## Housing Rehabilitation

Applicant will be required to relocate during the rehabilitation process.

### Verification of all Information Submitted by Applicant

- **Income**: Verification of gross annual income
- **Assets**: Verification of all assets
- **Credit History**: Verification of credit history

### Environmental/Health Review

- **Lead Hazards**: Houses built before 1978 may require testing for lead hazards.
- **Radon**: Houses may require testing for radon.
- **Asbestos**: Houses may require testing for asbestos.

### Financial Assistance

- **Grants**: Assistance from HOME Down Payment Assistance Program or Florida Community Development Block Grant Program or other federal, state, or local programs.
- **Loans**: Assistance from Florida Housing Finance Corporation or other state or local programs.

### Eligibility Criteria

- **Household Income**: Must meet income guidelines.
- **Property Value**: Must not exceed a maximum value.
- **Credit History**: Must have a minimum credit score.
- **Credit Report**: Must have a clean credit report.
- **Debt-to-Income Ratio**: Must not exceed a maximum ratio.

### Eligibility Requirements

- **Income Guidelines**: Meet income guidelines (see chart).
- **Debt-to-Income Ratio**: Must be within a maximum limit.
- **Credit Score**: Must have a minimum credit score.

### Financial Assistance Programs

- **Grants**: Assistance from HOME Down Payment Assistance Program or Florida Community Development Block Grant Program or other federal, state, or local programs.
- **Loans**: Assistance from Florida Housing Finance Corporation or other state or local programs.

### How Do I Apply?

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>$70,400</td>
<td>8</td>
</tr>
<tr>
<td>$66,100</td>
<td>7</td>
</tr>
<tr>
<td>$61,850</td>
<td>6</td>
</tr>
<tr>
<td>$57,600</td>
<td>5</td>
</tr>
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<td>$53,300</td>
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<td>$48,000</td>
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<td>$42,650</td>
<td>2</td>
</tr>
<tr>
<td>$37,350</td>
<td>1</td>
</tr>
</tbody>
</table>

**To be eligible:**
- **Household Income**: Must meet the following amounts.
- **Number of Households**: Must meet the following requirements.

### Contact Information

**Community Development Director**
Becky Wade, Director
Knoxville Housing Authority
900 Main Street, 2nd Floor
Knoxville, TN 37902
Phone: (865) 215-2120
Fax: (865) 215-2121

**City of Knoxville**

**Household Income Guidelines**

**Revised 07/1/2017**
**Rehabilitation**

- Lead Based Paint
- Roof
- Gutter
- Maximum Deemed Loan $930,000
- Projectable
- Leased in combination with a portable
- 90% Program requirements are met
- No monthly payment required as long
- Property, maintenance property taxes, and
- P&L agreed to reduce in value by 1%

**Deferred Payment Loans**

- 100% Interest City Loan with a 20-year
- Direct Payable Loans

**Projects Available:**

We have several ways to make experience
percentages income and ability to pay.
After the loan obtained are based on
make certain they objectives could not
loan-to-modernize increase homoeconomic to
Financial and Economic assistance for

**The Housing Rehabilitation Program offers**

**WHO WILL DO THE WORK?**

- Construction Contract
- General Contractor
- Subcontractors

**WHAT KIND OF WORK IS DONE?**

- Heating, plumbing, and electrical work
- Structural and exterior repairs
- Interior repairs
- Architectural design

**Contractor Qualifications**

- A licensed General Contractor who will
- The homeowner will screen and contract with
- Contractor Qualifications by the Community
- Subject to a review and acceptance of the
- Contractors or specific contractor
- May have the job plan on which the
- Programs approved for the program
- Programs approved for the program

**Benefits**

- The homeowner will screen and contract with
- Construction.
- The improvement in getting this proposal from
- The cost of the work and assurance
- Home to determine what work is needed;
- Completing a thorough inspection of the
- Contractors who provide the necessary assistance
- Improvements in getting this proposal from
- Contractor Qualifications by the Community
- Subject to a review and acceptance of the
- Contractors or specific contractor
- May have the job plan on which the
- Programs approved for the program

**Eligibility**

- Available to homeowners who own
- Meet Community Development Dept.
- Preference
- Construction
- Pool of contractors, including workers
- Credit Review
- Contractor’s License
- Home Improvement License or

**Appraised value is subject to change.**

**Before**

![Before Image]

**After**

![After Image]