

Home is more than a house.

Home is where you are making memories for a lifetime. It is also an asset, an asset whose value you want to protect. The City of Murfreesboro is committed to creating a better quality of life for its residents and that includes helping them maintain safe, decent homes. Working through the Community Development Department, the City wants to help you protect what is probably your most valuable tangible asset, your home.

As a house ages, it can develop aches and pains, which, if allowed to continue untreated, may cause it to become unsafe. If you qualify, the Housing Rehabilitation Program may be able to help you bring your home back into a safe, sanitary and decent condition.

There are four components in the Housing Rehabilitation Program:

- ✓ Housing Rehabilitation
- ✓ Emergency Repair
- ✓ Tree Removal
- ✓ Sewer Tap Fee Assistance

Program Income Limits

To be eligible to receive funding from the Housing Rehabilitation Program, the household's annual gross income may not exceed 80% of the median income in the Nashville/Murfreesboro MSA. To be eligible for emergency repair assistance, the household's annual gross income must be 50% or less of the median income in the Nashville/Murfreesboro MSA. These numbers are determined by HUD and are subject to change. Below are the income levels currently in effect:

Family Size	Annual Income 80%	Annual Income 50%
1	\$ 38,400	\$ 24,000
2	\$ 43,850	\$ 27,400
3	\$ 49,350	\$ 38,850
4	\$ 54,800	\$ 34,250
5	\$ 59,200	\$ 37,000
6	\$ 63,600	\$ 39,750
7	\$ 68,000	\$ 42,500
8	\$ 72,350	\$ 45,250

Effective 4/13/16

Funding for this program comes from a grant from the U.S. Department of Housing and Urban Development. No person shall be excluded from participation in or denied the benefits of, or be subjected to discrimination under, the City of Murfreesboro's Housing Rehabilitation Program on the ground of race, color, religion, national origin or sex.



... creating a better quality of life

HOUSING REHABILITATION PROGRAM

For more information, contact:

Community Development Department
McFadden Community Center
Room 136
211 Bridge Avenue
Murfreesboro, TN 37129
(615) 890-4660



Am I eligible?

You and your household must qualify financially. The total income of all members of your household may not exceed the totals shown on the Program Income Limits chart in this brochure.

If your household income qualifies, there are several other eligibility requirements:

- You must be a U.S. citizen or a legal resident alien.
- You must have resided in your home for at least one year prior to your application.
- You may not have received assistance from the Murfreesboro Housing Rehabilitation Program within the last 10 years. If a previous owner of your home received assistance within the last 10 years, your home is not eligible.
- If you have already received \$25,000 or more in assistance, you will not be eligible for additional housing rehabilitation assistance. If you received less than \$25,000, you will be eligible to receive the difference between what has already been spent and \$25,000.
- You must be current with your mortgage payments and all applicable property taxes. You also must have homeowner's insurance.

Check the program Owner's Manual available on the City Web site (www.murfreesborotn.gov) for additional eligibility requirements.

How do I apply?

Your first step - complete the Family Survey on the next page. Think you qualify? Contact the Community Development Department.

You will be sent an application packet. Return your completed application and supply the information requested. You will be notified if you are eligible for the program.

I'm eligible. What next?

A City inspector will visit your house to complete a Property Maintenance Inspection. If your home was constructed before 1978, a certified inspector will complete a lead-based paint assessment. We will also make arrangements for you to meet with a housing rehabilitation counselor.

Using the Property Maintenance Report, a visit to your home and consultation with you, the City will develop a work write-up which will be put out to participating general contractors for bids.

Once the contractor is selected – usually the low bidder – a contract is signed and the work begins. The City is your banker in this transaction. For a standard rehabilitation project, you will receive a loan for the contract amount, but there is no interest charged and no payments made. The loan is forgiven over the course of the compliance period, five years or 15 years depending on the scope of the project. For more information, consult the Owner's Manual.

Family Survey

Applicant's Name _____

Date of Birth _____

Co-Applicant's Name _____

Date of Birth _____

Address _____

Phone _____

Single Married Divorced Widow/Widower

Counting yourself:

How many people reside in your household? ____

How many people are at least 62 years old? ____

How many people are handicapped or disabled? ____

How many are 18-years-old or younger? ____

What is the combined income of all members of your household? _____

What are the sources of income?

Your house:

Is your home within the city limits of Murfreesboro?

Do you own or rent your home? ____

When did you move into your house? _____

What is your monthly mortgage payment? _____

Are your payments up to date? ____

If you qualify for the Housing Rehabilitation Program, what work needs to be done at your house?