



THDA HOME Investment Partnerships Program Beneficiary Report

July 1, 2018 – June 30, 2019

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TABLE OF CONTENTS

Executive Summary	3
Introduction	4
State of Tennessee HOME Program.....	5

Tables, Figures, and Maps

Map 1 State of Tennessee HOME Program, by type	5
Figure 1 Annual Federal Allocations for the State of Tennessee’s HOME Program, 2009-2018.....	6
Table 1 Annual Allocations for the State of Tennessee’s HOME Program, 2012-2018.....	7
Table 2 HOME Program Funds Awarded by Grand Division, 2012-2018.....	7
Table 3 HOME Program Funds Awarded by Category, 2012-2018.....	8
Table 4 HOME Units Completed during FY 2018-19 by Activity Type and Program Year	9
Table 5 Cumulative HOME Units Completed by Activity Type and Program Year	9
Table 6 HOME Units Completed in FY 2018-19 by Grand Division and Program Year	10
Table 7 Cumulative HOME Units Completed by Grand Division and Program Year.....	10
Table 8 Household Size of HOME Beneficiaries in FY 2018-19 by Household Type	11
Table 9 Cumulative Data on Household Size of HOME Beneficiaries by Household Type	11
Table 10 Distribution of HOME Program Beneficiaries in FY 2018-19 by Income.....	12
Table 11 Cumulative Distribution of HOME Program Beneficiaries by Income	12
Table 12 Distribution of HOME Program Beneficiaries in FY 2018-19 by Tenant Type & Income	12
Table 13 Cumulative Distribution of HOME Program Beneficiaries by Tenant Type & Income.....	13
Table 14 HOME Beneficiaries in FY 2018-19 by Race and Ethnicity, Determined by Head of Household .	13
Table 15 Cumulative HOME Beneficiaries by Race and Ethnicity, Determined by Head of Household.....	13

This report can be accessed electronically via the following link:

<https://thda.org/research-planning/consolidated-planning>

2018 - 2019 HOME Beneficiary Report Executive Summary

The 2018 - 2019 HOME Beneficiary Report provides information regarding HOME allocations received by the State of Tennessee, the activities completed with HOME funding and the households served by the HOME Program from July 1, 2018 through June 30, 2019.

Funding Summary:

- Tennessee received an allocation of \$12,960,298 in 2018-19, which was approximately a ten percent decrease from the 2017-18 allocation of \$14,391,943.
- In total, THDA awarded \$9,523,910 in program funds during 2018-19. This included \$2,273,910 of Community Housing Development Organization (CHDO) program funds, double the amount of the previous year.

Housing Unit Summary:

- During FY 2018-19, 153 affordable housing units were completed with HOME allocations ranging from program years 2011-2018¹. Eighty-eight percent of those projects (135 units) were rehabilitation-only projects. New construction followed with eight percent (12 units). Acquisition only and acquisition with rehabilitation each comprised two percent of the total units completed.
- Forty-one percent of the completed units were in East Tennessee, 39 percent in Middle Tennessee, and 19 percent in West Tennessee.

Beneficiary Summary:

- During FY 2018-19, 63 percent of the households reporting beneficiary data were categorized as elderly and 20 percent as single (non-elderly). The remaining 16 percent of households were a combination of other types of household configurations.
- HOME serves only low-income households. Of the households served in 2018-19, 70 percent were very low-income. Almost a third of the total households served were extremely low-income households.
- All of the housing units completed were owner-occupied, with the exception of one vacant unit.
- Seventy-four percent of the households reported as White, 25 percent as Black/African American, and one who reported as Asian. One beneficiary was reported as Hispanic.

¹ A program year refers to the year in which the program was funded by HUD and follows the federal fiscal year cycle, which is October 1 through September 30. THDA reports HOME activities and beneficiary data based on the state's fiscal year cycle, which is July 1 through June 30. Throughout this report, FY 2018-19 will refer to the state's fiscal cycle, July 1, 2018 – June 30, 2019, but will often be referred to by the first year in the cycle (i.e. 2018, or FY 2018), which is how Tennessee's HOME program refers to its program cycles.

Introduction

The U.S. Department of Housing and Urban Development's (HUD) HOME program is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. The HOME program is implemented through state and local governments called participating jurisdictions or "PJs". PJs, listed on the next page, may be states or units of general local government, including consortia and urban counties. The Tennessee Housing Development Agency (THDA) administers the HOME program for the State of Tennessee to promote the production, preservation, and rehabilitation of housing for low-income households. During this reporting period, the State of Tennessee's HOME funds were awarded for homeowner projects through a competitive application process for cities, counties, and non-profit organizations outside of local PJs, which receive their own HOME allocations directly from HUD. THDA also competitively awarded funds to nonprofit housing developers qualified as Community Housing Development Organizations (CHDOs). Unlike the other funding competition, CHDOs may implement homeownership development projects anywhere in Tennessee.

This report provides information regarding HOME allocations received by the State of Tennessee, the households served by the HOME program, and the activities completed during FY 2018-2019 with funding from previous program years. HOME activities are required to be completed within four years of the date the State of Tennessee enters into a grant agreement with HUD; however, THDA limits its contracts with its sub-recipients to a three-year term. Therefore, projects are shown both as outcomes tied to the funding year and reported for all completed units in the active funding years, the latter of which may include projects funded prior to the current active grant years. The number of completed units and the beneficiary data available for program years 2012 – 2018 are reported as of June 30, 2019 but may not represent the final number of units or total beneficiary data from projects resulting from those program years.

Funding for the State of Tennessee's HOME program decreased by nearly 10 percent from 2017 to 2018. Tennessee received an allocation of \$14,391,943 in 2017 and \$12,960,298 in 2018. These HOME funds have made substantial contributions to affordable housing for low-income Tennesseans. During FY 2018-19, HOME funds contributed to the completion of 153² housing units for low- and very low-, and extremely low-income families.

² Note: One project using 2011 funding was closed out during the 2018-19 program year. This project was delayed due to a legal matter. Because of its outlier status, it may be omitted in some of the unit breakout tables by year throughout this report.

State of Tennessee HOME Program

The State of Tennessee's HOME funds are made available to cities, counties and non-profit organizations outside of local Participating Jurisdictions (PJs) on a competitive basis. Current PJs, which receive their own HOME funds directly from HUD include: the Northeast Tennessee/Virginia Consortium (the cities of Bristol, Johnson City, Bluff City, Kingsport, Sullivan County and Washington County, excluding the town of Jonesborough), Chattanooga, Clarksville, Jackson, Knoxville, Memphis, Nashville-Davidson, Knox County, and Shelby County. Beginning in 2016, awards made to CHDOs are made available to any county in the state, without regard to PJ status. Map 1 below shows the State of Tennessee by jurisdiction type.

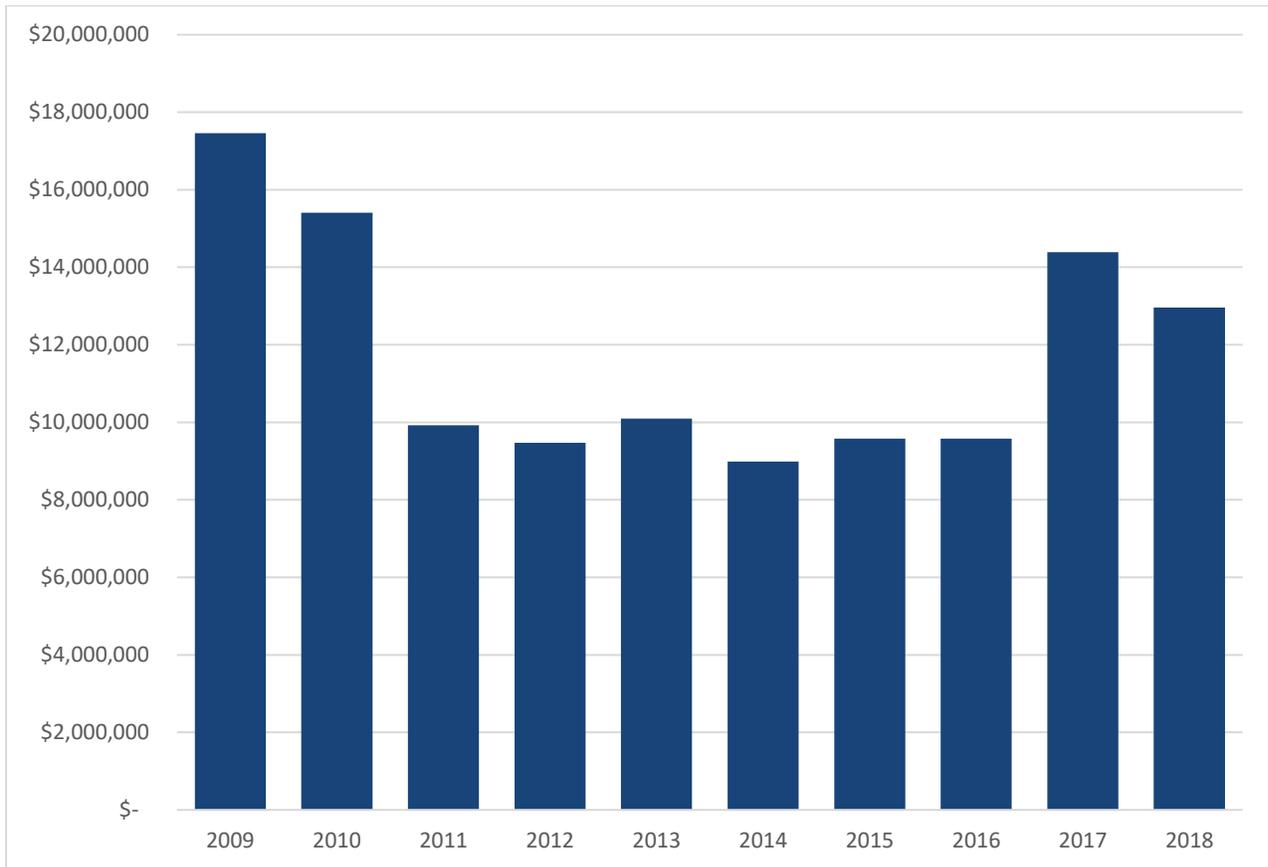
Map 1 State of Tennessee HOME Program



HOME Allocations and Awards

Figure 1 shows Tennessee’s federal HOME allocations for the past 10 years. Table 1 shows the federal HOME allocation for program years 2012 – 2018. The table additionally shows the year-to-year percent change in HOME funds over the reporting period. The HOME program may reallocate recaptured funds³ or program income⁴ from one HOME program year to the next. The “Funds Awarded” column represents the amount of funds awarded for HOME projects across the state, which may include program income and recaptured funds from previous rounds, but does not include any administrative funds.

Figure 1 Annual Federal Allocations for the State of Tennessee’s HOME Program, 2009-2018



³ Recaptured funds are funds from previous HOME rounds that have been unspent and reallocated to future HOME awards.

⁴ The HOME program makes a small amount of program income from repayments made by homeowners who do not comply with the established terms of the period of affordability or compliance period.

Table 1 Annual Allocations for the State of Tennessee’s HOME Program, 2012-2018

Program Year	Federal Allocation	Change from Previous Year’s Allocation	Funds Awarded	Units Completed in FY 2018-19	Cumulative Units
2012-13	\$9,474,797	-4.5%	\$10,641,629	12	180
2013-14	\$10,096,577	6.6%	\$8,489,121	14	132
2014-15	\$8,984,790	-11.0%	\$9,255,466	51	143
2015-16	\$9,582,308	6.7%	\$8,605,740	41	70
2016-17	\$9,582,153	-0.002%	\$6,937,943	29	54
2017-18	\$14,391,943	50.20%	\$10,822,250	5	5
2018-19	\$12,960,298	-9.9%	\$9,523,910	-	-

The distribution of HOME funds across Tennessee’s three grand divisions is represented in Table 2. HOME funds are distributed to rural and urban areas based on a set of criteria found in the [HOME Program Description \(located on the THDA website here\)](#). The allocation amounts do not include funds retained for the state’s administrative costs or funds that were not committed at the time of this report. During the reporting period, East Tennessee received the largest portion of HOME funds with 53 percent, followed by West Tennessee with 26 percent.

Table 2 HOME Program Funds Awarded by Grand Division

Grand Division	East		Middle		West		Total
2012	\$2,393,015	22%	\$4,817,500	45%	\$3,431,114	32%	\$10,641,629
2013	\$3,829,268	45%	\$3,548,904	42%	\$1,110,949	13%	\$8,489,121
2014	\$3,490,220	38%	\$4,120,246	45%	\$1,645,000	18%	\$9,255,466
2015	\$5,865,000	68%	\$1,640,000	19%	\$1,100,740	13%	\$8,605,740
2016⁵	\$4,264,993	61%	\$2,672,950	39%	\$-	-	\$6,937,943
2017	\$4,545,000	42%	\$3,390,000	31%	\$2,887,250	27%	\$10,822,250
2018	\$5,023,910	53%	\$2,000,000	21%	\$2,500,000	26%	\$9,523,910
Total	\$29,411,406	46%	\$22,189,600	35%	\$12,675,053	20%	\$64,276,059

Distribution of HOME Funds by Funding Category

In 2012, the Urban/Rural Allocation replaced a regional allocation (based on the Development District regions). The Urban/Rural competition comprises 75 percent of the total HOME funds available. Thirty percent of the Urban/Rural Allocation funds were available to urban counties and 70 percent were available

⁵ 2015 and 2016 Program year funds were awarded together in 2016. If the 2015 and 2016 totals are combined, 65 percent of funds were awarded in the East Grand Division, 28 percent in the Middle, and seven percent in the West.

to rural counties.⁶ At least 15 percent of the total allocation is reserved for CHDOs, and the rest of the funds are reserved for administrative expenses.

Table 3 represents the distribution of HOME funds across each of the program categories (Urban/Rural, Supportive Housing Development, and CHDO) for program years 2012 – 2018. The funding amounts in the table below do not include funds retained for the state’s administrative costs or funds that were uncommitted at the time of this report.

Table 3 HOME Program Funds Awarded by Category, 2012 – 2018

Program	CHDO	Supportive Housing⁷	Urban/Rural	Total
2012	\$2,447,612	\$969,914	\$7,224,103	\$10,641,629
2013	\$1,431,172	-	\$7,057,949	\$8,489,121
2014	\$1,292,500	-	\$7,962,966	\$9,255,466
2015	\$1,865,000	-	\$6,740,740	\$8,605,740
2016	\$1,662,950	-	\$5,274,993	\$6,937,943
2017	\$1,087,250	-	\$9,735,000	\$10,822,250
2018	\$2,273,910	-	\$7,250,000	\$9,523,910
<i>Total</i>	<i>\$12,060,394</i>	<i>\$969,914</i>	<i>\$51,245,751</i>	<i>\$64,276,059</i>

Units Completed with HOME Funds

The HOME program funds or has previously funded various activities ranging from rehabilitating single-family homes and manufactured housing, to homeownership activities, to creating or improving supportive rental housing. Recipients of HOME funds are able to tailor the program to support the unique needs of each county they serve. For reporting purposes, HOME activities are grouped under one of five broad categories: rehabilitation, new construction, acquisition only, acquisition and rehabilitation, and acquisition and new construction. Table 4 shows the distribution of completed units during FY 2018-19 and the program years from which they were originally funded. In FY 2018-19, all completed projects were homeowner projects except one noted as a vacant unit.

⁶ Urban counties include: Anderson, Blount, Bradley, Carter, Coffee, Dyer, Gibson, Hamilton, Hamblen, Haywood, Madison, Maury, Montgomery, Putnam, Roane, Rutherford, Sumner, Unicoi, Williamson and Wilson. All other counties, excluding the PJs that receive their own HOME funds directly from HUD, are considered rural counties.

⁷ Prior to 2012, the Supportive Housing Category was known as Special Needs that included projects designed for persons with unique needs due to a temporary or permanent disability. The Supportive Housing Category requires on-going, on-site services for persons with a disability that is either permanent or temporary. Ten percent of the total HOME funds available were reserved for the Supportive Housing Development category. The last Supportive Housing Funds were awarded in 2012.

Table 4 HOME Units Completed during FY 2018-19 by Activity Type and Program Year

Program Year	Rehabilitation Only	New Construction Only	Acquisition Only	Acquisition and Rehabilitation	Acquisition and New Construction	Total Units
2012	12	-	-	-	-	12
2013	14	-	-	-	-	14
2014	45	5	-	1	-	51
2015	36	2	1	2	-	41
2016	26	2	1	-	-	29
2017	1	3	1	-	-	5
Total	135	12	3	3	-	152*

*Note: This total does not include the 2011 project.

Rehabilitation

A total of 135 rehabilitation only projects were completed during FY 2018-19. These units account for 89 percent of all projects completed during the reporting period.

New Construction

A total of 12 new construction only projects were completed during FY 2018-19. These units accounted for eight percent of all projects.

Acquisition Only

There were three acquisition only projects completed during FY 2018-19.

Acquisition and Rehabilitation

Three acquisition and rehabilitation projects were completed during FY 2018-19. These units accounted for two percent of all projects.

Acquisition and New Construction

There were no acquisition and new construction projects completed during FY 2018-19.

Table 5 below shows the cumulative number of units completed with funding from each specified program year, as of June 30, 2019.

Table 5 Cumulative HOME Units Completed by Activity Type and Program Year

Program Year	Rehabilitation Only	New Construction Only	Acquisition Only	Acquisition and Rehabilitation	Acquisition and New Construction	Total Units
2012	142	9	1	22	6	180
2013	118	14	-	-	-	132
2014	114	13	6	10	-	143
2015	48	10	3	8	1	70
2016	48	2	3	1	-	54

2017	1	3	1	-	-	5
Total	471	51	14	41	7	584

HOME Units by Grand Division

During FY 2018-19, of the 153 completed HOME units, 41 percent occurred in East Tennessee, 39 percent occurred in Middle Tennessee and 19 percent took place in West Tennessee. Table 6 shows the completed units in FY 2018-19 by Grand Division and program year.

Table 6 HOME Units Completed in FY 2018-19 by Grand Division and Program Year

Grand Division	2012	2013	2014	2015	2016	2017	Total Units
East	-	-	11	24	24	4	63
Middle	8	14	25	9	4	-	60
West	4	-	15	8	1	1	29
Total	12	14	51	41	29	5	152*

*Note: This total does not include the 2011 project.

Table 7 shows the cumulative total units completed from each program year that remained active during the reporting period and in each of the Grand Divisions, as of June 30, 2019.

Table 7 Cumulative HOME Units Completed by Grand Division and Program Year

Grand Division	2012	2013	2014	2015	2016	2017	Total Units
East	43	39	64	41	38	4	229
Middle	79	79	54	14	15	-	241
West	58	14	25	15	1	1	114
Total	180	132	143	70	54	5	584

Details of HOME Beneficiaries

During FY 2018-19, 152⁸ households were assisted with the State of Tennessee's HOME funds. Beneficiaries, or recipients of the HOME funds, must be low- or very low-income households.⁹ The demographics of HOME recipients in the sections below are detailed based on the head of household.

⁸ This figure includes the 2011 project, but does not include the unit marked as vacant.

⁹ Very low-income households are defined as those households whose annual income is 50 percent or less of the area median income (AMI) for the county in which the household resides. Low-income households are defined as those households whose annual income is between 50 percent and 80 percent of the AMI for the county in which the household resides. Extremely low-income households earn 30 percent or less of AMI.

Household Characteristics

Elderly households were served more frequently with HOME assistance than any other type of household during the reporting period at 63 percent of all beneficiaries. Table 8 shows the beneficiary household sizes and types for activities completed during FY 2018-19. Table 9 shows the cumulative beneficiary characteristics for households served during program years 2012 through 2018¹⁰.

Table 8 Household Size of HOME Beneficiaries in FY 2018-19 by Household Type

Household Size	Single, Non-Elderly	Elderly	Single Parent HH	Two Parent HH	Other	N/A	Total
1	19	52	-	1	-	-	72
2	9	35	4	1	2	-	51
3	1	8	6	1	1	-	17
4	1	-	1	4	-	-	6
5	1	2	-	2	-	-	5
6	-	-	-	1	-	-	1
7	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-
N/A	-	-	-	-	-	1	1
Total	31	97	11	10	3	1	153

Note: The "N/A" unit was a vacant rental property.

Table 9 Cumulative Data on Household Size of HOME Beneficiaries Served During 2012-2018 by Household Type

Household Size	Single, Non-Elderly	Elderly	Single Parent HH	Two Parent HH	Other	N/A	Total
1	239	273	1	1	5	-	519
2	46	144	48	6	30	-	274
3	18	35	84	23	8	-	168
4	12	9	24	43	9	-	97
5	7	3	11	18	4	-	43
6	-	4	4	6	-	-	14
7	1	-	1	-	-	-	2
8	1	-	-	1	-	-	2
N/A	-	-	-	-	-	2	2
Total	324	468	173	98	56	2	1,121

Note: The two N/A units were vacant

¹⁰ These cumulative totals derive from all households served during the active program years, regardless of when the funding was awarded, which may include households assisted with funding awarded before 2012.

Income, Occupancy Type and Other Forms of Assistance Received

Out of the 152 households that received HOME assistance during FY 2018-19, 32 percent were extremely low-income, 38 percent were very low-income, and 30 percent were low-income households. Table 10 shows the number of households different income levels served during FY 2018-19. Table 11 shows the cumulative total of beneficiaries served from program years 2012 through 2018.

Table 10 Distribution of HOME Program Beneficiaries in FY 2018-19 by Income

Beneficiary Income	Number of Households	Percentage of Households
Extremely Low-Income	49	32%
Very Low-Income	58	38%
Low-Income	45	30%
<i>Total</i>	<i>152</i>	<i>100%</i>

Table 11 Cumulative Distribution of HOME Program Beneficiaries Served During 2012-2018 by Income

Beneficiary Income	Number of Households	Percentage of Households
Extremely Low-Income	304	27%
Very Low-Income	410	37%
Low-Income	405	36%
Not Available	2	-
<i>Total</i>	<i>1,121</i>	<i>100%</i>

During FY 2018-19, all of the units created were occupied by owners except one unit that was vacant. Seventy percent of owner-occupied units were occupied by very low-income households. Table 12 shows the distribution of tenant type by income level during FY 2018-19. Table 13 shows the cumulative data for beneficiaries from program years 2012 through 2018.

Table 12 Distribution of HOME Program Beneficiaries in FY 2018-19 by Tenant Type & Income

Tenant Type	Extremely Low-Income HHS	Very Low-Income HHS	Low-Income HHS	Not Available	<i>Total</i>
Renter	-	-	-	-	-
Owner	49	58	45	-	<i>152</i>
Vacant	-	-	-	1	<i>1</i>
<i>Total</i>	<i>49</i>	<i>58</i>	<i>45</i>	<i>1</i>	<i>153</i>

Table 13 Cumulative Distribution of HOME Program Beneficiaries Served During 2012-2018 by Tenant Type & Income

Tenant Type	Extremely Low-Income HHs	Very Low-Income HHs	Low-Income HHs	Not Available	Total
Renter	48	97	46	-	191
Owner	256	313	359	-	928
Vacant	-	-	-	2	2
Total	304	410	405	2	1,121

Note that not all years offered funding for rental projects.

Race and Ethnicity

Race and ethnicity data for the HOME program is based on the race and ethnicity of the head of household. The majority of the HOME beneficiaries were Non-Hispanic White, followed by Black/African American. The breakdown of HOME beneficiaries by race and ethnicity is provided in the tables below. Table 14 shows the race and ethnicity for HOME beneficiaries during FY 2018-19. Table 15 shows the cumulative race and ethnicity data for all HOME beneficiaries with units completed from program years 2012 through 2018.

Table 14 HOME Beneficiaries in FY 2018-19 by Race and Ethnicity, Determined by Head of Household

Race		Number	Percentage
	White	113	74%
	Black/African American	38	25%
	Asian	1	1%
	American Indian/Alaska Native	-	-
	Other Multi-Racial	-	-
	N/A	1	1%
	Total	153	100%
Ethnicity		Number	Percentage
	Hispanic	1	1%

Table 15 Cumulative HOME Beneficiaries Served During 2012-2018 by Race and Ethnicity, Determined by Head of Household

Race		Number	Percentage
	White	823	73%
	Black/African American	283	25%
	Asian	2	<1%
	American Indian/Alaska Native	-	-
	Other Multi-Racial	11	1%
	N/A	2	<1%
	Total	1,121	100%
Ethnicity		Number	Percentage
	Hispanic	8	<1%

Data from FY 2018-19 and the cumulative data show that a majority of HOME beneficiaries are Non-Hispanic White. This percentage is generally consistent with the proportion of low-income White households with housing problems¹¹ in the Tennessee HOME service area. According to 2012 – 2016 Comprehensive Housing Affordability Strategy (CHAS) data, approximately 65 percent of the households who are low-income and have housing problems in areas covered by the state’s HOME program are White, 26 percent are Black/African American, one percent identified as Asian, six percent identified as Hispanic (of any race), and two percent are other races. The allocation of HOME funds are fairly proportional, based on race and ethnicity, to the low-income households with housing problems in Tennessee, although White households are slightly overserved and Hispanic households are slightly underserved compared to CHAS data.

Wrapping up Program Year 2011-2012

The federal HOME allocation for Program Year 2011-2012 was \$9,924,071. A total of \$15,673,264 was awarded across the state of Tennessee with the addition of reallocated funds from previous years and program income. Of this, \$2,630,572 was awarded to CHDOs, \$656,249 was awarded to Special Needs Projects, and the remaining \$12,386,443 was awarded in the Regional Round (currently known as the Rural/Urban round). Three hundred twelve units/families were assisted using 2011-2012 funds. The majority (261 units) were rehabilitation projects. Forty-eight units were rentals and the rest were for first time and existing homeowner, with the majority being existing homeowners. Of the 312 families assisted, 265 beneficiaries were white (85 percent), 43 were black/African American (13.8 percent), one was American Indian/Alaskan Native, and three were other or multi-racial. Seven beneficiaries (2.2%) were Hispanic. 195 beneficiaries (62.5 percent) were considered very low income and 117 (37.5 percent) were considered low income. Of the 195 very low-income beneficiaries, 80 (41 percent) are considered extremely low income.

Wrapping up Program Year 2012-2013

The federal HOME allocation for Program Year 2012-2013 was \$9,474,797. A total of \$10,641,629 was awarded across the state of Tennessee with the addition of reallocated funds from previous years and program income. Of this, \$2,447,612 was awarded to CHDOs, \$969,914 was awarded to Special Needs Projects, and the remaining \$7,224,103 was awarded in the Rural/Urban round. This was the last year that the Special Needs category was funded. 181 units/families were assisted using 2012-2013 funds. The majority (143 units) were rehabilitation projects. Thirty-six units were rentals and the rest were for first time and existing homeowners, with the majority being existing homeowners. Of the 181 families assisted, 102 beneficiaries were white (56 percent), 72 were black/African American (40 percent), one was Asian, and four were multi-racial. One beneficiary identified as Hispanic. One unit was vacant. 99 beneficiaries (55 percent) were considered very low income and 81 (45 percent) were considered low income. Of the 99 very low-income beneficiaries, 30 (30 percent) are considered extremely low income.

¹¹ Housing problems are defined as spending more than 30 percent of household income on housing, lacking kitchen/plumbing facilities, or overcrowding.

Wrapping up Program Year 2013-2014

The federal HOME allocation for Program Year 2013-2014 was \$10,096,577. A total of \$8,489,121 was awarded across the state of Tennessee with the addition of reallocated funds from previous years and program income. Of this, \$1,431,172 was awarded to CHDOs and the remaining \$7,057,949 was awarded in the Rural/Urban round. 132 units/families were assisted using 2013-2014 funds. The majority (118 units) were rehabilitation projects and 14 were new construction. All units were for first time and existing homeowners, with the majority (118) being existing homeowners needing rehabilitation. Of the 132 families assisted, 102 beneficiaries were white (77 percent), 29 were black/African American (22 percent), and one was multi-racial. No beneficiaries were Hispanic. 71 beneficiaries (54 percent) were considered very low income and 61 (46 percent) were considered low income. Of the 71 very low-income beneficiaries, 27 (38 percent) are considered extremely low income.



Tennessee Housing Development Agency (THDA)

As the State's housing finance agency, the Tennessee Housing Development Agency (THDA) is a self-sufficient, independently funded, publicly accountable entity of the State of Tennessee. THDA's mission is to meaningfully expand safe, sound, affordable housing opportunities for low and moderate income Tennesseans as the state's leading resource. More information about THDA programs can be found online at www.thda.org.

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