

THDA'S HOUSING EDUCATION & RESOURCE TEAM



Dear Homeowner,

Housing Counselors are professionally trained and experienced in providing guidance in money management resources, housing affordability calculations, and default/foreclosure prevention. It is also FREE. Please let us know if you would like to work with a housing counselor.



Tips and Suggestions:

Have you spoken with your mortgage servicer?

- As a reminder, you are encouraged to contact your mortgage servicer to see if you qualify for loss mitigation. Through loss mitigation, you may be able to make payment arrangements, renegotiate the terms of your mortgage, or cure your mortgage with a partial claim.
- Also, review your homeowner's insurance as these may increase annually. Discuss your coverage with your insurance agency, and/or you can shop around for new homeowner's insurance. Remember to always communicate any changes with your mortgage servicer. A lower premium may help you save money on your mortgage.

TN Homeowner Assistance Fund:

The TN Homeowner Assistance Fund (TNHAF) program, is an initiative established through the American Rescue Act of 2021. Applications are only being accepted for Partial Claim Reimbursement. If you completed an FHA or VA Partial Claim to resolve your COVID19 Hardship, please review our F.A.Q. (<https://thda.org/help-for-homeowners/haf>) for more information.



**Submissions for Reinstatement
Programs were closed on
August 6, 2023.**

THDA Programs:

REPAIR



ENERGY ASSISTANCE



ADDITIONAL RESOURCES:

USE YOUR CURSER TO CLICK FOR MORE INFORMATION

Help To Avoid Foreclosure Guides

[FHA](#)

[VA](#)

[CONVENTIONAL](#)

Get More Help

[UNITED WAY](#)

[TN DISABILITY
PATHFINDERS](#)

[LEGAL AID](#)

Consumer Complaints, Scams, or Fraud

[CFPB](#)

[FTC](#)

[TNHRC](#)



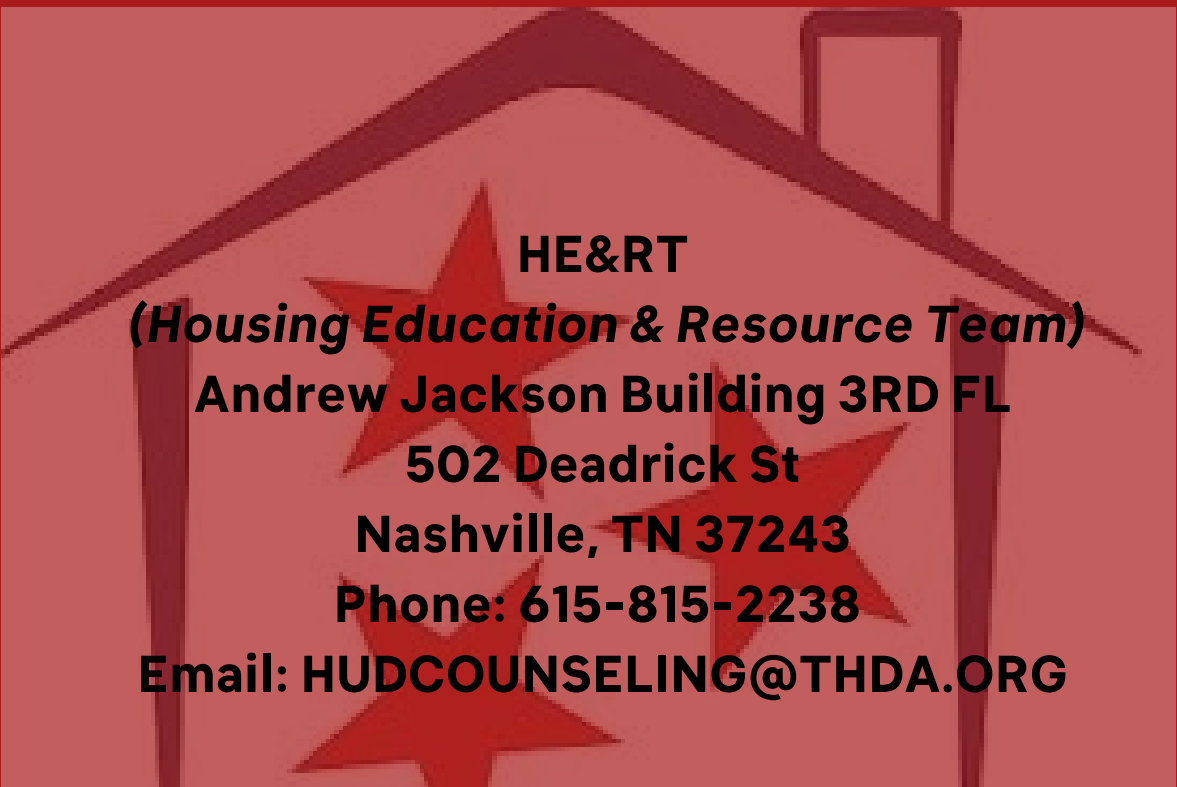
Tennessee Housing Development Agency

Ready to Make a Payment?

[Click here to be directed to Volunteer Mortgage Loan Servicing's website:](#)



*Thank you!
From the Housing Education & Resource Team*



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