Lien Process

Rebuilding Together aims to preserve affordable housing so that our neighbors can remain in their homes for years to come.

WHY HAVE A LIEN?

The lien process allows Rebuilding Together to have meaningful conversations with applicants about their long-term homeownership plans, and it shows funders and volunteers that Rebuilding Together staff and homeowners share their goal of preserving affordable housing for years to come. Many Nashville homeowners need help with home repairs, and Rebuilding Together has limited resources. Therefore, **it’s important that homeowners who work with Rebuilding Together are committed to staying in their homes rather than selling their homes.**

LIEN DETAILS INCLUDE...

- The lien **lasts for five years** from the date repairs are completed
- The lien **ONLY has to be repaid if the home is sold** during the five years
- The lien amount is **equal to the cost of home repairs**
- If a homeowner passes away, the lien does not need to be repaid unless the heirs don’t want to live in the home during the five years, or unless the heirs choose to sell the home during the five years
- Rebuilding Together is required to invest any money received from a lien payoff into another project to help another homeowner

I STILL HAVE QUESTIONS...

Rebuilding Together is happy to answer your questions, share information or provide copies of our documents at your request. **Please call or email us for more information.**