

Rural Development

Housing Programs
Tennessee
State Office

441 Donelson Pike
Suite 310
Nashville, TN
37214

615-783-1300
800-342-3149
Fax 855-776-7061

SUBJECT: Federal Funding & Application Processing Delays

Dear Applicant,

Thank you for your inquiry in our Single Family Housing (SFH) Direct Home Loan program through Rural Development. As rural Americans are looking for expanded housing options, the U.S. Department of Agriculture (USDA) Rural Development offices across the country are experiencing record levels of interest in the 502 Direct Loan program. (<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-direct-home-loans>)

Tennessee Rural Development receives funding for this program through funds appropriated by Congress. We understand how important this program is to many people across the country and here in Tennessee and our staff is working diligently to process new and existing applications. However, due to the reduced funding this year, our application processing is encountering significant delays for applicants. We appreciate your understanding.

We encourage you to visit the USDA [Single Family Housing Direct Self-Assessment site](https://eligibility.sc.egov.usda.gov/eligibility) (<https://eligibility.sc.egov.usda.gov/eligibility>) to check all the qualification requirements to see if you may be eligible.

Your application processing may continue to encounter significant delays due to reductions in funding and the ongoing backlog of applications. Pending applications will be prioritized and processed according to Agency regulations, for as long as funding remains available. Please note that the estimated time frames for new application processing are **360+ days**.

Despite the current funding challenges, our Tennessee Housing Staff members are working hard every day to help people living in rural areas afford decent and safe housing.

For updates on funding and information about our other housing programs, please go to www.rd.usda.gov. If you have any additional questions or concerns, please do not hesitate to contact our Rural Development State Office at 615-783-1300 or email SM.RD.TN.SFHDirect@usda.gov.

Don Harris

Don Harris
Housing Director
USDA|Rural Development

USDA is an equal opportunity provider, employer and lender.

RURAL HOUSING OWNERSHIP PRE-SCREEN

Thank you for your interest in the USDA Rural Development Homeownership program. To better assist you some initial information is needed to help us determine your program eligibility. This is only an initial assessment and not a final determination. Once your information is reviewed we will advise you of what is needed prior to submitting a full application.

PROGRAM HIGHLIGHTS:

- Fixed Interest Rate;
- Loans are typically made for 33 years (38-year term may be available for very-low income applicants who can't afford a 33 year term);
- Certain loan limits apply based on your repayment ability

QUALIFICATIONS:

- Have an acceptable credit history;
- Have a "low" household income (limits are attached);
- Be a citizen or meet non-citizen requirements;
- Have adequate repayment ability;
- Have at least (3) trade lines (credit sources) for at least the last 12 months;
- Property must be located in a Rural Development designated rural area.
 - See Property Eligibility website for designated rural area.
 - Property Eligibility website: <https://eligibility.sc.egov.usda.gov/eligibility/>
 - Making sure to click the tab labeled "Single Family Housing Direct)

The below listed counties have ineligible areas. We suggest visiting the above site to determine the eligibility of your specific property address:

**Anderson
Roane
Carter
Robertson**

**Bradley
Rutherford
Hamblen
Shelby**

**Davidson
Sullivan
Hawkins
Sumner**

**Hamilton
Washington
Madison
Williamson**

**Knox
Wilson
Putnam**

**Maury
Blount**

If you have questions please call (615) 783-1300

For your counties income limits, please see attached page

WHAT IS NEEDED FROM YOU:

1. Complete the attached Pre-Screen document in full
2. All household members 18+ years of age, must each sign a separate copy of the AUTHORIZATION TO RELEASE INFORMATION
3. Please complete and sign the AUTHORIZATION TO RELEASE INFORMATION form for any family member or real estate agent that may obtain or supply information on your behave.
4. Return completed Pre-Screen, and Release documents either by mail or email:

RETURN PRE-SCREEN TO:

**USDA - Tennessee Rural Development
SFH Intake
441 Donelson Pike, Suite 310
Nashville, TN 37214
615.783.1300**

OR

via email:

SM.RD.TN.SFHDirect@usda.gov

MORE INFORMATION IS AVAILABLE FROM OUR WEBSITE: www.rd.usda.gov/tn

We look forward to receiving your Pre-Screen package.

USDA Rural Development

County Name	Maximum Income Limit for a Household of 1-4 People	Maximum Income Limit for a Household of 5-8 People
Anderson	\$79,500	\$104,950
Bedford	\$62,800	\$82,900
Benton	\$60,500	\$79,900
Bledsoe	\$59,900	\$79,100
Blount	\$79,500	\$104,950
Bradley	\$66,400	\$87,650
Campbell	\$59,900	\$79,100
Cannon	\$91,850	\$121,250
Carroll	\$63,200	\$83,450
Carter	\$67,850	\$89,600
Cheatham	\$91,850	\$121,250
Chester	\$65,750	\$86,800
Claiborne	\$59,900	\$79,100
Clay	\$59,900	\$79,100
Cocke	\$59,900	\$79,100
Coffee	\$61,100	\$80,700
Crockett	\$63,900	\$84,350
Cumberland	\$60,500	\$79,900
Davidson	\$91,850	\$121,250
Decatur	\$59,900	\$79,100
DeKalb	\$59,900	\$79,100
Dickson	\$91,850	\$121,250
Dyer	\$60,500	\$79,900
Fayette	\$72,900	\$96,250
Fentress	\$59,900	\$79,100
Franklin	\$66,400	\$87,650
Gibson	\$61,600	\$81,350
Giles	\$68,300	\$90,200
Grainger	\$59,900	\$79,100
Greene	\$59,900	\$79,100
Grundy	\$59,900	\$79,100
Hamblen	\$60,500	\$79,900
Hamilton	\$76,400	\$100,850
Hancock	\$59,900	\$79,100
Hardeman	\$59,900	\$79,100
Hardin	\$59,900	\$79,100
Hawkins	\$61,350	\$81,000
Haywood	\$59,900	\$79,100
Henderson	\$6,200	\$81,850
Henry	\$59,900	\$79,100
Hickman	\$60,250	\$79,550
Houston	\$61,900	\$81,750
Humphreys	\$64,100	\$84,650
Jackson	\$60,150	\$79,400
Jefferson	\$60,500	\$79,900
Johnson	\$59,900	\$79,100
Knox	\$79,500	\$104,950

County Name	Maximum Income Limit for a Household of 1-4 People	Maximum Income Limit for a Household of 5-8 People
Lake	\$59,900	\$79,100
Lauderdale	\$59,900	\$79,100
Lawrence	\$60,500	\$79,900
Lewis	\$59,900	\$79,100
Lincoln	\$65,400	\$86,350
Loudon	\$79,500	\$104,950
McMinn	\$62,250	\$82,200
McNairy	\$59,900	\$79,100
Macon	\$62,100	\$82,000
Madison	\$60,250	\$79,550
Marion	\$76,400	\$100,850
Marshall	\$67,250	\$88,800
Maury	\$7,350	\$99,500
Meigs	\$62,400	\$82,400
Monroe	\$63,650	\$84,050
Montgomery	\$70,100	\$92,550
Moore	\$72,250	\$95,400
Morgan	\$61,600	\$81,300
Obion	\$60,500	\$79,900
Overton	\$60,500	\$79,900
Perry	\$59,900	\$79,100
Pickett	\$59,900	\$79,100
Polk	\$66,400	\$87,650
Putnam	\$63,750	\$84,150
Rhea	\$59,900	\$79,100
Roane	\$75,650	\$95,900
Robertson	\$91,850	\$121,250
Rutherford	\$91,850	\$121,250
Scott	\$59,900	\$79,100
Sequatchie	\$76,400	\$100,850
Sevier	\$64,000	\$84,500
Shelby	\$72,900	\$96,250
Smith	\$66,550	\$87,850
Stewart	\$65,700	\$86,700
Sullivan	\$61,350	\$81,000
Sumner	\$91,850	\$121,250
Tipton	\$72,900	\$96,250
Trousdale	\$91,850	\$121,250
Unicoi	\$67,850	\$89,600
Union	\$79,500	\$104,950
Van Buren	\$59,900	\$79,100
Warren	\$59,900	\$79,100
Washington	\$67,850	\$89,600
Wayne	\$59,900	\$79,100
Weakley	\$60,400	\$79,750
White	\$59,900	\$79,100
Williamson	\$91,850	\$121,250
Wilson	\$91,850	\$121,250

Rural Home Loans (Direct Program)

What does this program do?

Also known as the Section 502 Direct Loan Program, this program helps low- and very-low-income applicants buy decent, safe, and sanitary housing in eligible rural areas by providing payment assistance to increase their applicant's repayment ability. Payment assistance is a type of subsidy that reduces the mortgage payment for a short time. The amount of assistance is determined by the adjusted family income.

Who can apply for this program?

A number of factors are considered when determining eligibility for Single Family Direct Home Loans. At a minimum, applicants must have an adjusted income that is at or below the applicable low-income limit for the area in which they wish to buy a house (an income limit map is available at this link: <https://go.usa.gov/xzcfb>). They must also demonstrate a willingness and ability to repay debt.

Applicants must:

- Be without decent, safe, and sanitary housing
- Be unable to obtain a loan from other resources on terms and conditions that can reasonably be expected to be met
- Agree to occupy the property as their principal residence
- Have the legal capacity to incur a loan obligation
- Meet citizenship or eligible noncitizen requirements
- Not be suspended or debarred from participation in federal programs

Properties financed with direct loan funds must:

- Be modest in size for the area
- Not have market value in excess of the applicable area loan limit
- Not be designed for income-producing activities

Borrowers are required to repay all or a portion of the payment subsidy received over the life of the loan when the title to the property transfers, or the borrower is no longer living in the dwelling.

Applicants must meet income eligibility for a direct loan. You can visit the USDA Income and Property Eligibility website (available at this link: <https://go.usa.gov/xzcdM>) for complete details. Or, contact your local Rural Development office (a map is available at this link: <https://www.rd.usda.gov/browse-state>) to learn more.

What is an eligible area?

Properties must be located in an eligible rural area. Visit the USDA Income and Property Eligibility website (available at this link: <https://go.usa.gov/xzcdM>) for details.

How can funds be used?

Loan funds can be used to help low-income people or households buy homes in rural areas. Funds can be used to build, repair, renovate, or relocate a home, or to purchase and prepare sites, including providing water and waste treatment equipment.

How much can I borrow?

The maximum loan amount an applicant qualifies for depends on their ability to repay a loan. Rural Development considers various factors, such as income, debts, assets, and the amount of payment assistance the applicant is eligible to receive. Regardless of repayment ability, applicants can never borrow more than the area loan limit (plus certain other costs eligible to be financed) in the county in which the property is located (information is available at this link: <https://go.usa.gov/xzcGB> - PDF)

What is the interest rate and payback period?

- The interest rate is fixed, and based on current market rates at loan approval or closing, whichever is lower.
- When modified by payment assistance, the monthly mortgage payment can be reduced to a low as an effective 1 percent interest rate.
- The payback period is 33 years (38 years for very-low-income applicants who can't afford a 33-year loan term).

How much down payment is required?

Down payments are not typically required, but applicants with assets higher than the asset limit can be required to use a portion of those assets.

Is there a deadline to apply?

Applications are accepted year-round through your local Rural Development office. A map is available at this link: <https://www.rd.usda.gov/browse-state>.

How long does an application take?

Processing times vary depending on funding availability and program demand in the area in which the applicant is interested in buying. Processing times also are dependent upon the completeness of the applicant's package.

What governs this program?

- The Housing Act of 1949 as amended; 7 CFR, Part 3550 (available at this link: <https://go.usa.gov/xzcvG>)
- HB-1-3550 - Direct Single Family Housing Program Field Office Handbook (available at this link: <https://go.usa.gov/xzcvM> - PDF)

NOTE: Because citations and other information are subject to change, always consult the program instructions listed in the section above titled “*What Governs This Program?*” You can also contact your local office for assistance (a list is available at this link: <https://go.usa.gov/xzjP7>). You will find additional forms, resources, and program information at rd.usda.gov. *USDA is an equal opportunity provider, employer, and lender.*

If your mailing address is different than street address, list it here: _____



Home Loan Pre-Screen Worksheet – TN

Complete this page **and** sign the attached release.

Send to Rural Development, 441 Donelson Pike, Ste 310 Nashville TN 37214

Contact: SM.RD.TN.SFHDirect@usda.gov (615) 783-1376

- The Purpose of this request is ☐ Home Repair or ☐ Home Purchase | County _____
- I am currently ☐ a homeowner ☐ living with relative ☐ renting-rent/month \$ _____
- Have you ever had a loan or grant from **USDA Rural Development** or **FmHA**? ☐ Yes ☐ No

Tell us about

Yourself

Your Co-Applicant (if applicable)

Name		Name	
E-mail		E-mail	
Social Security Number		SS#	
Current Street Address		Street	
City, State, Zip		C/S/Z	
Date of Birth		Date of Birth	
Phone(s): Home Cell		Preferred ☐	Home Cell
Work		or preferred ☐	Work

List all members of your household

(include yourself)

Wage Income

Other Income (Monthly Amt)

Name	Relation to you	Age	Sex	Hourly Rate	Hrs/week	Child Support	Soc Sec, SSI, VA	Pension or Self Employed?	AFDC	Food Stamps
Same as above	self									

NOTE: Everyone living in the household and their income must be included. Call if more room is needed.

List All Household Debts

Car/truck paid to		Payment/month		Balance owed	
Credit card paid to		Payment/month		Balance owed	
Student loan paid to		Payment/month		Balance owed	
Other loan paid to		Payment/month		Balance owed	
Other loan paid to		Payment/month		Balance owed	
Other credit card to		Payment/month		Balance owed	
• I pay Alimony and/or Child Support No ☐ or Yes ☐ > If yes, amount owed/month					
• I pay Child Care Expenses No ☐ or Yes ☐ > Weekly \$ _____ for _____ weeks during the school year. (school age child) Weekly \$ _____ for _____ weeks during the summer.					

Household Assets

Bank Name (Checking)		Account Balance	
Bank Name (Savings)		Account Balance	
Other Asset		Present Value	
Other Asset		Present Value	

Complete, Print and Return. See link at top for USDA contacts near you.

Date Received _____
To be entered by agency staff

Thank you for your interest in a USDA home loan. A team member will contact you shortly.

USDA Rural Development is an Equal Opportunity Provider, Employer, and Lender. To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, 1400 Independence Ave S.W., Washington, DC 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD).

**United States Department of Agriculture
Rural Development
Rural Housing Service (RHS)**

AUTHORIZATION TO RELEASE INFORMATION

TO: _____  (for agency to complete as needed)

RE: _____  (for agency to complete as needed)

Account or Other Identifying Number

_____  (type or print your name here)

Customer Name

I, and/or adults in my household, have applied for or obtained a loan or grant from the Rural Housing Service (RHS), part of the Rural Development mission area of the United States Department of Agriculture. As part of this process or in considering my household for interest credit, payment assistance, or other servicing assistance on such loan, RHS may verify information contained in my request for assistance and in other documents required in connection with the request.

I, or another adult in my household, authorize you to provide to RHS for verification purposes the following applicable information:

- Past and present employment or income records.
- Bank account, stock holdings, and any other asset balances.
- Past and present landlord references.
- Other consumer credit references.

If the request is for a new loan or grant, I further authorize RHS to order a consumer credit report and verify other credit information.

I understand that under the Right to Financial Privacy Act of 1978, 12 U.S.C. 3401, et seq., RHS is authorized to access my financial records held by financial institutions in connection with the consideration or administration of assistance to me. I also understand that financial records involving my loan and loan application will be available to RHS without further notice or authorization, but will not be disclosed or released by RHS to another Government agency or department or used for another purpose without my consent except as required or permitted by law.

This authorization is valid for the life of the loan.

The recipient of this form may rely on the Government's representation that the loan is still in existence.

The information RHS obtains is only to be used to process my request for a loan or grant, interest credit, payment assistance, or other servicing assistance. I acknowledge that I have received a copy of the Notice to Applicant Regarding Privacy Act Information. I understand that if I have requested interest credit or payment assistance, this authorization to release information will cover any future requests for such assistance and that I will not be renotified of the Privacy Act information unless the Privacy Act information has changed concerning use of such information.

A copy of this authorization may be accepted as an original.

Your prompt reply is appreciated.

_____  _____

Signature *(Applicant or adult household member)* Date

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless as displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0172. The time required to complete this information collection is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

RHS Is An Equal Opportunity Lender

SEE ATTACHED PRIVACY ACT NOTICE BELOW

(Use this page for co-applicant and other adults over 18 living in the household, if applicable)

Form RD 3550-1
(Rev. 06-06)

Form Approved
OMB No. 0575-0172

**United States Department of Agriculture
Rural Development
Rural Housing Service (RHS)**

AUTHORIZATION TO RELEASE INFORMATION

TO:



(For agency to complete as needed)

RE:



(For agency to complete as needed)

Account or Other Identifying Number



(Type or print your name here)

Customer Name

I, and/or adults in my household, have applied for or obtained a loan or grant from the Rural Housing Service (RHS), part of the Rural Development mission area of the United States Department of Agriculture. As part of this process or in considering my household for interest credit, payment assistance, or other servicing assistance on such loan, RHS may verify information contained in my request for assistance and in other documents required in connection with the request.

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Signature (Applicant or adult household member)



Date

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SEE ATTACHED PRIVACY ACT NOTICE BELOW

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION

The information requested on this form is authorized to be collected by the Rural Housing Service (RHS), Rural Business- Cooperative Services (RBS), Rural Utilities Service (RUS) or the Farm Service Agency (FSA) ("the agency") by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471 et seq.) or by the Consolidated Farm and Rural Development Act (7 U.S.C. 1921 et seq.), or by other laws administered by RHS, RBS, RUS or FSA.

Disclosure of information requested is voluntary. However, failure to disclose certain items of information requested, including your Social Security Number or Federal Identification Number, may result in a delay in the processing of an application or its rejection. Information provided may be used outside of the agency for the following purposes:

1. When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto, disclosure may be made to the appropriate agency, whether Federal, foreign, State, local, or tribal, or other public authority responsible for enforcing, investigating or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto, if the information disclosed is relevant to any enforcement, regulatory, investigative, or prosecutive responsibility of the receiving entity.
2. A record from this system of records may be disclosed to a Member of Congress or to a Congressional staff member in response to an inquiry of the Congressional office made at the written request of the constituent about whom the record is maintained.
3. Rural Development will provide information from this system to the U.S. Department of the Treasury and to other Federal agencies maintaining debt servicing centers, in connection with overdue debts, in order to participate in the Treasury Offset Program as required by the Debt Collection Improvement Act, Pub. L. 104-134, Section 31001.
4. Disclosure of the name, home address, and information concerning default on loan repayment when the default involves a security interest in tribal allotted or trust land. Pursuant to the Cranston-Gonzales National Affordable Housing Act of 1990 (42 U.S.C. 12701 et seq.), liquidation may be pursued only after offering to transfer the account to an eligible tribal member, the tribe, or the Indian Housing Authority serving the tribe(s).
5. Referral of names, home addresses, social security numbers, and financial information to a collection or servicing contractor, financial institution, or a local, State, or Federal agency, when Rural Development determines such referral is appropriate for servicing or collecting the borrower's account or as provided for in contracts with servicing or collection agencies.
6. It shall be a routine use of the records in this system of records to disclose them in a proceeding before a court or adjudicative body, when: (a) the agency or any component thereof; or (b) any employee of the agency in his or her official capacity; or (c) any employee of the agency in his or her individual capacity where the agency has agreed to represent the employee, or (d) the United States is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation, provided; however, that in each case, the agency determines that disclosure of the records is a use of the information contained in the records that is compatible with the purpose for which the agency collected the records.
7. Referral of names, home addresses, and financial information for selected borrowers to financial consultants, advisors, lending institutions, packagers, agents and private or commercial credit sources, when Rural Development determines such referral is appropriate to encourage the borrower to refinance the Rural Development indebtedness as required by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471), or to assist the borrower in the sale of the property.
8. Referral of legally enforceable debts to the Department of the Treasury, Internal Revenue Service (IRS), to be offset against any tax refund that may become due the debtor for the tax year in which the referral is made, in accordance with the IRS regulations at 26 C.F.R. 301.6402-6T, Offset of Past Due Legally Enforceable Debt Against Overpayment, and under the authority contained in 31 U.S.C. 3720A.
9. Referral of information regarding indebtedness to the Defense Manpower Data Center, Department of Defense, and the United States Postal Service for the purpose of conducting computer matching programs to identify and locate individuals receiving Federal salary or benefit payments and who are delinquent in their repayment of debts owed to the U.S. Government under certain programs administered by Rural Development in order to collect debts under the provisions of the Debt Collection Act of 1982 (5 U.S.C. 5514) by voluntary repayment, administrative or salary offset procedures, or by collection agencies.
10. Referral of names, home addresses, and financial information to lending institutions when Rural Development determines the individual may be financially capable of qualifying for credit with or without a guarantee.
11. Disclosure of names, home addresses, social security numbers, and financial information to lending institutions that have a lien against the same property as Rural Development for the purpose of the collection of the debt. These loans can be under the direct and guaranteed loan programs.
12. Referral to private attorneys under contract with either Rural Development or with the Department of Justice for the purpose of foreclosure and possession actions and collection of past due accounts in connection with Rural Development.
13. It shall be a routine use of the records in this system of records to disclose them to the Department of Justice when: (a) The agency or any component thereof; or (b) any employee of the agency in his or her official capacity where the Department of Justice has agreed to represent the employee; or (c) the United States Government, is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation and the use of such records by the Department of Justice is therefore deemed by the agency to be for a purpose that is compatible with the purpose for which the agency collected the records.
14. Referral of names, home addresses, social security numbers, and financial information to the Department of Housing and Urban Development (HUD) as a record of location utilized by Federal agencies for an automatic credit prescreening system.
15. Referral of names, home addresses, social security numbers, and financial information to the Department of Labor, State Wage Information Collection Agencies, and other Federal, State, and local agencies, as well as those responsible for verifying information furnished to qualify for Federal benefits, to conduct wage and benefit matching through manual and/or automated means, for the purpose of determining compliance with Federal regulations and appropriate servicing actions against those not entitled to program benefits, including possible recovery of improper benefits.
16. Referral of names, home addresses, and financial information to financial consultants, advisors, or underwriters, when Rural Development determines such referral is appropriate for developing packaging and marketing strategies involving the sale of Rural Development loan assets.
17. Rural Development, in accordance with 31 U.S.C. 3711(e)(5), will provide to consumer reporting agencies or commercial reporting agencies information from this system indicating that an individual is responsible for a claim that is current.
18. Referral of names, home addresses, home telephone numbers, social security numbers, and financial information to escrow agents (which also could include attorneys and title companies) selected by the applicant or borrower for the purpose of closing the loan.
19. Disclosures pursuant to 5 U.S.C. 552a(b)(12): Disclosures may be made from this system to consumer reporting agencies as defined in the Fair Credit Reporting Act (15 U.S.C. 168a(f) or the Federal Claims Collection Act (31 U.S.C. 3701(a)(3)).

**AUTHORIZATION TO RELEASE INFORMATION
REGARDING LOAN AND/OR GRANT APPLICATION**

**Optional - for use if you have a realtor with whom you are currently working with
OR
someone is helping you with your pre-screen information**

We the undersigned do hereby authorize

(Realtor Name & Phone #/email address)

(Family Member Name & Phone #/email address)

and its agents (realtor) to obtain from and supply information to Rural Development during our pre-screening and application loan process.

Applicant's Signature

Co-Applicant's Signature

Date