



CONCERNED ABOUT YOUR PROPERTY TAXES?

Tennessee Housing Department Agency just received the approval to roll out the much-needed Tennessee Housing Assist Fund Program.

(TNHAF) This program is designed to assist homeowners with:

- Mortgage payments
- Homeowner's Insurance
- Past Due HOA Fees
- Property Taxes

COVID-19 HARDSHIP INCLUDES:

- Unemployment or Underemployment – Significant Reduction in income
- Substantial increase in expenses directly related to COVID
- Households may apply for assistance up to \$40K (TOTAL)

FOR DETAILS ON THE PROGRAM:

[THDA Homeowner Assistance Program Details](#)

<https://thda.org/help-for-homeowners/haf>

TO PARTICIPATE LOGIN TO:

THDA Homeowner Assistance Fund Portal

<https://portal.thda.prolinkplus.prolinksolutions.com/login>

Stewart County
Trustee's Office



You may apply for assistance through the TNHAF by clicking the application button at the top of the page. Once you click the button, a new window will open with instructions on creating an account to begin the application process.

What are the requirements to qualify for assistance through the TNHAF?

The following are some of the main requirements. This list is not all inclusive. A TNHAF underwriter will review your information and determine eligibility according to TNHAF guidelines.

- You must have experienced a qualified financial hardship after January 21, 2020
- You must currently own and occupy the property as your primary residence
- Your annual household income must be less than \$119,850.00.
- Other guidelines will apply

What documentation is required to apply for TNHAF assistance?

The following items will be needed for all borrowers on the mortgage and their spouses in order to submit the application for review:

- Driver's license or state ID
- Current and previous year's tax returns with W-2s
- Copies of most recent paystubs covering 30 days and/or other forms of current income such as SSI, retirement, etc.
- Most recent mortgage statement

There may be additional required documents requested in order to establish eligibility.

The TNHAF program will assist with eligible housing related expenses that meet program guidelines up to the maximum assistance per household of \$40,000.

What is the difference in the program types of assistance?

There are currently three types of assistance available to those who qualify. You will be asked during the application process which one you wish to apply for. Once your application has been approved, the underwriter will determine the type of assistance that you qualify for.

- Reinstatement only- This option is for homeowners who have recovered from the COVID related hardship and can afford their monthly payment going forward, but need assistance with the past due balance.
- Reinstatement plus payments- This option is for homeowners who are still experiencing a reduction of income and need assistance with monthly payments for a limited period of time.
- Reinstatement plus loss mitigation- This option is for homeowners who have experienced a long term reduction of income and need to establish a more affordable monthly payment.

Eligible homeowners may receive financial assistance to cover the following housing expenses:

1. Mortgage payments
2. Delinquent mortgage payments to bring the mortgage loan current.
3. Housing-related costs resulting from a period of forbearance, delinquency, or default
4. Homeowners' insurance and flood insurance
5. Past due homeowner and condo association fees/dues

6. Delinquent property taxes to prevent tax foreclosures

Can I get assistance with my current monthly payments?

Yes, if you meet the eligibility requirements per program guidelines.

Do I receive the money from this program to pay my mortgage?

TNHAF payments are delivered directly to the servicer and/or approved entities for qualified housing related expenses. Funds are not paid directly to homeowners.

Will I have to pay this money back?

No. Financial assistance obtained through the TNHAF does not require repayment.

How do I get in touch with the TNHAF Call Center?

The TNHAF call center can be reached at 855-890-8073. The call center hours are Monday through Friday 7am to 7pm CST.

I don't have a computer. How can I apply?

If you need assistance in completing your application, please contact the call center at 855-890-8073. A call center representative will refer you to a HUD certified counselor who will be able to assist with your application.

Can I apply in person?

Yes. If you wish to apply in person, you may request a referral to a HUD certified counselor in your area who will be able to assist with your application by calling the call center at 855-890-8073.

Can I apply for this program with my phone or tablet?

Yes. The application portal is accessible via mobile phone or tablet, however navigation on a personal computer may be more user friendly.

How long do I have to complete the application?

The application should be completed in a timely manner. Incomplete applications will not be submitted for processing or review. All required information and documentation must be submitted in order for the application to be deemed complete and submitted for review.

How do determine the status of my application?

You may view the status of your application on the TNHAF application portal or contact a call center representative at 855-890-8073 to obtain a status update.

I filed for separation – do I have to include my spouse’s information?

Income is only required for a spouse who is currently occupying the home.

I have been asked for additional information. How long do I have to provide the information?

The request for additional documentation will include the submission deadline.

What is the homeowner course that is required? And when do homeowner’s need to take this?

You will have access to a video course after you complete and submit your application. The course explains various options for loss mitigation, budgeting, etc. that may help you determine what is best for your specific situation. We suggest completing this as soon as possible in the process. It will be required if your application for assistance is approved. Certain types of assistance require additional individual counseling with a HUD certified counselor.