Improvements must substantially protect or improve the basic livability or utility of the property. These loans may be used in conjunction with a [203\(k\) Rehabilitation Mortgage](#). A property owner may apply at any lender (bank, mortgage company, savings and loan association, credit union) that is approved to make Title I loans. Beware of deceptive home improvement contractors.

Contact: FHA Resource Center, 1 (800) CALL FHA

FHA Section 203(h) Mortgage Insurance for Disaster Victims

https://www.hud.gov/program_offices/housing/sfh/ins/203h-dft

The Section 203(h) program allows the Federal Housing Administration (FHA) to insure mortgages made by qualified lenders to victims of a major disaster who have lost their homes and are in the process of rebuilding or buying another home.

This program provides mortgage insurance to protect lenders against the risk of default on mortgages to qualified disaster victims. Individuals are eligible for this program if their homes are in an area that was designated by the President as a disaster area and if their homes were destroyed or damaged to such an extent that reconstruction or replacement is necessary. Insured mortgages may be used to finance the purchase or reconstruction of a one-family home that will be the principal residence of the homeowner. Like the basic FHA mortgage insurance program it resembles ([Section 203\(b\)](#) Mortgage Insurance for One to Four Family Homes), Section 203(h) offers features that make recovery from a disaster easier for homeowners:

- No down payment is required. The borrower is eligible for 100 percent financing. Closing costs and prepaid expenses must be paid by the borrower in cash or paid through premium pricing or by the seller, subject to a 6 percent limitation on seller concessions.
- FHA mortgage insurance is not free. Mortgagees collect from the borrowers an up-front insurance premium (which may be financed) at the time of purchase, as well as monthly premiums that are not financed, but instead are added to the regular mortgage payment. HUD
- HUD sets limits on the amount that may be insured. To make sure that its programs serve low and moderate-income people, FHA sets limits on the dollar value of the mortgage. The current [FHA mortgage limit](#) can be viewed online. These figures vary over time and by place, depending on the cost of living and other factors (higher limits also exist for two to four family properties). Anyone whose home has been destroyed or severely damaged in a Presidentially declared disaster area is eligible

to apply for mortgage insurance under this program.
Contact: FHA Resource Center, 1 (800) CALL FHA

HUD/FHA Section 203(k) Rehabilitation Mortgage Insurance

https://www.hud.gov/program_offices/housing/sfh/203k/203k--df

203(k) Mortgage: The Section 203(k) program is FHA's primary program for the rehabilitation and repair of single-family properties. As such, it is an important tool for community and neighborhood revitalization, as well as to expand homeownership opportunities. Section 203(k) fills a unique and important need for homebuyers. When buying a house that needs repair or modernization, homebuyers usually must follow a complicated and costly process. The interim acquisition and improvement loans often have relatively high interest rates, short repayment terms and a balloon payment. However, Section 203(k) offers a solution that helps both borrowers and lenders, insuring a single, long term, fixed or adjustable rate loan that covers both the acquisition and rehabilitation of a property. Section 203(k) insured loans save borrowers time and money. They also protect the lender by allowing them to have the loan insured even before the condition and value of the property may offer adequate security.

For less extensive repairs/improvements, see **Limited 203(k)**. For housing rehabilitation activities that do not also require buying or refinancing the property, borrowers may also consider HUD's **Title I Property Improvement Loan program**.

Limited 203(k) Mortgage: FHA's Limited 203(k) program permits homebuyers and homeowners to finance up to \$35,000 into their mortgage to repair, improve, or upgrade their home. Homebuyers and homeowners can quickly and easily tap into cash to pay for property repairs or improvements, such as those identified by a home inspector or an FHA appraiser. Homeowners can make property repairs, improvements, or prepare their home for sale. Homebuyers can make their new home move-in ready by remodeling the kitchen, painting the interior or purchasing new carpet.

Contact: FHA Resource Center, 1 (800) CALL FHA

FHA Suspends Foreclosures and Evictions Amid COVID-19 National Emergency

https://www.hud.gov/press/press_releases_media_advisories/HUD_No_20_042

As of March 18, 2020, U.S. Department of Housing and Urban Development (HUD) Secretary Ben Carson, in consultation with the Trump Administration and the Coronavirus Task Force, authorized the Federal Housing Administration (FHA) to implement an immediate foreclosure and eviction moratorium for single family homeowners with FHA-insured mortgages for the next 60 days. These moratoriums are part of the continued effort by President Trump to address impacts to the financial well-being of America's individuals, families, and businesses caused by Coronavirus (COVID-19).

“The actions will allow households who have an FHA-insured mortgage to meet the challenges of COVID-19 without fear of losing their homes, and help steady market concerns,” said HUD Secretary Ben Carson. “The health and safety of the American people is of the utmost importance to the Department, and the halting of all foreclosure actions and evictions for the next 60 days will provide homeowners with some peace of mind during these trying times.”

The guidance issued applies to homeowners with FHA-insured Title II Single Family forward and Home Equity Conversion (reverse) mortgages, and directs mortgage servicers to:

- Halt all new foreclosure actions and suspend all foreclosure actions currently in process.
- Cease all evictions of persons from FHA-insured single-family properties.

FHA continues to encourage servicers to offer its suite of loss mitigation options to distressed borrowers – including those that could be impacted by the Coronavirus – to help prevent them from going into foreclosure. These include short and long-term forbearance options, mortgage modifications, and other mortgage payment relief options available based on the borrower's individual circumstances. Information on FHA's loss mitigation tools can be viewed at:

https://www.hud.gov/program_offices/housing/sfh/nsc/lossmit.

Contact: FHA Resource Center, 1 (800) CALL FHA

HUD/Office of Fair Housing and Equal Opportunity

HUD's Office of Fair Housing and Equal Opportunity's (FHEO) mission is to create equal housing opportunities for all persons living in America by administering laws that prohibit discrimination in housing on the basis of race, color, religion, sex, national origin, age, disability, and familial status.

It is illegal to discriminate in the sale or rental of housing, including against individuals seeking a mortgage or housing assistance, or in other housing-related activities. The Fair Housing Act prohibits this discrimination because of race, color, national origin, religion, sex, familial status, and disability. A variety of other federal civil rights laws, including Title VI of the Civil Rights Act, Section 504

of the Rehabilitation Act, and the Americans with Disabilities Act, prohibit discrimination in housing and community development programs and activities, particularly those that are assisted with HUD funding. These civil rights laws include obligations such as taking reasonable steps to ensure meaningful access to their programs and activities for persons with limited English proficiency (LEP) and taking appropriate steps to ensure effective communication with individuals with disabilities through the provision of appropriate auxiliary aids and services. Various federal fair housing and civil rights laws require HUD and its program participants to affirmatively further the purposes of the Fair Housing Act.

FHEO works to eliminate housing discrimination and promote civil rights and economic opportunity through its enforcement of fair housing laws to protect equal access to shelter which is a basic need in a disaster. One of its roles is to investigate complaints of housing discrimination. If you believe you have been discriminated against in violation of any of these federal fair housing laws, you can file a complaint with FHEO by mail, fax, or email, or file your complaint directly online at https://portal.hud.gov/hudportal/HUD?src=/topics/housing_discrimination. Complaints may also be Scanned/email to: ComplaintsOffice04@hud.gov; or mailed to U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity – Intake Branch, 40 Marietta Street, 16th Floor, Atlanta, GA 30303; faxed to (202) 485-9080 OR (202) 485-9081. You may also call the Office of Fair Housing and Equal Opportunity at 1-800-400-8091 to discuss your complaint allegations.

Provided by
Office of Field Policy and Management (OFPM) Knoxville, Memphis and Nashville, TN Field Offices
Acting Knoxville Director: Michael Browder (678) 732-2321 (8:00 am-4:45 pm ET)
Acting Memphis Director: Sernorma L. Mitchell (901) 544-3367 (8:00 am-4:30 pm CT)
Nashville Director: Sernorma L. Mitchell (615) 736-5213 (7:45 am-4:15 pm CT)

www.hud.gov/tennessee

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination; and transform the way HUD does business.