

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 Tad Bits:

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: (CLOSED)

The TNHAF program will close on June 30, 2025, which is approximately two years following the end of the pandemic. Please note: all applications in process or soon to be in process must be submitted through the application portal by April 30, 2025. The applications will be reviewed for eligibility and decided by June 30, 2025.



**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](#)

THDA'S HOUSING
EDUCATION &
RESOURCE TEAM



Ready to Make a Payment?

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



CLICK HERE TO DOWNLOAD YOUR FREE COPY
OF THE 2025 PROPERTY MAINTENANCE
CALENDER



Thank you!
From The Housing Education & Resource Team

HE&RT
(Housing Education & Resource Team)

Andrew Jackson Building 3RD FL

502 Deadrick St

Nashville, TN 37243

Phone: 615-815-2238

Email: Counselors@thda.org