

STATE OF TENNESSEE

FISCAL YEAR 2024-25

CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT



TENNESSEE HOUSING DEVELOPMENT AGENCY

TENNESSEE DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

TENNESSEE DEPARTMENT OF HEALTH

## **CR-05 - Goals and Outcomes**

### **Progress the jurisdiction has made in carrying out its strategic plan and its action plan.**

The Consolidated Annual Performance and Evaluation Report (CAPER) serves as the State of Tennessee's annual performance report to the U.S. Department of Housing and Urban Development (HUD) for five formula grant programs: Community Development Block Grant (CDBG), Emergency Solutions Grants (ESG), Home Investment Partnerships Program (HOME), Housing Trust Fund (HTF), and Housing Opportunities for Persons Living with AIDS (HOPWA). The reporting period for this Fiscal Year's (FY 24-25) CAPER is July 1, 2024 – June 30, 2025.

A brief description of the grant programs, expenditures for FY 24-25, notable achievements, and the names of the administering state agencies are as follows:

Community Development Block Grant (CDBG): The primary purpose of this program is to develop and improve public facilities and infrastructure across Tennessee. In FY 24-25, CDBG awarded 40 new contracts to city governments, county governments, and other subrecipients, totaling \$26,661,194.00 of funding. This amount includes the FY 24-25 award amount plus additional funds that were recaptured, unspent funds from completed projects from previous years, and CDBG loan repayment funds from the CDBG Economic Development Loan Program. A total of 369,183 persons, of whom 231,263 are low-and moderate-income (LMI) persons, will be assisted. Tennessee's Department of Economic and Community Development (ECD) administers the CDBG program.

Community Development Block Grant - Recovery Housing Program (CDBG-RHP): The purpose of this program is to develop transitional housing for people in recovery from substance use disorders. The CDBG-RHP action plan has been approved and the grant agreements received.

The CDBG-RHP program is currently undergoing a substantial amendment to the action plan to facilitate the rapid and efficient deployment of grant funds. This will be achieved in two ways:

1. The method of distribution will be revised to accept and award applications at any time, as long as funding is available.
2. The maximum grant threshold will be increased to \$1,000,000.

Emergency Solutions Grants (ESG): The purpose of the ESG program is to provide services to enable people experiencing homelessness or those at risk of becoming homeless to regain stability in permanent housing. ESG awarded contracts to 27 agencies and cities. The ESG program also expended \$2,975,710.30 of funding for this reporting period. Total ESG funding during the reporting period assisted more than 3,700 low-, very low-, and extremely low-income persons. Of the ESG beneficiaries who reported their status, 171 were veterans, 423 were chronically homeless, 606 were children, and 638 were fleeing domestic violence. The Tennessee Housing Development Agency (THDA) administers the ESG program.

HOME Investment Partnerships Program: The main purpose of the HOME program is to promote the production, preservation, and rehabilitation of single-family housing for low-income households. The HOME program expended \$10,616,246.00 in funds during FY 24-25 for these activities. In addition, HOME completed a total of 76 housing units in FY 24-25; 25 of these units were new, single-family homes, and 51 were rehabs of existing single-family homes. Previous years' allocations funded these units, since HOME projects take multiple years to complete. Of the 76 households assisted, 10 were extremely low-income, 6 very low-income, and 60 low-income. In addition, the HOME program expended \$539,330.06 for tenant based rental assistance (TBRA) for 76 individuals who aged out of foster care. THDA administers the HOME program.

Housing Trust Fund (HTF): The purpose of the HTF program is to develop and rehabilitate rental housing for households with incomes at or below 30 percent of the area median income (AMI). The HTF program expended \$8,507,156.00 in FY 23-24. Like HOME projects, HTF projects take multiple years to complete. 112 HTF units were completed and put into service in FY 24-25. THDA administers the HTF program.

Housing Opportunities for Persons with AIDS (HOPWA): The purpose of this program is to provide housing and services benefitting low-income persons living with HIV/AIDS and their families. The HOPWA program expended \$2,379,960.93 to six project sponsors across the state and for State of Tennessee administrative activities. HOPWA funds are used to provide assistance in the following categories: Tenant Based Rental Assistance (TBRA), short term rental assistance, mortgage and utility assistance (STRMU), supportive services, permanent housing placement, resource ID, and ongoing housing case management. The HOPWA program served 874 qualifying individuals and their families in need of HOPWA services during FY 24-25. The Tennessee Department of Health (DOH) administers the HOPWA program.

In addition, descriptions of temporary programs to respond to the COVID-19 pandemic with funding from the CARES Act are as follows:

CDBG-CV: The purpose of this program is to fund community development, public facilities, and infrastructure projects related to the impacts of the COVID-19 pandemic. One additional activity was awarded in FY 24-25 for a total of \$116,992 to address food insecurity. ECD administers the CDBG-CV program.

## Program Year Goals and Outcomes

Goal	Category	Source / Amount	Indicator	Unit of Measure	Program Year Outcomes
Creation and preservation of affordable housing	Affordable Housing	HOME: \$11,155,576.06 HTF: \$8,507,156.00 LIHTC/MTBA: \$99,498,439.00 HCV: \$54,858,119.00 TN HTF: \$125,000.00 CITC: \$550,972,688.00	Rental units constructed	Household Housing Unit	HTF: 80  LIHTC: 824 TN HTF: 178 CITC: 2,238  <b>TOTAL: 3,320</b>
			Rental units rehabilitated	Household Housing Unit	HTF: 32  LIHTC: 60 CITC: 167  <b>TOTAL: 259</b>
			Homeowner housing added	Household Housing Unit	HOME: 25  CITC: 61  <b>TOTAL: 86</b>
			Homeowner housing rehabilitated	Household Housing Unit	HOME: 51  CITC: 6  <b>TOTAL: 57</b>
			Direct financial assistance to homebuyers	Households Assisted	HCV: 40 CITC: 59  <b>TOTAL: 99</b>
			Tenant-based rental assistance / Rapid rehousing	Households Assisted	HOME: 68  HCV: 6,198  <b>TOTAL: 6,274</b>
Fair housing	Affordable Housing Public Housing Homeless	Homeowner Counseling/Homebuyer Education: \$42,886.00	Other	Households Assisted	Homeowner Counseling/Hom ebuyer Education: 214



Goal	Category	Source / Amount	Indicator	Unit of Measure	Program Year Outcomes
Physical infrastructure development	Non-Housing Community Development	CDBG: \$12,965,511.00	Public facility or infrastructure activities for low/moderate income housing benefit	Households (Persons) Assisted	CDBG: 58,734
Create recovery transitional housing	Non-Homeless Special Needs	CDBG-RHP: \$0.00	Person's Assisted	Persons Assisted	CDBG-RHP: 0
Preserve homeless facilities & supportive services	Homeless	ESG: \$2,975,710.30	Tenant-based rental assistance / Rapid rehousing	Households Assisted	ESG: 642
			Homeless person overnight shelter	Persons Assisted	ESG: 1,829
			Homelessness prevention	Persons Assisted	ESG: 138
Preserve housing for persons with AIDS/HIV	Affordable Housing Non-Homeless Special Needs	HOPWA: \$2,379,960.93	Tenant-based rental assistance / Rapid rehousing	Households Assisted	HOPWA: 127
			Overnight/emergency shelter/transitional housing beds added	Beds	HOPWA: 74

Goal	Category	Source / Amount	Indicator	Unit of Measure	Program Year Outcomes
			Homelessness prevention	Persons Assisted	HOPWA: 360
			Supportive services	Persons Assisted	HOPWA: 626
Revitalize disinvested areas & improve livability	Non-Housing Community Development	CDBG: \$13,695,683.00 CDBG-CV: \$0	Other	Other (Persons Assisted)	CDBG: 310,449 CDBG-CV: 0 <b>TOTAL: 310,449</b>
TA, Job/Business Development, Administration	Non-Housing Community Development	CDBG: \$927,143.00	Other	Other	CDBG: 0
Addressing Food Access and Insecurity	Non-Housing Community Development	CDBG-CV: \$116,992.00	Public service activities other than low/moderate income housing benefit	Persons Assisted Jobs created/retained Businesses Assisted	CDBG-CV: 540
Daycare Assistance	Non-Housing Community Development	CDBG-CV: \$0.00	Public service activities other than low/moderate income housing benefit	Persons Assisted Jobs created/retained	CDBG-CV: 0 <b>TOTAL: 0</b>

**Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.**

One of the State of Tennessee's highest housing priority areas is to provide affordable housing opportunities throughout the state. Strategies to address this include preserving the existing affordable housing stock, increasing new affordable housing, or creating new homeownership opportunities. The

State has made progress on each aspect of this priority area during this reporting period.

With regard to preserving the affordable housing stock, HOME grantees completed 51 housing rehabilitations projects in FY 24-25. To increase the number of new affordable housing units and create new homeownership opportunities, HTF completed 112 rental units and HOME completed 25 single-family new construction units during this reporting period. Note that, in addition to the Consolidated Planning programs, other THDA programs including the Community Investment Tax Credit (CITC) Program, the Low Income Housing Credit (LIHTC) Program, Multifamily Bond Authority Program, and the Tennessee Housing Trust Fund, which also contribute to the state's goal of preserving and developing new housing opportunities for Tennesseans.

CDBG funds in Tennessee are primarily awarded to water and sewer public infrastructure projects and public facilities projects. These activities contribute to the state's priority to improve the livability of communities through ensuring infrastructure development, health and safety, and targeting economic distress. For FY 24-25, approximately 48 percent of CDBG funds were used for infrastructure development, and approximately 52 percent for community livability, health and safety projects.

The grant agreement for the FY 24-25 CDBG-RHP funds was not fully executed until the spring of 2024. Two grant activities totaling \$1.5 million are currently in the contracting process. These activities will be funded with FY 23-24 funds and recoveries. The CDBG-RHP program is currently undergoing a substantial amendment to the action plan to facilitate the rapid and efficient deployment of additional grant funds. The amendments are expected to be submitted and the grant agreement be in place in the fall of 2025.

## CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

	CDBG*	CDBG-CV*	HOME	ESG*	HOPWA*	HTF	Total
<b>Race</b>							
White	349,457	-	86	2,502	540	56	<b>352,641</b>
Black/African American	13,254	-	43	980	293	52	<b>14,622</b>
Asian	755	-	-	10	1	-	<b>766</b>
American Indian or American Native	685	-	-	46	-	-	<b>731</b>
Native Hawaiian or Other Pacific Islander	608	-	-	20	1	-	<b>629</b>
Other/Multi-racial	4,424	-	15	227	39	4	<b>4,709</b>
<b>Total</b>	<b>369,183</b>	<b>-</b>	<b>144</b>	<b>3,785</b>	<b>874</b>	<b>112</b>	<b>41,898</b>
<b>Ethnicity</b>							
Hispanic	4,672	-	7	171	-	4	<b>4,854</b>
Non Hispanic	364,511	-	-	3,614	-	-	<b>368,125</b>
Unknown	-	-	137	-	874	108	<b>1,119</b>

\*CDBG, CDBG-CV, ESG, and HOPWA represent individual level demographic data, while HTF and HOME represent household level demographics.

Note: Some programs are missing client data either because the program did not collect the data or a client preferred not to report. As a result, the totals for race and ethnicity may not always match. In addition, other/multiracial totals are not collected in IDIS, but are reported here.

### Narrative

The demographic characteristics of the CDBG-RHP, Addressing Food Insecurity (CDBG-CV), and Child Care Creation (CDBG-CV) funds are unknown at this time. Due to the design of these programs, demographic characteristics will not be known until the completion of the activities. Therefore, this information is not included in the table above.

The HOME demographic breakdown above is for two different types of recipients. For the rehabilitation and new construction of housing: 50 heads of household were White, 19 were Black or African American, and 7 were another race or multiracial. For the beneficiaries of tenant based rental assistance (TBRA), 36 were White, 240 were Black or African American, and 8 were another race or multiracial.

## CR-15 - Resources and Investments

### Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	CDBG	\$28,105,224.03	\$27,588,337.00
CDBG-RHP	CDBG-RHP	\$1,504,598.00	\$0.00
CDBG-CV	CDBG-CV	\$23,374,369.00	\$116,992.00
HOME	HOME	\$23,243,042.12	\$11,155,576.06
HOPWA	HOPWA	\$2,303,205.00	\$2,379,960.93
ESG	ESG	\$3,244,618.00	\$2,975,710.30
Housing Trust Fund	Housing Trust Fund	\$3,427,564.64	\$8,507,156.00
LIHTC/MTBA*	LIHTC/MTBA	-	\$99,498,439
Housing Counseling/Homebuyer Education**	Homebuyer Education	-	\$42,886.00
TN Housing Trust Fund***	TN HTF	-	\$125,000.00
CITC	CITC	-	\$550,972,688.00
Housing Choice Vouchers****	HCV	-	\$54,858,119.00

\* Represents the total bond authority (MTBA) and the single year 4% LIHTC allocation awarded to four (4) projects placed in service during the reporting period, and the single year 9% LIHTC allocation for four (4) additional projects placed in service during the reporting period.

\*\* Represents only the HUD Housing Counseling Program grant expenditures, not including administrative funding.

\*\*\* Represents the portion of funds expended during FY24-25 from multi-year grants associated with projects placed in service.

\*\*\*\* Represents Housing and Utility Assistance Payment expenditures for all HCV programs: Mainstream Voucher Program, Section 811 Non-elderly Disabled (NED) & HCV for Homeownership, not including administrative funding.

### Narrative

Approximately 93 percent of the total \$23,374,369.00 CDBG-CV allocation for programming has been awarded. Expenditures are underway and most of the funds are awarded to activities that will expend relatively quickly. With HUD's waiver of the 80 percent expenditure requirement, the state has through July 2026 to expend the funds. CDBG submitted a substantial amendment to HUD in December 2023 to allow the award of more shovel-ready activities. An additional substantial amendment is being considered in the fall of 2025 to reallocate any remaining funding to activities currently underway.

### Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Non-Entitlement Statewide Grant Allocation Priority	87%	87%	State Funding Priority

Statewide Grant Allocation Priority	13%	13%	State Funding Priority
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## Narrative

For some programs, funds were directed to areas of the state with the greatest need and/or areas that have had disproportionately fewer funds made available to them in previous years. For example, all applicants for CDBG funding are scored with respect to community need and the relationship between the county's unemployment rate and per capita income. All CDBG applicants (other than those considered under the slums and blight and urgent need national objectives) must serve residential areas where at least 51 percent of the residents are low- and moderate-income people.

In addition, the HOME program uses the Not Proportionately Served measure in its Urban/Rural program to advantage counties that did not receive as much HOME funding per capita as other counties in previous years. The HOME competition also divides the Urban/Rural program resources between urban and rural counties to ensure that the state's HOME program serves areas with diverse population densities.

## **Leveraging**

**Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.**

CDBG: HUD does not require CDBG to have match requirements. Tennessee's CDBG program, however, awards many projects each year that will be completed on publicly owned property, particularly water and sewer system improvement projects where work is often done at water and wastewater treatment plants or other similar properties.

ESG: The ESG program requires grantees to provide a dollar-for-dollar match for ESG funds. All grantees must supplement their ESG funds with equal amounts of funds or in-kind support from non-ESG sources. Matching funds or in-kind support must be provided after the date of the grant award to the recipient and within the period of the ESG contract with THDA.

HOME: THDA awards points in its application scoring matrix to encourage applicants to leverage additional resources with the HOME program, including resources like the Federal Home Loan Bank of Cincinnati, other federal funds (including the Self-Help Homeownership Opportunity Program), local agency resources, and homeowner contributions. Additionally, homes constructed by Community Housing Development Organizations (CHDOs) will often use the THDA mortgage revenue bond financed first mortgage program as leverage to provide an affordable low-interest, fixed-rate loan for the home buyer.

HTF: Though match and leveraging are encouraged in the development budget of the proposed projects, neither are required. However, applicants receive additional points in the competitive application scoring process for providing match and/or leverage to the projects. In most cases, leverage was included in the projects through competitive grants from the Tennessee State Housing Trust Fund and tax credits from Community Investment Tax Credits (CITC) or the Low Income Housing Credits (LIHTC). In addition, some applicants who were Public Housing Authorities (PHAs) brought leverage, and in some cases match, by providing owner equity to the projects.

HOPWA: HUD does not require HOPWA to have match requirements. In the State of Tennessee, however, the HOPWA program sometimes utilizes Ryan White Part B Program funding as leveraging in the state administration of the program. For FY 24-25, HOPWA did not leverage Ryan White funds.

## HOME MATCH REPORT

The match information below is from the federal fiscal year October 1, 2023 - September 30, 2024, since Tennessee's CAPER reporting deadline is September 28, 2025.

Fiscal Year Summary – HOME Match	
Source of Match	Amount
1. Excess match from prior Federal fiscal year	\$2,886,536.48
2. Match contributed during current Federal fiscal year	\$7,592,843.19
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	\$10,479,379.67
4. Match liability for current Federal fiscal year	\$3,318,136.02
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	\$7,161,243.65

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land /Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
16063	10/20/2023		5,000.17					5,000.17
16189	5/24/2024	11,450.00						11,450.00
16038	5/30/2024	30,280.00						30,280.00
16064	6/28/2024	40,000.00						40,000.00
15993	6/28/2024	96,350.00						96,350.00
15998	7/30/2024	900.00	44,165.88					45,065.88
15750	11/15/2023	74,999.00						74,999.00
15980	10/23/2023		49,201.36					49,201.36
15983	3/24/2024		54,384.36					54,384.36
15971	6/28/2024		48,678.25					48,678.25
15920	5/14/2024		62,591.53					62,591.53
15922	8/26/2024		52,107.34					52,107.34
15924	9/12/2024		48,761.34					48,761.34
15925	5/30/2024		98,621.94					98,621.94
15944	4/12/2024		40,577.86					40,577.86
16100	8/18/2024		79,206.66					79,206.66
16132	8/25/2023		71,407.50					71,407.50



Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land /Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
State: Dawn of Hope	11/8/2023	400,997.00						400,997.00
State: Mending Heart	12/11/2023	789,194.00						789,194.00
State: Park Center	2/22/2024	1,009,352.00						1,009,352.00
State: Urban Housing	6/11/2024	1,500,000.00						1,500,000.00
State: CHET	9/21/2023	802,000.00						802,000.00
State: Emory Valley	2/13/2024	615,618.00						615,618.00
State: Project Return	9/5/2024	622,928.00						622,928.00
State: Eastern 8	7/18/2024	444,071.00						444,071.00
State: THDA	7/9/2024	500,000.00						500,000.00

## HOME Minority Business Enterprise / Women's Business Enterprise (MBE/WBE) Report

<b>Program Income</b> – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period	Amount received during reporting period	Total amount expended during reporting period	Amount expended for TBRA	Balance on hand at end of reporting period
\$0	\$449,288.48	\$0	\$0	\$449,288.48

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	\$0	\$0	\$0	\$0	\$0	\$0
Number	0	0	0	0	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	\$0	\$0	\$0	\$0	\$0	\$0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	\$0	0	\$0			
Number	0	0	0			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	\$0	\$0	\$0			

**Note:** Totals for non-MBE and non-WBE were not calculated.

<b>Minority Owners of Rental Property</b> – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	<b>Total</b>	<b>Minority Property Owners</b>				<b>White Non-Hispanic</b>
		<b>Alaskan Native or American Indian</b>	<b>Asian or Pacific Islander</b>	<b>Black Non-Hispanic</b>	<b>Hispanic</b>	
Number	0	0	0	0	0	0
Cost	\$0	\$0	\$0	\$0	\$0	\$0

<b>Relocation and Real Property Acquisition</b> – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0	0			
Businesses Displaced		0	0			
Nonprofit Organizations Displaced		0	0			
Households Temporarily Relocated, not Displaced		0	0			
<b>Households Displaced</b>	<b>Total</b>	<b>Minority Property Enterprises</b>				<b>White Non-Hispanic</b>
		<b>Alaskan Native or American Indian</b>	<b>Asian or Pacific Islander</b>	<b>Black Non-Hispanic</b>	<b>Hispanic</b>	
Number	0	0	0	0	0	0
Cost	\$0	\$0	\$0	\$0	\$0	\$0

## CR-20 - Affordable Housing

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	Actual
Number of Homeless households to be provided affordable housing units	ESG: 1,123 HCV: 40 HOPWA: 38 <b>TOTAL: 1,201</b>
Number of Non-Homeless households to be provided affordable housing units	ESG: 47 CITC: 2,185 HOME: 76 <b>TOTAL: 2,308</b>
Number of Special-Needs households to be provided affordable housing units	CDBG-RHP: 0 HOPWA: 91* TN HTF: 112 HCV: 2,625* <b>TOTAL: 2,828</b>

\*Households with at least one person reporting a disability.

	Actual
Number of households supported through Rental Assistance	HOME: 68 HOPWA: 127 ESG: 642  HCV: 6,198 <b>Total: 7,035</b>
Number of households supported through The Production of New Units	HOME: 25 HTF: 80  CITC: 2,472 TN HTF: 178 LIHTC: 824 <b>Total: 3,579</b>

	<b>Actual</b>
Number of households supported through Rehab of Existing Units	HTF: 32 CDBG: 0 HOME: 51  CITC: 159* TN HTF: 0 LIHTC: 60 <b>Total: 302</b>
Number of households supported through Acquisition of Existing Units	CITC: 8** TN HTF: 0 <b>Total: 8</b>

\*These households are supported by projects that are rehabilitation only.

\*\*These households are supported by projects are both acquisition and rehabilitation.

### **Discuss the difference between goals and outcomes and problems encountered in meeting these goals.**

It is often difficult to predict exactly who or how many people the ESG and HOPWA programs will serve. As a result, the one-year goals in the first table capture these programs' best estimates based on previous years' outcomes. In addition, the HOME and HTF programs fund multi-year projects, and the second table reports the results of projects placed in service, which can happen at faster or slower rates than initially expected. Similarly, the one-year goals in the second table capture the programs' best estimates based on previous years' outcomes.

In addition, the actual households supported through the various activities listed above include outcomes for the five formula programs, as well as LIHTC, HCV, CITC, and the Tennessee Housing Trust Fund, which adds additional variation in goals and outcomes.

### **Discuss how these outcomes will impact future annual action plans.**

The Consolidated Planning Partners will adjust our annual housing goals to reflect the programs, resources, opportunities, and threats impacting affordable housing in Tennessee. In addition, the State of Tennessee will consult its five-year Consolidated Plan for FY 20-24 to ensure any proposed strategies and changes are aligned to the state's goals. Finally, the state will review the results in past CAPERs to understand progress toward goals and to set realistic goals for future years.

### **Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.**

<b>Number of Households Served</b>	<b>CDBG Actual</b>	<b>CDBG-CV Actual</b>	<b>HOME Actual</b>	<b>HTF Actual</b>
Extremely low-income	85,841	0	10	112
Low-income	49,215	0	134	0

Moderate-income	96,207	0	0	0
<b>Total</b>	<b>231,263</b>	<b>0</b>	<b>144</b>	<b>112</b>

Extremely low-income households have an income of 30 percent or less of the Area Median Income (AMI). Low-income households have an income of between 30 and 80 percent of the AMI. (Very low-income households, a subset of the low-income household category, have an income of between 30 and 50 percent AMI.) Moderate income households have an income between 80 and 120 percent of AMI.

CDBG's actual numbers of LMI households served are determined by estimating the number of LMI households who benefit from the public infrastructure projects completed in a geographic location. For more information, please see the CDBG PER worksheets in Appendix C, which breaks down the individual projects included by year and the estimates of LMI households impacted by each project.

The demographic characteristics of the CDBG-RHP, Addressing Food Insecurity (CDBG-CV), and Child Care Creation (CDBG-CV) funds are unknown at this time. The beneficiaries of the CDBG-RHP funds are presumed to be LMI persons, and the vast majority of the beneficiaries of the food bank, food insecurity, and child care activities funded with CDBG-CV funds are expected to be LMI persons.

HOME does not serve moderate-income households. For projects that rehabilitated or constructed housing, HOME served 76 extremely low-income households. In addition, of the 76 households classified as low-income, 6 were considered very low-income (with incomes between 30 and 50 percent of AMI), and 60 were considered low-income (with incomes between 50 and 80 percent of AMI). In addition, HOME provided tenant based rental assistance (TBRA) to 68 low-income households.

HTF only serves extremely low-income households.

In addition to those listed in the table above, THDA administers many other housing programs that support affordable housing for lower income households.

The LIHTC program is a substantial contributor to new and renovated affordable housing units for low-income Tennesseans. For FY 24-25, \$99,498,439 was expended toward four 4% projects and toward four 9% projects.

In addition, lenders received Community Investment Tax Credits (CITC) on approximately \$550.9 million in below market loans or contributions made to eligible non-profit agencies and public housing authorities to assist 2,472 households through a range of housing services and to create or preserve units of affordable rental housing.

The Tennessee Housing Trust Fund (TN HTF) provides funding for several programs within THDA to address significant housing needs. For the State of Tennessee's fiscal year, \$125,000 was expended to complete 178 rental units.

Many low-income homebuyers are also supported with the homebuyer education initiative (HBEI). In total, 214 THDA borrowers received homebuyer education.

Each of these efforts is critical to affordable housing goals and aligned to decreasing impediments to fair housing choice. More information about any of the programs listed in this section can be found at [THDA.org](http://THDA.org). Calendar year annual spending and outcomes for these and other THDA programs are detailed in the Investments and Impacts Report.

## **CR-25 - Homeless and Other Special Needs**

**Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

For the ESG program, street outreach activities are a key component for grantees. These activities include essential services to eligible participants provided on the street or in parks, abandoned buildings, bus stations, campgrounds, and in other such settings where unsheltered people are staying. Eligible participants under this category/activity are unsheltered individuals and families who qualify as homeless under Category 1 of HUD's Definition of Homelessness.

Beyond engaging homeless people through street outreach, grantees of the ESG program continue their support to this population through case management, which includes an assessment of housing and service needs, and coordinating the delivery of individualized services. To reach out to homeless people and assess their individual needs, ESG grantees provided six main services:

- **Engagement:** activities to locate, identify, and build relationships with unsheltered homeless people and engage them for the purpose of providing immediate support, intervention, and connections with homeless assistance programs and/or mainstream social services and housing programs. These activities consist of making an initial assessment of needs and eligibility; providing crisis counseling; addressing urgent physical needs, such as providing meals, blankets, clothes, or toiletries; and actively connecting and providing information and referrals to programs targeted to homeless people and mainstream social services and housing programs, including emergency shelter, transitional housing, community-based services, permanent supportive housing, and rapid rehousing programs.
- **Case Management:** using the centralized or coordinated assessment system as required under § 576.400(d); conducting the initial evaluation required under § 576.401(a), including verifying and documenting eligibility; counseling; developing, securing and coordinating services; obtaining federal, state, and local benefits; monitoring and evaluating program participant progress; providing information and referrals to other providers; and developing an individualized housing and service plan, including planning a path to permanent housing stability.
- **Emergency health services:** outpatient treatment of urgent medical conditions by licensed medical professionals; and providing medication and follow-up services.
- **Emergency mental health services:** outpatient treatment of urgent mental health conditions by licensed professionals; medication costs and follow up services.
- **Transportation travel** by outreach workers or other service providers during the provision of eligible outreach activities and the transportation of clients to emergency shelters or other service providers.



- Services to special populations which are essential services that have been tailored to address the needs of homeless youth, victims of domestic violence, and related crimes/threats, and/or people living with HIV/AIDS who are literally homeless.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

To address emergency shelter and transitional housing needs of homeless persons, ESG grantees provide emergency shelter, essential services and fund operational expenses.

ESG grantees provide essential services connected to emergency shelter and transitional housing, including services concerned with employment, health, drug abuse, and education, as well as the staff salaries necessary to provide these services. These services may include, but are not limited to, the following: assistance in obtaining permanent housing; medical and psychological counseling and supervision; employment counseling; nutritional counseling; substance abuse treatment and counseling; assistance in obtaining other federal, state and local assistance including mental health benefits; employment counseling; medical assistance; veteran's benefits; and income support assistance such as Supplemental Security Income, food stamps and aid to families with dependent children; other services such as child care, legal services, life skills training, transportation, job placement and job training; and the staff salaries necessary to provide the above services.

Under this category, operating expenses related to the operation of emergency and transitional housing, including but not limited to, maintenance, operation, rent, repair, security, fuel, equipment, insurance, utilities, food and furnishings are also included, which makes the State of Tennessee's efforts under this category possible.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

For the ESG program, eligible activities include those related to preventing people from becoming homeless and to assist participants in regaining stability in their current or other permanent housing. Specifically, ESG grantees typically provide financial assistance in order to help prevent and rapidly re-house clients in the following ways: pay rental application fees (excludes pet deposit), moving costs, security deposit for rental or utility, payment of rental arrears up to six months, and short-term (up to three months) or medium-term (up to nine months) rental and/or utility assistance. To ensure participants maintain stability, ongoing case management and supportive services are provided.

Under this category, THDA defines these low-income individuals and families as extremely low-income individuals and families with household incomes of at or below 30 percent of AMI who qualify as

homeless under Categories 2, 3 and 4 of HUD's Definition of Homelessness or any category of HUD's Definition of "At Risk of Homelessness."

In addition, HOME assists youth aging out of foster care with tenant based rental assistance (TBRA), as youth aging out of foster care are more likely to become homeless than youth with family support.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

To help homeless people make the transition to permanent housing and independent living, ESG grantees provide financial assistance for the following: moving costs, security deposit for rental or utility, payment of rental arrears up to six months, and short-term (up to 3 months) or medium-term (up to 9 months) rental and/or utility assistance. In addition to financial assistance, participants are provided with services such as housing search and placement, housing stability case management, mediation, legal services and assistance with credit repair. Under this category, to be eligible, individuals and families must meet the definition of homeless, living in an emergency shelter or other place described in the definition provided by HUD.

## **CR-30 - Public Housing**

### **Actions taken to address the needs of public housing**

The 2025 Qualified Allocation Plan (QAP) for the Low Income Housing Tax Credit (LIHTC) program includes a set-aside of up to 25 percent of the state's competitive housing credit ceiling to assist the redevelopment of public housing units. Within the set-aside, THDA prioritizes applications involving public housing authorities (PHAs), which HUD has selected for the Rental Assistance Demonstration (RAD) program. The 2025 QAP includes a preference for subsequent phases to previously funded RAD conversions. In this way, THDA ensures that local PHAs have the resources necessary to complete largescale multiphase RAD conversions.

PHAs are also eligible applicants for the Housing Trust Fund (HTF), and THDA has made a considerable effort to communicate with and encourage PHAs to apply for HTF funds to support their RAD conversions.

In addition, in the 2024 QAP, the Choice Neighborhoods Initiative (CNI) was prioritized through the Economic Development Area Set Aside, and a total of \$3.6 million was awarded to two CNIs. In this way, THDA is confronting gentrification and helping serve Tennessee's low-income residents and communities. THDA also uses its discretionary basis boost authority under the Housing and Economic Recovery Act (HERA) to ensure that these transactions are financially viable.

The 2025 QAP was approved by the THDA Board of Directors and Governor Lee as of November 19, 2024.

### **Actions taken to encourage public housing residents to become more involved in management and participate in homeownership**

THDA created the New Start Loan Program, which is designed to promote the construction of new homes for homeownership opportunities for low- and very-low income Tennesseans, which is often the income range for public housing residents. The New Start Loan Program is a zero percent interest loan program delivered through non-profit organizations with established programs for the construction of single-family housing for low- and very-low-income households.

THDA manages a Family Self Sufficiency (FSS) program for its Housing Choice Voucher (HCV) Program participants as an effort to enable participants to become self-sufficient or independent of welfare assistance.

The FSS program includes financial counseling and pre-purchase homeownership counseling for participants. FSS participants sign a five-year contract in which they agree to find employment and identify goals for achieving financial independence. Staff assists participants in identifying goals and provides referrals for resources in the community. Participants are eligible for the establishment of an escrow account, which is based on increased income as a result of employment. The funds in the escrow

account may be accessed by the participant once the contract is fulfilled or the family requires an interim disbursement in pursuit of an established goal.

In 1998, the FSS program was mandated to have 181 participants. Since 1998, over 181 participants have graduated from the program, making the program voluntary. THDA has opted to have 175 slots available to Housing Choice Voucher participants.

THDA also offers a homeownership voucher option to participants of the FSS program. The THDA Homeownership Voucher Program offers a mortgage subsidy to low-income families who are unable to purchase a home through traditional financing. With the Homeownership Voucher Program, families typically pay 30 percent of their monthly-adjusted income (or the family's Total Tenant Payment) towards homeownership expenses, and THDA pays the difference between the family Total Tenant Payment and the actual monthly mortgage payment. The mortgage assistance payment is paid directly to the lender or loan servicing company and not to the family.

#### **Actions taken to provide assistance to troubled PHAs**

Not applicable.

## **CR-35 - Other Actions**

**Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.**

The State of Tennessee implements several programs outside of the five Consolidated Planning programs that remove barriers to affordable housing and support our FY 2020-2024 Consolidated Plan. The following programs encourage the preservation and creation of affordable housing units.

Community Investment Tax Credit Program (CITC): To encourage the development of affordable housing units, this program enables financial institutions to obtain a credit against the sum total of taxes imposed by the Franchise and Excise Tax Laws when qualified loans, qualified investments, grants or contributions are extended to eligible housing entities for engaging in eligible low income housing activities. Eligible activities include creating or preserving affordable housing for low-income Tennesseans; activities that assist low-income Tennesseans in obtaining safe and affordable housing; activities that build the capacity of an eligible non-profit organization to provide housing opportunities for low-income Tennesseans; and any other low-income housing related activity approved by the THDA Executive Director and the Commissioner of Revenue.

Low Income Housing Tax Credits (LIHTC): Another program that encourages the development and preservation of affordable housing is the Low Income Housing Tax Credit (LIHTC) program. LIHTC is a credit against federal income tax liability each year for 10 years for owners and investors in low-income rental housing. The amount of tax credits is based on the portion of the buildings' total depreciable cost basis dedicated to serving qualified low-income residents. THDA ensures that costs are reasonable and determined in compliance with Section 42 of the Internal Revenue Code.

Multifamily Tax-Exempt Bond Authority (MTBA): The Bond Authority program, like the LIHTC program, supports rehabilitation, acquisition and rehabilitation, and new construction of affordable rental units. Municipalities request an allocation of the state's bond authority and sell bonds in support of housing development. Proposed developments utilizing tax exempt bonds are eligible for non-competitive Low Income Housing Credits.

Tennessee Housing Trust Fund (TN HTF): Many of the primary programs within THDA to address difficult housing needs are funded through the state's Housing Trust Fund. During this reporting period, the Emergency Repair Program helped 193 elderly and/or disabled homeowners with critical home repairs; 125 homes were provided ramps and modifications based on disability needs; and 20 homes were bought by low-income homebuyers through the state's Trust Fund support of Habitat for Humanity.

**Actions taken to address obstacles to meeting underserved needs.**

The State of Tennessee is committed to addressing the obstacles facing underserved Tennesseans. Our 2020-2024 Consolidated Plan identified affordable housing, community development and infrastructure, and housing and services for people experiencing homelessness and those with special needs as focus areas to better meeting the needs of those underserved.

The 2025 HTF Program Description limits HTF funding availability to projects located in rural areas, or to permanent supportive housing (PSH) units. The extremely low income targeting under the HTF program provides critical capital funds to units serving an income level that is generally consistent with PSH households.

Funds were directed to the areas of the state with greatest need and/or areas that have had disproportionately fewer funds made available to them. HOME used the Not Proportionally Served measure to advantage counties not receiving as many funds per capita as other counties. CDBG used the Ability to Pay measure that determines the level of local financial contribution that is required, allowing impoverished communities receiving grants to receive more funds. This ability to pay determination includes per capita income, the value of taxable property, and the value of taxable sales.

CDBG-DR: Another underserved need is supporting communities in Tennessee with disaster relief and resilience. An accomplishment worth noting is that the Tennessee Department of Economic and Community Development (ECD) was a winner of the National Disaster Resilience Competition (CDBG-NDR) from HUD and the Rockefeller Foundation during this reporting period. NDRC is funded through CDBG – Disaster Recovery appropriations provided by the Disaster Relief Appropriations Act of 2013. The initiative is a federal, state and local collaborative effort to create rural, resilient communities along the Mississippi River in Tennessee. HUD funding will help with the restoration of two miles of degraded floodplain, the rehabilitation of a wastewater lagoon, and the creation of wetlands and recreation space.

Tennessee has been awarded CDBG Disaster Recovery and Mitigation funds to address the impacts of federally declared major disasters that occurred in 2020 and 2021 and to prepare for and mitigate future natural disasters in the designated areas. Collectively, Tennessee is receiving approximately \$85 million. The action plan has been approved and the agreement between HUD and the state has been executed. The most impacted and distressed (MID) counties are in the process of developing their plans for the use of the funding allocations.

Tennessee has also been awarded CDBG Disaster Recovery and Mitigation funds to address the impacts of federally declared major disasters that occurred in 2023 and 2024 and to prepare for and mitigate future natural disasters in the designated areas. Tennessee is receiving approximately \$85 million for these disasters as well. The action plan is being finalized for submission to HUD, and the agreement is expected to be executed in the fall of 2025.

#### **Actions taken to reduce lead-based paint hazards.**

Title X of the federal Residential Lead Based Paint Hazard Reduction Act of 1992 became effective on December 6, 1996. On September 26, 2000, the Tennessee Department of Environment and Conservation (TDEC) implemented a certification program and compiled a registry of certified lead inspectors, risk assessors, contractors, and training facilitators.

In April 2001, HUD and the Environmental Protection Agency (EPA) issued a joint memorandum to clarify Title X requirements for rehabilitation of housing, specifically the definition of abatement under regulations issued by EPA and HUD. It also asserted in the memorandum that HUD and EPA regulations were complementary. On May 2, 2011, THDA and TDEC issued a joint memorandum that allowed for the use of HUD regulations in rehabilitation projects. TDEC certified that lead-based paint professionals must be used. These joint efforts have enabled rehabilitation efforts to continue safely.

Each of the five Consolidated Planning grant programs have lead-based paint requirements. In regards to the CDBG and HOME programs, subrecipients must give participants of the program notice of possible lead hazards within the unit when the house is dated pre-1978 and must inform them of possible dangers. The Lead Chapter of the HOME Operations Manual, which provides further guidance for compliance with HUD regulations, is made available to all grantees and can be found on THDA's website. THDA monitors for compliance with lead-based paint regulations during project monitoring. Housing assisted with RSG funds are also subject to the Lead Based Paint Poisoning Prevention Act and based on the activity, must comply with various subparts of the Act.

The Housing Trust Fund follows the same requirements as the HOME program. Data on lead-based paint in Tennessee was updated in the 2020-2024 Consolidated Plan.

### **Actions taken to reduce the number of poverty-level families.**

Reducing the number of poverty-level families in the State of Tennessee is a core mission of the Consolidated Planning program. Each program utilizes data to inform decision-making and adapts processes to consider the special needs of lower income individuals and families. The Consolidated Planning programs serve mainly individuals and families under 80 percent of the AMI, with a few exceptions. A few programs have special considerations for those who fall into even lower income ranges.

CDBG: As a part of its scoring mechanism for housing rehabilitation, ECD (CDBG) project need points are awarded based on the number of persons with higher poverty levels in the state, specifically persons 62 years of age or above, and/or female heads of household, and/or disabled individuals.

ESG: The program provides services geared towards assisting families who are homeless or at risk of becoming homeless. In addition to shelter services, ESG provides street outreach services, rapid rehousing services, homelessness prevention activities, and rental assistance.

HOME: The program serves all households under 80 percent of the AMI. Very low-income households

are defined as those households whose annual income is 50 percent or less of the 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. Over the reporting period for housing production and/or rehabilitation activities, 10 households were extremely low-income, or had incomes at or below 30 percent of the AMI. 6 households were considered very low-income, while 60 households were low-income. In addition, the HOME program provided tenant-based rental assistance to 68 youth aging out of foster care, since this group is more prone to experiencing homelessness than youth with family support.

HTF: The program provides rental housing for families or individuals whose income is at or below 30 percent of the AMI. As of the end of the program year, HTF completed 112 units and put them into service.

HOPWA: The program serves families impacted by HIV/AIDS who fall under 80 percent of the AMI with services such as rental, mortgage, and utility assistance, as well as other supportive services. In total, HOPWA served 874 persons and their family members with housing related activities in FY 24-25.

Additionally, the state coordinates resources so that services to households at or below 80 percent of the AMI are effectively administered. Continued coordination efforts include plans to further address the housing needs of those who face additional barriers. Specifically, youth transitioning out of foster care and formerly incarcerated people, groups who are often experiencing poverty or are at-risk of poverty, have become a focus for THDA and its grantees. We have enhanced a number of our housing programs to encourage the development of housing options for these populations.

### **Actions taken to develop institutional structure.**

Please see below.

### **Actions taken to enhance coordination between public and private housing and social service agencies.**

To enhance coordination between public and private housing and social service agencies, as well as the development of the institutional structure, the Consolidated Planning partners and their programs complete the following activities and foster the following partnerships:

By using CHDOs, local and regional governments, and social service agencies, the state has invested in the existing structure to implement our programs while requiring and monitoring a level of quality that improves the housing affordability and quality of the units impacted by these funds.

THDA has a Lender/Realtor Advisory Board, as well as an advisory board for homebuyer educators, that assist THDA in ensuring programs are responsive to the needs of consumers and partners. THDA also hosts a peer session for the Homebuyer Education Initiative, which includes a section of fair housing



education, and the Energy Efficiency/Weatherization Advisory Board.

THDA's grantees include local governments, regional Development Districts, and not-for-profit organizations. Each of these partnerships adds strength to the overall institutional structure as well as the strong public-private partnerships that exist throughout the state.

Additionally, THDA promotes participation and the active involvement of HCV residents in all aspects of the Housing Choice Voucher program mission and operation. HCV participants are invited to serve on a Resident Advisory Board to represent their interests. THDA's Resident Advisory Board is composed of active HCV participants who provide supportive assistance to HCV personnel. The Resident Advisory Board consists of a maximum of 15 members. If more than 15 people volunteer for the Board, THDA utilizes a random selection process to ensure proportionate representation from the East, West and Middle divisions of the state. In addition, as required by the federal regulations, the THDA Board of Directors includes one eligible resident board member who can vote on Housing Choice Voucher program issues. The goal of the Resident Advisory Board is to positively impact the overall quality and delivery of HCV services and improve the overall quality of life for HCV participants.

**Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice.**

Appendix A provides a detailed assessment of fair housing activities undertaken by CDBG, HOME, HTF, ESG, HOPWA, and other relevant programs, including updates on fair housing planning for 2024-2025.

## **CR-40 - Monitoring**

**Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The State of Tennessee has established standards and procedures to monitor the use of federal grant funds. Each state department that manages a Consolidated Planning grant program allocates grant resources received in accordance with the preapproved uses of the funds. Contracts, agreements, and other documentation with program participants incorporate the services and activities to be completed, the compliance requirements, and the specific conditions under which funds may be released.

Further, designated staff are responsible for monitoring compliance with applicable federal and state regulations for programs. Each department conducts monitoring activities regularly or as required by HUD regulations to ensure compliance. Some examples of monitoring activities for funded programs include program site visits, regular review of participant-level data via web-based tracking systems, reviews of deliverables reported in monthly and quarterly reports, environmental reviews, on-site construction inspections, and other activities that ensure program compliance.

Specific to minority business outreach and Section 3, within the program documents that grantees receive, policies and procedures are detailed regarding the steps that must be taken to ensure that women and minority businesses are afforded opportunities to bid on service, material, and construction contracts. Grantees also receive a statewide Diversity Business Enterprise Directory to help connect grantees to women and minority owned business options in the state. They are also given the Disadvantaged Business Enterprise Directory to help grantees comply with Section 3 and the required HUD forms for both of these areas to ensure awareness of their obligations to market and connect with minority owned businesses and provide economic opportunities for low- and very low-income persons.

### **Citizen Participation Plan 91.105(d); 91.115(d)**

**Description of the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.**

For the FY 24-25 CAPER, the State of Tennessee will provide an Overview in English and Spanish and a draft of the CAPER in English on the THDA Consolidated Planning webpage.

Public notices were translated into Arabic, Badini, Chinese, Korean, Laotian, Spanish, Somali, Sorani, and Vietnamese, and available on the SurveyMonkey feedback form. Public notices in English and Spanish and relevant links are published on THDA's Consolidated Planning webpage, on most of the nine Development District websites, and in twelve major newspapers across the Tennessee.

This year, public notices were published in ten English-language newspapers and in two Spanish-language newspapers:

- Memphis Commercial Appeal
- The Tennessean (Nashville)
- The Herald – Citizen (Cookeville)
- The State Gazette (Dyersburg)
- Chattanooga Times Free Press (Chattanooga)
- The Leaf Chronicle (Clarksville)
- Johnson City Press (Johnson City)
- The Knoxville News Sentinel (Knoxville)
- The Daily Herald (Columbia)
- The Jackson Sun (Jackson)
- La Prensa Latina (Memphis)
- El Crucero de Tennessee (Nashville)

The State of Tennessee also sent an email blast promoting the draft and public comment period to program grantees, as well as advocacy and social service groups serving protected classes in Tennessee.

The overview and public comment form were available on THDA’s website from September 3-18, 2025, which meets the requirements set forth in the State of Tennessee’s Citizen Participation Plan.

A public meeting was held on September 17, 2025, from 1:00 – 2:00 PM with options to participate in person at an accessible location or online. No comments were received.

The final appendix contains copies of the translations, posted notices, and other outreach efforts.

## **CR-45 - CDBG**

**Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.**

Program objectives have remained the same. However, TNECD continues to seek grantee and public feedback on program changes. It uses both the in-person and hybrid format to encourage participation and involvement in the public participation process. No comments were received at the CDBG public hearing. This was not surprising as no substantial programmatic changes were proposed for the FY 24-25 funding cycle.

**Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?**

No.

## CR-50 - HOME

**Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations**

*Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.*

Here are the following properties that were inspected on-site during this program year, as well as the findings.

Property	Inspection Date	Finding(s)
Behavioral Health Initiatives 300 E-H Austin Street, Savannah	2/20/2025	No findings.
Carey Counseling 511 Cherry Street, Tiptonville	2/20/2025	No findings.
CHPWC  2505 Penny Lany, Spring Hill  7222 Blue Ridge Dr., Fairview  160 Cadet Ln., Franklin  7344 Hidden Lake, Fairview	3/18/2025  3/14/2025  3/14/2025  3/14/2025  3/14/2025	No findings.
COMCARE, Inc  250 Willow Creek Ct., Mosheim  240 Willow Creek Ct., Mosheim  200 Willow Creek Ct., Mosheim  85 Willow Creek Ct., Mosheim	  2/25/2025  2/25/2025  2/25/2025  2/25/2025	No findings.

Property	Inspection Date	Finding(s)
Hilltoppers  113 Harrison Avenue, Crossville  50 Dayton Avenue, Crossville	  3/12/2025  3/12/2025	No findings.
Hope of Martin CDC  409 A&B Jackson Street, Martin  216 A&B Summer Street, Martin	  3/20/2025  3/20/2025	No findings.
Jonah  1385 Watkins, Brownsville  1375 Watkins, Brownsville  1365 Watkins, Brownsville  1525 Eastview Dr., Humboldt  2651 Oakview Dr., Humboldt  2667 Oakview Dr., Humboldt  805 25 <sup>th</sup> St., Humboldt	  2/25/2025  2/25/2025  2/25/2025  2/25/2025  2/25/2025  2/25/2025  2/25/2025	No findings.
Life Bridges  3510 Pinecrest, Cleveland	  2/26/2025	No findings.
McKendree Lambuth  1054 Hartsville Pk., Gallatin	  3/26/2025	No findings.
Southwest CDC		No findings.

Property	Inspection Date	Finding(s)
503 Jeff Street, Bolivar	3/10/2025	
509 Jeff Street, Bolivar	3/10/2025	
511 Jeff Street, Bolivar	3/10/2025	
Volunteer Behavioral Healthcare System	2/26/2025	No findings.
1751-1755 Garden Dr., Athens		

Since its implementation of the 2013 HOME funds in calendar year 2014, THDA did not fund rental housing activities under its HOME program for many years. As a result, beginning with Program Year 2013, THDA moved all rental production from HOME to the THDA-funded Tennessee Housing Trust Fund Competitive Grants program. HOME re-introduced rental projects in the FY 22-23 grant cycles. Since the FY 22-23 reporting period, rental grantees have made strides to produce the newest additions to the HOME rental stock. These outcomes of these projects should be accounted for during the FY 25-26 reporting period. THDA also has granted HOME-ARP funding with rental activities. Outcomes of these programs will be captured in future CAPER reports.

For FY 24-25 and prior year HOME funding, THDA required that the units meet all applicable local codes, rehabilitation standards, ordinances, and zoning ordinances at the time of project completion and prior to making the final payment on rehabilitation or construction of rental units. In the absence of a local code, HOME-assisted rental new construction of apartments of three or more units must have met the State-adopted International Building Code; HOME-assisted new construction or reconstruction of single-family rental units or duplexes must have met the State-adopted International Residential Code for One- and Two-Family Dwellings; and HOME-assisted rental rehabilitation must have met the State-adopted International Existing Building Code. Rental new construction must also have met the International Energy Conservation Code. In addition, all new construction must have met Energy Star standards as certified by an independent Home Energy Rating System (HERS) rater. All other HOME-assisted rental housing (e.g., acquisition) must meet all applicable state and local housing quality standards and code requirements, and if there were no such standards or code requirements, the housing must have met the Uniform Physical Condition Standards (UPCS).

The 2013 HOME Rule made significant revisions to the Property Standards at §92.251, which were to be effective January 24, 2014. However, the effective date was delayed pending additional guidance from HUD. THDA moved forward with the requirements of the new regulations and adopted written design standards for all HOME-assisted rehabilitation activities. In addition, new construction of rental units must also have met accessibility requirements and mitigated disaster impact, as applicable per state and local codes, ordinances, etc. THDA reviewed and approved written cost estimates and determined cost

reasonableness prior to the grantee putting the project out to bid. These changes were implemented with the 2012 HOME projects funded under Supported Housing Development and 2012 CHDO rental projects in advance of a new effective date.

#### **An assessment of the jurisdiction's affirmative marketing actions for HOME units.**

Prior to beginning a HOME project, grant recipients must adopt affirmative marketing procedures and requirements for all HOME funded home buyer projects with five or more units. Affirmative marketing steps consist of actions to provide information and otherwise attract eligible persons in the housing market area to the available housing without regard to race, color, national origin, sex, religion, familial status or disability. These must be approved by THDA prior to any HOME funds being committed to a project. Requirements and procedures must include:

- Methods for informing the public, owners and potential tenants about fair housing laws and the local program's policies;
- A description of what owners and/or the program administrator will do to affirmatively market housing assisted with HOME funds;
- A description of what owners and/or the program administrator will do to inform persons not likely to apply for housing without special outreach;
- Maintenance of records to document actions taken to affirmatively market HOME-assisted units and to assess marketing effectiveness; and
- Description of how efforts will be assessed and what corrective actions will be taken where requirements are not met.

THDA encourages its grantees to identify those populations who are least likely to apply for assistance and to make outreach to those populations. To accomplish this, THDA recommends that the grantee advertise for assistance availability at churches and other religious institutions, convenience stores, libraries, senior centers, and local offices of the TN Department of Human Services. Additionally, THDA requires that each grantee have policies and procedures to assist non-English speaking applicants. Each grantee must also have a process that notifies people with limited-English proficiency of language assistance availability (i.e. notices, signs) that is accessible to individuals seeking assistance. Grantee staff should be knowledgeable of all procedures and processes.

THDA also requires all grantees to use the Fair Housing logo on all program materials.

#### **Data on the amount and use of program income for projects, including the number of projects and owner and tenant characteristics.**

During this reporting period, THDA received \$449,288.48 in HOME program income and expended \$0.00.

In FY 24-25, there were 76 HOME units completed that assisted 10 extremely low-income households, 6



very low-income households, and 60 low-income households. All 76 HOME units completed during FY 24-25 were owner-occupied. 51 were rehabilitation only projects, and 25 were new construction only.

In terms of racial demographics, of the HOME program beneficiaries related to housing production and rehabilitation activities, 50 were white, 19 were Black/African American, and 7 were as multiracial. In addition, HOME assisted 71 single, non-elderly residents, 2 elderly residents, and 5 single-parent households. About eighty percent of beneficiaries—60 of 76—live alone.

### **Other actions taken to foster and maintain affordable housing, including the coordination of LIHTC with the development of affordable housing.**

The State of Tennessee will continue to invest HOME and HTF funds to promote the production, preservation, and rehabilitation of affordable housing for individuals and families of low- and very low-income. The state will also invest CDBG funds in community infrastructure to support communities that are home to low-and-moderate income households. ESG and HOPWA also provide both permanent and short-term affordable housing to special needs populations to support their affordable housing needs. The state also maintains relationships with local organizations, which provide alternative housing services to fill the gaps between government-funded programs. These efforts foster and maintain affordable housing throughout the state.

Additional efforts are being made, both through regulatory and development avenues, to find new ways of providing quality, affordable housing. Energy efficiency improvements to the existing housing stock, emergency repair programs, and low-income housing credits are just some of the housing considerations being made to foster more affordable housing in close proximity to resources and services. Further, THDA utilizes the Tennessee Housing Trust Fund (TN HTF), which targets assistance to persons of very low-income, those earning 50 percent or less of the AMI. Within TN HTF, competitive grants support the chronically homeless, persons with disabilities, single mothers recovering from substance addiction or physical abuse, veterans with multiple needs, formerly incarcerated people, and youth transitioning out of foster care. This allows for complimentary housing activities, in addition to those funded through the formula grant programs to provide and maintain critical affordable housing throughout Tennessee.

THDA's Low Income Housing Tax Credit (LIHTC) Qualified Allocation Plan (QAP) prioritizes the preservation of affordable housing. The 2025 Draft QAP sets-aside up to 25 percent of the state's competitive housing credit ceiling to existing multifamily housing or adaptive reuse of existing buildings. Through this set-aside, THDA is creating new affordable housing opportunities while respecting historical character of existing communities. THDA's Qualified Contract Guide assists in the preservation of affordable housing. LIHTC properties eligible to exit from the program are marketed for sale on THDA's website. As potential purchasers contact THDA about these exiting properties, other THDA financing options can be discussed, which can assist the preservation of this housing.

## CR-55 – HOPWA

### Identify the number of individuals assisted and the types of assistance provided

This table captures the one-year goals for the number of households provided housing through the use of HOPWA activities, including short-term rent, mortgage, and utility assistance (STRMU) payments to prevent homelessness of the individual or family; tenant-based rental assistance (TBRA); and units provided in housing facilities developed, leased, or operated with HOPWA funds (ST-TFBH or hotel vouchers).

Number of Households Served Through:	One-year Goal	Actual
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	550	360
Tenant-based rental assistance	125	36
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	-	91
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	125	74
<b>Total</b>	<b>800</b>	<b>561</b>

### Narrative

The table above captures services provided to households. However, during the reporting period, the HOPWA program served 874 eligible individuals (total individuals including family or household members benefiting from services), with some receiving multiple services, including other supportive services not mentioned above. A comprehensive assessment of HOPWA and its beneficiaries can be found in HOPWA's annual CAPER.

## CR-56 - HTF

**Describe the extent to which the grantee complied with its approved HTF allocation plan and the requirements of 24 CFR part 93.**

Housing Trust Fund (HTF): HTF provides rental housing for families or individuals whose income is at or below 30 percent of Area Median Income (AMI). As of the end of the program year, \$8,507,156.00 has been expended, and 112 HTF units have been completed and put into service.

### **HTF Units in HTF activities completed during the period**

<b>Tenure Type</b>	<b>0 – 30% AMI</b>	<b>0% of 30+ to poverty line (when poverty line is higher than 30% AMI)</b>	<b>% of the higher of 30+ AMI or poverty line to 50% AMI</b>	<b>Total Occupied Units</b>	<b>Units Completed, Not Occupied</b>	<b>Total Completed Units</b>
Rental	112	0	0	112	0	112
Homebuyer	0	0	0	0	0	0

## CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

<b>Total Labor Hours</b>	<b>CDBG</b>	<b>HOME</b>	<b>ESG</b>	<b>HOPWA</b>	<b>HTF</b>
Total Number of Activities	32	15	0	0	12
Total Labor Hours	62,228	42,651			452,495
Total Section 3 Worker Hours	20,160	4,238			147,330
Total Targeted Section 3 Worker Hours	5,804	1,154			58,216

<b>Qualitative Efforts - Number of Activities by Program</b>	<b>CDBG</b>	<b>HOME</b>	<b>ESG</b>	<b>HOPWA</b>	<b>HTF</b>
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	4	11			10
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	3	8			6
Direct, on-the job training (including apprenticeships).	7	1			4
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.	3	1			1
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	3	2			3
Outreach efforts to identify and secure bids from Section 3 business concerns.	10	11			5
Technical assistance to help Section 3 business concerns understand and bid on contracts.	3	1			2
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.	4				2
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	3	1			2
Held one or more job fairs.	3	10			5
Provided or connected residents with supportive services that can provide direct services or referrals.	3				
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	3				1
Assisted residents with finding child care.	3	1			1
Assisted residents to apply for or attend community college or a four year educational institution.	3				1
Assisted residents to apply for, or attend vocational/technical training.	3				
Assisted residents to obtain financial literacy training and/or coaching.	3				2
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.	3	1			1
Provided or connected residents with training on computer use or online technologies.	3				
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	9				5
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.	4	1			
Other.	16	4			1

## Narrative

CDBG: For FY 24-25, 77 grant activities were completed, 64 of which are subject to the new Section 3 rule. Of those, 31 activities met the qualifying criteria to report Section 3. Collectively, activities met the established Section 3 goals with target Section 3 hours worked with 32%, and 9% of hours worked by Target Section 3 employees. Although the Section 3 goals were met this year, meeting the established goals of 25% of hours being worked by Section 3 workers and 5% by Targeted Section 3 workers continues to be a challenge for small rural communities. Often construction contracts are awarded to bidders that are not local. They bring their workforce with them and do not typically need to hire additional workers for the job.

Here are other efforts CDBG subgrantees use to meet Section 3 requirements:

- The local government continue outreach efforts within the local communities to employ targeted Section 3 applicants to help aid in building a more diversified and qualified labor force. Outreach efforts include assistance with job applications, on the job-training, referrals within the local community, and support services available for those who are seeking employment.
- Posting on the GoDBE website, sending emails to Section 3 and female business owners and advertising locally.
- Encouraged use of Section 3 subcontractors and employees at preconstruction and within the bid documents.
- Encouraging contractors at the pre-construction conference to hire Section 3 employees if more employees are needed.

HOME: For FY 24-25, there were 15 activities identified that met the qualifying criteria to report on Section 3 activity. Collectively, activities came close to the benchmark for Section 3 worker hours at 10%, and 3% of Targeted Section 3 worker hours. As previously mentioned above, meeting the established goals of 25% of hours being worked by Section 3 workers, and 5% by Targeted Section 3 workers continues to be a challenge for small rural communities.

To ensure compliance with Section 3 requirements, HOME subgrantees implemented several types of proactive measures.

- All invitations to bid included the appropriate Section 3 language to notify potential contractors of the obligations. Pre-Bid Conferences were conducted, during which Section 3 goals and expectations were thoroughly discussed with attendees.
- Job fairs were held, specifically aimed at recruiting Section 3 residents and businesses. In the lead-up to the event, flyers promoting training opportunities, job openings, and other Section 3-related information were distributed. Additionally, posters encouraging targeted workers, businesses and contractors to apply were prominently displayed at the job site and at City Hall.
- Scholarships were offered to two Tennessee College of Applied Technology students entering the building trades, who otherwise could not afford to attend construction certification programs.

- The ability to bring subcontractors onto our agency builder's risk insurance policy should they need insurance coverage to perform work and are otherwise capable and experienced to perform new building jobs was offered.
- Requests for Bids were posted in the local paper and on the GODBE online system. The Governor's Office of Diversity Business Enterprise (GODBE) is the State of Tennessee's certification agency for diverse business enterprises. Their Mission is to coordinate the State's efforts to facilitate greater participation by minority-owned, women-owned, service-disabled veteran-owned, persons with disabilities-owned, and small businesses in the State's procurement and contracting opportunities.
- A notice posted at construction job sites informing low-income persons and/or persons residing in Public Housing and/or persons who receive Section 8 vouchers on how to apply for employment.
- A Section 3 plan was executed between prime contractor and grantee to ensure outreach measures are successfully conducted for new hires as required, job opportunities were advertised via social media, and ads were posted in common areas of housing developments and all public housing management offices.
- Section 3 contracting opportunities were advertised in local newspapers inviting Section 3 businesses to participate in the bid process.
- Section 3 notices were posted at the job site and City Hall to provide general information about the work to be contracted and where to obtain additional information regarding the bidding process.

HTF: For FY 24-25, there were 12 activities that met the qualifying criteria to report on Section 3 activity. Collectively, activities exceeded the 25% benchmark of Section 3 hours worked with 32%, and the 5% benchmark of Targeted Section 3 hours worked with 12%.

Here is a summary of the actions taken by HTF project leaders for the 12 activities:

- Throughout the project, extensive communication and outreach occurred to identify, qualify, and certify Section 3 Workers, Targeted Section 3 Workers, and Section 3 Businesses.
- A Pre-Bid meeting was conducted and job fairs were hosted to present new construction project opportunities.
- Signs were added to each project site encouraging residents and local citizens to apply for jobs. Job openings were posted on social media sites including Facebook and LinkedIn.
- YouthBuild was engaged through several meetings and ongoing communication, aimed at aligning our efforts and exploring complementary support services.
- A registry of disadvantaged and small businesses was maintained to ensure their inclusion in all bidding opportunities across projects. Multiple conversations to support businesses pursuing certifications as a Disadvantaged Business Enterprise (DBE) were also held.
- Budgeting workshops were conducted to assist public housing residents with money management, and resume building workshops were held to assist public housing residents with developing resumes for job opportunities.

- Technical assistance was provided to help Section 3 business concerns understand and bid on contracts.
- Section 3 information was included in all solicitations and required as a “checkbox” on the actual bid documents.
- Section 3 requirements were explained during pre-bid, pre-award, and pre-construction meetings.
- Contractor divided jobs into separate contracts (framing, plumbing, electric, etc.) to facilitate participation by Section 3 businesses.

## CR-70 – ESG - Assistance Provided and Outcomes

### Shelter Utilization

Number of New Units – Rehabbed	0
Number of New Units - Conversion	0
Total Number of bed-nights available	5,429
Total Number of bed-nights provided	3,443
Capacity Utilization	63.00%

### Project Outcomes Data measured under the performance standards developed in consultation with the CoC(s)

The Tennessee ESG Policies and Procedures Manual instructs grantees to adopt performance standards consistent with HUD and THDA program requirements.

Performance Standards/Measures: THDA must ensure that programs and activities funded through the ESG program meet certain Performance Standards as set by the local Continuum of Care, THDA, and HUD. The following is an example of the types of Standards that THDA and its sub-recipients will be required to meet in order to demonstrate success of the ESG program:

- Reducing the average length of time a person is homeless
- Reducing returns to homelessness
- Improving program coverage
- Reducing the number of homeless individuals and families
- Reducing the number of chronically homeless individuals and families
- Improving employment rate and income amounts of program participants
- Reducing first time homelessness
- Preventing homelessness and achieving independent living in permanent housing for families and youth defined as homeless under other Federal programs

Although THDA understands many sub-recipients have chosen to provide one-time emergency rent or utility assistance to prevent homelessness, sub-recipients receiving ESG funds should use all available resources that will ensure the ongoing housing stability of program participants.



## CR-75 – Expenditures

### ESG Expenditures for Homelessness Prevention

	Dollar Amount of Expenditures in Program Year				
	2020	2021	2022	2023	2024
Expenditures for Rental Assistance	\$0	\$0	\$99,464.59	\$188,525.61	\$120,826.68
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	\$101,324.24	\$138,673.86	\$10,554.18	\$32,416.27	\$2,669.92
Expenditures for Housing Relocation & Stabilization Services - Services	\$15,261.74	\$55,835.90	\$33,745.46	\$56,105.62	\$12,037.73
Expenditures for Homeless Prevention under Emergency Shelter Grants Program	\$0	\$0	\$0	\$0	\$0
<b>Subtotal Homelessness Prevention</b>	<b>\$116,585.98</b>	<b>\$194,509.76</b>	<b>\$143,764.23</b>	<b>\$277,047.50</b>	<b>\$135,534.33</b>

### ESG Expenditures for Rapid Re-Housing

	Dollar Amount of Expenditures in Program Year				
	2020	2021	2022	2023	2024
Expenditures for Rental Assistance	\$0	\$0	\$321,784.03	\$144,937.61	\$148,615.93
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	\$429,013.49	\$220,746.72	\$166,512.97	\$109,715.79	\$104,245.40
Expenditures for Housing Relocation & Stabilization Services - Services	\$359,593.80	\$222,476.70	\$269,712.33	\$182,032.29	\$392,778.60
Expenditures for Homeless Assistance under Emergency Shelter Grants Program	\$0	\$0	\$0	\$0	\$0
<b>Subtotal Rapid Re-Housing</b>	<b>\$788,607.29</b>	<b>\$443,223.42</b>	<b>\$758,009.33</b>	<b>\$436,685.69</b>	

### ESG Expenditures for Emergency Shelter

	Dollar Amount of Expenditures in Program Year				
	2020	2021	2022	2023	2024
Essential Services	\$520,696.08	\$359,687.30	\$581,795.96	\$853,702.44	\$918,977.81
Operations	\$403,261.48	\$464,330.88	\$617,979.20	\$808,324.57	\$393,159.63
Renovation	\$0	\$0	\$0	\$0	\$0
Major Rehab	\$0	\$0	\$0	\$0	\$0
Conversion	\$0	\$0	\$0	\$0	\$0
<b>Subtotal</b>	<b>\$923,957.56</b>	<b>\$824,018.18</b>	<b>\$1,199,775.16</b>	<b>\$1,662,027.01</b>	<b>\$1,312,137.44</b>

### Other Grant Expenditures

	Dollar Amount of Expenditures in Program Year				
	2020	2021	2022	2023	2024
Street Outreach	\$121,398.67	\$91,436.04	\$214,551.89	\$103,169.01	\$343,322.98
HMIS	\$260,654.85	\$165,623.26	\$254,531.40	\$332,748.05	\$314,141.72
Administration	\$207,156.67	\$187,912.53	\$209,052.74	\$249,558.76	\$224,933.90

### Total ESG Grant Funds

Total ESG Funds Expended	2020	2021	2022	2023	2024
	\$2,418,361	\$1,906,723	\$2,779,684	\$3,061,236.11	\$2,975,710.30

### Match Source

Source	2020	2021	2022	2023	2024
Other Non-ESG HUD Funds	\$248,615.58	\$150,296.70	\$247,805.48	\$145,902.16	\$211,257.55
Other Federal Funds	\$86,477.73	\$55,000.85	\$190,216.08	\$17,623.25	\$192,578.35
State Government	\$0	\$113,500.00	\$119,598.70	\$252,092.56	\$193,754.96
Local Government	\$40,909.90	\$185,646.20	\$55,686.82	\$6,667.15	\$312,937.66
Private Funds	\$629,805.07	\$695,704.21	\$672,650.02	\$802,884.34	\$1,410,164.39
Other	\$1,539,095.27	\$1,282,980.88	\$1,666,106.69	\$1,703,190.94	\$1,152,625.64
Fees	\$0	\$0	\$0	\$0	\$0
Program Income	\$0	\$18,041.96	\$53,492.00	\$165,000.00	\$0
<b>Total Match Amount</b>	<b>\$2,544,903.55</b>	<b>\$2,501,170.80</b>	<b>\$3,005,555.79</b>	<b>\$3,093,360.40</b>	<b>\$3,473,318.55</b>

**Total**

<b>Total Amount of Funds Expended on ESG Activities</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
	<b>\$4,963,265</b>	<b>\$4,407,894</b>	<b>\$4,407,894</b>	<b>\$6,154,597</b>	<b>Autopopulated based on above</b>

# List of Appendices

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Appendix A: Fair Housing Discussion and Fair Housing Plan

Appendix B: HOPWA CAPER

Appendix C: CDBG PERs

Appendix D: FY 2024-2025 ESG SAGE Reporting

Appendix E: Public Outreach and Comments

Appendix A:  
Fair Housing Discussion  
Fair Housing Plan

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# Appendix A: Fair Housing Activities Narrative and Fair Housing Plan

## State of Tennessee FY 2024-25 CAPER

### Analysis of Impediments (AI) to Fair Housing Choice Briefs

THDA and the Consolidated Planning partners conducted activities to assess impediments to fair housing choice during 2023-2024 and produced an updated Fair Housing Plan. Fair Housing activities that occurred under the new plan follow this discussion in this appendix.

### Fair Housing Activities Narrative

The specific activities of each agency administering the five Consolidated Plan grant programs are described below.

#### 1. Tennessee Department of Economic and Community Development (ECD), CDBG Program

The overall programmatic activities funded through the CDBG program work towards furthering fair housing across the state. CDBG projects generally are targeted at infrastructure and community improvements benefitting low- and moderate-income people, which heavily overlap with minority communities, persons with disabilities, elderly persons and female-headed households. ECD collects and analyzes data on those served by CDBG projects and reports findings to HUD annually.

In its CDBG manual, ECD informs all grantees of their roles and responsibilities and program requirements. Each grantee is required to conduct fair housing activities, which must be approved by ECD's Director of Community Programs. Based on the impediments in the AI, during the 2024-25 program year, grantees continued to focus on educating elected officials about fair housing laws and responsibilities and on communicating fair housing laws to realtors and bankers in their communities. Other activities included various ways to educate the public about their rights.

At the end of each CDBG project, the grantee signs off that they have completed the required fair housing activities, how they related to the AI, and the funds spent on the activities. These activities include publishing notices in newspapers about fair housing month or about activities completed by commissions to support fair housing, public service announcements from the local radio stations, trainings for local officials at council/commission meetings, sending fair housing information to local lenders, etc.

Each grantee must also document relocation that occurs due to grant activities, include equal opportunity language in their contracts, create and post an Equal Opportunity Employer policy, follow Section 3 requirements, follow Section 504, involve minority and female contractors when possible and complete contractor activity reports that outline contracts.

ECD worked closely with THDA in developing the new Fair Housing Plan, which was submitted and approved with the 2020-2024 Consolidated Plan. ECD and CDBG will continue to provide educational opportunities for grantees/subrecipients on identifying fair housing issues and will keep working to improve existing impediments as outlined in the action steps of the fair housing plan. A guide for grantees is in development to help them plan for the Fair Housing Activity and assure that it addresses impediments identified in the AI and Fair Housing Plan.

## 2. Tennessee Housing Development Agency (THDA), HOME, ESG, and HTF Programs

As noted above, THDA led the planning for a statewide AI with the Consolidated Partners and drafted the State's Fair Housing Plan. THDA also provides updates on the state's progress through Consolidated Planning documents, such as the Annual Action Plan and CAPER, and has provided periodic updates on progress as requested by the office of Fair Housing and Equal Opportunity (FHEO). Aside from leading the development of the AI and the state-wide Fair Housing Plan, THDA engages in several fair housing activities through the HOME, ESG, and HTF programs, as well as other programs administered by THDA.

HOME Program requirements detailed in the HOME Program Description state "no person in the United States shall on the grounds of race, color, religion, sex, familial status, national origin, age or disability be excluded from participation, denied benefits or subjected to discrimination under any program funded in whole or in part by HOME funds." The Program Description also details federal requirements as set forth in 24 CFR 5.105(a) that are applicable to HOME projects, including 24 CFR Part 100, 24 CFR Part 107, 24 CFR Part 1, 24 CFR Part 146, 24 CFR Part 8, 24 CFR Part 6, 42 USC §12101 *et seq.*, 24 CFR Parts 5, 200, 203, 236, 400, 570, 574, 882, 891 and 982, and 24 CFR Part 135. The HOME Operations Manual further discusses applicable federal laws, executive orders and regulations that pertain to fair housing and equal opportunity. THDA HOME grantees must comply with each of the federal laws, executive orders and regulations detailed in Chapter 6, Section 2.1 of the HOME Operations Manual.

Local programs are also required to adopt affirmative marketing procedures and requirements, which must be approved by THDA prior to any HOME funds being committed to a rental or homebuyer project of five or more units. One requirement of affirmative marketing is detailing the methods for informing the public, owners and potential tenants about fair housing laws and the local program's policies.

In addition to meeting all requirements of the HOME Program Description and HOME Operations Manual, grantees have certain responsibilities to ensure protected persons or groups are not denied benefits. Responsibilities of grantees, which are undertaken throughout the progress of the projects, are outlined in Chapter 6, Section 3 of the HOME Operations Manual. The HOME Operations Manual requires certain activities of grantees and include: a minimum of one fair housing activity, which includes distribution of the *Fair Housing Equal Opportunity for All* pamphlet to each program applicant, Section 3 activities and documentation, creation and distribution of a policy of nondiscrimination, Equal Opportunity requirements in construction-generated employment, minority and female solicitation,

Section 504 requirements, site and neighborhood standards and consideration of fair housing and local zoning ordinances.

Grantees are required to maintain records of their actions for FHEO monitoring purposes, including advertisements for employment and documentation of subsequent applications and individuals hired. An extensive list of recordkeeping requirements are found in Chapter 6, Section 5 of the HOME Operations Manual. Grantees are monitored through the duration of a project and an Equal Opportunity/Fair Housing/Title VI checklist is used by program monitors to determine compliance with requirements, responsibilities, activities and recordkeeping. This checklist also contains questions regarding complaints filed and any indications of Equal Opportunity and Fair Housing policy violations.

Each year, the State of Tennessee's HOME subgrantees attend the HOME Workshop, which includes a session dedicated to fair housing. Training for HOME grantees included fair housing basics, fair housing law, how to identify fair housing issues and ways to make the public and clients aware of fair housing and ways to affirmatively further fair housing. HOME administrators located throughout the state attend the training.

Supplemental fair housing information is provided in the HOME Operations Manual, which is available to the public on THDA's website. HTF has similar components in its manuals for HTF funding recipients. In addition, both programs include a fair housing component in their annual application and grantee workshops.

Both HOME and HTF submit contractor and subcontractor activities for minority and women owned businesses as well as report Section 3 contractors, subcontractors, spending, new hires, and outreach.

THDA provides a template for the rehabilitation and construction contracts to be used by our grantees/administrators that includes Relocation under URA and EO/FH (Section II- Applicable Laws and Regulations), and a requirement to follow Section 3 requirements (Section III). During monitoring, we check for the Equal Opportunity poster and for solicitation of minority and female contractors within in the county and in the surrounding counties. Each administrator must submit the Contractor/Subcontractor Activity Report annually for reporting in the HOME APR.

As detailed in the ESG Program Description, all ESG recipients must perform and document action around enforcement and promotion to affirmatively further fair housing. During the grant year, recipients must carry out a minimum of one activity to promote fair housing. Nondiscrimination and equal opportunity laws are also applicable to ESG programs and recipients. The ESG Program Manual requires all grantees to make facilities and services available to all persons and families on a nondiscriminatory basis. Publicity surrounding the availability of shelter facilities should reach all persons regardless of handicap, race, color, religion, sex, age, familial status or national origin. Grantees must also establish additional procedures to disseminate information to those interested in handicap accessible services and facilities. Additionally, grantees are required to give each participant a "Fair Housing for All" brochure. Information regarding fair housing requirements and activities can be found



in the ESG Program Guidelines and the ESG Program manual, which is available to the public on THDA's website.

ESG's specific fair housing activities this year include:

- ESG 2024 recipients completed Non-Discrimination in Service Self-Assessment/Surveys, which THDA uses to determine compliance with discrimination laws, and help facilitate subrecipient of fair housing compliance and any needed further online training.
- ESG Staff completed an online ESG application workshops in February 2024. This was recorded and posted online to reach more grantees that were unable to attend the live virtual workshop. Fair housing training was offered as part of the ESG application workshop.
- ESG grantees were required to watch a virtual non-discrimination training sent out by the THDA Civil Rights Compliance Advisor, which covered Title VI, Fair Housing and Section 504 requirements, along with required THDA non-discrimination reporting.

Other THDA programs also engage in fair housing activities like those of the HOME, HTF, and ESG programs. Through multiple efforts, THDA supports the availability and accessibility of fair housing education across the state.

Each year, THDA hosts the annual Homebuyer Education Conference for education providers of THDA's Homebuyer Education Initiative (HBEI). HBEI agencies providing education to potential homebuyers use the *Realizing the American Dream* manual and deliver training on the Fair Housing Act through multiple curriculum components. The manual used by HBEI agencies covers the rights of potential borrowers or homeowners and helps them identify fair housing issues through examples. Information is provided regarding the Equal Credit Opportunity Act, Truth in Lending Act, Fair Credit Billing Act, Fair Credit Reporting and the Fair Debt Collection Practices Act. Homebuyer education is required for THDA loan programs that provide down payment assistance (Great Choice and New Start) and is voluntary for THDA's other loan programs. The cost of homebuyer education used in conjunction with a THDA loan is paid by THDA. The 2025 Housing Education Symposium for the Housing Education & Counseling Network was an in-person event that took place in Memphis in August 2025.

THDA also implements Tennessee's Housing Trust Fund to provide additional resources for fair and affordable housing in Tennessee. The Tennessee Housing Trust Fund did not offer competitive grants during FY 2024-25. As a result, the usual fair housing components of competitive grants trainings did not occur this year.

THDA regularly hosts the Tennessee Housing Conference (formerly the TN Governor's Housing Summit), a two-day event that provides informational sessions to affordable housing professionals on topics related to providing safe, sound and affordable housing opportunities for Tennesseans. This year's conference was held in April 2025 and included a session specifically focused on overcoming impediments to fair housing.

Additionally, many THDA staff members attend other fair housing or nondiscrimination training throughout the year. Resources to attend this training come from THDA's training budget. These trainings and events are often provided by a variety of organizations including: the U.S. Department of

Housing and Urban Development (HUD), West Tennessee Legal Services, the Tennessee Fair Housing Council, Tennessee Human Rights Commission, Tennessee Association of Housing and Redevelopment Agencies, and National Council on State Housing Agencies.

THDA regularly sponsors Fair Housing events/training across the state, either through cash donations or through in-kind donations of gifts and supplies, to ensure training is available to THDA staff and other housing professionals.

The state also engages in efforts to make its communications regarding fair housing reach a greater audience. The regularly state updates its protected class mailing list to be even more inclusive of advocacy groups that support individuals who may experience discrimination on the basis of membership in a protected class as well as agencies that support fair housing in Tennessee.

The state also has resources to support effective communication in multiple languages. THDA's Language Access Plan (LAP) and Limited English Proficiency (LEP) policy provide guidelines for THDA staff who encounter individuals who may have difficulty understanding or speaking English. THDA provides oral interpretation services to all LEP individuals through the Avaza Language Services language line. Avaza Language Services can be contacted at:

Avaza Language Services  
5209 Linbar Drive, Suite 603  
Nashville, TN 37211  
(615) 534-3404

THDA provides vital program notices and documents in both English and Spanish. Documents that are not translate may contain a tagline notice of free language assistance translated into the most common languages spoken in Tennessee other than English (Spanish, Arabic, Chinese, Vietnamese, Korean, Kurdish, and Somali). This same notice is posted on THDA's website. THDA staff also has a system to track LEP encounters. THDA LEP procedures help to ensure that resources or services are effectively provided to individuals with limited English proficiency.

THDA translates public notices and documents for public comment to Spanish, Arabic, Chinese, Vietnamese, Korean, Kurdish, and Somali. THDA also publishes its public notices in three Spanish newspapers to promote public participation among Spanish speaking persons. Email blasts are sent out in English and Spanish to advocates who may work with populations in protected classes, fair housing advocates, program applicants and grantees, as well as other stakeholders in our Consolidated Planning programs. Specific to this FY 2024-25 CAPER, THDA was also able to translate the Executive Summary into Spanish and publish the translation on THDA's website. In addition, THDA's website is convertible to over 90 languages using Google Translator technology. Persons seeking information about THDA may click on a language dropdown to translate the majority of the website's content to the language of their choice.

THDA representatives serve on the Tennessee Council on Developmental Disabilities and the Tennessee Department of Mental Health and Substance Abuse Services, Mental Health Policy and Planning Council. These meetings are regularly attended by a THDA representative and help ensure that THDA's efforts are known by the disability and mental health communities.

THDA offers the nine Development Districts of Tennessee funding and partnership opportunities to perform fair housing activities and outreach. Each Development District publishes THDA information on their website, including public notices for Consolidated Planning outreach. Many use funds to develop fair housing materials for meetings and workshops.

THDA continues to encourage sub-recipients and other partner agencies to utilize online training modules posted to THDA's website during FY 2024-25. The modules cover Title VI and Fair Housing activities. THDA also requires sub-recipients to complete and submit a self-survey that describes their activities to promote fair housing. The survey collects additional information related to required non-discrimination activities. The survey is collected during the Title VI monitoring process and assists with THDA's monitoring responsibilities, as well as helps guide future sub-recipient non-discrimination training and development activities. Each THDA sub-recipient/grantee is required to complete non-discrimination training, and each agency must submit a self-survey form to THDA annually.

Activities funded through the Consolidated Plan programs further fair housing across the state by providing affordable housing, services, resources, or community improvements for populations in Tennessee with the highest need. Further, in each program manual, the state agencies inform all grantees of their roles and responsibilities related to fair housing. Each grantee is required to conduct fair housing activities to ensure housing and services are inclusive. Required activities include community outreach, affirmative marketing, and education.

THDA also reviews and approves certifications of consistency with the state's Consolidated Plan at the request of PHAs, Continuums of Care, and others seeking funding through affordable housing programs. This process is posted online at <https://thda.org/research-reports/consolidated-planning>.

### 3. Tennessee Department of Health

HOPWA is involved in a number of fair housing initiatives that positively impact HOPWA grantees and beneficiaries both directly and indirectly. Title II of the Americans with Disabilities Act (ADA) prohibits discrimination against persons with disabilities in all services, programs and activities made available by state and local governments. HOPWA project sponsors are required to comply with anti-discrimination legislation including the ADA, Title VI and the Fair Housing Act. Title II of the ADA directly influences neighborhoods where minimal public investment has led to poor living standards. HOPWA funds are made available to help upgrade and transform these neighborhoods. Upgrades are often made to make public housing safer and to make more units available for homeless and disabled populations.

The majority of HOPWA funds are used for Supportive Services in Tennessee, which include: health and mental health assessment; drug and alcohol abuse treatment; counseling; day care; nutritional services;

intensive care when required; and assistance in gaining access to local, state and federal government benefits and services. Although the Supportive Services category does not emphasize housing assistance (which is covered in other service categories including Housing Information Services, the Short-Term Rent, Mortgage and Utility Payment Program and the Permanent Housing Placement Program) all funds in the Supportive Services category are used to assist HOPWA beneficiaries regardless of race, color, religion, national origin, disability and familial status. The Tennessee Department of Health and HOPWA Service Providers comply with all fair housing and anti-discrimination laws while delivering services through the Housing Information Services, Short-Term Rent, Mortgage and Utility Payment Program and the Permanent Housing Placement Program. Additionally, HOPWA is involved with job fairs, which promote fair housing practices and training, including issues regarding lead paint and other safety factors that may impede the health of residents.

Each contract between the Tennessee Department of Health and HOPWA service providers contains anti-discrimination conditions (Section D.8.). It states that no person will be excluded from participation, denied benefits or subjected to discrimination in the performance of the grant contract or in the employment practices of the grantee on the grounds of handicap or disability, age, race, color, religion, national origin or any other classification protected by Federal or Tennessee State constitutional or statutory law. Grantees are required to show proof of nondiscrimination upon request and must post notices of nondiscrimination. HOPWA continues to review its program materials and contracts with project sponsors and program materials to strengthen language regarding fair housing.

The State HOPWA program delivered fair housing training and presentations to all HOPWA Project sponsors at the Tennessee Department of Health annual statewide meeting.

#### 4. Collaborative Activities Conducted by the Consolidated Partners

Although each agency conducts activities tailored to the programs it administers throughout the year, the Consolidated Partners came together throughout the reporting period to plan and develop ways to improve fair housing activities and fulfill the State's obligation to affirmatively further fair housing. The Consolidated Partners have continued to work together in FY 2024-25 to complete the activities outlined in the Fair Housing Plan to overcome the barriers and impediments to fair housing choice. Additionally, the Consolidated Planning Partners will continue to collaborate not only with one another but also with other state agencies.

## **I. Purpose & Overview**

THDA completed a fair housing analysis to evaluate how groups protected by fair housing and other civil rights laws are faring in the communities THDA serves throughout the state. The purpose of completing the analysis was to identify barriers to fair housing choice and specific actionable steps that THDA may take to meaningfully contribute to reducing those barriers for Tennesseans with protected characteristics, including race, color, national origin, religion, sex, familial status, and disability.

To facilitate the assessment, THDA embedded fair housing questions and measures in the State of Tennessee 2025-2029 Consolidated Plan research and activities, which included a housing needs assessment, stakeholder meetings held in August 2024 in each of the state's nine development districts and a public engagement survey. Additionally, in early 2025, THDA invited representatives from fair housing organizations, and other organizations that work with protected class or vulnerable populations, to provide feedback on their experiences helping Tennesseans seeking housing and any barriers to fair housing choice they have observed. The 2025-2029 Consolidated Plan and principally, the Brief on Fair Housing Needs and Priorities Appendix, provide background and support for the identified barriers to fair housing choice in this analysis, and conversely, the Fair Housing Analysis and Plan is an addendum to the Consolidated Plan.

## **II. Barriers to Fair Housing Choice in Tennessee**

Barrier 1: Tennesseans, particularly extremely low-income households (ELI), who happen to be members of a protected class at disproportionate rates, face an affordable rental housing shortage.

Barrier 2: Renter households, disproportionately members of protected classes, struggle to find and secure affordable housing.

Barrier 3: Minority households in Tennessee, particularly Black households, face disparities in ownership or mortgage access (including loan denials) and access to credit.

Barrier 4: Disabled Tennesseans struggle to obtain housing that includes accessibility features.

Barrier 5: The public lacks knowledge of fair housing rights and housing industry groups lack knowledge of fair housing obligations.

### III. Factors Contributing to Barriers to Fair Housing Choice

The 2025-2029 Consolidated Plan and Brief on Fair Housing Needs and Priorities presents a critical assessment of housing needs and barriers in Tennessee. Key findings from that analysis, along with other supporting research on factors that may impede fair housing choice in Tennessee, are highlighted here as support for THDA's fair housing objectives and actions<sup>i</sup>. While findings from the 2025-2029 Consolidated Plan are restated in this Plan, it is important to review this Plan in coordination with the Consolidated Plan to ensure a complete understanding of the housing needs and potential barriers to housing choice in Tennessee.

- **Rental and for sale homes affordable to moderate- to-low-income households, especially extremely low income (ELI) households,<sup>1</sup> are scarce in all areas of the state.** Lower-income households struggle to compete in highly competitive housing markets, caused partly by a shortage of affordable housing units. THDA's public engagement survey asked respondents to rate housing needs in their community among categories such as new affordable housing, accessible housing, renovation funding, legal services, etc. Seventy-nine percent of respondents rated new affordable rental housing and 80% rated new affordable for sale housing as the "highest needs." Stakeholders at engagement meetings, when asked about impediments to fair housing in their communities, stressed the scarcity of affordable housing (rental and for sale) and/or lack of financial resources to afford available housing as the primary barriers to housing access for all households in their communities, including those in a protected class. The development of new and preservation of existing affordable housing, especially affordable to households at lower income levels is, therefore, paramount to overcoming impediments to fair housing choice.
- Lower income renters in Tennessee face significant housing problems, including a shortage of affordable, available rental units, and in some areas of the state, continuously rising rents that place housing even further out of reach. **Minority racial or ethnic groups in Tennessee experience disproportionately lower median incomes<sup>ii</sup> further placing them at risk of disproportionate housing problems, particularly housing cost burdens.** Among all Tennessee renters, 41% experience housing cost burdens, and almost 20% face severe cost burdens. White households represent the largest racial group in Tennessee but rent at a lower rate than other racial or ethnic groups, with only around 27% of White households renting. White renters are also less likely to experience a housing cost burden when renting. Thirty-seven percent of White renters are cost burdened (and almost 20% severely cost burdened). Black Tennesseans represent the state's largest minority population, and more than half are renters. Fifty percent of Black renters also experience a housing cost burden, with almost 26% severely cost

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<sup>1</sup> Extremely low income (ELI) households are at or below 30% of their area median income (AMI), Very low income (VLI) households are at or below 50% of the AMI and low income (LI) households are at or below 80% of AMI

burdened. A disproportionate percentage of Tennesseans who identify as Hispanic, American Indian/Alaskan Native, and Pacific Islander also experience housing cost burdens.

Approximately 81% of Tennessee's Black households live in three development districts (Mid-South, Mid-West and GNRC), and Black ELI households experience a higher incidence of housing problems (including cost burden) than other ELI households in all three of these development districts. **Black households are more likely than other racial groups in Tennessee to live in concentrated areas of poverty (CAPs), which are Census tracts where 40% or more of households live in poverty.** Notably, in 2022, Memphis/Shelby County had forty-one census tracts that met HUD's definition for Racially Concentrated Areas of Poverty (RCAP). Renters in RCAP areas often face extreme housing cost burdens.

- **The number of people experiencing homelessness in Tennessee is significant and may disproportionately impact individuals in protected class groups.** While the 2024 HUD Continuum of Care (CoC) Point-in-Time Count (PITC), reflected a decrease in the number of people identified as experiencing homelessness, sheltered or unsheltered, the number (8,280) is still significant. The greatest number of people included in the 2024 PITC, identified as White (in keeping with this group being the state's racial majority). However, the PITC recorded a disproportionate number of Black individuals experiencing homelessness. Black households in Tennessee are disproportionately represented among Tennessee's homeless population in every CoC region compared to that region's overall population. The Black population in Tennessee is 15.7% of the total population, while 33.7% of people included in the PITC (statewide) identified as Black. Tennessee's disabled population also disproportionately experiences housing problems, and they are disproportionately represented among Tennessee's homeless population.

Stakeholders noted that the federal resources for homelessness services provided through Covid relief funding were helpful in responding to increases in the number of people experiencing homelessness over the past few years and expressed concern that the incidence of homelessness may begin to increase again as funding for homelessness prevention decreases (as Covid funding ends), but a shortage of affordable housing remains.

- **Renters with the highest cost burdens, particularly severe cost burdens, face greater housing insecurity than other renters, and a higher incidence of eviction.** Renters with high-cost burdens are disproportionately members of protected classes. In the state's two largest cities, Nashville and Memphis, where evictions are tracked by the Eviction Lab project, evictions rose significantly between 2022 and 2023. While evictions appeared to decrease in 2024, they are still much higher than their pre-pandemic levels. Individuals facing an eviction in Tennessee often are not represented by an attorney and may struggle to represent

themselves effectively in court. Additionally, in 2024, the Tennessee legislature amended the law governing postponement of a trial (TN Code § 29-18-118), which reduces the amount of time an individual in an eviction proceeding has to “continue” their case from fifteen days to seven days, and reduces the amount of time for the individual or family to find new housing before they lose their home (or secure the funds or assistance needed to avoid the eviction).

Once a family experiences an eviction, it creates an additional barrier to securing new housing. Participants in the fair housing stakeholder meeting, which included members of the legal aid community, noted the impact of evictions as a growing barrier to stable housing for low-income renters across Tennessee, particularly ELI or fixed income renters. Advocates in the stakeholder meetings also noted that Eviction Right to Counsel (Nashville) and Eviction Prevention Programs (statewide) have helped to curb the number of evictions, and they expressed concern that evictions may increase as rental costs continue to rise and Covid-era Eviction Prevention Programs and rental assistance programs end. Notably, the number of evictions in the City of Memphis is more than twice the number of evictions in the City of Nashville. This difference may relate to the City of Nashville’s Eviction Right to Counsel Program (which is ongoing) and other mitigation efforts, such as the Housing Resource Diversionary Court program, operated in Nashville General Sessions Court Division VIII, which provided a streamlined way for landlords and tenants to navigate payment arrearage and avoid eviction using Covid relief funds.

- **More than a quarter of all households with children in Tennessee (26%) experienced a housing cost burden in 2023<sup>iii</sup>.** Thirty-six percent of Tennessee’s children (around 566,000) live in renter households.<sup>iv</sup> In 2024, 42% of Tennessee renter households with children reported being behind on their rent (compared with 22% nationally)<sup>v</sup>. The 2024 PITC reported 549 households with children experiencing homelessness with 198 (36%) of those unsheltered. Over the five-year period (2019-2023), children represented 11% of those included in the PITC. It is worth considering that the PITC does not count families and individuals who are temporarily sheltered (moving from home to home, couch surfing, etc.); thus, the number of children experiencing unstable housing in Tennessee is likely somewhat higher. Thirteen percent of Tennessee children were estimated to live in overcrowded households in 2023<sup>vi</sup>. Additionally, female headed households with children have the highest rate of poverty among Tennessee households<sup>vii</sup>.

In stakeholder meetings, participants noted that appropriate housing options for families experiencing housing instability are not always available. Stakeholders also noted examples of potential discrimination based on familial status such as observing single female headed families of color experiencing longer waiting times for housing and a higher incidence of homelessness, landlord preference for two parent headed households when children are present, and less intentional actions, such as a landlord refusing to rent to families with children due to the belief that a property was an unsafe environment for children.



- **The Tennessee Disability Coalition’s 2024 Disability Scorecard<sup>viii</sup> assigned the state an “F” in housing opportunity for individuals with a disability.** The state received the same score in 2022 and 2023. In 2024, the report found that no county in the state is affordable to a disabled household seeking housing. Households that include a member with a disability requiring physical accessibility features in the home or persons with cognitive or mental health disabilities requiring supportive services face a particularly acute shortage of both affordable and accessible housing. Households that include a person with a disability that own a home fare better than renter households that include a member with a disability. Renter households with a disabled person have proportionately lower incomes than the general population and are more likely to experience housing problems.

Forty-six percent of respondents to THDA’s public engagement survey rated the need for accessible housing as high, and 32% ranked better accessibility to community buildings for people with disabilities as a high housing need. During stakeholder meetings, attendees expressed concern with the lack of housing affordable to low-income disabled individuals and seniors, especially those limited to Social Security as source of income, lack of accessibility and lack of connection or proximity of available housing to services necessary for individuals with cognitive or mental health disabilities to successfully live independently. Stakeholders also noted that some landlords are not willing to accept renters whose primary source of income is (Social Security) disability (note: also see source of income barriers in the section below).

- While most households with elderly members own a home in Tennessee (82%), **renter households with elderly members are more likely to have lower incomes than renter households in the general population and slightly more likely than the general renter population to report a housing problem.** The incidence of facing a housing problem among households with an elderly member is higher among those with a member 75 or older. Fifty-six percent of survey respondents in THDA’s public engagement survey ranked the need for housing opportunities for older adults as high. For low-income elderly renters or those on a fixed income, increases in rent can lead to housing instability and even homelessness. Stakeholders noted a rising incidence of homelessness among seniors. Elderly homeowners have greater housing stability, but those with lower incomes or a fixed income may experience a financial crisis when housing related expenses increase (utilities, insurance, taxes) and may be unable to make needed repairs or accessibility upgrades to ensure their home is healthy and safe.
- **Statewide, racial differences are present in the share of households who rent versus own a home.** Around 73% of White households in Tennessee own a home compared with 44% of Black households and 45% of Hispanic households. While THDA research<sup>ix</sup> shows that the share of Tennessee’s Hispanic borrowers almost doubled from 4.1% in 2018 to 8.1% in 2023, the share of Tennessee’s Black borrowers declined overall and fluctuated between 7.3% and 7.6%. The loan denial

rate for Black applicants (16.1%) was approximately twice that of all applicants (8.2%), and the rate remains elevated for Black applicants, at 2.01 times that of White applicants, even after accounting for debt-to-income ratio (DTI) and income.

Additionally, homeownership continues to have uneven benefits for households based on race and ethnicity. In addition to higher rates of loan denials than other groups, Black borrowers are more likely to be approved for loans in Low-or-Moderate-Income (LMI) neighborhoods and pay higher costs on their loans than other racial groups. Thirty percent of all home purchase loans originated for Black borrowers were in LMI neighborhoods in 2023, compared to 17% of loans for White borrowers in similar neighborhoods, indicating an overrepresentation of Black borrowers in LMI tracts. For more detailed analysis on mortgage lending and homeownership in Tennessee, see THDA's 2023 Home Loan Trends report.<sup>x</sup>

- **Neither Federal nor Tennessee law extends fair housing protections to source of income, including use of tenant based rental subsidies.** However, the public often view denials based on income, or source of income, as inequitable or biased. The most common reasons respondents to THDA's engagement survey reported they believed they experienced housing discrimination were "I did not make enough money" and "my source of income." Although these two reasons are not directly related to respondents' membership in a protected class, and therefore, likely do not constitute violations of the Fair Housing Act, many of the respondents did not exclusively choose "I did not make enough money" and/or "my source of income" as reasons they believed they experienced housing discrimination.

Table 1 below shows the percentage of survey respondents who reported one or both of those income-based reasons as the basis of an occurrence of housing discrimination and also reported membership in a protected class or vulnerable group. The survey did not prompt respondents to explain the specifics of their experiences, so it is difficult to ascertain if any involves potential fair housing violations.

Table 1

Answer Choices	Responses
-Of my familial status (examples: having children, being pregnant).	22.6%
-Of my race.	22.1%
-Of my age (examples: being elderly, being young).	16.8%
-I have a disability (examples: physical, developmental).	14.7%
-Of my marital status (examples: being married, in a domestic partnership, single, divorced).	13.7%
-Of a felony or criminal conviction.	10.5%
-Of my national origin (examples: country where you were born, language spoken).	3.2%

-Of my sex	2.6%
-Of my religion	2.1%
-Of my sexual orientation.	1.6%

The National Fair Housing Alliance and Thurgood Marshall Institute conducted targeted fair housing testing in Memphis and Shelby County in 2021 to investigate potential discrimination against Housing Choice Voucher participants and whether Black testers were treated differently from White testers because of their race. The testing showed significant discrimination based on “source of income” in both the City of Memphis and Shelby County. Black testers also experienced added barriers to finding housing due to race, noting differences in treatment in customer service, differences in pricing or availability, differences in access to housing, and differences in terms and conditions<sup>xi</sup>.

## IV. Fair Housing Landscape in Tennessee

### A. Fair Housing Laws and Statutes

Fair and equal access to housing is governed by Federal and State laws, Executive Orders and implementing departmental regulations, all of which help shape fair access to housing nationally and in Tennessee. It is important to understand the requirements set forth by these regulations when assessing barriers and solutions to overcoming fair housing barriers.

#### 1. Federal Statutes

A wide range of federal statutes passed or amended over the past sixty years protect individuals from housing discrimination or from being denied participation in federally funded programs based on protected class.

- Title VI of the Civil Rights Act of 1964 provides that no person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance. Title VI applies to programs or activities receiving federal financial assistance.
- Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended (see Fair Housing Amendments Act of 1988), prohibits discrimination in housing on the basis of race, color, religion, sex, national origin, familial status and disability. The law also requires Federally funded entities to engage in actions which affirmatively promote fair housing.
- Section 504 of the Rehabilitation Act of 1973 prohibits discrimination based on disability in any program or activity receiving Federal financial assistance.
- Titles II and III of the Americans with Disabilities Act prohibit discrimination based on disability in all programs, services, and activities of public entities and by private entities that own, operate, or lease places of public accommodation.

- Title I of Section 109 of the Housing and Community Development Act of 1974 prohibits discrimination based on race, color, national origin, disability, age, religion, and sex within Community Development Block Grant (CDBG) programs or activities.
- Age Discrimination Act of 1975 provides that no person shall, on the basis of age be excluded from participation in, denied the benefits of, or be subject to discrimination under any program or activity receiving Federal funding assistance.
- Civil Rights Restoration Act of 1987 restores the broad scope of coverage of the Civil Rights Act of 1964 and specifies that an institution which receives Federal financial assistance is prohibited from discriminating on the basis of race, color, national origin, religion, sex, disability, or age in a program or activity which does not directly benefit from such assistance.
- Fair Housing Amendments Act of 1988 amends the original Fair Housing Act by providing for the protection of families with children and people with disabilities, strengthening penalties for acts of housing discrimination, expanding the Justice Department's jurisdiction to bring suit on behalf of victims in Federal district courts, and creating an exemption to the provisions barring discrimination on the basis of familial status for those housing developments that qualify as housing for persons age 55 or older.
- Housing for Older Persons Act of 1995 amends the Fair Housing Act of 1968 to address issues that arose concerning exemptions for senior housing when the FHA was amended to include protections against discrimination on the basis of familial status.

## 2. State Statutes

- Tennessee Human Rights Act (THRA), Tenn. Code Ann. § 4-21-101 et seq. prohibits discrimination on the basis of race, creed, color, religion, sex, age, national origin, or disability in connection with employment; sex, race, creed, color, religion, ancestry, national origin, age, or disability in connection with public accommodations; and race, color, creed, religion, sex, disability, familial status, or national origin in connection with housing. The THRA is substantially equivalent to the Fair Housing Act.
- Tennessee Disability Act (TDA), as amended, codified at T.C.A. § 8-50-103 offers protections similar to the Americans with Disabilities Act and prohibits discrimination based on disability in employment, housing and public accommodations.

## 3. Municipal Statutes

Where municipalities or local governments have enacted statutes or code relating to fair housing, they typically align with state and federal law. Examples are:

- Code of the Metropolitan Government of Nashville and Davidson County, § 11.20-Fair Employment and Housing Practices
- City of Memphis Code of Ordinances, § 10-36, Fair Housing

## B. Fair Housing Assistance, Enforcement and Education

### 1. Fair Housing Organizations

Currently, Tennesseans may receive fair housing assistance or services from various legal services or non-profit organizations that serve specific areas of the state. Non-profit fair housing organizations also may also act as Fair Housing Investigation Programs (FHIP) through contracts with HUD to intake complaints, conduct investigations and testing (enforcement activities), and the organizations may file complaints or lawsuits on their own behalf, or on behalf of a complainant.

THDA partners with fair housing organizations to engage in activities that support fair housing education for staff, partners and beneficiaries and may refer complainants to these organizations for assistance. The non-profit fair housing organizations operating in Tennessee and the activities they undertake are outlined below.

- a. *Tennessee Fair Housing Council (TFHC)* is a private, non-profit advocacy organization and a HUD FHIP agency that engages in fair housing education, outreach and enforcement activities. Its enforcement program is based in Nashville and concentrates on Davidson, Cheatham, Dickson, Rutherford, Sumner, Williamson and Wilson counties. Through its enforcement role, TFHC intakes complaints of housing discrimination and investigates those complaints, counsels the clients, and, in some cases, represents them in administrative actions or lawsuits. TFHC may also assist complainants in filing complaints where they do not provide representation.
- b. *West Tennessee Legal Services (WTLS)* is a non-profit legal aid organization and a HUD FHIP agency that works with the network of Legal Aid organizations to provide fair housing assistance/counseling, education and testing across the state.
- c. *Memphis Fair Housing Center (MFHC)* operates within the Memphis Legal Aid Society and provides free legal assistance to victims of fair housing discrimination and predatory lending, renters with landlord/tenant issues, and those facing foreclosure or homelessness. MFHC also is a HUD-approved housing counseling agency.
- d. *Fair Housing Council of Metropolitan Memphis (FHCMM)* is a non-profit organization dedicated to ensuring fair and equitable housing through education, research, and advocacy and is a HUD FHIP agency operating in the Memphis Metropolitan Area (serving counties within Tennessee, Mississippi and Arkansas). FHCMM is a member organization of the National Fair Housing Alliance (NFHA).

The National Fair Housing Alliance (NFHA) also provides vital advocacy and resources, including research, educational materials and support, to those working to promote fair housing across the nation.

## 2. Federal and State Jurisdictional Agencies

THDA intakes and conducts investigations of discrimination complaints related to its programs and services in cooperation with the requirements of state and federal jurisdictional agencies. THDA maintains information on its website explaining internal complaint procedures and how Tennesseans may file a housing discrimination complaint with appropriate state and federal jurisdictional agencies, as well as contact information for non-profit fair housing organizations.

- a. HUD's Fair Housing Enforcement Office (FHEO) is the Federal jurisdictional agency for complaints alleging discrimination in housing. Any Tennessean may independently file a complaint of housing discrimination with HUD FHEO.

In early 2025, HUD reduced staffing at the FHEO as part of a broader effort to reduce the Federal workforce. Proposed Federal budget reductions for fiscal year 2026, if enacted, will reduce FHEO staffing further over the next year and eliminate or reduce grants to non-profit fair housing organizations across the nation. It is unclear how these changes, if fully enacted, will affect the process for citizens to file a housing discrimination complaint under the Fair Housing Act, timely processing of complaints or the dissemination of information on Fair or Equal Housing Opportunity.

- b. Prior to April 2025, the THRA and TDA designated the Tennessee Human Rights Commission (THRC) as the State oversight agency for technical assistance and education on the rights and requirements of THRA, TDA and Title VI, and as the State's enforcement agency for discrimination in housing, employment and other accommodation. THRC also served as a Fair Housing Assistance Program (FHAP) agency through a contract with HUD to provide both education and enforcement of the Fair Housing Act, to include the intake, investigation, and when necessary, mediation/conciliation or litigation of housing discrimination complaints.

In April 2025, the Tennessee legislature passed HB910/SB861, which dissolves the THRC as an independent agency and transfers enforcement responsibilities under the THRA, TDA and Title VI to the Attorney General's office effective June 30, 2025. Beginning July 1, 2025, Tennesseans may file a complaint alleging discrimination in housing, employment and other accommodation with the State of Tennessee Attorney General's office. It is unclear whether the Attorney General's office will continue to serve as a HUD FHAP agency.

## 3. Fair Housing Education and Outreach

Fair housing education and outreach are important for both those seeking housing and those providing housing (developers, property managers, non-profit housing agencies, etc.). Housing consumers who understand their rights under the Fair

Housing Act are better equipped to advocate on their own behalf to preserve their housing and understand when (and from whom) to seek help with resolving a housing problem. Housing providers who understand and comply with the Fair Housing Act may avoid potentially time-consuming and costly legal penalties and liability for discriminatory practices. Fair housing education also may help to ensure the creation of more diverse and integrated communities by helping housing advocates, planners and developers understand and address systemic issues like residential segregation and concentrated poverty, which may contribute to various social and economic disparities.

The primary fair housing educators in Tennessee are non-profit fair housing organizations. Tennessee FHIP and FHAP agencies report hosting numerous events each year (more than 20 events in recent years) to provide fair housing training or information to housing providers and other stakeholders in areas across the state. Additionally, FHIP and FHAP agencies develop and distribute vital fair housing information to the public (brochures, flyers, social media postings and radio PSAs). THDA provides or connects staff, program participants and partner agencies to fair housing information and educational opportunities often made possible by FHIP and FHAP agencies.

THDA's public engagement survey provides insight into Tennessee housing consumer's knowledge of fair housing rights, and particularly how survey respondents understood how to seek remedy when they felt discriminated against. Of the respondents who reported feeling discriminated against, 3% reported that they filed a formal complaint, 21% reported knowing how to file a formal complaint. Only 23% of survey respondents reported being "very familiar" or "familiar" with the Fair Housing Act. Stakeholders also noted that members of their community were not always aware of their fair housing rights. The results of THDA's Consolidated Plan public engagement suggests more education or outreach is needed to ensure Tennesseans who experience discrimination understand their rights and how to seek remediation from offending entities.

### C. Fair Housing Complaints

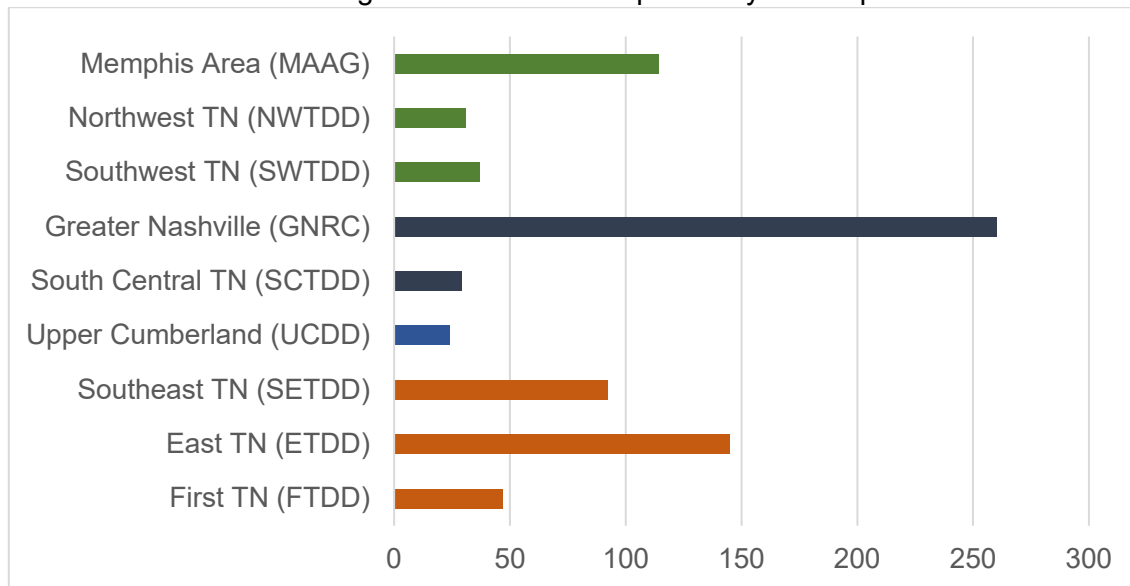
Disability and race/color are the most common basis for discrimination complaints filed with enforcement agencies in Tennessee over the past five years<sup>2</sup> (2020-2024), which is unchanged from the prior fair housing analysis completed in 2020. Almost 800 complaints were filed during the most recent period, with 63% claiming a disability basis and 32% claiming a race or color basis. The next highest number of complaints are based on sex. The data available does not provide additional details, such as whether a claim of discrimination based on disability involved a reasonable accommodation or modification request, or accessibility issue, etc.

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<sup>2</sup> Fair housing complaint data from FHEO was available from January 1, 2020 to June 30, 2024.

Chart 2 shows the number of complaints by development district (shaded to represent region of the state). Complaints in the Middle Tennessee region comprise the largest number of complaints in the state, which may relate to the larger population size and growth in this region.

Chart 2: Number of Housing Discrimination Complaints by Development District

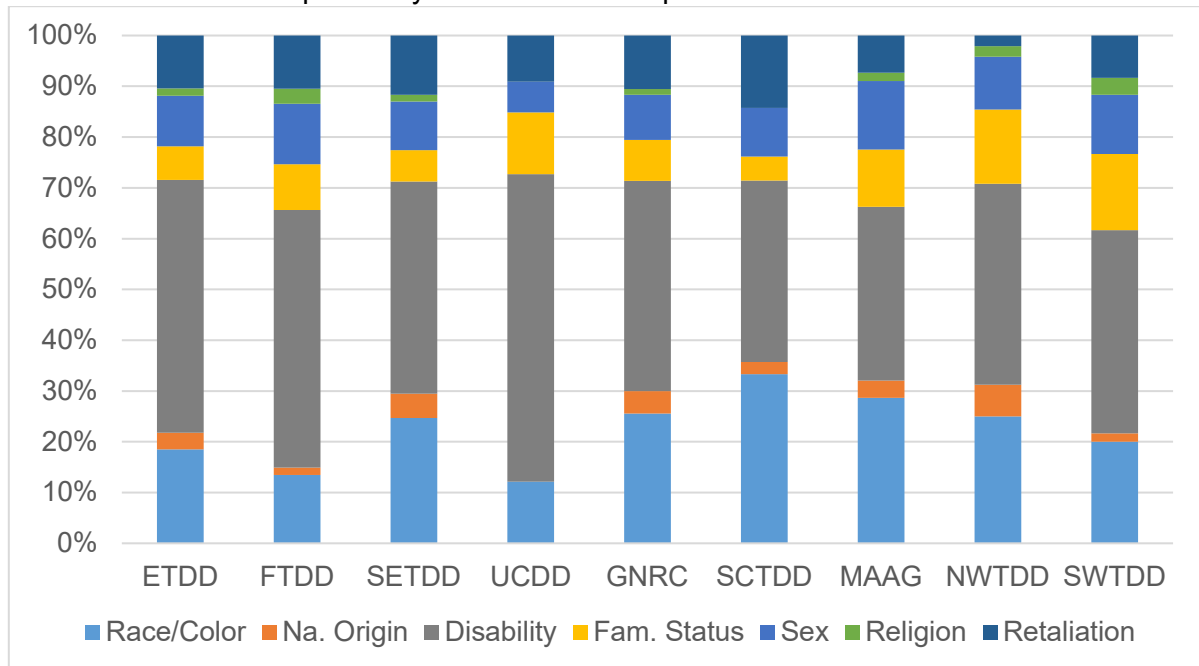


Source: HUD FHEO Data.gov extract

Regional variations in the claimed basis of discrimination by complainants are present. For example, complainants in the middle and western area development districts claimed race or color as a basis of discrimination more frequently than complainants in development districts in the eastern part of the state. Chart 3 shows the basis of complaints (i.e. protected characteristic) by development district. While disability was the highest reported basis of complaints in most development districts, reaching fifty percent or more of all complaints in several regional areas, only 34% of complaints filed in counties within the Memphis area development district included disability as a basis. Note: Some individual complainants include more than one alleged basis of discrimination (i.e. race/color and familial status).



Chart 3: Share of Complaints by Basis and Development District



Source: HUD FHEO Data.gov extract

The Consolidated Plan public engagement survey asked respondents if they ever felt discriminated against when looking for housing in Tennessee. Among all respondents, almost 25% responded yes. The incidence was slightly higher at 30% among low-income respondents. Survey respondents reported race/ethnicity as the most common reason they believed they experienced housing discrimination, followed by disability. A few respondents provided additional information on their experiences stating they believe racial stereotypes or bias impacted the approval of new affordable housing developments in their community, or that landlords and service providers sometimes discriminate based on race. Language barriers were also noted as a potential basis of discrimination in housing and related transactions.

Stakeholders expressed concern with the amount of time jurisdictional authorities often take to respond to housing discrimination complaints or delays in processing. Specific concerns noted was “not a lot of follow-up from HUD” in response to complaints, and the THRC process can take a long time, but there is a person that an advocate or complainant may speak with directly, which is helpful. Some participants at the stakeholder meetings suggested that their practice when working with a client who believes they may have experienced housing discrimination is to focus on mitigating negative impact for the client (i.e. try to find an immediate remedy for the housing problem), even when they are concerned a fair housing violation has occurred, due to their experience with complaint processing wait times.

Housing discrimination complaints have increased in recent years, nationally and in Tennessee, and FHIP and FHAP agencies have managed significantly more inquiries

and complaints than HUD or the Department of Justice. In 2023, FHIP agencies processed approximately 75% of all housing discrimination complaints filed nationally, followed by FHAP agencies with 20%. HUD managed only 5% of complaints.<sup>xii</sup> From 2000 to 2024, Tennessee FHIP agencies reported intaking thousands of calls/inquiries annually from citizens requesting information or assistance with housing issues, including claims of discrimination. During recent FHIP grant terms, agencies also report opening more than six hundred fair housing cases with various resolutions. The agencies also assisted hundreds of disabled individuals with securing necessary reasonable accommodation or modifications to preserve or increase their access to housing.

Funding reductions for Federal fair housing education and enforcement programs may lead to an increase in complaints filed with State and local agencies and requests for assistance to non-profit legal services and fair housing organizations. If FHIP grants are reduced or eliminated, non-profit and legal service agencies in Tennessee may no longer have the capacity to serve all the Tennesseans who seek assistance with a fair housing issue. Without intermediary options, an increase in private fair housing litigation may result, which is more difficult for a complainant to file, may require costly legal assistance not available to many complainants, and often takes more time to reach a remedy. Litigation also may be costlier for the respondent to resolve than the cost of conciliation or mediation with a Federal or state agency or FHIP agency.

#### D. Recent Adjudicated Fair Housing Cases in Tennessee

Adjudicated fair housing cases in Tennessee primarily involve claims of disability discrimination. Examples of recent settled cases are described below.

- *United States Department of Housing and Urban Development, Conciliation Agreement between (complainants) National Fair Housing Alliance and Tennessee Fair Housing Council and (respondent) Gross Residential, et al., March 6, 2025.* The complainants filed an administrative complaint with HUD against Gross Residential of Royalton, Ohio and other entities alleging violations of the accessibility requirements of the Fair Housing Act in thirteen apartment complexes in Tennessee, North Carolina, South Carolina, and Alabama. Specifically, the complaint alleged that the apartments failed to provide kitchens that were accessible to people with disabilities, and paths to mailboxes, clubhouses, pools, and other amenities were not on an accessible route, making them inaccessible to people with disabilities. The settlement included payment of \$525,000 in damages and attorneys' fees as well as remedial actions. Remedial actions included modifying the property sites to provide accessible routes, notifying occupants with certain sink designs that they may be made accessible upon request, training on the design and construction requirements of the Fair Housing Act, an independent examination of the compliance of the property after modifications are completed (paid by the respondent).

- *United States District Court Eastern District of Tennessee (United States v. City of Chattanooga (E.D. Tenn.)), December 8, 2023.* The case arose out of a HUD complaint filed by a non-profit corporation that supports independent housing for people with mental disabilities in Chattanooga. The complaint alleged that the defendant discriminated because of a disability and violated the Fair Housing Act and the Americans with Disabilities Act by refusing to allow four people with disabilities to reside in a four-bedroom home together under the same terms and conditions as residents without disabilities. The case was settled through a consent decree, which included a monetary judgement and revisions to the cities' zoning code, along with a requirement to conduct training and provide compliance reports to the Department of Justice.
- *United States District Court for the Northern District of Alabama (United States v. Dominion Management LLC), September 21, 2021.* The case originated when the U.S. Attorney's Office for the Middle District of Tennessee learned of potential accessibility barriers at Somerby Franklin, a property in Franklin, Tennessee. The case was settled through a consent order and applies to multiple "market-rate" senior living complexes in Alabama, Florida, Georgia, South Carolina, and Tennessee built or operated by Dominion Management LLC and its affiliate companies. The defendant agreed to pay all costs for retrofits, \$400,000 into a settlement fund to compensate individuals harmed by the inaccessible housing, and \$50,000 in civil penalties to the government. The defendants also agreed to complete training, ensure that any future construction complies with federal accessibility laws, and to make periodic reports to the Justice Department.
- *United States District Court for the Western District of Tennessee, Eastern Division (United States and Lee Clark vs. Dyersburg Apartments, Ltd., and MACO Management Company), August 13, 2019.* The complaint alleged that in January 2012, the plaintiff, Mr. Clark, who is Black, applied to move into the Meadow Lane Apartments in Dyersburg, TN with his ex-wife, who is also Black, and their two children. Approximately one week later, MACO rejected his application, allegedly because he had a prior felony conviction, and he was banished from the property (not allowed to visit even to see his children). An investigation documented that the defendants had not rejected or banished two comparable White applicants with criminal records. The case was settled through a consent decree in which the defendants agreed to a settlement of \$42,250 paid to Mr. Clark. The defendant also agreed to make public postings on-site regarding anti-discrimination rules and include anti-discrimination language in their advertisements, rental applications, and rental agreements, provide non-discrimination training to employees, and, for a period of three years, submit regular reports to the Department of Justice.

## **V. Fair Housing Objectives, Strategies & Action Plan**

Key THDA staff reviewed the Consolidated Plan housing needs and fair housing assessments, along with feedback provided by stakeholders, to develop the fair housing action plan. The objectives involve strategies or actions within THDA's jurisdiction or sphere of influence that may promote fair housing outcomes.

- (1) Establish an internal working group, with participation from various program divisions, Legal and Research, to identify actions to promote fair housing and overcome barriers to fair housing choice through THDA's programs; meet regularly to evaluate progress and modify actions where needed.

### *Strategic Actions:*

Year 1: Identify group members; convene group to review key findings from housing needs and fair housing assessments and identify initial program inputs, actions and measures that will contribute to furthering fair housing, with a focus on actions that support or encourage:

- i. Development of affordable rental units affordable to extremely low to low-income households, homes for sale, affordable to low to moderate income households, accessible housing, and housing in proximity to services for older adults and people with a disability.
- ii. Successful utilization of rental subsidies.
- iii. Improved access to affordable home loans for those least likely to apply or be served.

Year 1-3: Convene group quarterly; evaluate outcomes of prior actions; modify inputs and actions where determined necessary; identify new inputs or actions.

Ongoing Actions: Consider actions or solutions that support overcoming barriers to fair housing choice identified by local communities or support locally identified solutions, especially where interests clearly overlap to achieve THDA's fair housing objectives or further fair housing.

- (2) Apply fair housing principles to key program policies or design and include fair housing metrics in program evaluation.

### *Strategic Actions:*

Year 1: Develop and implement a fair housing evaluation process for newly proposed policies or programs. Evaluation will include consideration of whether a policy, process or solution will:

- i. Reduce or eliminate barriers for protected classes and underserved populations.
- ii. Promote fair housing.
- iii. Evaluate unintended consequences the solution may have for protected classes.

Year 1-3: Complete a program audit of key existing policies to ensure compliance with fair housing evaluation measures and assess how the program or policy is working to reduce or eliminate barriers for the protected classes or underserved populations.

Ongoing actions: Where possible, systems and practices created will collect program data that can be disaggregated by race, ethnicity, primary language, gender, disability status, geographic location, and socioeconomic status to better assess fair housing outcomes during program evaluation.

- (3) Engage in affirmative public engagement and outreach on affordable rental and homeownership opportunities, as well as financial literacy and housing education. Take action to support other organizations engaged in this work.

*Strategic Actions:*

Year 1: Investigate launching new or expanded THDA funded affordable housing navigation website or improving the existing website currently funded by THDA (TNHousingSearch.org) to ensure 100% of funded affordable properties are listed on the site and updated regularly when vacancies occur.

Ongoing Actions:

- a. When conducting program outreach, consistently ensure outreach methods include both mainstream organizations/publications and organizations/publications who serve or target protected class groups or populations identified as least likely to apply for a particular program or benefit.
  - i. Use the agency's diversity organization enterprise contact list along with other departmental contact lists.
  - ii. Use majority and minority media sources for advertising.
- b. Engage in effective communication and public outreach through:
  - i. The use of plain language when explaining technical policies in public facing documents and the use of visuals where possible to better clarify complex policies or programs
  - ii. Producing vital documents and advertisements in languages commonly spoken other than English (primarily Spanish)
  - iii. Following best practices for effective communication with people with a disability, including meeting ADA digital accessibility requirements for web and mobile applications (WCAG 2.1AA).
- c. Promote or support other quality, affordable housing navigation tools and resources, such as the Disability Pathfinder, and other community resource tools, such as 211
- d. Engage in housing education or support the network of non-profit housing counseling agencies in the state to provide information, advice, and tools for consumers seeking, financing, maintaining, renting, or owning a home. Take specific actions to ensure housing education reaches populations

determined least likely to successfully apply for or access THDA's single family programs.

- (4) Provide or support fair housing and anti-discrimination education; take actions to combat housing discrimination in all its forms in cooperation with fair housing organizations and enforcement agencies.
  - a. Provide ongoing and robust Fair Housing and anti-discrimination education and resources to THDA staff, sub-recipients (grantees) and partners.
  - b. Share information and resources on THDA's website and social media on:
    - i. Fair housing rights of tenants and potential homebuyers, the appropriate process for filing a complaint of discrimination and legal or community organizations who may help individuals with understanding the process.
    - ii. Fair housing obligations of housing providers
    - iii. Fair Housing or other non-discrimination training opportunities
    - iv. Legal Aid and Eviction Right to Counsel providers
  - c. Support education and outreach activities that promote fair housing, including those by non-profit fair housing organizations, including Fair Housing Initiative and Assistance Programs, and other organizations that serve protected class populations.

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<sup>i</sup> Citations are provided for sources other than the State of Tennessee, 2025-2029 Consolidated Plan, which is the primary source document for this Plan. Where information is provided without citation, see, <https://thda.org/research-reports/consolidated-planning>

<sup>ii</sup> Sycamore Institute, 2023 Census Data on Income & Poverty in Tennessee, <https://sycamoretn.org/2023-income-poverty-tn/>

<sup>iii</sup> Annie E. Casey Foundation, Kids Count Data Center, analysis of data from the U.S. Census Bureau (2023) for Tennessee, <https://datacenter.aecf.org/>

<sup>iv</sup> U.S. Census Bureau, SO901, Children Characteristics, 2023, five-year estimate

<sup>v</sup> State of Tennessee, State of the Child report, 2023, <https://www.tn.gov/content/dam/tn/tccy/documents/stateofthechild/StateoftheChild2023Final.pdf>

<sup>vi</sup> Annie E. Casey Foundation, Kids Count Data Center, data from the U.S. Census Bureau (2023)

<sup>vii</sup> Sycamore Institute, 2023 Census Data on Income & Poverty in Tennessee

<sup>viii</sup> Tennessee Disability Coalition, 2024 Tennessee Disability Scorecard, <https://www.tndisability.org/sites/default/files/2024%20Tennessee%20Disability%20Scorecard.pdf>

<sup>ix</sup> THDA, Tennessee Home Loan Trends, 2023, <https://thda.org/images/2023-HMDA-Report.pdf>

<sup>x</sup> THDA, Tennessee Home Loan Trends, 2023

<sup>xi</sup> National Fair Housing Alliance and the Thurgood Marshall Institute, The Bad Housing Blues, Discrimination in the Housing Choice Voucher Program in Memphis, TN, <https://www.naacpldf.org/wp-content/uploads/2022-11-14-Fair-Housing-2-web-1.pdf>

<sup>xii</sup> National Fair Housing Alliance, 2024 Fair Housing Trends Report, <https://nationalfairhousing.org/resource/2024-fair-housing-trends-report/>

## Appendix B:

### HOPWA CAPER

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## Appendix C:

### CDBG PER

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U.S. Department of Housing and Urban Development  
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Part I: Financial Status

A. Sources of State CDBG Funds

1)	State Allocation	\$24,701,167.00
2)	Program Income	
3)	Program income receipted in IDIS	\$0.00
3 a)	Program income receipted from Section 108 Projects (for SI type)	\$0.00
4)	Adjustment to compute total program income	\$0.00
5)	Total program income (sum of lines 3 and 4)	\$0.00
6)	Section 108 Loan Funds	\$0.00
7)	Total State CDBG Resources (sum of lines 1,5 and 6)	\$24,701,167.00

B. State CDBG Resources by Use

8)	State Allocation	
9)	Obligated to recipients	\$24,701,167.00
10)	Adjustment to compute total obligated to recipients	\$0.00
11)	Total obligated to recipients (sum of lines 9 and 10)	\$24,701,167.00
12)	Set aside for State Administration	\$0.00
13)	Adjustment to compute total set aside for State Administration	\$0.00
14)	Total set aside for State Administration (sum of lines 12 and 13)	\$0.00
15)	Set aside for Technical Assistance	
16)	Adjustment to compute total set aside for Technical Assistance	\$0.00
17)	Total set aside for Technical Assistance (sum of lines 15 and 16)	
18)	State funds set aside for State Administration match	\$0.00

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19)	Program Income	
20)	Returned to the state and redistributed	
20 a)	Section 108 program income expended for the Section 108 repayment	
21)	Adjustment to compute total redistributed	\$0.00
22)	Total redistributed (sum of lines 20 and 21)	\$0.00
23)	Returned to the state and not yet redistributed	\$0.00
23 a)	Section 108 program income not yet disbursed	\$0.00
24)	Adjustment to compute total not yet redistributed	\$0.00
25)	Total not yet redistributed (sum of lines 23 and 24)	\$0.00
26)	Retained by recipients	\$0.00
27)	Adjustment to compute total retained	\$0.00
28)	Total retained (sum of lines 26 and 27)	\$0.00

C. Expenditures of State CDBG Resources

29)	Drawn for State Administration	\$0.00
30)	Adjustment to amount drawn for State Administration	\$0.00
31)	Total drawn for State Administration	\$0.00
32)	Drawn for Technical Assistance	\$0.00
33)	Adjustment to amount drawn for Technical Assistance	\$0.00
34)	Total drawn for Technical Assistance	\$0.00
35)	Drawn for Section 108 Repayments	\$0.00
36)	Adjustment to amount drawn for Section 108 Repayments	\$0.00
37)	Total drawn for Section 108 Repayments	\$0.00
38)	Drawn for all other activities	\$24,701,167.00
39)	Adjustment to amount drawn for all other activities	\$0.00
40)	Total drawn for all other activities	\$24,701,167.00

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D. Compliance with Public Service (PS) Cap

41)	Disbursed in IDIS for PS	\$8,931.90
42)	Adjustment to compute total disbursed for PS	\$0.00
43)	Total disbursed for PS (sum of lines 41 and 42)	\$8,931.90
44)	Amount subject to PS cap	
45)	State Allocation (line 1)	\$24,701,167.00
46)	Program Income Received (line 5)	\$0.00
47)	Adjustment to compute total subject to PS cap	\$0.00
48)	Total subject to PS cap (sum of lines 45-47)	\$24,701,167.00
49)	Percent of funds disbursed to date for PS (line 43 / line 48)	0.04%

E. Compliance with Planning and Administration (P/A) Cap

50)	Disbursed in IDIS for P/A from all fund types - Combined	\$1,953,578.70
51)	Adjustment to compute total disbursed for P/A	\$0.00
52)	Total disbursed for P/A (sum of lines 50 and 51)	\$1,953,578.70
53)	Amount subject to Combined Expenditure P/A cap	
54)	State Allocation (line 1)	\$24,701,167.00
55)	Program Income Received (line 5)	\$0.00
56)	Adjustment to compute total subject to P/A cap	\$0.00
57)	Total subject to P/A cap (sum of lines 54-56)	\$24,701,167.00
58)	Percent of funds disbursed to date for P/A (line 52 / line 57) Combined Cap	7.91%
59)	Disbursed in IDIS for P/A from Annual Grant Only	\$1,953,578.70
60)	Amount subject the Annual Grant P/A cap	
61)	State Allocation	\$24,701,167.00
62)	Percent of funds disbursed to date for P/A (line 59 / line 61) Annual Grant Cap	7.91%

IDIS - PR28

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Part II: Compliance with Overall Low and Moderate Income Benefit

63) Period specified for benefit: grant years 0 – 0

64) Final PER for compliance with the overall benefit test: [ No ]

No data returned for this view. This might be because the applied filter excludes all data.

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Part I: Financial Status

A. Sources of State CDBG Funds

1)	State Allocation	\$25,265,266.00
2)	Program Income	
3)	Program income receipted in IDIS	\$0.00
3 a)	Program income receipted from Section 108 Projects (for SI type)	\$0.00
4)	Adjustment to compute total program income	
5)	Total program income (sum of lines 3 and 4)	\$0.00
6)	Section 108 Loan Funds	
7)	Total State CDBG Resources (sum of lines 1,5 and 6)	\$25,265,266.00

B. State CDBG Resources by Use

8)	State Allocation	
9)	Obligated to recipients	\$25,265,266.00
10)	Adjustment to compute total obligated to recipients	
11)	Total obligated to recipients (sum of lines 9 and 10)	\$25,265,266.00
12)	Set aside for State Administration	\$0.00
13)	Adjustment to compute total set aside for State Administration	
14)	Total set aside for State Administration (sum of lines 12 and 13)	\$0.00
15)	Set aside for Technical Assistance	
16)	Adjustment to compute total set aside for Technical Assistance	
17)	Total set aside for Technical Assistance (sum of lines 15 and 16)	
18)	State funds set aside for State Administration match	

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19)	Program Income	
20)	Returned to the state and redistributed	
20 a)	Section 108 program income expended for the Section 108 repayment	
21)	Adjustment to compute total redistributed	
22)	Total redistributed (sum of lines 20 and 21)	\$0.00
23)	Returned to the state and not yet redistributed	\$0.00
23 a)	Section 108 program income not yet disbursed	\$0.00
24)	Adjustment to compute total not yet redistributed	
25)	Total not yet redistributed (sum of lines 23 and 24)	\$0.00
26)	Retained by recipients	\$0.00
27)	Adjustment to compute total retained	
28)	Total retained (sum of lines 26 and 27)	\$0.00
C.	Expenditures of State CDBG Resources	
29)	Drawn for State Administration	\$0.00
30)	Adjustment to amount drawn for State Administration	
31)	Total drawn for State Administration	\$0.00
32)	Drawn for Technical Assistance	\$0.00
33)	Adjustment to amount drawn for Technical Assistance	
34)	Total drawn for Technical Assistance	\$0.00
35)	Drawn for Section 108 Repayments	\$0.00
36)	Adjustment to amount drawn for Section 108 Repayments	
37)	Total drawn for Section 108 Repayments	\$0.00
38)	Drawn for all other activities	\$25,265,266.00
39)	Adjustment to amount drawn for all other activities	
40)	Total drawn for all other activities	\$25,265,266.00

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D. Compliance with Public Service (PS) Cap

41)	Disbursed in IDIS for PS	\$54,628.10
42)	Adjustment to compute total disbursed for PS	
43)	Total disbursed for PS (sum of lines 41 and 42)	\$54,628.10
44)	Amount subject to PS cap	
45)	State Allocation (line 1)	\$25,265,266.00
46)	Program Income Received (line 5)	\$0.00
47)	Adjustment to compute total subject to PS cap	
48)	Total subject to PS cap (sum of lines 45-47)	\$25,265,266.00
49)	Percent of funds disbursed to date for PS (line 43 / line 48)	0.22%

E. Compliance with Planning and Administration (P/A) Cap

50)	Disbursed in IDIS for P/A from all fund types - Combined	\$2,097,019.76
51)	Adjustment to compute total disbursed for P/A	
52)	Total disbursed for P/A (sum of lines 50 and 51)	\$2,097,019.76
53)	Amount subject to Combined Expenditure P/A cap	
54)	State Allocation (line 1)	\$25,265,266.00
55)	Program Income Received (line 5)	\$0.00
56)	Adjustment to compute total subject to P/A cap	
57)	Total subject to P/A cap (sum of lines 54-56)	\$25,265,266.00
58)	Percent of funds disbursed to date for P/A (line 52 / line 57) Combined Cap	8.30%
59)	Disbursed in IDIS for P/A from Annual Grant Only	\$2,097,019.76
60)	Amount subject the Annual Grant P/A cap	
61)	State Allocation	\$25,265,266.00
62)	Percent of funds disbursed to date for P/A (line 59 / line 61) Annual Grant Cap	8.30%

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Part II: Compliance with Overall Low and Moderate Income Benefit

63) Period specified for benefit: grant years \_\_\_\_\_ – \_\_\_\_\_

64) Final PER for compliance with the overall benefit test: [ \_\_\_\_\_ ]

No data returned for this view. This might be because the applied filter excludes all data.



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Part I: Financial Status

A. Sources of State CDBG Funds

1)	State Allocation	\$24,977,133.00
2)	Program Income	
3)	Program income receipted in IDIS	\$0.00
3 a)	Program income receipted from Section 108 Projects (for SI type)	\$0.00
4)	Adjustment to compute total program income	\$0.00
5)	Total program income (sum of lines 3 and 4)	\$0.00
6)	Section 108 Loan Funds	\$0.00
7)	Total State CDBG Resources (sum of lines 1,5 and 6)	\$24,977,133.00

B. State CDBG Resources by Use

8)	State Allocation	
9)	Obligated to recipients	\$24,977,133.00
10)	Adjustment to compute total obligated to recipients	\$0.00
11)	Total obligated to recipients (sum of lines 9 and 10)	\$24,977,133.00
12)	Set aside for State Administration	\$0.00
13)	Adjustment to compute total set aside for State Administration	\$0.00
14)	Total set aside for State Administration (sum of lines 12 and 13)	\$0.00
15)	Set aside for Technical Assistance	
16)	Adjustment to compute total set aside for Technical Assistance	\$0.00
17)	Total set aside for Technical Assistance (sum of lines 15 and 16)	
18)	State funds set aside for State Administration match	\$0.00

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19)	Program Income	
20)	Returned to the state and redistributed	
20 a)	Section 108 program income expended for the Section 108 repayment	
21)	Adjustment to compute total redistributed	\$0.00
22)	Total redistributed (sum of lines 20 and 21)	\$0.00
23)	Returned to the state and not yet redistributed	\$0.00
23 a)	Section 108 program income not yet disbursed	\$0.00
24)	Adjustment to compute total not yet redistributed	\$0.00
25)	Total not yet redistributed (sum of lines 23 and 24)	\$0.00
26)	Retained by recipients	\$0.00
27)	Adjustment to compute total retained	\$0.00
28)	Total retained (sum of lines 26 and 27)	\$0.00

C. Expenditures of State CDBG Resources

29)	Drawn for State Administration	\$0.00
30)	Adjustment to amount drawn for State Administration	\$0.00
31)	Total drawn for State Administration	\$0.00
32)	Drawn for Technical Assistance	\$0.00
33)	Adjustment to amount drawn for Technical Assistance	\$0.00
34)	Total drawn for Technical Assistance	\$0.00
35)	Drawn for Section 108 Repayments	\$0.00
36)	Adjustment to amount drawn for Section 108 Repayments	\$0.00
37)	Total drawn for Section 108 Repayments	\$0.00
38)	Drawn for all other activities	\$24,977,133.00
39)	Adjustment to amount drawn for all other activities	\$0.00
40)	Total drawn for all other activities	\$24,977,133.00

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D. Compliance with Public Service (PS) Cap

41)	Disbursed in IDIS for PS	\$2,680.40
42)	Adjustment to compute total disbursed for PS	\$0.00
43)	Total disbursed for PS (sum of lines 41 and 42)	\$2,680.40
44)	Amount subject to PS cap	
45)	State Allocation (line 1)	\$24,977,133.00
46)	Program Income Received (line 5)	\$0.00
47)	Adjustment to compute total subject to PS cap	\$0.00
48)	Total subject to PS cap (sum of lines 45-47)	\$24,977,133.00
49)	Percent of funds disbursed to date for PS (line 43 / line 48)	0.01%

E. Compliance with Planning and Administration (P/A) Cap

50)	Disbursed in IDIS for P/A from all fund types - Combined	\$2,002,644.45
51)	Adjustment to compute total disbursed for P/A	\$0.00
52)	Total disbursed for P/A (sum of lines 50 and 51)	\$2,002,644.45
53)	Amount subject to Combined Expenditure P/A cap	
54)	State Allocation (line 1)	\$24,977,133.00
55)	Program Income Received (line 5)	\$0.00
56)	Adjustment to compute total subject to P/A cap	\$0.00
57)	Total subject to P/A cap (sum of lines 54-56)	\$24,977,133.00
58)	Percent of funds disbursed to date for P/A (line 52 / line 57) Combined Cap	8.02%
59)	Disbursed in IDIS for P/A from Annual Grant Only	\$2,002,644.45
60)	Amount subject the Annual Grant P/A cap	
61)	State Allocation	\$24,977,133.00
62)	Percent of funds disbursed to date for P/A (line 59 / line 61) Annual Grant Cap	8.02%

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Part II: Compliance with Overall Low and Moderate Income Benefit

63) Period specified for benefit: grant years \_\_\_\_\_ – \_\_\_\_\_

64) Final PER for compliance with the overall benefit test: [ No ]

No data returned for this view. This might be because the applied filter excludes all data.

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Part I: Financial Status

A. Sources of State CDBG Funds

1)	State Allocation	\$27,437,829.00
2)	Program Income	
3)	Program income receipted in IDIS	\$0.00
3 a)	Program income receipted from Section 108 Projects (for SI type)	\$0.00
4)	Adjustment to compute total program income	\$0.00
5)	Total program income (sum of lines 3 and 4)	\$0.00
6)	Section 108 Loan Funds	\$0.00
7)	Total State CDBG Resources (sum of lines 1,5 and 6)	\$27,437,829.00

B. State CDBG Resources by Use

8)	State Allocation	
9)	Obligated to recipients	\$27,437,829.00
10)	Adjustment to compute total obligated to recipients	\$0.00
11)	Total obligated to recipients (sum of lines 9 and 10)	\$27,437,829.00
12)	Set aside for State Administration	\$0.00
13)	Adjustment to compute total set aside for State Administration	\$0.00
14)	Total set aside for State Administration (sum of lines 12 and 13)	\$0.00
15)	Set aside for Technical Assistance	
16)	Adjustment to compute total set aside for Technical Assistance	\$0.00
17)	Total set aside for Technical Assistance (sum of lines 15 and 16)	
18)	State funds set aside for State Administration match	\$0.00

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19)	Program Income	
20)	Returned to the state and redistributed	
20 a)	Section 108 program income expended for the Section 108 repayment	
21)	Adjustment to compute total redistributed	\$0.00
22)	Total redistributed (sum of lines 20 and 21)	\$0.00
23)	Returned to the state and not yet redistributed	\$0.00
23 a)	Section 108 program income not yet disbursed	\$0.00
24)	Adjustment to compute total not yet redistributed	\$0.00
25)	Total not yet redistributed (sum of lines 23 and 24)	\$0.00
26)	Retained by recipients	\$0.00
27)	Adjustment to compute total retained	\$0.00
28)	Total retained (sum of lines 26 and 27)	\$0.00

C. Expenditures of State CDBG Resources

29)	Drawn for State Administration	\$0.00
30)	Adjustment to amount drawn for State Administration	\$0.00
31)	Total drawn for State Administration	\$0.00
32)	Drawn for Technical Assistance	\$0.00
33)	Adjustment to amount drawn for Technical Assistance	\$0.00
34)	Total drawn for Technical Assistance	\$0.00
35)	Drawn for Section 108 Repayments	\$0.00
36)	Adjustment to amount drawn for Section 108 Repayments	\$0.00
37)	Total drawn for Section 108 Repayments	\$0.00
38)	Drawn for all other activities	\$26,939,580.97
39)	Adjustment to amount drawn for all other activities	\$0.00
40)	Total drawn for all other activities	\$26,939,580.97

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D. Compliance with Public Service (PS) Cap

41)	Disbursed in IDIS for PS	\$0.00
42)	Adjustment to compute total disbursed for PS	\$0.00
43)	Total disbursed for PS (sum of lines 41 and 42)	\$0.00
44)	Amount subject to PS cap	
45)	State Allocation (line 1)	\$27,437,829.00
46)	Program Income Received (line 5)	\$0.00
47)	Adjustment to compute total subject to PS cap	\$0.00
48)	Total subject to PS cap (sum of lines 45-47)	\$27,437,829.00
49)	Percent of funds disbursed to date for PS (line 43 / line 48)	0.00%

E. Compliance with Planning and Administration (P/A) Cap

50)	Disbursed in IDIS for P/A from all fund types - Combined	\$754,480.39
51)	Adjustment to compute total disbursed for P/A	\$0.00
52)	Total disbursed for P/A (sum of lines 50 and 51)	\$754,480.39
53)	Amount subject to Combined Expenditure P/A cap	
54)	State Allocation (line 1)	\$27,437,829.00
55)	Program Income Received (line 5)	\$0.00
56)	Adjustment to compute total subject to P/A cap	\$0.00
57)	Total subject to P/A cap (sum of lines 54-56)	\$27,437,829.00
58)	Percent of funds disbursed to date for P/A (line 52 / line 57) Combined Cap	2.75%
59)	Disbursed in IDIS for P/A from Annual Grant Only	\$754,480.39
60)	Amount subject the Annual Grant P/A cap	
61)	State Allocation	\$27,437,829.00
62)	Percent of funds disbursed to date for P/A (line 59 / line 61) Annual Grant Cap	2.75%

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Part II: Compliance with Overall Low and Moderate Income Benefit

63) Period specified for benefit: grant years 0 – 0

64) Final PER for compliance with the overall benefit test: [ No ]

No data returned for this view. This might be because the applied filter excludes all data.



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Part I: Financial Status

A. Sources of State CDBG Funds

1)	State Allocation	\$27,760,023.00
2)	Program Income	
3)	Program income receipted in IDIS	\$0.00
3 a)	Program income receipted from Section 108 Projects (for SI type)	\$0.00
4)	Adjustment to compute total program income	\$0.00
5)	Total program income (sum of lines 3 and 4)	\$0.00
6)	Section 108 Loan Funds	\$0.00
7)	Total State CDBG Resources (sum of lines 1,5 and 6)	\$27,760,023.00

B. State CDBG Resources by Use

8)	State Allocation	
9)	Obligated to recipients	\$27,057,437.48
10)	Adjustment to compute total obligated to recipients	\$0.00
11)	Total obligated to recipients (sum of lines 9 and 10)	\$27,057,437.48
12)	Set aside for State Administration	\$0.00
13)	Adjustment to compute total set aside for State Administration	\$0.00
14)	Total set aside for State Administration (sum of lines 12 and 13)	\$0.00
15)	Set aside for Technical Assistance	
16)	Adjustment to compute total set aside for Technical Assistance	\$0.00
17)	Total set aside for Technical Assistance (sum of lines 15 and 16)	
18)	State funds set aside for State Administration match	\$0.00

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19)	Program Income	
20)	Returned to the state and redistributed	
20 a)	Section 108 program income expended for the Section 108 repayment	
21)	Adjustment to compute total redistributed	\$0.00
22)	Total redistributed (sum of lines 20 and 21)	\$0.00
23)	Returned to the state and not yet redistributed	\$0.00
23 a)	Section 108 program income not yet disbursed	\$0.00
24)	Adjustment to compute total not yet redistributed	\$0.00
25)	Total not yet redistributed (sum of lines 23 and 24)	\$0.00
26)	Retained by recipients	\$0.00
27)	Adjustment to compute total retained	\$0.00
28)	Total retained (sum of lines 26 and 27)	\$0.00

C. Expenditures of State CDBG Resources

29)	Drawn for State Administration	\$0.00
30)	Adjustment to amount drawn for State Administration	\$0.00
31)	Total drawn for State Administration	\$0.00
32)	Drawn for Technical Assistance	\$0.00
33)	Adjustment to amount drawn for Technical Assistance	\$0.00
34)	Total drawn for Technical Assistance	\$0.00
35)	Drawn for Section 108 Repayments	\$0.00
36)	Adjustment to amount drawn for Section 108 Repayments	\$0.00
37)	Total drawn for Section 108 Repayments	\$0.00
38)	Drawn for all other activities	\$25,165,984.48
39)	Adjustment to amount drawn for all other activities	\$0.00
40)	Total drawn for all other activities	\$25,165,984.48

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D. Compliance with Public Service (PS) Cap

41)	Disbursed in IDIS for PS	\$857,730.95
42)	Adjustment to compute total disbursed for PS	\$0.00
43)	Total disbursed for PS (sum of lines 41 and 42)	\$857,730.95
44)	Amount subject to PS cap	
45)	State Allocation (line 1)	\$27,760,023.00
46)	Program Income Received (line 5)	\$0.00
47)	Adjustment to compute total subject to PS cap	\$0.00
48)	Total subject to PS cap (sum of lines 45-47)	\$27,760,023.00
49)	Percent of funds disbursed to date for PS (line 43 / line 48)	3.09%

E. Compliance with Planning and Administration (P/A) Cap

50)	Disbursed in IDIS for P/A from all fund types - Combined	\$932,454.14
51)	Adjustment to compute total disbursed for P/A	\$0.00
52)	Total disbursed for P/A (sum of lines 50 and 51)	\$932,454.14
53)	Amount subject to Combined Expenditure P/A cap	
54)	State Allocation (line 1)	\$27,760,023.00
55)	Program Income Received (line 5)	\$0.00
56)	Adjustment to compute total subject to P/A cap	\$0.00
57)	Total subject to P/A cap (sum of lines 54-56)	\$27,760,023.00
58)	Percent of funds disbursed to date for P/A (line 52 / line 57) Combined Cap	3.36%
59)	Disbursed in IDIS for P/A from Annual Grant Only	\$932,454.14
60)	Amount subject the Annual Grant P/A cap	
61)	State Allocation	\$27,760,023.00
62)	Percent of funds disbursed to date for P/A (line 59 / line 61) Annual Grant Cap	3.36%

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Part II: Compliance with Overall Low and Moderate Income Benefit

63) Period specified for benefit: grant years 0 – 0

64) Final PER for compliance with the overall benefit test: [ No ]

No data returned for this view. This might be because the applied filter excludes all data.

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Part I: Financial Status

A. Sources of State CDBG Funds

1)	State Allocation	\$28,634,217.00
2)	Program Income	
3)	Program income receipted in IDIS	\$0.00
3 a)	Program income receipted from Section 108 Projects (for SI type)	\$0.00
4)	Adjustment to compute total program income	
5)	Total program income (sum of lines 3 and 4)	\$0.00
6)	Section 108 Loan Funds	
7)	Total State CDBG Resources (sum of lines 1,5 and 6)	\$28,634,217.00

B. State CDBG Resources by Use

8)	State Allocation	
9)	Obligated to recipients	\$26,275,204.54
10)	Adjustment to compute total obligated to recipients	
11)	Total obligated to recipients (sum of lines 9 and 10)	\$26,275,204.54
12)	Set aside for State Administration	\$0.00
13)	Adjustment to compute total set aside for State Administration	
14)	Total set aside for State Administration (sum of lines 12 and 13)	\$0.00
15)	Set aside for Technical Assistance	
16)	Adjustment to compute total set aside for Technical Assistance	
17)	Total set aside for Technical Assistance (sum of lines 15 and 16)	
18)	State funds set aside for State Administration match	

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19)	Program Income	
20)	Returned to the state and redistributed	
20 a)	Section 108 program income expended for the Section 108 repayment	
21)	Adjustment to compute total redistributed	
22)	Total redistributed (sum of lines 20 and 21)	\$0.00
23)	Returned to the state and not yet redistributed	\$0.00
23 a)	Section 108 program income not yet disbursed	\$0.00
24)	Adjustment to compute total not yet redistributed	
25)	Total not yet redistributed (sum of lines 23 and 24)	\$0.00
26)	Retained by recipients	\$0.00
27)	Adjustment to compute total retained	
28)	Total retained (sum of lines 26 and 27)	\$0.00
C.	Expenditures of State CDBG Resources	
29)	Drawn for State Administration	\$0.00
30)	Adjustment to amount drawn for State Administration	
31)	Total drawn for State Administration	\$0.00
32)	Drawn for Technical Assistance	\$0.00
33)	Adjustment to amount drawn for Technical Assistance	
34)	Total drawn for Technical Assistance	\$0.00
35)	Drawn for Section 108 Repayments	\$0.00
36)	Adjustment to amount drawn for Section 108 Repayments	
37)	Total drawn for Section 108 Repayments	\$0.00
38)	Drawn for all other activities	\$24,326,872.60
39)	Adjustment to amount drawn for all other activities	
40)	Total drawn for all other activities	\$24,326,872.60

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D. Compliance with Public Service (PS) Cap

41)	Disbursed in IDIS for PS	\$365,371.67
42)	Adjustment to compute total disbursed for PS	
43)	Total disbursed for PS (sum of lines 41 and 42)	\$365,371.67
44)	Amount subject to PS cap	
45)	State Allocation (line 1)	\$28,634,217.00
46)	Program Income Received (line 5)	\$0.00
47)	Adjustment to compute total subject to PS cap	
48)	Total subject to PS cap (sum of lines 45-47)	\$28,634,217.00
49)	Percent of funds disbursed to date for PS (line 43 / line 48)	1.28%

E. Compliance with Planning and Administration (P/A) Cap

50)	Disbursed in IDIS for P/A from all fund types - Combined	\$952,069.96
51)	Adjustment to compute total disbursed for P/A	
52)	Total disbursed for P/A (sum of lines 50 and 51)	\$952,069.96
53)	Amount subject to Combined Expenditure P/A cap	
54)	State Allocation (line 1)	\$28,634,217.00
55)	Program Income Received (line 5)	\$0.00
56)	Adjustment to compute total subject to P/A cap	
57)	Total subject to P/A cap (sum of lines 54-56)	\$28,634,217.00
58)	Percent of funds disbursed to date for P/A (line 52 / line 57) Combined Cap	3.32%
59)	Disbursed in IDIS for P/A from Annual Grant Only	\$952,069.96
60)	Amount subject the Annual Grant P/A cap	
61)	State Allocation	\$28,634,217.00
62)	Percent of funds disbursed to date for P/A (line 59 / line 61) Annual Grant Cap	3.32%

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Part II: Compliance with Overall Low and Moderate Income Benefit

63) Period specified for benefit: grant years \_\_\_\_\_ – \_\_\_\_\_

64) Final PER for compliance with the overall benefit test: [ \_\_\_\_\_ ]

No data returned for this view. This might be because the applied filter excludes all data.



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Part I: Financial Status

A. Sources of State CDBG Funds

1)	State Allocation	\$29,211,037.00
2)	Program Income	
3)	Program income receipted in IDIS	\$0.00
3 a)	Program income receipted from Section 108 Projects (for SI type)	\$0.00
4)	Adjustment to compute total program income	
5)	Total program income (sum of lines 3 and 4)	\$0.00
6)	Section 108 Loan Funds	
7)	Total State CDBG Resources (sum of lines 1,5 and 6)	\$29,211,037.00

B. State CDBG Resources by Use

8)	State Allocation	
9)	Obligated to recipients	\$28,782,446.03
10)	Adjustment to compute total obligated to recipients	
11)	Total obligated to recipients (sum of lines 9 and 10)	\$28,782,446.03
12)	Set aside for State Administration	\$0.00
13)	Adjustment to compute total set aside for State Administration	
14)	Total set aside for State Administration (sum of lines 12 and 13)	\$0.00
15)	Set aside for Technical Assistance	
16)	Adjustment to compute total set aside for Technical Assistance	
17)	Total set aside for Technical Assistance (sum of lines 15 and 16)	
18)	State funds set aside for State Administration match	

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19)	Program Income	
20)	Returned to the state and redistributed	
20 a)	Section 108 program income expended for the Section 108 repayment	
21)	Adjustment to compute total redistributed	
22)	Total redistributed (sum of lines 20 and 21)	\$0.00
23)	Returned to the state and not yet redistributed	\$0.00
23 a)	Section 108 program income not yet disbursed	\$0.00
24)	Adjustment to compute total not yet redistributed	
25)	Total not yet redistributed (sum of lines 23 and 24)	\$0.00
26)	Retained by recipients	\$0.00
27)	Adjustment to compute total retained	
28)	Total retained (sum of lines 26 and 27)	\$0.00
C.	Expenditures of State CDBG Resources	
29)	Drawn for State Administration	\$0.00
30)	Adjustment to amount drawn for State Administration	
31)	Total drawn for State Administration	\$0.00
32)	Drawn for Technical Assistance	\$0.00
33)	Adjustment to amount drawn for Technical Assistance	
34)	Total drawn for Technical Assistance	\$0.00
35)	Drawn for Section 108 Repayments	\$0.00
36)	Adjustment to amount drawn for Section 108 Repayments	
37)	Total drawn for Section 108 Repayments	\$0.00
38)	Drawn for all other activities	\$26,197,957.31
39)	Adjustment to amount drawn for all other activities	
40)	Total drawn for all other activities	\$26,197,957.31

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D. Compliance with Public Service (PS) Cap

41)	Disbursed in IDIS for PS	\$731,032.26
42)	Adjustment to compute total disbursed for PS	
43)	Total disbursed for PS (sum of lines 41 and 42)	\$731,032.26
44)	Amount subject to PS cap	
45)	State Allocation (line 1)	\$29,211,037.00
46)	Program Income Received (line 5)	\$0.00
47)	Adjustment to compute total subject to PS cap	
48)	Total subject to PS cap (sum of lines 45-47)	\$29,211,037.00
49)	Percent of funds disbursed to date for PS (line 43 / line 48)	2.50%

E. Compliance with Planning and Administration (P/A) Cap

50)	Disbursed in IDIS for P/A from all fund types - Combined	\$975,952.22
51)	Adjustment to compute total disbursed for P/A	
52)	Total disbursed for P/A (sum of lines 50 and 51)	\$975,952.22
53)	Amount subject to Combined Expenditure P/A cap	
54)	State Allocation (line 1)	\$29,211,037.00
55)	Program Income Received (line 5)	\$0.00
56)	Adjustment to compute total subject to P/A cap	
57)	Total subject to P/A cap (sum of lines 54-56)	\$29,211,037.00
58)	Percent of funds disbursed to date for P/A (line 52 / line 57) Combined Cap	3.34%
59)	Disbursed in IDIS for P/A from Annual Grant Only	\$975,952.22
60)	Amount subject the Annual Grant P/A cap	
61)	State Allocation	\$29,211,037.00
62)	Percent of funds disbursed to date for P/A (line 59 / line 61) Annual Grant Cap	3.34%

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Part II: Compliance with Overall Low and Moderate Income Benefit

63) Period specified for benefit: grant years \_\_\_\_\_ – \_\_\_\_\_

64) Final PER for compliance with the overall benefit test: [ \_\_\_\_\_ ]

No data returned for this view. This might be because the applied filter excludes all data.

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Part I: Financial Status

A. Sources of State CDBG Funds

1)	State Allocation	\$28,178,019.00
2)	Program Income	
3)	Program income receipted in IDIS	\$0.00
3 a)	Program income receipted from Section 108 Projects (for SI type)	\$0.00
4)	Adjustment to compute total program income	
5)	Total program income (sum of lines 3 and 4)	\$0.00
6)	Section 108 Loan Funds	
7)	Total State CDBG Resources (sum of lines 1,5 and 6)	\$28,178,019.00

B. State CDBG Resources by Use

8)	State Allocation	
9)	Obligated to recipients	\$27,468,576.69
10)	Adjustment to compute total obligated to recipients	
11)	Total obligated to recipients (sum of lines 9 and 10)	\$27,468,576.69
12)	Set aside for State Administration	\$0.00
13)	Adjustment to compute total set aside for State Administration	
14)	Total set aside for State Administration (sum of lines 12 and 13)	\$0.00
15)	Set aside for Technical Assistance	
16)	Adjustment to compute total set aside for Technical Assistance	
17)	Total set aside for Technical Assistance (sum of lines 15 and 16)	
18)	State funds set aside for State Administration match	

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19)	Program Income	
20)	Returned to the state and redistributed	
20 a)	Section 108 program income expended for the Section 108 repayment	
21)	Adjustment to compute total redistributed	
22)	Total redistributed (sum of lines 20 and 21)	\$0.00
23)	Returned to the state and not yet redistributed	\$0.00
23 a)	Section 108 program income not yet disbursed	\$0.00
24)	Adjustment to compute total not yet redistributed	
25)	Total not yet redistributed (sum of lines 23 and 24)	\$0.00
26)	Retained by recipients	\$0.00
27)	Adjustment to compute total retained	
28)	Total retained (sum of lines 26 and 27)	\$0.00
C.	Expenditures of State CDBG Resources	
29)	Drawn for State Administration	\$0.00
30)	Adjustment to amount drawn for State Administration	
31)	Total drawn for State Administration	\$0.00
32)	Drawn for Technical Assistance	\$0.00
33)	Adjustment to amount drawn for Technical Assistance	
34)	Total drawn for Technical Assistance	\$0.00
35)	Drawn for Section 108 Repayments	\$0.00
36)	Adjustment to amount drawn for Section 108 Repayments	
37)	Total drawn for Section 108 Repayments	\$0.00
38)	Drawn for all other activities	\$20,691,760.76
39)	Adjustment to amount drawn for all other activities	
40)	Total drawn for all other activities	\$20,691,760.76

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D. Compliance with Public Service (PS) Cap

41)	Disbursed in IDIS for PS	\$60,442.13
42)	Adjustment to compute total disbursed for PS	
43)	Total disbursed for PS (sum of lines 41 and 42)	\$60,442.13
44)	Amount subject to PS cap	
45)	State Allocation (line 1)	\$28,178,019.00
46)	Program Income Received (line 5)	\$0.00
47)	Adjustment to compute total subject to PS cap	
48)	Total subject to PS cap (sum of lines 45-47)	\$28,178,019.00
49)	Percent of funds disbursed to date for PS (line 43 / line 48)	0.21%

E. Compliance with Planning and Administration (P/A) Cap

50)	Disbursed in IDIS for P/A from all fund types - Combined	\$946,014.10
51)	Adjustment to compute total disbursed for P/A	
52)	Total disbursed for P/A (sum of lines 50 and 51)	\$946,014.10
53)	Amount subject to Combined Expenditure P/A cap	
54)	State Allocation (line 1)	\$28,178,019.00
55)	Program Income Received (line 5)	\$0.00
56)	Adjustment to compute total subject to P/A cap	
57)	Total subject to P/A cap (sum of lines 54-56)	\$28,178,019.00
58)	Percent of funds disbursed to date for P/A (line 52 / line 57) Combined Cap	3.36%
59)	Disbursed in IDIS for P/A from Annual Grant Only	\$946,014.10
60)	Amount subject the Annual Grant P/A cap	
61)	State Allocation	\$28,178,019.00
62)	Percent of funds disbursed to date for P/A (line 59 / line 61) Annual Grant Cap	3.36%

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Part II: Compliance with Overall Low and Moderate Income Benefit

63) Period specified for benefit: grant years \_\_\_\_\_ – \_\_\_\_\_

64) Final PER for compliance with the overall benefit test: [ \_\_\_\_\_ ]

No data returned for this view. This might be because the applied filter excludes all data.



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Part I: Financial Status

A. Sources of State CDBG Funds

1)	State Allocation	\$28,091,254.00
2)	Program Income	
3)	Program income receipted in IDIS	\$0.00
3 a)	Program income receipted from Section 108 Projects (for SI type)	\$0.00
4)	Adjustment to compute total program income	\$0.00
5)	Total program income (sum of lines 3 and 4)	\$0.00
6)	Section 108 Loan Funds	\$0.00
7)	Total State CDBG Resources (sum of lines 1,5 and 6)	\$28,091,254.00

B. State CDBG Resources by Use

8)	State Allocation	
9)	Obligated to recipients	\$28,091,254.00
10)	Adjustment to compute total obligated to recipients	\$0.00
11)	Total obligated to recipients (sum of lines 9 and 10)	\$28,091,254.00
12)	Set aside for State Administration	\$0.00
13)	Adjustment to compute total set aside for State Administration	\$0.00
14)	Total set aside for State Administration (sum of lines 12 and 13)	\$0.00
15)	Set aside for Technical Assistance	
16)	Adjustment to compute total set aside for Technical Assistance	\$0.00
17)	Total set aside for Technical Assistance (sum of lines 15 and 16)	
18)	State funds set aside for State Administration match	\$100,000.00

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19)	Program Income	
20)	Returned to the state and redistributed	
20 a)	Section 108 program income expended for the Section 108 repayment	
21)	Adjustment to compute total redistributed	\$0.00
22)	Total redistributed (sum of lines 20 and 21)	\$0.00
23)	Returned to the state and not yet redistributed	\$0.00
23 a)	Section 108 program income not yet disbursed	\$0.00
24)	Adjustment to compute total not yet redistributed	\$0.00
25)	Total not yet redistributed (sum of lines 23 and 24)	\$0.00
26)	Retained by recipients	\$0.00
27)	Adjustment to compute total retained	\$0.00
28)	Total retained (sum of lines 26 and 27)	\$0.00

C. Expenditures of State CDBG Resources

29)	Drawn for State Administration	\$0.00
30)	Adjustment to amount drawn for State Administration	\$0.00
31)	Total drawn for State Administration	\$0.00
32)	Drawn for Technical Assistance	\$0.00
33)	Adjustment to amount drawn for Technical Assistance	\$0.00
34)	Total drawn for Technical Assistance	\$0.00
35)	Drawn for Section 108 Repayments	\$0.00
36)	Adjustment to amount drawn for Section 108 Repayments	\$0.00
37)	Total drawn for Section 108 Repayments	\$0.00
38)	Drawn for all other activities	\$7,476,845.70
39)	Adjustment to amount drawn for all other activities	\$0.00
40)	Total drawn for all other activities	\$7,476,845.70

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D. Compliance with Public Service (PS) Cap

41)	Disbursed in IDIS for PS	\$432,789.04
42)	Adjustment to compute total disbursed for PS	\$0.00
43)	Total disbursed for PS (sum of lines 41 and 42)	\$432,789.04
44)	Amount subject to PS cap	
45)	State Allocation (line 1)	\$28,091,254.00
46)	Program Income Received (line 5)	\$0.00
47)	Adjustment to compute total subject to PS cap	\$0.00
48)	Total subject to PS cap (sum of lines 45-47)	\$28,091,254.00
49)	Percent of funds disbursed to date for PS (line 43 / line 48)	1.54%

E. Compliance with Planning and Administration (P/A) Cap

50)	Disbursed in IDIS for P/A from all fund types - Combined	\$381,984.78
51)	Adjustment to compute total disbursed for P/A	\$0.00
52)	Total disbursed for P/A (sum of lines 50 and 51)	\$381,984.78
53)	Amount subject to Combined Expenditure P/A cap	
54)	State Allocation (line 1)	\$28,091,254.00
55)	Program Income Received (line 5)	\$0.00
56)	Adjustment to compute total subject to P/A cap	\$0.00
57)	Total subject to P/A cap (sum of lines 54-56)	\$28,091,254.00
58)	Percent of funds disbursed to date for P/A (line 52 / line 57) Combined Cap	1.36%
59)	Disbursed in IDIS for P/A from Annual Grant Only	\$381,984.78
60)	Amount subject the Annual Grant P/A cap	
61)	State Allocation	\$28,091,254.00
62)	Percent of funds disbursed to date for P/A (line 59 / line 61) Annual Grant Cap	1.36%

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Part II: Compliance with Overall Low and Moderate Income Benefit

63) Period specified for benefit: grant years 0 – 0

64) Final PER for compliance with the overall benefit test: [ No ]

No data returned for this view. This might be because the applied filter excludes all data.

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Part I: Financial Status

A. Sources of State CDBG Funds

1)	State Allocation	\$27,571,438.00
2)	Program Income	
3)	Program income receipted in IDIS	\$0.00
3 a)	Program income receipted from Section 108 Projects (for SI type)	\$0.00
4)	Adjustment to compute total program income	\$0.00
5)	Total program income (sum of lines 3 and 4)	\$0.00
6)	Section 108 Loan Funds	\$0.00
7)	Total State CDBG Resources (sum of lines 1,5 and 6)	\$27,571,438.00

B. State CDBG Resources by Use

8)	State Allocation	
9)	Obligated to recipients	\$27,160,534.21
10)	Adjustment to compute total obligated to recipients	\$0.00
11)	Total obligated to recipients (sum of lines 9 and 10)	\$27,160,534.21
12)	Set aside for State Administration	\$0.00
13)	Adjustment to compute total set aside for State Administration	\$0.00
14)	Total set aside for State Administration (sum of lines 12 and 13)	\$0.00
15)	Set aside for Technical Assistance	
16)	Adjustment to compute total set aside for Technical Assistance	\$0.00
17)	Total set aside for Technical Assistance (sum of lines 15 and 16)	
18)	State funds set aside for State Administration match	\$0.00

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19)	Program Income	
20)	Returned to the state and redistributed	
20 a)	Section 108 program income expended for the Section 108 repayment	
21)	Adjustment to compute total redistributed	\$0.00
22)	Total redistributed (sum of lines 20 and 21)	\$0.00
23)	Returned to the state and not yet redistributed	\$0.00
23 a)	Section 108 program income not yet disbursed	\$0.00
24)	Adjustment to compute total not yet redistributed	\$115,441.40
25)	Total not yet redistributed (sum of lines 23 and 24)	\$115,441.40
26)	Retained by recipients	\$0.00
27)	Adjustment to compute total retained	\$0.00
28)	Total retained (sum of lines 26 and 27)	\$0.00

C. Expenditures of State CDBG Resources

29)	Drawn for State Administration	\$0.00
30)	Adjustment to amount drawn for State Administration	\$0.00
31)	Total drawn for State Administration	\$0.00
32)	Drawn for Technical Assistance	\$0.00
33)	Adjustment to amount drawn for Technical Assistance	\$0.00
34)	Total drawn for Technical Assistance	\$0.00
35)	Drawn for Section 108 Repayments	\$0.00
36)	Adjustment to amount drawn for Section 108 Repayments	\$0.00
37)	Total drawn for Section 108 Repayments	\$0.00
38)	Drawn for all other activities	\$477,301.47
39)	Adjustment to amount drawn for all other activities	\$0.00
40)	Total drawn for all other activities	\$477,301.47

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D. Compliance with Public Service (PS) Cap

41)	Disbursed in IDIS for PS	\$0.00
42)	Adjustment to compute total disbursed for PS	\$0.00
43)	Total disbursed for PS (sum of lines 41 and 42)	\$0.00
44)	Amount subject to PS cap	
45)	State Allocation (line 1)	\$27,571,438.00
46)	Program Income Received (line 5)	\$0.00
47)	Adjustment to compute total subject to PS cap	\$0.00
48)	Total subject to PS cap (sum of lines 45-47)	\$27,571,438.00
49)	Percent of funds disbursed to date for PS (line 43 / line 48)	0.00%

E. Compliance with Planning and Administration (P/A) Cap

50)	Disbursed in IDIS for P/A from all fund types - Combined	\$0.00
51)	Adjustment to compute total disbursed for P/A	\$0.00
52)	Total disbursed for P/A (sum of lines 50 and 51)	\$0.00
53)	Amount subject to Combined Expenditure P/A cap	
54)	State Allocation (line 1)	\$27,571,438.00
55)	Program Income Received (line 5)	\$0.00
56)	Adjustment to compute total subject to P/A cap	\$0.00
57)	Total subject to P/A cap (sum of lines 54-56)	\$27,571,438.00
58)	Percent of funds disbursed to date for P/A (line 52 / line 57) Combined Cap	0.00%
59)	Disbursed in IDIS for P/A from Annual Grant Only	\$0.00
60)	Amount subject the Annual Grant P/A cap	
61)	State Allocation	\$0.00
62)	Percent of funds disbursed to date for P/A (line 59 / line 61) Annual Grant Cap	0.00%

IDIS - PR28

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Part II: Compliance with Overall Low and Moderate Income Benefit

63) Period specified for benefit: grant years 2024 —           

64) Final PER for compliance with the overall benefit test: [ No ]

	Grant Year	2024	Total
65) Benefit LMI persons and households (1)		477,301.47	477,301.47
66) Benefit LMI, 108 activities		0.00	0.00
67) Benefit LMI, other adjustments		0.00	0.00
68) Total, Benefit LMI (sum of lines 65-67)		477,301.47	477,301.47
69) Prevent/Eliminate Slum/Blight		0.00	0.00
70) Prevent Slum/Blight, 108 activities		0.00	0.00
71) Total, Prevent Slum/Blight (sum of lines 69 and 70)		0.00	0.00
72) Meet Urgent Community Development Needs		0.00	0.00
73) Meet Urgent Needs, 108 activities		0.00	0.00
74) Total, Meet Urgent Needs (sum of lines 72 and 73)		0.00	0.00
75) Acquisition, New Construction, Rehab/Special Areas noncountable		0.00	0.00
76) Total disbursements subject to overall LMI benefit (sum of lines 68, 71, 74, and 75)		477,301.47	477,301.47
77) Low and moderate income benefit (line 68 / line 76)		1.00	1.00
78) Other Disbursements		1.00	1.00
79) State Administration		0.00	0.00
80) Technical Assistance		0.00	0.00
81) Local Administration		0.00	0.00
82) Section 108 repayments		0.00	0.00



Appendix D:

ESG FY 2022-23 SAGE Reporting (Draft)

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Category	Item	Value	Unit	Notes
General Information	Project Name	Project A		
	Project ID	12345		
	Project Manager	John Doe		
	Project Start Date	2023-01-01		
	Project End Date	2023-12-31		
	Project Status	In Progress		
	Project Budget	\$1,000,000		
	Project Location	New York, NY		
	Project Description	Development of a new software application.		
	Project Contact	John Doe		
Financial Data	Revenue	\$500,000		
	Cost	\$300,000		
	Profit	\$200,000		
	Revenue Growth	10%		
	Cost Reduction	5%		
	Profit Margin	20%		
	Revenue per Unit	\$100		
	Cost per Unit	\$60		
	Profit per Unit	\$40		
	Revenue per Hour	\$100		
Operational Data	Production Volume	10,000		
	Production Cost	\$300,000		
	Production Time	100 hours		
	Production Efficiency	90%		
	Production Quality	95%		
	Production Safety	100%		
	Production Maintenance	100%		
	Production Inventory	10,000		
	Production Logistics	100%		
	Production Distribution	100%		
Human Resources	Number of Employees	10		
	Number of Contractors	5		
	Number of Volunteers	2		
	Number of Interns	1		
	Number of Consultants	1		
	Number of Consultants	1		
	Number of Consultants	1		
	Number of Consultants	1		
	Number of Consultants	1		
	Number of Consultants	1		
Marketing Data	Marketing Budget	\$50,000		
	Marketing Spend	\$40,000		
	Marketing ROI	150%		
	Marketing Lead Generation	1,000		
	Marketing Conversion Rate	5%		
	Marketing Customer Acquisition	50		
	Marketing Customer Retention	90%		
	Marketing Customer Lifetime Value	\$1,000		
	Marketing Customer Churn Rate	10%		
	Marketing Customer Satisfaction	90%		



## Appendix E:

# Public Outreach and Comments

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Public Hearing for FY 2024-25 CAPER

Wednesday, September 17, 2025, 1:00 – 2:00 PM CDT

Sign-in Sheet

1. Amara Mattingly, THDA (in-person & virtual)
  2. Aaron Toran, THDA
  3. Amanda Barry, THDA
  4. Eric Alexander, THDA
  5. Landen Burcham, Pivotal Housing Partners
  - 6.
  - 7.
  - 8.
  - 9.
  - 10.
  - 11.
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  - 20.
- } virtual



## Tennessee Housing Development Agency (THDA) – Consolidated Planning Page



### THDA Public Notice: Review and Comment on Housing and Community Development Activities in Tennessee

In the recently released 2024–2025 Consolidated Annual Performance and Evaluation Report (CAPER), the Tennessee Housing Development Agency (THDA) describes how federal CDBG, ESG, HOME, HOPWA, and HTF funds were spent on housing and community development activities to benefit low-and-moderate income Tennesseans.

The FY 24–25 CAPER will be available for review and public comment from September 3–18, 2025.

[FY 24–25 CAPER overview](#)

[FY 24–25 CAPER draft](#)

[Comment on the FY 24–25 CAPER](#)

Public meeting:

Wednesday, September 17, 2025, 1:00 – 2:00 PM CST

Andrew Jackson Building, Ground Floor Hearing Room, 502 Deaderick Street, Nashville, TN 37243

The building is ADA accessible with ground-level entry on Fifth Avenue.

Additionally, participants can join the public meeting virtually using this [link](#).

For questions and accommodations, contact Amara Mattingly at [research@thda.org](mailto:research@thda.org).

#### Aviso Público de THDA: Favor de Revisar y Comentar sobre las Actividades de Vivienda y Desarrollo Comunitario en Tennessee

En el recientemente publicado Informe Consolidado de Desempeño y Evaluación 2024–2025 (CAPER, por sus siglas en inglés), la Agencia de Desarrollo de Vivienda de Tennessee (THDA, por sus siglas en inglés) describe cómo fondos federales de CDBG, ESG, HOME, HOPWA y HTF fueron usados en actividades de vivienda y desarrollo comunitario para beneficiar a habitantes de Tennessee de bajos y moderados ingresos.

El CAPER estará disponible para su revisión y comentarios del 3 al 18 de septiembre de 2025 durante el periodo formal de comentarios públicos.

[Visión general de CAPER.](#)

[Haga clic aquí para comentar sobre el CAPER.](#)

Los detalles de la reunión pública figuran a continuación:

miércoles, 17 de septiembre de 2025, 1:00 – 2:00 PM CST

Andrew Jackson Building, Ground Floor Hearing Room, 502 Deaderick Street, Nashville, TN 37243

El edificio cuenta con accesibilidad ADA, con entrada terrestre en el primer piso a través la Quinta Avenida (Fifth Avenue, en inglés).

Además, los participantes pueden asistir virtualmente a la reunión pública mediante este [enlace](#).

Si tiene preguntas o necesita algún ajuste comuníquese con Amara Mattingly en [research@thda.org](mailto:research@thda.org).

## Tennessee Housing Development Agency (THDA) – Public Notice Page



### THDA Public Notice: Review and Comment on Housing and Community Development Activities in Tennessee

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Además, los participantes pueden asistir virtualmente a la reunión pública mediante este [enlace](#).

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# First Tennessee Development District

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Objections must be prepared and submitted in accordance with the required procedures (24 CFR Part 58, Sec. 58.76) and shall be addressed to the HUD Knoxville Field Office, Attn: Erik Hoglund at 710 Locust Street SW, Suite 300, Knoxville, TN 37902-2526, telephone (865-545-4391). Potential objectors should contact HUD to verify the actual last day of the objection period.

as Lead Entity Of the Northeast Tennessee / Virginia HOME Consortium

## THDA Public Notice

Please Review and Comment on Housing and  
Community Development Activities in Tennessee

In the recently released 2024-2025 Consolidated Annual Performance and Evaluation Report (CAPER), the Tennessee Housing Development Agency (THDA) describes how federal Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), HOME Investment Partnerships, Housing Opportunities for Persons with HIV/AIDS (HOPWA), and Housing Trust Fund (HTF) program funds were spent on housing and community development activities to benefit low- and moderate-income Tennesseans.

A draft of this report will be available for public review and comment at <https://thda.org/research-reports/consolidated-planning> from September 3-18, 2025. An overview of the report in English and Spanish will also be available, along with details about a public meeting at which the public is invited to ask questions and give feedback.

For questions and accommodation requests (e.g., requests for assistance due to a disability and/or limited English language proficiency), please email [research@thda.org](mailto:research@thda.org).

Revise y comente las actividades de desarrollo comunitario y vivienda de  
Tennessee

En el Informe Anual Consolidado de Desempeño y Evaluación (CAPER, por sus siglas en inglés) 2024-2025, publicado recientemente, la Agencia de Desarrollo y Vivienda de Tennessee (THDA, por sus siglas en inglés) describe cómo los fondos de los programas federales de Subvenciones en Bloque para el Desarrollo Comunitario (CDBG, por sus siglas en inglés), Subvención para Soluciones de Emergencia (ESG, por sus siglas en inglés), Asociaciones de Inversión HOME, Oportunidades de Vivienda para Personas con VIH/SIDA (HOPWA, por sus siglas en inglés) y Fondo Fiduciario de Vivienda (HTF, por sus siglas en inglés) se destinaron a actividades de desarrollo comunitario y vivienda en beneficio de los habitantes con ingresos bajos y moderados de Tennessee.

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# East Tennessee Development District

## THDA Public Notice:

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[CAPER\\_24\\_25\\_Public Notice\\_English](#)

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[CAPER\\_24\\_25\\_Public Notice\\_Spanish](#)

## Midsouth Development District

### MDD Public Notices:

#### **THDA Public Notice:**

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## Northeast Tennessee Development District

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## **Southeast Tennessee Development District**

# **PUBLIC NOTICES**

Click Below to Download

East Region 2024-2027 Regional Plan for Public Comment

CAPER 2024 - 2025 Public Notice

CAPER 2024 - 2025 Public Notice - Spanish

### **THDA Public Notice:**

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## Southwest Tennessee Development District

### 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 ensure that every Tennessean has access to safe, sound, affordable housing opportunities. More information about THDA programs can be found online at [www.thda.org](http://www.thda.org).

[Notice of Public Hearings - English](#)

[Notice of Public Hearings - Spanish](#)

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# Tennessee Housing Development Agency

## Now Accepting Public Comments on the State of Tennessee's FY 2024-2025 CAPER

***September 3 - 18, 2025***

In the recently released 2024-2025 Consolidated Annual Performance and Evaluation Report (CAPER), the Tennessee Housing Development Agency (THDA) describes how federal Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), HOME Investment Partnerships, Housing Opportunities for Persons with HIV/AIDS (HOPWA), and Housing Trust Fund (HTF) program funds were spent on housing and community development activities to benefit low- and moderate-income Tennesseans.

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## Revise y comente las actividades de desarrollo comunitario y vivienda de Tennessee

***3 al 18 de septiembre de 2025***

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En el Informe Anual Consolidado de Desempeño y Evaluación (CAPER, por sus siglas

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Tennessee (THDA, por sus siglas en inglés) describe cómo los fondos de los programas federales de Subvenciones en Bloque para el Desarrollo Comunitario (CDBG, por sus siglas en inglés), Subvención para Soluciones de Emergencia (ESG, por sus siglas en inglés), Asociaciones de Inversión HOME, Oportunidades de Vivienda para Personas con VIH/SIDA (HOPWA, por sus siglas en inglés) y Fondo Fiduciario de Vivienda (HTF, por sus siglas en inglés) se destinaron a actividades de desarrollo comunitario y vivienda en beneficio de los habitantes con ingresos bajos y moderados de Tennessee.

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## **Public Comments**

No comments received.



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**AFFIDAVIT**

Tennessee Housing Development Agency  
Accounts Payable  
502 Deaderick Street  
3<sup>rd</sup> Floor  
Nashville, TN 37243

To Whom It May Concern:

The enclosed itemized statement is for publication in the list of newspaper(s) on invoice **\$25.7075** on the date (s) stated therein as authorized by your office.

As requested, tearsheets are submitted herewith as further proof of publication.

I, *Alisa Subhakul*, Junior Media Buyer of Tennessee Press Service, Inc., do hereby certify that the attached is true and correct.

This Third day of September, 2025

**Alisa Subhakul, Junior Media Buyer**

Sworn before me this 3<sup>rd</sup> day of September, 2025

**Earl Goodman, Notary Public**



My commission expires July 1, 2028







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## PUBLIC NOTICES

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## Public Notices

11622218

### ADVERTISEMENT FOR BIDS

Clarksville-Montgomery County Area Economic Development Council (CMCEDC)

Separate sealed bids for the project identified as **MCIDB Tract 11 Transload Road** located east of Jim Johnson Rd and south of Life's Good Way. will be received in the office of the MCIDB located at 25 Jefferson St, Suite 300, Clarksville, TN 37040 until **2:30 P.M.** Local Time, **Thursday, September 25, 2025.**

The scope of work will consist of clearing and grubbing, grading, storm sewer installation, asphalt paving, signage and striping of an approximate 1,000 l.f. road. It is intended for the project to be a turn-key, lump sum project with the winning bidder providing all equipment, material, labor, supervision etc. to complete the scope of work within the documents.

The Information for Bidders, Form of Bid, Form of Contract, Plans (in pdf format), Specifications (in pdf format), and other contract documents (are included with this packet.) will be available for pickup upon making a non-refundable payment of \$50.00(check or cash only) on or after **Wednesday, September 3, 2025** at the following address:

TTL Inc.  
2971 International Blvd.  
Suite C  
Clarksville, TN 37040

All Bidders must be licensed Contractors in the State of Tennessee in strict accordance with State regulations. No bid will be opened unless the outside of the sealed envelope containing the bid provides the following information: the Contractor's name, address, and license number; the date of the license expiration; and a quotation of that part of the license classification applicable to the bid.

Each bid shall be accompanied by a certified check, cashier's check, money order, or bid bond, in the amount of at least five (5) percent of the bid amount, drawn payable to the Industrial Development Board of the County of Montgomery as security for the proper execution of the Agreement. A Contract Performance/Payment Bond of one hundred percent (100%) of the Contract Price will also be required.

No Bidder may withdraw his bid for sixty (60) days after the actual date of the bid opening.

The right to reject any or all bids and to waive technicalities is reserved by the owner.

**A MANDATORY pre-bid meeting will be held in the office of the MCIDB, 25 Jefferson St, Suite 300, Clarksville, TN 37040 at 9:30 A.M. Local Time, on Tuesday, September 16, 2025.\*\*\*SPECIAL NOTE\*\*\* IF ANY VENDOR IS LATE TO THE PRE-BID, THEY WILL NOT BE ALLOWED TO ATTEND THE PRE-BID NOR BID ON THIS PROJECT AS THE GENERAL CONTRACTOR.**



The Clarksville Housing Authority is currently accepting applications for the position of

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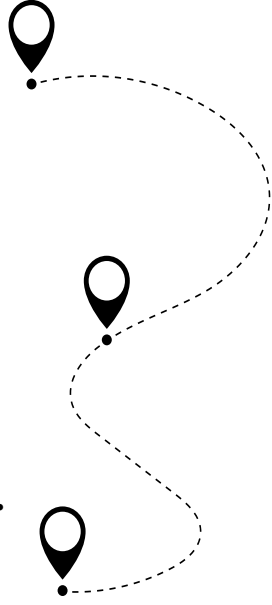
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## ANNOUNCE

### Announcements

Choose EarthLink Fiber Internet for speeds up to 5 Gigs, no data caps, no throttling. Prices starting at \$54.95. Plus, a \$100 gift card when you make the switch. Call 1-855-481-3340 (TnScan)

Get DISH Satellite TV + Internet! Free Install, Free HD-DVR Upgrade, 80,000 On-Demand Movies, Plus Limited Time Up To \$600 In Gift Cards. Call Today! 1-844-274-6074 (TnScan)

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We Buy Houses for Cash AS IS! No repairs. No fuss. Any condition. Easy three step process: Call, get cash offer and get paid. Get your fair cash offer today by calling Liz Buys Houses: 1-931-203-8580 (TnScan)

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## RENTALS

### PUBLISHER'S NOTICE

All real estate advertised herein is subject to the Federal Fair Housing Act, which makes it illegal to advertise any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin, or intention to make any such preference, limitation, or discrimination. We will not knowingly accept any advertising for real estate which is in violation of the law. All persons are hereby informed that all dwellings advertised are available on an equal opportunity basis.



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## PUBLIC NOTICES

### THDA Public Notice: Please Review and Comment on Housing and Community Development Activities in Tennessee

In the recently released 2024-2025 Consolidated Annual Performance and Evaluation Report (CAPER), the Tennessee Housing Development Agency (THDA) describes how federal Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), HOME Investment Partnerships, Housing Opportunities for Persons with HIV/AIDS (HOPWA), and Housing Trust Fund (HTF) program funds were spent on housing and community development activities to benefit low- and moderate-income Tennesseans. A draft of this report will be available for public review and comment at <https://thda.org/research-reports/consolidated-planning> from September 3-18, 2025. An overview of the report in English and Spanish will also be available, along with details about a public meeting at which the public is invited to ask questions and give feedback. For questions and accommodation requests (e.g., requests for assistance due to a disability and/or limited English language proficiency), please email [research@thda.org](mailto:research@thda.org).

### Public Notices

TS#: 2025-16759-TN Notice Of Substitute Trustee's Sale Whereas, Timothy W Hurst, unmarried by Deed of Trust (the "Deed of Trust"), dated 3/15/2021 and of record in Deed Book R2719, Pages 412-428, and as Instrument Number 21006398, in Register's Office of Maury County, Tennessee, conveyed to Mid-State Title & Escrow, Inc., Trustee, the herein-after described real property to secure the payment of a certain Promissory Note (the "Note") described in the Deed of Trust, which Note was payable to CMG Mortgage Inc., dba CMG Financial, and subsequently

### Public Notices

assigned to Freedom Mortgage Corporation, and Whereas, Nestor Solutions of Tennessee, LLC has been duly appointed Substitute Trustee by the owner and holder of the Note by instrument recorded in Deed Book R3089, Pages 832-834 and as Instrument Number 25011931 in Register's Office of Maury County, Tennessee; and Whereas, default has been made in the payment of the Note; and Whereas, the owner and holder of the Note has demanded that the herein-after described real property be advertised and sold in satisfaction of the indebtedness and costs of foreclosure in accordance with the terms and provisions of the Note and Deed of Trust. The notice requirements of T.C.A. §35-5-101 and 35-5-104 have been satisfied. Now, Therefore, notice is hereby given that an agent of Nestor Solutions of Tennessee, LLC, Substitute Trustee, pursuant to the power, duty, and authority vested in and conferred by the Deed of Trust, will proceed to sell the below-mentioned property on 10/1/2025, at 11:00 AM at the South Side of the Maury County Courthouse, 41 Public Square, Columbia, TN 38401, to the highest call bidder for cash free from all legal, equitable and statutory rights of redemption, exemptions of homestead, rights by virtue of marriage, and all other exemptions of every kind, all of which have been waived in the Deed of Trust, certain real property located in Maury County, Tennessee, described as follows: Situate In The Ninth (9th) Civil District Of Maury County, Tennessee And Being More Particularly Described As Follows: Lot 7 Of The Arlington Heights Subdivision, Section 1 As Shown By A Map Of Record In Plat Book P18 At Pages 131 And 132, Register's Office Of Maury County, Tennessee, Which Is Incorporated Herein By Reference For A More Complete Property Description. The street address of the above-described property is believed to be 224 Woodsong Ln, Columbia, TN 38401, but if such address is not part of the legal

### Public Notices

description of the property sold herein and in the event of any discrepancy, the legal description herein shall control. This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above-referenced property: Owner of Property: Timothy W. Hurst The sale is subject to occupant(s) rights in possession of the premises. All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the purchase price. The purchaser shall have no further record against the grantor, the grantee or the trustee. Internet Posting Website: <https://BetterChoiceNotices.com> Publication Dates: 9/3/2025 and 9/10/2025 Nestor Solutions of Tennessee, LLC, Substitute Trustee 214 5th Street, Suite 205 Huntington Beach, California 92648 Phone: (888) 403-4115 TS#: 2025-16759-TN September 3, 10 2025 LOKR0360307

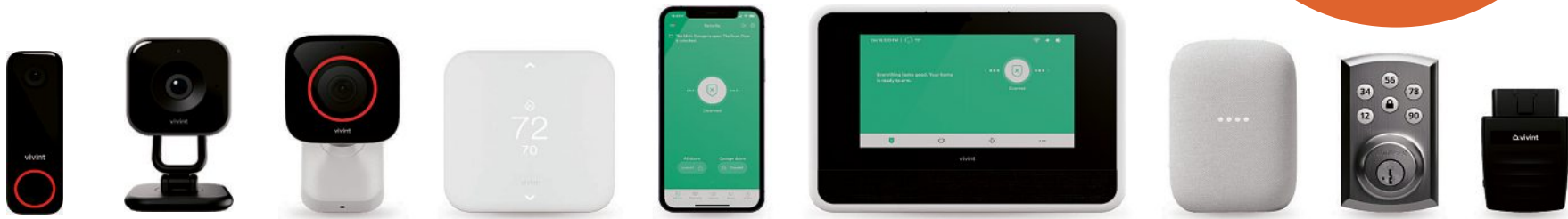


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10150 Garage Sales

Lacy Estate Sale – Sept. 4, 5, 6, 9am-5, 756 Brown Ave, Cookeville. Furniture, antiques, glassware, collectibles, great vintage toys & more! Stephen Spicer NewLeafEstateSales.com 931.319.1091

MOVING SALE 3382 NORFOLK DR SAT 9/6 7AM-? RAIN OR SHINE Kayaks, furniture, household items, clothes, patio furniture, desk, outdoor yard items, dog and cat items including kennels, much more!

10200 Employment

Machine Shop Technician (Laboratory Operations Specialist I), College of Engineering, Tennessee Tech University. Complete position summary and application procedure available at https://jobs.tntech.edu. The application deadline is September 12, 2025. Tennessee Tech is an Equal Opportunity/Affirmative Action employer.

10600 Real Estate For Rent

1009 Brown Avenue 2 Bedroom, 1.5 Bath; \$1,050 per month. Appliances furnished, washer/ dryer hook up; wood & tile flooring. NO PETS OR SMOKING. 931-239-6938

CABIN FOR RENT IN FOREST CENTER HILL LAKE Furnished with utilities. 15 minutes West of Cookeville 931-260-9513

LARGE OFFICE SUITE NEAR COURTHOUSE SQUARE 5 private offices, large conference room, restrooms, open reception area, easy access parking. 931-252-0124

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10900 Legals

CHANCERY COURT SALE (ON-LINE PERSONAL PROPERTY ONLY) BY VIRTUE OF A DECREE OF THE CHANCERY COURT OF PUTNAM COUNTY, TENNESSEE IN THE CASE OF SUZANNE STEAKLEY BUCK, PLAINTIFF, VS. EDWARD GLENN BUCK, DEFENDANT. CASE NO. 2021-70 AS CLERK & MASTER of the CHANCERY COURT I have been Ordered to sell various items of (PERSONAL PROPERTY ONLY) of SALT BOX INN located at 531 Hutcheson Road, Cookeville, TN 38506. I will be assisted in the sale by LEE J. AMONETT of AMONETT'S EAGLE AUCTION & REALTY. FOR INFORMATION REGARDING THE ONLINE BIDDING, GO TO: EAGLEAUCTIONS.COM (931)526-5335. A COMPLETE LIST OF ITEMS BEING SOLD WILL BE LISTED ON EAGLEAUCTIONS.COM ALONG WITH INFORMATION REGARDING PICK UP DATES AND TIMES. THE ONLINE SALE WILL BEGIN ON AUGUST 26, 2025, AT 10:00 A.M. AND END ON SEPTEMBER 9, 2025 AT 10:00 A.M. TERMS OF SALE: PAYMENT DUE AND PICK UP ON SEPTEMBER 10, 2025, FROM 9:00 A.M. TO 4:00 P.M. SEE EAGLEAUCTIONS.COM FOR FURTHER INFORMATION, AS TO TERMS AND METHOD OF PAYMENT. FOR FURTHER QUESTIONS AS TO THE SALE, PLEASE CONTACT: AMONETT'S EAGLE AUCTIONS (931) 526-5335 LINDA F. REEDER, CLERK & MASTER (931) 526-6321 THIS 18TH DAY OF AUGUST, 2025. LINDA F. REEDER ATTORNEYS: RANDALL YORK, 40 N. JEFFERSON AVE., COOKEVILLE, TN WILLIAM ROBERSON, 320 E. BROAD ST., COOKEVILLE, TN 8/20, 8/27, 9/3

Notice In accordance with Tennessee state statute, notice is hereby given that part-time physician, Dr. Faramarz Hidaji of Cookeville Eye Specialists and Laser Center, has left the practice located at 1125 Perimeter Park Dr., Suite 200, Cookeville, TN 38501. All patients may retrieve their medical records from either of those locations or by calling (931) 528-1304. Dr. Hidaji's last day at the practice was July 31, 2025. It is import-

10900 Legals

ant for existing patients to schedule an appointment within the next 30 days either with one of Cookeville Eye Specialists and Laser Center's physicians or an outside eyecare doctor to ensure they are receiving ongoing care. 9/3, 9/10

NOTICE Given the recent notice from Putnam County Commissioner AJ Donadio after recently moving outside the district from which he was elected, pursuant to statute, enclosed is an advertisement that we need for you to place in the Herald-Citizen. As the presiding officer of the county legislative body, I am required to give public notice to be given in a newspaper general circulation in the county at least at least seven (7) days prior to the meeting at which the office is to be filled, notifying the public of the vacancy and specifying the office to be filled at the meeting. Accordingly, the enclosed advertisement needs to run in the Herald-Citizen as soon as possible. Should you have any questions regarding the enclosed, please do not hesitate to contact me. Chris Cassetty Chairman Putnam County Commission 9/3

Notice of Probate Court Sale RE: Estate of Ricky Dale Graham Deceased (Case 21769) Mary Quirk, Administrator Billy Joe Graham, Tommy Ray Graham, and John Earl Bates, Respondents In obedience to a decree of Probate Court of Putnam County, at Cookeville, Tennessee, made at the June 17th, 2025 session, in the above styled case. On the 18th day of October, 2025 at 10:00 a.m., on THE PREMISES, I will sell to the highest and best bidder the real property, consisting of the house and structures, located at 1086 O D Rodgers Road Baxter, Tennessee located in the 18th Civil District of Putnam County, Tennessee, For source of title see Deed Book 785, Page 682 in the Register's Office of Putnam County, Tennessee (Map 37, Parcel 14.03) A copy of the map and parcel or copy of the property tax card will be available on the day of the sale or can be picked up In the Circuit Court Clerk's Office prior to the sale. TERMS OF SALE: TWENTY PERCENT (20%) PAYABLE ON THE DAY OF THE SALE AND THE BALANCE DUE UPON CONFIRMATION OF SALE BY THE COURT

10900 Legals

Attorney: Donna Simpson 51 East First Street P.O. Box 2327 Cookeville, TN 38502 Jennifer Wilkerson Circuit and Probate Clerk 931-528-1508 9/3, 10/4, 10/11

ORDER OF PUBLICATION Chris Henry Wanda Henry VS Nathaniel Andrew Henry Shelby Lynn Edmonds IN THE JUVENILE COURT OF PUTNAM COUNTY, TENNESSEE At COOKEVILLE, TENNESSEE It appearing from the petition in this cause, which is sworn to, that Nathaniel Andrew Henry and Shelby Lynn Edmonds, whose whereabouts are unknown and cannot be personally served with the ordinary process of law, it is ordered that publication be made for four consecutive weeks in the Herald Citizen, a newspaper published in Putnam County, TN, requiring the said respondent to serve an answer upon Stephanie Johnson, Attorney for Petitioners, located at 310 East Broad St., Suite C, Cookeville TN 38501. within thirty (20) days of the last day of publication and to appear in the Juvenile Court of Putnam County, Tennessee at Cookeville, Tennessee on the 16th day of September, 2025 at 9:00 o'clock A.M. to personally answer and make defense to the petition filed in this cause which seeks to Petition for Dependent and Neglect, for Physical and Legal Custody, and Emergency Relief or otherwise said petition will be taken for confessed and cause proceeded with ex parte. This the 13th day of August, 2025 Stephanie Johnson 310 East Broad St., Suite C Cookeville, TN 38501 (931) 510-2748 Putnam County

10900 Legals

Juvenile Court Clerk 421 East Spring Street Room 1C Suite 49A Cookeville, TN 38501 (931) 525-6200 Jennifer Wilkerson, Clerk of said Court By KG, Deputy Clerk 8/20, 8/27, 9/3, 9/10

Upper Cumberland Habitat for Humanity Intent to Apply for Housing Preservation Grant Upper Cumberland Habitat for Humanity (UCHFH) is applying for the Housing Preservation Grant (HPG) funding with the United States Department of Agriculture Rural Development Agency (USDA RD). The purpose for the requested funding if awarded would be for use by UCHFH for critical home repairs for seniors, disabled, and homeowners who live in low or very low-income households within the UCHFH service area. Individuals who wish to review the intended use and the statement of activities, should UCHFH be awarded funds, may provide comments on whether UCHFH should receive these grant funds and why. To do so, please send them to Stacy Nash at: Upper Cumberland Habitat for Humanity 1546 East Spring Street, Ste B Cookeville, TN 38506 (931)528-1711 ext. 8 stacy@uchabitat.org Public comments will be accepted August 18th, 2025 through August 22nd, 2025. The deadline for submitting supportive letters and/or comments will be August 22nd, 2025 to allow time for submission with the proposal for funding. The HPG program through the USDA RD is a competitive application process. UCHFH's

10900 Legals

actions comply with the USDA RD regulations. UCHFH is a non-profit Christian housing ministry that brings affordable housing and repairs to low-income families. UCHFH abides by the federal fair housing and EOE regulations. 8/20-9/3

11000 Home Services

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THDA Public Notice: Please Review and Comment on Housing and Community Development Activities in Tennessee In the recently released 2024-2025 Consolidated Annual Performance and Evaluation Report (CAPER), the Tennessee Housing Development Agency (THDA) describes how federal Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), HOME Investment Partnerships, Housing Opportunities for Persons with HIV/AIDS (HOPWA), and Housing Trust Fund (HTF) program funds were spent on housing and community development activities to benefit low- and moderate-income Tennesseans. A draft of this report will be available for public review and comment at https://thda.org/research-reports/consolidated-planning from September 3-18, 2025. An overview of the report in English and Spanish will also be available, along with details about a public meeting at which the public is invited to ask questions and give feedback. For questions and accommodation requests (e.g., requests for assistance due to a disability and/or limited English language proficiency), please email research@thda.org.

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Twin Lakes Communications is seeking a customer focused Alarm Technician to join our team. This role involves installing, upgrading, servicing, and maintaining security, alarm, smart home, smart business, and fire alarm systems. Our technicians work with advanced technology to ensure seamless integration and top performance while providing both remote and on-site troubleshooting and support to our valued customers.

The ideal candidate is a hands-on problem solver with a passion for technology and innovation. We're looking for individuals with strong technical skills, troubleshooting abilities, and critical thinking, who can efficiently manage tasks both independently and in a team environment. Excellent communication, time management, and customer service skills are essential, along with a commitment to professionalism and integrity. At Twin Lakes Communications, we take pride in delivering innovative, high-quality solutions, and we're looking for a team player who shares our dedication to excellence.

Functions and Abilities of the Position\*:

- Responsible for installation, upgrading, service, and maintenance of various security, alarm, personal safety, smart home, smart business, fire alarm systems, and their required components.
- Responsible for daily interaction with customers at the site level and some smaller customer care levels as well as customer training when necessary.
- Responsible for the efficient daily troubleshooting remotely and on-site of alarm security/fire alarm systems
- Performs acceptance testing on plant facilities to ensure proper operation of customer services.
- Knowledge of schematics, blueprints, and circuit diagrams and their application.
- This role requires 24/7 availability during scheduled on-call rotations, a part of our commitment to exceptional service and reliability,

\*Functions and abilities listed are not all inclusive of the job description.

Qualifications: The successful candidates for this position should have a High School diploma or equivalent. Alarm Security Technician Certification is preferred and will be required of the successful candidate within six (6) months of employment.

Job Location: Cookeville, Tennessee.

We are committed to attracting talented and motivated individuals that possess the desire to help and serve co-workers and customers alike. Come and be a part of a dynamic culture and team that rewards success with competitive pay and comprehensive benefits.

Applications for this position must be submitted on the Twin Lakes website at https://twinlakes.workable.com. Questions can be directed to careers@twinlakes.net.

Online applications and resumes will be accepted until September 19, 2025.

Twin Lakes is an Equal Opportunity Provider and Employer.



0900 LEGALS

26  
  
Estate of KELLY JO HARDING

Notice is hereby given that on this 18TH day of August, 2025, Letters of Testamentary (or of Administration as the case may be) in respect of the estate of KELLY JO HARDING who died on May 7, 2025, were issued to the undersigned by the Probate Court of Dyer County, Tennessee. All persons, resident and nonresident, having claims, matured or unmatured, against the estate are required to the file the same with the clerk of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred: (1)(A) Four (4) months from the date of the first publication(or posting, as the case may be) of this notice if the creditor received an actual copy of this notice to creditors at least sixty(60) days before the date that is four(4) months from the date of the first publication(or posting); or (B)Sixty(60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty(60) days prior to the date that is four(4) months from the date of first publication (or posting) as described in (1)(A); or (2) Twelve (12) months from the descendants date of death. This 18th day of August, 2025.

Administrator or Executor: CHARLES ELLIS HARDING, II

Attorney for the Estate: DEAN P. DEDMON  
426 TROY AVE., P O

White Space Sells

0900 LEGALS

BOX 846  
DYERSBURG, TN. 38025  
  
Clerk: Cindy Rose  
Publication: 8/28, 9/4/25 #116

**THDA Public Notice:  
Please Review  
and Comment on  
Housing and Community  
Development Activities  
in Tennessee**

In the recently released 2024-2025 Consolidated Annual Performance and Evaluation Report (CAPER), the Tennessee Housing Development Agency (THDA) describes how federal Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), HOME Investment Partnerships, Housing Opportunities for Persons with HIV/ AIDS (HOPWA), and Housing Trust Fund (HTF) program funds were spent on housing and community development activities to benefit low- and moderate-income Tennesseans. A draft of this report will be available for public review and comment at <https://thda.org/research-reports/consolidated-planning> from September 3-18, 2025. An overview of the report in English and Spanish will also be available, along with details about a public meeting at which the public is invited to ask questions and give feedback. For questions and accommodation requests (e.g., requests for assistance due to a disability and/ or limited English language proficiency), please email [research@thda.org](mailto:research@thda.org).

**NOTICE OF TRUSTEE'S SALE**  
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated October 30, 1997, and the Deed of Trust of even date securing the same, recorded November 6, 1997, in Book No. 330, at Page 677, and modified on October 17, 2023, Document No. 20234219, in Book No. 1038, at Page 2979 in Office of the Register of Deeds for Dyer County, Tennessee, executed by Linda L Thrasher, conveying certain property therein described to William C. Ford as Trustee for Green Tree Financial Servicing Corporation; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by U.S. Bank National Association, as

0900 LEGALS

Trustee, for Manufactured Housing Contract Senior/Subordinate Pass-Through Certificate Trust 1998-1. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by U.S. Bank National Association, as Trustee, for Manufactured Housing Contract Senior/Subordinate Pass-Through Certificate Trust 1998-1, will, on **October 1, 2025 on or about 11:00 AM, at the Dyer County Courthouse 101 W Court Street, Dyersburg, TN 38024**, offer for sale certain property hereinafter described to the highest bidder **FOR certified funds** paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Dyer County, Tennessee, and being more particularly described as follows: **Lying and Being Situated in the 5th Civil District of Dyer County, Tennessee and described as Follows: Starting at the Northwest Corner of Lot 7 of the Hammer Road Development and the southeast Corner of a Cul-de-sac and a Point in the East Right-of-way Line of Katie Cove; Thence South 51 degrees 55 Minutes 00 Seconds East Along the East Right-of-way Line of Katie Cove a distance of 615.00 Feet to the Point of Beginning for Said Lot; Thence North 38 De-**

0900 LEGALS

**grees 05 Minutes 00 Seconds East Along the South Line of Lot 10 of Said Development for a Distance of 360.98 Feet, This Being the Northeast Corner of Said Lot and the Southeast Corner of Lot 10 of Said Development and a Point in the Center of Lewis Creek; Thence South 74 Degrees 21 Minutes 00 Seconds East Along the Center of Lewis Creek a Distance of 49.41 Feet; Thence South 48 Degrees 45 Minutes 00 Seconds East Along the Center of Lewis Creek a Distance of 104.49 Feet, This Being the Southeast Corner of Said Lot and the Northeast Corner of Lot 12 of Said Development; Thence South 38 Degrees 05 Minutes 00 Seconds West Along the North Line of Lot 12 of Said Development a Distance of 374.06 Feet, This Being the Southwest Corner of Said Lot and the Northwest Corner of Lot 12 of said Development and a Point in the East Right-of-Way Line of Katie Cove; Thence North 51 Degrees 55 Minutes 00 Seconds West Along the East Right-of-Way of Katie Cove a Distance of 150.00 Feet to the Point of Beginning. There is a 10 Foot Interceptor Drain Easement**

**Along the North Line of Said Lot with one-half of Said Easement on Said Lot. ALSO KNOWN AS: 476 Katie Cove Road, Dyersburg, TN 38024**

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or

0900 LEGALS

federal; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above- referenced property:  
LINDA L THRASHER  
GERRY MCGUIRE  
EST OF LINDA L MCGUIRE TENANTS OF ESTATE OF LINDA THRASHER HEIR(S) OF LINDA THRASHER ESTATE OF GERRY MCGUIRE HEIR(S) OF GERRY MCGUIRE  
The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record. As of July 1, 2025, notices pursuant to Tennessee Code Annotated §35-5-101 et seq. are posted online at [www.internetpostings.com](http://www.internetpostings.com) by a third-party internet posting company. **W&A No. 363280**  
DATED August 20, 2025  
WILSON & ASSOCIATES, P.L.L.C., Successor Trustee

Pub: 8/28, 9/4/25 #117

CHANCERY COURT  
TONY CHILDRESS,  
CHANCERY JUDGE  
DYER COUNTY

NOTICE TO CREDITORS

Civil Action No. 25-CV-456

0900 LEGALS


Estate of MARTHA TURNER  
  
Notice is hereby given that on this 22ND day of August, 2025, Letters of Testamentary (or of Administration as the case may be) in respect of the estate of MARTHA TURNER who died on June 23rd, 2025, were issued to the undersigned by the Chancery Court of Dyer County, Tennessee. All persons, resident and nonresident, having claims, matured or unmatured, against the estate are required to the file the same with the clerk of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred: (1)(A) Four (4) months from the date of the first publication(or posting, as the case may be) of this notice if the creditor received an actual copy of this notice to creditors at least sixty(60) days before the date that is four(4) months from the date of the first publication(or posting); or (B)Sixty(60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty(60) days prior to the date that is four(4) months from the date of first publication (or posting) as described in (1)(A); or (2) Twelve (12) months from the descendants date of death. This 22nd day of August, 2025.

Administrator or Executor: ANTHONY TURNER

Attorney for the Estate: MARIANNA WILLIAMS  
322 N. CHURCH AVE., P O BOX H  
DYERSBURG, TN. 38025

Clerk: Cindy Rose  
Publication: 8/28, 9/4/25 #118

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82%	of adults used a newspaper insert in the past month. 67% clipped and saved a coupon 59% used it to compare prices 52% saved an insert until they visited a store 43% used a special ad, sale or promotion to make an unplanned purchase
83%	of adults report using newspaper inserts the same or more often than a few years ago. 71% usually check inserts to see what is on sale 67% make a point to look at inserts when in the market for what is being sold 66% say inserts make it easier to comparison shop 61% say inserts are part of their weekly routine 61% say inserts save time and money
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Scarborough Research 2008  
How America Shops and Spends/ MORI Research 2009

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## ANNOUNCE

### Announcements

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**731-423-5424**  
**2745 Ashport Rd Jackson, TN 38305**

## PUBLIC NOTICES

### THDA Public Notice: Please Review and Comment on Housing and Community Development Activities in Tennessee

In the recently released 2024-2025 Consolidated Annual Performance and Evaluation Report (CAPER), the Tennessee Housing Development Agency (THDA) describes how federal Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), HOME Investment Partnerships, Housing Opportunities for Persons with HIV/AIDS (HOPWA), and Housing Trust Fund (HTF) program funds were spent on housing and community development activities to benefit low- and moderate-income Tennesseans. A draft of this report will be available for public review and comment at <https://thda.org/research-reports/consolidated-planning> from September 3-18, 2025. An overview of the report in English and Spanish will also be available, along with details about a public meeting at which the public is invited to ask questions and give feedback. For questions and accommodation requests (e.g., requests for assistance due to a disability and/or limited English language proficiency), please email [research@thda.org](mailto:research@thda.org).

## Homes



### Foreclosure / Sheriff Sales

11586559

#### NOTICE OF TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated 11/12/2004, and the Deed of Trust of even date securing the same, recorded 12/3/2004, in 04022846 BK/PG:T1632/155-164, in Office of the Register of Deeds for Madison County, Tennessee, executed by Susan Cunningham and Wilson T. Hathcote, conveying certain property therein described to as Trustee for AmSouth Bank and the undersigned, The Sayer Law Group, P.C., having been appointed Successor Trustee to , as trustee for current beneficiary Gulf Harbour Investments Corporation. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of The Sayer Law Group, P.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee to , as trustee for Gulf Harbour Investments Corporation, will, on **10/22/2025 at or about 10:00 AM, at the Madison County Courthouse, 100 East Main Street, Jackson, TN**, offer for sale certain property hereinafter described to the highest bidder FOR certified funds paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Madison County, Tennessee, and being more particularly described as follows:

**A CERTAIN TRACT OR PARCEL OF LAND SITUATE IN MADISON COUNTY, STATE OF TENNESSEE, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO WIT: BEING LOT NO. ONE HUNDRED FORTY-THREE (143), SECTION III, OF THE SUBDIVISION OF BEMIS COMPANY, INC., PROPERTY, A PLAT OF WHICH APPEARS OF RECORD IN THE REGISTER'S OFFICE OF MADISON COUNTY, TENNESSEE, IN PLAT BOOK 2 AT PAGE 179 ET SEQ REFERENCE TO WHICH PLAT IS MADE FOR A PARTICULAR DESCRIPTION OF SAID PARCEL OF REAL ESTATE SHOWING ITS LOCATION AND THE APPROXIMATE LENGTH AND DIRECTION OF BOUNDARY LINES. BEING THE SAME PROPERTY CONVEYED TO HATHCOTE, WILSON T AND SUSAN CUNNINGHAM BY DEED, RECORDED 2/1/00 IN THE REGISTER'S OFFICE FOR MADISON COUNTY, IN BOOK 604 PAGE 774. ALSO KNOWN AS: 1 C St., Jackson, TN 38301 Parcel ID:01-1001-A-1001-16.00-000**

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above-referenced property: SUSAN CUNNINGHAM AND WILSON T. HATHCOTE, 1 C ST., JACKSON, TN 38301  
**ARROW FINANCIAL SERVICES, ATTORNEY FOR AFS 701 MARKET ST. SUITE 700, BOX 11583, CHATTANOOGA, TN 37401**  
**CAPITAL ONE BANK, P.O. BOX 3397, LITTLE ROCK, AR 72201**  
**FIRST SOUTH BANK, 105 SOUTH HIGHLAND, JACKSON, TN 38301**  
**CURRENT OCCUPANTS, 1 C ST., JACKSON, TN 38301**  
The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. TRUSTEE IS SELLING THE PROPERTY AS IS. BUYER BEWARE. TRUSTEE MAKES NO REPRESENTATIONS AS TO THE CONDITION OF THE PROPERTY, THE STATUS OF TITLE, OR ANY LIENS OR ENCUMBRANCES ON THE PROPERTY. DATED August 13, 2025

THE SAYER LAW GROUP, P.C., AS SUCCESSOR TRUSTEE  
This Notice will run for two (2) weeks in Jackson Sun newspaper, run dates September 3 and 10, 2025, and will be posted online at [www.tnpublicnotice.com](http://www.tnpublicnotice.com) and also posted online at [foreclosurestn.com](http://foreclosurestn.com).

### Public Notices

11623929

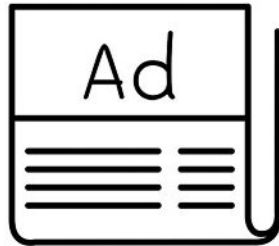
#### INVITATION TO BID

Vacant Unit Painting – (IFB 2025-001)

Vacant Unit Cleaning – (IFB 2025-002)

The Jackson Housing Authority (JHA) is soliciting bids from qualified individual(s)/firms for the Vacant Unit Painting and Vacant Unit Cleaning at 7 Public Housing Communities and 6 Mixed Financed Low-Income Housing Tax Credit Communities. The IFB package, which contains the general scope of services, and submission requirement, is available by downloading the package from JHA website at: [www.jacksonha.com](http://www.jacksonha.com) or copies may also be picked up in person at JHA administrative office. Responses must be delivered to the JHA Administrative office at 125 Preston Street, Jackson, TN. 38301, by 10:00 a.m. local time (CST), Thursday September 18, 2025.

### Foreclosure / Sheriff Sales



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01/09/25



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Legals

IN THE CHANCERY COURT  
PROBATE DIVISION FOR  
CARTER COUNTY AT  
ELIZABETHTON, TENNES-  
SEE

PROBATE # P250164

BEATRICE D. FLEENOR  
DECEASED

NOTICE TO CREDITORS

Notice is hereby given that on the 22nd day of August, 2025, Letters of Testametary, in respect of the Estate of Beatrice D. Fleenor, who died August 8, 2025, were issued to the undersigned by the Probate court, of Carter County, Tennessee. All persons, resident and nonresident, having claims, matured or unmatured, against the estate are required to file the same with the clerk of the above court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

1. (A) Four months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of the first publication: or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than (60) days prior to the date that is four (4) months from the date of the first publication as described in (1) (A); or

2. Twelve months from the decedent's date of death

This 22nd day of August, 2025.

Phillip Eugene Fleenor  
Personal Representative

Legals

Beatrice D. Fleenor  
Deceased

Joseph C. Simpson  
Attorney for the Estate  
736 Georgia Avenue, Ste. 300  
Chattanooga, TN 37402  
(423) 266-5500

Andrew J. LaPorte  
Clerk & Master

PUB 2T: 08/27/25, 09/03/25

IN THE CHANCERY COURT  
PROBATE DIVISION FOR  
CARTER COUNTY AT  
ELIZABETHTON, TENNES-  
SEE

PROBATE # P250171

GLORIA FAYE HALL  
DECEASED

NOTICE TO CREDITORS

Notice is hereby given that on the 28th day of August, 2025, Letters of Administration, in respect of the Estate of Gloria Faye Hall, who died June 23, 2025, were issued to the undersigned by the Probate court, of Carter County, Tennessee. All persons, resident and nonresident, having claims, matured or unmatured, against the estate are required to file the same with the clerk of the above court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

1. (A) Four months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of the first publication: or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice

Legals

less than (60) days prior to the date that is four (4) months from the date of the first publication as described in (1) (A): or

2. Twelve months from the decedent's date of death

This 28th day of August, 2025.

Amy Hall  
Chris Hall  
Co-Personal Representatives

Gloria Faye Hall  
Deceased

Joshua A. Hardin  
Attorney for the Estate  
3863 Highway 19E  
Elizabethton, TN 37643  
(423) 542-0200

Andrew J. LaPorte  
Clerk & Master

PUB 2T: 09/03/25, 09/10/25

IN THE CHANCERY COURT  
PROBATE DIVISION FOR  
CARTER COUNTY AT  
ELIZABETHTON, TENNES-  
SEE

PROBATE # P250119

MARY JANE DUNCAN  
HARDING  
DECEASED

NOTICE TO CREDITORS

Notice is hereby given that on the 21st day of August, 2025, Letters of Testametary, in respect of the Estate of Mary Jane Duncan Harding, who died March 14, 2025, were issued to the undersigned by the Probate court, of Carter County, Tennessee. All persons, resident and nonresident, having claims, matured or unmatured, against the estate are required to file the

Legals

same with the clerk of the above court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

1. (A) Four months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of the first publication: or

**THDA Public Notice:  
Please Review and  
Comment on Housing and  
Community Development  
Activities in Tennessee**

In the recently released 2024-2025 Consolidated Annual Performance and Evaluation Report (CAPER), the Tennessee Housing Development Agency (THDA) describes how federal Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), HOME Investment Partnerships, Housing Opportunities for Persons with HIV/AIDS (HOPWA), and Housing Trust Fund (HTF) program funds were spent on housing and community development activities to benefit low- and moderate-income Tennesseans. A draft of this report will be available for public review and comment at <https://thda.org/research-reports/consolidated-planning> from September 3-18, 2025. An overview of the report in English and Spanish will also be available, along with details about a public meeting at which the public is invited to ask questions and give feedback.

For questions and accommodation requests (e.g., requests for assistance due to a disability and/or limited English language proficiency), please email [research@thda.org](mailto:research@thda.org).

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated May 9, 2022, executed by AMY MOBLEY and RICHARD MOBLEY conveying certain real property therein described to YALE RILEY, as Trustee, as same appears of record in the Register's Office of Washington County, Tennessee recorded May 12, 2022, in Deed Book 1099, Page 3122; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Rocket Mortgage, LLC f/k/a Quicken Loans, LLC who is now the owner of said debt; and WHEREAS, the undersigned, Ruben Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Washington County, Tennessee.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Ruben Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **October 6, 2025** at 11:00 AM at the front entrance of the Washington County Courthouse, 100 East Main Street, Jonesborough, TN 37659, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Washington County, Tennessee, to wit:

SITUATE, LYING AND BEING IN THE 15TH CIVIL DISTRICT OF WASHINGTON COUNTY, TENNESSEE, AND IS MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO WIT: BEGINNING AT AN IRON PIN IN THE EASTERLY MARGIN OF OLD EMBREEVILLE ROAD, CORNER TO PROPERTY OF ORDIE HILBERT; THENCE LEAVING SAID ROAD, SOUTH 63 DEGREES 46 MINUTES EAST, 220.70 FEET TO AN IRON PIN; THENCE SOUTH 8 DEGREES 04 MINUTES WEST, 266.35 FEET TO AN IRON PIN, CORNER TO WARD; THENCE SOUTH 61 DEGREES 24 MINUTES WEST, 229.10 FEET TO AN IRON PIN IN THE EASTERLY MARGIN OF OLD EMBREEVILLE ROAD; THENCE WITH SAID ROAD, NORTH 13 DEGREES 55 MINUTES EAST, 134.50 FEET TO AN IRON PIN; THENCE CONTINUING WITH SAID ROAD, NORTH 0 DEGREES 30 MINUTES EAST, 342.4 FEET TO THE POINT OF BEGINNING AND CONTAINING 1.56 ACRES, MORE OR LESS. LEGAL DESCRIPTION TAKEN FROM PREVIOUS DEED. AND BEING THE SAME PROPERTY CONVEYED TO AMY MOBLEY AND RICHARD MOBLEY, WIFE AND HUSBAND, BY WARRANTY DEED OF JERRY W. MCNEESE AND REBECCA A. MCNEESE (FKA REBECCA A. REECE), HUSBAND AND WIFE, DATED 9TH DAY OF MAY, 2022, AND OF RECORD IN BOOK/ROLL 1099, PAGE/IMAGE 3119, IN THE REGISTER'S OFFICE FOR WASHINGTON COUNTY, TENNESSEE.

Parcel ID: 060-128.00

PROPERTY ADDRESS: The street address of the property is believed to be **280 OLD EMBREEVILLE RD, JONESBOROUGH, TN 37659**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

CURRENT OWNER(S): AMY MOBLEY, RICHARD MOBLEY  
OTHER INTERESTED PARTIES:

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Ruben Lublin TN, PLLC, Substitute Trustee  
3145 Avalon Ridge Place, Suite 100  
Peachtree Corners, GA 30071  
[rlselaw.com/property-listing](mailto:rlselaw.com/property-listing)  
Tel: (877) 813-0992  
Fax: (470) 508-9401  
A copy of this notice is being published at [www.BetterChoiceNotices.com](http://www.BetterChoiceNotices.com)

NOTICE OF FORECLOSURE SALE

WHEREAS, Doug Downs by Deed of Trust (the "Deed of Trust") dated June 19, 2017 of record in Roll 931, Image 1553 in the Register's Office for Washington County, Tennessee conveyed to Mark D. Edmonds, Trustee, the hereinafter described real property to secure the payment of a certain Promissory Note (the "Note") described in the Deed of Trust, which Note was payable to Marvin Ferguson;

WHEREAS, I have been appointed as Substitute Trustee by the owner and holder of the Note by an instrument of record in Roll 1181 Image 93 in said Register's Office.

WHEREAS, default has been made in the payment of the Note; and

WHEREAS, the owner and holder of the Note has demanded that the hereinafter described real property be advertised and sold in satisfaction of indebtedness and costs of foreclosure in accordance with the terms and provisions of the Note and Deed of Trust.

NOW, THEREFORE, notice is hereby given that I, Eric D. Reach, Substitute Trustee, pursuant to the power, duty and authority vested in and conferred upon me by the Deed of Trust, will on September 22, 2025 at 12:00 PM at the front door of the Washington County Courthouse in Jonesborough, Tennessee located at 100 E. Main St., Jonesborough, TN offer for sale to the highest bidder for cash, and free from all legal, equitable and statutory rights of redemption, exemptions of homestead, rights by virtue of marriage, and all other exemptions of every kind, all of which have been waived in the Deed of trust, certain real property located in Washington County, Tennessee, and described as follows:

SITUATE, lying and being in the Fifth (5th) Civil District of Washington County, Tennessee, and more particularly described as follows:

BEING all of Lots 8 and 9 of Green Fields Subdivision, Section 3 as shown by map or plat of record in the Register's Office for Washington County, Tennessee in Plat Book 13, Page 116 to which reference is here made for a complete description thereof.

AND BEING the same property conveyed to Doug Downs by Deed from Marvin Ferguson dated June 19, 2017 and recorded at Roll 931, Image 1551 in the Register's Office for Washington County at Jonesborough, Tennessee.

The address of the above-described property is 321 Rambling Road, Jonesborough, Tennessee 37659.

The above address is provided for descriptive purposes only. No representations are made as to the accuracy of any address and in the event of any discrepancies, the legal description to the property shall control. Furthermore, Trustee makes no representations as to the accuracy of the description or calculation of acreage.

**Terms of Sale:** Cash. A bidder's deposit of ten percent (10%) will be required within 3 hours of the time of sale. The entire amount of the successful bid must be paid in full, in cash or certified funds within five (5) calendar days after sale. Purchaser shall pay all recording fees, examination of title settlement fees, and all costs of conveyance, including preparation of a Trustee's Deed. The Trustee shall apply the proceeds of the sale in accordance with the provisions set forth in the referenced Deed of Trust.

The sale is subject to all matters shown on any applicable recorded document, including but not limited to any applicable recorded plan, plat, charter, restriction, judgment(s), notice of governmental entity, or declaration of taking(s); any prior lien(s) of record; unpaid taxes and assessments which exist as a lien against said properties; any restrictive covenant(s), easement(s) or setback line(s) that may be applicable; any rights of redemption not otherwise waived in the Deed of Trust, including rights of redemption of any governmental agency, state or federal; and any prior deeds of trust, liens, dues, assessments, encumbrances, defects, adverse claims, and other matters that may take priority over the Deed of Trust upon which this foreclosure sale is conducted or are not extinguished by this foreclosure sale. This sale is subject to any matter that an accurate survey of the premises might disclose.

The transfer shall be AS IS, WHERE IS, AND WITH ALL FAULTS, and without warranty of any kind, express or implied, as to the condition of such property and the improvements located thereon, including merchantability or fitness for a particular purpose. Trustee shall make no covenant of seisin or warranty of title, express or implied, and will set and convey the subject real property by Substitute Trustee's Deed only.

It will be the responsibility of the successful bidder to obtain possession of the property at his expense. The successful bidder shall be responsible for any damage, vandalism, theft, destruction, etc. of the property occurring subsequent to the date of sale.

This sale is subject to prior liens, judgments or unpaid taxes, if any.

This sale is further subject to valid filed or unfilled (if any) mechanic's and materialmen's liens. There are no representations made by the Trustee as to the validity or enforceability of any memorandum of mechanic's or materialmen's liens or any suit to enforce the same.

The Trustee reserves the right:

1. To withdraw the property from sale at any time prior to the termination of the bidding;
2. To keep the bidding open for any length of time;
3. To reject all bids;
4. To postpone or set over the date of sale as hereinafter set forth;
- and
5. Should the highest bidder fail to comply with the terms of the bid at public sale, then the Trustee shall have the option of accepting the second (2nd) highest bid, or the next highest bid with which the buyer is able to comply.

In the event the Trustee deems it best for any reason at the time of sale to postpone or continue this sale from time to time, such notice or postponement or setting over will be in a manner deemed reasonable by the Trustee.

Every lien or claimed lien of the United States with respect to which the provisions of 26 U.S.C. § 7425(b) require notice to be given to the United States in order for the sale of land thus advertised not to be subject to such lien of claim of the United States and every lien or claim of lien of the State of Tennessee with respect to which the provisions of Tennessee Code Annotated § 67-1-1433(b)(1) require notice to be given to the State of Tennessee in order for the sale of land as advertised not to be subject to such lien or claim of lien of the State of Tennessee has been given to the United States or the State of Tennessee, respectively.

Listing of known Subordinate Lienholders: Department of the Treasury - Internal Revenue Service, Delta Gypsum, LLC d/b/a Appalachian Gypsum, NES Equipment Services Corporation d/b/a NES Rentals

DATED the 22nd day of July, 2025.

s/ Eric D. Reach  
Eric D. Reach, Substitute Trustee

302 Sunset Dr., Suite 106  
Johnson City, TN 37604  
423-926-8300

To be Published: August 27, September 3, 2025 and online at [www.ForeclosureTennessee.com](http://www.ForeclosureTennessee.com) beginning August 27, 2025



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## STUFF

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### Events, Fairs, Farmers Markets



**SWAP MEET MOTORCYCLE PARTS** Sept 6th & 7th, 8-5 **Tri-State Exhibition Center** 200 Natures Trail SW McDonald, TN 37353

Admission \$10.00 P/P Under 15-Free

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### THDA Public Notice: Please Review and Comment on Housing and Community Development Activities in Tennessee

In the recently released 2024-2025 Consolidated Annual Performance and Evaluation Report (CAPER), the Tennessee Housing Development Agency (THDA) describes how federal Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), HOME Investment Partnerships, Housing Opportunities for Persons with HIV/AIDS (HOPWA), and Housing Trust Fund (HTF) program funds were spent on housing and community development activities to benefit low- and moderate-income Tennesseans. A draft of this report will be available for public review and comment at <https://thda.org/research-reports/consolidated-planning> from September 3-18, 2025. An overview of the report in English and Spanish will also be available, along with details about a public meeting at which the public is invited to ask questions and give feedback. For questions and accommodation requests (e.g., requests for assistance due to a disability and/or limited English language proficiency), please email [research@thda.org](mailto:research@thda.org).

### Public Notices

### Request for Qualifications (RFQ) for Comprehensive Land Use Plan

**Project Description:** The City of Lenoir City is seeking a qualified consultant firm/team with experience in city planning and economic development to develop a Comprehensive Land Use Plan. The project will focus on various planning elements, including corridor planning, infrastructure, transportation, citizen involvement, and plan implementation.

**Scope of Work:**  
1. Current Land Use & Zoning Patterns  
2. Transportation Thoroughfare Map  
3. Future Land Use Patterns  
4. Demographic & Economic Analysis  
5. Housing Analysis

### Submission Details:

**Due Date:** Wednesday, November 5, 2025 by 4:30 PM

**Address for Submission:** City of Lenoir City Attn: Amber Scott Kelso, City Administrator 530 Highway 321 North Lenoir City, TN 37771

**Submission Requirements:**  
• Statement of Qualifications (SOQ) should include:  
• Firm qualifications  
• Descriptions of similar projects  
• Resumes of key staff  
• At least four (4) client references  
• SOQ limited to 25 pages (excluding cover letter and resumes)  
• Three hard copies and one digital copy

**Evaluation Criteria:**  
• Experience and Qualifications: Up to 30 points  
• Public Outreach and Engagement: Up to 30 points  
• Comparable Projects and References: Up to 25 points  
• Methodology and Schedule: Up to 15 points

**Total Maximum Score:** 100 points  
The top three firms will be invited to submit proposals.

For questions, contact Jack Qualls by e-mail at [qualls@loudoncountytieda.org](mailto:qualls@loudoncountytieda.org) or by phone at 865-963-5729 or Amber Scott Kelso by e-mail at [akelso@lenoircitytn.gov](mailto:akelso@lenoircitytn.gov) or by phone at 865-986-2715.

### Public Notices

### Public Notices



Knoxville-Knox County Planning Commission will consider the items specified below on October 2, 2025, at 1:30 p.m. in the Main Assembly Room, City County Bldg., 400 Main St., Knoxville, TN. A review meeting on these items will be held September 30, 2025, at 11:30 a.m., also in the Main Assembly Room. For detailed information related to these items, visit [knoxplanning.org/agenda](https://knoxplanning.org/agenda), call (865) 215-2500, or visit the Knoxville-Knox County Planning offices located in Suite 403 of the City County Bldg. Planning does not discriminate on the basis of disability in its provision of services, programs, activities, or benefits. If you need assistance or accommodation for a disability, please contact Planning at (865) 215-2500, and we will work to satisfy any reasonable request.

### PLAN AMENDMENTS/REZONINGS

**10-A-25-SP, 10-A-25-PA AND 10-A-25-RZ - HEYOH ARCHITECTURE-** 0 BILL WILLIAMS AVE. Property located south side of Bill Williams Ave, east of N Broadway. Proposed sector plan and one year plan amendment, proposed rezoning.  
**10-B-25-SP, 10-B-25-PA AND 10-B-25-RZ - ROBERT PARSONS II-** 1524 NEW YORK AVE. Proposed sector plan and one year plan amendment, proposed rezoning.  
**10-C-25-SP, 10-C-25-PA AND 10-D-25-RZ - BENJAMIN C. MULLINS-** 1507 NINTH AVE. Proposed sector plan and one year plan amendment, proposed rezoning.  
**10-C-25-RZ - JASON RANCE GOSSETT IV-** 8523 ASHEVILLE HWY. Proposed rezoning.  
**10-D-25-SP, 10-D-25-PA AND 10-K-25-RZ - STEVE YOUNG-** 4409 SIMS RD; 0, 1102 MARYVILLE PIKE. Proposed sector plan and one year plan amendment, proposed rezoning.  
**10-E-25-SP, 10-E-25-PA AND 10-T-25-RZ - WAT DEVELOPMENT, LLC-** 2511 DAVENPORT RD. Proposed sector plan and one year plan amendment, proposed rezoning.  
**10-F-25-RZ - DAVID M SEAL JR-** 5620 TAZEWEEL PIKE. Proposed rezoning.  
**10-F-25-RZ - RICK SHEPARD-** 1802 TIPTON STATION RD. Proposed rezoning.  
**10-G-25-RZ - DAVID BRUCE HAMILTON-** 1902 MERCHANT DR. Proposed rezoning.  
**10-H-25-RZ - WILLIAM DALE RHOTON-** 611 W GOVERNOR JOHN SEVIER HWY. Proposed rezoning.  
**10-I-25-RZ - ZACHARY LEE MYERS-** 6205 PRIMUS RD. Proposed rezoning.  
**10-J-25-RZ - UNIQUE CONSTRUCT, LLC-** 0 PRISM LN. Property located north of Prism Ln terminus, northwest of Hunters Glen Dr. Proposed rezoning.  
**10-L-25-RZ - DAVID NICLEY-** 3021 SHELBOURNE RD. Proposed rezoning.  
**10-M-25-RZ - WORLEY BUILDERS INC.-** 0, 860 S GALLAHER VIEW RD. Proposed rezoning.  
**10-N-25-RZ - SASHA COLE-** 415 S GALLAHER VIEW RD. Proposed rezoning.  
**10-O-25-RZ - LEONARD DEVELOPMENT LLC-** 0 WINKLE LN. Property located southwest corner of W Governor John Sevier Hwy and Winkle Ln. Proposed rezoning.  
**10-P-25-RZ - MIKE STEVENS HOMES-** 913 GETTYSVUE DR. Proposed rezoning.  
**10-Q-25-RZ - JOHN GREER-** 0 ZOE WAY. Property located southwest corner of Lonas Dr and Zoe Way, east of N Weisgarber Rd. Proposed rezoning.  
**10-R-25-RZ - BENJAMIN C. MULLINS-** 2924 BAKERTOWN RD. Proposed rezoning.  
**10-S-25-RZ - NOE SANCHEZ-** 323 BRAKEBILL RD. Proposed rezoning.  
**10-U-25-RZ - DSSD DEVELOPMENT, LLC-** 0, 9516, 9524, 9608 BLUEGRASS RD. Proposed rezoning.  
**10-V-25-RZ - BENCHMARK ASSOCIATES, INC.-** 2005 ROBINS RD. Proposed rezoning.  
**10-W-25-RZ - ADDISON SANTACROCE-WITMER-** 1914 CURETON RD. Proposed rezoning.  
**7-G-24-SP, 7-G-24-PA AND 7-P-24-RZ - ANDREW THOMAS-** 1210 W PARKWAY AVE. Proposed sector plan and one year plan amendment, proposed rezoning.

### CONCEPTS AND DEVELOPMENT PLANS/SPECIAL USES/USES ON REVIEW

**10-A-25-C AND 10-C-25-DP - 0 WEST GOVERNOR JOHN SEVIER HIGHWAY-** 0 W GOVERNOR JOHN SEVIER HWY. Property located south side of W Governor John Sevier Hwy, east of South Point Rd. Proposed concept plan and development plan.  
**10-SB-25-C AND 10-D-25-DP - CONCEPT PLAN 8022 HILL ROAD-** 8022 HILL RD. Proposed concept plan and development plan.  
**10-SC-25-C AND 10-H-25-DP - ASHEVILLE HIGHWAY DEVELOPMENT-** 6125 RIVERVIEW CROSSING DR; 6401 & 0 ASHEVILLE HWY. Proposed concept plan and development plan.  
**SPECIAL USES**  
**10-A-25-SU - ASHLEY BALLARD-** 4200 CHAPMAN HWY. Proposed special use.  
**10-B-25-SU - HANI JOSEPH-** 4136 MCKAMEY RD. Proposed special use.  
**10-C-25-SU - JOSEPH HALL-** 1200 MCCALLA AVE. Proposed special use.  
**DEVELOPMENT PLANS**  
**10-A-25-DP - JUDY GRAHAM-** 6720 MISSION SPRINGS LN. Proposed development plan.  
**10-B-25-DP - RON HODGE-** 837 MURRAY DR. Proposed development plan.  
**10-E-25-DP - SHARONDA BURTON-** 10601 MURDOCK DR. Proposed development plan.  
**10-F-25-DP - MANISH CHAUDHARY-** 820 CORRIDOR PARK BLVD. Proposed development plan.  
**10-G-25-DP - JAMES D BAESKE-** 12720 RIDGEPATH LN. Proposed development plan.

### FINAL SUBDIVISIONS

**10-SA-25-F - FINAL PLAT OF CATLETT COVE SUBDIVISION AND RESUBDIVISION OF LOT 1 OF CATLETT PLACE-** 1141, 1151 CATLETT RD.  
**10-SB-25-F - FINAL PLAT OF THE RESERVE AT THREE RIDGES PHASE 2-** 2543 LEGG CREEK LN.  
**10-SC-25-F - FINAL PLAT OF BELHAVEN SUBDIVISION PHASE 2-** 0 FAIRVIEW RD. Property located at the eastern terminus of Randleman Dr., south of Emory Rd.  
**10-SD-25-F - FINAL PLAT OF THE ENCLAVE AT HARVEY, PHASE 2-** 1630 HARVEY RD.  
**PLANNED DEVELOPMENTS**  
**10-A-25-PD - BELLTOWN, LLC-** 4510, 4561 MARKET BELL WAY. Proposed planned development.  
September 3 2025  
LOKR0362458



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### Domestic Pets



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## STUFF

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## Auto Auction

**NOTICE OF LIEN AND SALE**  
VEHICLE OWNER: LARRY C CLARK YEAR: 2008 MAKE: MERCURY MODEL: MARINER VIN: 4M2CU91138KJ16347 September 3 2025 LOKR0362805

**NOTICE OF LIEN AND SALE**  
VEHICLE OWNER: LATOSHA AND MICHAEL JONES YEAR: 2006 MAKE: CHEVY MODEL: MALIBU VIN: 1G1ZT53816F156625 September 3 2025 LOKR0362780

**NOTICE OF LIEN AND SALE**  
VEHICLE OWNER: VIVIAN SHOLAR YEAR: 2009 MAKE: FORD MODEL: FOCUS VIN: 1FAHP37N29W200198 September 3 2025 LOKR0362800

## Govt Bids & Proposals

**Notice to Bidders**  
Shelby County Government has issued a Request for Qualification RFQ #26-007-46, On-Call Air Quality and Travel Demand Modeling (Division of Planning and Development (DPD), Memphis Urban Area Metropolitan Planning Organization (MPO)). Information regarding the RFQ is located on the County's website at <https://www.shelbycountyt.n.gov/>. At the top of the home page, click on the dropdown box under "Business", Click on "Purchasing" and "Bids" to locate the name of the above-described RFQ.

## Govt Bids & Proposals

RFQ 26-007-46 - DUE DATE - THURSDAY, OCTOBER 2, 2025 AT 4:00 PM CST  
RFQ 26-007-46 ON-CALL AIR QUALITY AND TRAVEL DEMAND MODELING (Division of Planning and Development (DPD), Memphis Urban Area Metropolitan Planning Organization (MPO)). Shelby County is an equal opportunity, affirmative action employer, drug-free with policies of non-discrimination on the basis of race, sex, religion, color, national or ethnic origin, age, disability, or military service.  
By order of LEE HARRIS, MAYOR  
SHELBY COUNTY GOVERNMENT

## Summons

**PENDING ANNULMENT NOTICE**  
This is attempt to notify Kim Montgomery that a annulment of Marriage to Demetria Myrie will be filed in Chancery Court. September 3 2025 LOKR0362410

**PENDING ANNULMENT**  
This is an attempt to notify Alonzo Morris that an Annulment of Marriage to Demetria Myrie will be filed in Chancery Court. September 3 2025 LOKR0362432

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In recent years, we've seen great advancements in mobility aids—from canes and walkers to rollators and scooters—all designed to help people stay active and independent. But until now, there hasn't been a truly revolutionary wheelchair. That's changed thanks to a team of engineers who've created something extraordinary: the **world's lightest wheelchair**, weighing only **13.5 pounds**. Aptly named the **Featherweight Wheelchair**, this breakthrough has already been called a game-changer by those who use it.



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\*13lbs. Without the rear wheels, 19 lbs. all in

**Jennifer F. us**  
Verified Buyer

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## PETS

### Domestic Pets



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## RENTALS

### PUBLISHER'S NOTICE

All real estate advertised herein is subject to the Federal Fair Housing Act, which makes it illegal to advertise any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin, or intention to make any such preference, limitation, or discrimination. We will not knowingly accept any advertising for real estate which is in violation of the law. All persons are hereby informed that all dwellings advertised are available on an equal opportunity basis.



### Apartments

**Nashville** Park 24 waitlist opens August 15th and closes September 15th. Call 615-716-0205 or visit [www.park24nashville.com](http://www.park24nashville.com)



**Madison** Cumberland Crossing IMMEDIATE AVAILABILITY 2 & 3 BR APTS Income Limit & Restrictions May Apply 615-868-5388 [chartervillage@pkman-agement.com](mailto:chartervillage@pkman-agement.com)

## PUBLIC NOTICES

### THDA Public Notice: Please Review and Comment on Housing and Community Development Activities in Tennessee

In the recently released 2024-2025 Consolidated Annual Performance and Evaluation Report (CAPER), the Tennessee Housing Development Agency (THDA) describes how federal Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), HOME Investment Partnerships, Housing Opportunities for Persons with HIV/AIDS (HOPWA), and Housing Trust Fund (HTF) program funds were spent on housing and community development activities to benefit low- and moderate-income Tennesseans. A draft of this report will be available for public review and comment at <https://thda.org/research-reports/consolidated-planning> from September 3-18, 2025. An overview of the report in English and Spanish will also be available, along with details about a public meeting at which the public is invited to ask questions and give feedback. For questions and accommodation requests (e.g., requests for assistance due to a disability and/or limited English language proficiency), please email [research@thda.org](mailto:research@thda.org).

### Public Notices

Notice of Application for Formation of Bank Holding Company and of Application for Merger of Banks

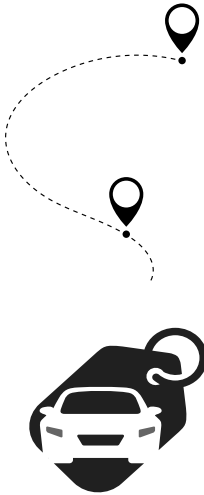
Steel Newco Inc., Peachtree Corners, Georgia, has applied to the Board of Governors of the Federal Reserve System (Federal Reserve) to become a bank holding company and to acquire by merger (a) Synovus Financial Corp., Columbus, Georgia (Synovus), and thereby acquire control of its subsidiary bank, Synovus Bank, Columbus, Georgia (Synovus Bank), and (b) Pinnacle Financial Partners, Inc., Nashville, Tennessee (Pinnacle), and thereby acquire control of its subsidiary bank, Pinnacle Bank, Nashville, Tennessee (Pinnacle Bank). In addition, Pinnacle Bank has applied to the Federal Reserve for permission to acquire by merger Synovus Bank and establish branches at the locations of Synovus Bank. The Federal Reserve considers a number of factors in deciding whether to approve these applications, including the record of performance of the banks that Synovus and Pinnacle own in helping to meet local credit needs.

You are invited to submit comments in writing on these applications to the Federal Reserve Bank of Atlanta, 1000 Peachtree Street N.E., Atlanta, Georgia 30309-4470. Comments should also be sent to the Department of Banking and Finance, State of Georgia, 2990 Brandywine Road, Suite 200, Atlanta, Georgia 30341. Comments may also be sent to the Tennessee Commissioner of Financial Institutions in Tennessee Tower, 312 Rosa L. Parks Avenue, Nashville, Tennessee 37243, via email at [Deborah.Grissom@tn.gov](mailto:Deborah.Grissom@tn.gov) or [William.Cook@tn.gov](mailto:William.Cook@tn.gov)

### Public Notices

or telephone the Tennessee Department of Financial Institutions at (615) 741-5018.

The comment period will not end before September 23, 2025. The Board's procedures for processing applications may be found at 12 C.F.R. Part 262. Procedures for processing protested applications may be found at 12 C.F.R. 262.25. To obtain a copy of the Federal Reserve Board's procedures, or if you need more information about how to submit your comments on the application, contact Erien Terry, Assistant Vice President, at (404) 384-0267. The Federal Reserve will consider your comments and any request for a public meeting or formal hearing on the application if they are received in writing by the Reserve Bank on or before the last day of the comment period. September 3, 17 2025 LOKR0359942



**Looking to Buy a Car?**

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### Foreclosure / Sheriff Sales

### Foreclosure / Sheriff Sales

**SUBSTITUTE TRUSTEE'S SALE**  
Default having been made in the terms, conditions, provisions and payments made and provided for in a Deed of Trust dated July 21, 2023, executed by Ogechi Anyatonwu to Dakota W. Underwood, Esq., Trustee, and recorded at Instrument No.: 20241002-0076428 in the Register's Office for Davidson County, Tennessee, to secure the indebtedness therein described to Home Capital, LLC, and the entire indebtedness having been called due and payable as provided in said deed of trust, and said payment not having been made, and the lawful owner and holder of said indebtedness having appointed the undersigned, David G. Mangum, as substitute trustee by written instrument dated September 27, 2024, recorded at Instrument No.: 20241002-0076428 in the above mentioned Register's Office, notice is hereby given that I, the undersigned substitute trustee, or my designated agent, under the power and authority vested in me by said deed of trust, and having been requested to do so by the lawful owner and holder of said debt, will on Wednesday, September 24, 2025 at 12:00 pm (Noon) at the Front Door of the Historic Nashville Metro Courthouse, 1 Public Square, Nashville, TN 37201, sell at public outcry to the highest and best bidder for cash, free from the equity of redemption, homestead and dower, and all other exemptions and rights of every kind, all of which are expressly waived in said deed of trust, the following described tract or parcel of land more particularly described as follows, to-wit:

Land in Davidson County, Tennessee, being Lot No. 152 on the Final Plat of Burkitt Place, Phase 1B, Section 1, as of record in Instrument No.: 20061109-0139659, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description.

### DEED REFERENCE:

Being the same property conveyed to Ogechi Anyatonwu by Warranty Deed from Celebration Homes, LLC, dated June 30, 2010 and recorded July 2, 2010 of record in Instrument No.: 20100702-0052299, Registers Office of Davidson County, Tennessee.

This description was taken from the deed of trust being foreclosed on of record at Instrument No.: 20230721-0056565, said Register's Office.

**TAX MAP-PARCEL NO.:** 186-04-0A-108.00  
**PROPERTY ADDRESS:** 101 Hartley Court, Nolensville, TN 37135, as shown on the tax maps for the Assessor of Property for Davidson County, TN.

This property is sold SUBJECT to a first mortgage securing 101 Hartley Court, Nolensville, TN 37135 in favor of Wells Fargo Bank, N.A. in the original principal amount of \$309,489.00, of record at Instrument No. 20100702-0052300 said Register's Office; a second mortgage securing 101 Hartley Court, Nolensville, TN 37135 in favor of Home Capital, LLC in the original amount of \$38,000.00, of record at Instrument No. 20230712-0053462, said Register's Office, as well as any and all unpaid real estate taxes; restrictive covenants, easements and setback lines; any and all redemption rights, including rights of redemption of any governmental agency, State or Federal, and any and all prior liens or encumbrances against said real property. Said sale is further subject to matters that an accurate survey of the property might disclose.

The property sold pursuant to this notice shall be sold "AS IS" and neither the Substitute Trustee nor the beneficiary of the Deed of Trust, nor any agent or attorney therefore, makes or shall make any warranty, whether express or implied, as to the condition, quality or quantity thereof, including, but not limited to, the enforceability of any lease affecting the property, the existence or absence of defaults under or the effect or this sale upon the rights of any party under such lease. The Substitute Trustee shall make no warranty of title, express or implied, and will sell and convey the subject real property by Substitute Trustee's Deed only.

The substitute trustee may adjourn or postpone the aforementioned sale of real property by public announcement at such time and place of sale, and from time to time thereafter may postpone such sale by public announcement at the time and place fixed by the preceding postponement or subsequently noticed sale, and without further notice make such sale at the time fixed by the last postponement, or may, in its discretion, give a new notice of sale. If applicable, the Notice requirements of T.C.A. § 35-5-117 have been met.

The failure of any high bidder to pay the purchase price and close the sale shall, at the option of the Substitute Trustee, be cause for rejection of the bid, and, if the bid is rejected, the Substitute Trustee shall have the option of making the sale to the next highest bidder who is ready, willing, and able to comply with the terms thereof. The proceeds derived from the sale of the property will be applied as provided for in said deed of trust.

Terms of sale: Cash  
Substitute Trustee: David G. Mangum  
Substitute Trustee 2303 8th Avenue South Nashville, TN 37204 (615) 255-8690  
Interested Parties: Wells Fargo Bank, N.A. Edward Korbich Home Capital, LLC Secretary of Housing and Urban Development Publish Newspaper: Tennessean Internet Publication: [www.foreclosuretennessee.com](http://www.foreclosuretennessee.com) Editions dated: 09/03/25, 09/10/25, 09/17/25 File #76343 September 3, 10, 17 2025 LOKR0362717

## THE WORLD'S LIGHTEST WHEELCHAIR



Meet the World's Lightest Wheelchair. The Featherweight Wheelchair.

If walking has become harder for you or someone you love, there's a **new wheelchair that could make life easier**. The **Featherweight Wheelchair weighs just 13.5 pounds**—less than **half the weight of most wheelchairs**. That means it's **easy to lift into a car**, take on trips, or use around the house.

It's not just light—it's **strong, easy to push, and looks great too**. With a sleek design and color choices, it's a chair you'll feel proud to use every day.

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Jennifer F. us  
Verified Buyer

★★★★★ **Lightweight Wheelchair**

01/09/25

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**CALL NOW, and receive \$50 OFF** when you purchase a **Matte Black Featherweight Wheelchair! Only \$599!**

Mention **CODE 50FEATHER** to start your journey towards effortless mobility.

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**AFFIDAVIT**

Tennessee Housing Development Agency  
Accounts Payable  
502 Deaderick Street  
3<sup>rd</sup> Floor  
Nashville, TN 37243

To Whom It May Concern:

The enclosed itemized statement is for publication in the list of newspaper(s) on invoice **\$25.7075A** on the date (s) stated therein as authorized by your office.

As requested, tearsheets are submitted herewith as further proof of publication.

I, *Alisa Subhakul*, Junior Media Buyer of Tennessee Press Service, Inc., do hereby certify that the attached is true and correct.

This Thirty-first day of August, 2025

**Alisa Subhakul, Junior Media Buyer**

Sworn before me this 31<sup>st</sup> day of August, 2025

**Earl Goodman, Notary Public**



My commission expires July 1, 2028

# ¡No te lo pierdas!

**Lunes, 01 de  
septiembre  
11am - 7pm**

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## TURISTAS GASTARON EN TENNESSEE CASI \$32 BILLONES DURANTE 2024

**Tourists spent nearly \$32 billion in Tennessee in 2024**



Photo: Expedia  
Caption: Casi \$4.3 mil millones se quedaron  
en el área metropolitana de Memphis

(LPL/WREG) - El Departamento de Desarrollo Turístico de Tennessee reportó un gasto récord de \$31.7 mil millones en visitantes para 2024, de los cuales casi \$4.3 mil millones se produjeron en el área metropolitana de Memphis.

Los datos recientemente publicados destacan que solo el Condado de Shelby representó \$4.2 mil millones de este gasto, lo que lo convierte en el segundo condado con mayor gasto de visitantes en Tennessee, después del Condado de Davidson.

La industria turística local en el área metropolitana de Memphis genera más de 28,000 empleos, lo que genera importantes beneficios económicos para la región.

Además, el sector turístico ahorra a los contribuyentes de Memphis más de \$1,000 al año, lo que subraya su importancia para la economía local.

### ENGLISH:

(LPL/WREG) - The Tennessee Department of Tourist Development reported a record \$31.7 billion in visitor spending for 2024, with nearly \$4.3 billion of that occurring in the Memphis metro area.

The newly released data highlights that Shelby County alone accounted for \$4.2 billion of the spending, making it the second-highest county in Tennessee for visitor expenditures, following Davidson County.

The local tourism industry in the Memphis metro area supports more than 28,000 jobs, providing significant economic benefits to the region.

Additionally, the tourism sector saves Memphis taxpayers over \$1,000 annually, underscoring its importance to the local economy.

### **Aviso público de la THDA: Revise y comente las actividades de desarrollo comunitario y vivienda de Tennessee**

En el Informe Anual Consolidado de Desempeño y Evaluación (CAPER, por sus siglas en inglés) 2024-2025, publicado recientemente, la Agencia de Desarrollo y Vivienda de Tennessee (THDA, por sus siglas en inglés) describe cómo los fondos de los programas federales de Subvenciones en Bloque para el Desarrollo Comunitario (CDBG, por sus siglas en inglés), Subvención para Soluciones de Emergencia (ESG, por sus siglas en inglés), Asociaciones de Inversión HOME, Oportunidades de Vivienda para Personas con VIH/SIDA (HOPWA, por sus siglas en inglés) y Fondo Fiduciario de Vivienda (HTF, por sus siglas en inglés) se destinaron a actividades de desarrollo comunitario y vivienda en beneficio de los habitantes con ingresos bajos y moderados de Tennessee.

El borrador de este informe estará disponible para su revisión y comentarios públicos en <https://thda.org/research-reports/consolidated-planning> del 3 al 18 de septiembre de 2025. También se ofrecerá un resumen del informe en inglés y español, junto con detalles sobre la reunión pública en la que se invita al público a formular preguntas y aportar comentarios. Para preguntas y solicitudes de adaptaciones (por ejemplo, solicitudes de asistencia debido a una discapacidad y/o dominio limitado del idioma inglés), envíe un correo electrónico a [research@thda.org](mailto:research@thda.org).





# Sugerencias para hacer las canas menos visibles

## Con el paso del tiempo, las canas comienzan a aparecer de manera natural en nuestro cabello.

Para algunas personas son un símbolo de madurez y elegancia, mientras que para otras pueden generar incomodidad. Lo cierto es que no siempre es necesario cubrir las totalmente; existen diversas formas de disimularlas o integrarlas de manera sutil en nuestro look diario. A continuación, te compartimos algunas sugerencias prácticas para hacer que las canas sean menos visibles sin perder estilo ni naturalidad.

### 1. Jugar con peinados estratégicos

Un cambio en la forma de peinarse puede marcar una gran

diferencia. Los peinados con volumen, como ondas suaves o recogidos despeinados, ayudan a que las canas se mezclen mejor con el resto del cabello. Además, las rayas en zigzag o laterales disimulan mucho más que la clásica raya en medio.

### 2. Aplicar reflejos o mechas

Los reflejos en tonos más claros, como dorados, miel o caramelo, logran que las canas se mezclen visualmente con el color base. Esta técnica funciona muy bien porque en lugar de ocultar totalmente las canas, las integra al estilo, aportando luminosidad y movimiento.

### 3. Usar productos temporales

Existen sprays, mascarillas con color y polvos retocadores

que cubren las raíces de manera rápida y práctica. Son ideales para emergencias, eventos especiales o cuando aún no es momento de una coloración completa. Se aplican fácilmente y se eliminan con el lavado.

### 4. Mantener el cabello saludable

Un cabello brillante y bien cuidado hace que las canas pasen desapercibidas. Hidratar con mascarillas nutritivas, usar aceites naturales y recortar las puntas regularmente ayuda a mantener una apariencia fresca y pulida.

### 5. Optar por cortes modernos

Los cortes en capas, los estilos pixie o los bobs desenfadados pueden hacer que las canas se integren mejor, dando un aire juvenil y

dinámico. Evitar los cortes demasiado rectos o rígidos es clave, ya que suelen resaltar más la diferencia entre tonos.

### 6. Aceptar el estilo “sal y pimienta”

Para quienes no desean teñirse constantemente, dejar que las canas se mezclen de forma natural con el resto del cabello puede resultar muy favorecedor. Con un buen corte y brillo, este look transmite seguridad y personalidad.

En conclusión, las canas forman parte de un proceso natural y, lejos de ser un problema, pueden convertirse en una oportunidad para renovar el estilo. Con pequeños ajustes en peinado, coloración o cuidados diarios, es posible hacerlas menos visibles y al mismo tiempo resaltar la belleza propia en cada etapa de la vida.

# Inglés Básico

Not yet	Aún no
Wait for me	Espérame
No problem	No hay problema
Do not leave	No te vayas.
I'll be back	Volveré pronto
Be careful	Ten cuidado
Send it to me	Envíamelo.
Take care	Cuidate
Sounds good	Suena bien
Not bad	No está mal
Take me there	Llévame allí
I don't get it	No entiendo
Let me think	Déjame pensar
We'll see	Ya veremos
Next time	La próxima vez
Nothing else	Nada más
See you son	Nos vemos pronto

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**Por: Mario Guzmán**

Agente de seguros, preparador y registrador de impuestos.

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### CONTÁCTANOS:



(615) 625-0165



(615)-505-0303

### HORARIOS:

- **Lunes a Viernes:** 9:00 a.m. a 5:00 p.m.
- **Sábado:** 9:00 a.m. a 1:30 p.m.

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