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Take the Housing Needs Survey for Organizational Stakeholders

Greetings from the State of Tennessee! You are receiving this email because you are influential in housing, infrastructure, homelessness services, local government, community resources, or fair housing work.

The State of Tennessee is developing the 2025 - 2029 Consolidated Plan, which is the five-year strategic plan for the State. The Consolidated Plan sets goals for housing and community development programs (CBDG, ESG, HOME, HOPWA, HTF) that receive federal funding from the U.S. Department of Housing and Urban Development (HUD). The Consolidated Plan is also an opportunity for the State to understand Tennessee's housing needs more broadly and to respond effectively.

For the development of this plan, the State is administering two surveys, the Tennessee Housing Needs Survey for Organizational Stakeholders and the Tennessee Housing Needs Survey for the Public. These surveys will help the State better understand the housing issues facing Tennesseans, including housing affordability, homelessness, infrastructure, community resources, and fair housing.

The State is requesting your help in these ways:

Take the [Tennessee Housing Needs Survey for Organizational Stakeholders](#) and ask members of your entity/organization who are closest to the core work to take it too.

In addition, forward this message to any community organizations you believe could provide useful feedback on these issues. If you want to read the survey questions before taking the survey, you can view them [here](#).

We also request you encourage people in your communities, especially those your entity/organization serves, to take the Housing Needs Survey for the Public. (We encourage you to take the public survey as a private citizen!) This anonymous survey will help the State understand individual opinions and experiences with housing issues.

Help us spread the word about the Housing Needs Survey for the Public by visiting THDA's social media pages and using the buttons at the bottom of this

message to share our posts.

Some entities/organizations will receive printed flyers promoting the public survey through the mail to hang in public places. However, anyone can download and print these flyers from [THDA's Consolidated Planning page](#).

If you need assistance or accommodations to participate, please email research@thda.org.

For more information on the Consolidated Planning process, updates, and to view prior year reports, please visit <https://thda.org/research-reports/consolidated-planning>



Our Partners:



TN Housing Development Agency | 502 Deaderick St., Third Floor Andrew Jackson Building | Nashville, TN 37243 US

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Organization	Entity.Type
Adams - Mayoral/Executive Office	City government
Adamsville - Mayoral/Executive Office	City government
Alamo - Mayoral/Executive Office	City government
Alcoa - Mayoral/Executive Office	City government
Alexandria - Mayoral/Executive Office	City government
Algood - Mayoral/Executive Office	City government
Allardt - Mayoral/Executive Office	City government
Altamont - Mayoral/Executive Office	City government
Ardmore - Mayoral/Executive Office	City government
Arlington - Mayoral/Executive Office	City government
Ashland City - Mayoral/Executive Office	City government
Athens - Mayoral/Executive Office	City government
Atoka - Mayoral/Executive Office	City government
Atwood - Mayoral/Executive Office	City government
Auburntown - Mayoral/Executive Office	City government
Baileyton - Mayoral/Executive Office	City government
Baneberry - Mayoral/Executive Office	City government
Bartlett - Mayoral/Executive Office	City government
Baxter - Mayoral/Executive Office	City government
Bell Buckle - Mayoral/Executive Office	City government
Belle Meade - Mayoral/Executive Office	City government
Bells - Mayoral/Executive Office	City government
Benton - Mayoral/Executive Office	City government
Berry Hill - Mayoral/Executive Office	City government
Bethel Springs - Mayoral/Executive Office	City government
Big Sandy - Mayoral/Executive Office	City government
Blaine - Mayoral/Executive Office	City government
Bluff City - Mayoral/Executive Office	City government
Bolivar - Mayoral/Executive Office	City government
Braden - Mayoral/Executive Office	City government
Bradford - Mayoral/Executive Office	City government
Brentwood - Mayoral/Executive Office	City government
Brighton - Mayoral/Executive Office	City government
Bristol - Mayoral/Executive Office	City government
Brownsville - Mayoral/Executive Office	City government
Bruceton - Mayoral/Executive Office	City government
Bulls Gap - Mayoral/Executive Office	City government
Burns - Mayoral/Executive Office	City government
Byrdstown - Mayoral/Executive Office	City government
Calhoun - Mayoral/Executive Office	City government
Camden - Mayoral/Executive Office	City government
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Caryville - Mayoral/Executive Office	City government
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Centertown - Mayoral/Executive Office	City government
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City of Chattanooga - Mayoral/Executive Office	City government
City of Clarksville - Mayoral/Executive Office	City government
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City of Dayton - Mayoral/Executive Office	City government
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City of Elizabethton - Mayoral/Executive Office	City government
City of Erin - Mayoral/Executive Office	City government
City Of Fayetteville - Mayoral/Executive Office	City government
City of Grand Junction - Mayoral/Executive Office	City government
City Of Hohenwald - Mayoral/Executive Office	City government
City of Johnson City - Mayoral/Executive Office	City government
City of Kingsport - Community Development	City government
City of Knoxville - Mayoral/Executive Office	City government
City of LaFollette - Mayoral/Executive Office	City government
City of Lakeland - Mayoral/Executive Office	City government
City of Lawrenceburg - Mayoral/Executive Office	City government

City of Lenoir City - Mayoral/Executive Office	City government
City Of Lewisburg - Mayoral/Executive Office	City government
City of Lexington - Mayoral/Executive Office	City government
City of Medina - Mayoral/Executive Office	City government
City of Memphis Division of Housing & Community Dev	City government
City of Milan - Mayoral/Executive Office	City government
City of Millersville - Mayoral/Executive Office	City government
City of Millington - Mayoral/Executive Office	City government
City of Morristown - Mayoral/Executive Office	City government
City of Moscow - Mayoral/Executive Office	City government
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Powells Crossroads - Mayoral/Executive Office	City government
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Tennessee Ridge - Mayoral/Executive Office	City government
Thompson's Station - Mayoral/Executive Office	City government
Three Way - Mayoral/Executive Office	City government
Tiptonville - Mayoral/Executive Office	City government
Toone - Mayoral/Executive Office	City government
Town Of Bean Station - Mayoral/Executive Office	City government
Town of Beersheba Springs - Mayoral/Executive Office	City government
Town of Benton - Mayoral/Executive Office	City government
Town of Burlison - Mayoral/Executive Office	City government
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Town of Caryville - Mayoral/Executive Office	City government
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Town of Linden - Mayoral/Executive Office	City government

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Town Of Mountain City - Mayoral/Executive Office	City government
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Town Of Woodbury - Mayoral/Executive Office	City government
Town on Mount Carmel - Mayoral/Executive Office	City government
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Whiteville - Mayoral/Executive Office	City government
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Williston - Mayoral/Executive Office	City government
Winchester - Mayoral/Executive Office	City government
Woodbury - Mayoral/Executive Office	City government
Woodland Mills - Mayoral/Executive Office	City government
Yorkville - Mayoral/Executive Office	City government
Appalachian Regional Coalition on Homelessness	Continuum of Care - Lead Organization
Chattanooga Regional Homeless Coalition	Continuum of Care - Lead Organization
Tennessee Valley Coalition To End Homelessness, Inc	Continuum of Care - Lead Organization
Williamson County Homeless Alliance	Continuum of Care - Lead Organization
Community Alliance for the Homeless	Continuum of Care - Lead Organization
Jackson/West TN CoC, Inc.	Continuum of Care - Lead Organization
Nashville-Davidson County Office of Homelessness Services	Continuum of Care - Lead Organization
Rutherford Thrives	Continuum of Care - Lead Organization
Homelessness Advocacy for Rural Tennessee	Continuum of Care - Lead Organization
Knoxville/Knox County CoC	Continuum of Care - Lead Organization
Anderson County - Mayoral/Executive Office	County government
Bedford County - Mayoral/Executive Office	County government
Benton County - Mayoral/Executive Office	County government
Bledsoe County - Mayoral/Executive Office	County government
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Henry County - Mayoral/Executive Office	County government
Hickman County - Mayoral/Executive Office	County government
Houston County - Mayoral/Executive Office	County government
Humphreys County - Mayoral/Executive Office	County government
Jackson County - Mayoral/Executive Office	County government
Jefferson County - Mayoral/Executive Office	County government
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Knox County - Mayoral/Executive Office	County government
Knox County - Mayoral/Executive Office	County government
Lake County - Mayoral/Executive Office	County government
Lawrence County - Mayoral/Executive Office	County government
Lewis County - Mayoral/Executive Office	County government
Lincoln	County government
Loudon County - Mayoral/Executive Office	County government
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Madison County - Mayoral/Executive Office	County government
Marion County - Mayoral/Executive Office	County government
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Monroe County - Mayoral/Executive Office	County government
Montgomery County - Mayoral/Executive Office	County government
Moore County - Mayoral/Executive Office	County government
Moore County - Mayoral/Executive Office	County government
Morgan County - Mayoral/Executive Office	County government
Morgan County - Mayoral/Executive Office	County government
Obion County - Mayoral/Executive Office	County government
Overton County - Mayoral/Executive Office	County government
Perry County - Mayoral/Executive Office	County government
Perry County - Mayoral/Executive Office	County government
Pickett County - Mayoral/Executive Office	County government
Polk County - Mayoral/Executive Office	County government
Polk County - Mayoral/Executive Office	County government
Putnam County - Mayoral/Executive Office	County government
Rhea County - Mayoral/Executive Office	County government
Roane County - Mayoral/Executive Office	County government
Robertson County - Mayoral/Executive Office	County government
Rutherford County - Grants Coordinator	County government

Rutherford County - Mayoral/Executive Office	County government
Scott County - Mayoral/Executive Office	County government
Scott County - Mayoral/Executive Office	County government
Sequatchie County - Mayoral/Executive Office	County government
Sevier County - Mayoral/Executive Office	County government
Shelby County - Mayoral/Executive Office	County government
Shelby County - Mayoral/Executive Office	County government
Smith County - Mayoral/Executive Office	County government
Stewart County - Mayoral/Executive Office	County government
Sullivan County - Mayoral/Executive Office	County government
Sumner County - Mayoral/Executive Office	County government
Tennessee's Community Assistance Corporation	County government
Tipton County - Mayoral/Executive Office	County government
Trousdale County - Mayoral/Executive Office	County government
Unicoi County - Mayoral/Executive Office	County government
Union County - Mayoral/Executive Office	County government
Van Buren County - Mayoral/Executive Office	County government
Warren County - Mayoral/Executive Office	County government
Washington County - Mayoral/Executive Office	County government
Wayne County - Mayoral/Executive Office	County government
Weakley County - Mayoral/Executive Office	County government
White County - Mayoral/Executive Office	County government
Williamson County - Mayoral/Executive Office	County government
Williamson County - Mayoral/Executive Office	County government
East Tennessee Development District (ETDD)	Development District - Economic and business development
First Tennessee Development District (FTDD)	Development District - Economic and business development
Greater Nashville Regional Coalition (GNRC)	Development District - Economic and business development
Midsouth Development District (MSDD)	Development District - Economic and business development
Northwest Tennessee Development District (NWTDD)	Development District - Economic and business development
South Central Tennessee Development District (SCTDD)	Development District - Economic and business development
Southeast Tennessee Development District (SETDD)	Development District - Economic and business development
Southwest Tennessee Development District (SWTDD)	Development District - Economic and business development
Upper Cumberland Development District (UCDD)	Development District - Economic and business development
100 Black Men Mid TN	Fair housing partner
100 Black Men of Chattanooga	Fair housing partner
100 Black Men of W. TN	Fair housing partner
100 Black Men W. TN	Fair housing partner
AAAD E. TN	Fair housing partner
AAAD First TN	Fair housing partner
AAAD Greater Memphis	Fair housing partner
AAAD Greater Nashville	Fair housing partner
AAAD NW TN	Fair housing partner
AAAD South Central	Fair housing partner
AAAD Southeast TN	Fair housing partner
AAAD Southwest TN	Fair housing partner
AAAD Upper Cumberland	Fair housing partner
Agape Child and Family Svcs.	Fair housing partner
AgeWell	Fair housing partner
Alcoa Blount County NAACP	Fair housing partner
API Middle Tennessee	Fair housing partner
Appalachian Outreach	Fair housing partner
Better Options, Inc.	Fair housing partner
Black Business Association of Memphis	Fair housing partner
Blount County United	Fair housing partner
CASA Davidson Co.	Fair housing partner
CASA E. Tennessee	Fair housing partner
CASA Madison Co	Fair housing partner
CASA Memphis	Fair housing partner
CASA NE TN	Fair housing partner
CASA of W. TN	Fair housing partner
Catholic Charities Diocese of Nashville	Fair housing partner
Catholic Charities E. TN	Fair housing partner
Catholic Charities Nashville	Fair housing partner
Catholic Charities of E TN. - Office of Immigrant Services (Johnson City Office)	Fair housing partner
Catholic Charities W. Tennessee	Fair housing partner
Centro Hispano E. TN	Fair housing partner
Chatt Office of Family Empowerment	Fair housing partner
Chattanooga Endeavors	Fair housing partner
Clarksville Hispanic American Family Foundation	Fair housing partner
Community Action Agency, Office of Aging	Fair housing partner
Community Legal Center	Fair housing partner

Conexion Americas	Fair housing partner
CONNECT Ministries	Fair housing partner
Core Services TN	Fair housing partner
Delta HRA	Fair housing partner
disABILITY Resource Center	Fair housing partner
Dismas House	Fair housing partner
E. TN Human Resource Agency	Fair housing partner
Fair Housing Council of Metropolitan Memphis	Fair housing partner
Families and Childrens Services	Fair housing partner
Families Free	Fair housing partner
Families Matter	Fair housing partner
Focus Ministries	Fair housing partner
Hamblen County NAACP	Fair housing partner
Hand Up for Women	Fair housing partner
Hispanic Family Foundation	Fair housing partner
HoLa- Hispanic Outreach Leadership Association of the Lakeway Area	Fair housing partner
Hola Hora Latina	Fair housing partner
Hope Works	Fair housing partner
Islamic Center of Nashville	Fair housing partner
Jackson-Madison Cty African American Chamber of Commerce	Fair housing partner
Knoxville 100 Black Men	Fair housing partner
Knoxville NAACP	Fair housing partner
Knoxville Urban League	Fair housing partner
Latino Chamber of Commerce, E. TN	Fair housing partner
Latino Memphis	Fair housing partner
Legal Aid East TN	Fair housing partner
Legal Aid of Middle TN & Cumberlands	Fair housing partner
Love Doesn't Hurt	Fair housing partner
MALS Rural Service Center	Fair housing partner
MCNET - Muslim Community of NE TN	Fair housing partner
Memphis Area Legal Services/Memphis Fair Housing Center	Fair housing partner
Memphis Area Minority Contractors Association	Fair housing partner
Memphis Dawah Association	Fair housing partner
Memphis Islamic Center	Fair housing partner
Memphis Urban League	Fair housing partner
Men of Valor	Fair housing partner
Metropolitan InterFaith Association (MIFA)	Fair housing partner
Michael Dunn Center	Fair housing partner
Mid Cumberland HRA	Fair housing partner
Murfreesboro Area Hispanic Chamber of Commerce	Fair housing partner
Muslim Community of Knoxville	Fair housing partner
NAACP Bolivar-Hardeman Cty Branch	Fair housing partner
NAACP Caroll County Branch	Fair housing partner
NAACP Chattanooga-Hamilton Cty	Fair housing partner
NAACP Clarksville-Montgomery Branch	Fair housing partner
NAACP Cleveland-Bradley Cty	Fair housing partner
NAACP Columbia-Maury Cty Branch	Fair housing partner
NAACP Cookeville Branch	Fair housing partner
NAACP Crockett County Branch	Fair housing partner
NAACP Dyer/Dyersburg Branch	Fair housing partner
NAACP Giles County-Pulaski Branch	Fair housing partner
NAACP Jackson-Madison Cty Branch	Fair housing partner
NAACP Marshall County Branch	Fair housing partner
NAACP McMinn Cty-Athens Branch	Fair housing partner
NAACP McNairy-Selmer Branch	Fair housing partner
NAACP Memphis Branch	Fair housing partner
NAACP Winchester-Franklin Cty Branch	Fair housing partner
NAACP, Gallatin-Sumner County Branch	Fair housing partner
NAACP, Greater Nashville Branch	Fair housing partner
NAACP, Murfreesboro Branch	Fair housing partner
NAMI - Johnson City - (Washington County)	Fair housing partner
NAMI Chattanooga	Fair housing partner
NAMI Memphis	Fair housing partner
NAMI Nashville	Fair housing partner
Nashville Black Chamber of Commerce	Fair housing partner
Nashville Hispanic Chamber of Commerce	Fair housing partner
Nashville Launch Pad	Fair housing partner
NW TN Human Resource Agency	Fair housing partner
NW TN Workforce Board (RAMP program)	Fair housing partner
Oak Ridge/Anderson County NAACP	Fair housing partner
One80 Inc.	Fair housing partner

Park Center	Fair housing partner
Pflag	Fair housing partner
Pflag Chattanooga	Fair housing partner
PFLag Oak Ridge	Fair housing partner
Porter Leath	Fair housing partner
PRIDE Community & Education Center	Fair housing partner
Project Return	Fair housing partner
RISE (Urban League)	Fair housing partner
RISE Memphis	Fair housing partner
Roane County NAACP	Fair housing partner
Safe Families for Children	Fair housing partner
Safe Families for Children-JC	Fair housing partner
Safe Harbor Bucksnort	Fair housing partner
Safe Harbor Erin	Fair housing partner
SC TN Human Resource Agency	Fair housing partner
Somerville-Fayette County NAACP Branch	Fair housing partner
Southeast HRA	Fair housing partner
Spark	Fair housing partner
SuCasa	Fair housing partner
SW TN Human Resource Agency	Fair housing partner
Tennessee Affordable Housing Coalition (TNAHC)	Fair housing partner
The Arc	Fair housing partner
The Arc Washington County	Fair housing partner
The Branch Nashville	Fair housing partner
The Family Center	Fair housing partner
The Help Center	Fair housing partner
The Lighthouse	Fair housing partner
The Next Door	Fair housing partner
The Oasis Center	Fair housing partner
TN Fair Housing Council	Fair housing partner
TN Korean American Social Service Center	Fair housing partner
TN Pride Chamber	Fair housing partner
TN Prisoner Ministry	Fair housing partner
United Cerebral Palsy of Middle Tennessee	Fair housing partner
Upper Cumberland HRA	Fair housing partner
Upper East TN NAACP	Fair housing partner
Upper East TN Human Development Agency	Fair housing partner
Urban League Mid TN-Nashville	Fair housing partner
Urban League of Greater Chattanooga	Fair housing partner
Urban Ministries, Clarksville	Fair housing partner
West TN Legal Services	Fair housing partner
Youth Villages Bartlett	Fair housing partner
Youth Villages E. TN	Fair housing partner
Youth Villages West TN	Fair housing partner
Youth Villages, Mid TN	Fair housing partner
YWCA Memphis	Fair housing partner
YWCA Nashville & Middle Tennessee	Fair housing partner
NOAH	Federal government agency
USDA	Federal government agency
CEMPA	Healthcare - HIV/AIDS
Children and Family Services	Healthcare - HIV/AIDS
Columbia CARES	Healthcare - HIV/AIDS
Frontier Health	Healthcare - HIV/AIDS
Nashville CARES	Healthcare - HIV/AIDS
Positively Living East	Healthcare - HIV/AIDS
Positively Living Upper Cumberland	Healthcare - HIV/AIDS
Helen Ross McNabb Center - Anderson County	Healthcare - Mental Health Treatment, Substance Use Treatement, Victim Services, Social Services
Helen Ross McNabb Center - Blount County	Healthcare - Mental Health Treatment, Substance Use Treatement, Victim Services, Social Services
Helen Ross McNabb Center - Cocke County	Healthcare - Mental Health Treatment, Substance Use Treatement, Victim Services, Social Services
Helen Ross McNabb Center - Hamblen County	Healthcare - Mental Health Treatment, Substance Use Treatement, Victim Services, Social Services
Helen Ross McNabb Center - Hamblen County Residential	Healthcare - Mental Health Treatment, Substance Use Treatement, Victim Services, Social Services
Helen Ross McNabb Center - Hamilton County Adult Center	Healthcare - Mental Health Treatment, Substance Use Treatement, Victim Services, Social Services
Helen Ross McNabb Center - Hamilton County Lighthouse	Healthcare - Mental Health Treatment, Substance Use Treatement, Victim Services, Social Services
Helen Ross McNabb Center - Knox County Centerpointe	Healthcare - Mental Health Treatment, Substance Use Treatement, Victim Services, Social Services
Helen Ross McNabb Center - Knox County Friendship House	Healthcare - Mental Health Treatment, Substance Use Treatement, Victim Services, Social Services
Helen Ross McNabb Center - Knox Couty John Tarleton Campus	Healthcare - Mental Health Treatment, Substance Use Treatement, Victim Services, Social Services
Helen Ross McNabb Center - Knox Couty Merchants Campus	Healthcare - Mental Health Treatment, Substance Use Treatement, Victim Services, Social Services
Helen Ross McNabb Center - Knox Couty Military Services	Healthcare - Mental Health Treatment, Substance Use Treatement, Victim Services, Social Services
Helen Ross McNabb Center - Knox Couty Springdale Campus	Healthcare - Mental Health Treatment, Substance Use Treatement, Victim Services, Social Services
Helen Ross McNabb Center - McMinn County Center	Healthcare - Mental Health Treatment, Substance Use Treatement, Victim Services, Social Services
Helen Ross McNabb Center - Sevier County Center	Healthcare - Mental Health Treatment, Substance Use Treatement, Victim Services, Social Services

Helen Ross McNabb Center - Sexual Assault Center of East Tennessee
Volunteer Behavioral Health - Athens
Volunteer Behavioral Health - Chattanooga
Volunteer Behavioral Health - Cleveland
Volunteer Behavioral Health - Cookeville
Volunteer Behavioral Health - Crossville
Volunteer Behavioral Health - Dayton
Volunteer Behavioral Health - Dunlap
Volunteer Behavioral Health - Franklin
Volunteer Behavioral Health - Gallatin
Volunteer Behavioral Health - Hartsville
Volunteer Behavioral Health - Hendersonville
Volunteer Behavioral Health - Jasper
Volunteer Behavioral Health - Lafayette
Volunteer Behavioral Health - Lebanon
Volunteer Behavioral Health - Livingston
Volunteer Behavioral Health - Madisonville
Volunteer Behavioral Health - McMinnville
Volunteer Behavioral Health - Murfreesboro
Volunteer Behavioral Health - Rockwood
Volunteer Behavioral Health - Smyrna
Volunteer Behavioral Health - Tracey City
Abuse Alternatives, Inc.
ADFAC
Appalachia Service Project
Area Relief Ministries
Biblical Concepts Housing
Bradley Cleveland Community Services Agency
Bridges of Williamson County dba Bridges Domestic
Buffalo Valley Inc
Buffalo Valley, Inc.
Cannon County S.A.V.E
Cannon County S.A.V.E.
Carey Counseling Center, Inc.
Center of Hope
Change Is Possible-CHIPS
Change is Possible-CHIPS
Chattanooga Church Ministries, Inc
Chattanooga Room In the Inn
Clarksville Area Urban Ministries, Inc.
Clarksville Montgomery Community Action Agency
Cleveland Emergency Shelter, Inc.
Clinch Powell
Clinch Powell
Clinch River Habitat For Humanity
Clinch-Powell RC&D
Community Child Care, Inc.
Community Housing Partnership of Williamson County
Compassionate Hands, Inc.
Connecting Veterans to Resources
Creative Compassion, Inc.
Crossville
Domestic Violence Program, Inc.
Dominion Financial Management
Doors of Hope
East TN Housing
Eastern Eight Community Development Corporation
Empowerment Community Church
Fairview Housing Management Corporation
Families In Crisis, Inc.
Family Promise Of Bristol
Family Promise of Bristol
Family Promise of Greater Chattanooga
Family Promise of Greater Johnson City, Inc.
Family Promise Of Greater Kingsport
Fayette Cares, Inc.
Franklin Housing Authority
Greater Kingsport Alliance for Development
Hamilton County Sheriff's Office
Hard Bargain Mt. Hope Redevelopment Inc
Helen Ross McNabb Center

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HomeSource East Tennessee
Housing, Health, And Human Services Alliance Of Ru
Housing, Health, And Human Services Alliance Of Rutherford County
Houston County
Jefferson County Habitat For Humanity, Inc.
Jesus Cares McNairy County
Jesus Cares McNairy County
Johnson County Safe Haven, Inc.
Kingsport Housing and Redevelopment
Knoxville Leadership Foundation
La Paz Chattanooga
Lakeway Area Habitat For Humanity
Loudon County Habitat for Humanity
Metropolitan Development And Housing Agency
Ministerial Association Temporary Shelter (MATS)
Murfreesboro Cold Patrol, Inc.
Neighborhood Housing Inc
Neighborhood Housing, Inc.
Omni Family Foundation Inc.
ORHA Development Corporation
Partnership for Families Children and Adults
Pinnacle Resource Center
South Central Family Center
Southwest Human Resource Agency
Southwest TN CDC
Stepping Stones Safe Haven, Inc
Tennessee Homeless Solutions
Tennessee Resilience Project
The Caring Place
The Community Helpers Inc
The Crossville Housing Development Corp.
The Journey Home, Inc.
The Salvation Army Of Johnson City
The Salvation Army, A Georgia Corporation - Bristol, TN
The Salvation Army, A Georgia Corporation - Clarksville, TN
The Salvation Army, A Georgia Corporation - Kingsport, TN
The Salvation Army, A Georgia Corporation - Knoxville, TN
The Salvation Army, A Georgia Corporation - Murfreesboro, TN
Town of Samburg
Trinity Out-Reach Center of Hope
Upper Cumberland Human Resource Agency
Upper Cumberland Human Resources Agency
Volunteer Behavioral Health
Wayne County Government
West Tennessee Legal Services, Inc.
White County Government
WRAP
WELLS FARGO
A2H, Inc.
ACHW
Advanced Community Development Corporation
Allen & Hoshall
Arch Pac Aquatics
Archuity
Ardurra
Artech Design Group, Inc.
Barge Design Solutions
Bennett Associates
Bouton Engineering
Brewer, Ingram, Fuller
Buckner Engineering
C2RL Inc
Cannon & Cannon, Inc.
Carlson Consultants
CE Designers, Inc
CIA Engineers
City of Cookeville
Civil & Environmental Consultants, Inc.
Civil Engineering Solutions
Civil Group, LLC
Clark & Associates Architects, Inc.

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CMT Engineers
Collier Engineering
Community Development Partners
Cook Coggin Engineering, Inc.
Cope Associates
Crawford, Murphy & Tilly
Crossroad Home Inspection
CSR Engineering
CTI Engineers, Inc.
Cunningham Engineering Associates
DHW Architects
F&M Consulting
Farmer Morgan LLC
Fisher-Arnold Engineers
Fleming Architects
Fleming Architects
FOXPE
Fulghum MacIndoe & Assoc
Fulghum, MacIndoe & Associates
Fuller Architects
GMC Engineers
Goodwyn, Mills and Cawood
Grassroots Planning and Consulting
Gresham, Smith & Partners
Griggs & Maloney, Inc.
Griggs and Maloney
GRW Engineers
GWB Planning
Hatfield and Allen Associates, Inc.
Hethcoat & Davis, Inc.
HFR Design
High-Grade Inspection
Home Inspection
Inflo Design Group, LLC
Ivins & Ivins Engineering
J. R. Wauford & Company
Jacobs Engineering Group
James & Associates, Inc.
James C. Hailey and Company
Jerry W. Reynolds Architects
Jerry Warren and Assoc.
JMT (Johnson, Mirmiran & Thompson, Inc.)
Joel B. Spauling & Co
Johnson Johnson Crabtree
Joseph A. Parrott Civil & Structural Engineering
Kimley-Horn
King Engineering Consultants
LDA Engineering
Ledford Engineeering & Planning
Lines, Inc.
LJA Engineering
Mattern & Craig
May Design Services
MBI Companies Inc
McGill & Associates
Mid-Tenn Engineering
Miller-McCoy Inc.
Morrison Engineering, LLC
Neel-Schaffer, Inc
OLG Engineering
Oral Smith and Associates
Powell Architecture
Precision Engineering
Pulliam Design Studios
Rardin & Carroll Architects
Rhodes Engineering
Robert G. Campbell & Assoc
Rye Engineering
S&ME Engineering
Saint John Engineering, LLC
Shaw and Shanks Architects

[illegible]

Sizemore-Frederick, Inc	Infrastructure, engineering, architecture
SRR Architects	Infrastructure, engineering, architecture
SSR, Inc.	Infrastructure, engineering, architecture
St John Engineering	Infrastructure, engineering, architecture
Stantec	Infrastructure, engineering, architecture
Stigall Engineering Assoc	Infrastructure, engineering, architecture
Stone Creek Consulting LLC	Infrastructure, engineering, architecture
Studio Four Design	Infrastructure, engineering, architecture
Tegrah Engineering	Infrastructure, engineering, architecture
the architect WORKSHOP	Infrastructure, engineering, architecture
The Lane Group	Infrastructure, engineering, architecture
TLM Associates	Infrastructure, engineering, architecture
Tysinger, Hampton & Partners	Infrastructure, engineering, architecture
Upland Design Group	Infrastructure, engineering, architecture
Upland Group Design	Infrastructure, engineering, architecture
Vaughan Associates Architects, Inc.	Infrastructure, engineering, architecture
Vaughn & Melton	Infrastructure, engineering, architecture
W&W Engineering, LLC	Infrastructure, engineering, architecture
Water Management Services	Infrastructure, engineering, architecture
Westerman Engineering, LLC	Infrastructure, engineering, architecture
WK Dickson	Infrastructure, engineering, architecture
WMS Engineers	Infrastructure, engineering, architecture
Tennessee Housing Development Corporation	Infrastructure, engineering, architecture
West TN Planning	Infrastructure, engineering, architecture
A & H Development	Infrastructure, engineering, architecture
ADM	Infrastructure, engineering, architecture
Affordable Housing Partners, Inc.	Infrastructure, engineering, architecture
AIM Center Inc	Infrastructure, engineering, architecture
Alco Management	Infrastructure, engineering, architecture
Alco Management, Inc.	Infrastructure, engineering, architecture
ALGOOD VILLAGE	Infrastructure, engineering, architecture
Alpha Omega Veterans Services	Infrastructure, engineering, architecture
APP	Infrastructure, engineering, architecture
Arrington Developers	Infrastructure, engineering, architecture
Bass, Berry & Sims PLC	Infrastructure, engineering, architecture
Battery Heights Apartments Company, A Partnership	Infrastructure, engineering, architecture
Behavioral Health Initiatives	Infrastructure, engineering, architecture
Berkshire Place Apartments LP	Infrastructure, engineering, architecture
Beta Development Company, Inc.	Infrastructure, engineering, architecture
BIG OAK APARTMENTS	Infrastructure, engineering, architecture
CAHEC	Infrastructure, engineering, architecture
CARE AND GROWTH I	Infrastructure, engineering, architecture
Case Management, Inc.	Infrastructure, engineering, architecture
Chattanooga Community Housing Corporation	Infrastructure, engineering, architecture
Chattanooga Housing Authority	Infrastructure, engineering, architecture
Chattanooga Neighborhood Enterprises	Infrastructure, engineering, architecture
Christi Ryan Consulting	Infrastructure, engineering, architecture
CHRISTIAN MANOR APARTMENTS	Infrastructure, engineering, architecture
Churchill Stateside Group	Infrastructure, engineering, architecture
City of Fayetteville	Infrastructure, engineering, architecture
City of Memphis, Div of Housing & Comm Development	Infrastructure, engineering, architecture
Clement & Company, LLC	Infrastructure, engineering, architecture
Cleveland	Infrastructure, engineering, architecture
CMS Management, LLC	Infrastructure, engineering, architecture
COLONIAL HOUSE APARTMENTS	Infrastructure, engineering, architecture
Community Affordable Housing Equity Corporation (C	Infrastructure, engineering, architecture
Crossbridge, Inc	Infrastructure, engineering, architecture
CS Patterson Training & Habilitation Ctr, Inc.	Infrastructure, engineering, architecture
DAVY CROCKETT SENIOR CENTER	Infrastructure, engineering, architecture
Dayton	Infrastructure, engineering, architecture
Developmental Housing of Dickson, Inc.	Infrastructure, engineering, architecture
Dominium	Infrastructure, engineering, architecture
DPKY Management	Infrastructure, engineering, architecture
East Gate Village Apartments, Inc.	Infrastructure, engineering, architecture
EAST GATE VILLAGE APTS.	Infrastructure, engineering, architecture
Eastern Eight CDC	Infrastructure, engineering, architecture
Elmington	Infrastructure, engineering, architecture
Elmington Property Management	Infrastructure, engineering, architecture
Evins Manor Apartments, Ltd.	Infrastructure, engineering, architecture
First Cumberland Properties	Infrastructure, engineering, architecture

Frayser Community Development Corporation
Freeman Webb
Frontier Health, Inc.
Frye Properties
Gallatin Housing Authority
GARDEN APARTMENTS
GEN
Gentry, Tipton & McLemore
Gibraltar PhD3 / Bluff City CDC / Collierville CDC
Glankler Brown, PLLC
Good Neighbors Housing, Inc.
Goodwill Village, LLC
Greentree Limited Partnership
Greenway Residential Development
Greer Investments
Greer Investments LLC
Gresham Smith
Hall Group, LLC
Hallmark Development Services, LLC
Hallmark Mobile Developer, LLC
Harriman Tower, L.P.
Harvest Hands CDC
Healthy Community, LLC
HEARTLAND RESIDENCE
Herman & Kittle Properties, Inc.
Hidden Acres Apartments, Ltd.
Highmark Holdings, LLC
Hoosier Housing Group
Hopeful Housing, LLC
Independent Apartments, Inc.
Invictus Development
IRISH APARTMENTS
Ivy Avenue Apartments, LTD
Janet C. Clark Memorial Home, Inc.
JOHN MADISON EXUM TOWERS I
John Manos
KCDC
Keller Williams Realty
Kingsport WEST APARTMENTS
Kingsport West Associates, Ltd.
Knights of Columbus Home of South Fulton, Inc.
LBK Appraisal Services
LeMoyne-Owen College Community Development Corp.O.ra
Lewisburg
LHP Capital, LLC
Liles & Rushin, LLC
Lincoln Avenue Capital
Loudon
Lumar Corp
LUTHER TERRACE
M&M Properties, Inc.
MACO Development Company, LLC
MANSERMAR
McCormack Baron
McCormack Baron Salazar
McCormack Baron Salazar, Inc.
McGhee Square Ltd.
MCIVER MANOR APARTMENTS
McNabb Center
Meadowview Elderly Apartments, Ltd.
Memphis Management Partners
METROCENTER TEACHERS APARTMENTS
Michael Dunn Foundation
Morristown Housing Authority
Morrow Realty
Mountain Press
National Church Residences
National Equity Fund, Inc
Navigo Development Group
New Market
NORTHGATE ARMS APTS

[illegible]

NuRock Companies	Private housing developer, development, or housing service organization
Oakridge Land Bank	Private housing developer, development, or housing service organization
Olympia Construction, Inc.	Private housing developer, development, or housing service organization
Orange Grove Development, No. Two, Inc.	Private housing developer, development, or housing service organization
Orange Mound Community Development Corporation	Private housing developer, development, or housing service organization
Paladin, Inc	Private housing developer, development, or housing service organization
Pedcor Homes Corporation	Private housing developer, development, or housing service organization
Pennrose Properties	Private housing developer, development, or housing service organization
PHYLLIS WHEATLEY APTS	Private housing developer, development, or housing service organization
PINE RIDGE APARTMENTS	Private housing developer, development, or housing service organization
PIRHL	Private housing developer, development, or housing service organization
PLOUGH TOWERS	Private housing developer, development, or housing service organization
Raymond James	Private housing developer, development, or housing service organization
Raymond James Tax Credit Funds, inc.	Private housing developer, development, or housing service organization
Reno Cavanaugh	Private housing developer, development, or housing service organization
RHA	Private housing developer, development, or housing service organization
RichSmith Development	Private housing developer, development, or housing service organization
RichSmith Development, LLC	Private housing developer, development, or housing service organization
Riverview-Kansas Community Corporation	Private housing developer, development, or housing service organization
Rosedale Corporation	Private housing developer, development, or housing service organization
ROYAL ARMS	Private housing developer, development, or housing service organization
Savannah Properties, Limited	Private housing developer, development, or housing service organization
Senior Citizen Home Assistance Services Inc	Private housing developer, development, or housing service organization
Sevier County Council On Aging	Private housing developer, development, or housing service organization
Simmons Property Group	Private housing developer, development, or housing service organization
Southwest Home Services	Private housing developer, development, or housing service organization
SPRING HAVEN APARTMENTS	Private housing developer, development, or housing service organization
SRVS	Private housing developer, development, or housing service organization
SRVS Group Home II, Inc.	Private housing developer, development, or housing service organization
ST JOSEPH VILLAGE	Private housing developer, development, or housing service organization
State of TN Treasury Department	Private housing developer, development, or housing service organization
Stratford Capital Group	Private housing developer, development, or housing service organization
SunTrust Community Capital	Private housing developer, development, or housing service organization
Tapestry Development	Private housing developer, development, or housing service organization
Tennessee Valley Authority	Private housing developer, development, or housing service organization
The Courtyard, A Limited Partnership	Private housing developer, development, or housing service organization
The Knollcrest	Private housing developer, development, or housing service organization
The Works, Inc	Private housing developer, development, or housing service organization
Tidwell Group, LLC	Private housing developer, development, or housing service organization
TN Manufactured Housing Association	Private housing developer, development, or housing service organization
Trent Development Group	Private housing developer, development, or housing service organization
Tullahoma Affordable Housing, LLC.	Private housing developer, development, or housing service organization
University of TN Extension	Private housing developer, development, or housing service organization
Urban Construct	Private housing developer, development, or housing service organization
Vantage Development, Llc	Private housing developer, development, or housing service organization
Vaughn Development Group	Private housing developer, development, or housing service organization
Volunteer Management & Dev. Company.	Private housing developer, development, or housing service organization
WALNUT STREET APTS	Private housing developer, development, or housing service organization
Wesley Highland Meadows	Private housing developer, development, or housing service organization
Wesley M. Coble Architect & Planner	Private housing developer, development, or housing service organization
Winters Construction	Private housing developer, development, or housing service organization
Woda	Private housing developer, development, or housing service organization
Woda Cooper Development, Inc.	Private housing developer, development, or housing service organization
Zimmerman Properties	Public Housing Authority (PHA)
Athens Public Housing Authority	Public Housing Authority (PHA)
Bolivar Public Housing Authority	Public Housing Authority (PHA)
Bristol Public Housing Authority	Public Housing Authority (PHA)
Brownsville Public Housing Authority	Public Housing Authority (PHA)
Chattanooga Public Housing Authority	Public Housing Authority (PHA)
Clarksville Public Housing Authority	Public Housing Authority (PHA)
Cleveland Public Housing Authority	Public Housing Authority (PHA)
Clinton Public Housing Authority	Public Housing Authority (PHA)
Columbia HRC	Public Housing Authority (PHA)
Covington Public Housing Authority	Public Housing Authority (PHA)
Crossville Public Housing Authority	Public Housing Authority (PHA)
Dayton Public Housing Authority	Public Housing Authority (PHA)
Dickson Public Housing Authority	Public Housing Authority (PHA)
Ducktown Public Housing Authority	Public Housing Authority (PHA)
Dyersburg Public Housing Authority	Public Housing Authority (PHA)
Elizabethton Public Housing Authority	Public Housing Authority (PHA)
Erin Public Housing Authority	Public Housing Authority (PHA)

Erwin Public Housing Authority	Public Housing Authority (PHA)
Etowah Public Housing Authority	Public Housing Authority (PHA)
Fayetteville Public Housing Authority	Public Housing Authority (PHA)
Franklin County Public Housing Authority	Public Housing Authority (PHA)
Franklin Public Housing Authority	Public Housing Authority (PHA)
Gallatin Public Housing Authority	Public Housing Authority (PHA)
Galloway Housing Authority	Public Housing Authority (PHA)
Greeneville Public Housing Authority	Public Housing Authority (PHA)
Grundy Public Housing Authority	Public Housing Authority (PHA)
Harriman Public Housing Authority	Public Housing Authority (PHA)
Hartsville Public Housing Authority	Public Housing Authority (PHA)
Highlands Residential	Public Housing Authority (PHA)
Hohenwald Public Housing Authority	Public Housing Authority (PHA)
Humboldt Public Housing Authority	Public Housing Authority (PHA)
Huntingdon Public Housing Authority	Public Housing Authority (PHA)
Jackson Public Housing Authority	Public Housing Authority (PHA)
Jefferson City Public Housing Authority	Public Housing Authority (PHA)
Jellico Public Housing Authority	Public Housing Authority (PHA)
Johnson City Public Housing Authority	Public Housing Authority (PHA)
KCDC	Public Housing Authority (PHA)
Kingsport RHA	Public Housing Authority (PHA)
Lafayette Public Housing Authority	Public Housing Authority (PHA)
LaFollette Public Housing Authority	Public Housing Authority (PHA)
Lawrenceburg Public Housing Authority	Public Housing Authority (PHA)
Lebanon Public Housing Authority	Public Housing Authority (PHA)
Lenoir City Public Housing Authority	Public Housing Authority (PHA)
Lewisburg Public Housing Authority	Public Housing Authority (PHA)
Lexington Public Housing Authority	Public Housing Authority (PHA)
Livingston Public Housing Authority	Public Housing Authority (PHA)
Loudon Public Housing Authority	Public Housing Authority (PHA)
Manchester Public Housing Authority	Public Housing Authority (PHA)
Martin Public Housing Authority	Public Housing Authority (PHA)
Maryville Public Housing Authority	Public Housing Authority (PHA)
McKenzie Public Housing Authority	Public Housing Authority (PHA)
McMinnville Public Housing Authority	Public Housing Authority (PHA)
MDHA	Public Housing Authority (PHA)
Memphis Public Housing Authority	Public Housing Authority (PHA)
Milan Public Housing Authority	Public Housing Authority (PHA)
Millington Public Housing Authority	Public Housing Authority (PHA)
Mt. Pleasant Public Housing Authority	Public Housing Authority (PHA)
Murfreesboro Public Housing Authority	Public Housing Authority (PHA)
Newbern Public Housing Authority	Public Housing Authority (PHA)
Newport Public Housing Authority	Public Housing Authority (PHA)
Oak Ridge Public Housing Authority	Public Housing Authority (PHA)
Oliver Springs Public Housing Authority	Public Housing Authority (PHA)
Paris Public Housing Authority	Public Housing Authority (PHA)
Parsons-Decaturville Public Housing Authority	Public Housing Authority (PHA)
Portland Public Housing Authority	Public Housing Authority (PHA)
Pulaski Public Housing Authority	Public Housing Authority (PHA)
Ripley Public Housing Authority	Public Housing Authority (PHA)
Rockwood Public Housing Authority	Public Housing Authority (PHA)
Rogersville Public Housing Authority	Public Housing Authority (PHA)
S. Pittsburg Public Housing Authority	Public Housing Authority (PHA)
Savannah Public Housing Authority	Public Housing Authority (PHA)
Sevierville Public Housing Authority	Public Housing Authority (PHA)
Shelbyville Public Housing Authority	Public Housing Authority (PHA)
Smithville Public Housing Authority	Public Housing Authority (PHA)
Smyrna Public Housing Authority	Public Housing Authority (PHA)
South Carthage Public Housing Authority	Public Housing Authority (PHA)
Sparta Public Housing Authority	Public Housing Authority (PHA)
Springfield Public Housing Authority	Public Housing Authority (PHA)
Sweetwater Public Housing Authority	Public Housing Authority (PHA)
TN Valley Housing Services	Public Housing Authority (PHA)
Trenton Public Housing Authority	Public Housing Authority (PHA)
Tullahoma Public Housing Authority	Public Housing Authority (PHA)
Union City Public Housing Authority	Public Housing Authority (PHA)
Waverly Housing Authority	Public Housing Authority (PHA)
Woodbury Public Housing Authority	Public Housing Authority (PHA)

You're invited to a Housing Needs Meeting for your development district!

The Tennessee Housing Development Agency, in partnership with your development district, invites you to a presentation on housing needs in your region by THDA's Research and Planning team, followed by focus groups on housing affordability, homelessness, and fair housing.

You can attend the housing needs presentations in person or virtually. (Please RSVP to receive a virtual meeting link.) The focus groups are in person only.

Parking for each meeting is free and onsite, and all buildings are ADA accessible. Snacks will be provided.

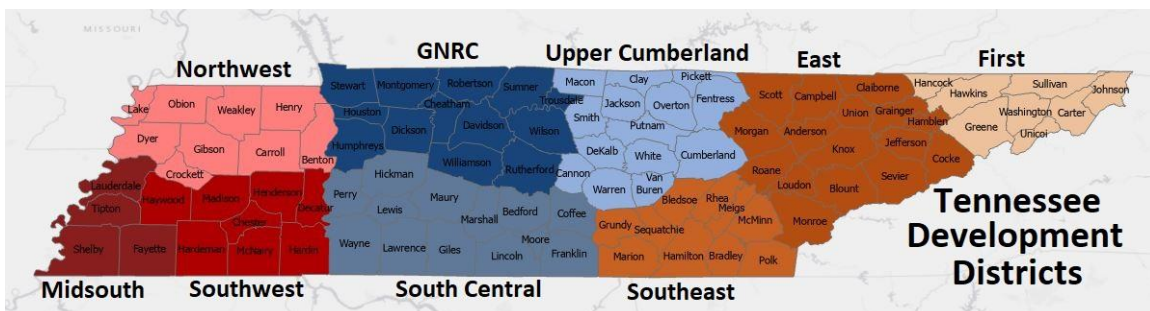
If you need accommodations to participate, email research@thda.org.

****PLEASE RSVP BELOW ** NOTE EASTERN TIMES, AS NEEDED****

And if you'd like to share this event with your network, use the share button below rather than forwarding this email. It will allow the folks you invite to RSVP.



Share This Email



Housing Needs in the Greater Nashville Regional Coalition's Development District

LOCATION

Tennessee State Library and Archives, 403 7th Ave N, Nashville, TN 37243

DATE AND TIME

08/06/24 1:00pm - 08/06/24 3:00pm US/Central

Virtual meeting link will be sent directly to folks who RSVP they'll attend virtually.

I'll be there in person.

I'll attend the presentation virtually.

I can't make it.

Housing Needs in the Northwest TN Development District

LOCATION

Martin Public Library, 410 S Lindell St, Martin, TN 38237

DATE AND TIME

08/08/24 1:00pm - 08/08/24 3:00pm US/Central

Virtual meeting link will be sent directly to folks who RSVP they'll attend virtually.

I'll be there in person.

I'll attend the presentation virtually.

I can't make it.

Housing Needs in the Midsouth Development District

LOCATION

Raleigh Public Library, 3452 Austin Peay Hwy, Memphis, TN 38128

DATE AND TIME

08/08/24 1:00pm - 08/08/24 3:00pm US/Central

Virtual meeting link will be sent directly to folks who RSVP they'll attend virtually.

I'll be there in person.

I'll attend the presentation virtually.

I can't make it.

Housing Needs in the Upper Cumberland Development District

LOCATION

Upper Cumberland Development District Office, 1104 England Dr, Cookeville, TN 38501

DATE AND TIME

08/12/24 12:00pm - 08/12/24 2:00pm US/Central

****THIS EVENT IS FROM 1:00 - 3:00 PM US/Eastern**** Virtual meeting link will be sent directly to folks who RSVP they'll attend virtually.

I'll be there in person.

I'll attend the presentation virtually.

I can't make it.

Housing Needs in the Southwest TN Development District**LOCATION**

Southwest TN Development District Office Board Room, 102 East College Street, Jackson, TN 38301

DATE AND TIME

08/13/24 1:00pm - 08/13/24 3:00pm US/Central

Virtual meeting link will be sent directly to folks who RSVP they will attend virtually.

I'll be there in person.

I'll attend the presentation virtually.

I can't make it.

Housing Needs in the Southeast TN Development District**LOCATION**

AIM Center, 472 W MLK Blvd, Chattanooga, TN 37402

DATE AND TIME

08/13/24 11:30am - 08/13/24 2:00pm US/Central

****THIS EVENT IS FROM 12:30 - 3:00 PM US/Eastern**** Virtual meeting link will be sent directly to folks who RSVP they'll attend virtually.

I'll be there in person.

I'll attend the presentation virtually.

I can't make it.

Housing Needs in the South Central TN Development District

LOCATION

South Central TN Development District Office, 101 Sam Watkins Boulevard, Mt. Pleasant, TN 38474

DATE AND TIME

08/14/24 1:00pm - 08/14/24 3:00pm US/Central

Virtual meeting link will be sent directly to folks who RSVP they'll attend virtually.

I'll be there in person.

I'll attend the presentation virtually.

I can't make it.

Housing Needs in the East TN Development District

LOCATION

Knoxville Knox County CAC, 2247 Western Avenue, Knoxville 37921 - Main level

DATE AND TIME

08/14/24 12:00pm - 08/14/24 2:00pm US/Central

****THIS EVENT IS FROM 1:00 - 3:00 PM US/Eastern**** Virtual meeting link will be sent directly to folks who RSVP they'll attend virtually.

I'll be there in person.

I'll attend the presentation virtually.

I can't make it.

Housing Needs in the First TN Development District

LOCATION

First Tennessee Development District Office, 3211 North Roan Street, Johnson City, TN 37601

DATE AND TIME

08/14/24 12:00pm - 08/14/24 2:00pm US/Central

****THIS EVENT IS FROM 1:00 - 3:00 PM US/Eastern**** Virtual meeting link will be sent directly to folks who RSVP they'll attend virtually.**

I'll be there in person.

I'll attend the presentation virtually.

I can't make it.

For more information on the Consolidated Planning process, updates, and to view prior year reports, please visit <https://thda.org/research-reports/consolidated-planning>



Our Partners:



TN Housing Development Agency | 502 Deaderick St., Third Floor Andrew Jackson Building | Nashville, TN 37243 US

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Sign-in Sheet

Housing Needs Meeting – East Tennessee Development District

Wednesday, August 14, 2024, 1:00 – 3:00 PM EDT

In
person

1. Stacey McDonald Hopeful Housing,
2. SHANE CARNEY ETDD
3. BRUCE SPANGLER SPANGLER STRATEGIES
4. Krystal Gibbons TCAC
5. Steve Easmyr TCAC
6. Rick YAKUBIC ETDD
7. Sarah Bradshur Knox Co. Grants + Comm. Dev.
8. Matt McGee Blount County Habitat
9. Erin Wigley Foothills Community Development / Blount Habitat
10. Builey Butler Congressman Tim Burchett
11. Wendy Parks ~~Wendy~~ CAC
12. Jacquelyn McGhee CAC Families In Need
13. Brienne Hanson CAC - Youth WZMS
14. Erin Lang CAC
15. Jody VanHorn KCGCD
16. Shannon Vaughan CAC
17. Sharon King LIVE-IT
18. Catrin Latham ETNR
19. Alanna MacISSACK KCGCD
20. Rosie Cross VMC
21. Tenna Burchell RF CAC
22. Claudia Mata Centro Hispano de East TN,
23. Sharon Davis Lighthouse - Monroe County sharon.davis1023@gmail.com
24. Bosky Eason Foothills Community Development
- 25.

Sign-in Sheet

Housing Needs Meeting - East Tennessee Development District

Wednesday, August 14, 2024, 1:00 - 3:00 PM EDT

26. Sharon Davis 423-371-7541 sharon.davis1023@gmail.com
27. Jeffrey Vincent 865-244-3080 CAC jeffrey.vincent@catchousing.org
28. Bobby Eason 865-411-5802 FCHC bobby@hillsides.org
29. Hulya Arik, THDA

30. Sam Myers - Miller, THDA

31. Marianne Ballard

32. Sarah Hooks

33. Dan Myers

34. Zeke Farrell

35. Jennifer Staiman

36. Sharon Shanks

37. Briana Atol

38. James Wallace

39. Rob Mathis

40. Debbie Cochran

41. Christina Bivens

42. ~~Mark~~ Mark Potts

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Online

Sign-in Sheet

Housing Needs Meeting – First Tennessee Development District

Wednesday, August 14, 2024, 1:00 – 3:00 PM EDT

In
person

1. Rene' Mann
2. Mindy Bowman
3. Cindy Boren
4. Bill Forrester
5. Anne Cooper
6. Terry Burdett
7. Logan Enyle
8. Bridget Jennings
9. Mayra Lacey Pott
10. Lee Gay
11. Maynard Field - Family Promise
12. Sam Edwards
13. Amara Mattingly, THDA
14. Ben Davis, THDA

Online

15. Danny Louby
16. Emily Chase
17. Christina M. Blevins
18. Don Watt
19. Karen George
20. Michelle Jennings
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Sign-in Sheet

Housing Needs Meeting - Greater Nashville Regional Coalition

Tuesday, August 6, 2024, 1:00 - 3:00 PM CDT

In
person

1. Anton Jackson, Rebuilding Together Nashville
 2. Pete Westerholm, ANRC
 3. Grace Smith, Agelwell Middle TN
 4. Aron Thompson, Urban League Middle TN
 5. PAUL HOFFMANN, PATHWAY LENDING
 6. Clifton Harris, Urban League
 7. Darryl Hill, Housing Division Metro Nashville
 8. Nancy VanFleet, LDC Development
 9. Ashley Stockton-Massie, The Clear Blue Company
 10. Carter Jwayer - The Clear Blue Company
 11. Shelly Hazle, Nashville Chamber
 12. Rebecca Mize - UCA
 13. Amara Mattingly - THDA, Research & Planning
 14. Dhathri Chunduru - THDA, RP Team
 15. Benjamin Davis - THDA, RP Team
 16. Samantha Myers - Miller - THDA, RP Team
-

Online

17. Andrea Hudgins
18. Timothy Hughes
19. Laura Swanson
20. Cheri Ballinger
21. Ashisen Moore
22. Lindsay Green
23. Gail L. Reading
24. Troy White
25. Ophrah Payne

Sign-in Sheet

Housing Needs Meeting – Midsouth Development District

Thursday, August 8, 2024, 1:00 – 3:00 PM CDT

In
person

1. Dhathri Chunduru, TN Housing Dev. Agency
 2. Ron Badyras Wesley Living
 3. Chariq Jackson, LSC Memphis
 4. Anna McQuistin, Midsouth Development District
 5. Laura Harris, "
 6. Sharon Younger Younger Associates - West TN Planning/ECD
 7. Gwen Turner YWCA - Memphis TN
 8. Roshun Austin The Works, Inc Memphis, TN
 9. Dhathri Chunduru, THDA
 10. Benjamin Davis, THDA
-

Online

11. Brianna Atol, THDA
12. Andrea Hudgins
13. Roni Hagy

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Sign-in Sheet

Housing Needs Meeting – Northwest Development District

Thursday, August 8, 2024, 1:00 – 3:00 PM CDT

In
person

1. Jessica Baker – NWTDD
 2. Wanda Fuzzell – NWTDD
 3. Lettie Pirtle – Carey Counseling Center
 4. JASON GRIGGS – City of Milan
 5. Melinda Goode – NWT DID.
 6. Lara Suite – Younger Associates
 7. Tim Belton – NWTDD
 8. Justin Crice – WCJEDC
 9. Amara Mattingly – THDA
 10. Sam Myers – Miller – THDA
-

Online

11. Kellie Heathcott
12. Joyce Fathom
13. Cheri Ballinger
14. Nina Smothers
15. Allison Moore
16. Laura Swanson
17. Rozann Downing
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Sign-in Sheet

Housing Needs Meeting – South Central Tennessee Development District

Wednesday, August 14, 2024, 1:00 – 3:00 PM CDT

In
person

1. Name, Organization
2. Misti Baker, SCTDD
3. Breanna Johnson, SCTDD
4. Teresa Prinzo The Family Center
5. Deven Taylor The Family Center
6. Megan Dugger SCTDD
7. Kim Waldum, SCTDD
8. Tia Lockridge, Director of Housing - SCTDD
9. Jonah Keltner - Lewis County Mayor
10. Kanya Evbanks - SCTDD
11. Ashley Amacher - SCTDD Transportation
12. Trent Ogilvie, CHRC
13. Deena Alexander SCTDD
14. Horiz Fisher, SCTDD
15. Bonnie Walker SCTDD

Sheri Craig,
SHIP/SMP

-
16. Dhathri Chunduru, THDA
 17. Rebekah Bicknell, THDA

Online

-
18. Jodi Smith, THDA
 19. Alex Gillespie
 20. T. Harris

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Sign-in Sheet

Housing Needs Meeting – Southeast Tennessee Development District

Tuesday, August 13, 2024, 12:30 – 2:00 PM EDT

1. Sam Sauer
2. Milson Schiavo
3. Don Kellerman
4. Chuck Hammond
5. Kelly Pickett
6. Audra Kelly
7. Shelby Hammond
8. Brenna Ridley Bak
9. Katie Kortekaas
10. Lee Limbird
11. Julie Keel
12. Greg Malaof
13. Cassie O'Neill
14. Olivia Gaines
15. Taylor Koch
16. Cathy Andrews
17. Joan Greene
18. Ashley Khumalo
19. Connie Freeman
20. Sandra Gabel
21. Sidney Barham
22. Kimberly Kantack
23. Debra Sengon
24. Joni Wheeler
25. Dustin Tomney

Sign-in Sheet

Housing Needs Meeting – Southeast Tennessee Development District

Tuesday, August 13, 2024, 12:30 – 2:00 PM EDT

26. Mackenzie Kelly
 27. Jonathan Howard
 28. Dand Johnson
 29. Jonathan Connell
 30. Carmen Hutson
 31. Joy Key
 32. Betsy McCreigh
 33. ~~Ally~~
 34. Audrey Wilson
 35. Edgar A. Quells Jr.
 36. Wendy Green
 37. Annie Duran
 38. Amara Mattingly, THDA
 39. Benjamin Davis, THDA
-

- Online
40. Leah Gravitz
 41. Jodi Smith
 42. Joshua Huffman
 43. Regina Partap
 44. Bentley Thomas
 45. Elizabeth Hahn
 46. Michael Pham
 47. Bill Lord

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Sign-in Sheet

Housing Needs Meeting - Southwest Tennessee Development District

Tuesday, August 13, 2024, 1:00 - 3:00 PM CDT

In
person

1. Lana Suite, Yarnier Associates
2. Amy McDonald TTHS
3. Bridget Lockett WRAP
4. Brittany Newsome WRAP
5. Farris Stout - SWHRA
6. Beth Flanagan - Haywood co/Brownsville JECDB
7. Shatonya Wilkes - WRAP
8. Barry Hutcherson - Chester County
9. Tom Skehan - SWTDD
10. Lenia Rowe - Brownsville City of
11. Juanita Pledge - WRAP, Med. CO
12. Fred McKinnic - ALEA Relief Ministries
13. Dhathri Chunduru, THDA
14. Samantha Meyers - Miller, THDA

Online

15. None

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Appendix F:

Citizen Participation Outreach

إخطار بموعد الجلسات العلنية العامة وإصدار الخطة الموحدة لولاية تينيسي الأمريكية للفترة من 2025-2029 وخطة العمل السنوية بخصوص برامج التنمية المجتمعية والإسكان للفترة 2025-2026.
5 مارس – 19 أبريل 2025

نيابة عن ولاية تينيسي، انتهت وكالة تنمية الإسكان في ولاية تينيسي الأمريكية (THDA) من إعداد مسودة الخطة الموحدة للولاية للفترة من 2025-2029 وخطة العمل السنوية بخصوص برامج التنمية المجتمعية والإسكان في الولاية للفترة من 2025-2026. تتضمن الخطة طلب التمويل الخاص بالولاية، والخطة الاستراتيجية، وأهداف خمسة برامج لمنح وزارة الإسكان والتنمية الحضرية الأمريكية (HUD).

- برنامج منحة التنمية المجتمعية (CDBG) الذي تشرف عليه وزارة التنمية الاقتصادية والمجتمعية في ولاية تينيسي.
- برنامج شراكات الاستثمار في المساكن (HOME) الذي تديره وكالة تنمية الإسكان في ولاية تينيسي (THDA).
- برنامج الصندوق الاستثماري للإسكان (HTF) الذي تديره وكالة تنمية الإسكان في ولاية تينيسي (THDA).
- برنامج منح الحلول الطارئة (ESG) الذي تديره وكالة تنمية الإسكان في ولاية تينيسي (THDA).
- برنامج فرص الإسكان لمرضى الإيدز (HOPWA) الذي تديره وزارة الصحة في ولاية تينيسي.

توفر هذه البرامج المساعدات والموارد المالية لمختلف مبادرات الإسكان وتنمية المجتمع في جميع أنحاء ولاية تينيسي؛ وذلك لتحسين ظروف المعيشة وخلق الفرص للأسر ذات مستويات الدخل المنخفضة إلى المتوسطة، وضمان حصولهم على مساكن آمنة ومرافق مجتمعية أفضل وبأسعار معقولة.

هذا، ويتعين على الولاية إعداد خطة موحدة وتقديمها إلى وزارة الإسكان والتنمية الحضرية الأمريكية (HUD) كل خمس سنوات. وسوف يتم تقديم هذه الخطة الجديدة في مايو 2025. يتضمن القسم الخاص بتقييم الاحتياجات بيانات تفصيلية بخصوص بعض الاحتياجات الحالية لولاية تينيسي فيما يتعلق بالإسكان والبنية الأساسية. كما يتضمن القسم الخاص بتحليل السوق تقييمًا لمدى قدرة سوق الإسكان والعرض الحاليين على تلبية احتياجات الأشخاص الذين يعيشون في ولاية تينيسي. هذا، ويتضمن القسم الخاص بالخطة الاستراتيجية أهداف التنمية المجتمعية والإسكان. وتتضمن خطة العمل السنوية بيانات تفصيلية حول الطريقة التي ستقوم بها برامج المنح في الولاية بتخصيص ما يقرب من 50-60 مليون دولار أمريكي من التمويل الفيدرالي السنوي في سبيل تحقيق تلك الأهداف.

وبدورنا فإننا نحث المواطنين على مراجعة الخطة وإبداء ما لديهم من تعليقات بداية من يوم الأربعاء الموافق 5 مارس 2025. وسيتاح أيضًا موجز للمسودة باللغتين الإنجليزية والإسبانية. يمكن لسكان الولاية الوصول إلى روابط مراجعة الخطة والموجز وإبداء ما لديهم من تعليقات عبر الموقع الإلكتروني <https://thda.org/research-planning/consolidated-planning> خلال الفترة من 5 مارس إلى 19 أبريل 2025. كما يمكن لسكان الولاية الحصول على المزيد من التفاصيل عن طريق حضور الجلسة العلنية العامة -سواء بالحضور الشخصي أو عبر الإنترنت- التي ستعقد لمناقشة الخطة.

للمزيد من الاستفسارات أو لتقديم طلبات التسهيلات الخاصة (طلب المساعدة بسبب الإعاقة و/أو عدم إجابة اللغة الإنجليزية)، يمكنكم مراسلتنا على البريد الإلكتروني research@thda.org.

أسئلة الاستبيان

1. يُرجى ترك تعليقك أدناه.
2. إذا كنت تود أن يتواصل معك أحد ممثلي ولاية تينيسي بخصوص تعليقك، يُرجى كتابة اسمك وبيانات الاتصال الخاصة بك أدناه.

ناگه هدارى بۆ دانېشتىن گشتى بۆ به لافكرنا پلانا ئىگرتى يا ويلايمتا تىنسى 2025-2029 و پلانا كارى يا سالانه 2025-2026 بۆ پروگرامىن ئاكنجيوونى و گهشهپيدانا كومهلگهه.

5 نازار – 19 نيسانى 2025

بنافى ويلايمتا تىنسى، ئازانسا پهرمپيدانا خانووبهران (THDA) رهشنقىسا پلانا ئهكگرتوى 2025-2029 و پلانا كارى سالانه 2025-2026 بۆ خانووبهران و گهشهپيدانا كومهلگهه ل تىنسى تمام كر. پلان پىتقن دولهتى بۆ دهرمال و پلانا ستراتىژى و ئارمانجانين پىنج بهرنامىين بهخشينا و وزارت ئاكنجيوونى و گهشهپيدانا شارستانى يا ئهمرىكا (HUD) ب خؤ قه دگريت.

- بهخشينا هاريكاريى بو پهرمپيدانا كومهلگهه (CDBG، دهيتت برىقهرن ژلايى TN وزارت داراي و ئابوورى و پهرمپيدانا كومهلگهه)
- پروگرامى وهر بهر هينانا مالان (HOME، برىقهرن ژلايى THDA)
- سندوقا باوهر يا خانووبهران (HTF ژلايى THDA) دهيتت برىقهرن.
- بهخشينا چار سهر يا فريگوزارى (ESG ژلايى THDA) دهيتت برىقهرن
- دهر فمتين ئاكنجيوونى بۆ توشبووين ئايدز (HOPWA ژلايى TN يا وزارت ساخله مئى قه)

ئهف پروگرامه پالېشتيا چۆر موچوؤ ل هولنن ئاكنجيوونى و گهشهپيدانا كومهلگهه دكهت ل سهرانسرى تىنسى بو وان خيزانان يين داهاتى كيم يان مام نافند هين.

دولت پىتقه هر پىنج سالان جارمكى پلانمكا ئىگرتى ناماده بكهت و پىشكىشى HUD بكهت ئهف پلانا نوى دى ل مهها ئهيارا سالا 2025 هيتت پىشكىشكرن. بهشى ههلسنگاندنا پىتقى هندك ژ پىتقن نىشتهجيوون و ژىرخانا نها يا تىنسى دياركهت. بهشى شلوقهكرنا بازاري ئامازمىي ب وئ چهندى دكهت كا تا چ رادهيمكى بازاري خانووبهران پىتقن تىنسى دابين دكهت. بهشى پلانا ستراتىجى ئارمانجين ئاكنجيوونى و گهشهپيدانا كومهلگهه ديار دكهت. پلانا كارى سالانه وان هوپريينيان ديار دكهت كا چها پروگرامى هاريكاري ويلايمتى سالانه نيزيكى 50 بو 60 مليون دولاران ل بوجها فيدارالى دابش دكهت بۆ دىقچوونا ئهف ئارمانجى

هولاتى دهيتت هاندان بو دىقچوون و سهرنجى لسر پلانى بدن كول روژ چارشهمبى 5 مهها نازاري دهسپيدكهت. پوختهيى رهشوس ب زمانى ئنگليزى و ئسپانى دى يا بهر دهست بيت هولاتى دشين لينكى دىقچوونا پلانى و نافهروك و ههرومسا بوچوونن خو بدن ب ريكا <https://thda.org/research-planning/consolidated-planning> ژ 19 مهها 4 تا 5 مهها 5 سالا 2025. ههروسا هولاتى دى وردمكاريان ب كومبوونهكا گشتى و ناگه هداريهكا ئونلاين زانن

بو پرسيارمكى يان داخازكرنا جهى نىشتهجيوونى (بو نمونه هاريكاري كيم ئهندامىي يان نه زانينا زمانى ئنگليزى) هيفيه ئيمىلى بهنيره بو research@thda.org.

پرسيارين راپرسىي

1. هيفيه بوچوونا خو ل خوارى بده
2. ئهگهر ته بقىت نينهرمك ل ويلايمتا تىنسنى پهيوهندىي بته بكهت سهارمت بوچوونا ته هيفيه نافى خو دگهل ناف و نيشانين پهيوهندىي ل خوارى بدانه

公开听证会通知及 2025-2029 年田纳西州综合计划和 2025-2026 年住房和社区发展计划年度行动计划发布公告

2025 年 3 月 5 日——2025 年 4 月 19 日

田纳西州住房发展局 (THDA) 代表田纳西州制定了田纳西州 2025-2029 年综合计划和 2025-2026 年年度行动计划草案，以支持田纳西州住房和社区发展。该计划阐述了田纳西州针对五项美国住房与城市发展部 (HUD) 拨款计划拟订的资金申请、战略计划和目标：

- 社区发展整笔拨款（简称 CDBG，由田纳西州经济和社区发展部管理）
- HOME 投资合作伙伴计划（简称 HOME，由 THDA 管理）
- 住房信托基金（简称 HTF，由 THDA 管理）
- 紧急解决方案补助金（简称 ESG，由 THDA 管理）
- 艾滋病患者住房机会（简称 HOPWA，由田纳西州卫生部管理）

这些计划支持田纳西州各地的各种住房和社区发展工作，以帮助中低收入家庭。

州政府须每五年编制并向美国住房与城市发展部 (HUD) 提交一份综合计划。这份新计划将于 2025 年 5 月提交。需求评估章节概述了田纳西州当前的一些住房和基础设施需求。市场分析章节报告了当前住房市场和供应在多大程度上满足田纳西州居民的需求。战略计划章节设定了住房和社区发展目标。年度行动计划详细描述了州政府如何分配每年约 5000 万至 6000 万美元的联邦资金，以实现这些目标。

公民可从 2025 年 3 月 5 日（星期三）起查看该计划，欢迎提出建议或意见。同时，我们还将提供英语和西班牙语版的草案摘要。2025 年 3 月 5 日至 4 月 19 日期间，公民可以访问 <https://thda.org/research-planning/consolidated-planning>，查看该计划、摘要并提交意见或建议。公民还可以通过参加线下和线上公开听证会，获取有关该计划的详细信息。

如有任何疑问或需要帮助（例如，因残疾和/或英语水平有限而需要帮助），请发送电子邮件至 research@thda.org。

调查问卷问题

1. 请在下面进行评论。
2. 如果您希望田纳西州代表就您的评论与您取得联系，请在下面填写您的姓名和联系信息。

NOTICE OF PUBLIC HEARINGS AND RELEASE OF THE 2025-2029 STATE OF TENNESSEE CONSOLIDATED PLAN AND 2025-2026 ANNUAL ACTION PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT PROGRAMS

March 5 – April 19, 2025

On behalf of the State of Tennessee, the Tennessee Housing Development Agency (THDA) has completed a draft of the State's 2025-2029 Consolidated Plan and 2025-2026 Annual Action Plan for housing and community development in Tennessee. The Plan includes the State's application for funds, strategic plan, and goals for five U.S. Department of Housing and Urban Development (HUD) grant programs:

- Community Development Block Grant (CDBG, administered by TN Department of Economic and Community Development)
- HOME Investment Partnerships Program (HOME, administered by THDA)
- Housing Trust Fund (HTF, administered by THDA)
- Emergency Solutions Grant (ESG, administered by THDA)
- Housing Opportunities for Persons with AIDS (HOPWA, administered by TN Department of Health)

These programs support a variety of housing and community development efforts throughout Tennessee for the benefit of low- and moderate-income households.

The State is required to prepare and submit a Consolidated Plan to HUD every five years. This new Plan will be submitted in May 2025. The Needs Assessment section outlines some of Tennessee's current housing and infrastructure needs. The Market Analysis section reports to what extent the current housing market and supply are meeting Tennesseans' needs. The Strategic Plan section sets housing and community development goals. The Annual Action Plan details how the State's grant programs will distribute approximately \$50-60 million in annual federal funding in pursuit of these goals.

Citizens are encouraged to review and make comments on the Plan beginning on Wednesday, March 5, 2025. A draft summary in English and Spanish will also be available. Citizens can find the links to review the Plan, the summary, and submit comments at <https://thda.org/research-planning/consolidated-planning> from March 5 - April 19, 2025. Citizens will also find the details for an in-person and virtual public hearing about the Plan.

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.

Survey Questions

1. Please leave a comment below.
2. If you would like a representative of the State of Tennessee to contact you about your comment, please include your name and contact information below.

**2025-2029 테네시 주 통합 계획 및 2025-2026 주택 및 지역 사회 개발
프로그램 연례 시행 계획 공청회 및 공개의 통지**
2025 년 3 월 5 일 - 4 월 19 일

테네시 주를 대표하여 테네시 주 주택개발국(THDA)은 주의 2025-2029 통합 계획과 2025-2026 테네시 주 주택 및 지역 사회 개발 연례 시행 계획의 초안 작성을 완료하였습니다. 이 계획에는 주의 기금 신청, 전략적 계획, 다음의 다섯 가지 미 주택도시개발부(HUD) 보조금 프로그램 목표가 포함됩니다:

- 지역 사회 개발 정책 보조금 (CDBG, 테네시 주 경제 및 지역 사회 개발부에서 관리)
- HOME 투자 파트너십 프로그램 (HOME, 테네시 주 주택개발국에서 관리)
- 주택 신탁 기금 (HTF, 테네시 주 주택개발국에서 관리)
- 비상 솔루션 보조금 (ESG, 테네시 주 주택개발국에서 관리)
- AIDS 감염자를 위한 주택 기회 (HOPWA, 테네시 주 보건부에서 관리)

이 프로그램들은 테네시 주 전역에서 중저소득층 가구에 혜택을 주기 위한 다양한 주택 및 지역 사회 개발 방안을 지원합니다.

주 당국은 5 년마다 통합 계획을 작성하여 주택도시개발부에 제출해야 합니다. 이번 새 계획은 2025 년 5 월에 제출됩니다. 니즈 평가섹션은 테네시 주의 현재 주택 및 인프라 니즈 일부의 윤곽을 보여줍니다. 시장 분석섹션은 현재 주택 시장과 공급이 테네시 주 주민들의 니즈를 얼마나 충족하는지 보고합니다. 전략 계획섹션은 주택 및 지역 사회 개발 목표를 설정합니다. 연례 시행 계획은 주의 보조금 프로그램에서 이 목표들을 추진하고자 약 연 \$5,000 만 - 6,000 만에 달하는 연방 기금을 어떻게 분배할 것인지 상세히 설명합니다.

2025 년 3 월 5 일 수요일부터 해당 계획을 검토하고 의견을 제공해주실 것을 시민 여러분께 권합니다. 영어 및 스페인어로 작성된 초안 요약은 곧 이용하실 수 있습니다. 계획과 요약을 검토하고 의견을 제출할 링크는 2025 년 3 월 5 일부터 4 월 19 일까지 <https://thda.org/research-planning/consolidated-planning> 에서 확인하실 수 있습니다. 또한 계획에 대한 대면 공청회와 가상 공청회 세부사항을 확인하실 수 있습니다.

질문과 편의제공 요청(예: 장애 및/또는 영어 구사 능력 제한으로 인한 도움 요청)은 이메일로 문의해주십시오: research@thda.org.

설문 조사

1. 아래에 의견을 남겨주십시오.
2. 테네시 주 담당자가 귀하의 의견에 대해 연락을 드리기를 원하시면, 아래에 귀하의 이름과 연락처를 적어주십시오.

**ແຈ້ງການຂອງການໄຕ່ສວນສາທາລະນະ ແລະ ການເຜີຍແຜ່ແຜນລວມຂອງ
ລັດເທນເນສຊີ ປີ 2025-2029 ແລະ ແຜນການປະຕິບັດປະຈຳປີ 2025-2026 ສຳລັບ
ໂຄງການພັດທະນາທີ່ຢູ່ອາໄສ ແລະ ຊຸມຊົນ
ວັນທີ 5 ມີນາ – 19 ເມສາ 2025**

ໃນນາມຂອງລັດເທນເນສຊີ, ໜ່ວຍງານພັດທະນາທີ່ຢູ່ອາໄສຂອງລັດເທນເນສຊີ (THDA) ໄດ້ສ້າງແຜນການລວມຂອງລັດສຳລັບ ປີ 2025-2029 ແລະ ແຜນປະຕິບັດງານປະຈຳປີ 2025-2026 ສຳລັບທີ່ຢູ່ອາໄສ ແລະ ການພັດທະນາຊຸມຊົນໃນລັດເທນເນສຊີ. ແຜນການດັ່ງກ່າວປະກອບດ້ວຍໃບສະໝັກຂອງລັດເພື່ອຂໍເງິນທຶນ, ແຜນຍຸດທະສາດ ແລະ ເປົ້າໝາຍສຳລັບຫ້າໂຄງການຊ່ວຍເຫຼືອລ້າຂອງກະຊວງທີ່ຢູ່ອາໄສ ແລະ ການພັດທະນາຕົວເມືອງ (HUD) ຂອງສະຫະລັດອາເມລິກາ:

- ເງິນຊ່ວຍເຫຼືອເພື່ອພັດທະນາຊຸມຊົນ (CDBG, ບໍລິຫານໂດຍ TN ພະແນກເສດຖະກິດ ແລະ ການພັດທະນາຊຸມຊົນ)
- ໂຄງການຫຸ້ນສ່ວນການລົງທຶນຂອງ HOME (HOME, ບໍລິຫານໂດຍ THDA)
- ກອງທຶນເພື່ອທີ່ຢູ່ອາໄສ (HTF, ບໍລິຫານໂດຍ THDA)
- ເງິນຊ່ວຍເຫຼືອກໍລະນີສຸກເສີນ (ESG, ບໍລິຫານໂດຍ THDA)
- ໂອກາດດ້ານທີ່ຢູ່ອາໄສສຳລັບຜູ້ທີ່ເປັນໂລກເອດສ (HOPWA, ບໍລິຫານໂດຍ ກົມອານາໄມຂອງລັດເທນເນສຊີ)

ໂຄງການເຫຼົ່ານີ້ສະໜັບສະໜູນຄວາມພະຍາຍາມດ້ານທີ່ຢູ່ອາໄສ ແລະ ການພັດທະນາຊຸມຊົນທີ່ຫຼາກຫຼາຍໃນທົ່ວລັດເທນເນສຊີ ເພື່ອຜົນປະໂຫຍດຂອງຄົວເຮືອນທີ່ມີລາຍໄດ້ຕ່ຳ ແລະ ບານກາງ.

ລັດຈຳເປັນຕ້ອງກະກຽມແລະສົ່ງແຜນການລວມໄປຍັງ HUD ທຸກໆຫ້າປີ. ແຜນການໃໝ່ນີ້ຈະຖືກສົ່ງໃນເດືອນພຶດສະພາ 2025. ພາກສ່ວນການປະເມີນຄວາມຕ້ອງການໄດ້ອະທິບາຍເຖິງຄວາມຕ້ອງການທີ່ຢູ່ອາໄສ ແລະ ໂຄງສ້າງພື້ນຖານບາງສ່ວນຂອງເທນເນສຊີໃນປະຈຸບັນ. ພາກສ່ວນການວິເຄາະຕະຫຼາດລາຍງານວ່າຕະຫຼາດທີ່ຢູ່ອາໄສ ແລະ ການອຸທານປະຈຸບັນແມ່ນຕອບສະໜອງຄວາມຕ້ອງການຂອງຊາວເທນເນສຊີ. ພາກສ່ວນແຜນຍຸດທະສາດກຳນົດເປົ້າໝາຍການພັດທະນາທີ່ຢູ່ອາໄສ ແລະ ຊຸມຊົນ. ແຜນການປະຕິບັດປະຈຳປີໃຫ້ລາຍລະອຽດວ່າໂຄງການໃຫ້ທຶນຂອງລັດແຈກຈ່າຍເງິນທຶນຂອງລັດຖະບານກາງປະຈຳປີ 50-60 ລ້ານໂດລາສະຫະລັດ ຢ່າງໃດກໍຕາມເພື່ອບັນລຸເປົ້າໝາຍເຫຼົ່ານີ້.

ຂໍເຊີນຊວນປະຊາຊົນກວດສອບ ແລະ ສະແດງຄຳເຫັນກ່ຽວກັບແຜນດັ່ງກ່າວ ເລີ່ມຕັ້ງແຕ່ວັນພຸດ ວັນທີ 5 ມີນາ 2025 ເປັນຕົ້ນໄປ. ນອກຈາກນີ້ຍັງມີຮ່າງບົດສະຫຼຸບເປັນພາສາອັງກິດ ແລະ ພາສາສະເປນອີກດ້ວຍ. ປະຊາຊົນສາມາດຊອກຫາລິ້ງເພື່ອກວດສອບແຜນການ, ບົດສະຫຼຸບ ແລະ ປະກອບຄຳເຫັນໄດ້ທີ່ <https://thda.org/research-planning/consolidated-planning> ແຕ່ວັນທີ 5 ມີນາ - 19 ເມສາ 2025. ປະຊາຊົນຈະພົບລາຍລະອຽດກ່ຽວກັບການຟັງຄຳຄິດເຫັນສາທາລະນະທັງແບບພົບໜ້າ ແລະ ແບບສະເໜືອນຈົງກ່ຽວກັບແຜນການດັ່ງກ່າວ.

ຖ້າມີຄຳຖາມ ຫຼື ຕ້ອງການຄວາມຊ່ວຍເຫຼືອ (ເຊັ່ນ: ການຂໍຄວາມຊ່ວຍເຫຼືອເນື່ອງຈາກຄວາມພິການ ແລະ / ຫຼື ຄວາມສາມາດທາງພາສາອັງກິດທີ່ຈຳກັດ), ກະລຸນາສົ່ງອີເມວໄປທີ່ research@thda.org.

ແບບສຳຫຼວດຄຳຖາມ

1. ກະລຸນາສະແດງຄຳຄິດເຫັນຂ້າງລຸ່ມນີ້.

2. ຖ້າທ່ານຕ້ອງການໃຫ້ຕົວແທນຂອງລັດເທັນເນສຊີ ຕິດຕໍ່ທ່ານກ່ຽວກັບຄໍາຄິດເຫັນຂອງທ່ານ, ກະລຸນາລະບຸຊື່ ແລະ ຂໍ້ມູນຕິດຕໍ່ຂອງທ່ານຂ້າງລຸ່ມນີ້.

OGEYSIIS KU SAABSAN DHAGEYSIYADA DADWEYNAHA IYO SOO DEYNATA QORSHAHA ISKU-DHAFAN EE GOBOLKA TENNESSEE 2025-2029 IYO QORSHAHA SANADKA 2025-2026 EE BARNAAMIJYADA GURYEYNTA IYO HORUMARINTA BULSHADA

Maarij 5 – Abriil 19, 2025

Anigoo ku hadlaya magaca Gobolka Tennessee, Hay'adda Horumarinta Guryeynta ee Tennessee (THDA) ayaa diyaarisay qabyo-qoraalka Qorshaha Isku-dhafan ee Gobolka ee 2025-2029 iyo Qorshaha Waxqabadka Sanadlaha ah ee 2025-2026 ee Guriyeynta iyo Horumarinta Bulshada ee Tennessee. Qorshaha waxa ku jira codsiyada maalgalinta, qorshaha istaraatiijiyadeed, iyo hadafyada shanta ah ee barnaamijyada deeqaha Waaxda Guriyeynta iyo Horumarinta Magaalooyinka Maraykanka (HUD):

- Deeqda Horumarinta Bulshada (CDBG, oo ay maamusho Waaxda Horumarinta Dhaqaalaha iyo Bulshada Tennessee)
- Barnaamijka Iskaashiga Maalgashiga Guriyeynta (HOME, oo ay maamusho THDA)
- Sanduuqa Dammaanada Guriyeynta (HTF, oo ay maamusho THDA)
- Deeqda Xalalka Degdegga ah (ESG, oo ay maamusho THDA)
- Fursadaha Guryeynta ee Dadka La Nool Cudurka AIDS (HOPWA, oo ay maamusho Waaxda Caafimaadka Tennessee)

Barnaamijyadani waxay taageerayaan dedaallo kala duwan oo guryeyn iyo horumarinta bulsho ah guud ahaan Tennessee, si ay uga faa'iidaystaan qoysaska dakhligoodu yar yahay iyo kuwa dhexdhexaadka ah.

Dowlad-goboleedku waxaa laga rabaa inay diyaariso oo u gudbisoo HUD Qorshaha Isku-dhafan Shantii sanaba mar. Qorshahan cusub waxaa la gudbin doonaa bisha May 2025. Qaybta Qiimeynta Baahiyaha waxay faahfaahinaysaa qaar ka mid ah baahiyaha hadda jira ee guryeynta iyo kaabayaasha Gobolka Tennessee. Qaybta Falanqaynta Suuqa waxay warbixin ka bixisaa heerka uu suuqyada guryuhu iyo sahaydu u daboolayaan baahiyaha dadka reer Tennessee. Qaybta Qorshaha Istaraatiijiga ah waxay dejisaa yoolalka guryeynta iyo horumarinta bulshada. Qaybta Qorshaha Waxqabadka Sanadlaha ah waxay faahfaahinaysaa sida barnaamijyada deeqaha ee Gobolka ay u qaybin doonaan qiyaastii \$50-60 milyan oo doollar oo ah maalgelin federaal sanadle ah si loo gaadho yoolalkan.

Shacbiga waxaa lagu dhiirigelinayaa inay eegaan oo faallo ka bixiyaan Qorshaha, laga bilaabo Arbacada, Maarij 5, 2025. Qoraal kooban oo qabyo ah oo ku qoran Ingiriisi iyo Isbaanish ayaa sidoo kale ayaa la heli doonaa. Shacbiga waxay ka heli karaan xidhiidhiyayaasha si ay u eegaan Qorshaha, qoraalka kooban, iyo inay faallooyinka soo gudbiyaan <https://thda.org/research-planning/consolidated-planning> laga bilaabo Maarij 5 - Abriil 19, 2025. Shacbiga sidoo kale waxay ka heli doonaan faahfaahinta ku saabsan dhageysi dadweyne oo toos ah iyo mid muuqaal ahaan ah oo ku saabsan Qorshaha.

Su'aalaha iyo codsiyada isdhexgalka (tusaale ahaan, codsiyada caawimaad sababo la xidhiidha naafonimo iyo/ama xirfadda luuqadda Ingiriisiga oo xaddidan), fadlan iimayl u dir research@thda.org.

Su'aalaha Cilmi-baadhista

1. Fadlan ku reeb faallo xagan hoose.
2. Haddii aad jeclaan lahayd in wakiil ka socda Gobolka Tennessee uu kuulasoo xidhiidho ku saabsan faalladaada, fadlan ku dar magacaaga iyo macluumaadkaaga hoos ku xusan oo ah halka lagaala xidhiidhayo.

به ناوی ویلایمتی تئینسی، دزگای پرمپیدانی نیشتهجیپوونی تئینسی (THDA) رهنوسو سیکي بۆ پلانی پهکراوی 2025-2029 ی ویلایمت لهگه‌ل پلانی کاری سالانه‌ی 2025-2026 بۆ پرمپیدانی نیشتهجیپوون و کومه‌لگا له تئینسی ناماده کردوه. پلانهکه کارپیکردنی ویلایمت بۆ سندووقی سه‌رمایه، پلانی ستراتیژی، و نامانجه‌کان بۆ پینچ به‌رنامه‌ی مینحه‌ی وه‌زاره‌تی پرمپیدانی خانویه و شارنشینیه‌ی ویلایمته‌ی په‌که‌ر توو مه‌کان (HUD) له‌مخو دمه‌ریت:

- مینحہی گشتگیری پەر مپیدانی کۆمەلگا (CDBG)، که لە لایەن وەزارەتی ئابووری و پەرەپیدانی کۆمەلگای تینبسی بەرپەرە دەبریت
- بەرنامەی هاو بەشی و مەرەپەزانی HOME (HOME، لە لایەن THDA بەرپەرە دەبریت)
- سەرما یە متمانە ی خانوویەرە (HTF لە لایەن THDA بەرپەرە دەبریت)
- مینحە ی چارە سەرە فریاگوزارییەکان (ESG لە لایەن THDA بەرپەرە دەبریت)
- دەر فەتەکانی خانوویەرە بۆ کەسانی تووشبوو بە ئایدز (HOPWA، لە لایەن وەزارەتی تەندروستی تینبسی بەرپەرە دەبریت)

ویلايەت لەسەر يەتتى هەر پېنچ سائیک پلانتيکی يەکخراو بۆ HUD نامادە بکات و پيشکەش بکات. نەم پلانی نوێيه له ئایاری 2025 پيشکەش دکرێت. بەشی هەلسەنگاندنی پېوېستیهکان هەندیک له پېوېستیهکانی خانووبەرە و ژێرخانی نیستیای تېنيسی دماخە پروو. بەشی شیکردنەوی بازار راپۆرت دەنیزیت لەسەر ئەوی تا چ رادەیک بازار و خستەر ووی خانووبەرە ی نیستا له ناست پېوېستیهکانی تېنيسیدان. بەشی پلانی ستر اتزێ ئامانجەکانی خانووبەرە و پەر پێدانی کۆمەلگا دادەنێن. پلانی کاری سالانە وردەکاریی دماخە پروو لەسەر چۆنیهتی دا بەشکردنی بەر نامەکانی مینحە ویلايەت که نزیکە 50-60 ملیۆن دۆلاری سندوقی فیدرالی سالانەیه به مەبەستی هێنانەدی ئەم ئامانجانە.

بۆ پرسیار و داواکارییه‌کانی نیشته‌جینیون (بۆ نمونه، داواکارییه‌کان بۆ هاریکاری به‌هۆی که‌مه‌ندامینی و/یا ن که‌می لی‌هاتویی زمانی ئینگلیزی)، ت‌ک‌ابه ئیمه‌یل بنێره بۆ research@thda.org.

1. تڪاڀي لڄوار موڙ سڀر نجيڪ جي ٻهڙيلو.
2. ٺهڙو دمڙو ٽوٽو نونڀر ٽيڪي ويليائي تي ٽيٽي سٽ ٺهڙو ٽا لڄاري سڀر نجيڪ ٻيو ٻهڙو بڪاٽ، تڪاڀي ناو و زانياري ٻيو ٻهڙو لڄوار موڙ ٻنو سڙو.

AVISO DE AUDIENCIAS PÚBLICAS Y PUBLICACIÓN DEL PLAN CONSOLIDADO 2025-2029 DEL ESTADO DE TENNESSEE Y DEL PLAN DE ACCIÓN ANUAL 2025-2026 PARA LOS PROGRAMAS DE VIVIENDA Y DESARROLLO COMUNITARIO

5 de marzo - 19 de abril de 2025

En nombre del Estado de Tennessee, la Agencia de Desarrollo de Vivienda de Tennessee (THDA, por sus siglas en inglés) ha completado un borrador del Plan Consolidado del Estado 2025-2029 y el Plan de Acción Anual 2025-2026 para la vivienda y el desarrollo comunitario en Tennessee. El Plan incluye la solicitud de fondos del Estado, el plan estratégico y los objetivos para cinco programas de subvenciones del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (HUD, por sus siglas en inglés):

- Subvención en bloque para el desarrollo comunitario (CDBG, administrada por el Departamento de Desarrollo Económico y Comunitario de TN)
- Programa HOME Investment Partnerships (HOME, administrado por la THDA)
- Fondo Fiduciario para la Vivienda (HTF, administrado por la THDA)
- Subvención para Soluciones de Emergencia (ESG, administrada por la THDA)
- Oportunidades de Vivienda para Personas con SIDA (HOPWA, administrado por el Departamento de Salud de TN)

Estos programas apoyan diversos esfuerzos de desarrollo de viviendas y comunidades en todo Tennessee en beneficio de los hogares con ingresos bajos y moderados.

El Estado está requerido a preparar y presentar un Plan Consolidado al HUD cada cinco años. Este Plan nuevo se presentará en mayo de 2025. La sección de Evaluación de Necesidades describe algunas de las necesidades actuales de Tennessee en materia de vivienda e infraestructuras. La sección de Análisis del Mercado informa en qué medida el mercado y la oferta de viviendas actuales satisfacen las necesidades de los habitantes de Tennessee. La sección Plan Estratégico establece los objetivos de vivienda y desarrollo comunitario. El Plan de Acción Anual detalla cómo los programas de subvención del Estado distribuirán aproximadamente 50-60 millones de dólares anuales de financiación federal en la consecución de estos objetivos.

Se anima a los ciudadanos a revisar y hacer comentarios sobre el Plan a partir del miércoles 5 de marzo de 2025. También estará disponible un borrador de resumen en inglés y español. Los ciudadanos pueden encontrar los enlaces para revisar el Plan, el resumen y enviar comentarios en <https://thda.org/research-planning/consolidated-planning> del 5 de marzo al 19 de abril de 2025. Los ciudadanos también encontrarán los detalles de una audiencia pública presencial y virtual sobre el Plan.

Para preguntas y solicitudes de ajustes (p.ej., solicitudes de asistencia por discapacidad y/o dominio limitado del inglés), envíe un correo electrónico a research@thda.org.

Preguntas de la Encuesta

1. Favor de dejar un comentario a continuación.
2. Si desea que un representante del Estado de Tennessee se comuniquen con usted en relación a su comentario, incluya su nombre e información de contacto a continuación.

THÔNG BÁO VỀ CÁC PHIÊN ĐIỀU TRẦN CÔNG KHAI VÀ CÔNG BỐ KẾ HOẠCH TỔNG HỢP CỦA TIỂU BANG TENNESSEE NĂM 2025-2029 VÀ KẾ HOẠCH HÀNH ĐỘNG THƯỜNG NIÊN NĂM 2025-2026 CHO CÁC CHƯƠNG TRÌNH PHÁT TRIỂN NHÀ Ở VÀ CỘNG ĐỒNG

Ngày 5 Tháng 3 đến Ngày 19 Tháng 4 Năm 2025

Thay mặt Tiểu Bang Tennessee, Cơ Quan Phát Triển Nhà Ở Tennessee (Tennessee Housing Development Agency, THDA) đã hoàn thành bản dự thảo Kế Hoạch Tổng Hợp năm 2025-2029 và Kế Hoạch Hành Động Thường Niên năm 2025-2026 của Tiểu Bang về phát triển nhà ở và cộng đồng tại Tennessee. Kế Hoạch này bao gồm đơn xin tài trợ của Tiểu Bang, kế hoạch chiến lược và mục tiêu cho năm chương trình tài trợ của Bộ Gia Cư và Phát Triển Đô Thị Hoa Kỳ (U.S. Department of Housing and Urban Development, HUD):

- Tài Trợ Khối Phát Triển Cộng Đồng (Community Development Block Grant, CDBG) (do Sở Phát Triển Kinh Tế và Cộng Đồng TN quản lý)
- Chương Trình Hợp Tác Đầu Tư HOME (HOME) (do THDA quản lý)
- Quỹ Tín Thác Nhà Ở (Housing Trust Fund, HTF) (do THDA quản lý)
- Tài Trợ Giải Pháp Khẩn Cấp (Emergency Solutions Grant, ESG) (do THDA quản lý)
- Cơ Hội Nhà Ở cho Người Mắc Bệnh AIDS (Housing Opportunities for Persons with AIDS, HOPWA) (do Sở Y Tế TN quản lý)

Những chương trình này hỗ trợ nhiều nỗ lực phát triển nhà ở và cộng đồng trên khắp Tennessee vì lợi ích của các hộ gia đình có thu nhập thấp và trung bình.

Tiểu Bang phải lập và nộp Kế Hoạch Tổng Hợp cho HUD năm năm một lần. Kế Hoạch mới này sẽ được nộp vào tháng 5 năm 2025. Phần Đánh Giá Nhu Cầu nêu ra một số nhu cầu về nhà ở và cơ sở hạ tầng hiện tại của Tennessee. Phần Phân Tích Thị Trường báo cáo mức độ mà thị trường nhà ở và nguồn cung hiện tại đáp ứng được nhu cầu của người dân Tennessee. Phần Kế Hoạch Chiến Lược đặt ra các mục tiêu phát triển nhà ở và cộng đồng. Kế Hoạch Hành Động Thường Niên nêu chi tiết cách các chương trình tài trợ của Tiểu Bang sẽ phân bổ khoảng 50-60 triệu đô la tiền tài trợ liên bang hàng năm để nỗ lực hoàn thành những mục tiêu này.

Người dân được khuyến khích xem xét và đưa ra ý kiến về Kế Hoạch này bắt đầu từ Thứ Tư, ngày 5 tháng 3 năm 2025. Bản tóm tắt dự thảo bằng tiếng Anh và tiếng Tây Ban Nha cũng sẽ được cung cấp. Người dân có thể tìm thấy các liên kết để xem Kế Hoạch, bản tóm tắt và gửi ý kiến tại <https://thda.org/research-planning/consolidated-planning> từ ngày 5 tháng 3 đến ngày 19 tháng 4 năm 2025. Người dân cũng sẽ tìm thấy thông tin chi tiết về phiên điều trần công khai trực tiếp và trực tuyến về Kế Hoạch.

Nếu có thắc mắc và muốn yêu cầu hỗ trợ (ví dụ: yêu cầu hỗ trợ cho tình trạng khuyết tật và/hoặc trình độ tiếng Anh hạn chế), vui lòng gửi email đến research@thda.org.

Câu Hỏi Khảo Sát

1. Vui lòng cho biết ý kiến dưới đây.
2. Nếu quý vị muốn người đại diện của Tiểu Bang Tennessee liên hệ với quý vị về ý kiến của mình, vui lòng ghi rõ tên và thông tin liên hệ của quý vị dưới đây.

Consolidated Planning

THDA Public Notice: Now Accepting Public Comments on the State of Tennessee's 2025-2029 Consolidated Plan and the FY 25-26 Annual Action Plan

On behalf of the State of Tennessee, the Tennessee Housing Development Agency (THDA) has completed a draft of the State's 2025-2029 Consolidated Plan and 2025-2026 Annual Action Plan for housing and community development in Tennessee. The Plan includes the State's application for funds, strategic plan, and goals for five U.S. Department of Housing and Urban Development (HUD) grant programs:

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Citizens are encouraged to review and make comments on the Plan from March 5 - April 19, 2025.

[Read the summary here.](#)

[Read the full text.](#)

[Comment here.](#)

Here are the details for the public hearing:

Thursday, April 17, 2025, 1:00 - 2:00 PM CST
Tennessee Tower, Nashville Room, 312 Rosa L. Parks Ave., Nashville, TN 37203

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

For questions and accommodations, contact Amara Mattingly at research@thda.org.

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Aviso Público de THDA: Ahora Aceptando Comentarios Públicos Sobre Estado de Tennessee 2025-2029 Plan Consolidado y FY 25-26 Plan de Acción Anual

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Se anima a los ciudadanos a revisar y hacer comentarios sobre el Plan del 5 de marzo al 19 de abril de 2025.

[Visión general.](#)

[Haga clic aquí para comentar.](#)

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Se anima a los ciudadanos a revisar y hacer comentarios sobre el Plan deal 5 de marzo al 19 de abril de 2025.

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THDA Public Notice:

NOTICE OF PUBLIC HEARINGS AND RELEASE OF THE 2025-2029 STATE OF
TENNESSEE CONSOLIDATED PLAN AND 2025-2026 ANNUAL ACTION PLAN FOR
HOUSING AND COMMUNITY DEVELOPMENT PROGRAMS
March 5 – April 19, 2025

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Newspaper Public Notices_ConPlan 2025_English

AVISO DE AUDIENCIAS PÚBLICAS Y PUBLICACIÓN DEL PLAN CONSOLIDADO
2025-2029 DEL ESTADO DE TENNESSEE Y DEL PLAN DE ACCIÓN ANUAL 2025-2026
PARA LOS PROGRAMAS DE VIVIENDA Y DESARROLLO COMUNITARIO
5 de marzo – 19 de abril de 2025

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Newspaper Public Notices_ConPlan 2025_Spanish

MDD Public Notices:

THDA Consolidated Plan & Annual Action Plan:

NOTICE OF PUBLIC HEARINGS AND RELEASE OF THE 2025-2029 STATE OF TENNESSEE CONSOLIDATED PLAN AND 2025-2026 ANNUAL ACTION PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT PROGRAMS

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AVISO DE AUDIENCIAS PÚBLICAS Y PUBLICACIÓN DEL PLAN CONSOLIDADO 2025-2029 DEL ESTADO DE TENNESSEE Y DEL PLAN DE ACCIÓN ANUAL 2025-2026 PARA LOS PROGRAMAS DE VIVIENDA Y DESARROLLO COMUNITARIO

5 de marzo - 19 de abril de 2025

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[State of TN's 2025-2029 Consolidated Plan and FY 2025-2026 Annual Action Plan - English](#)

[State of TN's 2025-2029 Consolidated Plan and FY 2025-2026 Annual Action Plan - Spanish](#)

NOTICE OF PUBLIC HEARINGS AND RELEASE OF THE 2025-2029 STATE OF TENNESSEE CONSOLIDATED PLAN AND 2025-2026 ANNUAL ACTION PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT PROGRAMS

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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.

[Notice of Public Hearings - English](#)

[Notice of Public Hearings - Spanish](#)

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.

AVISO DE AUDIENCIAS PÚBLICAS Y PUBLICACIÓN DEL PLAN CONSOLIDADO 2025-2029 DEL ESTADO DE TENNESSEE Y DEL PLAN DE ACCIÓN ANUAL 2025- 2026 PARA LOS PROGRAMAS DE VIVIENDA Y DESARROLLO COMUNITARIO 5 de marzo - 19 de abril de 2025

En nombre del Estado de Tennessee, la Agencia de Desarrollo de Vivienda de Tennessee (THDA, por sus siglas en inglés) ha completado un borrador del Plan Consolidado del Estado 2025-2029 y el Plan de Acción Anual 2025-2026 para la vivienda y el desarrollo comunitario en Tennessee. El Plan incluye la solicitud de fondos del Estado, el plan estratégico y los objetivos para cinco programas de subvenciones del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (HUD, por sus siglas en inglés):

- Subvención en bloque para el desarrollo comunitario (CDBG, administrada por el Departamento de Desarrollo Económico y Comunitario de TN)
- Programa HOME Investment Partnerships (HOME, administrado por la THDA)
- Fondo Fiduciario para la Vivienda (HTF, administrado por la THDA)
- Subvención para Soluciones de Emergencia (ESG, administrada por la THDA)
- Oportunidades de Vivienda para Personas con SIDA (HOPWA, administrado por el Departamento de Salud de TN)

Estos programas apoyan diversos esfuerzos de desarrollo de viviendas y comunidades en todo Tennessee en beneficio de los hogares con ingresos bajos y moderados.

El Estado está requerido a preparar y presentar un Plan Consolidado al HUD cada cinco años. Este Plan nuevo se presentará en mayo de 2025. La sección de Evaluación de Necesidades describe algunas de las necesidades actuales de Tennessee en materia de vivienda e infraestructuras. La sección de Análisis del Mercado informa en qué medida el mercado y la oferta de viviendas actuales satisfacen las necesidades de los habitantes de Tennessee. La sección Plan Estratégico establece los objetivos de vivienda y desarrollo comunitario. El Plan de Acción Anual detalla cómo los programas de subvención del Estado distribuirán aproximadamente 50-60 millones de dólares anuales de financiación federal en la consecución de estos objetivos.

Se anima a los ciudadanos a revisar y hacer comentarios sobre el Plan a partir del miércoles 5 de marzo de 2025. También estará disponible un borrador de resumen en inglés y español. Los ciudadanos pueden encontrar los enlaces para revisar el Plan, el resumen y enviar comentarios en <https://thda.org/research-planning/consolidated-planning> del 5 de marzo al 19 de abril de 2025. Los ciudadanos también encontrarán los detalles de una audiencia pública presencial y virtual sobre el Plan.

THDA 2025-2029 Consolidated Plan and 2025-2025 Annual Action Plan Notice



On behalf of the State of Tennessee, the [Tennessee Housing Development Agency \(THDA\)](#) has completed a draft of the State's 2025-2029 Consolidated Plan and 2025-2026 Annual Action Plan for housing and community development in Tennessee. The Plan includes the State's application for funds, strategic plan, and goals for five U.S. Department of Housing and Urban Development (HUD) grant programs:

- Community Development Block Grant (CDBG, administered by TN Department of Economic and Community Development)
- HOME Investment Partnerships Program (HOME, administered by THDA)
- Housing Trust Fund (HTF, administered by THDA)
- Emergency Solutions Grant (ESG, administered by THDA)
- Housing Opportunities for Persons with AIDS (HOPWA, administered by TN Department of Health)

These programs support a variety of housing and community development efforts throughout Tennessee for the benefit of low- and moderate-income households.

The State is required to prepare and submit a Consolidated Plan to HUD every five years. This new Plan will be submitted in May 2025. The Needs Assessment section outlines some of Tennessee's current housing and infrastructure needs. The Market Analysis section reports to what extent the current housing market and supply are meeting Tennesseans' needs. The Strategic Plan section sets housing and community development goals. The Annual Action Plan details how the State's grant programs will distribute approximately \$50-60 million in annual federal funding in pursuit of these goals.

Citizens are encouraged to review and make comments on the Plan beginning on Wednesday, March 5, 2025. A draft summary in English and Spanish will also be available. Citizens can find the links to review the Plan, the summary, and submit comments at <https://thda.org/research-planning/consolidated-planning> from March 5 – April 19, 2025. Citizens will also find the details for an in-person and virtual public hearing about the Plan.

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

To Whom It May Concern:

The enclosed itemized statement is for publication in the list of newspaper(s) on invoice **\$25.6693** 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 Ninth day of March, 2025

Alisa Subhakul, Junior Media Buyer

Sworn before me this 9th day of March, 2025

Earl Goodman, Notary Public



My commission expires July 1, 2028

MEETINGS/HEARINGS

Development District/Chattanooga Area Regional Council of Governments Executive Committee
D. Gary Davis, Chairman

PUBLIC COMMENT: Members of the public will have the opportunity to comment on agenda items and make general comments at the beginning of the Board meeting. Individuals seeking to make public comment are required to sign in prior to the commencement of the meeting. Speedy Start/limited agenda items, with any exceptions to be made by the Board chair. Individuals must be present in person to make a comment to the Board.

Individuals with disabilities who wish to participate in these proceedings should contact the Southeast Tennessee Development District (SETDD) to discuss any auxiliary aids or services needed to facilitate such participation. Such contact may be in person, by writing, telephone, or other means and should be made no less than ten (10) days prior to the scheduled meeting date to allow time to provide such aid or service. Contact SETDD, 1000 Riverfront Parkway, Tel. No. 423-266-5781. Hearing impaired callers may use TN Relay 711.

To request access to the meeting information or request agenda time for the public comment period, please contact: Kelly Puckett at kpuckett@sedev.org or by calling 423-424-6244.

NOTICE OF MEETING AND PUBLIC HEARING

THE HEALTH, EDUCATIONAL AND HOUSING FACILITY BOARD OF THE CITY OF CHATTANOOGA, TENNESSEE (the "Board"), will meet in public session at 12:30 p.m. local time, on Monday March 17, 2025 at the Council Assembly Room, located in the J. B. Collins Conference Room, located in the John P. Franklin, Sr. Council Building, 1000 Lindsay Street, Chattanooga, Tennessee, for the purpose of considering and transacting all business which may properly come before the Board, such business to include, but not necessarily be limited to, the following:

1. Pursuant to Section 8-44-112 of the Tennessee Code Annotated, the Board holds a designated public comment period at each meeting. Members of the public in attendance may provide comments to the Board during such designated time. No advance registration is required.

2. The request of The Overlook Apts LP, a Delaware limited partnership, for preliminary approval of the issuance of multifamily housing revenue bonds, in one or more series (the "Overlook Bonds"), in an amount not to exceed \$15,000,000, the proceeds of the sale thereof to be loaned to The Overlook Apts LP to finance the acquisition, rehabilitation, and equipping of an approximately 162 unit multifamily housing facility located at or near 1201 Boynton Drive, Chattanooga, Hamilton County, Tennessee 37402 (the "Overlook Apartments"). The Overlook Apts LP will be the owner and operator of the Overlook Apartments to be financed with the proceeds of the Overlook Bonds.

A public hearing (pursuant to Section 147(f) of the Internal Revenue Code of 1986, as amended) will be held at the above scheduled meeting by the Board in connection with the issuance of the Overlook Bonds and the location and nature of the Overlook Apartments to be financed with the proceeds of the Overlook Bonds. At such public hearing there will be an opportunity for persons to express their views concerning the foregoing. Anyone may appear in person at such public hearing or submit written comments to be considered thereat.

Additional information concerning the above may be obtained from, and written comments should be submitted to, Philip A. Noblett, Esq., 100 East 11th Street, Suite 200, Chattanooga, Tennessee 37402, telephone number (423) 843-6250.

Hicks Armbr, Chair

PUBLIC HEARING

Hamilton County will hold a public hearing on Thursday, March 20 at 11 am at the Soddy Daisy Community Center located at 190 Depot Street, Soddy Daisy, TN 37379. The purpose of the meeting is to discuss the possible project for the 2025 Office of Outdoor Recreation Public Recreation Grants Cycle. Anyone with disabilities requiring special accommodations for the meeting should contact the Mayor's Office at 423-209-6810. Hamilton County supports equal opportunity providers and does not discriminate on the basis of race, sex, age, national origin, or physical handicap.

PUBLIC NOTICE OF MEETING CHATTANOOGA CHAMBER OF COMMERCE CHATTANOOGA, TENNESSEE

Pursuant to TCA § 8-44-103 at 9 a.m. a joint meeting of the Chattanooga City Council and Hamilton County Commission regarding the Novonix Payment in Lieu of Taxes will be conducted on Monday, March 10, 2025, at 4:00 PM (EDT), at the Chattanooga Area Chamber of Commerce Office, 811 Broad St., Chattanooga, TN.

Representatives of the Chamber and Novonix LLC will make a presentation about the company's application for a Payment-in-Lieu-of-Tax (PILOT) agreement for their proposed new facility at Enterprise South.

TOWN OF WALDEN PUBLIC NOTICE

The Town of Walden Board of Mayor and Alderman will be adding the following items to their agenda for the Special Called meeting on March 11th, 2025 at 5:30pm at Walden Town Hall. The additional agenda items are a moratorium for preliminary plats and building permits in Town Center zones until the Design Review Standards are complete, the cybersecurity Memorandum of Understanding, the reappointment of Tom Bartoo and Tim Hilvers to the Walden Planning Commission, and Walden's 50th anniversary celebration.

FORECLOSURES

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 11, 2018, and the Deed of Trust of even date securing the same, recorded October 15, 2018, in Book No. 507, at Page 968, in Office of the Register of Deeds for Marion County, Tennessee, executed by Jeffrey Hundley, conveying certain property therein described to R. Rick Hart as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for First Volunteer Bank, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Renssant Bank.

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 Renssant Bank, will, on March 31, 2025 on or about 11:00 AM, at the Marion County Courthouse 1 Courthouse Square, Jasper, TN 37347, offer for sale certain property herein 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 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 Marion County, Tennessee, and being more particularly described as follows:

Situated in the Third Civil District of Marion County, Tennessee and being more particularly described as follows to-wit: Beginning at an iron pin in the East right of way line of the new Whitwell-Dunlap Road, now designated as State Highway Number 28, this point being the Southwest corner of the lands of Slattion; thence along the East right of way line of said Highway Number 32 degrees 22 minutes West, 100.00 feet to a stake, the Northwest corner of the lands of James R. Dempsey; thence along said Dempsey's North boundary line, South 75 degrees 22 minutes East, 149.07 feet to a fence corner post in the West boundary line of North Maple Street; thence along the West boundary or right-of-way of North Maple Street, North 25 degrees 00 minutes East, 100.47 feet to a steel axle, the Southeast corner of the lands of Slattion; thence along the South Boundary line of said Slattion lands, North 76 degrees 51 minutes West, 135.88 feet to the point of beginning.

ALSO KNOWN AS: 925 North Maple Street, Whitwell, TN 37397

This sale is subject to all matters shown on any applicable recorded plat;

FORECLOSURES

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 mortgages; and any and all other matters stated 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:

JEFFREY HUNDLEY
TENANTS OF

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 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.

W&A No. 367101

DATED February 24, 2025

WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee

NOTICE TO CREDITORS

NOTICE TO CREDITORS.

ESTATE OF ANN MARIE CAMPBELL

DECEDENT NO. 25-P-158

Notice is hereby given that on February 27, 2025, Letters of Administration were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died July 23, 2024. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, 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 at least sixty days before the date that is four months from the date of the first publication; OR

(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR

2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 27th day of February, 2025.

CASSIE RIEDER,
ADMINISTRATOR

Kelsey E. Keef,
Attorney

NOTICE TO CREDITORS.

ESTATE OF BETTY JEAN CAMPBELL

DECEDENT NO. 25-P-164

Notice is hereby given that on February 28, 2025, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died November 17, 2024. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, 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 at least sixty days before the date that is four months from the date of the first publication; OR

(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR

2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 28th day of February, 2025.

SUSAN D. JOHNSON,
EXECUTOR

Richard C. Wagner,
Attorney

NOTICE TO CREDITORS

ESTATE OF CAROLL R. MCCORMICK

DECEDENT NO. 25-P-139

Notice is hereby given that on February 20, 2025, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died January 13, 2025. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, 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 at least sixty days before the date that is four months from the date of the first publication; OR

(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR

2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 20th day of February, 2025.

ERIC M. DILL,
EXECUTOR

Michael S. Jennings,
Attorney

NOTICE TO CREDITORS

ESTATE OF CHARLES EVERETT CLAYTON

DECEDENT NO. 25-P-162

Notice is hereby given that on February 28, 2025, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died November 15, 2024. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, 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 at least sixty days before the date that is four months from the date of the first publication; OR

(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR

2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 28th day of February, 2025.

JUDY CAROL CLAYTON WILSON,
EXECUTOR

H. Eric Burnette,
Attorney

NOTICE TO CREDITORS

ESTATE OF DAVID BRIAN AILEY

DECEDENT NO. 25-P-167

Notice is hereby given that on March 4, 2025, Letters of Administration were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died January 26, 2025. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, 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 at least sixty days before the date that is four months from the date of the first publication; OR

(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR

2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

NOTICE TO CREDITORS

date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 4th day of March, 2025.

DEBORAH NITE,
ADMINISTRATOR

John R. Buhrman,
Attorney

NOTICE TO CREDITORS.

ESTATE OF DONALD PAUL KAYLOR

DECEDENT NO. 25-P-171

Notice is hereby given that on March 4, 2025, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died January 12, 2025. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, 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 at least sixty days before the date that is four months from the date of the first publication; OR

(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR

2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 4th day of March, 2025.

KENDALL KAYLOR,
EXECUTOR

Eleanor G. LaPorte,
Attorney

NOTICE TO CREDITORS.

ESTATE OF ELFRIDE BROOKS

DECEDENT NO. 25-P-160

Notice is hereby given that on February 27, 2025, Letters of Administration were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died September 17, 2024. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, 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 at least sixty days before the date that is four months from the date of the first publication; OR

(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR

2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 27th day of February, 2025.

KARL E. BROOKS,
ADMINISTRATOR

William B. Jakes, IV,
Attorney

NOTICE TO CREDITORS.

ESTATE OF GAIL PADGETT HALE

DECEDENT NO. 25-P-149

Notice is hereby given that on February 25, 2025, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died October 17, 2024. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, 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 at least sixty days before the date that is four months from the date of the first publication; OR

(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR

2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 25th day of February, 2025.

JESSICA BELL,
EXECUTOR

Harry R. Cash,
Attorney

NOTICE TO CREDITORS.

ESTATE OF GARY LEROY GOWIN

DECEDENT NO. 25-P-150

Notice is hereby given that on February 25, 2025, Letters of Administration were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died December 27, 2024. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, 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 at least sixty days before the date that is four months from the date of the first publication; OR

(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR

2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 25th day of February, 2025.

EMILY GOWIN,
ADMINISTRATOR

Gary L. Henry,
Attorney

NOTICE TO CREDITORS.

ESTATE OF HARLEY C. HARVEY

DECEDENT NO. 24-P-554

Notice is hereby given that on February 25, 2025, Letters of Administration were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died May 16, 2024. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, 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 at least sixty days before the date that is four months from the date of the first publication; OR

(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR

2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 25th day of February, 2025.

DANIEL LEE HARVEY,
ADMINISTRATOR

Peter C. Ensign,
Attorney

NOTICE TO CREDITORS.

ESTATE OF HERBERT B. COHN

DECEDENT NO. 25-P-140

Notice is hereby given that on February 20, 2025, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died December 15, 2024. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, 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 at least sixty days before the date that is four months from the date of the first publication; OR

(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR

2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

NOTICE TO CREDITORS

ever 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 at least sixty days before the date that is four months from the date of the first publication; OR

(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR

2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 20th day of February, 2025.

AMY J. COHEN,
EXECUTOR

Brian P. Mickles,
Attorney

NOTICE TO CREDITORS.

ESTATE OF JACQUELYN WHITE

DECEDENT NO. 25-P-154

Notice is hereby given that on February 26, 2025, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died January 18, 2025. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, 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 at least sixty days before the date that is four months from the date of the first publication; OR

(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR

2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 26th day of February, 2025.

KATHY G. AHERN,
EXECUTOR

David Roberts,
Attorney

NOTICE TO CREDITORS.

ESTATE OF JOHN STEVEN INMAN, SR.

DECEDENT NO. 25-P-165

Notice is hereby given that on February 28, 2025, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died December 25, 2024. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, 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 at least sixty days before the date that is four months from the date of the first publication; OR

(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR

2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 28th day of February, 2025.

STEPHANIE JACKSON AND JOHN INMAN, JR.,
CO-EXECUTORS

Michael M. Thomas,
Attorney

NOTICE TO CREDITORS.

ESTATE OF KENNETH D. HUNNICUTT

DECEDENT NO. 25-P-144

Notice is hereby given that on February 21, 2025, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died March 3, 2024. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, 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 at least sixty days before the date that is four months from the date of the first publication; OR

(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR

2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 21st day of February, 2025.

KATHLEEN GILMER,
EXECUTOR

George G. Hixson,
Attorney

NOTICE TO CREDITORS.

ESTATE OF LORANEE LEE OTTINGER

DECEDENT NO. 25-P-156

Notice is hereby given that on February 26, 2025, Letters of Administration were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died December 9, 2024. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, 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 at least sixty days before the date that is four months from the date of the first publication; OR

(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR

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This 21st day of February, 2025.

MARTHA M. CAMPBELL,
ADMINISTRATOR

Jerre B. Mosley,
Attorney

NOTICE TO CREDITORS.

Classifieds

To Advertise, visit our website: **Classifieds.theleafchronicle.com**
■ Public Notices/Legals email: **Publicnotice@tnmedia.com**
■ Business & Services email: **Servicedirectory@theleafchronicle.com**
■ To post job openings, visit: **Theleafchronicle.com/jobs**



TO ADVERTISE
Visit Our Website:
Classifieds.theleafchronicle.com

All classified ads are subject to the applicable rate card, copies of which are available from our Advertising Dept. All ads are subject to approval before publication. The Clarksville Leaf Chronicle reserves the right to edit, refuse, reject, classify or cancel any ad at any time. Errors must be reported in the first day of publication. The Clarksville Leaf Chronicle shall not be liable for any loss or expense that results from an error in or omission of an advertisement. No refunds for early cancellation of order.

**Real Estate
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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Rentals**

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**Your Source
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NOTICE OF PUBLIC HEARINGS AND RELEASE OF THE 2025-2029 STATE OF TENNESSEE CONSOLIDATED PLAN AND 2025-2026 ANNUAL ACTION PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT PROGRAMS
March 5 – April 19, 2025
On behalf of the State of Tennessee, the Tennessee Housing Development Agency (THDA) has completed a draft of the State's 2025-2029 Consolidated Plan and 2025-2026 Annual Action Plan for housing and community development in Tennessee. The Plan includes the State's application for funds, strategic plan, and goals for five U.S. Department of Housing and Urban Development (HUD) grant programs:

- Community Development Block Grant (CDBG, administered by TN Department of Economic and Community Development)
- HOME Investment Partnerships Program (HOME, administered by THDA)
- Housing Trust Fund (HTF, administered by THDA)
- Emergency Solutions Grant (ESG, administered by THDA)
- Housing Opportunities for Persons with AIDS (HOPWA, administered by TN Department of Health)

These programs support a variety of housing and community development efforts throughout Tennessee for the benefit of low- and moderate-income households. The State is required to prepare and submit a Consolidated Plan to HUD every five years. This new Plan will be submitted in May 2025. The Needs Assessment section outlines some of Tennessee's current housing and infrastructure needs. The Market Analysis section reports to what extent the current housing market and supply are meeting Tennesseans' needs. The Strategic Plan section sets housing and community development goals. The Annual Action Plan details how the State's grant programs will distribute approximately \$50-60 million in annual federal funding in pursuit of these goals. Citizens are encouraged to review and make comments on the Plan beginning on Wednesday, March 5, 2025. A draft summary in English and Spanish will also be available. Citizens can find the links to review the Plan, the summary, and submit comments at <https://thda.org/research-planning/consolidated-planning> from March 5 - April 19, 2025. Citizens will also find the details for an in-person and virtual public hearing about the Plan. 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.



Find your next adventure
venturesendurance.com

**FOREST OAKS
APARTMENTS**
Now Accepting Applications
Rental assistance & handicap units are subject to availability
2150 Bell St. Ashland City, TN 37015
TDD#711
Office: (615) 792-7537

"This institution is an equal opportunity provider & employer."

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Place your classified ad today.

Jobcase

FIND THE BEST TALENT TODAY!
Your one-stop-shop for posting local and national jobs.

Get started at jobs.usatoday.com

The World's Lightest Wheelchair

For those of us who've found daily activities becoming more challenging, there's a remarkable breakthrough in mobility that's changing lives. This ultra-lightweight wheelchair is nothing like the bulky and heavy models of yesterday weighing over 35lbs! - imagine gliding effortlessly through your garden again, joining your family at the park, or meeting friends for coffee, all without worry of fatigue or dependency. Why not take that first step toward renewed freedom? Your next chapter of independence is here.

Throughout the ages, there have been significant advancements in mobility aids. From canes to walkers, rollators, and scooters, these devices were created to help those with mobility issues maintain their independence. However, there haven't been any truly revolutionary new products in this field until now. Until now, that is, because a team of engineers has developed something that's set to change the game. They've created the world's lightest wheelchair, weighing only 13.5 lbs, a personal mobility solution that's been called a game-changer. It's called the **Featherweight Wheelchair**, and there is nothing out there quite like it.

The first thing you'll notice about the **Featherweight Wheelchair** is how light it is! This is the world's lightest wheelchair at 13.5lbs, making it possible for anyone to lift into a vehicle. It's modern design and custom color options make it very lightweight, durable, and great to look at.

Only 13.5 lbs!*

Why take our word for it? 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.

Jennifer F. us
Verified Buyer

01/09/25

★★★★★ **Lightweight wheelchair**

It's so light weight that it's no problem to lift in and out of the back of my car. It's also easy to set up and collapse down. It is very compact and the wheels come off for compact packing alongside luggage or groceries etc. My Mom finds it very comfortable to ride in as well and enjoys the look. We both love it.

Easy to Transport and Store

**1800
WHEELCHAIR.COM**
Since 1997

855-520-6122

*13.5 lbs. with the rear wheels removed. Overall weight, with rear wheels, is 19 lbs.

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■ Public Notices/Legals email: Cdailyheraldlegals@gannett.com
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Maltese Beautiful Male and Female Puppies, Shots and Wormed, Will Deliver! 270-849-7401

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LARRY JOHNS CONSTRUCTION LLC
Dozer & Backhoe Services Driveways, Rock & Graded, Topsoil, Chert, Decks, Carports, Small Jobs Welcomed. Lic./Insured. (931) 626-9083

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Over 30 years experience and loving every minute of it! Licensed, bonded and insured. Residential, commercial, interior, exterior, custom home or fixer upper. Painting, power washing, mold, mildew and rust removal. Steve Mobley, Owner 931.548.9981 Stevengmobley@gmail.com

Professional Service

CARPENTRY PLUMBING • ELECTRICAL
55 years experience in occupied homes. Everything for the home and farm. Labor \$50 per hour. No Job too small, give me a call. 931-829-3344

Real Estate Rentals

PUBLISHER'S NOTICE
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Single Family Rentals

Columbia FOR RENT:
2 and 3 bedroom mobile homes. Utilities included. Call 931-381-3873

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Govt Public Notices

REQUEST FOR PROPOSALS
For
Hurt Road Fencing Project

Sealed Proposals will be received by the City of Spring Hill, Tennessee, for the Hurt Road Fencing Project on or before 2:00 p.m. on March 25, 2025. Proposals must be made on the Proposal Forms and in accordance with Instructions to Bidders furnished by the City of Spring Hill. The defined terms appearing in the General Specifications apply to all Contract Documents. The complete RFP can be found on the city's website: www.springhilltn.org. The envelopes containing the Proposals must be sealed and addressed to April Goad, City Recorder, 199 Town Center Parkway (for hand delivery or courier service), P.O. Box 789 (for regular mail service), Spring Hill, TN

Govt Public Notices

37174 and plainly marked "Proposal for Hurt Road Fencing Project". The City reserves the right to reject any or all Proposals regarding the fencing project, to waive irregularities and/or informalities in any Proposal, and to make an award in any manner, consistent with law, deemed in the best interest of the City.

Find
your
new
job
HERE!



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20% OFF + **10% OFF**
Your Entire Purchase* Seniors + Military

Expires: 03/31/2025

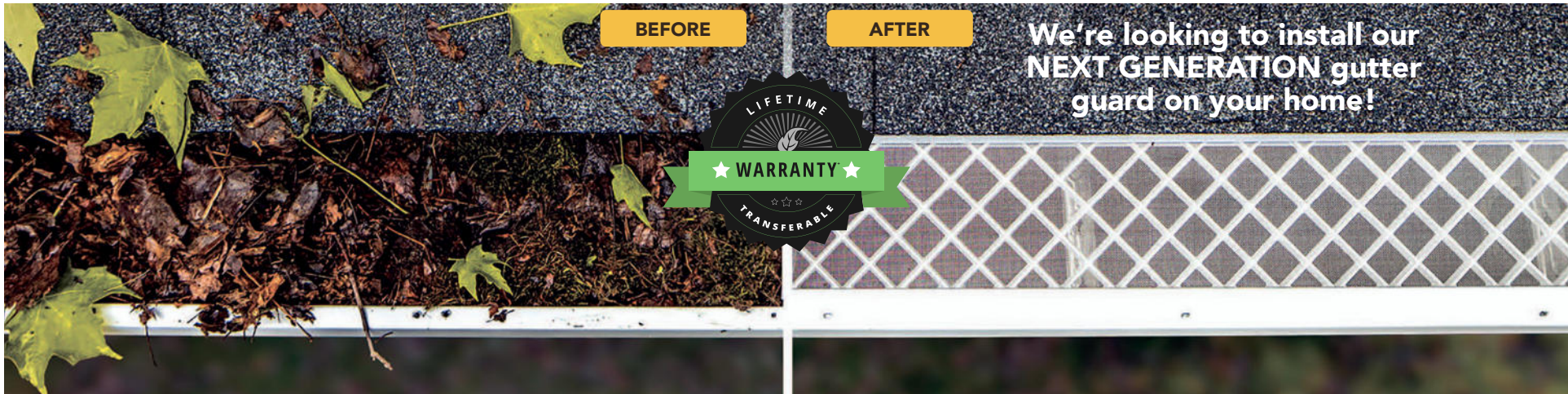


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CALL TODAY FOR A FREE INSPECTION! **877-637-1146**

* See Representative for full warranty details. *One coupon per household. No obligation estimate valid for 1 year. 1Subject to credit approval. Call for details AR #0366920922, CA #1035795, CT #HIC.0649905, FL #CBC056678, IA #C127230, ID #RCE-51604, LA #559544, MA #176447, MD #MHIC148329, MI #2102212986, #262000022, #262000403, #2106212946, MN #IR731804, MT #226192, ND 47304, NE #50145-22, NJ #13VH09953900, NM #408693, NV #86990, NY #H-19114, H-52229, OR #218294, PA #PA069383, RI #GC-41354, TN #7656, UT #10783658-5501, VA #2705169445, WA #LEAFFNW822JZ, WV #WW056912



We're looking to install our NEXT GENERATION gutter guard on your home!

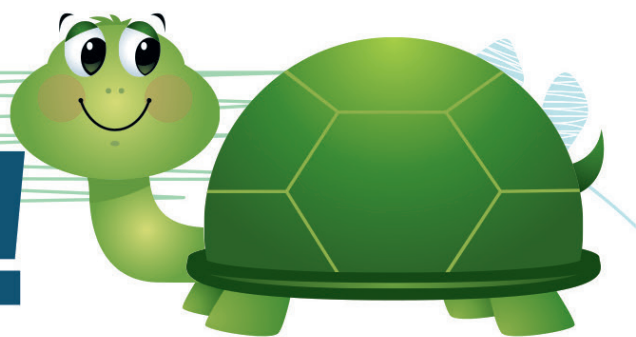
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SHOP THE
CLASSIFIEDS!



10150 Garage Sales

ESTATE SALE
111 Villa Dr.
Livingston, TN 38570
9AM-4PM
THUR. 3/6, FRI. 3/7
& SAT. 3/8/2025
For info and pics, visit our
Facebook page,
Legacy Appraisal Services,
Sarah Hawlik,
Certified Appraiser
or
<https://www.estatesales.net/TN/Livingston/38570/4387122>

ESTATE SALE
At the home of Pearl Judd
903 SHANNON DR
COOKEVILLE
FRI 3/7 & SAT 3/8
8AM - 4PM
Prices greatly slashed. Avon,
books, movies, fabric, glass-
ware, household items.

FAMILY YARD SALE

Friday and Saturday 7 - 3
Cancel if rains
3516 Heritage Green Way,
Cookeville

Massive Estate Sale
Dorothy Weaver Event II
205 Apple St, Baxter, TN
March 6-8 • 9 AM-5 PM
So big = two events! Entire
room of jewelry: vintage, gold,
silver, costume, watches, pock-
et knives, & rare
German writing pen. Home
packed with antiques from a
longtime dealer's collection.
Limited parking. Minute from
Depot.

Stephen Spicer
NewLeafEstateSales.com

10200 Employment

Executive Director
Title III Attorney

Aging Services of the Upper
Cumberlands is seeking an
Attorney at Law with
preference of 5 years'
experience and is licensed as
an attorney in good standing
by the Tennessee
Supreme Court.

-Provide legal advice to clients
aged 60 and older, and their
families in areas including
estate planning, wills, and
healthcare directives, financial
exploitation, and public bene-
fits such as Social Security,
Medicare and Medicaid
-Assist clients in planning for
possible long-term care needs
-Interpret laws and advise
clients about changes in the
law that may affect their plans
-Coordinate with medical
professionals, and other
relevant experts for cases
-Advise, draft, and assist in the
execution of Powers of
Attorney and Qualified Income
Trust documents
-Offer legal assistance and
provide educational
presentations in senior centers
-Advocate for elder rights,
abuse, neglect, and
fraud cases
-Work with local resources in
the community as a team effort
to be the best advocate
-Provide executive oversight for
assurance that the Long-Term
Care Ombudsman program at
Aging Services is meeting the
expectations under the supervi-
sion of the TN State Long Term
Care Ombudsman

Please fax resume to
931-252-4152 or
email to eldlaw@aginguc.org
by close of business, Friday,
March 14, 2025 at 4:30 pm.

10500 Merchandise

Browning Citori O/U
12 GA 28"
Only fired once
With Browning 12 GA suitcase
931-268-1612

10600 Real Estate For Rent

2BR/ 2BA CONDO
\$950 a month in Ridgecrest.
931-267-3933

10900 Legals

NOTICE

Notice is hereby given that on
March 18, 2025 at 10:00 a.m.
the following vehicle(s) will be
sold to the highest bidder to
satisfy garagekeeper's lien(s)
currently being held by
SOS Towing & Recovery
Services, LLC.
Service on said vehicles:
2007 HONDA PILOT
VIN: 5FNYP18547B032002
2013 NISS PFI
VIN: 5N1AR2MN6DC645912
Said sale will take place at
SOS Towing & Recovery
Services, LLC., 20 CC Camp
Rd., Cookeville, TN and will be
sold as is. SOS Towing & Re-
covery Services, LLC shall re-
serve the right to reject any bid
below the amount of invoiced
garagekeeper's
lien.

3/5

10900 Legals

NOTICE OF SUBSTITUTE
TRUSTEE'S SALE

WHEREAS, default has oc-
curred in the performance of
the covenants, terms, and con-
ditions of a Deed of Trust dated
February 20, 2008, executed by
BILLIE MARGARET WILSON
HOLT AND WILLIAM H. HOLT,
to NETCO as Trustee for U.S.
BANK NATIONAL ASSOCI-
ATION ND, its successors and
assigns, recorded on April 3,
2008 in Book 456, Page 302, in
Instrument Number: 89687, in
the Register of Deeds Office for
Putnam County, Tennessee, to
which reference is hereby
made; and
WHEREAS, U.S. BANK NA-
TIONAL ASSOCIATION, here-
inafter "Creditor", the party en-
titled to enforce said security in-
terest, having appointed
Robertson, Anschutz, Schneid,
Crane & Partners, PLLC, as
Substitute Trustee.
NOW, THEREFORE, notice is
hereby given that the entire in-
debtedness has been declared
due and payable, and that
Robertson, Anschutz, Schneid,
Crane & Partners, PLLC, as
Substitute Trustee, or its agent,
by virtue of the power, duty,
and authority vested in and im-
posed upon said Substitute
Trustee, will, on March 25,
2025, at 11:00 AM local time, at
the Putnam County Court-
house, 300 East Spring Street,
Cookeville, TN 38501, in Put-
nam County, Tennessee, offer
for sale certain property hereina-
fter described to the highest
bidder for cash or certified
funds paid at the conclusion of
the sale, or credit bid from a
bank or other lending entity pre-
approved by the Substitute
Trustee. The property to be
sold is described as follows:
BEGINNING AT A POINT IN
THE EAST MARGIN OF HIGH-
WAY 56, BEING 6-1/2 FEET,
SOUTH OF BILL HOLT'S
SOUTHWEST CORNER
THENCE EAST 20 FEET TO A
BIG OAK TREE; THENCE
EAST 68 FEET TO A POST AT
THE BEGINNING OF A WIRE
FENCE; THENCE EAST 117
FEET TO END OF WIRE
FENCE AT JOY BUCK
GOTHARD'S LINE; THENCE
NORTH TO A POINT 6-1/2
FEET AT FRED CLEMONS'
LINE; THENCE WEST 25
FEET TO A POINT AT BILL
HOLT'S SOUTHEAST
CORNER; THENCE WEST 173
FEET TO A POINT AT BILL
HOLT'S SOUTHWEST
CORNER AT HIGHWAY 56;
THENCE SOUTH 6-1/2 FEET
TO THE BEGINNING. THIS 6-
1/2 FEET BY 180 FEET BE-
ING THE NORTHERN ONE-
HALF OF ROADWAY
BETWEEN J.T. AND RUBY
ASKEW AND BILL AND BIL-
LIE HOLT. ALSO BEGINNING
ON AN IRON PIN IN THE
EAST MARGIN OF HWY 56
SAID PIN BEING 18 FEET
NORTH OF ASKEW NORTH-
WEST CORNER; THENCE
WITH SAID ROAD A CHORD

NOTIFICATION OF INTENT TO APPLY
FOR A CERTIFICATE OF NEED

This is to provide official notice to the Health Facilities Com-
mission and all interested parties, in accordance with T.C.A. §68-
11-1601 et seq., and the Rules of the Health Facilities Com-
mission, that Amerita, Inc., a/an proposed home care organization
owned by Pharmacy Corporation of America with an ownership
type of Corporation (For Profit) and to be managed by itself in-
tends to file an application for a Certificate of Need for the estab-
lishment of a home care organization and the initiation of home
health services limited to home infusion and related nursing ser-
vices for patients of pharmacies owned by Amerita, Inc. The
project will serve a proposed service area of 80 counties: Ander-
son, Bedford, Benton, Bledsoe, Blount, Bradley, Campbell, Can-
non, Carroll, Carter, Cheatham, Claiborne, Clay, Cocke, Coffee,
Cumberland, Davidson, Decatur, DeKalb, Dickson, Fentress,
Franklin, Giles, Grainger, Greene, Grundy, Hamblen, Hamilton,
Hancock, Hardin, Hawkins, Henderson, Henry, Hickman, Hous-
ton, Humphreys, Jackson, Jefferson, Johnson, Knox, Lawrence,
Lewis, Lincoln, Loudon, Macon, Marion, Marshall, Maury,
McMinn, Meigs, Monroe, Montgomery, Moore, Morgan, Overton,
Pickett, Polk, Putnam, Rhea, Roane, Robertson, Rutherford,
Scott, Sequatchie, Sevier, Smith, Stewart, Sullivan, Sumner,
Trousdale, Unicoi, Union, Van Buren, Warren, Washington,
Wayne, White, Williamson, and Wilson Counties, as well as
CON-exempt Perry County. The address of the project will be
5959 Shallowford Road, Suite 104, Chattanooga, Hamilton
County, Tennessee, 37421. The estimated project cost will be
\$352,581.

The anticipated date of filing the application is 04/01/2025

The contact person for this project is Mr. Jeffrey Stofko who may
be reached at Ascendient Healthcare Advisors Inc - 1335 En-
viron Way, Chapel Hill, North Carolina, 27517 – Contact No.
919-403-3300.

The published Letter of Intent must contain the following state-
ment pursuant to T.C.A. §68-11-1607 (c)(1).
(A) Any healthcare institution wishing to oppose a Certificate of
Need application must file a written notice with the Health Facili-
ties Commission no later than fifteen (15) days before the regu-
larly scheduled Health Facilities Commission meeting at which
the application is originally scheduled; and (B) Any other person
wishing to oppose the application may file a written objection
with the Health Facilities Commission at or prior to the consider-
ation of the application by the Commission, or may appear in
person to express opposition.
Written notice may be sent to: Health Facilities Commission, An-
drew Jackson Building, 9th Floor, 502 Denderick Street,
Nashville, TN 37243 or email at hsda.staff@tn.gov.

3/5

as required by 26 U.S.C. §
7425 and/or T.C.A. § 67-1-
1433.

The property will be sold AS IS,
WHERE IS, WITH ALL
FAULTS, and without warranty
of any kind, express or implied,
as to the condition of the prop-
erty or any improvements
thereon, including but not lim-
ited to merchantability or fit-
ness for a particular purpose.
The Substitute Trustee makes
no covenant of seisin or war-
ranty of title, express or implied,
and will only convey the prop-
erty by Substitute Trustee's
Deed. Except as noted above,
all right and equity of redemp-
tion, statutory or otherwise,
homestead, and exemption are
expressly waived in the Deed of
Trust.

The sale held pursuant to this
notice is subject to the express
reservation that it may be res-
cinded by the Substitute Trust-
ee at any time. If the sale is
rescinded for any reason, the
purchaser shall only be entitled
to a refund of funds tendered to
purchase the subject property,
and shall have no further or
other recourse against Creditor,
the Substitute Trustee, or their
successor(s), assign(s),
agent(s), and attorney(s). The
right is reserved to adjourn the
sale to another day, time, and
place certain, without further
publication, upon announce-
ment at the time and place for
the sale set forth above. Notice
of such adjournment will also
be mailed to interested parties
when required by applicable
law.

If you have any questions or

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goals. Citizens are encouraged to review and make comments on the Plan
beginning on Wednesday, March 5, 2025. A draft summary in English and
Spanish will also be available. Citizens can find the links to review the Plan,
the summary, and submit comments at <https://thda.org/research-planning/consolidated-planning> from March 5 - April 19, 2025. Citizens will also
find the details for an in-person and virtual public hearing about the Plan.
For questions and accommodation requests (e.g., requests for assistance due
to a disability and/or limited English language proficiency), please email
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Public Notice

2025 is reappraisal year. Notices will be mailed from Nashville on March 21, 2025. All property owners will receive notice of new values.

March 24th through April 4th the assessor office will start answering any questions by phone 731-286-7804 or by person at 117 West Market. Office hours for 2 weeks will be 9 am -12 pm and 1 pm – 4 pm each day.

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0100 ANNOUNCEMENTS

NOTICE OF PUBLIC HEARINGS AND RELEASE OF THE 2025-2029 STATE OF TENNESSEE CONSOLIDATED PLAN AND 2025-2026 ANNUAL ACTION PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT PROGRAMS

March 5 – April 19, 2025

On behalf of the State of Tennessee, the Tennessee Housing Development Agency (THDA) has completed a draft of the State's 2025-2029 Consolidated Plan and 2025-2026 Annual Action Plan for housing and community development in Tennessee. The Plan includes the State's application for funds, strategic plan, and goals for five U.S. Department of Housing and Urban Development (HUD) grant programs:

- Community Development Block Grant (CDBG, administered by TN Department of Economic and Community Development)
- HOME Investment Partnerships Program (HOME, administered by THDA)
- Housing Trust Fund (HTF, administered by THDA)
- Emergency Solutions Grant (ESG, administered by THDA)
- Housing Opportunities for Persons with AIDS (HOPWA, administered by TN Department of Health)

These programs support a variety of housing and community development efforts throughout Tennessee for the benefit of low- and moderate-income households. The State is required to prepare and submit a Consolidated Plan to HUD every five years. This new Plan will be submitted in May 2025. The Needs Assessment section outlines some of Tennessee's current housing and infrastructure needs. The Market Analysis section reports to what extent the current housing market and supply are meeting Tennesseans' needs. The Strategic Plan section sets housing and community development goals. The Annual Action Plan details how the State's grant programs will distribute approximately \$50-60 million in annual federal funding in pursuit of these goals. Citizens are encouraged to review and make comments on the Plan beginning on Wednesday, March 5, 2025. A draft summary in English and Spanish will also be available. Citizens can find the links to review the Plan, the summary, and submit comments at <https://thda.org/research-planning/consolidated-planning> from March 5 - April 19, 2025. Citizens will also find the details for an in-person and virtual public hearing about the Plan. 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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0600 REAL ESTATE FOR RENT

3 BDRM, Non-Smoker, No Pets, Large Yard, Gates, TN 660.00 - Deposit 480.00 615-415-1454

0900 LEGALS

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 June 30, 2020, and the Deed of Trust of even date securing the same, recorded July 2, 2020, in Book No. 949, at Page 441, and modified on October 2, 2023, in Book No. 1038, at Page 2119 in Office of the Register of Deeds for Dyer County, Tennessee, executed by Jackie Lynn Gregory, Jr., conveying certain property therein described to Donald D. Glenn as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Leaders Credit Union, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by MSR Asset Vehicle LLC.

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

0900 LEGALS

authority vested in and imposed upon said Successor Trustee, by MSR Asset Vehicle LLC, will, on **March 19, 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:

Situate, lying and being in the Fifth (5th) Civil District of Dyer County, Tennessee, and being Lot One (1) of the Betty Louise Maupin Subd. No. 1 as shown on mini-plat recorded in Record Book 772, page 170, in the Register's Office for Dyer County, Tennessee, reference to which plat is hereby made for a more complete description of and to said realty. TAX MAP 038 PARCEL 021.00 Property Address: 7183 Hwy 78N, Dyersburg, TN

ALSO KNOWN AS: 7183 Highway 78, 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 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:

JACKIE LYNN GREGORY, JR
TENANTS OF
LEADERS CREDIT UNION

The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option at any

0900 LEGALS

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. **W&A No. 355845**

DATED February 10, 2025

WILSON & ASSOCIATES,
P.L.L.C.,
Successor Trustee
3t, 2/20, 27, 3/6/25
#24

NOTICE OF PUBLIC HEARING

Dyersburg Housing Authority will hold a public hearing at 2:00 p.m. on Tuesday, March 18, 2025, at the Central Office of the Authority, 541 Hike Avenue, Dyersburg, Tennessee, to obtain comments regarding the Authority's FY 2025 Public Housing Agency Plan. The Plan was developed per the requirements of the Quality Housing and Work Responsibility Act (QHWRA) of 1998. The Public Housing Agency Plan is available for review at the Dyersburg Housing Authority office, 541 Hike Avenue, Dyersburg, and the website at www.dyersburgha.org. 1t, 3/6/25 #30

Advertisement for Bids

City of Dyersburg- Downtown Water Treatment Plant Generator Replacement Project

The City of Dyersburg will be soliciting bids for the replacement of the City's emergency generator located at the Dyersburg Water Treatment Plant, 315 South Main Street. This project will consist of demolition of the existing generator, construction of a new generator foundation, and installation of a new generator.

This project is being supported with the American Rescue Plan Act (ARPA), Coronavirus State and Local Recovery Fund grant funding. Therefore, certain restrictions and other federal requirements are attached to this opportunity.

Separate sealed bids for the City of Dyersburg Downtown Water Treatment Plant Generator Replacement Project will be received by Tiffany Heard at the City of Dyersburg Public Works building located at 435 Hwy. 51 Bypass South, Dyersburg, TN 38024 until 10:30 AM on Thursday, April 3, 2025, and then at said office publicly opened and read aloud. Any person with a disability requiring special accommodations must contact the City of Dyersburg no later than 7 days prior to the bid opening.

All bid documents may be examined after 12:00 pm Thursday, March 13, 2025 at the City of Dyersburg Public Works Building located at 435 US Hwy. 51 Bypass South, Dyersburg, TN 38024 or at SSR, Inc. located at 2650 Thousand Oaks Blvd, Suite 4200, Memphis, TN 38118. Printed Copies may be obtained upon payment of \$50.00 (non-refundable). Electronic Copies of the Bidding Documents may be obtained at no charge. Please email Tiffany Heard at theard@dyersburgtn.gov or Clark Coleman at ccoleman@ssr-inc.com. Any perspective bidder must be on the plan holders list with the City of Dyersburg.

The City of Dyersburg hereby notifies all bidders that it will affirmatively ensure that any contract entered into pursuant to this advertisement will be afforded full opportunity to submit bids in response to this invitation and will not be discriminated against on the grounds of race, color, sex, or national origin in consideration for an award. The City of Dyersburg is an Equal Opportunity Employer. Any contract that uses federal funds to pay for construction work is a "federally assisted construction contract" and must include the equal opportunity clause found in 2 C.F.R.Part 200, unless otherwise stated in 41 C.F.R. Part 60. We encourage all small and minority owned firms and women's business enterprises to participate. No bidder may withdraw hi sbid within (60) days after the actual date of the opening thereof.

PLEASE NOTE: Official plan holders list will only be the list maintained by The City of Dyersburg. It is the sole responsibility of all plan holders, whether they have received digital downloads or paper copies of the plans and specifications, to periodically check for Addenda prior to submitting a separate sealed bid.

The Copeland "Anti-Kickback"Act is also applicable, which prohibits workers on construction contracts from giving up wages that they are owed. Contractors must not appear on the Sam.gov disbarmentlist.

A detailed listing of all subcontractors shall be provided by the Bidder. In accordance with the Contract Documents, documentation that the prospective General Contractor and its subcontractors meet minimum qualifications shall be provided and submitted. Subcontractors must also not appear on Sam.gov disbarment list. Mark-ups on subcontractor workor Cost Plus Overhead will be disallowed for reimbursement.

A bid bond or certified check for five percent(5%) of the total bid amount must accompany each bid. The successful bidder will be required to furnish a performance bond in the amount of his bid and shall, before entering on the work of said contract, be licensed as a contractor of The City of Dyersburg.

The owner reserves the right to waiv eany informalities or to reject any or all bids.

0100 ANNOUNCEMENTS

A FARM MACHINERY RETIREMENT AUCTION MONDAY, MARCH 10, 2025

Sale Time: 10:00 a.m.

ROELLEN, TENNESSEE OWNER: BYRL FLEMING FARMS

AUCTIONEER'S NOTE: After many years of farming, Mr. Byrl Fleming has decided to retire and has commissioned DeWitt Auction Co. to sell this list of equipment at public auction.

DIRECTIONS: From Highway 412 take the exit at Highway 104 and go East approx. 3.2 miles and take a right on Parker Road. Go 1.4 miles to auction site. **ONLINE BIDDING AVAILABLE AT EQUIPMENTFACTS**

TRACTORS 1-New Holland 8870 tractor, FWA, 4507 hrs., PS, Super Steer, 520/85R42 duals, SN D406293 1-JD 4440 tractor w/Koyker loader, showing 4944 hrs., 520/85R38 tires 1-Farmall Cub tractor w/flail mower	MOTOR PLANTING EQUIPMENT 1-Kinze 3600 planter, 12/23 30" and 15", Martin row cleaners, markers 1-KBH 250 seed tender FIELD EQUIPMENT 1-Great Plains turbo till 22' 1-JD 980 field cultivator, 30' 1-JD 635 disk, 30' 1-Case 415 Cultipacker, 28' 1-Amco 3pt PTO ditcher 1-Rhino FR240 20' cutter HAY EQUIPMENT 1-N. H 1037 bale accumulator, 105 bales 1-Rhino 3 pt aerator 1-JD 662 hay rake 1-Cattle head catch 1-Ag Wrap single bale wrapper 2-JD 338 square balers 1-Coop 170 creep feeder 2-Round feeders 3- Gravity Flow wagons 1-JD 535 round baler	TRUCKS, TRAILERS 1-1989 Freightliner, day cab, 3406 Cat engine 1-1987 Mack camel back day cab 1-1995 Wilson hopper bottom, 40' 1-2007 Jet hopper bottom 1-1977 International bob truck 1-JD implement trailer 1-1999 Ford F-450 service truck, 4x4, 175,000 miles MISCELLANEOUS 1-Lot misc. parts & shop equip. 1-Lot misc. JD and IH weights
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For more information, call: Byrl Fleming 731-589-8463 or John Scott Sartin 731-676-6992

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NOTICE

Notice is hereby given that the following has submitted an application to sell beer. A public hearing is scheduled for the next Board of Mayor and Alderman, will be held in the City Courtroom at the Dyersburg Police Department, located at 425 W. Market, Dyersburg Tn. at 7PM Monday, March 17, 2025. Anyone desiring to make a statement should be present at this time. The applicants are: Applebee's Restaurants Mid-Atlantic LLC DBA Applebee's Restaurant #81098 (Christine Ann Cook) 2700 Lake Road, Dyersburg TN. This application is for on premise sales.

ON PREMISE

NOTICE

Notice is hereby given that the following has submitted an application to sell beer. A public hearing is scheduled for the next Board of Mayor and Alderman, will be held in the City Courtroom at the Dyersburg Police Department, located at 425 W. Market, Dyersburg Tn. At 7PM Monday, March 17, 2025. Anyone desiring to make a statement should be present at this time. The applicant is Dogwood BJJ (Juan Perez) FLC Building, (Dyer County fairgrounds), Dyersburg TN. This application is for a one-day special permit, on premise sales, for April 12th, 2025 for the day.

ON PREMISE



Statement of Non-Discrimination

Christ Classical Academy Inc., 1005 Highway 51 Bypass W. Dyersburg, TN 38024

admits students of any race, color, national, or ethnic origin to all rights, privileges, programs, and activities generally accorded to or made available to students at the school.

CCA does not discriminate on the basis of race, color, and national or ethnic origin in the administration of its educational policies, admissions policies, scholarship and loan programs, athletic and other school administered programs.

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SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, by Deed of Trust of record in Book T2183, Page 742, in the Register's Office for Madison County, Tennessee, dated December 28, 2021, and recorded on December 29, 2021, Kenneth Louis Greer, a single person, trustor, conveyed to 21st Mortgage Corporation, the hereinafter described real property to secure the payment of a Note dated December 28, 2021 (the "Note") and other indebtedness as described in said Deed of Trust; and

WHEREAS, Tim Williams resigned as Trustee under said Deed of Trust; and Philip L. Robertson was appointed as Substitute Trustee pursuant to a certain Appointment of Substitute Trustee of record in Book T2270, Page 1369, in the Register's Office for Madison County, Tennessee; and

WHEREAS, default in the payment of the indebtedness secured by said Deed of Trust has been made; and the entire balance of which having been declared due and payable in accordance with the terms of said Note and Deed of Trust, the owner and holder of said indebtedness, 21st Mortgage Corporation, has directed me, the undersigned, Substitute Trustee, to foreclose said Deed of Trust and to advertise and sell the real property in satisfaction of said debt and the cost of foreclosure, in accordance with the terms and provisions of the Note and Deed of Trust.

NOW, THEREFORE, by virtue of the authority vested in me by said Deed of Trust, I or my duly appointed agent, will on the 13th day of March, 2025, offer for sale and sell the following described real at the usual and customary location at the Madison County Courthouse, located in Jackson, Tennessee, beginning at or about 11:30 a.m., to the last, highest, and best bidder for cash, in hand, and free from all rights and equities of redemption, homestead, dower, marital share and all other exemptions and other rights of every kind, including the statutory right of redemption, all of which were expressly waived by the terms of said Deed of Trust. This sale is subject to, however, such prior encumbrances and priority tax liens as may appear of record in said Register's Office.

The Land referred to herein below is situated in the County of MADISON, State of Tennessee, and is described as follows:

Beginning at a point in Simmons Road at the Southeast corner of Lot No.5 of the Frank Thomas Subdivision, a plat of which appears of record in Plat Book 2, Page 190 in the Register's Office of Madison County, Tennessee runs thence North 81 degrees West with the South line of said Lot No. 5 a distance of 180.5 feet; thence East 376 feet with an old abandoned road, the North line of the H.G. Houston land to the center of the Simmons Road; thence with said Simmons Road as follows: North 24 degrees 30 minutes East 100 feet and North 19 degrees 15 minutes East 23.5 feet to the point of beginning, containing 1.45 acres. Being Lot No. 6 of the FRANK THOMAS SUBDIVISION recorded in Plat Book 2, Page 190, located on Simmons Road near Malesus Road about 1/2 mile South of Highway No. 45 near Pinson, Tennessee.

Being the same property conveyed to Kenneth Greer, by Quitclaim Deed from Frederick J. Collier and Stella W. Collier, of record in Book D763, Page 681, in the Register's Office of Madison County, Tennessee, dated March 25, 2021, and recorded on April 16, 2021.

Being the same property conveyed to Frederick J. Collier and wife, Stella W. Collier, by Quitclaim Deed from Kimberly Ann Ferrell Shumate, of record in Book D687, Page 798, in the Register's Office of Madison County, Tennessee, dated May 03, 2007, and recorded on May 03, 2007.

Being the same property conveyed to Kimberly Ann Ferrell, by Quitclaim Deed from Elizabeth Lee Sturdivant, of record in Book D642, Page 193, in the Register's Office of Madison County, Tennessee, dated July 11, 2003, and recorded on July 15, 2003.

Being the same property conveyed to Elizabeth Lee Sturdivant, by Quitclaim Deed from James R. Sturdivant, of record in Book D594, Page 766, in the Register's Office of Madison County, Tennessee, dated March 25, 1999, and recorded on March 30, 1999.

Being the same property conveyed to Elizabeth Lee Sturdivant and husband, James R. Sturdivant, by Quitclaim Deed from Mary Griffin, of record in Deed Book 485, Page 83, in the Register's Office of Madison County, Tennessee, dated December 29, 1988, and recorded on December 29, 1988.

Being the same property conveyed to Carl Griffin and wife, Mary Griffin, by Deed from Pink Hopper and J.W. Hopper, of record in Book 327, Page 186, in the Register's Office of Madison County, Tennessee, dated April 22, 1976, and recorded on April 23, 1976. The said Carl Griffin died, leaving Mary Griffin as tenant by the entireties.

This is improved property. The property may have a mailing and street addresses of 80 Simmons Road, Pinson, Tennessee 38366; however, no warranty is made thereto. The controlling designation of the property is the legal description set forth above.

Pursuant to T.C.A. 47-9-604 this sale shall also include a manufactured home described as one (1) 2022 Ascend Cape Town, 30X60, Manufactured Home, Serial No. 021000HA008096A.

The sale will be for cash without warranty of any kind including the location, condition or set back of improvements on the property or the location or condition of said manufactured home. Undersigned reserves the right to sell the property in individual parcels and / or in a group, in the sole discretion of Undersigned. The property is subject to any and all restrictive covenants or easements of record with the Register's Office, Madison County, Tennessee. The proceeds of the sale will be applied in accordance with the provisions of the Deed of Trust. If the highest bidder is unable to comply with the terms of sale, undersigned reserves the right to sell the property to the next highest bidder able to comply or to readvertise the sale if he chooses. Undersigned reserves the right to postpone the date and time of sale upon announcement at the time and place specified above.

THIS IS FOR THE COLLECTION OF A DEBT AND ALL INFORMATION RECEIVED WILL BE USED FOR THAT PURPOSE.

Interested parties: Kenneth Louis Greer

Philip L. Robertson
Robertson Law Group
555 Marriott Drive, Ste 315
Nashville, TN 37214
(615) 823-1862
proberson@robertsonlrg.com

NOTICE OF PUBLIC HEARINGS AND RELEASE OF THE 2025-2029 STATE OF TENNESSEE CONSOLIDATED PLAN AND 2025-2026 ANNUAL ACTION PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT PROGRAMS

March 5 – April 19, 2025

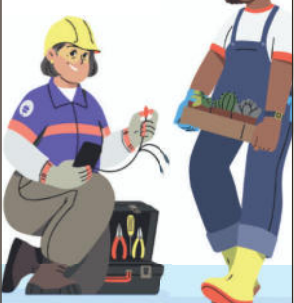
On behalf of the State of Tennessee, the Tennessee Housing Development Agency (THDA) has completed a draft of the State's 2025-2029 Consolidated Plan and 2025-2026 Annual Action Plan for housing and community development in Tennessee. The Plan includes the State's application for funds, strategic plan, and goals for five U.S. Department of Housing and Urban Development (HUD) grant programs:

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- Housing Trust Fund (HTF, administered by THDA)
- Emergency Solutions Grant (ESG, administered by THDA)
- Housing Opportunities for Persons with AIDS (HOPWA, administered by TN Department of Health)

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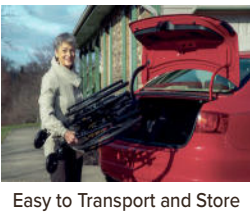
However, there haven't been any truly revolutionary new products in this field until now. Until now, that is, because a team of engineers has developed something that's set to change the game. They've created the world's lightest wheelchair, weighing only 13.5 lbs, a personal mobility solution that's been called a game-changer. It's called the **Featherweight Wheelchair**, and there is nothing out there quite like it.

The first thing you'll notice about the **Featherweight Wheelchair** is how light it is! This is the world's lightest wheelchair at 13.5lbs, making it possible for anyone to lift into a vehicle. It's modern design and custom color options make it very lightweight, durable, and great to look at.

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*13.5 lbs. with the rear wheels removed. Overall weight, with rear wheels, is 19 lbs.

NASA’s two stuck astronauts finally closing in on return to Earth after 9 months in space

By **MARCIA DUNN**
AP Aerospace Writer

CAPE CANAVERAL, Fla. — NASA’s two stuck astronauts are just a few weeks away from finally returning to Earth after nine months in space.

Butch Wilmore and Suni Williams have to wait until their replacements arrive at the International Space Station next week before they can check out later this month.

They’ll be joined on their SpaceX ride home by two astronauts who launched by themselves in September alongside two empty seats.

During a news conference Tuesday, Wilmore said that while politics is part of life, it did not play into his and Williams’ return, moved up a couple weeks thanks to a change

in SpaceX capsules.

President Donald Trump and SpaceX’s Elon Musk said at the end of January that they wanted to accelerate the astronauts’ return, blaming the previous administration.

But Williams, in response to a question, did take issue with Musk’s recent call to dump the space station in two years, rather than waiting until NASA’s projected deorbit in 2031. She noted all the scientific research being performed at the orbiting lab.

“This place is ticking. It’s just really amazing, so I would say we’re actually in our prime right now,” said Williams, a three-time space station resident. “I would think that right now is probably not the right time to say quit, call it quits.”

Williams said she can’t

wait to be reunited with her Labrador retrievers. The hardest part about the unexpected extended stay, she added, was the wait by their families back home.

“It’s been a roller coaster for them, probably a little bit more so than for us,” she said. “We’re here. We have a mission. We’re just just doing what we do every day, and every day is interesting because we’re up in space and it’s a lot of fun.”

Wilmore and Williams expected to be gone just a week or so when they launched last June aboard Boeing’s new Starliner capsule, making its crew debut after years of delay. The Starliner had so many problems getting to the space station that NASA ruled it too dangerous to carry anyone



UNCREDITED/NASA

This image taken from video posted by NASA shows, from left, Butch Wilmore, Nick Hague and Suni Williams speaking during a news conference, Tuesday.

and it flew back empty.

Their homecoming was further delayed by extra completion time needed for the brand new SpaceX capsule that was supposed to deliver their replacements.

Last month, NASA announced the next crew would launch in a used capsule instead, pushing up liftoff to March 12. The two crews will spend about a week together aboard the space station

before Wilmore and Williams depart with NASA’s Nick Hague and the Russian Space Agency’s Alexander Gorbunov.

Wilmore and Williams — retired Navy captains and repeat space fliers — have insisted over the months that they are healthy and committed to the mission as long as it takes. They took a spacewalk together in January.

They will wear generic SpaceX flight suits for the ride back, not the usual custom-made outfits bearing their names because their trip home in a Dragon capsule was unplanned. That’s fine with them, although Wilmore hinted he might use a pen to write his name on his suit.

“We’re just Butch and Suni,” Williams said. “Everybody knows who we are by now.”

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Legals

Invitation to Bid
Gym Floor Refinishing

Sealed bids are being solicited for the refinishing of gym flooring by the Washington County Department of Education, 405 W College St., Jonesborough, TN for David Crockett High School and Lamar Elementary School. All sealed bid proposals will be accepted until 2pm ET on Tuesday, March 18, 2025. Bid submission instructions will be available at www.wcde.org/purchasing. For more information, contact Dr. Jarrod Adams at (423) 753-1100.

PUB: 03/05/2025 - 03/14/2025

Legals

IN THE CHANCERY COURT
PROBATE DIVISION FOR
CARTER COUNTY AT
ELIZABETHTON, TENNESSEE

PROBATE # **P250043**

KAREN LEE REDNOUR
NOTICE TO CREDITORS

Notice is hereby given that on the 28th day of February, 2025, Letters of Testamentary in respect of the Estate of Karen Lee Rednour who died February 17, 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 28th day of February, 2025.

Katherine Lee Rednour Brown
Susan Linn Rednour
Co-Personal Representatives

Karen Lee Rednour
Deceased

Sarah Shults
Attorney for the Estate
P.O. Box 129
111 Gay Street
Erwin, TN 37650
Telephone: (423) 743-9179

Andrew J. LaPorte
Clerk & Master

PUB 2T: 03/05/25, 03/12/25

NOTICES

020 Public Notices

Retirement Public Notice: Dr. James M. Otis is announcing his retirement and closure of his Johnson City Optometry Practice after 50 years due to a Medical Emergency. For more information and for patients to request their confidential medical records, please visit <http://jamesotis.website3.me> or CALL 423-283-0969

EMPLOYMENT

205 General Employment

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I have Two Poulan Chain Saws
P3314 14" \$60.00 EACH.
423-725-3170 After 10:00 AM

490 Medical Equipment

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MERCHANDISE

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TWO (2) WOODEN CORNHOLE PLATFORMS \$80.00
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NOTICE OF PUBLIC HEARINGS AND RELEASE OF THE 2025-2029 STATE OF TENNESSEE CONSOLIDATED PLAN AND 2025-2026 ANNUAL ACTION PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT PROGRAMS

March 5 – April 19, 2025

On behalf of the State of Tennessee, the Tennessee Housing Development Agency (THDA) has completed a draft of the State’s 2025-2029 Consolidated Plan and 2025-2026 Annual Action Plan for housing and community development in Tennessee. The Plan includes the State’s application for funds, strategic plan, and goals for five U.S. Department of Housing and Urban Development (HUD) grant programs:

- Community Development Block Grant (CDBG, administered by TN Department of Economic and Community Development)
- HOME Investment Partnerships Program (HOME, administered by THDA)
- Housing Trust Fund (HTF, administered by THDA)
- Emergency Solutions Grant (ESG, administered by THDA)
- Housing Opportunities for Persons with AIDS (HOPWA, administered by TN Department of Health)

These programs support a variety of housing and community development efforts throughout Tennessee for the benefit of low- and moderate-income households. The State is required to prepare and submit a Consolidated Plan to HUD every five years. This new Plan will be submitted in May 2025. The Needs Assessment section outlines some of Tennessee’s current housing and infrastructure needs. The Market Analysis section reports to what extent the current housing market and supply are meeting Tennesseans’ needs. The Strategic Plan section sets housing and community development goals. The Annual Action Plan details how the State’s grant programs will distribute approximately \$50-60 million in annual federal funding in pursuit of these goals. Citizens are encouraged to review and make comments on the Plan beginning on Wednesday, March 5, 2025. A draft summary in English and Spanish will also be available. Citizens can find the links to review the Plan, the summary, and submit comments at <https://thda.org/research-planning/consolidated-planning> from March 5 - April 19, 2025. Citizens will also find the details for an in-person and virtual public hearing about the Plan. 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.

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, by Deed of Trust dated July 16, 2019, and recorded in the Register's Office for Washington County at Jonesborough, Tennessee, in Roll 989, Image 2806, Vijay Raj Singh and Radhika Narayani Singh, husband and wife, conveyed to Olan O. Jones, Trustee, the hereinafter described real estate to secure the payment of a Note in the original principal amount of \$475,500.00; and

WHEREAS, the undersigned was appointed and substituted as Substitute Trustee under this Deed of Trust by a substitution dated January 13, 2025, and recorded in the Office of the Register of Deeds for Washington County at Jonesborough, Tennessee in Roll 1179, Page 1844; and

WHEREAS, default has been made in the payment of said indebtedness and other provisions of the Deed of Trust have been violated, and Eastman Credit Union, the holder of said indebtedness has declared the entire amount due and payable as provided in said Deed of Trust, and the Substitute Trustee has been directed to foreclose the Deed of Trust in accordance with the terms thereof; and

WHEREAS, the public is hereby notified that the undersigned Substitute Trustee will sell the hereinafter described real estate at public auction, to the highest and best bidder, for cash in hand, at the main entrance of Washington County Courthouse, 100 E. Main Street Jonesborough, Washington County, Tennessee, at 1:00 p.m. March 12, 2025.

Located in the 10th Civil District of Washington County, Tennessee, and more particularly described as follows:

BEING all of Lot 48, Sterling Springs Subdivision, as shown by plat of same, of record in Plat Book 12, Page 130, in the Register's Office for Washington County, Tennessee, and by survey of Steven C. Lyons, R.L.S. No. 1608, dated August 13, 1996, to which reference is here made.

This property is subject to the Restrictions and Reservations of Sterling Springs Subdivision recorded on Roll 58, Image 770 of Washington County, Tennessee, Registry.

AND BEING the same property conveyed to Vijay Raj Sign and Radhika Narayani Singh by Deed dated the 16th day of July, 2019 from Sumeet Bakshi of record on Roll 989, Image 2802 in the Register's Office for Washington County, Tennessee.

TAX MAP ID: 4B/A/45B/13, to which reference is hereby expressly made.

Property Address: 6 Carriage Court, Johnson City, TN 37604

The above description was taken from a prior deed of record, no boundary line survey having been made at the time of this conveyance. The draftsman of this instrument assumes no liability as to the accuracy or content thereof.

The sale will be made without covenant or warranty regarding title, possession, or encumbrances, in bar of all rights and equity of redemption waived in the Deed of Trust, and subject to all unpaid real estate taxes and all other rights or exemptions of the grantors in said Deed of Trust.

This 12th day of February, 2025.

Mark S. Hanor, Substitute Trustee
423-245-5000

PUB 3T: 2/19/25, 2/26/25, 3/5/25

NOTICE TO DELINQUENT TAXPAYERS OF 2023 TAXES

You are advised, by direction of statute that on April 1, 2025, additional penalties and costs will be imposed upon all unpaid county taxes assessed against real property for the year 2023 in consequence of suits to be filed for enforcement of the lien for such taxes against real property; until the filing of such suits, the taxes may be paid at the Trustee's office either in the Courthouse in Jonesborough or at 378 Marketplace Blvd., Suite1, in Johnson City by 4:30 p.m. March 31, 2025. Online payments not accepted after midnight of March 30, 2025.

Rick Storey
Trustee Washington County, Tennessee

PUB. 2T: 02/05/2025, 03/05/2025

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All classified ads are subject to the applicable rate card, copies of which are available from our Advertising Dept. All ads are subject to approval before publication. The Knoxville News-Sentinel reserves the right to edit, refuse, reject, classify or cancel any ad at any time. Errors must be reported in the first day of publication. The Knoxville News-Sentinel shall not be liable for any loss or expense that results from an error in or omission of an advertisement. No refunds for early cancellation of order.

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Public Notices

Notice of Application
Bank Branch Acquisition
Apex Bank, 102 E. Main Street, Camden, Tennessee 38320, is applying to the Federal Deposit Insurance Corporation and the Tennessee Department of Financial Institutions for permission to acquire two branches located at 6501 Kingston Pike, Knoxville, Tennessee 37919 and 11916 Kingston Pike, Knoxville, Tennessee 37934, from HomeTrust Bank, a subsidiary of HomeTrust Bancshares, Inc. It is contemplated that the two branches of the above-named institution will continue to be operated as branches of Apex Bank.

Any person wishing to comment on this application may file his or her comments in writing with the Regional Director of the Federal Deposit Insurance Corporation at its regional office, 600 North Pearl Street, Suite 700, Dallas, Texas 75201, not later than March 23, 2025. The nonconfidential portions of the application are on file in the Regional Office and are available for public

Public Notices

inspection during regular business hours. Photocopies of information in the nonconfidential portion of the application file will be made available upon request.
March 5 2025
LOKR0245016

NOTICE OF THE ANNUAL MEETING OF THE MEMBERS OF HOME FEDERAL BANK OF TENNESSEE

Notice is hereby given that the annual meeting of the members of the above named bank will be held at Home Federal Bank, Lower Level, 515 Market Street, Knoxville, Tennessee on the 20th day of March, 2025 at the hour of 1:00 P. M. of said day. The business to be taken up at the said Annual Meeting shall be:

1. Considering and voting upon reports of officers and committees of the Bank.
2. Considering and voting upon ratification of the acts of the Directors and Officers of the Bank.
3. Electing of directors.
4. To transact such other business as may properly come before the meeting, or any adjournment thereof, and any business that may be required by law or regulation.

BY ORDER OF THE BOARD OF DIRECTORS
Dated at Knoxville, Tennessee
February 20, 2025

/s/ Andrew B. Tucker
Andrew B. Tucker
Vice-President and
Corporate Secretary
HOME FEDERAL BANK
OF TENNESSEE

INVITATION TO BID
Claiborne County Government is accepting sealed bids from qualified vendors for commercial replacement of water piping and tanks at the County jail.

Specifications are as follows:
• Removal and disposal of two existing tanks and piping systems
• Install two new storage tanks
• Replace 2" and 4" potable

NOTICE OF PUBLIC HEARINGS AND RELEASE OF THE 2025-2029 STATE OF TENNESSEE CONSOLIDATED PLAN AND 2025-2026 ANNUAL ACTION PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT PROGRAMS

March 5 – April 19, 2025

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• Housing Opportunities for Persons with AIDS (HOPWA, administered by TN Department of Health)
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Public Notices

Pubic Notice:
2014 infinity q50 178,550
JN1BV7AP6EM681895, I am requesting all parties holding interest in the vehicle and have paperwork on it to contact me within 10 business days through certified mail at 127 E Young High Pike Knoxville TN 37920. Thank You.
Jamarious Black
March 4, 5, 6, 7, 8, 9, 10, 11, 12, 13 2025
LOKR0250538

Public Notices

copper water supply piping from tank connections at indirect storage tanks to 2 flanged connections at front of pumps at boilers
• Replace related 2" and 4" potable copper water supply piping from tank connections at indirect storage tanks to include necessary incoming tie-in to 4" potable water supply piping
• Piping strapped, supported and insulated as necessary
• Replace thermostatic mixing valve, 1 1/2 with associated isolation valves and piping
• Replace associated 1 1/2 copper pipe with valve for outlet water supply on top of tanks

For more information or to schedule a site visit, contact Tim Shrout, Jail Administrator at 423-626-3385.

Sealed bids must be marked "Jail Tanks and Pipes" and either mailed to the Claiborne County Finance Department to the attention of Finance Director Eric Pearson at PO Box 317, Tazewell, TN 37879, or delivered to 1775 North Broad Street, Tazewell, TN 37879. Bids must include the name, email, address and telephone number of bidder. Bids will be accepted until 3:00 pm, Monday, March 17, 2025, at which time bids will be opened in the Finance Department.

Claiborne County Government reserves the right to accept or reject any bids, to waive irregularities in the bids, and to determine the lowest responsible bidder.



SELL YOUR CAR **BUY A BOAT** **GET A DATE** **GET A JOB**
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Find whatever you need. Check out the classified ads everyday.

The World's Lightest Wheelchair

For those of us who've found daily activities becoming more challenging, there's a remarkable breakthrough in mobility that's changing lives. This ultra-lightweight wheelchair is nothing like the bulky and heavy models of yesterday weighing over 35lbs! - imagine gliding effortlessly through your garden again, joining your family at the park, or meeting friends for coffee, all without worry of fatigue or dependency. Why not take that first step toward renewed freedom? Your next chapter of independence is here.

Throughout the ages, there have been significant advancements in mobility aids. From canes to walkers, rollators, and scooters, these devices were created to help those with mobility issues maintain their independence.

However, there haven't been any truly revolutionary new products in this field until now. Until now, that is, because a team of engineers has developed something that's set to change the game. They've created the world's lightest wheelchair, weighing only 13.5 lbs, a personal mobility solution that's been called a game-changer. It's called the **Featherweight Wheelchair**, and there is nothing out there quite like it.

The first thing you'll notice about the **Featherweight Wheelchair** is how light it is! This is the world's lightest wheelchair at 13.5lbs, making it possible for anyone to lift into a vehicle. It's modern design and custom color options make it very lightweight, durable, and great to look at.

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★★★★★ **Lightweight Wheelchair**
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*13.5 lbs. with the rear wheels removed. Overall weight, with rear wheels, is 19 lbs.

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- Walker homes,463 West Brooks Rd 3bdrm 1 bth 795.00 rent / 700.00 deposit ☎901-212-7431
- South Memphis 1367 Quinn Ave - Lrg 3 Bdrm 1 bth. \$795.00 rent/ \$700 dep ☎901-212-7431

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Shelby Drive and
Getwell Area**

- 4736 Queens Lace Ct. Large 2 bdrm 1.5 bth twn house 795.00 rent / 700.00 Deposit ☎901-212-7431
- Walker Homes,463 West Brooks Rd 3bdrm 1 bth 795.00 rent / 700.00 deposit ☎901-212-7431
- South Memphis 1367 Quinn Ave - Lrg 3 Bdrm 1 bth. \$795.00 rent/ \$700 dep ☎901-212-7431

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Auto Auction

Seeking title for: 2007 Yamaha XVS1300 V-Star 1300, Navy Blue, N/Adr VIN: JYAVP24E27A000682 Anyone with an interest in this vehicle contact Pamela Zink, 4901 Lochinvar Rd, Memphis, Tennessee 38116, within 10 business days of this notice by certified mail, return receipt requested. March 5 2025 LOKR0251235

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NOTICE OF PUBLIC HEARINGS AND RELEASE OF THE 2025-2029 STATE OF TENNESSEE CONSOLIDATED PLAN AND 2025-2026 ANNUAL ACTION PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT PROGRAMS

March 5 – April 19, 2025

On behalf of the State of Tennessee, the Tennessee Housing Development Agency (THDA) has completed a draft of the State's 2025-2029 Consolidated Plan and 2025-2026 Annual Action Plan for housing and community development in Tennessee. The Plan includes the State's application for funds, strategic plan, and goals for five U.S. Department of Housing and Urban Development (HUD) grant programs:

- Community Development Block Grant (CDBG, administered by TN Department of Economic and Community Development)
- HOME Investment Partnerships Program (HOME, administered by THDA)
- Housing Trust Fund (HTF, administered by THDA)
- Emergency Solutions Grant (ESG, administered by THDA)
- Housing Opportunities for Persons with AIDS (HOPWA, administered by TN Department of Health)

These programs support a variety of housing and community development efforts throughout Tennessee for the benefit of low- and moderate-income households. The State is required to prepare and submit a Consolidated Plan to HUD every five years. This new Plan will be submitted in May 2025. The Needs Assessment section outlines some of Tennessee's current housing and infrastructure needs. The Market Analysis section reports to what extent the current housing market and supply are meeting Tennesseans' needs. The Strategic Plan section sets housing and community development goals. The Annual Action Plan details how the State's grant programs will distribute approximately \$50-60 million in annual federal funding in pursuit of these goals. Citizens are encouraged to review and make comments on the Plan beginning on Wednesday, March 5, 2025. A draft summary in English and Spanish will also be available. Citizens can find the links to review the Plan, the summary, and submit comments at <https://thda.org/research-planning/consolidated-planning> from March 5 - April 19, 2025. Citizens will also find the details for an in-person and virtual public hearing about the Plan. 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.

Public Notice Tennessee Department of Environment and Conservation (TDEC) Division of Water Resources (DWR) Notice Requesting Public Comments on Draft Permit Actions FILE # NRS25.018

The purpose of this notice is to advise the public of the following proposed permit action and solicit comments and information necessary to evaluate the potential impact of the proposed activities on the aquatic environment. Pursuant to The Tennessee Water Quality Control Act of 1977, T.C.A. §69-3-108 and Tennessee Rules, Chapter 0400-40-07, the proposed activity described below has been submitted for approval under an Aquatic Resource Alteration Permit and Section 401 Water Quality Certification. Section 401 of the Clean Water Act requires that an applicant obtain a water quality certification from the state when a federal permit is required. This notice is intended to inform interested parties of this permit application and draft permit and rationale, and to ask for comments and information necessary to determine possible impacts to water quality. At the conclusion of the public notice period a final determination will be made whether to issue or deny the permit. **PERMIT COORDINATOR:** Alicia Douglas, Tennessee Department of Environment & Conservation, Division of Water Resources, Natural Resources Unit, Davy Crockett Tower, 500 James Robertson Parkway, 9th Floor, Nashville, Tennessee 37243, 615-804-2409, Alicia.Douglas@tn.gov **APPLICANT:** Tennessee Department of Transportation, c/o Christian Juru, 505 Deaderick Street, Suite 900 J.K. Polk Building, Nashville, TN 37243, (615) 741-7792 **LOCATION:** I-40, from the Shelby/Fayette County Line to near I-840 in Dickson County; Fayette, Haywood, Madison, Carroll, Henderson, Decatur, Benton, Humphreys, Hickman, and Dickson Counties. Wilder Creek, Misc. Tribs to Little Cypress Creek, Unnamed Trib to Carter Creek, Panther Creek, Derrberry Branch, Little Beaver Creek, North Fork Big Beaver Creek, Buffalo River, Unnamed Trib to Carter Creek, Unnamed Tributaries, and Unnamed Wetlands; Midpoint Latitude 35.7692, Longitude -88.4533. To view the proposed location of these impacts and the watershed condition, visit the Division's map viewer at <http://tdeconline.tn.gov/dwv/> and search on the permit number or coordinates listed in this Public Notice. **PROJECT DESCRIPTION / PURPOSE:** Proposed work is installation of intelligent transportation system (ITS) cable along Interstate 40 from the Shelby/Fayette County Line to near I-840 in Dickson County. The ITS deployment covers approximately 110 miles of interstate roadway and spans ten counties. Utility line crossings using horizontal directional drilling boring techniques will have temporary impacts to 21 streams and 105 wetlands. **ANTIDEGRADATION:** The affected waters have available and unavailable parameters for habitat. As described in the accompanying permit rationale, the Department has made a preliminary determination that the proposed activity will result in de minimis degradation. **FACTORS CONSIDERED:** In deciding whether to issue or deny this permit, the Division will consider all comments of record and the requirements of applicable federal and state laws. The division will consider the nature, scale and effects of proposed impacts. The Division will consider practicable alternatives to the alteration, loss of waters or habitat, diminishment in biological diversity, cumulative or secondary impacts to the water resource, and adverse impacts to unique, high quality, or impaired waters. In making this decision, a final determination will be made evaluating appreciable permanent loss of resource values and proposed compensatory mitigation to ensure the project will not result in net loss of state water resources values. **HOW TO COMMENT:** TDEC is requesting public comment on this proposed permit action. Obtaining a broad range of facts and opinions on Agency actions is one of the best ways to ensure appropriate decisions. Persons wishing to comment on the proposal are invited to submit written comments to the Division. Written comments must be received within **thirty days following distribution of the approved public notice materials** (including signage and newspaper ad). Comments will become part of the record and will be considered in the final decision. The applicant's name and permit number should be referenced. Send all written comments to the Division's address listed below to the attention of the permit coordinator. You may also comment via email to water.permits@tn.gov. After the Division makes a final permit determination, a permit appeal may be filed by the applicant or by any person who participated in the public comment period whose appeal is based on comments given to the Division in writing during the public comment period or in testimony at a formal public hearing. If it is hard for you to read, speak, or understand English, TDEC can provide translation or interpretation services free of charge by contacting Brian Canada at 615-979-1406 or Brian.Canada@tn.gov. Si le resulta difícil leer, hablar o comprender inglés, TDEC puede proporcionarle servicios de traducción o interpretación sin cargo comunicándose con Brian Canada al 615-615-979-1406 o Brian.Canada@tn.gov. **PUBLIC HEARING:** Interested persons may request in writing that the Division hold a public hearing on this application. The request must be received by the Division within the comment period, indicate the interest of the party requesting it, the reason(s) a hearing is warranted, and the water quality issues being raised. When there is sufficient public interest in water quality issues, the Division will hold a public hearing in accordance with 0400-40-07-.04(4) (f). Send all public hearing requests to the attention of the permit coordinator at the address listed below or via email to water.permits@tn.gov. Any scheduled public hearings will be advertised through a similar public notice process. **FILE REVIEW:** The permit application, supporting documentation, including detailed plans and maps, draft permit and rationale, and related comments are available for review on the internet at the Division's data viewer at <https://dataviewers.tdec.tn.gov/dataviewers/?p=2005:34001:17528458115564>: by entering the permit file number listed in the title of this Public Notice. The file may be viewed and copied at the address listed below: Tennessee Department of Environment & Conservation, Division of Water Resources, Natural Resources Unit, Davy Crockett Tower, 500 James Robertson Parkway, 9th Floor, Nashville, Tennessee 37243



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**NOTICE OF PUBLIC HEARINGS AND RELEASE
OF THE 2025-2029 STATE OF TENNESSEE
CONSOLIDATED PLAN AND 2025-2026 ANNUAL
ACTION PLAN FOR HOUSING AND COMMUNITY
DEVELOPMENT PROGRAMS**
March 5 – April 19, 2025
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(THDA) has completed a draft of the State's 2025-2029 Consolidated Plan and
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• HOME Investment Partnerships Program (HOME, administered by THDA)
• Housing Trust Fund (HTF, administered by THDA)
• Emergency Solutions Grant (ESG, administered by THDA)
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These programs support a variety of housing and community development efforts
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Govt Public Notices

PUBLIC NOTICE
Comments sought on the reappointment of the Hon. Randal
S. Mashburn U.S. Bankruptcy Judge for the Middle District
of Tennessee to a 14-year term commencing January 12,
2026. Please visit www.ca6.uscourts.gov for detailed notice.
March 5, 12 2025
LOKR0248689

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

To Whom It May Concern:

The enclosed itemized statement is for publication in the list of newspaper(s) on invoice **\$25.6693A** 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 Fifteenth day of March, 2025

Alisa Subhakul, Junior Media Buyer

Sworn before me this 15th day of March, 2025

Earl Goodman, Notary Public



My commission expires July 1, 2028

AVISO DE AUDIENCIAS PÚBLICAS Y PUBLICACIÓN DEL PLAN CONSOLIDADO 2025-2029 DEL ESTADO DE TENNESSEE Y DEL PLAN DE ACCIÓN ANUAL 2025-2026 PARA LOS PROGRAMAS DE VIVIENDA Y DESARROLLO COMUNITARIO 5 de Marzo - 19 de Abril de 2025

En nombre del Estado de Tennessee, la Agencia de Desarrollo de Vivienda de Tennessee (THDA, por sus siglas en inglés) ha completado un borrador del Plan Consolidado del Estado 2025-2029 y el Plan de Acción Anual 2025-2026 para la vivienda y el desarrollo comunitario en Tennessee. El Plan incluye la solicitud de fondos del Estado, el plan estratégico y los objetivos para cinco programas de subvenciones del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (HUD, por sus siglas en inglés):

- Subvención en bloque para el desarrollo comunitario (CDBG, administrada por el Departamento de Desarrollo Económico y Comunitario de TN)
- Programa HOME Investment Partnerships (HOME, administrado por la THDA)
- Fondo Fiduciario para la Vivienda (HTF, administrado por la THDA)
- Subvención para Soluciones de Emergencia (ESG, administrada por la THDA)
- Oportunidades de Vivienda para Personas con SIDA (HOPWA, administrado por el Departamento de Salud de TN)

Estos programas apoyan diversos esfuerzos de desarrollo de viviendas y comunidades en todo Tennessee en beneficio de los hogares con ingresos bajos y moderados.

El Estado está requerido a preparar y presentar un Plan Consolidado al HUD cada cinco años. Este Plan nuevo se presentará en mayo de 2025. La sección de Evaluación de Necesidades describe algunas de las necesidades actuales de Tennessee en materia de vivienda e infraestructuras. La sección de Análisis del Mercado informa en qué medida el mercado y la oferta de viviendas actuales satisfacen las necesidades de los habitantes de Tennessee. La sección Plan Estratégico establece los objetivos de vivienda y desarrollo comunitario. El Plan de Acción Anual detalla cómo los programas de subvención del Estado distribuirán aproximadamente 50-60 millones de dólares anuales de financiación federal en la consecución de estos objetivos.

Se anima a los ciudadanos a revisar y hacer comentarios sobre el Plan a partir del miércoles 5 de marzo de 2025. También estará disponible un borrador de resumen en inglés y español. Los ciudadanos pueden encontrar los enlaces para revisar el Plan, el resumen y enviar comentarios en <https://thda.org/research-planning/consolidated-planning> del 5 de marzo al 19 de abril de 2025. Los ciudadanos también encontrarán los detalles de una audiencia pública presencial y virtual sobre el Plan.

Para preguntas y solicitudes de ajustes (p.ej., solicitudes de asistencia por discapacidad y/o dominio limitado del inglés), envíe un correo electrónico a research@thda.org

¿Cómo afecta la guerra arancelaria al whisky en Tn?

NASHVILLE, Tennessee — El presidente Donald Trump advirtió recientemente sobre las consecuencias para los países que impongan nuevos aranceles a los productos fabricados en Estados Unidos.

El anuncio se produce después de que Estados Unidos impusiera aranceles del 25% a todas las importaciones de acero y aluminio el pasado miércoles. En respuesta, la Unión Europea y Canadá anunciaron sus propios aranceles de represalia. Canadá grava con impuestos productos como acero, computadoras, servi-



dores y productos de hierro fundido por valor de más de 20 000 millones de dólares. La UE tiene en la mira productos estadounidenses por valor de 28 000 millones de dólares, como carne de res, motocicletas, vaqueros y whisky.

El whisky, como muchos sabemos, es un producto de exportación importante para Tennessee. Las bebidas destiladas han sido durante mucho tiempo el orgullo del estado. Pero los aranceles impuestos por el presi-

dente Trump a varios países, y los aranceles en represalia posteriores, son, en resumen, malas noticias para los fabricantes de whisky.

Esto ocurre al mismo tiempo que los funcionarios canadienses también ordenaron que gran parte del whisky estadounidense se retirara de los estantes en respuesta a los aranceles la semana pasada. También prevé que los empleados de las destilerías y los agricultores serán los más afectados por el impacto. /Agencias.

Exsenador Brian Kelsey fue indultado por Trump

NASHVILLE, Tennessee — El ex senador estatal de Tennessee Brian Kelsey es un hombre libre después de ser indultado por el presidente Donald Trump.



Kelsey estaba en una prisión federal por cargos de financiamiento de campañas federales.

Este indulto llega apenas dos semanas después de lo que se suponía que sería una sentencia de 21 meses. Ya ha estado activo en las redes sociales, agradeciendo al presidente Trump y condenando a la adminis-

tración Biden. Kelsey se declaró culpable en 2022 de un esquema ilegal de financiación de campañas para su fallida candidatura al Congreso en 2016. Posteriormente, intentó retractarse de su declaración, pero no lo logró.

Recientemente, un juez de distrito de

EE. UU. en Nashville denegó otra moción en la que Kelsey argumentaba que contaba con una asistencia legal ineficaz y era inocente. El juez declaró que Kelsey había admitido su culpabilidad incondicionalmente bajo pena de perjurio. /Agencias.

Plaza Mariachi demanda a Slim & Husky's por alquiler atrasado

NASHVILLE, Tennessee — Los propietarios de Plaza Mariachi ahora están demandando a Slim & Husky's Pizza Beería de Nashville por no pagar el alquiler del local.



Los propietarios dijeron en ese momento que no se mudarían y que estaban en conversaciones para reestructurar las condiciones financieras del local. Pero casi un año después, Plaza Mariachi alega ante el Tribunal de Circuito del Condado de Davidson que acondi-

cionaron el local para la pizzería con un contrato de arrendamiento que comenzó en julio de 2021 y finaliza en agosto de 2025. Los funcionarios de Plaza Mariachi declararon en la demanda que intentaron encontrar otro inquilino, pero tuvieron dificul-

tades debido al diseño del espacio destinado a la pizzería. Si bien un nuevo inquilino finalmente aceptó hacerse cargo este mes, la demanda indica que intentan recuperar los \$331,914 por rescindir su contrato de arrendamiento. /Agencias.

UNA MUJER Y UN NIÑO RESULTAN HERIDOS LUEGO DE QUE UN HOMBRE DISPARARA EN SU CASA

Woman, toddler injured after man shoots into home



Photo: SCSO
Cameron es hermano de algunas de las víctimas

(LPL/WREG) - Un hombre enfrenta múltiples cargos de intento de asesinato después de que presuntamente disparó a una mujer y a un niño de dos años.

El 1 de marzo, los agentes de policía de Memphis respondieron a un tiroteo en la cuadra 2800 de Eden Park Drive. Cuando llegaron, encontraron a una mujer con una herida de bala en la pierna. Los informes anteriores indicaron que un niño de dos años recibió un disparo en la cara, pero la policía de Memphis corrigió más tarde la información, señalando que el niño no recibió un disparo, sino que sufrió heridas por los escombros.

Cameron ha sido acusado de cinco cargos de intento de asesinato en segundo grado, cinco cargos de empleo de un arma de fuego durante la comisión de un delito grave peligroso, impru-

dencia temeraria y abuso y negligencia infantil agravados.

ENGLISH:

(LPL/WREG) - A man is facing multiple attempted murder charges after he allegedly shot into a home and injured a woman and a two-year-old.

On March 1, Memphis Police officers responded to a shooting in the 2800 block of Eden Park Drive.

When they arrived, they found a woman with a gunshot wound to her leg. Previous reports stated that a two-year-old was shot in the face, but Memphis Police later corrected the information, noting that the child was not shot but sustained injuries from debris.

Cameron has been charged with five counts of attempted second-degree murder, five counts of employing a firearm during the commission of a dangerous felony, reckless endangerment, and aggravated child abuse and neglect.

AVISO A LOS LICITADORES

El Gobierno del Condado de Shelby ha emitido la Licitación Sellada número I000919, Gestión de Vulnerabilidades de Qualys (Tecnología de la Información). La información sobre esta licitación está disponible en el sitio web del Condado en www.shelbycountyttn.gov. En la página de inicio, haga clic en el menú desplegable bajo “Business”, luego seleccione “Purchasing” y “Bids” para encontrar el nombre de la licitación mencionada anteriormente.

LICITACIÓN SELLADA - I000919 FECHA LÍMITE: MARTES 15 DE ABRIL DE 2025 A LAS 2:30 PM (CDT)

(SB-I000919), GESTIÓN DE VULNERABILIDADES DE QUALYS (Tecnología de la Información)

El Condado de Shelby es un empleador que ofrece igualdad de oportunidades y acción afirmativa, libre de drogas, con políticas de no discriminación por motivos de raza, sexo, religión, color, origen nacional o étnico, edad, discapacidad o servicio militar.

Por orden de
LEE HARRIS, ALCALDE
GOBIERNO DEL CONDADO DE SHELBY

AVISO DE AUDIENCIAS PÚBLICAS Y PUBLICACIÓN DEL PLAN CONSOLIDADO 2025-2029 DEL ESTADO DE TENNESSEE Y DEL PLAN DE ACCIÓN ANUAL 2025-2026 PARA LOS PROGRAMAS DE VIVIENDA Y DESARROLLO COMUNITARIO

5 de marzo - 19 de abril de 2025

En nombre del Estado de Tennessee, la Agencia de Desarrollo de Vivienda de Tennessee (THDA, por sus siglas en inglés) ha completado un borrador del Plan Consolidado del Estado 2025-2029 y el Plan de Acción Anual 2025-2026 para la vivienda y el desarrollo comunitario en Tennessee. El Plan incluye la solicitud de fondos del Estado, el plan estratégico y los objetivos para cinco programas de subvenciones del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (HUD, por sus siglas en inglés):

- Subvención en bloque para el desarrollo comunitario (CDBG, administrada por el Departamento de Desarrollo Económico y Comunitario de TN)
- Programa HOME Investment Partnerships (HOME, administrado por la THDA)
- Fondo Fiduciario para la Vivienda (HTF, administrado por la THDA)
- Subvención para Soluciones de Emergencia (ESG, administrada por la THDA)
- Oportunidades de Vivienda para Personas con SIDA (HOPWA, administrado por el Departamento de Salud de TN)

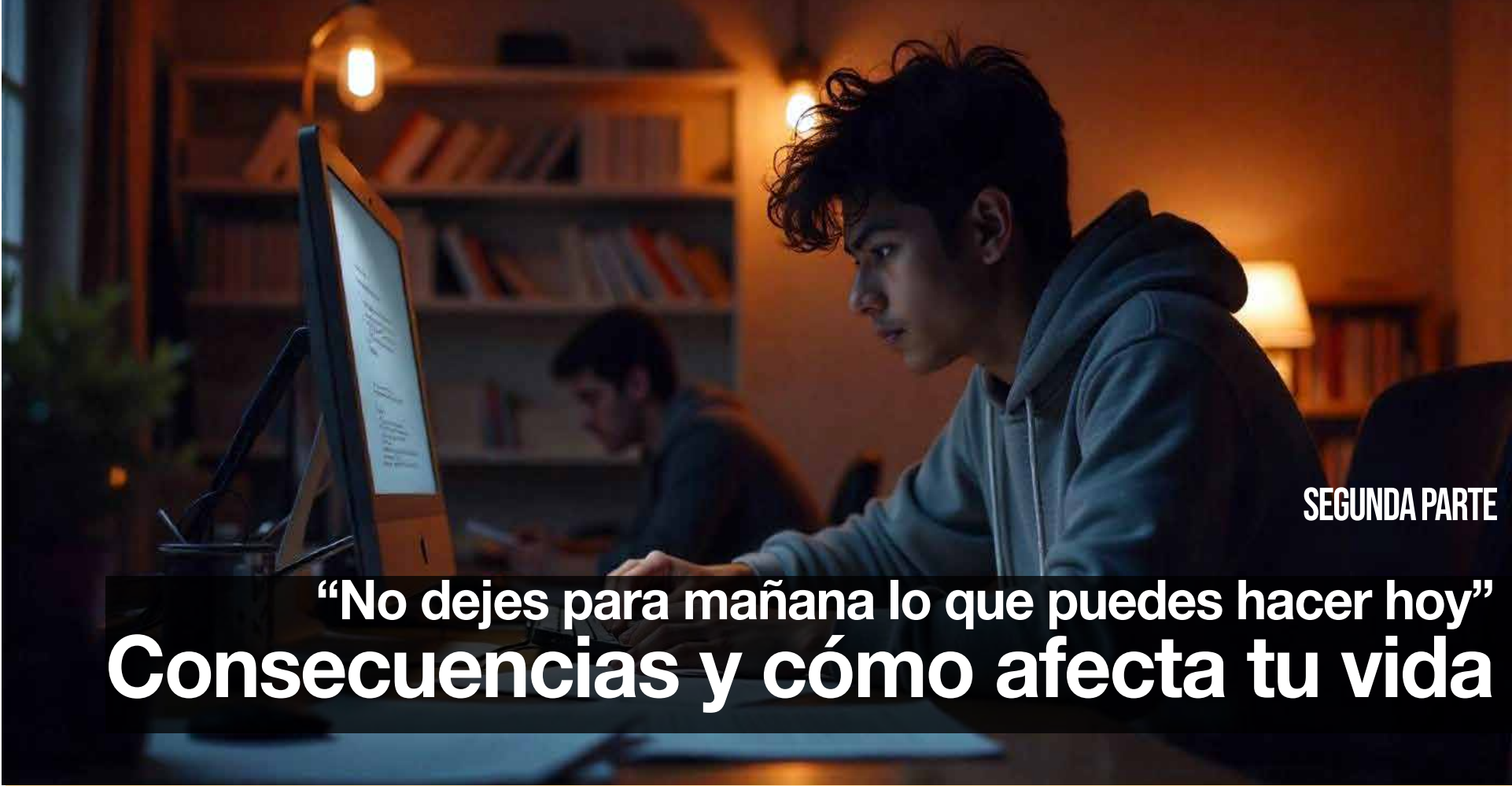
Estos programas apoyan diversos esfuerzos de desarrollo de viviendas y comunidades en todo Tennessee en beneficio de los hogares con ingresos bajos y moderados.

El Estado está requerido a preparar y presentar un Plan Consolidado al HUD cada cinco años. Este Plan nuevo se presentará en mayo de 2025. La sección de Evaluación de Necesidades describe algunas de las necesidades actuales de Tennessee en materia de vivienda e infraestructuras. La sección de Análisis del Mercado informa en qué medida el mercado y la oferta de viviendas actuales satisfacen las necesidades de los habitantes de Tennessee. La sección Plan Estratégico establece los objetivos de vivienda y desarrollo comunitario. El Plan de Acción Anual detalla cómo los programas de subvención del Estado distribuirán aproximadamente 50-60 millones de dólares anuales de financiación federal en la consecución de estos objetivos.

Se insta a los ciudadanos a revisar y hacer comentarios sobre el Plan a partir del miércoles 5 de marzo de 2025. También estará disponible un borrador de resumen en inglés y español. Los ciudadanos pueden encontrar los enlaces para revisar el Plan, el resumen y enviar comentarios en <https://thda.org/research-planning/consolidated-planning> del 5 de marzo al 19 de abril de 2025. Los ciudadanos también encontrarán los detalles de una audiencia pública presencial y virtual sobre el Plan.

Para preguntas y solicitudes de ajustes (p.ej., solicitudes de asistencia por discapacidad y/o dominio limitado del inglés), envíe un correo electrónico a research@thda.org.

EDUCACIÓN FINANCIERA:



SEGUNDA PARTE

“No dejes para mañana lo que puedes hacer hoy” Consecuencias y cómo afecta tu vida

Dejar para después lo que se debe hacer ahora puede afectar profundamente la vida de una persona en varios aspectos, tanto emocionales como prácticos.



No es solo un mal hábito, sino que afecta de manera significativa las emociones, la productividad y la salud general de la persona. Para poder contrarrestarla y superarla, suele ser necesario comprender las causas profundas, como la falta de motivación, el miedo al fracaso, el perfeccionismo, etc., y hacer ajustes en la

forma de pensar y en la organización del tiempo.

De manera más práctica, la procrastinación dificulta el progreso en proyectos o metas significativas, lo que puede resultar en una baja productividad. Esto se puede manifestar en calificaciones deficientes, retrocesos en el desarrollo profesional o en la

sensación de no estar alcanzando el máximo potencial.

También puede impactar negativamente las relaciones con amigos, familiares, compañeros de trabajo o de clase, ya que no cumplir con compromisos o responsabilidades puede generar frustración o decepción en quienes dependen de uno. Además, puede obstaculizar el desarrollo personal. Al evitar enfrentar retos o nuevas experiencias, reduces la oportunidad de aprender y crecer. Esto puede llevar a una sensación de estancamiento y a la falta de propósito.

Por otra parte, el estrés constante causado por la procrastinación, junto con el agotamiento de dejar todo para el último momento,

puede repercutir negativamente en la salud. Esto podría manifestarse en insomnio, dolores de cabeza e incluso problemas más serios si no se cuida tanto la salud física como emocional.

El principal problema es que la procrastinación suele convertirse en un hábito, en un patrón; cuanto más se pospone, más complicado se vuelve romper ese ciclo. Se crea una especie de “necesidad” de dejar las tareas para después, incluso sabiendo que completarlas traería un alivio.

Pero, ¿cómo romper ese ciclo o cambiar ese mal hábito? ¡No te pierdas la tercera parte en la siguiente edición de Azul615!

AVISO DE AUDIENCIAS PÚBLICAS Y PUBLICACIÓN DEL PLAN CONSOLIDADO 2025-2029 DEL ESTADO DE TENNESSEE Y DEL PLAN DE ACCIÓN ANUAL 2025-2026 PARA LOS PROGRAMAS DE VIVIENDA Y DESARROLLO COMUNITARIO
5 de marzo - 19 de abril de 2025

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- Oportunidades de Vivienda para Personas con SIDA (HOPWA, administrado por el Departamento de Salud de TN)

Estos programas apoyan diversos esfuerzos de desarrollo de viviendas y comunidades en todo Tennessee en beneficio de los hogares con ingresos bajos y moderados.

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Por: Mario Guzmán

Agente de seguros, preparador y registrador de impuestos.

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**Now Accepting Public Comments on the
State of Tennessee's 2025-2029
Consolidated Plan and FY 2025-2026
Annual Action Plan
*March 5 - April 19, 2025***

Visit <https://thda.org/research-reports/consolidated-planning> to review the draft or to submit a comment.

On behalf of the State of Tennessee, the Tennessee Housing Development Agency (THDA) has completed a draft of the State's 2025-2029 Consolidated Plan and 2025-2026 Annual Action Plan for housing and community development in Tennessee. The Plan includes the State's application for funds, strategic plan, and goals for five U.S. Department of Housing and Urban Development (HUD) grant programs:

- Community Development Block Grant (CDBG, administered by TN Department of Economic and Community Development)
- HOME Investment Partnerships Program (HOME, administered by THDA)
- Housing Trust Fund (HTF, administered by THDA)
- Emergency Solutions Grant (ESG, administered by THDA)
- Housing Opportunities for Persons with AIDS (HOPWA, administered by TN Department of Health)

These programs support a variety of housing and community development efforts throughout Tennessee for the benefit of low- and moderate-income households.

The State is required to prepare and submit a Consolidated Plan to HUD every five years. This new Plan will be submitted in May 2025. The Needs Assessment section outlines some of Tennessee's current housing and infrastructure needs. The Market Analysis section reports to what extent the current housing market and supply are meeting Tennesseans' needs. The Strategic Plan section sets housing and community development goals. The Annual Action Plan details how the State's grant programs will distribute approximately \$50-60 million in annual federal funding in pursuit of these goals.

The Consolidated Plan will be posted on <https://thda.org/research-reports/consolidated-planning> from March 5 - April 19, 2025 for public review and comment, along with details for a public hearing on Thursday, April 17, 2025. A summary of the Consolidated Plan in English and Spanish will also be

available.

Please send questions and accommodation requests to research@thda.org.

En Español:

Ahora Aceptando Comentarios Públicos Sobre el Plan Consolidado 2025-2029 del Estado de Tennessee y del Plan de Acción Anual 2025-2026

Revisión y comentarios: 5 de marzo - 19 de abril de 2025
<https://thda.org/research-reports/consolidated-planning>

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Se anima a los ciudadanos a revisar y hacer comentarios sobre el Plan a partir del miércoles 5 de marzo de 2025. También estará disponible un borrador de resumen en inglés y español. Los ciudadanos pueden encontrar los enlaces

para revisar el Plan, el resumen y enviar comentarios en <https://thda.org/research-planning/consolidated-planning> del 5 de marzo al 19 de abril de 2025. Los ciudadanos también encontrarán los detalles de una audiencia pública presencial y virtual sobre el Plan, programada para el jueves 17 de abril.

Favor de enviar sus preguntas y solicitudes para ajustes a research@thda.org.

For more information on the Consolidated Planning process, updates, and to view prior year reports, please visit <https://thda.org/research-reports/consolidated-planning>



Our Partners:



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Public Hearing for 2025-29 Consolidated Plan and FY 25-26 Annual Action Plan

Thursday, April 17, 2025, 1:00 – 2:00 PM CDT

Sign-in Sheet

1. Amara Mattingly, THDA
 2. Bill Lord, THDA
 3. Bethony Torino, The Friend Foundation
 4. Dan Watt, THDA
 5. Dhathri Chunduru, THDA
 6. Jodi Smith, THDA
 7. Rebecca Carter, THDA
 8. Kent Archer, TN ECD
 9. Amanda Barry, TDH
 - 10.
 - 11.
 - 12.
 - 13.
 - 14.
 - 15.
 - 16.
 - 17.
 - 18.
 - 19.
 - 20.
- in person
- on line

Appendix G:

Public Comments

Ms. Bethany Torino submitted the following comment to research@thda.org on Thursday, April 10, 2025. She also attended the public hearing for the 2025-2029 Consolidated Plan and FY 25-26 Annual Action Plan on Thursday, April 17, 2025.

THDA's responses to her questions are included below. Most of the content below also was discussed directly with Ms. Torino during the public hearing.

THDA thanks Ms. Torino for her thoughtful and thorough comments and commitment to finding solutions for people in Maury County who are experiencing homelessness.

Dear Kent Archer (CDBG), Bill Lord and Aaron Toran (HOME), Eric Alexander (HTF), Rebecca Carter (ESG), Amanda Barry (HOPWA),

My name is Bethany Torino, and I'm the founder and Executive Director of The Friend Foundation, a nonprofit based in Maury County, Tennessee. For the last five years, my team and I have worked directly with homeless and housing-insecure families—many of whom are mothers with young children—who are navigating trauma, poverty, and systemic barriers with remarkable resilience. We provide case management, education support, and community coordination with one singular goal: stability.

But here's the truth I came here to say clearly—not a single dollar of state or federal housing assistance has reached us.

Despite countless hours combing through the THDA Consolidated Plan, ESG funding streams, HOME and HTF programs—despite attending forums, contacting Continuums of Care, and applying for every opportunity we could find—we have not been able to access one dollar of public funding to support the families we serve.

And yet, the need is urgent. Families in Maury County are sleeping in their cars, doubling up in unsafe conditions, and turning to us as their last resort. We have families who qualify for HUD funding on paper—but can't access a pathway in practice.

I want to believe that the system is built to serve all Tennesseans—not just those living in metro areas or those backed by legacy agencies. But I stand here today to say: it is not working for Maury County.

If the purpose of this public forum is to invite real feedback, then let me say this plainly:

- Your funding structure is excluding rural nonprofits.
- Your processes are difficult to navigate, especially for smaller organizations without grant departments or consultants.
- And your data models do not reflect the lived reality of families in places like ours.

At The Friend Foundation, we're not asking for special treatment. We're asking to be included. We're asking for equity—a seat at the table, access to training, and visibility into how we can partner with the state to meet HUD's goals right here in our own community.

Our families matter. Our work matters. And we are ready—right now—to collaborate, to comply, and to serve.

But we need the state and THDA to meet us halfway. Help us bring federal and state dollars to the people who need them most—because the cost of continuing to overlook us is a generation of children who never get the chance to thrive.

Here is a list of questions I would like to present to the committee:

I have thoroughly reviewed the Tennessee Housing Development Agency's (THDA) 2025–2029 Consolidated Plan and the FY 2025–2026 Annual Action Plan. Despite our persistent efforts, we have not been able to access any state or federal funding opportunities to support the tremendous effort we are putting forth as a service to our community. Considering this, I have formulated the following critical questions for the departments managing these grants:

1. Allocation Transparency: Could you provide detailed information on the criteria and processes used to allocate funds from programs such as ESG, HOME, HTF, and CDBG, particularly concerning their distribution to counties like Maury?

- **THDA's Response:** THDA's Emergency Solutions Grant (ESG) program competitively subgrants federal funding from the U.S. Department of Housing and Urban Development (HUD) to non-profit organizations engaged in homelessness prevention activities, like short-term and medium-term rent and utility assistance (STRMU), street outreach activities, and provision of emergency shelter, transitional housing, tenant-based rental assistance (TBRA), and other services, like case management. HUD requires non-profit organizations to coordinate and integrate, to the maximum extent practicable, ESG-funded activities with other programs targeted to those experiencing homelessness in the area covered by the Continuum of Care (CoC) with the goal of providing a strategic, community-wide system to prevent and end homelessness. Maury County is part of the TN-503 – Central Tennessee CoC. THDA's ESG program typically accepts applications for funding in the spring each year. This year's application period was from February 1 - March 27, 2025. THDA offers non-profits an application workshop to learn more about requirements. In addition, THDA offers one-on-one support to non-profits that are new to the process or want to improve their applications' competitiveness. [ESG's webpage](#) contains more information about the program,

including past application workshops and announcements of the non-profits that received funding each year.

The [HOME](#), [HTE](#), and [CDBG](#) programs also have detailed descriptions of their application processes on their webpages. These are not detailed here, since the activities of these program seem less aligned with Ms. Torino's concerns and the focus of her organization. THDA is happy to discuss these other programs in more detail, if requested.

During the public hearing, Ms. Torino expressed an interest in purchasing a local inn for sale in her community to provide ~160 units of shelter to vulnerable households. While the Consolidated Planning program funds, including ESG funds, are unable to be used for this purpose, THDA's Competitive Grants program, which is funded through Tennessee's Housing Trust Fund (THTF), may be a good fit. Eligible non-profits can apply for grants up to \$600,000 to rehabilitate affordable housing. More information about this program is available on the [Competitive Grants webpage](#). In addition, THDA can connect Ms. Torino to other organizations that have received Competitive Grants funding in the past and used it for similar activities.

2. Maury County Funding Absence: Given that Maury County is part of Tennessee's nine development districts and has documented needs in housing and homelessness, what factors have contributed to the apparent absence of state or federal funding allocations to our county?

- **THDA's Response:** Much of the funding through THDA is awarded through a competitive application process. THDA recommends exploring the funding opportunities available, reviewing the application requirements, and submitting applications. For example, no entities from Maury County applied for ESG funding in [2023](#) or [2024](#). However, a local government from Maury County did apply for and receive HOME Urban/Rural funding in [2024](#), and this funding will be used to rehabilitate single-family homes. Ms. Torino can use the program email addresses at the bottom of each program's webpage to request assistance with the application processes.

3. Engagement with Local Organizations: What mechanisms are in place to ensure that local nonprofits and community organizations in counties like Maury are informed about and can access available funding opportunities?

- **THDA's Response:** THDA will add The Friend Foundation to our email lists to ensure the organization receives communication about Notice of Funding Opportunities (NOFAs).

4. Continuum of Care (CoC) Coordination: How does THDA coordinate with local Continuums of Care to address homelessness, and what steps are being taken to ensure

that counties without direct funding still receive adequate support through these networks?

- **THDA's Response:** THDA hosts monthly calls with the Continuums of Care (CoC) to ensure it is communicating important information to local organizations and to gather feedback from the CoCs about their needs. THDA does not have a role in managing which non-profit organizations are included in the CoCs, but THDA can assist organizations that are interested in joining their CoC by connecting them to the appropriate local personnel.

5. Public Participation and Feedback: Considering the public comment period for the Consolidated Plan, how does THDA incorporate feedback from underfunded or unfunded counties to adjust future funding priorities and allocations?

- **THDA's Response:** THDA laments there is not enough funding available for all entities engaging in valuable work on housing issues to receive funding through the Consolidated Planning programs and THDA's other funding sources. THDA appreciates organizations drawing attention to resource gaps with their federal and state representatives.

With the limited funding that is available, THDA makes an active effort to ensure entities from all areas of the state can compete for funds. For example, most of the larger metro areas in Tennessee receive their own dedicated funding for ESG, HOME, and CDBG; as a result, entities serving these areas are not eligible to apply for the State of Tennessee's ESG, HOME, and CDBG funding. About 64% of THDA's ESG funds in 2024 were awarded to entities serving rural counties of Tennessee. In addition, the HOME program divides its Homeowner Rehabilitation funds into three "pots" by grand division to ensure that entities across the state can receive some funding consistently.

6. Capacity Building Support: Are there programs or initiatives aimed at building the capacity of nonprofits in counties like Maury to apply for and manage state or federal grants effectively?

- **THDA's Response:** THDA has made available funds for nonprofit capacity-building through its [Capacity Building Program](#). THDA will evaluate the success of these offerings to determine if future offerings will be made available. In addition, as previously mentioned, program personnel are happy to assist nonprofits with understanding the application process and improving their applications for funding. Usually there is a generic email address at the bottom of each program's webpage that can be used to request assistance with these processes.

7. Data-Driven Decision Making: What specific data sources and metrics does THDA use to assess the needs of each county, and how can local organizations contribute data to ensure accurate representation of their communities' needs?

- **THDA's Response:** As part of the Consolidated Planning process, THDA undertook a comprehensive needs assessment and housing market analysis. The reports for each of Tennessee's nine development districts can be found on [THDA's Housing Needs webpage](#). Some programs, like the HOME program, use needs scores to identify areas in the state with greater need and greater potential to carry out eligible activities than other areas. Other programs, like the ESG program, do not use a formal needs score to evaluate applications but routinely monitor annual reports, like HUD's Point-in-Time Count and Housing Inventory Count, as well as data from the state's HMIS systems, to gauge homelessness trends across the CoCs.

8. Future Funding Opportunities: Are there upcoming funding opportunities or pilot programs that organizations in Maury County can prepare for, and how will THDA ensure equitable access to these opportunities across all counties?

- **THDA's Response:** THDA encourages organizations to evaluate funding opportunities for which it may be eligible and to contact appropriate program personnel for help with or feedback on its applications. In addition, based on the needs Ms. Torino described in the public hearing, her organization may want to consider applying for the ESG program (if she becomes connected to Maury County's CoC), the Competitive Grants program, and the Capacity Building program. We have added her contact to the ESG and Tennessee Housing Trust Fund (THTF) mailing lists.

These questions aim to understand the current funding landscape and explore avenues to ensure that vulnerable populations in Maury County receive the support they need. We are committed to collaborating with THDA and other agencies to address these challenges effectively.

Thank you.

Respectfully Submitted,

Bethany Torino

Executive Director

The Friend Foundation

<contact information redacted for privacy purposes>

Appendix H:

Program Documents



2025 EMERGENCY SOLUTIONS GRANTS PROGRAM

Program Description Tennessee Housing Development Agency

The Emergency Shelter Grants (ESG) Program was established by the Homeless Housing Act of 1986 in response to the growing issue of homelessness in the United States. In 1987, the program was incorporated into Title IV of the Stewart B. McKinney Homeless Assistance Act (42 U.S.C. Sec. 1137111378), now known as the McKinney-Vento Homeless Assistance Act. The U.S. Department of Housing and Urban Development (HUD) awards these funds to the State of Tennessee. The Governor of Tennessee has designated the Tennessee Housing Development Agency (THDA) to administer ESG funds on behalf of the State.

The purpose of this Program Description is to explain the requirements and the application process for the ESG Program. Agencies applying for 2025 ESG funding must include in their application documentation that is supported by data showing: 1) need for the program; 2) evidence of homelessness or at-risk of homelessness population within the community; 3) a plan that summarizes how funds will be used to address the unmet needs of their community; and 4) evidence that the applicant has collaborated with the local Continuum of Care (CoC) and that activities selected will help the CoC to meet its goals to address and end homelessness. Preference is given to applicants whose programs will help to meet priorities identified by HUD, the State of Tennessee, and the local Continuum of Care.

ESG funds are awarded competitively to local units of governments and to 501(c)(3) or 501(c)(4) non-profit organizations that serve areas outside of the ESG entitlement communities that receive their own ESG funding directly from HUD. The Tennessee entitlement communities that receive their own allocation of ESG funds are Knoxville, Memphis, and Nashville-Davidson County.

Applications under the ESG Competitive Allocation will be made available through THDA's Grants Management System (GMS) and must be received by THDA on or before 4:00 PM CDT on Thursday, March 27, 2025. Applications under the ESG Set-Aside City Allocation also must be received by THDA on or before 4:00 PM CDT on Thursday, March 27, 2025. Contingent upon notification of a 2025 ESG allocation from HUD, THDA anticipates notifying successful applicants by May 15, 2025 for the period July 1, 2025 through June 30, 2026. An applicant must apply for at least \$35,000 and may apply for a maximum of \$125,000 in ESG funding.

The program description is available at www.thda.org. Once at the THDA website, click on Programs and then the ESG Program link under Programs for Local Government & Nonprofit Partners. There will be a link for the program description, the application instructions, and application attachments. If you have questions, contact the ESG Team with the Community Services Division of THDA at ESG@thda.org.

THE ESG PROGRAM

The ESG Program in Tennessee is governed by Title 24 Code of Federal Regulations, Parts 91 and 576 (ESG Regulations) and this Program Description. ESG Regulations are incorporated by reference in this Program Description. In cases of conflicting requirements, the more stringent requirement will apply.

The objectives of the ESG program are:

1. Reduce the length of time program participants experience homelessness;
2. Exit program participants to permanent housing;
3. Limit returns to homelessness one year after exiting the program; and,
4. Based on the activity, all ESG resources must be used to benefit individuals who are defined by HUD as “homeless” in the ESG Regulations.

HUD defines “homeless” as:

- (1) *Category 1: An individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:*
 - (i) An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport or camping ground;
 - (ii) An individual or family living in a supervised publicly or privately operated shelter designed to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government programs for low-income individuals); or
 - (iii) An individual who is exiting an institution where he or she resided for 90 day or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution;
- (2) *Category 2: An individual or family who will imminently lose their primary nighttime residence, provided that:*
 - (i) The primary nighttime residence will be lost within 14 days of the date of application for homeless assistance;
 - (ii) No subsequent residence has been identified; and
 - (iii) The individual or family lacks the resources or support networks, e.g., family friends, faith-based or other social networks, needed to obtain other permanent housing;
- (3) *Category 3: Unaccompanied youth under 25 years of age, or families with children and youth, who do not otherwise qualify as homeless under this definition, but who:*
 - (i) Are defined as homeless under section 387 of the Runaway and Homeless Youth Act (42 U.S.C. 5732a), section 637 of the Head Start Act (42 U.S.C. 9832), section 41403 of the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2), section 330(h) of the Public

Health Service Act (42 U.S.C. 254b(h)), section 3 of the Food and Nutrition Act of 2008 (7 U.S.C. 2012), SECTION 17(b) or section 725 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434A);

- (ii) Have not had a lease, ownership interest, or occupancy agreement in permanent housing the 60 days immediately preceding the date of application for assistance;
 - (iii) Have experienced persistent instability as measured by two moves or more during the 60-day period immediately preceding the date of applying for homeless assistance; and
 - (iv) Can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse (including neglect), the presence of a child or youth with a disability, or two or more barriers to employment, which include the lack of a high school degree or General Education (GED), illiteracy, low English proficiency, a history of incarceration or detention for criminal activity, and a history of unstable employment; or
- (4) *Category 4: Any individual or family who:*
- (i) Is experiencing trauma or a lack of safety related to, or fleeing, or is attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous, traumatic, or life-threatening conditions related to violence against the individual or a family member, including a child, that has either taken place within the individual's or family's primary nighttime residence or has made the individual or family afraid to return to their primary nighttime residence;
 - (ii) Has no other residence; and
 - (iii) Lacks the resources or support networks, e.g., family, friends, faith-based or other social networks, to obtain other permanent housing.

HUD defines "at risk of homelessness" as follows:

(1) An individual or family who:

1. Has an annual income below 30 percent of median family income for the area, as determined by HUD;
2. Does not have sufficient resources or support networks, e.g., family, friends, faith-based or other social networks, immediately available to prevent them from moving to an emergency shelter or another place described in paragraph (1) of the "homeless" definition in this section; and
3. Meets one of the following conditions:
 - a. Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;
 - b. Is living in the home of another because of economic hardship;
 - c. Has been notified in writing that their right to occupy their current housing or living

situation will be terminated within 21 days after the date of application for assistance;

- d. Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by Federal, State, or local government programs for low-income individuals;
- e. Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 persons reside per room, as defined by the U.S. Census Bureau;
- f. Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); or
- g. Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved consolidated plan;

- (2) A child or youth who does not qualify as “homeless” under this section, but qualifies as “homeless” under section 387(3) of the Runaway and Homeless Youth Act ([42 U.S.C. 5732a\(3\)](#)), section 637(11) of the Head Start Act ([42 U.S.C. 9832\(11\)](#)), section 41403(6) of the Violence Against Women Act of 1994 ([42 U.S.C. 14043e-2\(6\)](#)), section 330(h)(5)(A) of the Public Health Service Act ([42 U.S.C. 254b\(h\)\(5\)\(A\)](#)), section 3(m) of the Food and Nutrition Act of 2008 ([7 U.S.C. 2012\(m\)](#)), or section 17(b)(15) of the Child Nutrition Act of 1966 ([42 U.S.C. 1786\(b\)\(15\)](#)); or
- (3) A child or youth who does not qualify as “homeless” under this section, but qualifies as “homeless” under section 725(2) of the McKinney-Vento Homeless Assistance Act ([42 U.S.C. 11434a\(2\)](#)), and the parent(s) or guardian(s) of that child or youth if living with her or him.

A. CONSISTENCY WITH THE CONSOLIDATED PLAN

All applicants serving a county located within a local HUD Consolidated Plan jurisdiction must obtain a “certificate of consistency” with the local HUD Consolidated Plan. Local HUD Consolidated Plan jurisdictions include:

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|------------------------|------------------------|---------------------|
| • City of Bristol | • City of Johnson City | • County of Shelby |
| • City of Chattanooga | • City of Kingsport | • City of Jackson |
| • City of Clarkesville | • City of Morristown | • City of Oak Ridge |
| • City of Cleveland | • City of Murfreesboro | • County of Knox |
| • City of Franklin | | |

Organizations serving communities located outside of those jurisdictions noted above are covered by the State’s Consolidated Plan. THDA will provide a certification of consistency with the State’s Consolidated Plan during the application review process.

B. ALLOCATION OF FUNDS

ESG funds committed to the State of Tennessee, through THDA, will be allocated as provided in the State of Tennessee’s Consolidated Plan, as amended. THDA anticipates an ESG allocation in 2025 of

approximately \$3 million. THDA will make available under this program description any FY2025 ESG funds allocated to the State of Tennessee as well as any funds determined by THDA to be available from prior year funding allocations.

THDA will spend up to 7.5% of its 2025 ESG allocation for administrative and planning expenses. THDA will share the amount available for administration with successful local government applicants. **Non-profit agencies are not eligible to receive funds for administration.**

The remaining ESG funds will be allocated as follows:

- **Set-Aside City Allocation.** THDA will allocate \$125,000 each to the cities of Chattanooga, Clarksville, Johnson City, and Murfreesboro. Each of these jurisdictions (“Set-Aside Cities”) have either recently lost their direct ESG allocation from HUD or are the location of a major entity serving veterans. Each program will operate its ESG program in accordance with its approved Consolidated Plan. Eligible activities include street outreach, shelter operation, homelessness prevention, rapid rehousing, data collection through Homeless Management Information System (HMIS) or a comparable system, and administration.

Eligible Applicants with a main office inside the jurisdictional boundaries of a Set-Aside City may apply for funding under the Competitive Allocation; however, the total of the funds received by an Eligible Applicant under both the Set-Aside and Competitive Allocations may not exceed \$125,000.

- **Competitive Allocation.** The remaining ESG funds will be allocated to eligible applicants in a competitive grant application process.

C. **ELIGIBLE APPLICANTS**

The State of Tennessee, through THDA, will accept applications for the ESG Program from non-profit organizations and local units of governments. Non-profit applicants must submit **PART V: Non-Profit Checklist** with supporting documentation, and **PART VI: Non-Profit Board Composition**.

To be eligible for ESG funding, the non-profit organization must:

1. Must meet one of the two following criteria:
 - a. All private, non-profit organizations must be organized and existing in the State of Tennessee (as evidenced by a Certificate of Existence from the Tennessee Secretary of State, dated **no more than thirty (30) days** prior to the application date).
 - Or
 - b. Be organized and existing under the laws of another state and be qualified to do business in Tennessee (as evidenced by a Certificate of Existence from the other state’s Secretary of state dated **no more than thirty (30) days** prior to the application date and by a Certificate of Authorization to do business in Tennessee from the Tennessee Secretary of State, dated **no more than thirty (30) days** prior to the application date.
2. Must demonstrate at least two (2) years of experience providing affordable housing or affordable housing related services in the state of Tennessee satisfactory to THDA, in its sole discretion.
3. Have no part of its net earnings inuring to the benefit of any member, founder, contributor or individual.

4. Be established for charitable purposes and whose activities include, but are not limited to, the promotion of social welfare and the prevention or elimination of homelessness, as evidenced in its charter, articles of incorporation, resolutions or by-laws, and experience in the provision of shelter and services to the homeless.
5. Have standards of financial accountability that conform to 24 CFR 84.21, Standards of Financial Management Systems.
6. Have an IRS designation under Section 501(c)(3) or Section 501(c)(4) of the federal tax code. A 501(c)(3) non-profit applicant may not submit an application until they have received their designation from the IRS. A 501(c)(4) non-profit applicant must provide documentation satisfactory to THDA, in its sole discretion, that the non-profit has filed the necessary materials with the IRS and received a response from the IRS demonstrating 501(c)(4) status.
7. Faith-based organizations receiving ESG funds, like all organizations receiving HUD funds, must serve all eligible beneficiaries without regard to religion.
8. Have approved established ESG Written Standards in accordance with Continuum of Care Coordinated Entry process.
9. Be active member of the CoC and compliant with HMIS reporting.

In accordance with 24 C.F.R. Section 576.202(a)(2), non-profit organizations are eligible to receive funding for emergency shelter activities only if such funding for emergency shelter activities is approved by the local government jurisdiction where the emergency shelter activities are physically located. Each application from a nonprofit must contain **PART VII: Certification of Local Government Approval** specific to the emergency shelter housing and service locations that it controls within each jurisdiction. This Attachment must be submitted to THDA at the time of application. If the organization intends to provide emergency shelter assistance in a number of jurisdictions, a certification of approval must be submitted by each unit of local government in which the emergency shelter activities are to be located.

D. ELIGIBLE ACTIVITIES

1. ***Street Outreach:*** Essential services to eligible participants provided on the street or in parks, abandoned buildings, bus stations, campgrounds, and in other such settings where unsheltered persons are staying. Staff salaries related to carrying out street outreach are also eligible.

Eligible Program Participants: Unsheltered individuals and families who qualify as homeless under Category 1 of HUD's Definition of "Homeless". Allowable Activities:

- a. ***Engagement.*** The costs of 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. Eligible costs include the cell phone costs of outreach workers during the performance of these activities.

- b. *Case Management.* The cost of assessing housing and service needs, arranging, coordinating, and monitoring the delivery of individualized services to meet the needs of the program participant. Eligible services and activities are as follows: 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 participants progress; providing information and referrals to other providers; and developing an individualized housing and service plan, including planning a path to permanent housing stability.
- c. *Emergency Health Services.*
 - (i) Eligible costs are for the direct outpatient treatment of medical conditions and are provided by licensed medical professionals operating in community-based settings, including streets, parks, and other places where unsheltered homeless people are living.
 - (ii) ESG funds may be used only for these services to the extent that other appropriate health services are inaccessible or unavailable within the area.
 - (iii) Eligible treatment consists of assessing a program participant's health problems and developing a treatment plan; assisting program participants to understand their health needs; providing directly or assisting program participants to obtain appropriate emergency medical treatment; and providing medication and follow-up services.
- d. *Emergency Mental Health Services.*
 - (i) Eligible costs are the direct outpatient treatment by licensed professionals of mental health conditions operating in community-based settings, including streets, parks, and other places where unsheltered people are living.
 - (ii) ESG funds may be used only for these services to the extent that other appropriate mental health services are inaccessible or unavailable within the area.
 - (iii) Mental health services are the application of therapeutic processes to personal, family, situational, or occupational problems in order to bring about positive resolutions of the problem or improved individual or family functioning or circumstances.
 - (iv) Eligible treatment consists of crisis interventions, the prescription of psychotropic medications, explanation about the use and management of medications, and combinations of therapeutic approaches to address multiple problems.
- e. *Transportation.* The transportation costs of travel by outreach workers, social workers, medical professionals, or other service providers are eligible, provided that this travel takes place during the provision of services eligible under this section. The costs of transporting

unsheltered people to emergency shelters or other service facilities are also eligible. These costs include the following:

- (i) The cost of a program participant's travel on public transportation;
- (ii) If service workers use their own vehicles, mileage allowance for service workers to visit program participants;
- (iii) The cost of leasing a vehicle for the Grantee in which staff transports program participants and/or staff serving program participants, and the cost of gas, insurance, taxes, and maintenance for the vehicle; and
- (iv) The travel costs of Grantee staff to accompany or assist program participants to use public transportation.

f. *Services to Special Populations.* ESG funds may be used to provide services for homeless youth, victim services, and services for people living with HIV/AIDS, so long as the costs of providing these services are eligible under paragraphs (a) through (e) of this section. The term victim services means services that assist program participants who are victims of domestic violence, dating violence, sexual assault, or stalking, including services offered by rape crisis centers and domestic violence shelters, and other organizations with a documented history of effective work concerning domestic violence, dating violence, and sexual assault, or stalking.

2. ***Emergency Shelter:*** Funds may be used to cover the costs of providing essential services to homeless families and individuals in emergency shelters and operational expenses of emergency shelters.

Eligible Participants: Individuals and families who qualify as homeless under Categories 1, 2, 3 and 4 of HUD's Definition of "Homeless".

Allowable Activities:

a. *Essential Services.* This includes services concerned with employment, health, drug abuse, education and staff salaries necessary to provide these services and may include, but are not limited to:

- (i) *Case Management.* The cost of assessing, arranging, coordinating, and monitoring the delivery of individualized services to meet the needs of the program participant is eligible. Component services and activities consist of:
 - (A) Using the centralized or coordinated assessment system as required under §576.400(d);
 - (B) Conducting the initial evaluation required under §576.401(a), including verifying and documenting eligibility;
 - (C) Counseling;
 - (D) Developing, securing, and coordinating services and obtaining Federal, State and local benefits;
 - (E) Monitoring and evaluating program participant progress;

- (F) Providing information and referrals to other providers;
 - (G) Providing ongoing risk assessment and safety planning with victims of domestic violence, dating violence, sexual assault, and stalking; and
 - (H) Developing an individualized housing and service plan, including planning a path to permanent housing stability.
- (ii) *Child Care.* The costs of child care for program participants, including providing meals and snacks, and comprehensive and coordinated sets of appropriate developmental activities, are eligible. The children must be under the age of 13, unless they are disabled. Children with disabilities must be under the age of 18. The child-care center must be licensed by the jurisdiction in which it operates in order for its costs to be eligible.
 - (iii) *Education Services.* When necessary for the program participant to obtain and maintain housing, the costs of improving knowledge and basic educational skills are eligible. Services include instruction or training in consumer education, health education, substance abuse prevention, literacy, English as a Second Language, and General Educational Development (GED). Component service or activities are screening, assessment and testing; individual or group instruction; tutoring; provision of books, supplies and instructional material; counseling; and referral to community resources.
 - (iv) *Employment Assistance and Job Training.* The costs of employment assistance and job training programs are eligible, including classroom, online, and/or computer instruction; and services that assist individuals in securing employment, acquiring learning skills, and/or increasing earning potential. The cost of providing reasonable stipends to program participants in employment assistance and job training programs is an eligible cost. Learning skills include those skills that can be used to secure and retain a job, including the acquisition of vocational licenses and/or certificates. Services that assist individuals in securing employment consist of employment screening, assessment, or testing; structured job skills and job-seeking skills; special training and tutoring, including literacy training and prevocational training; books and instructional material; counseling or job coaching; and referral to community resources.
 - (v) *Outpatient Health Services.* Eligible costs are for the direct outpatient treatment of medical conditions and are provided by licensed medical professionals. Emergency Solutions Grant (ESG) funds may be used only for these services to the extent that other appropriate health services are unavailable within the community. Eligible treatment consists of assessing a program participant's health problems and developing a treatment plan; assisting program participants to understand their health needs; providing directly or assisting program participants to obtain appropriate medical treatment, preventive medical care, and health maintenance services; including providing medication and follow-up services; and providing preventive and non-cosmetic dental care.
 - (vi) *Legal Services.*
 - (A) Eligible costs are the hourly fees for legal advice and representation by attorneys licensed and in good standing with the bar association of the State

in which the services are provided, and by person(s) under the supervision of the licensed attorney, regarding matters that interfere with the program participant's ability to obtain and retain housing.

- (B) ESG funds may be used only for these services to the extent that other appropriate legal services are unavailable or inaccessible within the community.
 - (C) Eligible subject matters are child support, guardianship, paternity, emancipation, and legal separation, orders of protection and other civil remedies for victims of domestic violence, dating violence, sexual assault, and stalking, appeal of veterans and public benefit claim denials, and the resolution of outstanding criminal warrants.
 - (D) Component services or activities may include client intake, preparation of cases for trial, provision of legal advice, representation at hearings, and counseling.
 - (E) Fees based on the actual service performed (i.e., fee for service) are also eligible, but only if the cost would be less than the cost of hourly fees. Filing fees and other necessary court costs are also eligible. If the Grantee is a legal services provider and performs the services itself, the eligible costs are the Grantee's employees' salaries and other costs necessary to perform the services.
 - (F) Legal services for immigration and citizenship matters and issues relating to mortgages are ineligible costs. Retainer fee arrangements and contingency fee arrangements are ineligible costs.
- (vii) *Life Skills Training.* The costs of teaching critical life management skills that may never have been learned or have been lost during the course of physical or mental illness, domestic violence, substance use, and homelessness are eligible costs. These services must be necessary to assist the program participant to function independently in the community. Component life skills training are budgeting resources, managing money, managing a household, resolving conflict, shopping for food and needed items, improving nutrition, using public transportation, and parenting.
- (viii) *Mental Health Services.*
- (A) Eligible costs are the direct outpatient treatment by licensed professionals of mental health conditions.
 - (B) ESG funds may only be used for these services to the extent that other appropriate mental health services are unavailable or inaccessible within the community.
 - (C) Mental health services are the application of therapeutic processes to personal, family, situational, or occupational problems in order to bring about positive resolution of the problem or improved individual or family functioning or circumstances. Problem areas may include family and marital relationships, parent-child problems, or symptom management.
 - (D) Eligible treatment consists of crisis interventions; individual, family, or group therapy sessions; the prescription of psychotropic medications or

explanations about the use and management of medications; and combinations of therapeutic approaches to address multiple problems.

(ix) *Substance Abuse Treatment Services.*

- (A) Eligible substance abuse treatment services are designed to prevent, reduce, eliminate, or deter relapse of substance abuse or addictive behaviors and are provided by licensed or certified professionals.
- (B) ESG funds may only be used for these services to the extent that other appropriate substance abuse treatment services are unavailable or inaccessible within the community.
- (C) Eligible treatment consists of client intake and assessment, and outpatient treatment for up to 30 days. Group and individual counseling and drug testing are eligible costs. Inpatient detoxification and other inpatient drug or alcohol treatment are not eligible costs.

(x) *Transportation.* Eligible costs consist of the transportation costs of a program participant's travel to and from medical care, employment, child care or other eligible essential services facilities. These costs include the following:

- (A) The cost of a program participant's travel on public transportation;
- (B) If service workers use their own vehicles, mileage allowance for service workers to visit program participants;
- (C) The cost of leasing a vehicle for the Grantee in which staff transports program participants and/or staff serving program participants, and the cost of gas, insurance, taxes, and maintenance for the vehicle; and
- (D) The travel costs of Grantee staff to accompany or assist program participants to use public transportation.

(xi) *Services for Special Populations.* ESG funds may be used to provide services for homeless youth, victim services, and services for people living with HIV/AIDS, so long as the costs of providing these services are eligible under paragraphs (a)(1)(i) through (a)(1)(x) of this section. The term victim services means services that assist program participants who are victims of domestic violence, dating violence, sexual assault, or stalking, including services offered by rape crisis centers and domestic violence shelters, and other organizations with a documented history of effective work concerning domestic violence, dating violence, sexual assault, or stalking.

- b. *Operations.* Eligible costs are the costs of maintenance (including minor or routine repairs), rent, security, fuel, equipment, insurance, utilities, food, furnishings, and supplies necessary for the operation of the emergency shelter. Where no appropriate emergency shelter is available for a homeless family or individual, eligible costs may also include a hotel or motel voucher for that family or individual.

Prohibition against involuntary family separation. The age of a child under age 18 must not be used as a basis for denying any family's admission to an emergency shelter that uses ESG funding or services and provides shelter to families.

Expenditures limits of combined Street Outreach and Emergency Shelter services cannot exceed 60% of the entire ESG allocation. THDA reserves the right to adjust applicants' budgets, if needed,

to remain within this requirement.

3. ***Homelessness Prevention Activities:*** Activities related to preventing persons from becoming homeless and to assist participants in regaining stability in their current or other permanent housing.

Eligible Participants: Extremely low-income individuals and families with household incomes of at or below 30% of Area Median Income 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".

4. ***Rapid Rehousing Activities:*** Activities related to help a homeless individual or family to move into permanent housing.

Eligible Participants: Individuals and families who meet HUD's definition of "Homeless" under Categories 1 and 4.

Allowable Activities for Prevention and Rapid Rehousing:

- a. ***Financial Assistance*** – ESG funds may be used to pay housing owners, utility companies, and other third parties for the following costs:
- (i) Rental application fees. ESG funds may pay for the rental housing application fee that is charged by the owner to all applicants.
 - (ii) Security deposits. ESG funds may pay for a security deposit that is equal to no more than 2 months' rent.
 - (iii) Last month's rent. If necessary to obtain housing for a program participant, the last month's rent may be paid from ESG funds to the owner of that housing at the time the owner is paid the security deposit and the first month's rent. This assistance must not exceed one month's rent and must be included in calculating the program participant's total rental assistance, which cannot exceed 24 months during any 3-year period.
 - (iv) Utility deposits. ESG funds may pay for a standard utility deposit required by the utility company for all customers for the utilities listed in paragraph (5) of this section.
 - (v) Utility payments. ESG funds may pay for up to 24 months of utility payments per program participant, per service, including up to 6 months of utility payments in arrears, per service. A partial payment of a utility bill counts as one month. This assistance may only be provided if the program participant or a member of the same household has an account in his or her name with a utility company or proof of responsibility to make utility payments. Eligible utility services are gas, electric, water, and sewage. No program participant shall receive more than 24 months of utility assistance within any 3-year period.
 - (vi) Moving costs. ESG funds may pay for moving costs, such as truck rental or hiring a moving company. This assistance may include payment of temporary storage fees for up to 3 months, provided that the fees are accrued after the date the program participant begins receiving assistance under paragraph (b) of this section and before the program participant moves into permanent housing. Payment of

temporary storage fees in arrears is not eligible.

b. Service Costs. ESG funds may be used to pay the costs of providing the following services:

- (i) *Housing search and placement.* Services or activities necessary to assist program participants in locating, obtaining, and retaining suitable permanent housing, include the following:
 - (A) Assessment of housing barriers, needs and preferences;
 - (B) Development of an action plan for locating housing;
 - (C) Housing search;
 - (D) Outreach to and negotiation with owners;
 - (E) Assistance with submitting rental applications and understanding leases;
 - (F) Assessment of housing for compliance with ESG requirements for habitability, lead-based paint, and rent reasonableness;
 - (G) Assistance with obtaining utilities and making moving arrangements; and
 - (H) Tenant counseling.
- (ii) *Housing stability case management.* ESG funds may be used to pay cost of assessing, arranging, coordinating, and monitoring the delivery of individualized services to facilitate housing stability for a program participant who resides in permanent housing or to assist a program participant in overcoming immediate barriers to obtain housing. This assistance cannot exceed 30 days during the period the program participant is seeking permanent housing and cannot exceed 24 months during the period the program participant is living in permanent housing. Component services and activities consist of:
 - (A) Using the centralized or coordinated assessment system as required under §576.400(d) to evaluate individuals and families applying for or receiving homeless prevention or rapid re-housing assistance;
 - (B) Conducting the initial evaluation required under §576.401(a), including verifying and documenting eligibility, for individuals and families applying for homelessness prevention or rapid re-housing assistance.
 - (C) Counseling
 - (D) Developing, securing, and coordinating services and obtaining Federal, State, and local benefits;
 - (E) Monitoring and evaluating program participant progress;
 - (F) Providing information and referrals to other providers;
 - (G) Developing an individualized housing and service plan, including planning a path to permanent housing stability; and
 - (H) Conducting re-evaluations required under §576.401(b).
- (3) *Mediation.* ESG funds may pay for mediation between the program participant and the owner of person(s) with whom the program participant is living, provided that the mediation is necessary to prevent the program participant from losing permanent housing in which the program participant currently resides.

- (4) *Legal Services.* ESG funds may pay for legal services, as set forth in §576.102(a)(1)(vi), except that the eligible subject matters also include landlord/tenant matters, and the services must be necessary to resolve a legal problem that prohibits the program participant from obtaining permanent housing or will likely result in the program participant losing the permanent housing in which the program participant currently resides.
- (5) *Credit Repair.* ESG funds may pay for credit counseling and other services necessary to assist program participants with critical skills related to household budgeting, managing money, accessing a free personal credit report, and resolving personal credit problems. This assistance does not include the payment or modification of a debt.

The Grantee may set a maximum dollar amount that a program participant may receive for each type of financial assistance. The Grantee may also set a maximum period for which a program participant may receive any of the types of assistance or services.

Financial assistance cannot be provided to a program participant who is receiving the same type of assistance through other public sources.

c. *Short- and Medium-Term Rental Assistance Requirements and Restrictions*

- (i) Compliance with FMR (Fair Market Rents) and Rent Reasonableness.
- (ii) For purposes of calculating rent, the rent must equal the sum of the total rent, any fees required for rental (excluding late fees and pet deposits), and, if the tenant pays separately for utilities (excluding telephone) the monthly allowance for utilities as established by the public housing authority for the area in which the housing is located.
- (iii) Compliance with minimum habitability standards.
- (iv) Tenant based rental assistance means that participants select a housing unit in which to live and receive rental assistance. Project based rental assistance means that grantees identify permanent housing units that meet ESG requirements and enter into a rental assistance agreement with the owner to reserve the unit and subsidize it so that eligible program participants have access to the unit.
- (v) A standard and legal lease must be in place.
- (vi) No rental assistance can be provided to a household receiving assistance from another public source for the same time period (with the exception of rental arrears).
- (vii) Participants must meet with a case manager at least monthly for the duration of the assistance (participants who are victims of domestic violence are exempt if meeting would increase the risk of danger to client).
- (viii) The Grantee must develop an individualized plan to help the program participant remain in permanent housing after the ESG assistance ends.
- (ix) The Grantee must make timely payments to each owner in accordance with the

Rental Assistance Agreement (RAA). The Grantee is solely responsible for paying late payment penalties that it incurs with non-ESG funds.

5. ***Homeless Management Information System (HMIS) Data Collection:*** Eligible costs include hardware; software; equipment costs; staffing for operating HMIS data collection, monitoring and analysis; reporting to the HMIS Lead Agency; training on HMIS use; and obtaining technical support. Domestic violence agencies may use HMIS funds to pay for costs in obtaining and operating a data collection program comparable to HMIS, including user fees, software, equipment, training, and maintenance.

Local government recipients may distribute all or a part of their ESG funds to eligible, private 501(c)(3) or 501(c)(4) non-profit organizations for allowable ESG activities.

For each of the eligible activities, THDA reserves the right to adjust funding requests to remain within the required percentages.

E. INELIGIBLE ACTIVITIES

1. *Under Street Outreach Services*, ESG funds may not be used for the following:
 - a. Emergency medical and/or mental health services accessible or available within the area under an existing program; and
 - b. Maintenance of existing services already being provided within the past 12 months prior to funding.
2. *Under Emergency Shelter Services*, ESG may not be used for the following:
 - a. Acquisition of real property;
 - b. New construction or rehabilitation of an emergency shelter for the homeless;
 - c. Property clearance or demolition;
 - d. Staff training or fund raising activities;
 - e. Salary of case management supervisor when not working directly on participant issues;
 - f. Advocacy, planning, and organizational capacity building;
 - g. Staff recruitment and/or training
 - h. Transportation costs not directly associated with service delivery.
 - i. Recruitment or on-going training of staff;
 - j. Depreciation;
 - k. Costs associated with the organization rather than the supportive housing project (advertisements, pamphlets about the agency, surveys, etc.)
 - l. Staff training, entertainment, conferences or retreats;
 - m. Public relations or fund raising;
 - n. Bad debts or bank fees; and
Mortgage payments.

3. *Under Prevention and Rapid Rehousing Activities*, ESG funds may not be used for the following:
 - a. Mortgage loan payments;
 - b. Pet deposits;
 - c. Late fees incurred if grantee does not pay agreed rental subsidy by agreed date;
 - d. Payment of temporary storage fees in arrears;
 - e. Payment of past debt not related to rent or utility; and
 - f. Financial assistance to program participants who are receiving the same type of assistance through other public sources or to a program participant who has been provided with replacement housing payments under URA during the same time period.
4. *Under HMIS Data Collection*: Grantees that are not compliant with HUD’s standards on participation, data collection, and reporting under a local HMIS will not be eligible for advancement or reimbursement for HMIS activities.

F. PARTICIPANT FILE RECORDS

Records must be kept for each program participant that document:

1. Evidence of “homeless” status or “at risk of homelessness” status, as applicable.
2. The services and assistance provided to each program participant, including, as applicable, the security deposit, rental assistance, and utility payments made on behalf of the program participant;
3. Compliance with the applicable requirements for providing services and assistance to that program participant under the program components and eligible activities provisions at 24 CFR 576.101 through 24 CFR 576.106, the provision on determining eligibility and amount and type of assistance at 24 CFR 576.401(a) and (b), and the provision on using appropriate assistance and services at 24 CFR 576.401(d) and (e); and
4. Where applicable, compliance with the termination of assistance requirement in 24 CFR 576.402.

G. RECORDKEEPING REQUIREMENTS

Grantees must meet all recordkeeping and reporting requirements as outlined in 24 CFR 576.500. These requirements include:

- Homeless status
- At risk of homelessness status
- Determinations of ineligibility
- Annual income
- Program participant records
- Centralized or coordinated assessment systems and procedures
- Rental Assistance Agreements and payments
- Utility allowance
- Shelter and housing standards
- Emergency shelter facilities
- Services and assistance provided
- Coordination with Continuum(s) of Care and other programs
- HMIS
- Matching
- Conflicts of interest
- Homeless Participation
- Faith-based activities
- Other Federal Requirements
- Relocation
- Financial Records
- Subrecipients and contractors
- Other records specified by HUD
- Confidentiality
- Period of record retention
- Access to Records
- Reports

H. MATCHING FUNDS

The ESG program requires a dollar for dollar match for the ESG funds. Each application must contain **PART VIII: Certification of Matching Funds**. All Grantees must supplement their ESG funds with equal amounts of funds or in-kind support from non-ESG sources. Certain other federal grants contain language that may prohibit their being used as a match. Matching funds or in-kind support must be provided after the date of the grant award to the Grantee and within the period of the ESG contract with THDA. The Grantee may not include funds used to match any previous ESG grant.

I. OTHER FEDERAL REQUIREMENTS

1. NON-DISCRIMINATION AND EQUAL OPPORTUNITY. Grantees must make facilities and services available to all on a nondiscriminatory basis, and publicize the facilities and services. The procedures a Grantee uses to convey the availability of such facilities and services should be designed to reach persons with disabilities or persons of any particular race, color, religion, sex, age, familial status, or national origin within their service area who may qualify for them. If not, the Grantee must establish additional procedures that will ensure that these persons are made aware of the facilities and services. Grantees must adopt procedures to disseminate information to anyone who is interested regarding the existence and location of services or facilities that are accessible to individuals with disabilities.

Grantees must also comply with the requirements of 24 CFR Parts 5, 200, 203, et al Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity. The regulation

is available at <http://www.gpo.gov/fdsys/pkg/FR-2012-02-03/pdf/2012-2343.pdf>. Grantees should include in their ESG standards a written policy for Fair Housing to all persons and/or families regardless of sexual orientation, gender identity or family identification.

2. LEAD BASED PAINT. Housing assisted with ESG funds is subject to the Lead-Based Paint Poisoning Prevention Act and the Act's implementing regulations at 24 CFR Part 35, Subparts C

through M for any building constructed prior to 1978. Grantees using ESG funds only for essential services and operating expenses must comply with Subpart K to eliminate as far as practical lead-based paint hazards in a residential property that receives federal assistance for acquisition, leasing, support services or operation activities.

3. PROPERTY MANAGEMENT STANDARDS. Grantees are required to follow uniform standards for using and disposing of capital improvements and equipment. Equipment is defined as having a useful life of one year and a per unit value of \$5,000 or more.
4. RELOCATION AND DISPLACEMENT. Grantees are required to take reasonable steps to minimize the displacement of persons, families, individuals, businesses, non-profit organizations or farms as a result of administering projects funded through ESG. Any persons displaced by the acquisition of property must be provided with relocation assistance (24 CFR 576.59).
5. ENVIRONMENTAL REVIEW. In implementing the ESG program, the environmental effects of each activity must be assessed in accordance with the provisions of the National Environment Policy Act of 1969 (NEPA) and the related authorities listed in HUD's regulations at 24 CFR Part 58. THDA as the Responsible Entity and the units of local government funded by THDA will be responsible for carrying out environmental reviews.

THDA will review the release of funds for local governments and must request the release of funds from HUD for any projects of non-profit organizations. The non-profit organizations will be responsible for gathering the information required for the environmental reviews. ESG funds cannot be committed until the environmental review process has been completed. Commitments for expenditures made prior to the approval of the environmental review cannot be reimbursed or advanced with ESG funds.

6. CONFLICT OF INTEREST. Each ESG Grantee must adopt a conflict of interest policy which prohibits any employee, persons with decision making positions or having information about decisions made by an organization, from obtaining a personal or financial interest or benefit from the organization's activity, including through contracts, subcontracts, or agreements. (24 CFR 576.57). ASBESTOS. Prior to renovation, Tennessee State law requires an asbestos inspection for any structure that is not a residential building having four or fewer dwelling units. The costs of asbestos removal may be included in the grant request.
7. CONTRACTUAL AGREEMENT. All Grantees must enter into a contractual agreement with THDA. This Working Agreement includes all requirements contained in the ESG Interim Rule (24 CFR Part 576 and 91) in addition to all other applicable rules and regulations. The Working Agreement will include, but is not limited to the following:
 - a. BUILDING STANDARDS. Grantees must ensure that any building for which ESG funds are used for meets the local government standards for safety and sanitation.
 - b. CERTIFICATION OF ASSISTANCE. Grantees must certify that on-going assistance will be provided to homeless individuals to obtain appropriate supportive services, including permanent housing, medical and mental health treatment, counseling, supervision and other services essential for achieving independent living and other federal, state local and private assistance available for such persons.
 - c. CONFIDENTIALITY. Grantees must develop procedures to ensure the confidentiality of victims of domestic violence.

- d. DRUG AND ALCOHOL-FREE FACILITIES. Grantees must administer a policy designed to ensure that each assisted homeless facility is free from the illegal use, possession or distribution of drugs or alcohol by its beneficiaries.
- e. CLIENT PARTICIPATION. The grantee must provide for the participation of not less than one homeless individual or formerly homeless individual on the board of directors or other equivalent policy-making entity of the grantee to the extent that the entity considers and makes policies and decisions regarding any facilities, services, or other assistance that receive funding under Emergency Solutions Grant (ESG).

If the Grantee is unable to meet above requirement, it must instead develop and implement a plan to consult with homeless or formerly homeless individuals in considering and making policies and decisions regarding any facilities, services, or other assistance that receive funding under Emergency Solutions Grant (ESG). The plan must be included in the annual action plan required under 24 CFR 91.220.

To the maximum extent practicable, the grantee must involve homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under ESG, in providing services assisted under ESG, and in providing services for occupants of facilities assisted under ESG. This involvement may include employment or volunteer services.

- f. PROCUREMENT PROCEDURES. Each ESG Grantee must have an appropriate procurement procedure in place. At a minimum, three telephone bids must be obtained for any equipment or furniture purchases to be charged totally or in part to ESG. The grantee must retain copies of all procurement contracts and documentation of compliance with the procurement requirements in 2 CFR part 200, subpart D.
- g. FAIR HOUSING. All ESG Grantees must perform and document action in the area of enforcement and/or promotion to affirmatively further fair housing. During the grant year Grantees must carry out a minimum of one activity to promote fair housing. Non-discrimination and equal opportunity are applicable to ESG programs (24 CFR 5.105(a) as amended).
- h. TERMINATING ASSISTANCE. All ESG Grantees must have a formal process for terminating assistance to an individual or family. At a minimum, there must be an appeals procedure with one level of administrative review for clients who are evicted or refused service from the facility for any reason. Termination does not bar the recipient or subrecipient from providing further assistance at a later date to the same family or individual.
- i. REPORTING REQUIREMENTS. All ESG Grantees are required to upload the ESG Consolidated Annual Performance and Evaluation Report (CAPER) via Comma Separated Valued (CSV) into the Sage HMIS Reporting Repository by August 31 following the end of the program year. Domestic violence agencies must also upload CAPER information from their comparable data system as required by HUD.

Additional reports may be required by THDA at its sole and absolute discretion.

HMIS PARTICIPATION. All ESG Grantees must certify that they will fully utilize the Homelessness Management Information System (HMIS) for the Continuum of Cares in

which the assistance is delivered, or if a victim services provider, the ESG Grantee will operate a comparable database that collects client-level data over time (i.e. longitudinal data) and generates unduplicated aggregate reports based on the data. Grantees that are not victim services providers must work with their local CoC to coordinate HMIS access and technical assistance. All ESG Grantees assume full responsibility for all reporting to THDA. Please check the following website for local CoC contact information and for information on the geographic areas covered by each CoC: <http://thda.org/business-partners/esg>.

- j. COORDINATED ENTRY. All Grantees must participate in the Coordinated Entry process of the Continuum of Care in which services are delivered. Grantees serving multiple Continuums of Care must participate in each Coordinated Entry process established by each CoC.
- k. SERVING FAMILIES WITH CHILDREN. Organizations that use ESG funds for emergency shelter to families with children under the age of 18 shall not deny admission to any family based on the age of any child under age 18. Providing these families with stays in a hotel/motel or other off-site facility does not suffice. If the Grantee's facility serves families, provisions must be made for the facility to accommodate **all** families.
- l. Violence Against Women Act (VAWA). All ESG Grantees are required to apply the requirements of the Violence Against Women Act (VAWA) and the Violence Against Women Act Reauthorization Act of 2022 (VAWA 2022) to all survivors of domestic violence, dating violence, sexual assault, and stalking, regardless of sex, gender identity, or sexual orientation, consistently across all HUD administered programs along with all nondiscrimination and fair housing requirements.
- m. PROGRAM COMPLIANCE. All ESG Grantees must adhere to, or maintain compliance with, the requirements of the ESG Program and other programs administered through the Community Services and Community Housing Divisions. Failure to maintain compliance with any program funded through Community Services and Community Housing Divisions will result, depending on the egregiousness of the noncompliance, in penalties being assessed in the scoring of future applications and/or the inability to participate in programs administered by THDA for a period to be determined at THDA's sole discretion.

J. POLICIES AND PROCEDURES / WRITTEN STANDARDS

Grantees are required to establish and consistently apply, written standards for providing ESG assistance. These written standards may be established by the Grantee or established by the Continuum of Care (CoC) and followed by each Grantee providing assistance in that area.

At a minimum these written standards must include:

- 1. Standard policies and procedures for evaluating individuals' and families' eligibility for assistance under Emergency Solutions Grant (ESG);
- 2. Standards for targeting and providing essential services related to street outreach;

Policies and procedures for admission, diversion, referral, and discharge by emergency shelters

assisted under ESG, including standards regarding length of stay, if any, and safeguards to meet the safety and shelter needs of special populations, *e.g.*, victims of domestic violence, dating violence, sexual assault, and stalking; and individuals and families who have the highest barriers to housing and are likely to be homeless the longest;

3. Policies and procedures for assessing, prioritizing, and reassessing individuals' and families' needs for essential services related to emergency shelter;
4. Policies and procedures for coordination among emergency shelter providers, essential services providers, homelessness prevention, and rapid re-housing assistance providers; other homeless assistance providers; and mainstream service and housing providers (see 24 CFR 576.400(b) and (c) for a list of programs with which ESG-funded activities must be coordinated and integrated to the maximum extent practicable);
5. Policies and procedures for determining and prioritizing which eligible families and individuals will receive homelessness prevention assistance and which eligible families and individuals will receive rapid re-housing assistance (these policies must include the emergency transfer priority required under 24 CFR 576.409);
6. Standards for determining what percentage or amount of rent and utilities costs each program participant must pay while receiving homelessness prevention or rapid re-housing assistance;
7. Standards for determining how long a particular program participant will be provided with rental assistance and whether and how the amount of that assistance will be adjusted over time; and
8. Standards for determining the type, amount, and duration of housing stabilization and/or relocation services to provide to a program participant, including the limits, if any, on the homelessness prevention or rapid re-housing assistance that each program participant may receive, such as the maximum amount of assistance, maximum number of months the program participant receive assistance; or the maximum number of times the program participant may receive assistance.

APPLICATION AND EVALUATION PROCEDURE

THDA will evaluate each application to determine if the proposal meets threshold criteria. Threshold criteria includes: submission of a complete application; proposal of an eligible activity; proposal of a project that meets the requirements of the ESG Regulations; Written ESG Standards, Habitability Standards, Confidentiality and Privacy Policies; and compliance with and participation in the applicable CoC. Additionally, to be considered for funding, the application must be signed with an original signature by a nonprofit entity's Chairman of the Board or the Executive Director, or the Mayor of the local government.

All nonprofit organizations must upload all organizational information required to be submitted through THDA's Participant Information Management System (PIMS). Copies of organizational documents that are required to be submitted through PIMS but that are submitted through another means will not be considered.

Additional requirements for non-profit organizations are included in the application at **Part X: Non-Profit Checklist**. Documentation must be submitted along with the completed Checklist to demonstrate that the organization meets threshold requirements and has the capacity to provide shelter, essential services and/or operations for programs serving the homeless. Applications meeting the threshold criteria will be scored and ranked in descending numerical order.

THDA will provide a limited opportunity of five (5) business days for applicants to correct the following threshold factors:

- Failure to upload all required documents to PIMS and GMS.
- Failure to submit a Certificate of Existence that was issued within the required time established by the application instructions.
- Failure of the Mayor, Executive Director, or the Board Chairman to sign the application.

All applicants that are required to submit corrections for an issue identified above will receive an automatic 5 point deduction to the final application score. The point deduction will be assessed regardless of the number of the above threshold items requested to be corrected.

THDA will not provide an opportunity to correct other application items nor will THDA extend the time period for correction of the threshold item beyond the period identified above.

Application Score Tiebreaker Process

In the event of a tied score under the ESG Funding Matrix, THDA will follow the following tiebreaker review process to select the agency that will receive funding.

The application with the highest score for the following categories will be selected in this order, until the tie is broken.

1. Fiscal Capacity Score;
2. Agency Capacity Score;
3. CoC Score; and
4. Program Design.

Key Applicant Eligibility Factors

- Eligible non-profit agency or unit of general local government
- No outstanding findings or other issues from any program operated by THDA
- Experienced homeless services/prevention provider
- Must be able to meet recordkeeping and reporting requirements, including use of HMIS
- Must be able to meet HMIS requirements or, if a domestic violence program provider, a comparable database that collects client level data over time and generates unduplicated aggregate reports based on the data
- Must be certified by local CoC Lead Agency as a participating member
- Must receive a Certification of Consistency with the Consolidated Plan if serving a community in which a Consolidated Plan is prepared locally
- Must receive local government approval if a nonprofit entity seeking funding to provide

emergency shelter using ESG resources

- Must submit ESG Written Standards
- Must be participating in the Coordinated Entry process set up by the regional CoC.
- Must submit audit or financials dated not more than 12 months prior to the date of the application.
- Proposed activities must be in compliance with HUD requirements as specified in this Program Description.

ESG COMPETITIVE ALLOCATON RATING SCALE

100 POINTS

1. PROGRAM DESIGN

UP TO 40 POINTS

The degree to which the proposed program demonstrates:

- a. An understanding of the ESG objectives and requirements, including whether the proposed activities are eligible by category, are realistic and are needed in the community.
- b. A cost effective project with documentable and realistic outcomes, and, if the proposed project is a continuation of an on-going program, the applicant's demonstration that performance outcomes been met.
- c. Support for the local CoC to end homelessness, including whether the proposed activities duplicate other resources within the region and the applicant's demonstration of participation in the coordinated entry process.
- d. A strategic plan to leverage and support other funding sources to reduce and end homelessness;
- e. The program design meets the objectives of providing housing solutions without unnecessary barriers or program requirements.
- f. The use of rapid rehousing to move individuals and families from homelessness to permanent housing; and,
- g. Degree to which the project shows success in finding permanent housing solutions for the population served.

2. APPLICANT CAPACITY

UP TO 20 POINTS

- a. Relative experience of the individual(s) on staff of the applicant who shall have primary responsibility for the oversight and management of the proposed project;
- b. Relative capacity of applicant's organizational infrastructure to establish and administer the project, including demonstrated capacity to meet HUD reporting requirements through HMIS and to provide all HUD required deliverables in an accurate and timely manner.

- c. Demonstrated experience of the applicant in establishing and operating ESG eligible activities, or similar projects, for at-risk and literally homeless persons.
- d. Relative performance similar to existing or previously funded projects (i.e. past performance outcomes).
- e. Relative experience in collaborating with relevant public and/or private entities to obtain appropriate mainstream services on behalf of the population to be served.
- f. Active involvement of board of directors and volunteers to support the mission of the project.

3. FISCAL CAPACITY

UP TO 20 POINTS

- a. Clear and specific documentation of match, including the source and level of committed match. Letters of support, documentation of real value of buildings or donated lease are included. Donations are supported by documentation of current year's donations or financial records. Sample volunteer job descriptions/timesheets are included.
- b. Completeness of budget, which includes both the narrative and the budget pages, demonstrating realistic staff compensation specific to the category of ESG activity and showing eligible line items under the ESG Regulations.
- c. Applicant audit and/or financial records support applicant's ability to cash-flow an advancement or reimbursement program.
- d. Applicant's success at drawing down previous years ESG funding allocation.

4. COORDINATION WITH COC PRIORITIES

UP TO 20 POINTS

THDA will award up to 20 points for an application that actively participates in and coordinates with the local CoC, including active participation in the coordinated entry process established by the CoC at time of application.



TENNESSEE HOUSING DEVELOPMENT AGENCY

2025 HOME HOMEOWNERSHIP DEVELOPMENT PROGRAM DESCRIPTION

The Tennessee Housing Development Agency (“THDA”) administers the federally-funded HOME Investment Partnerships Program (“HOME”) to promote the production, preservation, and rehabilitation of single-family housing in single-unit buildings for low-income households. The purpose of this Program Description is to explain the requirements and the application process to fund the development of housing for sale to low- and moderate-income households.

THDA will make HOME funds available to non-profit organizations that meet the designation of a Community Housing Development Organization (“CHDO”) through a competitive application process. An applicant must apply for a HOME grant of at least \$250,000 for program costs, but may apply for a maximum HOME grant of \$1,000,000 for program costs, and may also apply for operating assistance up to an amount equal to 7% of program costs.

THDA will open the 2025 HOME Homeownership Development Program Round on February 6, 2025. Applicants must submit their applications electronically through THDA’s Grants Management System (“GMS”). THDA will stop accepting applications at 4:00 PM CDT on Friday, March 5, 2025. THDA anticipates notifying successful applicants on or around May 30, 2025 and issuing Reservation of Funds with a term commencing July 1, 2025 and ending June 30, 2028.

This Program Description and the application link are available at www.thda.org. Once on the THDA website, click on PROGRAMS and the HOME Program will be listed under the PROGRAMS FOR LOCAL GOVERNMENT & NONPROFIT PARTNERS. Click on HOME for the link to the 2025 HOME Homeownership Development Program Description. If you have questions, please contact Aaron Toran at (615) 815-2037 or AToran@thda.org.

THE HOME PROGRAM

HOME is governed by Title 24 of the Code of Federal Regulations, Part 92, as amended. Those regulations are incorporated in this Program Description by this reference. In cases of conflicting requirements, the more stringent requirement will apply, unless the more stringent requirement would violate a state or federal law.

A. ELIGIBLE APPLICANTS.

To be eligible, a non-profit organization must:

1. Meet one of the two following criteria:
 - a. All private, non-profit organizations must be organized and existing in the State of Tennessee (as evidenced by a Certificate of Existence from the Tennessee Secretary of State, dated no more than thirty (30) days prior to the application date).

OR

- b. Be organized and existing under the laws of another state and be qualified to do business in Tennessee (as evidenced by a Certificate of Existence from the other state's Secretary of State dated no more than thirty (30) days prior to the application date and by a Certificate of Authorization to do business in Tennessee from the Tennessee Secretary of State, dated no more than thirty (30) days prior to the application date).
2. Demonstrate at least two (2) years of experience providing affordable housing or affordable housing related services in the state of Tennessee satisfactory to THDA, in its sole discretion.
3. Propose a budget that includes at least a 10% contingency for the hard costs of the project to anticipate possible cost overruns over the grant term.
4. Be deemed a CHDO by THDA and meet the following requirements:
 - a. Have no part of its net earnings inuring to the benefit of any member, founder, contributor, or individual;
 - b. Have among its purposes the provision of decent housing that is affordable to low-income and moderate-income persons, as evidenced in its charter, articles of incorporation, resolutions or by-laws,
 - c. Experience in the provision of housing to low-income households;
 - d. Have standards of financial accountability that conform to 2 CFR Part 200, *Uniform Administrative Requirements, Audit Requirements and Cost Principles*; and
 - e. Have an IRS designation under Section 501(c)(3) or Section 501(c)(4) of the federal tax code. A 501(c)(3) non-profit applicant may not submit an application until they have received their designation from the IRS. A 501(c)(4) non-profit applicant must provide documentation satisfactory to THDA, in its sole discretion, that the non-profit has filed the necessary materials with the IRS and received a response from the IRS demonstrating 501(c)(4) status.
 - f. Not be controlled by, or under the direction of, individuals or entities seeking to derive profit or gain from the CHDO. If a CHDO is sponsored or created by a for-profit entity, all of the following must apply:
 - (1) The for-profit entity may not be an entity whose primary purpose is the development or management of housing, such as a builder, developer, or real estate management firm;
 - (2) The for-profit entity may not have the right to appoint more than one-third of the membership of the CHDO's governing body. CHDO board members appointed by the for-profit entity may not appoint the remaining two-thirds of the board members;
 - (3) The CHDO must be free to contract for goods and services from vendors of its own choosing;
 - (4) The officers, directors, owners (stockholders, managers, members, etc.), or employees of the for-profit entity cannot be officers, directors, owners (stockholders, managers, members, etc.), or employees of the CHDO.

- g. Is not a governmental entity (including the participating jurisdiction, other jurisdiction, Indian tribe, public housing authority, Indian housing authority, housing finance agency, or redevelopment authority) and is not controlled by a governmental entity. An organization that is created by a governmental entity may qualify as a CHDO, however, the governmental entity may not have the right to appoint more than one-third of the membership of the organization's governing body and no more than one-third of the board members may be public officials or employees of recipient governmental entity. Board members appointed by the State or local government may not appoint the remaining two-thirds of the board members. The officers or employees of a governmental entity may not be officers of the Board or employees of a CHDO.
 - h. Maintain accountability to low-income community residents by:
 - (1) Including residents of low-income neighborhoods, other low-income community residents, or elected representatives of low-income neighborhood organizations in at least one-third of the CHDO's governing board's membership. For urban areas, "community" may be a neighborhood or neighborhoods, city, county, or metropolitan area. For rural areas, it may be a neighborhood or neighborhoods, town, village, county, or multi-county area (but not the entire State); and
 - (2) Having a formal process for low-income program beneficiaries to advise the CHDO in its decisions regarding the design, site selection, development, and management of affordable housing. The process must be clearly established in the by-laws or through an adopted board resolution. Meeting the board requirement of 4.h.(1) above does not satisfy this requirement.
 - i. Have a demonstrated capacity to successfully carry out housing projects assisted with HOME funds. A CHDO undertaking development activities as a developer or sponsor must satisfy this requirement by having paid employees with housing development experience who will work on projects assisted with HOME funds. Paid staffing may be documented by providing copies of the most recent W-2, as applicable, issued by the nonprofit entity for each staff member. For its first year of funding as a CHDO, a CHDO may satisfy this requirement through a contract with a consultant who has housing development experience to train appropriate key CHDO staff.
 - (1) A CHDO that will own housing must demonstrate capacity to act as owner of a project and meet the requirements of 24 CFR 92.300(a)(2).
 - (2) A CHDO does not meet the test of demonstrated capacity based on any person who is a volunteer or whose services are donated or cost allocated by another organization, or by hiring a consultant.
 - j. Have a history of serving the community within which the housing to be assisted with HOME funds is to be located. In general, a CHDO must be able to show at least one year of serving the community through housing activities benefiting low-income persons or families before HOME funds may be awarded to that CHDO. However, a newly created CHDO formed by local churches, service organizations, or neighborhood organizations may meet this requirement by demonstrating that its parent organization has at least one year of serving the community through housing activities benefiting low-income persons or families.
- 5. CHDOs that have generated CHDO proceeds must demonstrate the use of or plan to use previous CHDO proceeds and a need for additional HOME funds.
 - 6. Must only apply for HOME funding for projects in which the CHDO is the owner and developer.

7. Submit a completed application that includes the Non-Profit Checklist/CHDO Designation as provided in GMS with supporting documentation.
8. All applicants with prior HOME grants from THDA must meet both the Commitment and Spend-Down Requirements as noted below for the funding round under which the entity received a prior grant award:
 - a. To meet the Commitment Requirement, THDA must have entered into a legally binding agreement with the organization for specific site addresses for the percentage of development funds specified by grant year.
 - b. To meet the Spend-Down Requirement, the organization must have either expended or submitted by February 28, 2025, an officially authorized Request for Payment with supporting documentation for the percentage of development and operating assistance funds specified by grant year:

HOME PROGRAM DESCRIPTION	COMMITMENT REQUIREMENT	SPEND-DOWN REQUIREMENT
2021 CHDO Rounds	100%	100%
2022 CHDO Rounds	100%	90%
2023 CHDO Rounds	100%	50%
2024 CHDO Round	25%	25%
2024-2 CHDO Round	Not Eligible	Not Eligible

- c. CHDOs with a closed grant from years 2022 and earlier that met spend down requirements but failed to commit or expend 100% of their grant funds, will be eligible to apply. However, such CHDOs will be subject to point deductions, as detailed in the CHDO Matrix.
9. Must be in compliance with all other THDA programs in which they have an active, open grant or a grant that has been closed and must have no unresolved performance issues, as determined by THDA.

B. ALLOCATION OF FUNDS.

HOME funds committed to the State of Tennessee, through THDA, will be allocated as provided in the State of Tennessee's Consolidated Plan, as amended. THDA will use funds available from prior-year HOME Program allocations to fund the program. THDA will make *up to 20%* of THDA's 2025 HOME Allocation from HUD for program costs and *up to 5%* of THDA's 2025 HOME Allocation from HUD for CHDO operating assistance. Additionally, THDA may make available any returned or leftover funds from other 2024 or earlier funding rounds, to be determined at the time of award.

1. Commitment Requirement. A successful CHDO that receives an allocation of funds ("Grant Recipient") must commit those funds to specific units by the anticipated milestones to be established within the Reservation of Funds: (1) 50% of the funds by June 30, 2026; (2) 75% of the funds by December 31, 2026; and (3) 100% of the funds by June, 2027. Applicants must be aware of these dates and have a pipeline of eligible homebuyers so they can begin their projects as soon as the environmental reviews have been completed. Failure to meet a particular deadline may result in a reduction of the grant award to the amount of funding committed at such deadline.

2. **Lack of Ability to Comply.** If, in the opinion of THDA, all applicants lack the organizational potential to comply with all HOME affordability requirements, THDA may choose not to award any of the funds set-aside for CHDOs in the 2025 HOME Homeownership Development Program or to award a lesser amount than outlined herein, in its sole discretion.
3. **Funding Requirements.** HOME awards will be in the form of a reimbursement grant, secured by a note, deed of trust, and restrictive covenants. Grant Recipients may be required to repay any HOME funds expended on projects that are not completed and ready for occupancy by the term end date of the HOME Grant Contract executed between the Grantee and THDA, or as otherwise specified in the Grant Contract, the federal rules, regulations, and notices for HOME, and this Program Description. Required deeds of trust and restrictive covenants must be recorded prior to any other financing documents.

C. ELIGIBLE ACTIVITIES.

Eligible housing activities under the 2025 HOME CHDO Homeownership Development Program include:

1. **Homeownership Programs.** THDA expects that the Grant Recipients will not only shepherd the homebuyer through the home buying process, but also work toward fostering an on-going relationship with the homebuyer. This responsibility includes facilitating additional homeowner counseling, verifying homeowner occupancy requirements on an annual basis, and monitoring mortgage loan default issues.
 - a. **Costs to Develop Units.** HOME funds must be used to develop single-family units for homeownership, including new construction or acquisition and substantial rehabilitation of substandard dwellings. Duplexes, Triplexes, and Quads are not eligible. Successful Grant Recipients must be the owner and developer of all units at the time the units are constructed or rehabilitated. When units are sold to eligible homebuyers, the HOME funds must be repaid to the Grant Recipient and the Grant Recipient must use the repaid funds to develop additional single-family units for homeownership in compliance with the HOME regulations.

HOME funds may only be used to cover the development costs necessary to develop modest single family housing in accordance with 92.254(a), including those costs necessary for producing the unit that will exceed the market value of the property upon construction completion, i.e. the development subsidy.

Before construction or acquisition and rehabilitation can begin, Grant Recipients must demonstrate a pipeline of eligible buyers pre-qualified for a permanent loan. Although speculative construction or acquisition is not generally allowed, under certain circumstances THDA will allow an applicant to apply for an exception to this policy on a project-by-project basis. To be considered for an exception, the applicant must meet certain criteria, including:

- (1) Experience and capacity to manage an affordable rental housing program;
- (2) Success during the last three (3) years in managing affordable rental housing in the area of the proposed project with an average list to lease-up term of no more than 180 days;
- (3) A current average market time of list to contract for sale for similarly priced, comparable homes in the area of the proposed project of no more than 120 days;
- (4) Extenuating circumstances that prevent the applicant from having a pipeline of pre-qualified homebuyers to support their development activity.

- b. Soft Second Mortgages. Grant Recipients must allow an amount of HOME funds to remain with the unit as a soft second mortgage that is equal to or more than \$1,000 and is equal to or less than \$39,999, with the amount determined by the amount necessary for the household to qualify for permanent financing. THDA requires that a subsidy remain in the financing when the unit is sold, so affordability is based on the less restrictive recapture provision of the HOME regulations. All Grant Recipients using HOME funds for soft second mortgages must use the THDA single-family underwriting template to determine the appropriate amount of HOME assistance and must submit the determination to THDA for review and final approval. If the underwriting template indicates that the homebuyer does not have an unmet need for the soft second mortgage, the Grant Recipient may not provide direct HOME assistance to that homebuyer. The amount of the soft second mortgage is the “direct HOME subsidy” provided to the homebuyer and is subject to an affordability period and recapture, as will be defined subsequently herein.

The soft second mortgages may not be combined with other THDA-funded “second mortgage” assistance programs, including Great Choice Loan Plus assistance, or with funding available through the New Start program, and any subsequent or similar programs operated by THDA. The THDA HOME funded soft second mortgage may be combined with a THDA Great Choice first mortgage loan.

- c. Sales Price. All units must be sold for an amount that is not any lower than the appraised value of the unit or the sales price limit as determined by HUD, whichever is lower.
- d. Sales Price Limits. The sales price limit for homeownership programs are the Property Value Limits. Current limits are available at <https://thda.org/business-partners/home>.
- e. Underwriting. Front and back end ratios may not exceed thirty-three (33%) and forty-three percent (43%), respectively. Lower ratios are encouraged where possible.
- f. Permanent Financing. THDA expects the use of THDA mortgage loans whenever suitable. Other financing may be used if it is comparable to a THDA mortgage loan. Permanent financing is considered comparable if the interest rate does not exceed the prevailing THDA Great Choice interest rate by more than one percentage point and when it is demonstrated that the homebuyer represents a commensurate underwriting risk to the lender. All loans must have a fixed interest rate fully amortizing over the 30-year term of the loan. There can be no pre-payment penalty for early payoffs.
- g. Homebuyer Contribution. The homebuyer must make a contribution from their own funds equal to one percent (1%) of the purchase price of the property.
- h. Homebuyer Education. All homebuyers must complete a homebuyer education program from a THDA-qualified homebuyer education provider prior to purchase.
- i. Neighborhood Market Conditions. Applicants proposing homeownership projects must document that neighborhood market conditions demonstrate a need for the project and must complete a market study.
- j. Deadline for Sale. Units must be sold to an eligible homebuyer within nine (9) months of the issuance of a Certificate of Occupancy. If a unit is not sold within that period, the unit must be converted to rental housing for the appropriate rental affordability period or the HOME funds must be repaid by the Grant Recipient to THDA. A lease-purchase program may be permitted if the Grant Recipient can demonstrate that the Grant Recipient operates an existing, active lease purchase program.

2. CHDO Operating Expenses, Developer's Fees and CHDO Proceeds.

a. CHDO Operating Expenses.

(1) Operating expenses are separate from project funds.

(2) As long as a Grant Recipient does not have an existing operating assistance grant award from THDA where less than 75% of the total operating assistance grant award has been expended as of February 28, 2025, then the Grant Recipient may request an amount up to 7% of the funds awarded for the acquisition and rehabilitation or new construction of housing for sale to low-income homebuyers as CHDO operating expenses to help with the operating costs the organization.

b. Developer's Fees. A Grant Recipient may also request an 8% developer's fee if the Grant Recipient is acting as a developer of housing. The developer's fee is 8% of the HOME funds used to construct or acquire and rehabilitate the unit. The developer's fee is a project soft cost and counts against the maximum per unit subsidy limit applicable to a project.

c. CHDO Proceeds.

(1) CHDO proceeds are the HOME funds returned to a Grant Recipient upon the sale of a unit to a homebuyer. Grant Recipients must use CHDO Proceeds to develop more HOME-eligible housing for homeownership. Once the CHDO Proceeds are used a second time to develop more housing for homeownership, the HOME restrictions on the use of proceeds are eliminated.

(2) A Grant Recipient may use 15% of the CHDO Proceeds for operating expenses of the organization.

3. Other Project Soft Costs.

In planning their programs, applicants may include the actual costs paid to third parties for progress inspections and work write-ups as a project-related soft cost where necessary. The costs for plans, progress inspections, and work write-ups are capped at 2.5% of the **Hard Project Costs**. In addition to the costs for plans, inspections, and work write-ups, the costs for lead-based paint inspections, risk assessments, and clearance testing, and other architectural and engineering fees are also paid as project soft costs and limited to the actual billed charge from a third-party vendor. All project soft costs count toward the HUD maximum per-unit subsidy limit.

D. PROHIBITED ACTIVITIES.

1. Purchase and installation of manufactured housing on lots.
2. Provision of project reserve accounts, or operating subsidies;
3. Provision of tenant-based rental assistance for the special purposes of the existing Section 8 program, in accordance with Section 212(d) of the Act;
4. Provision of non-federal matching contributions required under any other Federal program;
5. Provision of assistance authorized under Section 9 of the 1937 Act (annual contributions for operation of public housing);

6. Carrying out activities authorized under 24 CFR Part 968 (Public Housing Modernization);
7. Provision of assistance to eligible low-income housing under 24 CFR Part 248 (Prepayment of Low Income Housing Mortgages);
8. Provision of assistance (other than assistance to a homebuyer to acquire housing previously assisted with HOME funds) to a project previously assisted with HOME funds during the period of affordability established by HUD or THDA in the Grant Contract. However, additional HOME funds may be committed to a project up to one year after project completion, but the amount of HOME funds in the project may not exceed the HUD maximum per-unit subsidy amount;
9. Paying for any cost that is not eligible under 24 CFR 92.206 through 92.209;
10. Use of HOME funds for rental housing projects;
11. Provision of assistance for a homeowner rehabilitation project by a CHDO from the 15% CHDO set-aside. A CHDO funded through the 15% CHDO set-aside can only participate in the HOME program if they are the owner and developer of a project.
12. Provision assistance for emergency shelters (including shelters for disaster victims) or facilities such as nursing homes, convalescent homes, hospitals, residential treatment facilities, correctional facilities, and dormitories, including those for farm workers or housing for students.

E. LAYERING.

Layering is the combining of other federal resources on a HOME-assisted project that results in an excessive amount of subsidy for the project. Such activity is prohibited. Grant Recipients must analyze each project to ensure that only the minimum amount of assistance is allocated to the project. In no case may the amount of HOME funds exceed the HUD Maximum per Unit Subsidy Limit.

F. MATCH.

THDA will not require applicants to provide match towards funded projects. Although no local match is required, THDA will award points based on the contribution of eligible match reflected in an application as specified in the scoring matrix. THDA will count any qualifying non-federal project funds or other resources reflected in successful applications that qualify as match under the HOME rule toward the match requirement.

HOME match is permanent, non-federal contributions to a project. THDA will monitor the contribution of match throughout the implementation of the grant. Matching contributions may be in the form of one or more of the following:

1. Cash contributions not provided by the assisted household and not from a federal source, including the present value of the interest subsidy for loans made at rates below market.
2. Reasonable value of donated site-preparation and construction materials.
3. Reasonable rental value of the donated use of site preparation or construction equipment.
4. Waived fees and taxes.

5. Property donation or below-market sale. A copy of the appraisal and/or purchase contract must be submitted. The donor/seller of the property must also provide a statement certifying that the property was donated or sold for affordable housing purposes and an acknowledgment that the donor/seller received the URA Guide Form Notice Disclosure to Seller, as well as the HUD booklet entitled, “When a Public Agency Acquires Your Property.” If the property was originally acquired with federal funds, the value of the property is not match eligible.
6. The direct cost of donated, compliant homebuyer counseling services provided to families that acquire properties with HOME funds under the provisions of 24 CFR §92.254, including on-going counseling services provided during the period of affordability. Counseling may not be valued at more than \$40 per hour.
7. Reasonable value of donated or volunteer labor or professional services. Unskilled volunteer labor may not be valued at more than \$10 per hour; skilled volunteer labor may be valued at the documented going rate.
8. Value of sweat equity may also be eligible if every assisted household under the HOME grant award is required to perform sweat equity. Sweat equity may not be valued at more than \$10 per hour.
9. Other match sources as permitted under the HOME Final Rule.

G. LEVERAGE.

In the scoring matrix, any project that has leveraged funds will receive additional points. Leveraged funds are funds provided by local governments, grants from other sources and cash from program beneficiaries. Loan proceeds from a lending institution do not count as leverage. However, the savings generated from a below market interest rate will count as leverage. Administrative funds, *anticipated* fund-raising revenues, other THDA funds, and construction loans do not count toward leverage. Leveraged funds counted in one program year do not qualify again as leverage in subsequent years.

The value of donated labor, materials and land will count toward leverage. The value of unskilled labor is set at the current minimum wage, and the value of skilled labor is set at twice the current minimum wage. The value of land and/or a building donated or acquired for a project prior to the application will count as leverage, but there must be an appraisal or tax assessment included in the application to document its value. In order to count donated supplies or materials, only the documented value of the actual goods or materials will be considered and they must be legitimately required by the program. The donor must provide a letter to confirm the amount of the supplies or materials. Proposed discounts will not count as leverage.

H. PUBLIC PRIVATE PARTNERSHIPS FOR NEIGHBORHOOD REDEVELOPMENT.

THDA encourages Grant Recipients to undertake housing development activities in concert with a local government or local quasi-governmental entity in order to both fulfill the need for housing in these communities as well as larger community redevelopment goals beyond the housing efforts of the Grant Recipient itself.

The Grant Recipient must have a strategy approved by its Board to redevelop an area that ties into a larger strategic plan of a City or County’s efforts to stabilize a focused area that requires revitalization. Unit development must occur only in the identified target area.

In order to receive points under this scoring criteria, the Grant Recipient must partner with a local unit of government or a local quasi-governmental entity by means of a Memorandum of Understanding (MOU) or other partnership agreement for the purpose of the development of affordable housing for sale to low-income home

buyers effective for the full-term of the grant period. As part of the effort, the local unit of government or the local quasi-governmental entity must provide eligible HOME match contributions to the housing development effort. The MOU must outline the responsibilities of all parties to the program implementation, including, but not limited to:

1. The targeted neighborhood area(s) in which all units will be rehabilitated and/or constructed for sale to low-income home buyers under the MOU.
2. The number of units to be rehabilitated or constructed for sale to low-income home buyers.
3. A description of the match contributions to be provided. At minimum, match contributions must meet the following requirements:
 - a. Donation or sale of a suitable parcel of land for home development, without encumbrance of any kind with all taxes and other fees current and meeting all requirements of Section F 5 of this program description and the following additional requirements:
 - (1) The sale price to the Grant Recipient shall be no more than \$100.
 - (2) All taxes must be clear through the time of sale to the low-income homebuyer.
 - b. The donated cost of demolition and disposal of any existing structures on the building parcel including all landfill fees if unit demolition is a required part of lot development.
 - c. Fees controlled by the local government such as building permits, impact fees or other development fees must be waived by the local government and provided as a donated match to the project. To the extent, the local government controls utility connection and tap fees these fees must be waived or significantly discounted in order to meet the match eligibility requirements of the HOME program.

I. HOME PROGRAM REQUIREMENTS.

1. Income Limits.

HOME funds may only be used to benefit low-income households. "Low-income households" means an individual or household whose income does not exceed 80% of the area median income, adjusted for household size.

The income of the household to be reported for purposes of eligibility is the sum of the annual gross income of the beneficiary, the beneficiary's spouse, and any other household member residing in the home. Annual gross income is "anticipated" for the next 12 months, based upon current circumstances or known upcoming changes, minus certain income exclusions.

Current limits are available at <https://thda.org/business-partners/home>. Median income for an area or the state shall be that median income estimate made by HUD. Median incomes change when HUD makes revised estimates.

2. Forms of Assistance. As described above, at the time of the sale of the unit to an eligible homebuyer, the Grant Recipient must leave HOME funds in the unit as a soft second mortgage loan equal to the lesser of \$39,999 or the amount necessary to qualify the household for permanent financing, but not less than \$1,000.

3. Affordability Period. The soft second mortgage loan is subject to an “Affordability Period” and recapture and will be secured by a Note and Deed of Trust between the Grant Recipient and the homebuyer.

- a. The Affordability Period will be five years if the loan is no more than \$14,999 and 10 years if the loan is between \$15,000 and \$39,999. The amount subject to recapture due to a sale will reduce by a certain percentage each year, as outlined on the chart below, as long as the unit remains in compliance, i.e., the unit remains the permanent residence of the initial buyer and is not leased or vacated during the Affordability Period. If the unit is leased or vacated during the Affordability Period, the entire HOME subsidy must be repaid to THDA.

Soft Second Investment in Unit	Affordability Period	Annual Recapture Reduction Per Year of Occupancy
\$1,000 - \$14,999	5 Years	20%
\$15,000 - \$39,999	10 Years	10%

- b. Sale or Transfer of the Property. The HOME-assisted homebuyer may sell or otherwise transfer the unit on or before the end of the affordability period to any willing buyer at any price, and the amount of the HOME subsidy subject to recapture will be reduced as described above. The amount subject to recapture is limited by the availability of net proceeds. The net proceeds are the sales price minus superior non-HOME loan repayments minus closing costs. If the net proceeds are not sufficient to recapture the remaining outstanding principal balance of the HOME Note plus the amount of the down payment made by the homeowner, if any, plus the amount of any capital improvement investment made by the homeowner, then the grant recipient shall recapture a pro rata share of the net proceeds of the sale in lieu of the full remaining outstanding principal balance of the HOME Note. “Capital improvement investment” means the improvements to the property made at the homebuyer’s expense (and not through some other form of subsidy), as evidenced by receipts or cancelled checks detailing the capital improvements made. Capital improvements do not include items of maintenance, deferred maintenance or cosmetic improvements. The pro rata amount to be recaptured shall be calculated in accordance with the HOME Program Regulations at 24 CFR 92.254(a)(5)(ii)(A)(3) as follows:

If the net proceeds are not sufficient to recapture the full HOME investment (or a reduced amount) plus enable the homeowner to recover the amount of the homeowner’s down payment and any capital improvement investment made by the home owner since purchase, the grant recipient shall share the net proceeds according to the following formulas:

$$\frac{\text{HOME Subsidy}}{\text{HOME Subsidy} + \text{Homeowner Investment}} \times \text{Net Proceeds} = \text{HOME Amount to Recapture}$$

$$\frac{\text{Homeowner Investment}}{\text{HOME Subsidy} + \text{Homeowner Investment}} \times \text{Net Proceeds} = \text{HOME Amount to Recapture}$$

The new proceeds may be divided proportionately as set forth in these steps:

- (1) Application of Forgiveness Feature. Once the net proceeds are determined from the sale of the property, the grant recipient shall reduce the amount due based on the length of time the homebuyer has occupied the home in relation to the affordability period.
 - (2) Amount subject to recapture. The HOME investment that is subject to recapture is based on the amount of HOME assistance that enabled the homebuyer to buy the housing unit. This includes any HOME assistance that reduced the purchase price from fair market value to an affordable price, but excludes the amount between the cost of producing the unit and the market value of the property (i.e., the development subsidy).
 - (3) After the full HOME investment has been repaid, any excess profits will belong to the homeowner.
- c. Construction Financing-Homeownership. For Grant Recipients using HOME for construction financing to develop homeownership units, the initial affordability period will be based on the amount of HOME funding invested in the development of the unit under the resale provisions of the HOME regulations. In order to enforce the provisions of the Working Agreement with the CHDO, THDA will require that a Restrictive Covenant and Deed of Trust be recorded against the property prior to drawing down HOME funds for construction. When the unit is sold to an eligible homebuyer, THDA will provide the closing agent a copy of the release for Restrictive Covenant and Deed of Trust. The CHDO must provide the closing agent with a Grant Note and Deed of Trust between the CHDO and the homebuyer for the soft second mortgage loan under the recapture provisions. Upon receipt by THDA of a copy of the Grant Note, the recorded Deed of Trust between the homebuyer and the CHDO, the recorded deed from the seller to the homebuyer, and the fully executed final TILA-RESPA Integrated Disclosure (TRID) Settlement Statement, the original Release of Lien is forwarded to the closing agent for recording.

4. Level of Subsidy.

The current maximum HOME investment per unit, effective 10/15/2024, is provided below:

MINIMUM HOME DOLLARS	\$ 1,000	PER UNIT
MAXIMUM HOME DOLLARS	\$136,316	0-BEDROOM (EFFICIENCY) LIMIT
	\$156,036	1-BEDROOM LIMIT
	\$189,745	2-BEDROOM LIMIT
	\$245,470	3-BEDROOM LIMIT
	\$269,477	4-BEDROOM OR MORE LIMIT

Periodically, THDA may update these limits pending approval from HUD. Updated limits will be effective for all activities in which the written agreement for the activity is entered into after the effective date for the limits issued by HUD. These updates will be posted on THDA's web site at <https://thda.org/business-partners/home>.

5. Property Standards. Property Standards must be met when HOME funds are used for a project. Any housing constructed or rehabilitated with THDA HOME funds must meet all applicable local, county,

and state codes, rehabilitation standards, Uniform Property Condition Standards (UPCS) or other standard as prescribed by HUD, and zoning ordinances at the time of project completion.

In the absence of a local code, new construction of single-family units or duplexes must meet the current, State-adopted edition of the International Residential Code for One- and Two-Family Dwellings. The newly constructed units must also meet accessibility requirements and mitigate disaster impact as applicable per State and local codes, ordinances, etc.

In the absence of a local code, rehabilitation of existing homeowner units must meet the current, State-adopted edition of the Existing Building Code of the International Code Council (ICC).

THDA will not make any funding awards for units in a jurisdiction where the unit cannot be inspected by a state certified building inspector or by a provider as permitted under State law.

HOME-funded units must also conform, as applicable, to the THDA Minimum Design Standards for New Construction of Single Family and Multifamily Housing Units and with THDA's Minimum Design Standards for Rehabilitation of Single Family and Multi-family Housing Units. THDA must review and approve plans, work write-ups and written cost estimates and determine cost reasonableness for both new construction and rehabilitation prior to putting the project out to bid.

The International Code books are available at: www.iccsafe.org

- a. Disaster Mitigation. All new construction should be built in a method and/or location that would attempt to protect all new construction from possible disaster due to either a man-made issue, or an act of God that may cause physical or structural damage to the home. The methods should include any items that may be recommended, or required by either local, state, or federal agencies dealing with disasters.
 - b. Energy Code. New construction projects must also meet the State-adopted edition of the International Energy Conservation Code. Copies of the Energy Code may also be obtained from the International Code Council at the address listed above.
 - c. Energy Conservation. In addition to meeting the State-adopted edition of the International Energy Conservation Code, new construction projects must be Energy Star qualified as certified by an independent Home Energy Rating System (HERS) rater or achieve a HERS index of 85 or less when tested by a certified rater.
 - d. Section 504. Section 504 of the Rehabilitation Act of 1973 prohibits discrimination in federally assisted activities and programs on the basis of disability, and imposes requirements to ensure accessibility for qualified individuals with disabilities to these programs and activities.
6. After Rehabilitation Property Value. For rehabilitation projects, the maximum after rehabilitation value permitted may not exceed 95% of the median purchase price for the area as established by HUD for Existing Units that are one-unit buildings. Current limits are available at <https://thda.org/government-nonprofit-partners/home-program> .
 7. Sales Price Limits.
 - a. Rehabilitation Projects: The sales price limit are the same as the After-Rehabilitation Property Value Limits. All homes developed using HOME funds must be sold at the appraised value or the Maximum HUD Property Value limit for Existing Homes that are one-unit buildings, whichever is

lower. Current limits are available at <https://thda.org/government-nonprofit-partners/home-program>

- b. New Construction Projects: All homes newly constructed using HOME funds must be sold at the appraised value or the Maximum HUD Property Value Limit for New Homes that are one-unit buildings. Current limits are available at <https://thda.org/government-nonprofit-partners/home-program>.

J. UNIVERSAL DESIGN/VISITABILITY.

THDA encourages the inclusion of features that allow individuals with physical disabilities to reside and/or visit the housing that is constructed or rehabilitated with federal HOME funds.

Universal design is a building concept that incorporates products, general design layouts and other characteristics to a housing unit in order to:

- Make the unit usable by the greatest number of people;
- Respond to the changing needs of the resident; and
- Improve the marketability of the unit

The goal of universal design seeks to build housing that meets the needs of the greatest number of residents within a community. Universal design differs from accessible design, which is primarily intended to meet the needs of persons with disabilities. However, universal design is inclusive of adaptable design as universal design incorporates structural features that will allow a housing unit to be adapted to an individual's current or future needs. Universal design features include, but are not limited to:

- Stepless entrances.
- Minimum 5' x 5' level clear space inside and outside entry door.
- Broad blocking in walls around toilet, tub and shower for future placement of grab bars.
- Full-extension, pull-out drawers, shelves and racks in base cabinets in kitchen.
- Front mounted controls on all appliances.
- Lever door handles.
- Loop handle pulls on drawers and cabinet doors.

More information on Universal Design may be found at The Center for Universal Design at North Carolina State University: <http://www.ncsu.edu/ncsu/design/cud/index.htm>.

Visitability refers to homes that are designed and built in a manner that allows individuals who have trouble with steps or use wheelchairs or walkers to live in or visit the unit. These features include:

- One zero-step entrance.
- Doors with 32 inches of clear passage space.
- One bathroom on the main floor that is accessible to a person using a wheelchair.

More information on Visitability can be found at: <http://www.visitability.org>.

K. HOME RELOCATION REQUIREMENTS.

THDA DISCOURAGES PROJECTS INVOLVING DISPLACEMENT OR RELOCATION OF HOUSEHOLDS. PRIOR TO APPLICATION, CONTACT THDA IF YOU ARE PLANNING ANY PROJECT THAT MAY INVOLVE DISPLACEMENT OR RELOCATION.

The Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (Uniform Act), and its implementing regulations, 49 CFR Part 24, requires relocation assistance where acquisition has occurred under the Uniform Act. In addition, the Uniform Act coverage was expanded in 1987 amendments to cover displacement of individuals resulting from rehabilitation, demolition, or private acquisition carried out under a federally-assisted project or program.

Section 104(d) of the Housing and Community Development Act ("The Barney Frank Amendments") and HUD's Residential Anti-Displacement and Relocation Assistance Plan include additional relocation requirements. This extra level of relocation protection may be triggered for low-income households when units are converted or demolished with Community Development Block Grant (CDBG) or HOME funds. In addition, when Section 104(d) is triggered, jurisdictions may need to replace any low/moderate income dwelling units that are lost due to the conversion or demolition. This section refers only to residential relocation. If non-residential (commercial/industrial) relocation is involved, contact THDA.

Understanding how relocation requirements are triggered, alternate ways of meeting them, and the costs of the alternatives is essential in making HOME program decisions. Concerns about relocation may cause an administrator to consider establishing a preference for vacant buildings. However, administrators should also consider that vacant buildings are often much deteriorated. Rehabilitating an occupied building even with the cost of assisting tenants to remain or relocate, may be less costly than rehabilitating a vacant building. In occupied buildings, program administrators must consider whether occupants will be able to return after rehabilitation and whether Housing Choice Voucher (Section 8) assistance is available to help meet relocation costs. Selecting vacant projects does not relieve all relocation concerns. Vacant buildings in good condition may have been recently occupied. If so, the program administrator must consider whether the owner removed the tenants in order to apply for HOME assistance for a vacant building. If so, these tenants are displaced persons.

Skilled staff can save the local program money and build goodwill with owners and tenants. Failure to understand and follow relocation requirements can result in unnecessary costs for the local program. It is possible for uninformed owners and staff to take steps that would obligate the local program to provide significant relocation benefits and services. Early briefings for owners and program staff on relocation rules are essential. Handbook 1378, Tenant Assistance, Relocation and Real Property Acquisition consolidates relocation requirements for HOME and other HUD programs in one document. It is available from HUD Field Offices or by contacting THDA. HUD informational booklets for persons who are displaced or whose property is to be acquired are also available from HUD Field Offices or from THDA.

Uniform Relocation Act (URA) requirements are triggered at the time the application is being prepared, and additional requirements are triggered at the time the working agreement is signed between the owner and the grantee and when rehabilitation is completed. Treatment of displaced persons depends upon whether the displaced person is (1) a tenant or owner; (2) a business or household; or (3) has income above or below the Section 8 Lower Income Limit.

WHO IS A DISPLACED PERSON? - Any person (household, individual, business, farm, or non-profit organization) that moves from the real property, permanently, as a direct result of rehabilitation, demolition, or acquisition for a project assisted with HOME funds. Relocation requirements apply to all occupants of a project/site for which HOME assistance is sought even if less than 100% of the units are HOME assisted.

WHO IS NOT A DISPLACED PERSON? - A tenant evicted for cause, assuming the eviction was not undertaken to evade URA obligations. A person with no legal right to occupy the property under State or local

law (e.g., squatter). A tenant who moved in after the application was submitted but before signing a lease and commencing occupancy, was provided written notice of the planned project, its possible impact on the person (e.g., the person may be displaced, temporarily relocated, or experience a rent increase), and the fact that the person would not qualify as a "displaced person" (or for any assistance under URA) as a result of the project. A person, after being fully informed of their rights, waives them by signing a Waiver Form.

HOW IS DISPLACEMENT TRIGGERED?

Before Application. A tenant moves permanently from the property before the owner submits an application for HOME assistance **if** THDA or HUD determines that the displacement was a direct result of the rehabilitation, demolition, or acquisition for the HOME project. (e.g., THDA determines that the owner displaced tenants in order to propose a vacant building for HOME assistance.)

After Application. A tenant moves permanently from the property after submission of the application, or, if the applicant does not have site control, the date THDA or the local program administrator approves the site because: (1) the owner requires the tenant to move permanently; or (2) the owner fails to provide timely required notices to the tenant; or (3) the tenant is required to move temporarily and the owner does not pay all actual, reasonable out-of-pocket expenses or because the conditions of the move are unreasonable.

After Execution of Agreement. A tenant moves permanently from the project after execution of the agreement covering the acquisition, rehabilitation or demolition because the tenant is not provided the opportunity to lease a suitable, affordable unit in the project.

L. HOME RESIDENTIAL ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE PLAN.

THDA will require grant recipients to replace all occupied and vacant habitable lower income housing demolished or converted to a use other than as lower income housing in connection with a project assisted with funds provided under the HOME Investment Partnership Act

All replacement housing will be provided within three years after the commencement of the demolition or conversion. Before entering into a working agreement committing THDA to provide funds for a project that will directly result in the demolition or conversion, THDA will make public by and submit to the HUD/Knoxville HOME coordinator certain information. Each applicant proposing demolition or any reduction in lower income housing units must submit the following information to THDA:

1. A description of the proposed assisted project;
2. The address, number of bedrooms, and location on a map of lower income housing that will be demolished or converted to a use other than as lower income housing as a result of an assisted project;
3. A time schedule for the commencement and completion of the demolition or conversion;
4. To the extent known, the address, number of bedrooms and location on a map of the replacement housing that has been or will be provided;
5. The source of funding and a time schedule for the provision of the replacement housing;
6. The basis for concluding that the replacement housing will remain lower income housing for at least 10 years from the date of initial occupancy; and
7. Information demonstrating that any proposed replacement of housing units with smaller dwelling units (e.g., a 2-bedroom unit with two 1-bedroom units), or any proposed replacement of efficiency or single-

room occupancy (SRO) units with units of a different size, is appropriate and consistent with the housing needs and priorities identified in the approved Consolidated Plan.

M. EQUAL OPPORTUNITY AND FAIR HOUSING.

No person in the United States shall on the grounds of race, color, religion, sex, familial status, national origin, 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 following Federal requirements as set forth in 24 CFR 5.105(a), Nondiscrimination and equal opportunity, are applicable to HOME projects:

Fair Housing Act	24 CFR Part 100
Executive Order 11063, as amended (Equal Opportunity in Housing)	24 CFR Part 107
Title VI of the Civil Rights Act of 1964 (Nondiscrimination in Federal programs)	24 CFR Part 1
Age Discrimination Act of 1975	24 CFR Part 146
Section 504 of the Rehabilitation Act of 1973	24 CFR Part 8
Section 109 of Title I of the Housing and Community Development Act of 1974	24 CFR Part 6
Title II of the Americans with Disabilities Act	42 U.S.C. §12101 <i>et seq.</i>
Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity	24 CFR Parts 5, 200, 203, 236, 400, 570, 574, 882, 891 and 982
Section 3 of the Housing & Urban Development Act of 1968	24 CFR 135
<ul style="list-style-type: none">Section 3 requires that the employment and other economic opportunities generated by Federal financial assistance for housing and community development programs shall, to the greatest extent feasible, be directed toward low-income persons, particularly those who are recipients of government assistance for housing.	
Executive Order 11246, as amended (Equal Employment Opportunity Programs)	41 CFR 60
Executive Order 11625, as amended (Minority Business Enterprises)	
Executive Order 12432, as amended (Minority Business Enterprise Development)	
Executive Order 12138, as amended (Women's Business Enterprise)	
<ul style="list-style-type: none">Executive Orders 11625, 12432, and 12138 (Minority/Women's Business Enterprise) require that PJs and local programs must prescribe procedures acceptable to HUD for a minority outreach program to ensure the inclusion, to the maximum extent possible, of minorities and women and entities owned by minorities and women in all contracts. Local programs must also develop acceptable policies and procedures if their application is approved by THDA.	

The HUD Office of Fair Housing also includes the following fair housing laws and Presidential Executive Orders which are not included in 24 CFR 5.105(a) but which are applicable to federally-assisted programs:

Architectural Barriers Act of 1968 at 42 U.S.C. §4151 *et seq.*

Executive Order 12892, as amended
(Affirmatively Furthering Fair Housing)

Executive Order 12898

Executive Order 13166
(Limited English Proficiency)

Executive Order 13217
(Community-based living arrangements for persons with disabilities)

In addition to the above requirements, the PJ and local programs must assure that its Equal Opportunity and Fair Housing policies in the HOME Program are consistent with its current Consolidated Plan.

N. BUILD AMERICA BUY AMERICA ACT

The Build America, Buy America Act (BABA) was enacted as part of the Infrastructure Investment and Jobs Act on November 15, 2021 and established a domestic content procurement preference applicable to all HOME funded activities obligated for infrastructure projects, including housing construction and rehabilitation.

BABA requires that all iron, steel, manufactured products, and construction materials used for federally funded infrastructure projects are produced in the United States, unless otherwise exempt or subject to an approved waiver. This requirement is known as the “Buy America Preference (BAP)” and the specific requirements are codified in 2 CFR § 184.

Implementation guidance for all HOME funded projects is found in HUD Notice CPD-2023-12.

O. AFFIRMATIVE MARKETING.

Prior to beginning a HOME project, grant recipients must adopt affirmative marketing procedures and requirements for all HOME-funded homebuyer 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:

1. Methods for informing the public, owners and potential tenants about fair housing laws and the local program's policies;
2. A description of what owners and/or the program administrator will do to affirmatively market housing assisted with HOME funds;
3. A description of what owners and/or the program administrator will do to inform persons not likely to apply for housing without special outreach;

4. Maintenance of records to document actions taken to affirmatively market HOME-assisted units and to assess marketing effectiveness; and
5. Description of how efforts will be assessed and what corrective actions will be taken where requirements are not met.

P. ENVIRONMENTAL REVIEW.

In implementing the HOME program, the environmental effects of each activity must be assessed in accordance with the provisions of the National Environment Policy Act of 1969 (NEPA) and the related authorities listed in HUD's regulations at 24 CFR Parts 50 and 58.

THDA, as the Participating Jurisdiction, will be responsible for carrying out environmental reviews. THDA must request the release of funds from HUD for any projects of non-profit organizations. The non-profit organizations will be responsible for gathering the information required for the environmental reviews.

HUD's regulations at 24 CFR 58.22 prohibit applicants from committing or spending HUD or non-HUD funds on any activity that could have an adverse environmental impact or limit the choice of reasonable alternatives prior to completion of an environment review once a project has become "federal." This prohibition on "choice-limiting actions" prohibits physical activity, including acquisition, rehabilitation, and construction, as well as contracting for or committing to any of these actions.

The restriction on undertaking or committing funds for choice-limiting actions does not apply to undertakings or commitments of non-federal funds before a project participant has applied for HUD funding. A party may begin a project in good faith as a private project and is not precluded from later deciding to apply for federal assistance. **However, when the party applies for federal assistance, it will generally need to cease further choice-limiting actions on the project, using either federal or non-federal funds, until the environmental review process is complete through issuance of the release of funds.**

Therefore, the Environmental Review covers the entire project, not just the portion funded by HOME. ***Except under very limited circumstances, no funds, including both HOME and non-HOME resources, may be committed or expended on a project prior to the release of funds under the Environmental Review process. Any such expenditure will make the entire project ineligible for funding under the HOME program.***

Q. LEAD-BASED PAINT.

Housing assisted with HOME funds is subject to the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821 et seq.) and 24 CFR Part 35, Subparts C through M. The lead-based paint provisions of 982.401(j) also apply, irrespective of the applicable property standard under 24 CFR 92.251. The Lead-Based Paint regulations are available at www.hud.gov/lea or by contacting 1-800-424-LEAD (5323).

R. LABOR STANDARDS.

Davis-Bacon wage compliance and other Federal laws and regulations pertaining to labor standards apply to all contracts for rehabilitating or constructing 12 or more units assisted with HOME funds. The contract for construction must contain the applicable wage provisions and labor standards. Davis-Bacon does not apply to projects using volunteer labor or to sweat equity projects.

S. DEBARMENT AND SUSPENSION.

Local programs must require participants in lower-tier transactions covered by 24 CFR 24 to certify that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from the covered transaction.

T. FLOOD PLAINS.

HOME funds may not be used to construct housing in an area identified by the Federal Emergency Management Agency as having special flood hazards. In addition, THDA discourages the rehabilitation of units located in special flood hazard areas, but in a few instances and with written permission from THDA, houses located in a floodplain may be assisted. The community must be participating in the National Flood Insurance Program and flood insurance must be obtained on the units.

U. CONFLICT OF INTEREST.

In the procurement of property and services, the conflict of interest provisions at 2 CFR 200.112, apply. In all cases not governed by 2 CFR 200.112, the conflict of interest provisions of the HOME Rule as stated below apply:

The HOME conflict of interest provisions apply to any person who is an employee, agent, consultant, officer, elected official or appointed official of THDA, a State recipient or subrecipient receiving HOME funds. No person listed above who exercises or has exercised any functions or responsibilities with respect to activities assisted with HOME funds or who are in a position to participate in a decision-making process or gain inside information with regard to these activities may obtain a financial interest or financial benefit from a HOME-assisted activity, or have a financial interest in any contract, subcontract or agreement with respect to the HOME-assisted activity, or the proceeds from such activity, either for themselves or those with whom they have business or immediate family ties, during their tenure or for one year thereafter. Immediate family ties include (whether by blood, marriage or adoption) the spouse, parent (including stepparent), child (including a stepchild), brother, sister (including a stepbrother or stepsister), grandparent, grandchild, and in-laws of a covered person.

No owner, developer or sponsor of a project assisted with HOME funds (or officer, employee, agent, elected or appointed official, or consultant of the owner, developer or sponsor or immediate family member or immediate family member of an officer, employee, agent, elected or appointed official, or consultant of the owner, developer or sponsor) whether private, for profit or non-profit (including a CHDO when acting as an owner, developer or sponsor) may occupy a HOME-assisted affordable housing unit in a project during the required period of affordability specified in 92.252(e) or 92.254(a)(4). This provision does not apply to an individual who receives HOME funds to acquire or rehabilitate his or her principal residence or to an employee or agent of the owner or developer of a rental housing project who occupies a housing unit as the project manager or maintenance worker.

Grant Recipients should avoid conflicts of interest and the appearance of conflicts of interest in administering their HOME programs as THDA does not routinely consider requesting exceptions to the conflict of interest provisions from HUD. The existence of a conflict of interest or the appearance of a conflict of interest, as determined by THDA in its sole discretion, may be grounds for requiring repayment of HOME funding and limitations on future program participation.

V. PROCUREMENT.

It is important to keep the solicitation of bids for goods and services as well as professional services contracts open and competitive. Cities, counties, and non-profit organizations must follow their procurement policies and meet all state and federal requirements. At a minimum, applicants must comply with 2 CFR 200.318 - General Procurement Standards.

Prior to solicitation of bids, the Grant Recipient should develop a comprehensive scope of work and perform an independent cost estimate. Grant Recipients should make every effort to obtain a minimum of 3 to 5 bids using formal advertising or requests for proposals for the procurement of professional services such as grant administration, inspections, and work write-ups. There must be an established, well-documented selection procedure and a written rationale for selecting the successful bid or proposal.

W. COMPLIANCE REVIEWS AND MONITORING

The Compliance and Asset Management (“CAM”) division of THDA is responsible for monitoring the HOME Investment Partnerships Program (“HOME”). Each HOME grant Subrecipient will be monitored annually and in accordance with 24 C.F.R. 92. The scope of the monitoring includes a desk review of the client files as well as Subrecipient programmatic documents. A 20% sample of client projects are randomly selected for file review. The HOME Rehabilitation monitoring review will begin at 30% spend-down and will be conducted incrementally throughout at 50%, 80% and 100% spend-down.

X. APPLICATION EVALUATION PROCEDURE.

THDA will evaluate each application to determine if the proposal meets threshold criteria. Threshold criteria includes: submission of a complete application; proposal of an eligible activity; proposal of a project that in the opinion of THDA is physically, financially, and administratively feasible; and the proposal of a project that meets the requirements of 24 CFR Part 92, as amended.

All non-profit applicants must submit the most current version of the following required documentation in accordance with the application instructions. Items identified as “THRESHOLD” must be submitted with the application for funding consideration. All other items are required and any funding consideration will be conditional until their receipt and THDA’s subsequent review and approval of the item:

1. Evidence that the applicant is organized and existing under the laws of Tennessee or, if organized and existing under the laws of another state, evidence that applicant is organized and existing in that state and authorized to do business in Tennessee. (THRESHOLD)
2. Documentation of an IRS designation under Section 501(c)(3) or 501(c)(4) of the federal tax code. A 501(c)(3) non-profit organization may not submit an application until they have received their designation from the IRS. A 501(c)(4) non-profit applicant must provide documentation satisfactory to THDA, in its sole discretion, that the non-profit has filed the necessary material with the IRS and received a response from the IRS demonstrating 501(c)(4) status. (THRESHOLD)
3. Copy of Organizational Charter (THRESHOLD)
4. Copy of Organizational By-laws (THRESHOLD)
5. List of Board members including: names; home address; occupation; a description of their primary contribution; length of service; phone #; email address; and date the term of service expires. (THRESHOLD)

6. Business plan or strategic management plan that demonstrates the agency's short term and long term goals, objectives, and plans to achieve them.
7. The most recent financial audit or audited financial statements of the organization. (THRESHOLD)
8. Applicant Board Member and Corporate Disclosure Forms *completed, signed by the organization's Executive Director and each Board Member and notarized.*
9. Applicant/Board Member and Corporate Disclosure Form completed, *signed by the Chairman of the Board or Executive Director on behalf of the organization and notarized.*
10. One page explanation of how the Board of Directors is involved in the operation of the agency, including how often the Board meets, how the Board monitors and provides oversight for the agency's programs.
11. Resolution by the Board of Directors authorizing the submission of this application. (THRESHOLD)
12. List of staff members employed by the organization, including how many are full-time or part-time, their specific responsibilities related to housing programs, and how many years of experience each staff member has in housing development. (THRESHOLD)
13. Documentation of agency operating funds from other sources, including how much annually and from what sources.
14. Explanation of any other programs operated by the organization, including the program(s) and its funding source(s).
15. Explanation of the agency's experience in housing, particularly in providing housing to low and very low income households in Tennessee. (THRESHOLD)

Applicants must upload all organizational information required to be submitted through THDA's Participant Information Management System (PIMS). Copies of organizational documents that are required to be submitted through PIMS, but that are submitted through another means, will not be considered.

Documentation must be submitted to demonstrate that the organization meets threshold requirements and has the capacity to provide affordable housing for low-income households, including the administration of the proposed project.

To be eligible for funding, an application must receive a minimum threshold score of 60, an amount equal to at least 50% of the total points available.

Applications meeting the threshold criteria will be scored and ranked in descending numerical order within the CHDO matrix, based on the criteria provided below. In the event of a tie score, THDA first will select the application with the highest capacity score and then, if a tie still remains, the lowest prior year un-expended funds deduction. If a tie still remains, THDA will select the application with the highest percentage of Match.

1. PROGRAM DESIGN, PLANNING AND CAPACITY**Up to 60 points**

The proposed project demonstrates exceptional project planning and readiness.

Up to 30 points

- The program design is complete and all necessary components to accomplish the project are identified in the application.
- Sites have been identified and CHDO has site control. NOTE: THDA will not be able to issue a Working Agreement unless there are specific addresses or a legal description for the property.
- CHDO has a pipeline of potential homebuyers ready to purchase or working toward readiness to purchase. NOTE: Commitment of CHDO funds must be to a specific address and homebuyer to meet HUD's definition of CHDO commitment by the 24-month deadline.
- CHDO has completed an examination of neighborhood market conditions demonstrating a need for the proposed housing and the anticipated housing types, as well as the target locations or neighborhoods for which the housing is intended.
- CHDO has secured other funding for the project. Commitment letters are included in the application.

The CHDO demonstrates sufficient capacity beyond threshold.

Up to 30 points

- The CHDO has produced successful affordable housing projects of similar size, scope and complexity.
- The CHDO has a demonstrated capacity to manage homeownership programs.
- The CHDO has paid staff with demonstrated housing development experience as documented by W-2 forms.
- The organization operating budget reflects multiple sources of funding.
- If previous experience under HOME:
 - Has the demonstrated ability to conform to the timeframe of Attachment B: Implementation Plan of the HOME Working Agreement;
 - Has demonstrated its ability to commit and draw down funds in a timely manner;
 - Has demonstrated the ability to complete a project within the contract term;
 - Has a lack of monitoring findings; and
 - Appropriately responds to client concerns or complaints and to THDA staff.

3. CHDO SERVICE AREA NOT IN A PJ

5 points

THDA shall award up to 5 points to applications submitted from CHDOs where 100% of the units to be developed with the initial use of the grant funds are not in an area designated as a PJ by HUD.

4. PUBLIC PRIVATE PARTNERSHIP FOR NEIGHBORHOOD REDEVELOPMENT

10 points

To receive points under this criteria, the CHDO must partner with a local unit of government or a local quasi-governmental entity by means of a MOU or other partnership agreement, outside of THDA's contract, for the purpose of the development of affordable housing.

The MOU must meet the requirements listed in Section H of this program description.

- a. The CHDO must have a strategy approved by its Board to redevelop an area that ties into a larger strategic plan of a City or County's efforts to stabilize a focused area that requires revitalization.
- b. The targeted neighborhood area(s) in which all units will be rehabilitated and/or constructed is clearly identified in the MOU.
- c. The units to be rehabilitated or constructed must be for sale to eligible low income homebuyers, as defined in Section I of this program description.
- d. Match contributions, at minimum, must meet the following requirements:
 - 1) Donation or sale of a suitable parcel of land for home development, without encumbrance of any kind and with all taxes paid current, as defined in Section F of this program description.
 - 2) The donated cost of demolition and disposal of any existing structures on the building parcel including all landfill fees, if unit demolition is a required part of lot development.
 - 3) Fees controlled by the local government such as building permits, impact fees or other development fees must be waived by the local government and provided as a donated match to the project. To the extent, the local government controls utility connection and tap fees, these fees must be waived or significantly discounted in order to meet the match eligibility requirements of the HOME program.

5. MATCH

Up to 15 points

THDA shall award up to 15 points to applications that include a committed contribution of eligible match resources towards the project implementation. A commitment of eligible match contribution from an external source must be documented in the application from the source providing the contribution. To determine the points awarded, THDA will not round the percentage calculated.

- The project's sources include an eligible HOME match contribution that is equal to or greater than 15% of the proposed HOME funds to be used for project costs;

15 points

OR

- The project's sources include an eligible HOME match contribution that is equal to or greater than 5% and less than 15% of the proposed HOME funds to be used for project costs; 10 points

OR

- The project's sources include an eligible HOME match contribution that is equal to or greater than 1% and less than 5% of the proposed HOME funds to be used for project costs; 5 points

OR

- The project's sources include an eligible HOME match contribution that is less than 1% of the proposed HOME funds to be used for project costs.

6. LEVERAGE

Up to 10 points

THDA shall award up to 10 points to applications that include the use of funds from other sources. THDA will award points in this category based on the actual percentage of other funds in the project. Leveraged funds counted in one program year do not qualify again as leverage in subsequent years. In order to receive points, there must be written documentation for the leveraged funds in the application.

7. ENERGY CONSERVATION

Up to 10 points

- For acquisition/rehabilitation and sale type homeownership projects, THDA shall award up to 10 points to applications that, to the extent feasible, include at least three energy conservation measures beyond that required by THDA's Design Standards for Rehabilitation in the rehabilitation of each unit.
- For new construction homeownership projects, THDA shall award up to 10 points to applications that include at least three energy conservation measures beyond that required by THDA's Design Standards for New Construction.

8. UNIVERSAL DESIGN

Up to 10 points

For new construction or acquisition/rehabilitation type homeownership projects, THDA shall award **up to 10 total points** to applications that include additional identified universal design features in each unit. Points will be awarded based on the schedule below.

Item "a" is worth (4) points. All other items are worth (2) points each. **The maximum number of points that can be awarded under this category is 10.**

- One entrance door that is on an accessible route served by a ramp or no-step entrance and which also has a 36" door.
- All Interior Doors a minimum of 32 inches of clear passage space except closets of less than 15 square feet.
- All hallways have a clear passage of at least 36 inches, is level with ramped or beveled changes at each threshold.
- Each electrical panel, breaker box, light switch or thermostat is no higher than 48 inches above the floor.

- e. Each electrical plug or receptacle is at least 15” above the floor.
- f. Minimum 5’ x 5’ level clear space inside and outside entry door.
- g. Broad blocking in walls around each toilet, tub and shower for future placement of grab bars.
- h. Full-extension, pull-out drawers, shelves and racks in base cabinets in kitchen.
- i. Front mounted controls on all appliances.
- j. Lever door handles on all doors.
- k. Loop handle pulls on drawers and cabinet doors.
- l. One bathroom on the main floor you can get into in a wheelchair.

9. PRIOR YEAR UNEXPENDED HOME FUNDS DEDUCTIONS

Up to -5 Points

CHDOs that administered a HOME grant years in 2019-2023 and have successfully closed their HOME grant are eligible for application if the spend down requirement is met, as detailed under Eligible Applicants, Item 8 of this program description. Any grant that successfully closed, but did not expend 100% of the HOME grant funds awarded will be subject to a point deduction. The maximum number of points that can be deducted under this category is 5. The amount of points deducted is contingent upon the balance of HOME grant funds left unspent.

The balance of unspent HOME funds will be subject to the following deductions:

- | | |
|--------------------------|-----------|
| • Over \$50,000.00 | -5 Points |
| • \$30,000 - \$49,999.99 | -4 Points |
| • \$20,000 - \$29,999.99 | -3 Points |
| • \$10,000 - \$19,999.99 | -2 Points |
| • \$1 - \$9,999.99 | -1 Point |



TENNESSEE HOUSING DEVELOPMENT AGENCY
HOME PROGRAM FOR FISCAL YEAR 2025
HOMEOWNER REHABILITATION PROGRAM DESCRIPTION

The Tennessee Housing Development Agency (“THDA”) administers the federally funded HOME Investment Partnership Program (“HOME”) to promote the production, preservation, and rehabilitation of single-family housing for low-income households. The purpose of this Program Description is to explain the requirements and the application process of THDA’s HOME Homeowner Rehabilitation Program.

HOME funds are awarded under this Program Description through a competitive application process to cities, counties, and non-profit organizations that are located outside of local participating jurisdictions. Local participating jurisdictions (“Local PJs”) are those local governments that also receive HOME funds directly from the United States Department of Housing and Urban Development (“HUD”). The Local PJs in Tennessee are Clarksville, Chattanooga, Jackson, Knoxville, Memphis, Nashville- Davidson County, Knox County, Shelby County, and the Northeast Tennessee/Virginia Consortium (the cities of Bristol, Kingsport, Johnson City, Bluff City, Sullivan County, and Washington County, excluding the Town of Jonesborough). Non-profit organizations located in a Local PJ may apply for projects located outside of a Local PJ. An applicant must apply for at least \$250,000.00 and may apply for a maximum HOME grant of \$750,000.00 for funding under this Program Description.

The application period for the Homeowner Rehabilitation Program will open on Thursday, January 16, 2025. Applications must be received by THDA on or before 4:00 PM CST on Friday, February 28, 2025. THDA anticipates notifying successful applicants by May 30, 2025. Contracts for applicants funded under the Homeowner Rehabilitation Program will begin July 1, 2025 and will end June 30, 2028.

This Program Description and application instructions are available on THDA’s website at <https://thda.org/government-nonprofit-partners/home-program..> If you have questions, please contact Aaron Toran at (615) 815-2037 or AToran@thda.org.

The HOME Program

The HOME program is governed by 24 C.F.R. 92, as amended. Those regulations are incorporated herein by this reference. In cases of conflicting requirements, the more stringent requirement will apply.

A. ELIGIBLE APPLICANT REQUIREMENTS

1. THDA will accept applications under this Program Description from:
 - a) Cities, counties, and private, non-profit organizations that are located outside of Local PJs; and

- b) Private, non-profit organizations located in a Local PJ, if the non-profit is applying to implement projects located outside of a Local PJ.
2. Non-profit Requirements. Non-profit applicants must:
- a) Meet one of the two following criteria:
 - 1) Must be organized and existing in the State of Tennessee (as evidenced by a Certificate of Existence from the Tennessee Secretary of State, dated no more than thirty (30) days prior to the application date); or
 - 2) Be organized and existing under the laws of another state and be qualified to do business in Tennessee (as evidenced by a Certificate of Existence from the other state's Secretary of State dated no more than thirty (30) days prior to the application date and by a Certificate of Authorization to do business in Tennessee from the Tennessee Secretary of State dated no more than thirty (30) days prior to the application date).
 - b) Have an IRS designation under Section 501(c)(3) or Section 501(c)(4) of the federal tax code. A 501(c)(3) non-profit applicant may not submit an application until they have received their designation from the IRS. A 501(c)(4) non-profit applicant must provide documentation satisfactory to THDA, in its sole discretion, that the non-profit has filed the necessary materials with the IRS and received a response from the IRS demonstrating 501(c)(4) status;
 - c) Demonstrate at least two (2) years of experience providing affordable housing or affordable housing related services in the state of Tennessee satisfactory to THDA in its sole discretion;
 - d) Have no part of its net earnings inuring to the benefit of any member, founder, contributor or individual;
 - e) Have among its purposes, the provision of decent housing that is affordable to low-income and moderate-income persons, as evidenced in its charter, articles of incorporation, resolutions or by-laws, and experience in the provision of housing to low-income households; and,
 - f) Have standards of financial accountability that conform to 2 CFR Part 200, Uniform Administrative Requirements, Audit Requirements and Cost Principles.
3. Applicants with Past HOME Grants from THDA.
- a) Applicants with open HOME grants from THDA under the HOME Urban/Rural Program must have expended, or submitted an official Request for Payment Form with supporting documentation to THDA by February 28, 2025 for, the percentage of grant funds specified below per grant year:

HOME GRANT YEAR	SPEND DOWN REQUIREMENT
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1992 – 2021 Any Round	100%
2022 Urban or Rural Rounds	75%
2023 Urban or Rural Rounds	50%
2024 Urban or Rural Rounds	25%

- b) ALL applicants with past HOME grants from THDA, from any THDA HOME Urban/Rural Program round closed in the last three years, that failed to spend a minimum of 100% of the awarded grant fund within the term of the applicable HOME contract, including approved extensions, will have a point deduction from their application scoring based on the cumulative amount of funds not spent in the specified period. The number of points to be deducted from the applicant's final score can be found in Section 7 of this Program Description.
- c) Applicants must demonstrate a need for the HOME funds. Applicants must be in compliance with all other THDA programs in which the applicant participates and must have no outstanding findings under any THDA program.

B. ALLOCATION OF FUNDS

1. HOME funds committed to the State of Tennessee, through THDA, will be allocated as provided in the State of Tennessee's Consolidated Plan, as amended. The amount of the 2025 Allocation is currently unknown until there is an approved federal budget; however, THDA anticipates an award equivalent to the 2024 allocation of approximately \$12.4M. THDA will initially set aside up to 10% of its total allocation for administrative and planning purposes, 20% for its CHDO set aside, and up to 5% for CHDO Operating Expenses.
2. THDA will make approximately 50% of its 2025 HOME allocation available, after all set asides described above, for the 2025 HOME Homeowner Rehabilitation Round and an amount equal to 8% of each grantee's award from the administrative set aside towards grantee administrative expenses. Additionally, THDA may make available any unallocated or returned funds from the 2024 or earlier funding rounds, as determined at the time of award in May 2025.
3. THDA will initially set aside one-third of the amount made available for the Homeowner Rehabilitation Program to be awarded to eligible applicants from each of Tennessee's three Grand Divisions, starting with the highest scoring, eligible application first and then in order as ranked from highest to lowest eligible score for each Grand Division. If any funds are left over after all eligible applicants from a specific Grand Division have been funded, the remaining eligible applications for all Grand Divisions will be ranked by score, highest to lowest, and funded in order of next highest score until all remaining funds have been expended.
4. Scoring. THDA will score, rank, and fund applications separately by Grand Division.
 - a) Minimum Threshold. To be considered for funding, an application must receive a minimum threshold score of 60, an amount equal to 60% of the total points available under the Homeowner Rehabilitation matrix. Applications that do not meet the threshold score will not be considered

for funding.

- b) THDA may re-allocate any remaining funds, after all eligible applicants have been funded, to other HOME activities if no additional qualified, eligible applicants are available from the Homeowner Rehabilitation round.
- c) County Limit. No county may receive a combined total of more than \$1,000,000.00. If the amount requested from successful applicants within the same county would exceed this limit, each applicant's grant will be reduced proportionately until the limit is met. THDA may award less than \$250,000.00 should there be more than three successful applicants from the same county.
- d) In the event of a tie score, by Grand Division, THDA will select the application with the highest Need score and then, if a tie still remains, the application with the highest Not Proportionally Served score.

5. Funding Requirements:

- a) HOME awards will be in the form of a reimbursement grant via a grant contract ("Written Agreement") between THDA and the Grantee.

The Grantee must also enter into a Written Agreement with the homeowner obligating funds to a specific site address.

The Grantees must have the beneficiary execute a note and execute and record a deed of trust and restrictive covenants in favor of THDA to secure the award (the "Legal Documents").

- b) THDA may require a Grantee to repay any HOME funds expended on projects that do not result in a qualified HOME unit or are not completed and ready for occupancy by the End Date of the Grant Contract, which serves as the HOME required written agreement between THDA and the Grantee. Grantees may also be required to repay HOME funds if there is a default under the Grant Contract or other contracts used to secure funds or restrict a property.
- c) Commitment Requirement. A Grantee that receives an allocation of funds must commit 100% of those funds to specific units by April 30, 2027. Failure to meet this deadline may result in a reduction of the grant award to the amount of funding committed at such deadline.

C. ELIGIBLE ACTIVITY REQUIREMENTS

1. The only eligible activity under the 2025 Homeowner Rehabilitation Round is Homeowner Rehabilitation, including reconstruction. All projects must address the housing needs of low-income households.
2. The value of the HOME-assisted property after rehabilitation must not exceed the HUD's published property value limit for the area.
3. If the proposed HOME investment for hard construction costs for a unit to be rehabilitated exceeds

75% of the after rehabilitation value, determined by a method approved by THDA, of the unit, the unit must be reconstructed.

- a) THDA may waive this requirement, in its sole discretion, and allow the unit to be rehabilitated.
 - b) Hard construction costs exclude costs for building inspections, lead-based paint inspections, energy related inspections, and work write-ups, but include all remaining costs associated with addressing lead-based paint hazards for the unit.
4. “Reconstruction” is defined as the rebuilding, on the same lot, of housing standing on a site at the time of project commitment, except that housing that was destroyed by a disaster may be rebuilt on the same lot if HOME funds are committed within 12 months of the date of destruction. The number of housing units on the lot may not be decreased or increased as part of a reconstruction project. However, the number of rooms per unit may be increased or decreased depending upon the needs and the size of the household. The reconstructed housing must be substantially similar to the original housing unit. All debris and demolition associated with the reconstruction of the home must be properly disposed. All reconstructed housing will have a compliance period of 15 years.
5. Assisted units must meet one of the following three housing types:
- a) Stick-built single-family (1-unit structure) residence sited on a lot owned by the homeowner;
 - b) Manufactured housing built in conformance with 24 CFR 3280.2 and must, at the time of project completion, be connected to permanent utility hook-ups, affixed to a permanent foundation, and sited on land that is owned by the homeowner. Manufactured housing must be reconstructed; or
 - c) Modular built in conformance with State of Tennessee Modular Building Program established under the authority of the Tennessee Code Annotated 68-126-301 as implemented by the Tennessee Department of Commerce and Insurance and in accordance with the Property Standards requirements outlined in Section H.5 of this program description. Additionally, the unit must be on a lot owned by the homeowner.
6. Emergency shelters (including shelters for disaster victims) or facilities such as nursing homes, convalescent homes, hospitals, residential treatment facilities, correctional facilities, and dormitories, including those for farm workers or housing for students are not eligible housing types.

D. PROHIBITED ACTIVITIES

HOME funds under this Program Description may not be used to:

1. Provide project reserve accounts, or operating subsidies;
2. Provide tenant-based rental assistance for the special purposes of the existing Section 8 program, in accordance with Section 212(d) of the Act;
3. Provide non-federal matching contributions required under any other Federal program;

4. Provide assistance authorized under Section 9 of the 1937 Act (annual contributions for operation of public housing);
5. Carry out activities authorized under 24 CFR Part 968 (Public Housing Modernization);
6. Provide assistance to eligible low-income housing under 24 CFR Part 248 (Prepayment of Low Income Housing Mortgages);
7. Provide assistance to a project previously assisted with HOME funds during the period of affordability established by HUD or THDA in the written agreement. However, additional HOME funds may be committed to a project up to one year after project completion, but the amount of HOME funds in the project may not exceed the HUD maximum per-unit subsidy amount;
8. Pay for any cost that is not eligible under 24 CFR 92.206 through 92.209;
9. Provide HOME funds for rental housing projects;
10. Provide HOME funds for the new construction or rehabilitation of homes for sale to low- and moderate-income homebuyers; or
11. Provide assistance for a homeowner rehabilitation project by a CHDO from the 15% CHDO set-aside. A CHDO funded through the 15% CHDO set-aside can only participate in the HOME program if they are the owner and developer of a project.

E. FORM OF ASSISTANCE TO HOMEOWNERS

Grantees must provide assistance to eligible homeowner beneficiaries as forgivable, zero interest grant loans that are completely forgiven at the expiration of the applicable compliance period, as long as the homeowner adheres to the conditions for the duration of the compliance period.

F. COMPLIANCE PERIODS

1. Homeowner rehabilitation projects that do not include reconstruction, where the hard construction costs are equal to or less than 75% of the after rehabilitation appraised value of the unit, have a compliance period of five (5) years with a forgiveness feature of 20% annually.
2. Homeowner rehabilitation projects that do not include reconstruction, where the hard construction costs are greater than 75% of the after rehabilitation appraised value of the unit, have a compliance period of fifteen (15) years with a forgiveness feature of 6.67% annually.
3. Homeowner rehabilitation projects that include reconstruction have a compliance period of fifteen (15) years with a forgiveness feature of 6.67% annually.
4. In order to enforce the applicable Compliance Period, THDA will require that grant recipients obtain a grant note and a recorded deed of trust executed by the homeowners.
5. If a homeowner dies during the Compliance Period, the property may be inhabited by heirs or the

heirs may rent out the property without repaying the unforgiven portion of the HOME subsidy to THDA. However, if the house is sold by the heirs during the Compliance Period, the remaining unforgiven portion must be repaid to THDA.

G. LAYERING

Before the Grantee can commit HOME funds, it must evaluate each project proposed to determine that the proposed amount of HOME funds needed to complete the project is necessary to provide a quality affordable housing project that meets the HOME Program requirements, including serviceability of all major systems, throughout the Compliance Period. Layering is the combining of more than one governmental resource on a HOME-assisted project.

1. The applicant must disclose all government resources that have been utilized and/or that the applicant intends to utilize in the HOME project, especially THDA resources. Failure to disclose said information may result in cancellation of award and money due to THDA.
2. THDA will evaluate the project in accordance with its underwriting and subsidy layering guidelines.

H. MATCH

For the FY 2025 HOME Homeowner Rehabilitation Program, THDA will continue to provide the required federal match for projects submitted under the Homeowner Rehabilitation Round. Although no local match is required, THDA will award points based on the contribution of eligible match reflected in an application as specified in the scoring matrix. THDA will count any non-federal project funds or other resources reflected in successful applications that qualify as match under the HOME rule toward the match requirement.

HOME match is permanent, non-federal contributions to a project. THDA will monitor the contribution of match throughout the implementation of the grant. Matching contributions may be in the form of one or more of the following:

1. Cash contributions not provided by the assisted household and not from a federal source, including the present value of the interest subsidy for loans made at rates below market.
2. Reasonable value of donated site-preparation and construction materials when passed on as a final benefit to the project.
3. Reasonable rental value of the donated use of site preparation or construction equipment when passed on as a final benefit to the project.
4. Waived fees and taxes.
5. Property donation or below-market sale. A copy of the appraisal and/or purchase contract must be submitted. The donor/seller of the property must also provide a statement certifying that the property was donated or sold for affordable housing purposes and an acknowledgment that the donor/seller received the URA Guide Form Notice Disclosure to Seller, as well as the HUD booklet entitled, "When a Public Agency Acquires Your Property." If the property was originally acquired with federal funds, the value of the property is not match eligible.

6. The direct cost of donated, compliant home buyer counseling services provided to families that acquire properties with HOME funds under the provisions of 24 CFR 92.254, including on-going counseling services provided during the period of affordability. Counseling may not be valued at more than \$40 per hour.
7. Reasonable value of donated or volunteer labor or professional services. Unskilled volunteer labor may not be valued at more than \$10 per hour; skilled volunteer labor may be valued at the documented going rate. Must result is a permanent benefit to the project.
8. Value of sweat equity may also be eligible only if every assisted household under the HOME grant award is required to perform sweat equity. Sweat equity may not be valued at more than \$10 per hour.
9. Other match sources as permitted under the HOME Final Rule.

I. INCOME LIMITS

HOME funds may only be used to benefit low-income households. "Low-income households" means an individual or household whose income does not exceed 80% of the area median income, adjusted for household size.

THDA encourages the targeting of HOME resources for homeowner rehabilitation activities to very low-income households. "Very low-income household" means a household whose income does not exceed 50% of the area median income, adjusted for household size.

The income of the household to be reported for purposes of eligibility is the sum of the annual gross income of the beneficiary, the beneficiary's spouse, and any other household member residing in the home. Annual gross income is "anticipated" for the next 12 months, based upon current circumstances or known upcoming changes, minus certain income exclusions.

Current limits are posted online at: thda.org/government-nonprofit-partners/home-program. Median income for an area or the state shall be that median income estimate made by HUD. Median incomes change when HUD makes revised estimates.

J. LEVEL OF SUBSIDY

The maximum HOME investment per unit is provided below:

MINIMUM DOLLARS	HOME	\$ 1,000	PER UNIT
MAXIMUM DOLLARS	HOME	\$136,316	0-BEDROOM (EFFICIENCY) LIMIT
		\$156,036	1-BEDROOM LIMIT
		\$189,745	2-BEDROOM LIMIT

	\$245,470	3-BEDROOM LIMIT
	\$269,447	4-BEDROOM OR MORE LIMIT

Periodically, THDA may update these limits pending approval from HUD. Updated limits will be effective for all activities in which the written agreement for the activity is entered into after the effective date for the limits issued by HUD. These updates will be posted on THDA's web site at <https://thda.org/pdf/HOME-maximum-Subsidy-Limits.pdf>

K. AFTER REHABILITATION PROPERTY VALUE

The maximum after rehabilitation value permitted for the type of single-family housing (1-4 family residence, condominium, cooperative unit,) shall not exceed 95% of the median purchase price for the area as established by HUD. **Property Value Limits – Existing Homes HOME Purchase Price** are posted online at <https://thda.org/government-nonprofit-partners/home-program>

L. PROPERTY STANDARDS

1. Property standards must be met when HOME funds are used for a project. All housing rehabilitated or reconstructed with HOME funds must meet all applicable local, county and state codes, rehabilitation standards, zoning ordinances, and HUD's National Standards for the Physical Inspection of Real Estate (NSPIRE") at the time of project completion. In the absence of a local code, the reconstruction of single-family units will be treated as new construction and must meet the current, State-adopted edition of the International Residential Code for One- and Two- Family Dwellings. The reconstructed units must also meet accessibility requirements and mitigate disaster impact as applicable per State and local codes, ordinances, etc. Rehabilitation of existing single-family units must meet the current, State-adopted edition of the International Existing Building Code.
2. HOME-funded units must also conform to the THDA Minimum Design Standards for New Construction and Rehabilitation of Single Family and Multifamily Units, as applicable. THDA must review and approve plans, work write-ups and written cost estimates and determine cost reasonableness prior to the project being put out to bid.
3. Additional design standards include:
 - a) Energy Code. Reconstructed units must also meet the State-adopted edition of the International Energy Conservation Code. Copies of the Energy Code may also be obtained from the International Code Council at the address listed above.
 - b) Energy Conservation. In addition to meeting the State-adopted edition of the International Energy Conservation Code, reconstructed units must be Energy Star qualified as certified by an independent Home Energy Rating System ("HERS") rater.
 - c) Modular Housing must be certified by the state of Tennessee.
 - d) Section 504. Section 504 of the Rehabilitation Act of 1973 prohibits discrimination in federally assisted activities and programs on the basis of disability and imposes requirements to ensure accessibility for qualified individuals with disabilities to these programs and activities.

4. Units assisted with HOME funds must require at least \$1,000 of rehabilitation work to bring the unit into compliance with the applicable codes. Housing units that cannot be brought up to the applicable code using the maximum grant funds are ineligible.
5. Housing Rehabilitation Costs and Lead-based Paint. If a unit to be rehabilitated was built after 1978, the rehabilitation costs are capped by the HOME subsidy limit. All units built prior to 1978 will require a risk assessment by a qualified lead inspector. If the risk assessment of a pre-1978 unit discloses no lead, then the cap for rehabilitation costs will be the HOME subsidy limit. If the risk assessment for a pre-1978 unit reveals the presence of lead-based paint and the estimated rehabilitation costs are less than \$25,000, then standard treatments will apply and the HOME subsidy for rehabilitation is limited to \$25,000. If the risk assessment reveals the presence of lead-based paint and the estimated rehabilitation costs exceed \$25,000, then abatement will be required by a qualified abatement contractor to provide rehabilitation assistance up to the HOME subsidy limit.

Each housing type must also meet all applicable requirements as identified in this program description. Priority should be given to the Uniform Property Condition Standards (UPCS) Checklist deficiencies identified during the initial inspection. Level 3, 2, and 1, respectively, rate the severity of the item needing the repair, including, but not limited to: roofs, HVAC systems, electrical systems, plumbing systems, foundation problems, water supply issues, exterior painting to maintain the structure, and limited interior painting. The structure must exhibit at least one code violation as revealed by the initial code inspection to be eligible for assistance.

M. UNIVERSAL DESIGN/VISITABILITY

THDA encourages the inclusion of features that allow individuals with physical disabilities to reside and/or visit the housing that is constructed or rehabilitated with federal HOME funds.

Universal design is a building concept that incorporates products, general design layouts and other characteristics to a housing unit in order to:

- Make the unit usable by the greatest number of people;
- Respond to the changing needs of the resident; and
- Improve the marketability of the unit

The goal of universal design seeks to build housing that meets the needs of the greatest number of residents within a community. Universal design differs from accessible design, which is primarily intended to meet the needs of persons with disabilities. However, universal design is inclusive of adaptable design as universal design incorporates structural features that will allow a housing unit to be adapted to an individual's current or future needs. Universal design features include, but are not limited to:

- Stepless entrances.
- Minimum level clear space inside and outside entry door, as defined by the American with Disabilities Act.
- Broad blocking in walls around toilet, tub and shower for future placement of grab bars.
- Full-extension, pull-out drawers, shelves and racks in base cabinets in kitchen.

- Front mounted controls on all appliances.
- Lever door handles.
- Loop handle pulls on drawers and cabinet doors.

More information on Universal Design may be found at The Center for Universal Design at North Carolina State University: <http://www.ncsu.edu/ncsu/design/cud/index.htm>.

Visitability refers to homes that are designed and built in a manner that allows individuals who have trouble with steps or use wheelchairs or walkers to live in or visit the unit. These features include:

- One zero-step entrance.
- Doors with 32 inches of clear passage space.
- One bathroom on the main floor that is accessible to a person using a wheelchair.

More information on Visitability can be found at: <http://www.visitability.org>.

N. EQUAL OPPORTUNITY AND FAIR HOUSING

No person in the United States shall on the grounds of race, color, religion, sex, familial status, national origin, 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 following Federal requirements as set forth in 24 CFR 5.105(a), Nondiscrimination and equal opportunity, are applicable to HOME projects:

Fair Housing Act 24 CFR Part 100

Executive Order 11063, as amended 24 CFR Part 107 (Equal Opportunity in Housing)

Title VI of the Civil Rights Act of 1964 24 CFR Part 1 (Nondiscrimination in Federal programs)

Age Discrimination Act of 1975 24 CFR Part 146

Section 504 of the Rehabilitation Act of 1973 24 CFR Part 8

Section 109 of Title I of the Housing and Community Development Act of 1974

Title II of the Americans with Disabilities Act 42 U.S.C. §12101 *et seq.*

Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity 24 CFR Parts 5, 200, 203, 236, 400, 570, 574, 882, 891 and 982

Section 3 of the Housing & Urban Development Act of 1968 24 CFR 135

- Section 3 requires that the employment and other economic opportunities generated by Federal financial assistance for housing and community development programs shall, to the greatest extent feasible, be directed toward low-income persons, particularly those who are recipients of government assistance for housing.

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Executive Order 11246, as amended 41 CFR 60 (Equal Employment Opportunity Programs)

Executive Order 11625, as amended (Minority Business Enterprises)

Executive Order 12432, as amended (Minority Business Enterprise Development) Executive Order 12138, as amended (Women's Business Enterprise)

- Executive Orders 11625, 12432, and 12138 (Minority/Women's Business Enterprise) require that PJs and local programs must prescribe procedures acceptable to HUD for a minority outreach program to ensure the inclusion, to the maximum extent possible, of minorities and women and entities owned by minorities and women in all contracts. Local programs must also develop acceptable policies and procedures if their application is approved by THDA.

The HUD Office of Fair Housing also includes the following fair housing laws and Presidential Executive Orders which are not included in 24 CFR 5.105(a) but which are applicable to federally-assisted programs:

Architectural Barriers Act of 1968 at 42 U.S.C. § 4151 *et seq.*

Executive Order 12892, as amended (Affirmatively Furthering Fair Housing)

Executive Order 12898

Executive Order 13166 (Limited English Proficiency)

Executive Order 13217

(Community-based living arrangements for persons with disabilities)

In addition to the above requirements, the PJ and local programs must assure that its Equal Opportunity and Fair Housing policies in the HOME Program are consistent with its current Consolidated Plan.

O. BUILD AMERICA BUY AMERICA ACT

The Build America, Buy America Act (BABA) was enacted as part of the Infrastructure Investment and Jobs Act on November 15, 2021, and established a domestic content procurement preference applicable to all HOME funded activities obligated for infrastructure projects, including housing construction and rehabilitation.

BABA requires that all iron, steel, manufactured products, and construction materials used for federally funded infrastructure projects are produced in the United States, unless otherwise exempt or subject to an approved waiver. This requirement is known as the "Buy America Preference (BAP)" and the specific requirements are codified in 2 C.F.R. 184.

Implementation guidance for all HOME funded projects is found in HUD Notice CPD-2023-12.

ENVIRONMENTAL REVIEW

In implementing the HOME program, the environmental effects of each activity must be assessed in accordance with the provisions of the National Environment Policy Act of 1969 (NEPA) and the related authorities listed in HUD's regulations at 24 CFR Parts 50 and 58, as amended.

THDA, as the Participating Jurisdiction, and the units of local government receiving HOME funds from THDA will be responsible for carrying out environmental reviews. THDA will approve the release of funds for local governments and must request the release of funds from HUD for any projects of non-profit organizations. The non-profit organizations will be responsible for gathering the information required for the environmental reviews. HOME funds and any other funds involved in the project cannot be committed until the environmental review process has been completed and the HOME funds have been released. The Environmental Review covers the entire project, not just the portion funded by HOME. Therefore, except under very limited circumstances, ***no funds, including both HOME and non-HOME resources, may be expended on a project prior to the release of funds under the Environmental Review process. Any such expenditure will make the entire project ineligible for funding under the HOME program.***

P. LEAD-BASED PAINT

Housing assisted with HOME funds is subject to the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821 et seq.) and 24 CFR Part 35. The lead-based paint provisions of 982.401(j) also apply, irrespective of the applicable property standard under 24 CFR 92.251. The Lead-Based Paint regulations are available at www.hud.gov/lea or by contacting 1-800-424-LEAD (5323).

Q. DEBARMENT AND SUSPENSION

Local programs must require participants in lower-tier transactions covered by 24 CFR 24 to certify that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from the covered transaction.

R. FLOOD PLAINS

THDA discourages the rehabilitation of units located in special flood hazard areas, but, with approved mitigation steps or where an official flood zone map revision has been obtained and with written permission from THDA, houses located in a floodplain may be assisted. When a unit in a special flood zone is assisted, the community must be participating in the National Flood Insurance Program and flood insurance must be obtained on the units.

S. CONFLICT OF INTEREST

In the procurement of property and services, THDA and Recipients must adhere to the conflict of interest provisions at 24 CFR 92.356. THDA will not request exceptions to the conflict of interest provisions from HUD. In the event a conflict of interest is discovered, Recipients shall repay that portion of the HOME grant related to the conflict of interest or may have all or some portion of the HOME grant rescinded, all as determined by THDA in its sole discretion.

T. PROCUREMENT

It is important to keep the solicitation of bids for goods and services as well as professional services contracts

open and competitive. Cities, counties and non-profit organizations must follow their procurement policies and meet all state and federal requirements. At a minimum, applicants must comply with 2 CFR 200.318 – 326 General Procurement Standards.

Prior to solicitation of bids, the Grantee should develop a comprehensive scope of work and perform an independent cost estimate. Grantees must use formal solicitation methods including advertisement and solicitation of sealed bids for all construction activity requiring a general contractor's services. Grantees should obtain a minimum of 3 to 5 bids using formal advertising or requests for proposals for the procurement of professional services such as grant administration, inspections, and work write-ups. There must be an established, well documented selection procedure and a written rationale for selecting the successful bid or proposal.

U. PROGRAM COMPLIANCE

HOME Program Grantees must adhere to, or maintain compliance with, the requirements of the HOME Program and other programs administered through the Community Housing Division. Failure to maintain compliance with any program funded through Community Housing will result, depending on the egregiousness of the noncompliance, in penalties being assessed in the scoring of future applications and/or the inability to participate in programs administered by THDA for a period to be determined at THDA's sole discretion.

THDA is responsible for monitoring Grantee implementation of its HOME grant. Each Grantee will be monitored in accordance with 24 C.F.R. 92. The scope of the monitoring may include a desk review of the client files and program documents as well as site and project visits as determined at the sole discretion of THDA. During the performance period of the grant THDA will monitor grantee's progress for compliance with the HOME regulations and THDA requirements. The Homeowner Rehabilitation grant monitoring review will be conducted for each grantee when the grantee has drawn between 25% and 75% of the awarded programs funds. Additional monitoring may be required, at THDA sole discretion, if determined necessary.

V. APPLICATION AND EVALUATION PROCEDURE

THDA will evaluate each application to determine if the proposal meets threshold criteria. Threshold criteria includes: submission of a complete application; proposal of an eligible activity; proposal of a project that in the opinion of THDA is physically, financially and administratively feasible; and the proposal of a project that meets the requirements of 24 CFR Part 92, as amended.

All non-profit applicants must submit the following required documentation in accordance with the application instructions. All documentation must be submitted to demonstrate that the organization meets threshold requirements and has the capacity to provide affordable housing for low-income households, including the administration of the proposed project:

1. Evidence that the applicant is organized and existing under the laws of Tennessee or, if organized and existing under the laws of another state, evidence that applicant is organized and existing in that state and authorized to do business in Tennessee.

2. Documentation of an IRS designation under Section 501(c)(3) or 501(c)(4) of the federal tax code. A 501(c)(3) non-profit organization may not submit an application until they have received their designation from the IRS. A 501(c)(4) non-profit applicant must provide documentation satisfactory to THDA, in its sole discretion, that the non-profit has filed the necessary material with the IRS and received a response from the IRS demonstrating 501(c)(4) status.
3. Copy of Organizational Charter
4. Copy of Organizational By-laws
5. List of Board members including: names; home address; occupation; a description of their primary contribution; length of service; phone #; email address; and date the term of service expires.
6. Business plan or strategic management plan that demonstrates the agency's short term and long term goals, objectives, and plans to achieve them.
7. The most recent financial audit or audited financial statements of the organization.
8. Applicant Board Member and Corporate Disclosure Forms completed, signed by the organization's Executive Director and each Board Member and notarized.
9. Applicant/Board Member and Corporate Disclosure Form completed, signed by the Chairman of the Board or Executive Director on behalf of the organization and notarized.
10. One page explanation of how the Board of Directors is involved in the operation of the agency, including how often the Board meets, how the Board monitors and provides oversight for the agency's programs.
11. Resolution by the Board of Directors authorizing the submission of this application.
12. List of staff members employed by the organization, including how many are full-time or part-time, their specific responsibilities related to housing programs, and how many years of experience each staff member has in housing development.
13. Documentation of agency operating funds from other sources, including how much annually and from what sources.
14. Explanation of any other programs operated by the organization, including the program(s) and its funding source(s).
15. Explanation of the agency's experience in housing, particularly in providing housing to low and very low income households in Tennessee.

HOMEOWNER REHABILITATION MATRIX

Up to 100 Points

1. PROGRAM DESIGN

Up to 60 points

The proposed program demonstrates exceptional planning, readiness and administrative capability. All necessary components to accomplish the project have been identified in the application.

- Program administrators with the following characteristics have been identified:
 - Has personnel who are knowledgeable in HOME grant administration;
 - Has relevant experience in the administration of housing grants; and/or has otherwise shown the capability to administer the project;
 - Has the ability to follow the timeframe of Attachment B: Implementation Plan of the Working Agreement;
 - Is able to draw down funds in a timely manner;
 - Has a lack of monitoring findings associated with past grants on which the administrator has worked;
 - Has not left HOME funds in excess of \$75,000 in any prior grant administered at closeout in the last three years; and
 - Responds appropriately to beneficiary concerns or complaints, contractor's concerns or complaints, and information requests from THDA staff.
 - THDA will also consider the number and locations of current grants an administrator is administering and other factors THDA, in its sole discretion, deems relevant, in evaluating an application.
- Individuals/firms providing architectural, construction management and/or inspection services have been identified, appropriately procured, and are qualified to perform the services.
 - THDA will consider the number and locations of current grants for which an individual/firm is providing inspection services in any given program year, and other factors, THDA, in its sole discretion, deems relevant in evaluating an application.
- If applicable, the lead inspector and/or risk assessors have been identified and are qualified to perform the services.
- If the applicant is a local jurisdiction, the local government is involved in the administration of the project.
- The program design should provide a timeline, prepared in accordance with THDA's application instructions, that clearly provides for the completion of all units and the close out of the Grant by August 30, 2028.
- Program designs for homeowner rehabilitation activities that set- aside all or a portion of the available assistance to households with incomes at or below 50% of AMI will be prioritized.

2. NEED

Up to 10 points

THDA has calculated need factors using housing statistics for counties. Factors are based on percentages rather than absolute numbers. The need factors used are the percentage of owner households who are low income; the percentage of owner households with cost burden; the percentage of affordable owner units built before 1960; the percentage of food stamp recipient

households in the county; percent of owner households greater than one and one-half times overcrowded; percent of county average homeowner delinquency rate; percent of county poverty rate for all households; and county unemployment rate. Scores to be used in the evaluations are shown in **2025 HOME Need Scores for Homeowner Projects** are posted online at <https://thda.org/government-nonprofit-partners/home-program>. For multi-county projects, the need score is calculated proportionately according to the number of units proposed for each county.

3. NOT PROPORTIONALLY SERVED

Up to 10 points

THDA shall award up to 10 points to applications submitted from areas where the amount of prior HOME funding is below the state average. The formula for awarding these points is based on the percentage of 2011 - 2024 HOME dollars awarded in each county. These calculations are shown in **HOME Program Not Proportionally Served** are posted online at <https://thda.org/government-nonprofit-partners/home-program>. For multi-county projects, this score is calculated proportionately according to the number of units in each county.

4. DISASTER AREAS

5 points

THDA shall award 5 points to applications for projects located in counties that have been declared a presidential disaster area for individual assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act in within one year prior to the application due date. **Disaster Counties** for the current disaster areas are posted online at <https://thda.org/government-nonprofit-partners/home-program>.

5. MATCH Up to 5 points

THDA shall award up to 5 points to applications that include a committed contribution of eligible match resources towards the project implementation. A commitment of eligible match contribution from an external source must be documented in the application from the source providing the contribution. To determine the points awarded, THDA will not round the percentage calculated.

- The project's sources include an eligible HOME match contribution that is equal to or greater than 15% of the proposed HOME funds to be used for project costs. = 5 points
- The project's sources include an eligible HOME match contribution that is equal to or greater than 10% and less than 15% of the proposed HOME funds to be used for project costs. = 4 points
- The project's sources include an eligible HOME match contribution that is equal to or greater than 5% and less than 10% of the proposed HOME funds to be used for project costs. = 3 points
- The project's sources include an eligible HOME match contribution that is equal to or greater than 1% and less than 5% of the proposed HOME funds to be used for project costs. = 2 points
- The project's sources include an eligible HOME match contribution that is less than 1% of the proposed HOME funds to be used for project costs. = 0 point

6. TENNESSEE GROWTH POLICY ACT

10 Points

TCA Section 6-58-109(c) requires THDA to award 10 points on a 100 point scale or a comparable percentage on a different point scale to municipalities or counties with approved growth plans when the local communities apply for HOME funds. Applications from counties not subject to the Tennessee Growth Policy Act will also receive these points. **Growth Plan Approvals** when applicable are posted online at <https://thda.org/government-nonprofit-partners/home-program>. Applications submitted by nonprofit organizations are not eligible for receipt of these points.

7. PRIOR YEAR UNEXPENDED HOME FUNDS DEDUCTIONS

Up to -7 Points

Applicants that have administered a HOME grant in prior years, 2018 to present and that have successfully closed their HOME grant are eligible for application under the 2025 HOME Homeowner Rehab Funding Competition if the spend down requirements are met as detailed in Section B. Any grant that successfully closed, but did not expend 100% of the HOME grant funds awarded will be subject to a point deduction. The maximum number of points that can be deducted under this category is 7. The amount of points deducted is contingent upon the balance of HOME grant funds left uncommitted or spent.

The balance of unspent HOME funds will be subject to the following deductions:

- \$100,000 and Over - 7 Points
- \$60,000-\$99,999 - 3 Points
- \$30,000 - \$59,999 - 2 Points
- \$0 - \$29,999 - 1 Point

Bonus Points

8. RURAL DESIGNATION–

3 points

THDA will award 3 points for applications with projects located in designated rural areas of Tennessee. For this Program Description, “rural” is defined as all Tennessee counties except the following: Anderson, Bedford, Blount, Bradley, Carter, Coffee, Hamblen, Hamilton, Haywood, Hawkins, Loudon, Madison, Maury, McMinn, Montgomery, Putnam, Roane, Robertson, Rutherford, Sevier, Sumner, Williamson and Wilson. All other counties are considered Rural.



TENNESSEE HOUSING DEVELOPMENT AGENCY
2025 HOME RENTAL HOUSING DEVELOPMENT PROGRAM
PROGRAM DESCRIPTION

The Tennessee Housing Development Agency (“THDA”) administers the federally funded HOME Investment Partnership Program (“HOME”), which is designed for the production and preservation of affordable housing through the acquisition, new construction, or rehabilitation of affordable housing for low-income households. The purpose of this Program Description is to explain the program requirements and application process.

THDA will provide HOME funding under its HOME Rental Housing Development Program (the “Program”) for the new construction and/or acquisition and rehabilitation of rental housing projects that consist of no more than a total of 11 units. The funding may be combined with other resources, **except for the Low-Income Housing Tax Credit (“LIHTC”)**.

Program grants will be awarded through a competitive application process to Community Housing Development Organizations (“CHDO”), other non-profit housing developers, and Public Housing Authorities in all 95 Tennessee counties. An applicant must apply for at least \$300,000 and may apply for a maximum grant of \$1,500,000, subject to other limits defined herein. The application period for the Program will open on Thursday, February 27, 2025 and applications must be received by THDA on or before 4:00 PM CT on Friday, April 4, 2025. THDA anticipates notifying successful applicants on or about May 30, 2025. The Program period of performance will begin on July 1, 2025 and will end June 30, 2028.

The application package for Program resources, as well as additional program documentation, will be made available on THDA’s website no later than February 27, 2025 at <https://thda.org/government-nonprofit-partners/home-program>

1. ALLOCATION OF FUNDS

1. HOME funds committed to the State of Tennessee, through THDA, will be allocated as provided in the State of Tennessee's Consolidated Plan, as amended. The amount of the 2025 Allocation is expected to be similar to the 2024 allocation at \$12,910,084. THDA will initially set aside 10% of its total allocation for administrative and planning purposes, 20% for its CHDO set aside and up to 5% for CHDO Operating Expense.
2. THDA will make available 50% of its remaining 2025 HOME allocation from HUD, after all set asides described in item 1 above, for the 2025 HOME Rental Development Program Description. Additionally, THDA may make available any unallocated or returned funds from the 2024 or earlier

funding rounds, as determined at the time of award announcements in May 2025.

2. ELIGIBLE RECIPIENTS

THDA will accept applications from qualified CHDOs, other nonprofit housing developers, and Public Housing Authorities. All applicants must be the final owner of the proposed rental housing project. An applicant must materially participate (regular, continuous, and substantial on-site involvement) in developing, owning, and operating the development throughout the affordability period, as defined herein.

- a. To be eligible the entity must meet the following criteria:
 - i. Be organized and existing to do business in the State of Tennessee, or if organized in another state, be qualified to do business in the State of Tennessee.
 - ii. Demonstrate at least two (2) years of related housing development and management experience in Tennessee. For this Program, “related housing experience” means the development, ownership, and management of affordable rental housing.
 - iii. For acquisition only of a qualified housing development, demonstrate at least two years of related housing management experience in Tennessee.
 - iv. Demonstrate the financial capacity necessary to undertake, complete, and manage the proposed project, as demonstrated by its ability to own, construct, or rehabilitate and manage and operate affordable rental housing. THDA will evaluate the experience of the entire proposed team with owning, developing, and managing projects of similar size and scope serving the intended population proposed. Applicants and their development team must undergo an evaluation by THDA of their capacity before the applicant may qualify as an Eligible Recipient, as defined herein.
 - v. Have demonstrated understanding of the Federal, State and local housing programs used in conjunction with HOME funds to ensure compliance with all applicable program requirements and regulations.
 - vi. Not be debarred or excluded from receiving federal assistance or THDA assistance prior to selection or entering into the grant contract with THDA.
 - vii. Certify that housing units assisted with the HOME will comply with HOME program requirements during the entire period that begins upon selection and ends upon the conclusion of all HOME-funded compliance and affordability periods.
 - viii. Receive a minimum of 60% of the points available for a minimum score of 60 or greater.

3. CHDO REQUIREMENTS

Though an entity is not required to be a qualifying CHDO to apply for or receive these funds, to be considered a qualifying CHDO and eligible for available points under the CHDO Designation criteria of the scoring matrix, the applicant must also meet the following additional requirements:

- a. Have an Internal Revenue Service (“IRS”) designation under Section 501(c)(3) or Section 501(c)(4) of the federal tax code. A 501(c)(3) non-profit applicant may not submit an application until they have

received their designation from the IRS. A 501(c)(4) non-profit applicant must provide documentation satisfactory to THDA, in its sole discretion, that the non-profit has filed the necessary materials with the IRS and received a response from the IRS demonstrating 501(c)(4) status;

- b. Have no part of its net earnings inuring to the benefit of any member, founder, contributor or individual;
- c. Have among its purposes the provision of decent housing that is affordable to low-income and moderate-income persons, as evidenced in its charter, articles of incorporation, resolutions or by-laws, and experience in the provision of housing to low-income households;
- d. Have standards of financial accountability that conform to 2 CFR Part 200, Uniform Administrative Requirements, Audit Requirements and Cost Principles; Not be controlled by, or under the direction of, individuals or entities seeking to derive profit or gain from the CHDO. If a CHDO is sponsored or created by a for-profit entity, all of the following must apply:
 - i. The for-profit entity may not be an entity whose primary purpose is the development or management of housing, such as a builder, developer or real estate management firm;
 - ii. The for-profit entity may not have the right to appoint more than one-third of the membership of the CHDO's governing body. CHDO board members appointed by the for-profit entity may not appoint the remaining two-thirds of the board members;
 - iii. The CHDO must be free to contract for goods and services from vendors of its own choosing; and
 - iv. The officers, directors, owners (stockholders, managers, members, etc.) or employees of the for-profit entity cannot be officers, directors, owners (stockholders, managers, members, etc.) or employees of the CHDO;
- e. Is not a governmental entity (including the participating jurisdiction, other jurisdiction, Indian tribe, public housing authority, Indian housing authority, housing finance agency, or redevelopment authority) and is not controlled by a governmental entity. An organization that is created by a governmental entity may qualify as a CHDO, however, the governmental entity may not have the right to appoint more than one-third of the membership of the organization's governing body and no more than one-third of the board members may be public officials or employees of recipient governmental entity. Board members appointed by the State or local government may not appoint the remaining two-thirds of the board members. The officers or employees of a governmental entity may not be officers of the Board or employees of a CHDO;
- f. Maintain accountability to low-income community residents by:
 - i. Including residents of low-income neighborhoods, other low-income community residents, or elected representatives of low-income neighborhood organizations in at least one-third of the CHDO's governing board's membership. For urban areas, "community" may be a neighborhood or neighborhoods, city, county or metropolitan area; for rural areas, it may be a neighborhood or neighborhoods, town, village, county, or multi-county area (but not the entire State); and
 - ii. Providing a formal, written process for low-income program beneficiaries to advise the CHDO in its decisions regarding the design, site selection, development, and management of affordable housing. The process must be described in the organization's by-laws or has been adopted by its board by resolution. Low-income board representation alone does not satisfy this requirement.
- g. Have a demonstrated capacity to successfully carry out housing projects assisted with HOME funds. A CHDO undertaking development activities as a developer or sponsor must satisfy this requirement by having paid employees with housing development experience who will work on projects assisted with

HOME funds. Paid staffing may be documented by providing copies of the most recent W-2, as applicable, issued by the nonprofit entity for each staff member. For its first year of funding as a CHDO, a CHDO may satisfy this requirement through a contract with a consultant who has housing development experience to train appropriate key CHDO staff. A CHDO that will own housing must demonstrate capacity to act as owner of a project and meet the requirements of 24 CFR 92.300(a)(2). A CHDO does not meet the test of demonstrated capacity based on any person who is a volunteer or whose services are donated or cost allocated by another organization, or by hiring a consultant; and have a history of serving the community within which the housing to be assisted with HOME funds is to be located. In general, a CHDO must be able to show at least one year of serving the community through housing activities benefiting low-income persons or families before HOME funds may be awarded to that CHDO. However, a newly created CHDO formed by local churches, service organizations, or neighborhood organizations may meet this requirement by demonstrating that its parent organization has at least one year of serving the community through housing activities benefiting low-income families.

4. SPEND DOWN REQUIREMENT

Applicants with previous HOME, National Housing Trust Fund (NHTF), HOME-ARP, and Tennessee Housing Trust Fund Competitive Grant program rental development grant awards must have submitted an official Request for Payment Form with supporting documentation demonstrating the spend down of the following percentages of all existing rental development grants by March 31, 20254, to be eligible for funding:

GRANT YEAR	SPEND DOWN REQUIREMENT
Any 2021 Round	100 percent
Any 2022 Round	100 percent
Any 2023 Round	50 percent
Any 2024 Round	25 percent
2024-2 HOME Rental Round	Ineligible

5. FORM OF ASSISTANCE

HOME funds will be awarded as a grant, secured by a note, deed of trust, and a declaration of land use restrictive covenants (“restrictions”). The entire grant term beginning with issuance of the Reservation of Funds and ending with the final project completion, issuance of a Certificate of Occupancy or equivalent and submission of all final draw requests and legal documentation is 3 years.

- a. Eligible Recipients will be initially provided a Reservation of Funds with a total term period of 3 years. Prior to being issued the grant agreement and within six (6) months of the beginning of the term of the Reservation of Funds recipients must have satisfied the following requirements:
 - i. Submission and approval of site and neighborhood standards
 - ii. Submission and approval of an Environmental Review Record and receive issuance of a release of Funds letter.
 - iii. Submittal of a final development budget with documentation of all committed development sources.
- b. Eligible Recipients must sign a grant contract, initially, preliminarily awarding HOME funds to a proposed project.
- c. Prior to requesting any draws, a Recipient must execute a note and record a fully and accurately executed deed of trust and restrictions (the “Legal Documents”) and provide such to THDA.

6. SUBSIDY LIMITS

The investment of HOME funds must conform to the following minimum and maximum subsidy limits per unit:

The minimum amount of HOME funds that must be invested in a project is \$1,000 times the number of HOME-assisted units (“HOME Units”) in the project.

- a. The maximum amount of HOME funds that may be invested per HOME Unit per size is based on HUD’s maximum subsidy limits as the time the project contract is executed. The current approved subsidy limits are:

\$136,613	0-Bedroom (Efficiency) Limit
\$156,036	1-Bedroom Limit
\$189,745	2-Bedroom Limit
\$245,470	3-Bedroom Limit
\$269,447	4-Bedroom Limit

7. DEVELOPER FEE

The sum of the Developer’s overhead and the Developer’s profit is (the “Developer Fee”). Consulting fees and guarantor fees are also considered part of the total Developer Fee calculation. A Developer Fee of up to fifteen percent (15 percent) of the HOME development costs, net of the development fee, prorated acquisition costs, and any prorated permanent financing costs may be charged as a project soft cost. The Developer Fee must be drawn in proportion to the expended hard costs of the Program and no more than eighty percent (80 percent) of the Developer Fee may be drawn prior to the final project draw. No portion of the Developer Fee may be drawn until all monitoring fees have been paid.

8. ELIGIBLE ACTIVITIES

HOME funds must be used for the new construction of or the acquisition and/or rehabilitation of existing affordable, permanent rental housing projects that consist of eleven (11) total units or less that address the needs of low-income households, families whose annual incomes do not exceed 80 percent of the area median income (“AMI”), as further defined at 24 CFR 92.2. The housing may be stick built or modular housing, as defined in Tennessee Code Annotated Title 68 -126-202 & 303, provided that the housing meets all of the applicable state and local codes. All HOME Units must be occupied by low-income families and meet the requirements of 24 CFR 92.252.

HOME funds may not be used for public housing units. HOME Units may not receive Operating Fund or Capital Fund assistance under section 9 of the 1937 Act during the HOME affordability period, except within the exceptions listed below.

- a. Exception. HOME funds may be used for the development of public housing units, if the units are developed under section 24 of the 1937 Act (HOPE VI) and no Capital Fund assistance under section 9(d) of the Act is used for the development of the unit. Units developed with both HOME and HOPE VI may receive operating assistance under section 9 of the 1937 Act. Units developed with HOME and HOPE VI funds under this paragraph may subsequently receive Capital Funds for rehabilitation or modernization.

- b. Using HOME funds in public housing projects. Consistent with § 92.205(d), HOME funds may be used for affordable housing units in a project that also contains public housing units, provided that the HOME funds are not used for the public housing units (except as provided in paragraph a. of this section) and HOME funds are used only for eligible costs.
- c. The HOME funds must be used in accordance with the requirements throughout 24 CFR 92 and the project must meet the requirements of such, including rent requirements in 24 CFR 92.252.

9. ELIGIBLE COSTS

HOME funds may be used to pay the following eligible costs:

- a. Development hard costs – defined in 24 CFR 92.206(a).
- b. Acquisition costs of existing housing.
- c. Related soft costs – defined in 24 CFR 92.206(d).
- d. Relocation costs – as defined in 24 CFR 92.206(f), 24 CFR 92.353, and described in this Program Description.

10. AFFORDABILITY PERIOD

HOME Units are rent and income limited for an affordability period of 5 to 20 years, depending on the project activity type and total amount of HOME funds allocated to the project divided by the total amount of HOME Units, resulting in a per unit allocation, as described below (the “Affordability Period”). The Affordability Period begins on the date that THDA determines that the project has met the terms of “project completion” in the federal Integrated Disbursement and Information System (IDIS) as defined at 24 CFR 92.2.

ACTIVITY	HOME FUNDS PER HOME UNIT	AFFORDABILITY PERIOD
Acquisition or rehabilitation of existing housing	Under \$15,000	5 Years
Acquisition or rehabilitation of existing housing	\$15,000 - \$40,000	10 Years
Acquisition or rehabilitation of existing housing	Over \$40,000	15 Years
New construction or acquisition of newly constructed housing	Regardless of cost	20 Years

11. INCOME LIMITS & TARGETING

- a. HOME Units must be occupied by households who are low-income, meaning their annual incomes do not exceed 80 percent AMI, and must meet the requirements of 24 CFR 92.252 to qualify as affordable housing.

- b. If a rental project has 5 or more HOME Units, at least 20 percent of the HOME Units must be occupied by very low-income families, families whose annual incomes do not exceed 50 percent AMI, and meet one of the following rent requirements (the “Low HOME Rents”): The rent does not exceed 30 percent AMI of a family whose income equals 50 percent AMI, as determined by the U.S. Department of Housing and Urban Development (“HUD”), with adjustments for smaller and larger families. HUD provides the HOME rent limits which include average occupancy per unit and adjusted income assumptions. However, if the rent determined under this paragraph is higher than the applicable rent under 24 CFR 92.252(a), then the maximum rent for units hereunder is that calculated under 24 CFR 92.252; or
 - i. The rent does not exceed 30 percent of the family's adjusted income. If the unit receives Federal or State project-based rental subsidy and the very low-income family pays as a contribution toward rent not more than 30 percent of the family's adjusted income, then the maximum rent (i.e., tenant contribution plus project-based rental subsidy) is the rent allowable under the Federal or State project-based rental subsidy program; and
 - ii. The remaining units can be rented at no more than the High HOME Rents, or the lesser of (i) the fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.111 or (ii) a rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent AMI, as determined by HUD, with adjustments for the number of bedrooms in the unit. The HOME rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions.
 - iii. Note, very low-income households may occupy High HOME Rent units and pay High HOME Rents.
- c. Further, at initial project lease up, at least 90 percent of the households assisted must have incomes that do not exceed 60% percent of AMI, as determined and made available by HUD. The balance of the assisted households must have incomes that do not exceed 80 percent of AMI.

12. UNIT DESIGNATION

The applicant must declare in the application the number of HOME Units in the project and whether the units are fixed or floating units. All designations must be included in the grant contract and legal documents. In a project containing HOME and other non-assisted units, fixed or floating HOME Units must be designated in accordance with 24 CFR 92.252(j). The project must maintain this unit mix throughout the Affordability Period.

13. PROHIBITED ACTIVITIES

- a. Providing HOME funds to rental units that require reconstruction.
- b. Using HOME funds to refinance existing debt.
- c. Using HOME funds to create transitional housing.
- d. Using HOME funds for the acquisition and rehabilitation or new construction of housing for sale to home buyers.
- e. Providing non-federal matching contributions required under any other Federal program.

- f. Providing assistance authorized under Section 9 of the 1937 Act (annual contributions for operation of public housing).

- g. Carrying out activities authorized under 24 CFR Part 968 (Public Housing Modernization).
- h. Providing assistance to eligible low-income housing under 24 CFR Part 248 (Prepayment of Low-Income Housing Mortgages).
- i. Providing assistance to a project previously assisted with HOME funds during the period of affordability established by HUD and THDA in the written agreement with the Recipient as stated in § 93.205(a) except as permitted for renewal of funds committed to operating cost assistance.

Additional HOME funds may be committed to a project up to one year after project completion, but the amount of HOME funds in the project may not exceed the maximum per-unit subsidy amount as determined by THDA as defined by HUD. HUD has prescribed the use of the Section 234 – Condominium Housing Limits from the Annual Indexing of Basic Statutory Mortgage: Limits for Multi-Family Housing Programs as described in the Interim Rule.

- j. Using HOME funds for political activities; advocacy; lobbying, whether directly or through other parties; counseling services; travel expenses; and preparing or providing advice on tax returns.
- k. Using HOME funds for administrative, outreach, or other costs of the Recipient, or any other Recipient of such grant amounts, subject to the exception in Section 1338(c)(10)(D)(iii) of the Act,
- l. Using HOME funds to refinance multifamily loans made or insured by any federal program, including CDBG.
- m. Providing tenant-based rental assistance for the special purposes of the existing Section 8 program, in accordance with Section 212(d) of the Act.
- n. Assisting or developing emergency shelters (including shelters for disaster victims) or facilities such as nursing homes, convalescent homes, hospitals, residential treatment facilities, correctional facilities, dormitories, including those for farm workers or housing for students.
- o. Providing HOME assistance to rental units that are Manufactured Housing, as defined in Tennessee Code Annotated Title 68 -126- 202 & 303, and/or Manufactured Housing lots.
- p. Paying for any cost that is not eligible under 24 CFR 92.730 through 93.200 or is prohibited under 24 CFR 92.214.

14. LAYERING

Before THDA can commit HOME funds, it must evaluate the project proposed in the application to determine that the proposed amount of HOME funds needed to complete the project is necessary to provide a quality affordable housing project that meets the Program requirements and will remain financially viable throughout the Affordability Period. Layering is the combining of more than one governmental resource on a HOME-assisted project.

The applicant must disclose all government resources that have been utilized and/or that the applicant intends

to utilize in the HOME project, especially THDA resources. Failure to disclose said information may result in cancellation of award and money due to THDA.

THDA will evaluate the project in accordance with its underwriting and subsidy layering guidelines and standards that require the following:

- a. An in-depth review of underlying project assumptions, development sources and uses, and projected operating income and expenses, and the project's long-term financial viability to determine the project's proposed costs and need for HOME funds are necessary and reasonable, while preventing over-subsidization of the project;
- b. An assessment of the current market demand for the proposed budget;
- c. Review of and determination that the applicant's experience and financial capacity are satisfactory based on the size and complexity of the project;
- d. Firm written financial commitments for the project;
- e. A careful review of the project's operating budget, including the basis for assumptions, projections of a project's net operating income, and reasonably expected changes in revenue and expenses during the Affordability Period to determine if any HOME-funded operating cost assistance is necessary and, if applicable, an operating cost assistance reserve is sized appropriately;
- f. An assessment of the project's overall viability through the Affordability Period based on the households it will serve; and
- g. THDA will require completion and submission of a development budget, operating budgets, and an operating proforma, as defined below, for the length of the Affordability Period in a format that will be included with the application.

15. PROFORMA

A proforma is a cash flow projection for a specific period of time that takes into account expected income and expenses of a rental property and projects financial viability and affordability over the period ("Proforma").

- a. All Applicants must complete a proforma included in the application in a term of 5, 10, 15 or 20 years depending on the project type and its Affordability Period. The applicant must demonstrate a need for the HOME funds. If the project development costs require additional financing, including other grant source funding, prior to making any HOME draws documentation must be provided by Recipient that all other financing or grant funding has been identified and secured.

A project may not incur more debt in the development than the operating budget and proforma indicate that the development can support. Documentation that final debt does not exceed the supportable debt as indicated on the operating budget will be a threshold requirement.

- b. An updated final Development Budget, Operating Budget and Proforma package will be required before any draw requests may be processed.

16. PROJECT COMPLETION AND INITIAL OCCUPANCY

HOME rental projects must meet the definition of project completion at 24 CFR 92.2. If the project fails to meet the project completion definition within 4 years of project commitment, the project must comply with the terminated project requirements at 24 CFR 92.205(e)(2). If the HOME Units are not occupied by eligible low-income households within six months following project completion, the Recipient must submit to THDA a report of its efforts to market the development to low income households and an updated marketing plan of new steps that will be taken to fill units by eligible low income populations. The Recipient must repay all HOME funds invested in any housing unit that is not rented to eligible low-income households within 18 months of project completion.

17. LEVERAGE

Leverage is a contribution of value in the form of cash, materials, or labor in a pre-approved form and method toward the hard development costs of a project. Leverage must be in the form of contributions to the project's hard development costs.

- a. In the scoring matrix, any project that has leveraged funds will receive additional points. Leveraged funds are funds provided by the applicant and grants from other sources. The value of land acquired through non-HOME resources may be counted as leverage when the appraised value is documented and proof of ownership at the time of application is demonstrated. Loan proceeds from a lending institution do not count as leverage. However, the savings generated from a below market interest rate will count as leverage when properly documented. Administrative funds, anticipated fund-raising revenues, and construction loans do not count toward leverage. Leveraged funds counted in one program year do not qualify again as leverage in subsequent years. All proposed leverage must be thoroughly supported by appropriate back-up documentation, including firm commitment letters, award letters, and warranty deeds.
- b. The value of donated labor, materials and land will count toward leverage. The value of unskilled labor is set at the current minimum wage, and the value of skilled labor is set at twice the current minimum wage. The value of land and/or a building donated or acquired for a project prior to the application will count as leverage, but there must be an appraisal or tax assessment included in the application to document its value. In order to count donated supplies or materials, only the documented value of the actual goods or materials will be considered and they must be legitimately required by the project. The donor must provide a letter to confirm the amount of the supplies or materials. Proposed discounts will not count as leverage.

18. MARKET

Applicants must document that neighborhood market conditions demonstrate a need for the project.

19. MIXED-USE PROJECTS

A "mixed-use" project contains, in addition to at least one residential unit, other non-residential space, which is available to the public. The following rules apply regarding mixed-use:

- a. Laundry and/or community facilities for use exclusively by the project tenants and their guests do not constitute a mixed-use project.
- b. The presence of a leasing office or a maintenance area does not constitute a mixed-use project either.
- c. HOME funds may not be used to fund the commercial or non-residential portion of a mixed-use project. Therefore, if a HOME assisted project contains such commercial or non- residential space, other sources of funding must be used to finance that space.
- d. HOME funds can only be used to fund the residential portion of a mixed-use project, which meets the HOME rent limits and income targeting requirements.
- e. If the rental project will contain a model apartment that will be shown to potential renters, the model apartment will be considered a non-residential area, unless the model apartment will be rented in the event of high occupancy.
- f. In order for a mixed-use project to be eligible to use HOME funds, the residential living space in the project must constitute at least fifty one percent (51 percent) of the total project space and each building in the project must contain residential living space.

20. RENT LEVELS AND UTILITY ALLOWANCES

HUD requires that the rent charged for HOME Units be affordable to low- and very low-income households for the duration of the Affordability Period. THDA must annually review and approve the rents for each HOME-assisted rental project.

HUD publishes HOME Rent Limits annually to define what is considered affordable. The HOME Rent Limits are adjusted for different localities and for each bedroom-size unit from zero (efficiency) to six bedrooms.

- a. The HUD-published HOME Rent Limits include utilities. Therefore, when a tenant pays directly for utilities, the cost of utilities paid by the tenant must be subtracted (using the applicable utility allowances) from the published HOME rents to determine the maximum rent that can be charged for the HOME Unit.
- b. The Recipient must determine individual utility allowances for each rental project either by using the HUD Utility Schedule Model or determining the utility allowance based on the specific utilities used at the project. Utility allowances must be reviewed and updated annually. Use of utility allowances provided by public housing authorities is not permitted.
- c. HUD adjusts the HOME Rent Limits every year. If the rent limits go up and utility costs remain steady, the Recipient may raise rents accordingly, but if the rent limits decrease or the utility costs increase, the Recipient may be required to decrease rents. The Recipient is never required to decrease rents below the initial rents approved by the THDA at time of project commitment, although market conditions may make it necessary to do so.
- d. Rent adjustments must be made in accordance with the tenant's lease. THDA must approve all rent schedules for a project prior to lease-up and throughout the Affordability Period.
- e. Recipients must never charge rent amounts that exceed the published HOME rents, adjusted for utility arrangements and bedroom size.

- f. If the HOME-assisted unit receives Section 8 or Tenant-Based Rental Assistance (“TBRA”), then the maximum rent for the HOME Unit cannot exceed the HUD-published HOME Rent Limit. Therefore, the subsidy payment plus the tenant’s contribution towards rent cannot exceed the HUD-published High HOME rent limit for a High HOME Rent unit or the Low HOME rent limit for a Low HOME Rent unit.
 - i. Rents charged to tenants with Section 8 or TBRA (subsidy plus tenant contribution) must be the same as the rents charged to other tenants without such assistance for comparable units. The Section 8 rules specifically prohibit an owner from charging a higher rent for a unit that is occupied by a voucher holder than the rent charged for a comparable unit not occupied by a voucher holder. This means that if the Recipient charges less than the maximum HOME rent for HOME Units that are not occupied by vouchers holders, it can only charge that rent to the voucher holder.
- g. For the duration of the Affordability Period, the property must accept a Housing Choice Voucher if one is presented by a HOME eligible tenant for a non-PBRA/PBV covered HOME unit.
- h. High HOME Rent Limits. The lesser of (i) the Section 8 Fair Market Rents for existing housing or (ii) 30 percent of the adjusted income of a family whose annual income exceeds 65 percent AMI. The High HOME Rents apply to HOME Units that are High HOME Rent units and are occupied by low-income tenants.
- i. Low HOME Rent Limits. One of the following; (i) 30 percent of the tenant’s monthly adjusted income; (ii) 30 percent of the annual income of a family whose income equals 50 percent AMI; or (iii) if a unit has a Federal or state project-based rental subsidy and the very low-income tenant pays no more than 30 percent of his or her adjusted income toward rent, then the maximum allowable rent for the HOME Unit is the rent allowable under the project-based rental subsidy program.
 - ii. THDA determines which LOW HOME Rent limits apply at the property.
 - iii. Low HOME Rents apply to at least 20 percent of the units in properties with five or more HOME Units that are occupied by very low-income tenants.

21. OCCUPANCY REQUIREMENTS

If a household’s income increases above the allowable income limit for the HOME Unit during the Affordability Period, the HOME Unit will continue to qualify as affordable housing, despite the temporary noncompliance caused by the increase in income of the household, if steps are taken at the next available opportunity to restore compliance.

The requirements for correcting any noncompliance using vacancies or re-designation of units depends on whether the HOME Units are fixed or floating and whether other funding sources impose income or other restrictions on the units.

- a. Fixed HOME Unit. When a tenant becomes over income in a Fixed HOME Unit, correction depends on whether the over-income tenant is occupying a High HOME Rent Unit or a Low HOME Rent Unit.
 - i. High HOME Rent Unit. If the tenant is occupying a High HOME Rent Unit, the property is temporarily out of compliance until the unit is vacated and can be rented to another low-income household. The Recipient cannot terminate or fail to renew the household’s lease because the household is over-income, but the household’s rent must be adjusted according to 92.252(i)(2).

However, such over-income households are protected by the terms of their lease and such rent change can only go into effect at renewal or when the lease permits.

- ii. Low HOME Rent Unit, Income Increases within Low-Income Limit. The property is temporarily out of compliance and will continue to be out of compliance until either (i) a High HOME Rent Unit can be re-designated as a Low HOME Rent Unit or (ii) the Low HOME Rent Unit is vacated by the over-income tenant and can be rented to a very low-income tenant. The Recipient may not increase the tenant's rent above the Low HOME Rent Limit while the unit remains designated as a Low HOME Rent Unit. When a High HOME Rent Unit in the property is vacated, the unit must be re-designated as a Low HOME Rent Unit, regardless of bedroom size, and be rented to a very low-income tenant at no more than the Low HOME Rent. Once this happens, the unit occupied by the over-income tenant must be re-designated as a High HOME Rent Unit and the Recipient may then increase the tenant's rent up to the HIGH HOME Rent Limit, subject to the lease provisions.
 - iii. Low HOME Rent Unit, Income Increases Above Low-Income Limit. The property is temporarily out of compliance until the unit is vacated and can be rented to another very low-income household. The Recipient cannot terminate or fail to renew the household's lease because the household is over-income, but the household's rent must be adjusted according to 92.252(i)(2). However, such over-income households are protected by the terms of their lease and such rent change can only go into effect at renewal or when the lease permits. When a High HOME Rent unit becomes available, it must be re-designated as a Low HOME Rent Unit, regardless of bedroom size, and be rented to a very low-income tenant, at no more than the Low HOME Rent. The unit occupied by the over-income tenant must be re-designated as a High HOME Rent unit, but since the tenant is over the low-income limit, the property will continue to be temporarily out of compliance until the tenant vacates the unit.
- b. Floating HOME Units. When a tenant becomes over income in a project with Floating HOME Units, correction depends on whether the over-income tenant is occupying a High HOME Rent Unit or a Low HOME Rent Unit.
- i) Floating High HOME Rent Unit. The Recipient must adjust the rent of the over income household so that it pays 30 percent of its month adjusted income as rent. The rent adjustment must be made as soon as the lease permits in accordance with the terms of the lease. In a property with floating HOME units, a household is not required to pay more than the market rent for a comparable, unassisted unit in the neighborhood. The next vacant comparable non-assisted unit must be designated as a High HOME Rent Unit. "Comparable" is defined as a unit that is equal to or greater in terms of size, number of bedrooms, amenities, etc. The Recipient may not make the replacement with a lesser unit unless doing so would preserve the original unit mix. Once the comparable non-assisted unit is designated as the new High HOME Rent Unit, the unit with the over income tenant is re-designated as a non-assisted unit. The new High HOME Rent Unit must be rented to a low-income tenant at a rent that does not exceed the High HOME Rent. Once the unit with the over-income tenant is re-designated as a non-assisted unit, the Recipient may adjust the tenant's rent without considering the HOME limits, subject to the lease term.

- ii) Floating Low HOME Rent Unit, Income Increases Within Low-Income Limit. When a tenant's income increases to low-income and is no longer very low-income and occupies a floating Low HOME Rent Unit, the unit that is occupied by the over-income household keeps its designation as a Low HOME Rent Unit until a comparable unit can be substituted. The rent of the over-income tenant must not exceed the Low HOME Rent Limit while the unit is a Low HOME Rent Unit. When the next High HOME Rent Unit in the property is vacated, it must be re-designated as a Low HOME Rent Unit rented to a household whose income does not exceed the very low-income limit, at a rent that does not exceed the Low HOME Rent Limit. Once the new Low HOME Rent unit is designated, the unit with the over income household is re-designated as a High HOME Rent Unit and the households rent may be adjusted to no more than the High HOME Rent Limit, subject to the terms of the lease.
- iii) Floating Low HOME Rent Unit, Income Increases Above Low-Income Limit. The next vacant, comparable, non-assisted unit must be designated as a Low HOME Rent Unit and rented to a tenant whose income does not exceed the very low-income limit at a rent that does not exceed the Low HOME Rent Limit. Comparable is defined as a unit that is equal to or greater in terms of size, number of bedrooms, amenities, etc. The Recipient may not make the replacement with a lesser unit unless doing so would preserve the original unit mix. Until a comparable Low HOME Rent Unit is designated, the unit that is occupied by the over-income tenant is considered a Low HOME Rent Unit that is temporarily out of compliance. The rent of the over-income tenant in the original Low HOME Rent Unit must be adjusted as soon as the terms of the lease permit it. The over-income tenant must pay 30 percent of the household's monthly adjusted income as rent until a comparable Low HOME Rent Unit is substituted. Once a comparable Low HOME Rent Unit is substituted, the unit with the over-income tenant must be re-designated as a non-assisted unit. The Recipient may adjust the tenant's rent without considering the HOME restrictions, subject to the terms of the lease.

22. HOUSING SET-ASIDES FOR INDIVIDUALS WITH DISABILITIES

Applications that propose housing in which more than twenty percent (20 percent) of the assisted units will be set-aside for individuals with disabilities must meet the qualities of settings that are eligible for reimbursement under the Medicaid home and community-based services that were established by the Centers for Medicare and Medicaid Services (CMS) in the final rule dated January 16, 2014:

<https://www.federalregister.gov/articles/2014/01/16/2014-00487/medicaid-program-state-plan-home-and-community-based-services-5-year-period-for-waivers-provider>.

- a. THDA requires that all home and community-based settings meet certain qualifications, including:
 - i) Is integrated and supports full access to the greater community.
 - ii) Is selected by the individual from among setting options.
 - iii) Ensures individual rights of privacy, dignity, and respect, and freedom from coercion and restraint.
 - iv) Optimizes autonomy and independence in making life choices.
 - v) Facilitates choice regarding services and who provides them.

- b. For provider owned or controlled residential settings, the following additional requirements apply:
 - i) The individual has a lease or other legally enforceable agreement providing similar protections.
 - ii) The individual has privacy in their unit including lockable doors, choice of roommates, and freedom to furnish or decorate the unit.
 - iii) The individual controls his/her own schedule, including access to food at any time.
 - iv) The individual can have visitors at any time.
 - v) The setting is physically accessible.

23. PROPERTY AND DESIGN STANDARDS

- a. Property standards must be met when HOME funds are used for a project. All rental housing constructed or rehabilitated with HOME funds must meet all THDA Design Standards, applicable local, county and state codes, rehabilitation standards, Uniform Physical Condition Standards (UPCS) or other Standard as defined by HUD, and zoning ordinances at the time of project completion. In the absence of a local code, new construction of single- family units for rental must meet the current, State-adopted edition of the International Residential Code for One- and Two- Family Dwellings. The newly constructed units must also meet accessibility requirements and mitigate disaster impact as applicable per State and local codes, ordinances, etc. Rehabilitation of existing single-family units for rental must meet the current, State- adopted edition of the International Existing Building Code.
- b. HOME funded units must also conform to the THDA Minimum Design Standards for New Construction and Rehabilitation of Single Family and Multifamily Units. THDA must review and approve plans, work write-ups and written cost estimates and determine cost reasonableness for both new construction and rehabilitation prior to putting the project out to bid.
- c. Additional design standards include:
 - i) Energy Code. New construction projects must also meet the State-adopted edition of the International Energy Conservation Code. Copies of the Energy Code may also be obtained from the International Code Council at the address listed above.
 - ii) Energy Conservation. In addition to meeting the State-adopted edition of the International Energy Conservation Code, new construction projects must be Energy Star qualified as certified by an independent Home Energy Rating System (“HERS”) rater.
 - iii) Broadband Infrastructure. THDA requires that newly constructed rental units and those which are substantially rehabilitated must be wired for broadband internet access or infrastructure for project wide wireless internet service.
 - iv) Modular Housing must be certified by the state of Tennessee
- d. Section 504

- i) Section 504 of the Rehabilitation Act of 1973 prohibits discrimination in federally assisted activities and programs on the basis of disability and imposes requirements to ensure accessibility for qualified individuals with disabilities to these programs and activities.
 - ii) For new construction of Multifamily Housing (five or more units), a minimum of 5 percent of the units in the project (but not less than one unit) must be accessible to individuals with mobility impairments, and at a minimum, an additional two percent (2 percent) of the units (but not less than one unit) must be accessible to individuals with sensory impairments. The total number of units in a HOME-assisted project, regardless of whether all units are HOME-assisted, is used as the basis for determining the minimum number of accessible units. Also, in a project where not all the units are HOME-assisted, the accessible units may be either HOME-assisted or non-HOME-assisted.
 - iii) The Section 504 definition of substantial rehabilitation for Multifamily Housing includes construction in a project with eleven (11) or more units for which the rehabilitation costs will be seventy five percent (75 percent) or more of the replacement cost. In such projects, a minimum of five percent (5 percent) of the units in the project (but not less than one unit) must be accessible to individuals with mobility impairments, and an additional two (2 percent), at a minimum, (but not less than one unit) must be accessible to individuals with sensory impairments. As in the case of new construction, the total number of units in a HOME-assisted, regardless of whether they are all HOME-assisted, is used as the basis for determining the minimum number of accessible units, and, in a project where not all of the units are HOME-assisted, the accessible units may be either HOME-assisted or non-HOME-assisted.
 - iv) When rehabilitation less extensive than Substantial Rehabilitation is undertaken in projects of Eleven (11) or more units, alterations must, to the maximum extent feasible, make the units accessible to and usable by individuals with a disability, until a minimum of five percent (5 percent) of the units (but not less than one (1) unit) are accessible to people with mobility impairments. For this category of rehabilitation, the additional two percent (2 percent) of unit's requirement for individuals with sensory impairments does not apply. Alterations to common spaces must, to the maximum extent feasible, make those areas accessible.
- e. Fair Housing Act of 1968, as amended. In buildings that are ready for first occupancy after March 13, 1991, and that have an elevator and four or more units, the public and common areas must be accessible to persons with disabilities; doors and hallways must be wide enough for wheelchairs; and all units must have the following:
- i) An accessible route into and through the unit.
 - ii) Accessible light switches, electrical outlets, thermostats and other environmental controls.
 - iii) Reinforced bathroom walls to allow later installation of grab bars; and kitchens and bathrooms that can be used by people in wheelchairs.
 - iv) If a building with four or more units has no elevator and will be ready for first occupancy after March 13, 1991, these standards apply to ground floor units.

- v) These requirements for new construction do not replace any more stringent standards in State or local law.
- f. Titles II and III of the Americans with Disabilities Act (42 U.S.C. 12131–12189) implemented at 28 CFR parts 35 and 36, as applicable.

24. UNIVERSAL DESIGN AND VISITABILITY

THDA encourages the inclusion of features that allow individuals with physical disabilities to reside and/or visit the units constructed or rehabilitated with federal HOME funds through the use of Universal Design and Visitability.

a. Universal Design

- i) Universal Design is a building concept that incorporates products, general design layouts and other characteristics to a housing unit in order to:
 - (1) Make the unit usable by the greatest number of people.
 - (2) Respond to the changing needs of the resident.
 - (3) Improve the marketability of the unit.
- ii) The goal of universal design seeks to build housing that meets the needs of the greatest number of residents within a community. Universal design differs from accessible design, which is primarily intended to meet the needs of persons with disabilities. However, universal design is inclusive of adaptable design as universal design incorporates structural features that will allow a housing unit to be adapted to an individual's current or future needs. Universal design features include, but are not limited to:
 - (1) Stepless entrances. Minimum 5' x 5' level clear space inside and outside entry door.
 - (2) Broad blocking in walls around toilet, tub and shower for future placement of grab bars.
 - (3) Full-extension, pull-out drawers, shelves and racks in base cabinets in kitchen.
 - (4) Front mounted controls on all appliances.
 - (5) Lever door handles.
 - (6) Loop handle pulls on drawers and cabinet doors.
- iii) More information on Universal Design may be found at The Center for Universal Design at North Carolina State University: <http://www.ncsu.edu/ncsu/design/cud/index.htm>.

b. Visitability

- i) Visitability refers to homes that are designed and built in a manner that allows individuals who have trouble with steps or use wheelchairs or walkers to live in or visit the unit. These features include:
 - (1) One zero-step entrance.
 - (2) Doors with thirty two (32) inches of clear passage space.
 - (3) One bathroom on the main floor that is accessible to a person using a wheelchair.

More information on Visitability can be found at: <http://www.visitability.org>.

25. ENVIRONMENTAL REVIEW

The environmental effects of each activity carried out with HOME Rental funds must be assessed in accordance with the provisions of the National Environment Policy Act of 1969 (“NEPA”) and the related authorities listed in HUD's regulations at 24 CFR 58.

Under the Program, THDA is responsible for carrying out environmental reviews. THDA may not commit any funds under the Program or any other program listed at 24 CFR 58.1(b) for an activity or project until the environmental review process is complete and the HOME funds have been released. The applicant is responsible for gathering the information required for the environmental review. THDA must make a request for the release of the funds (“RROF”) from HUD for all projects.

Further, until the RROF and related certification have been approved, neither a Recipient nor any participant in the development process may commit non-HUD funds on or undertake an activity or project under a 24 CFR 58.1 program if the activity or project would have an adverse environmental impact or limit the choice of reasonable alternatives. This prohibition prohibits physical activity, including acquisition, rehabilitation, and construction, as well as contracting for or committing to any of these actions. ***As a result, an applicant may not take any choice limiting actions associated with the proposed site beginning with the submission of the HOME application to THDA.***

The restriction on undertaking or committing funds for choice-limiting actions does not apply to undertakings or commitments of non-federal funds before a project participant has applied for HUD funding. A party may begin a project in good faith as a private project and is not precluded from later deciding to apply for federal assistance. However, when the party applies for federal assistance, it will generally need to cease further actions on the project, using either federal or non-federal funds, until the environmental review process is complete.

Therefore, the Environmental Review covers the entire project, not just the portion funded by HOME funds. Except for the very limited exclusions listed under 24 CFR 58, any such prohibited action will make the entire project ineligible for funding under HOME.

26. LEAD-BASED PAINT

Housing assisted with HOME funds is subject to the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821 et seq.) and 24 CFR Part 35, Subparts C through M. The lead-based paint provisions of 982.401(j) also apply, irrespective of the applicable property standard under 24 CFR 92.251. The Lead-Based Paint regulations are available at www.hud.gov/lea or by contacting 1-800-424-LEAD (5323). Lead-based paint requirements apply to all units and common areas in the project.

27. FLOOD PLAINS

HOME funds may not be used to construct housing in an area identified by the Federal Emergency Management Agency (“FEMA”) as having special flood hazards. In addition, THDA strongly discourages the rehabilitation of units located in special flood hazard areas, but in a few limited instances and with written permission from THDA, units located in a floodplain may be assisted if the flood plain is mitigated by construction design. In cases where construction in the flood plain are allowed the project must be participating

in the National Flood Insurance Program and flood insurance must be obtained on the units.

28. PROCUREMENT

It is important to keep the solicitation of bids for goods and services as well as professional services and construction contracts open and competitive.

- a. At a minimum all Recipients must comply with 2 CFR 200.318 - 326.
- b. All Recipients must have adopted procurement policies and procedures that meet state and federal requirements.
- c. Recipients must seek to obtain three (3) to five (5) quotes or bids using formal advertising or requests for proposals for the procurement of professional or construction services.
- d. There must be an established selection procedure and a written rationale for selecting the successful bid or proposal.

29. CONFLICT OF INTEREST

In the procurement of property and services, THDA and Recipients must adhere to the conflict of interest provisions at 24 CFR 92.356. THDA will not request exceptions to the conflict of interest provisions from HUD. In the event a conflict of interest is discovered, Recipients shall repay that portion of the HOME grant related to the conflict of interest or may have all or some portion of the HOME grant rescinded, all as determined by THDA in its sole discretion.

30. DEBARMENT AND SUSPENSION

On all HOME funded projects, Recipients shall certify that no vendor, its principals or managers are presently debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from the covered transaction or listed on the “Excluded Parties List System” found at www.SAM.gov.

31. PROJECT SOFT COSTS

In planning their programs, applicants may include, as a project soft costs, the reasonable and customary costs for work write-up and inspections. In addition, the costs for inspections and work write-ups, the costs for lead-based paint inspections, environmental reviews, risk assessments and clearance testing, and architectural and engineering fees are also paid as project soft costs. All project soft costs charged to the HOME grant will be calculated on a prorated basis of committed HOME Units to all buildings and units in the project and count toward the maximum per unit subsidy limit.

32. MATCH

All applications from nonprofit housing developers **MUST** provide a 25 percent match of the requested amount towards the proposed project. Eligible Match must be demonstrated in the project budget and supported by letters or other documentation of firm commitment to be counted.

HOME match is permanent, non-federal contributions to a project. Matching contributions may be in the form of one or more of the following:

- a. Cash contributions not provided by an assisted household and not from a federal source, including the

present value of the interest subsidy for loans made at rates below market.

- b. The grant equivalent of a below-market interest rate loan to the project that is not repayable to the Tennessee Housing Development Agency or the State of Tennessee as outlined at 24 CFR 92.220(a)(1)(iii).
- c. The cost, not paid with Federal resources, of on-site and off-site infrastructure that are directly required for the HOME-assisted project. The infrastructure must have been completed no earlier than 12 months before HOME funds are committed to the project.
- d. Reasonable value of donated site-preparation and construction materials.
- e. Reasonable rental value of the donated use of site preparation or construction equipment.
- f. Waived fees and taxes.
- g. Property donation or below-market sale. A copy of the appraisal and/or purchase contract must be submitted. The donor/seller of the property must also provide a statement certifying that the property was donated or sold for affordable housing purposes and an acknowledgment that the donor/seller received the URA Guide Form Notice Disclosure to Seller, as well as the HUD booklet entitled, "When a Public Agency Acquires Your Property." **If the property was originally acquired with federal funds, the value of the property is not match eligible.**
- h. The direct cost of supportive services provided to families residing in HOME-assisted units during the period of affordability as defined at 24 CFR 92.220(a)(10). This must be properly documents and will be considered at THDA's discretion.
- i. Reasonable value of donated or volunteer labor or professional services. Unskilled volunteer labor may not be valued at more than \$10 per hour; skilled volunteer labor may be valued at the documented going rate.
- j. Other match sources as permitted under the HOME Final Rule.

THDA will monitor the contribution of match throughout the implementation of the grant. Failure to provide all committed match may result in forfeiture of the grant.

33. REPLACEMENT RESERVE ACCOUNTS

All projects must maintain a replacement reserve account beginning at the time of project completion for the term of the HOME Rental period of affordability.

- a. The replacement reserve requirement for all one-bedroom units is, initially, two hundred fifty dollars (\$250) per unit, inflated at three percent (3 percent) annually.
- b. The replacement reserve requirement for all units with two or more bedrooms is, initially, three hundred dollars (\$300) per unit per year, inflated at three percent (3 percent) annually.

- c. This account shall be used only for capital improvements and the replacement of long-lived capital assets, and not for routine maintenance and upkeep expenses.
- d. The replacement reserve must be, and must remain, an asset of the project, and will not be distributed to the Recipient or any entity or person affiliated with the Recipient at any time during or after the Affordability Period.
- e. Recipients shall provide THDA with a record of all activity associated with the replacement reserve account during the prior fiscal year in conjunction with submission of the project's annual compliance monitoring materials.
- f. The replacement reserve account must be maintained in a separate account in a federally insured financial institution.
- g. Reserve accounts must also be separate from the project's ordinary operating account.

34. OPERATING RESERVE ACCOUNT

All projects must establish and maintain, until the project has achieved a minimum of five (5) years of Stabilized Occupancy (occupancy of at least ninety percent (90 percent) of the units in the property for a continuous period of at least ninety (90) calendar days), an operating reserve equal to a minimum of six (6) months of projected operating expenses plus must-pay debt service payments and annual replacement reserve payments.

- a. This requirement can be met with an up-front cash reserve; a guarantee from the owner with a surety bond to stand behind the guarantee; or partnership documents specifying satisfactory establishment of an operating reserve.
- b. The operating reserve account must be maintained in a separate account in a federally insured financial institution.
- c. For purposes of this paragraph, eligible operating costs are limited to insurance, utilities, real property taxes, maintenance, and replacement reserve payments.

35. NON-COMPLIANCE REPAYMENT & OTHER PENALTIES

All HOME awards will be structured as a grant to a Recipient with an Affordability Period of between five (5) and twenty (20) years, depending on the activity type and the amount of HOME investment per unit of HOME-assisted housing. (See Section 10 of this Program Description).

- a. Construction begin within twelve (12) months of the date of the start date of the grant term. Failure to start construction within that timeframe may result in forfeiture of the award and require repayment of any HOME funds drawn.
- b. Any HOME funds that are used for costs that are ineligible, invested in a project that is terminated before completion, either voluntarily or otherwise, or invested in HOME Units that do not meet all federal Program requirements and requirements outlined herein for the Affordability Period must be repaid.

- c. Termination of the Restrictions on the project, including foreclosure or deed in lieu of foreclosure, do not terminate the repayment obligations under 24 CFR 503(b).

Failure to adhere to or maintain compliance with the requirements of a program administered through the Community Housing Division will result, depending on the egregiousness of the noncompliance, in penalties being assessed in the scoring of future applications and/or the inability to participate in programs administered by THDA for a period to be determined in THDA's sole discretion.

36. AFFORDABILITY PERIOD REVIEWS

- a. Prior to drawing down HOME funds, Recipients shall sign a grant note, deed of trust and a declaration of land use restrictive covenants to enforce the Affordability Period.
- b. Once HOME funds are awarded to a Recipient, THDA will monitor compliance by reviewing certain records related to the HOME project. THDA will monitor compliance by conducting desk and/or on-site reviews of the project.
- c. THDA will conduct an on-site inspection at project completion in order to confirm that the project meets THDA's Minimum Design Standards for New Construction and Rehabilitation of Single Family and Multifamily Housing.
- d. At a minimum, THDA will conduct compliance reviews annually.
- e. THDA will conduct desk file reviews during the Affordability Period in order to determine compliance with income and rent requirements, tenant selection, affirmative marketing requirements and to verify any information submitted by the Recipient to THDA. In addition, THDA will conduct on-site physical condition inspections of the property and design standards.
 - i. THDA will perform onsite inspection of all HOME assisted projects no less than every three (3) years during the Affordability Period.
 - ii. For HOME projects of four (4) HOME Units or less, THDA will perform an on-site inspection of one hundred percent (100 percent) of the units no less than every three (3) years during the Affordability Period.
 - iii. For HOME projects consisting of five (5) or more HOME Units, THDA will inspect a minimum of four (4) of the HOME Units no less than every three (3) years during the Affordability Period.
 - iv. The on-site inspection may include a review of records for all or a sample of the income and rent restricted units including, but not limited to, tenant files, rent rolls, approved and declined tenant applications, documentation supporting tenant income and employment verification, marketing materials and advertisements, and documentation of requests for reasonable accommodations.
 - v. The on-site review may also include a review of any local health, safety, or building code violation reports or notices and an inspection of the property to determine if the buildings are suitable for occupancy, taking into account local health, safety, and building codes, applicable THDA Design

Standards, and current standards as prescribed by HUD.

- vi. Any reports made by state or local government units of violations, with documentation of correction, will be reviewed.
- f. Each year during the Affordability Period, the Recipient shall submit to THDA, within ninety (90) days after the end of the project's fiscal year, each of the following:
- i. Audited financial statements for the Project.
 - ii. Bank statements for operating reserve and replacement reserve accounts as of the end of the project fiscal year.
 - iii. Proof of sufficient property and liability insurance coverage with THDA listed as mortgagee.
 - iv. Documentation to show the current utility allowance is being used (i.e. a copy of the utility allowance table).
 - v. For projects that received points at initial HOME application for pledging to provide permanent supportive services to special needs populations, an affidavit attesting to the supportive services provided to the project's population during the fiscal year must be provided by the provider(s) of such services.
- vi. Such other information as may be requested in writing by THDA in its sole discretion.

37. MONITORING FEES

THDA charges a monitoring fee for all HOME assisted units. HOME Recipients shall pay the entire fee covering the Affordability Period as indicated in the current HOME Operating Manual - Schedule of Monitoring Fees; but no less than \$300 per HOME Unit.

- a. The monitoring fee must be paid prior to the Recipient making the request for Developer Fees to be drawn from the HOME grant.
- b. Additional fees may be charged when follow-up is required due to non-compliance findings. Failure to pay these fees will be considered an administrative noncompliance issue.
 - i) The fee will be the current approved fee as published in the HOME manual and the most current program description at the time the fee is incurred but no less than:
 - (1) Re-inspection of a file or re-inspection of a 1-4 unit property: Two Hundred Dollars (\$200) per unit inspected.
 - (2) Re-inspection of a HOME project with five (5) or more units:

- (a) Two hundred dollars (\$200) per unit inspected;
 - (b) Standard mileage rate in effect under the current State of Tennessee travel regulations at the time of the re-inspection from Nashville to the property and back to Nashville;
 - (c) Applicable state allowed per-diem for one staff person;
 - (d) Lodging expenses as allowed under then current State of Tennessee travel regulations;
 - (e) Any other expenses incurred by THDA relating to the project re-inspection.
- c. Fees for re-inspections will be due to THDA prior to issuance of re-inspection results or release of any additional HOME-funded operating subsidy.

38. RESIDENTIAL ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE PLAN

Recipients shall replace all occupied and vacant habitable low-income housing demolished or converted to a use other than as lower income housing in connection with a project assisted with HOME Rental funds.

All replacement housing will be provided within three years after the commencement of the demolition or conversion. Before entering into a grant contract committing THDA to provide funds for a project that will directly result in the demolition or conversion, THDA will make public by and submit to the HUD/Knoxville HOME coordinator certain information. Each applicant proposing demolition or any reduction in lower income housing units shall submit the following information to THDA in connection with their application:

- a. A description of the proposed assisted project;
- b. The address, number of bedrooms, and location on a map of lower income housing that will be demolished or converted to a use other than as lower income housing as a result of an assisted project.
- c. A time schedule for the commencement and completion of the demolition or conversion.
- d. To the extent known, the address, number of bedrooms and location on a map of the replacement housing that has been or will be provided.
- e. The source of funding and a time schedule for the provision of the replacement housing.
- f. The basis for concluding that the replacement housing will remain lower income housing for at least fifteen (15) years from the date of initial occupancy.
- g. Information demonstrating that any proposed replacement of housing units with smaller dwelling units (e.g., a 2-bedroom unit with two 1-bedroom units), or any proposed replacement of efficiency or single-room occupancy (SRO) units with units of a different size, is appropriate and consistent with the housing needs and priorities identified in the approved Consolidated Plan.

39. HOME RELOCATION REQUIREMENTS

THDA DISCOURAGES PROJECTS INVOLVING DISPLACEMENT OR RELOCATION of households. Prior to application, contact THDA if you are planning any project that may involve displacement or relocation.

HOME funds are subject to the Uniform Relocation Assistance and Real Property Acquisition Policies Act ("URA") of 1970 and section 104(d) of the Housing and Community Development Act of 1974, in addition to the Displacement, Relocation, and Acquisition regulatory requirements of 24 CFR 92.353.

- a) URA requirements are triggered at the time the application is being prepared, and additional requirements are triggered at the time the working agreement is signed between THDA and the Recipient and when rehabilitation is completed. Treatment of displaced persons depends upon whether the displaced person is (1) a tenant or owner; (2) a business or household; (3) has income above or below the Section 8 Lower Income Limit.
- b) A Displaced Person is any person (household, individual, business, farm, or non-profit organization) that moves from the real property, permanently, as a direct result of rehabilitation, demolition, or acquisition for a project assisted with HOME Rental funds. Relocation requirements apply to all occupants of a project/site for which HOME Rental assistance is sought even if less than one hundred percent (100 percent) of the units are HOME Rental assisted.
 - i) Before application, displacement is triggered when a tenant moves permanently from the project before the applicant submits an application for HOME Rental assistance if THDA or HUD determines that the displacement was a direct result of the rehabilitation, demolition, or acquisition for the HOME Rental project. (e.g., THDA determines that the applicant displaced tenants in order to propose a vacant building for HOME Rental assistance.)
 - ii) After application, displacement is triggered when a tenant moves permanently from the project after submission of the application, or, if the applicant does not have site control, the date THDA or the Recipient approves the site because:
 - (1) The applicant requires the tenant to move permanently; or
 - (2) The applicant fails to provide timely required notices to the tenant; or
 - (3) The tenant is required to move temporarily and the applicant does not pay all actual, reasonable out-of-pocket expenses or because the conditions of the move are unreasonable.
 - iii) After execution of the grant contract, displacement is triggered when a tenant moves permanently from the project after execution of the grant contract covering the acquisition, rehabilitation or demolition because the tenant is not provided the opportunity to lease a suitable, affordable unit in the project.
- c) A Displaced person is not:
 - i) A tenant evicted for cause, assuming the eviction was not undertaken to evade URA obligations.
 - ii) A person with no legal right to occupy the project under State or local law (e.g., squatter).
 - iii) A tenant who moved in after the application was submitted but before signing a lease and commencing occupancy, was provided written notice of the planned project, its possible impact on the person (e.g., the person may be displaced, temporarily relocated, or experience a rent increase), and the fact that the person would not qualify as a "displaced person" (or for any assistance under URA) as a result of the project.
 - iv) A person, after being fully informed of their rights, waives them by signing a Waiver Form.
- d) URA and its implementing regulations at 49 CFR Part 24 require relocation assistance where acquisition has occurred under URA. In addition, URA coverage was expanded in 1987 amendments to cover displacement of individuals resulting from rehabilitation, demolition or private acquisition carried out

under a federally assisted project or program.

- e) Section 104(d) of the Housing and Community Development Act ("The Barney Frank Amendments") and HUD's Residential Anti-Displacement and Relocation Assistance Plan include additional relocation requirements. This extra level of relocation protection may be triggered for low-income households when units are converted or demolished with CDBG, UDAG, HOME, or HOME Rental funds. In addition, when Section 104(d) is triggered, jurisdictions may need to replace any low/moderate income dwelling units that are lost due to the conversion or demolition. This section refers only to residential relocation. If non-residential (commercial/industrial) relocation is involved, contact THDA.
- f) Understanding how relocation requirements are triggered, alternate ways of meeting them, and the costs of the alternatives is essential in making HOME Rental program decisions. Concerns about relocation may cause a Recipient to consider establishing a preference for vacant buildings. However, Recipients should also consider that vacant buildings are often in various states of deterioration. Rehabilitating an occupied building, even with the cost of assisting tenants to remain or relocate, may be less costly than rehabilitating a vacant building. In occupied buildings, Recipients must consider whether occupants will be able to return after rehabilitation and whether Section 8 assistance is available to help meet relocation costs. Selecting vacant projects does not relieve all relocation concerns. Vacant buildings in good condition may have been recently occupied. If so, the Recipient must consider whether the owner removed the tenants in order to apply for HOME Rental assistance for a vacant building. If so, these tenants are displaced persons.
- g) Skilled staff can save the local program money and build goodwill with owners and tenants. Failure to understand and follow relocation requirements can result in unnecessary costs for the local program. It is possible for uninformed owners and staff to take steps that would obligate the local program to provide significant relocation benefits and services. Early briefings for owners and program staff on relocation rules are essential. Handbook 1378, Tenant Assistance, Relocation and Real Property Acquisition consolidates relocation requirements for HOME Rental and other HUD programs in one document. It is available from HUD Field Offices or by contacting THDA. HUD informational booklets for persons who are displaced or whose property is to be acquired are also available from HUD Field Offices or from THDA.

40. SITE AND NEIGHBORHOOD STANDARDS

Housing provided through the HOME program must be suitable from the standpoint of facilitating and furthering full compliance with the applicable provisions of Title VI of the Civil Rights Act of 1964, the Fair Housing Act, Executive Order 11063, and HUD regulations issued pursuant thereto; and must promote greater choice of housing opportunities. All projects must meet the site and neighborhood standards as codified at 24 CFR § 891.125 - Site and neighborhood standards.

- a) New Construction Rental Housing. In carrying out the site and neighborhood requirements for new construction, the Recipient shall provide documentation as THDA may require, in THDA's sole discretion, to determine that proposed sites for new construction meet the requirements in 24 CFR 93.150 with cross reference to 983.6(b) which places limiting conditions on building in areas of "minority concentration" and "racially mixed" areas.
- b) Rehabilitation of Rental Housing. Site and neighborhood standards do not general apply to

rehabilitation projects funded under HOME unless project-based vouchers are used in an HOME rehabilitation unit. In such case, the site and neighborhood standards for project-based vouchers will apply as determined by the issuing authority for the project-based vouchers.

41. EQUAL OPPORTUNITY AND FAIR HOUSING

No person in the United States shall on the grounds of race, color, religion, sex, familial status, national origin, or disability be excluded from participation, denied benefits or subjected to discrimination under any program funded in whole or in part by HOME funds.

- a) The following Federal requirements as set forth in 24 CFR 5.105(a), Nondiscrimination and equal opportunity, are applicable to HOME projects:
 - i) Fair Housing Act (24 CFR Part 100)
 - ii) Executive Order 11063, as amended (24 CFR Part 107 - Equal Opportunity in Housing)
 - iii) Title VI of the Civil Rights Act of 1964 (24 CFR Part 1 - Nondiscrimination in Federal programs)
 - iv) Age Discrimination Act of 1975 (24 CFR Part 146)
 - v) Section 504 of the Rehabilitation Act of 1973 (24 CFR Part 8)
 - vi) Section 109 of Title I of the Housing and Community Development Act of 1974 (24 CFR Part 6)
 - vii) Title II of the Americans with Disabilities Act 42 U.S.C. §12101 et seq.
 - viii) Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity 24 CFR Parts 5, 200, 203, 236, 400, 570, 574, 882, 891 and 982
 - ix) Section 3 of the Housing & Urban Development Act of 1968 24 CFR 135 (12 U.S.C. 1701u) and implementing regulations at 24 CFR part 135
 - Section 3 requires that the employment and other economic opportunities generated by Federal financial assistance for housing and community development programs shall, to the greatest extent feasible, be directed toward low-income persons, particularly those who are recipients of government assistance for housing.
 - x) Build America, Buy America Act (BABA) 2 CFR 184
 - (BABA) enacted as part of the Infrastructure Investment and Jobs Act on November 15, 2021, established a domestic content procurement preference for all HOME Projects obligated for infrastructure projects where HOME funding was obligated after August 23, 2024
 - (BABA) requires that all iron, steel, manufactured products, and construction materials used for federally funded infrastructure projects are produced in the United

States, unless otherwise exempt or subject to an approved waiver. This requirement is known as the “Buy America Preference (BAP)” and the specific requirements are codified in 2 CFR § 184

- xi) Executive Order 11246, as amended 41 CFR 60 (Equal Employment Opportunity Programs)
 - xii) Executive Order 11625, as amended (Minority Business Enterprises)
 - xiii) Executive Order 12432, as amended (Minority Business Enterprise Development)
 - xiv) Executive Order 12138, as amended (Women’s Business Enterprise)
 - xv) Executive Orders 11625, 12432, and 12138 (Minority/Women's Business Enterprise) require that Recipients prescribe procedures acceptable to HUD for a minority outreach program to ensure the inclusion, to the maximum extent possible, of minorities and women and entities owned by minorities and women in all contracts. Recipients must also develop acceptable policies and procedures if their application is approved by THDA.
- b) The HUD Office of Fair Housing also includes the following fair housing laws and Presidential Executive Orders which are not included in 24 CFR 5.105(a) but which are applicable to federally-assisted programs:
- i) Architectural Barriers Act of 1968 42 U.S.C. §4151 et seq.
 - ii) Executive Order 12892, as amended (Affirmatively Furthering Fair Housing)
 - iii) Executive Order 12898
 - iv) Executive Order 13166 (Limited English Proficiency)
 - v) Executive Order 13217 (Community-based living arrangements for persons with disabilities)
- c) In addition to the above requirements, the Recipient must assure that its Equal Opportunity and Fair Housing policies in the HOME Program are consistent with the State’s current Consolidated Plan.

42. AFFIRMATIVE MARKETING

Prior to beginning a HOME project, recipients must adopt affirmative marketing procedures and requirements for all HOME rental projects with five (5) 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. The Recipient must also identify and take steps to attract populations who are least likely to apply for the housing to be created. Requirements and procedures must include:

- a) Methods for informing the public, owners and potential tenants about fair housing laws and the Recipient’s policies;
- b) A description of what the Recipient will do to affirmatively market housing assisted with HOME funds;

- c) A description of what the Recipient will do to inform persons not likely to apply for housing without special outreach;
- d) Maintenance of records to document actions taken to affirmatively market HOME-assisted units and to assess marketing effectiveness; and
- e) Description of how efforts will be assessed and what corrective actions will be taken where requirements are not met.
- f) All projects that receive HOME grants must advertise all vacant units on the www.TNhousingsearch.org website.

43. BUILD AMERICA BUY AMERICA ACT

The Build America, Buy America Act (BABA) was enacted as part of the Infrastructure Investment and Jobs Act on November 15, 2021 and established a domestic content procurement preference applicable to all HOME funded activities obligated for infrastructure projects, including housing construction and rehabilitation.

BABA requires that all iron, steel, manufactured products, and construction materials used for federally funded infrastructure projects are produced in the United States, unless otherwise exempt or subject to an approved waiver. This requirement is known as the “Buy America Preference (BAP)” and the specific requirements are codified in 2 CFR § 184.

Implementation guidance for all HOME funded projects is found in HUD Notice CPD-2023-12.

44. APPLICATION AND EVALUATION PROCEDURE

THDA will evaluate each application to determine if the proposal meets threshold criteria. Threshold criteria include:

- a) Submission by an eligible applicant of a complete application, including any documentation required to be submitted through THDA’s Participant Management System (PIMS).
- b) The applicant’s financial statements and audit indicate a healthy financial position and include diverse funding sources.
- c) Application demonstrates a market need for the project.
- d) Proposal of an eligible activity; proposal of a project that in the opinion of THDA is physically, financially and administratively feasible; proposal of a project that meets the requirements outlines herein and under 24 CFR Part 92, as amended.
- e) Submission of a Proforma based on the required Affordability Period demonstrating a need for the HOME funds.

f) All projects must meet the site and neighborhood standards as codified at 24 CFR § 891.125 - Site and 2025 Home Rental Housing Development Program

neighborhood standards.

- g) All applications must demonstrate a minimum match contribution equal to 25 percent of the total HOME funds requested for the project.
- h) Applicants must have met all spend down requirements for other THDA rental development grants and be in good standing with all THDA programs on February 28, 2025.
- i) Proposals that will set-aside more than 20 percent of the units for individuals with disabilities must demonstrate that the project will meet the qualities of settings that are eligible for reimbursement under the Medicaid home and community-based services that were established by the Centers for Medicare and Medicaid Services (CMS) in the final rule dated January 16, 2014:

<https://www.federalregister.gov/articles/2014/01/16/2014-00487/medicaid-program-state-plan-home-and-community-based-services-5-year-period-for-waivers-provider>.

- j) Receipt of a score that equals at least 60 percent of the total points available.

Applications meeting the threshold requirements will be scored and ranked by Grand Division, as defined in Tennessee Code Annotated Title 4, Chapter 1, Part 2, in descending numerical order based on the scoring matrix provided on page 35, Section 44 of this Program Description. THDA will first select the highest scoring application from each Grand Division of Tennessee. If additional funding is available, THDA will combine all remaining applications into a single ranking by score. THDA will award funding starting with the highest score to lowest score until all funds are allocated or the amount of funds available is less than the need for the next highest scoring application. Given the limited funding available statewide and in order to distribute HOME funding across Tennessee, THDA reserves the right to limit funding to only one award per county.

When the amount of funds available is less than the request for funding identified in the application, THDA reserves the right to offer partial funding pending the applicant's ability to secure additional financing within a timeframe established by THDA or to not select a proposed project if sufficient funding is not available to award all funds requested by the applicant.

1. When the applicant is not able to secure additional financing within THDA's identified timeline, THDA, subsequently and at its sole discretion, may move to the next lower scoring application(s) in order to meet its commitment obligations under the HOME program.
2. When THDA opts to not select a proposed project if sufficient funding is not available to award all funds requested by the applicant, THDA may move to the next lower scoring project(s) in order to meet its commitment obligations under the HOME program.

In the event of a tie score between applications, THDA will prioritize that application with the highest combined total of the Need and Opportunity Score. In the event that a tie still remains, the application with the highest Opportunity Score will be selected. If a tie still exists after the first two (2) tie breakers, THDA will prioritize the application with the highest percentage of Match. THDA reserves the right to transfer unused funding to other HOME activities.

43. HOME RENTAL HOUSING SCORING MATRIX - Up to 100 Points .

PROGRAM DESIGN AND PLANNING- Up to 35 points

- a) The proposed project demonstrates appropriate planning, readiness to proceed, and administrative capability. All necessary components to accomplish the project have been identified in the application including all necessary funding to complete the project. The applicant has site control of the proposed site to be developed.
- b) Firm financial commitments for non-HOME resources have been secured, are current, and are demonstrated within the application.
- c) The extent to which the project has a binding commitment for Federal, State, or local project-based rental assistance so rents are affordable to extremely low and very low-income families and sufficient funds support the project's operation.
 - i) Projects with committed project-based VASH vouchers, Continuum of Care rental assistance, or project-based Section 8 vouchers are preferred.
 - ii) Projects that preserve existing housing with project-based rental assistance also are encouraged.
- d) The project's proforma demonstrates sufficient cash flow to supports the project's operation without a contribution of HOME funds by THDA to an operating reserve account for the project.
- e) The extent to which the proposed project fills the need demonstrated by the neighborhood market conditions.
- f) The extent to which the design of the proposed project is appropriate and meets the needs of the targeted population to be served.
- g) The extent to which formal partnerships have been established and demonstrated within the application to provide voluntary and appropriate support services for the targeted population.
- h) The extent to which the proposed project provides easy access to community living, including retail, employment, transportation, medical, education, recreation, and government services.
- i) The extent to which Universal Design and Visitability features will be included in the design of the projects.
- j) The extent to which energy efficiency features exceed the requirements of THDA's Design Standards for New Construction or Rehabilitation, as applicable.

APPLICANT'S CAPACITY AND EXPERIENCE - Up to 30 points

- a) The applicant's experience with owning, developing and managing rental units of similar size and scope serving the intended population proposed.
- b) The capacity of the applicant and its development and management team to carry out the proposed project within the schedule proposed.
- c) The past experience of the applicant and its development and management team to successfully develop or manage rental housing in compliance with all Federal, state or local program requirements.
- d) The past experience of the applicant and its development and management team to undertake THDA rental development projects in a timely manner.
- e) The past history of the applicant in serving the community in which the proposed project is to be located.
- f) The past history of the applicant and its development and management team to comply with THDA funding requirements and processes.
- g) The applicant is a qualified Community Housing Development Organization.

NEED - Up to 10 points

THDA has determined rental housing need factors for households whose annual incomes do not exceed 80% of the current published area median income. The county need factors are the percentage of low income tenant households that are cost burdened; projected 10-year population growth rate; county's projected 10-year population growth as a percent of the state's overall growth; prior allocation amount per low income household; prior allocation; rental market (LIHC) vacancy rate, and the pipeline of rental housing financed under the LIHC Program under construction and in lease-up. Scores to be used in the evaluation of rental projects are available [HERE](#)

AREAS OF OPPORTUNITY SCORE - Up to 10 Points

THDA has determined factors which indicate census tracts of high opportunity. These factors include areas of high median gross rent, high cost burden, proximity to employment, high workforce participation, low levels of abandoned housing, rental market (LIHC) vacancy rate, and the pipeline of rental housing financed under the LIHC Program under construction and in lease-up. Scores to be used in the evaluation of areas of opportunity are available [HERE](#)

CHDO DESIGNATION – Up to 5 points

THDA will award 5 points for applications where the applicant meets the requirements of a CHDO under the HOME program.

RURAL DESIGNATION– Up to 5 points

THDA will award 3 points for applications with projects located in designated rural areas of Tennessee. For this program description, “rural” is defined as all Tennessee counties except the following: Anderson, Bedford, Blount, Bradley, Carter, Coffee, Hamblen, Hamilton, Haywood, Hawkins, Loudon, Madison, Maury, McMinn, Montgomery, Putnam, Roane, Robertson, Rutherford, Sevier, Sumner, Williamson and Wilson. All other counties are considered Rural.

THDA will award an additional 2 points if the applicant is a Tennessee Public Housing Authority in one of the above identified rural counties.

PROJECTS LOCATED OUTSIDE OF A LOCAL PJ – 5 points

HUD has awarded HOME funds directly to Local Participating Jurisdictions (Local PJs). The Local PJs are Clarksville, Chattanooga, Jackson, Knoxville, Memphis, Nashville/Davidson County, Knox County, Shelby County, and the Northeast Tennessee/Virginia Consortium (the cities of Bristol, Kingsport, Johnson City, Bluff City, Sullivan County, and Washington County, excluding the Town of Jonesborough). Projects that are located outside the jurisdictional limits of a Local PJ will receive points under this criterion.

DESIGNATED DISTRESSED COUNTIES – 5 points Bonus

The Appalachian Regional Commission has designated eight counties as distressed in Tennessee, including: Bledsoe, Clay, Cocke, Hancock, Hardeman Lake, Perry, Scott. THDA will award 5 bonus points for applications with projects in these designated counties.

QUALIFIED MATCH SIGNIFICANTLY EXCEEDING 25% MINIMUM – 5 points Bonus

For a project that provides match in excess of 40%, THDA will award 5 bonus points.



NATIONAL HOUSING TRUST FUND 2025

PROGRAM DESCRIPTION

Tennessee Housing Development Agency

The Tennessee Housing Development Agency (THDA) administers the federally funded National Housing Trust Fund (NHTF) which is designed for the production and preservation of affordable rental housing through the acquisition, new construction, or rehabilitation of affordable housing for households with extremely low incomes. The purpose of this Program Description is to explain the program requirements and application process.

NHTF grants are awarded in conjunction with 9% Low Income Housing Tax Credits (Competitive LIHTC) through a competitive application process. Applications for the NHTF program are accepted concurrent with and as a part of an application for Competitive LIHTC, and are targeted towards proposals for permanent Supportive Housing or proposals for multifamily housing in Rural Counties. THDA anticipates notifying successful applicants on or about June 1, 2025. NHTF grant agreements will begin on July 1, 2025 and will end on June 30, 2027.

Development partners intending to apply for NHTF resources shall indicate the need for NHTF as a part of their Competitive LIHTC application, available through the THOMAS website.

DEFINITION OF TERMS

For purposes of the NHTF program, the following definitions shall apply.

Developer Fee: Means the sum of the Developer's overhead and Developer's profit. Consulting fees and guarantor fees are also considered part of the total Developer Fee calculation.

Housing for the Elderly: Means housing intended for, and solely occupied by, individuals sixty two (62) years of age or older.

Housing for Older Persons: Means housing intended and operated for occupancy by at least one individual 55 years of age or older per unit, where at least 80% of the total housing units are occupied by at least one individual who is fifty five (55) years of age or older; and where the Owner publishes and adheres to policies and procedures which demonstrate an intent by the Owner and manager to provide housing for individuals fifty five (55) years of age or older.

Extremely Low Income: Means an individual or household whose income does not exceed thirty percent (30%) of the area median income, adjusted for household size or households with incomes at or below the poverty line (whichever is greater).

Family Housing: Means housing designed for families which does not meet the definition of “Elderly Housing” or “Housing for Older Persons”.

Grantee: Means the state entity that prepares the NHTF Allocation Plan, receives the NHTF dollars from HUD, and administers the NHTF in the state. THDA is the NHTF grantee for the State of Tennessee.

Housing for Homeless: Means housing created to provide permanent supportive housing for individuals or families defined and documented as homeless under the “Criteria and Recordkeeping Requirements for Definition of Homelessness” published as HUD Guidance in January 2012, as found on the HUD Exchange website at <https://www.hudexchange.info/resource/1974/criteria-and-recordkeeping-requirements-fordefinition-of-homeless/>.

Layering: Means the combining of more than one governmental resource on a NHTF-assisted project.

Leverage: Means a contribution of value in the form of cash, materials or labor in a pre-approved form and method toward the hard development costs of a project.

Modular Housing: Means housing as defined in Tennessee Code Annotated Title 68 -126-202 & 303

- *"Modular Building Unit"*: Means a structural unit, or preassembled component unit, including the necessary electrical, plumbing, heating, ventilating and other service systems, manufactured off-site and transported to the point of use for installation or erection, with or without other specified components, as a finished building. "Modular building unit" does not apply to temporary structures used exclusively for construction purposes, nonresidential farm buildings, or ready-removables that are not modular structures;
- *"Ready-removable"*: Means a structure without any foundation, footings, or other support mechanisms that allow a structure to be easily relocated but which may include electrical wiring. Ready-removable structures include, but are not limited to, stadium press boxes, guard shelters, or structures that contain only electrical, electronic, or mechanical equipment that are solely occupied for service or maintenance of such equipment; and
- *"Structure"*: Means any building or improvement and its components, systems, fixtures, and appurtenances at the time of completion or construction.

Manufactured Housing: Means housing as defined in Tennessee Code Annotated Title 68 -126-202 & 303

- *"Manufactured Home"*: Means a structure, transportable in one (1) or more sections, which, in the traveling mode, is eight (8) body feet or more in width, or forty (40) body feet or more in length, or, when erected on site, is three hundred twenty (320) or more square feet, and which is built on a permanent chassis and designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities, and includes the plumbing, heating, air conditioning, and electrical systems contained in the structure; except that "manufactured home" includes any structure that meets all the requirements of this subdivision (2), except the size requirements and with respect to which

the manufacturer voluntarily files a certification required by the secretary;

- “*Manufacturer*”: Means any person engaged in manufacturing or assembling new manufactured homes.
- “*Mobile Home*”: Means a structure manufactured before June 15, 1976, that is not constructed in accordance with the National Manufactured Home Construction and Safety
- Standards Act of 1974, compiled in 42 U.S.C. § 5401 et seq. It is a structure that is transportable in one (1) or more sections that in the traveling mode is eight (8) body-feet or more in width and forty (40) body-feet or more in length, or, when erected on site, is three hundred twenty (320) or more square feet and that is built on a chassis and designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities and includes any plumbing, heating, air conditioning and electrical systems contained in the structure;

Multifamily Housing: Means any building or group of buildings totaling more than four permanent residential rental units operated as a single housing project.

NHTF-Assisted Unit: Means a housing unit which meets the NHTF eligibility requirements and benefits from financial assistance from the NHTF.

NSPIRE: Means the National Standards for Physical Inspection of Real Estate (“NSPIRE”) to assess the overall condition, health, and safety of properties and units assisted or insured by the U.S. Department of Housing and Urban Development (“HUD”).

Period of Affordability: Also, “Affordability Period”. Means the thirty (30) year timeframe beginning at time of Project Completion as defined at 24 CFR §93.2 during which projects receiving NHTF assistance will be required to maintain affordability to households at or below 30% AMI and must maintain compliance with NHTF regulations.

Proforma: Means a cash flow projection for a specific period of time that takes into account expected income and expenses of a rental property and projects financial viability and affordability over the period.

Recipient: Means an organization, agency or other entity (including a public housing authority, a for-profit entity or a nonprofit entity) that receives NHTF assistance from THDA and is the owner of a NHTF–assisted project.

Rent Restricted: Means rent, including utilities and tenant-based rental assistance that does not exceed the published Maximum NHTF Rent Limit, which is affordable to households at 30% AMI and based on an assumed (1.5) persons per bedroom (single person in an efficiency).

Rural County: Means a county which, according to 2020 Census Data, has a population of 50,000 or less as defined as rural by the US Census Bureau AND/OR a minimum of 65% of its population living in a rural area.

Single Family Housing: Means a structure that contains at least one but no more than four permanent residential units.

Stabilized Occupancy: Means occupancy of at least ninety percent (90%) of the units in the property for a continuous period of at least ninety (90) calendar days.

Substantial Rehabilitation: Means the rehabilitation of a project in which the rehabilitation costs will be seventy five percent (75%) or more of the replacement cost.

Supportive Housing: Means housing targeted to households in need of and provided with Supportive Services as defined below.

Supportive Services: Means services furnished through a contract with supportive service providers to provide Supportive Services, appropriate for a particular special needs population, under a planned program of services. In the case of persons with disabilities or housing for older persons, such services may be designed to enable residents of a development to remain independent and avoid placement in a hospital, nursing home, or intermediate-care facility.

Total Development Cost: Means the all-in cost of developing the project including acquisition, predevelopment costs, hard and soft construction or rehab costs, financing costs, developer fees, and reserve account capitalization.

THE NATIONAL HOUSING TRUST FUND LEGAL AUTHORITY

The NHTF was established under Title I of the Housing and Economic Recovery Act of 2008, Section 1131 (Public Law 110-289). Section 1131 of HERA amended the Federal Housing Enterprises Financial Safety and Soundness Act of 1992 (12 U.S.C. 4501 et seq.) (Act) to add a new section 1337, entitled "Affordable Housing Allocation" and a new section 1338, entitled "Housing Trust Fund."

This program is governed by Title 24 Code of Federal Regulations, Parts 91 and 93; Interim Rule. Those regulations are incorporated by reference in this Program Description. In cases of conflicting requirements, the more stringent requirement will apply.

Tennessee operates a THDA-funded Housing Trust Fund commonly known as the "Housing Trust Fund", "HTF", or the "Tennessee Housing Trust Fund" While all references in this program description and other related documentation refer to this funding as the "National HTF" or "NHTF", all federal requirements will identify this resource as the "Housing Trust Fund" or "HTF". Applicants and recipients of NHTF funding must maintain awareness of this distinction in all program documentation.

1) ALLOCATION OF FUNDS

National Housing Trust Fund (NHTF) funds committed to the State of Tennessee, through THDA, will be allocated as provided in the State of Tennessee's Consolidated Plan, as amended. The amount of the 2025 NHTF allocation is unknown until earnings are reported by designated Government Sponsored Enterprises (GSE) and a formula allocation is determined by HUD. However, THDA anticipates receipt of an amount equivalent to the amount received in FY 2023, approximately \$5.2 Million Dollars. Additionally, THDA may make available any returned or leftover funds from the 2024 or earlier funding rounds as determined at the time of award in July 2025.

- a. THDA will award ninety percent (90%) of the allocated amount in NHTF grants to successful applicants through a competitive application process. Each award will be a minimum of 100,000 and a maximum of \$1,500,000.

- b. NHTF funding will be allocated as provided in the State of Tennessee's Consolidated Plan, as amended. THDA will use ten percent (10%) of the NHTF allocation for its own administrative expenses.

2) ELIGIBLE RECIPIENTS

THDA will accept applications for the NHTF program from public housing authorities, and non-profit entities that will be the final owner of the proposed rental project. If the applicant is involved in a partnership associated with a low-income housing tax credit project, the applicant must be the sole general partner or the sole managing member of the final ownership entity or own 100% of the stock of a final corporate ownership entity. The Applicant must materially participate (regular, continuous, and substantial on-site involvement) in the development and operation of the development throughout the compliance period.

- a. To be eligible the entity must meet the following criteria:
 - i) Be organized and existing to do business in the State of Tennessee, or if organized in another state, must be qualified to do business in the State of Tennessee.
 - ii) Demonstrate at least two years of related housing experience in Tennessee. For the purposes of this program, “related housing experience” means the development, ownership and management of affordable rental housing.
 - iii) Demonstrate the financial capacity necessary to undertake, complete, and manage the proposed project, as demonstrated by its ability to own, construct, or rehabilitate and manage and operate affordable rental housing. THDA will evaluate the experience of the entire proposed team with owning, developing and managing projects of similar size and scope serving the intended population proposed. Applicants and their development team must undergo an evaluation by THDA of their capacity before the applicant may qualify as an eligible Recipient.
 - iv) Have demonstrated understanding of the Federal, State and local housing programs used in conjunction with NHTF funds to ensure compliance with all applicable program requirements and regulations.
 - v) Not be debarred or excluded from receiving federal assistance or THDA assistance prior to selection or entering into the written agreement with THDA.
 - vi) Certify that housing units assisted with the NHTF will comply with NHTF program requirements during the entire period that begins upon selection and ending upon the conclusion of all NHTF-funded activities.

3) SPEND DOWN REQUIREMENT

Applicants with past NHTF grant awards must meet both of the following requirements:

- a. Must not have received an award under the 2024 NHTF Program Description round.
- b. *Requested* (submitted an official Request for Payment Form with supporting documentation) the following percentages of their grants by April 30, 2025 to be eligible for the 2025 NHTF program:

NHTF GRANT YEAR	SPEND DOWN REQUIREMENT
2022 and Prior NHTF Rounds	100%
2023 NHTF Round	50%
2024 NHTF Round	Not Eligible

4) FORM OF ASSISTANCE

NHTF funds will be awarded as a grant secured by a note, deed of trust, and a restrictive covenant.

- a. Recipient shall execute a note and record a fully and accurately executed deed of trust and restrictive covenants during the construction phase prior to requesting any draws.
- b. Final legal documents including a grant note, deed of trust and restrictive covenants must be recorded at time of final closing. A copy of all recorded final legal documents must be submitted to THDA within 30 days of final closing.

5) LEVEL OF SUBSIDY

The investment of NHTF funds must conform to the following minimum and maximum standards per unit:

- a. Minimum NHTF Funds: \$1,000 per unit
- a. Maximum NHTF Funds Per Unit: The maximum amount of NHTF funds that may be invested per NHTF Unit per size is based on HUD's HOME maximum subsidy limits as the time the project contract is executed. The current approved subsidy limits are:

\$ 136,613	0-Bedroom (Efficiency) Limit
\$ 156,036	1-Bedroom Limit
\$ 189,745	2-Bedroom Limit
\$ 245,470	3-Bedroom Limit
\$ 269,447	4-Bedroom Limit

6) DEVELOPER FEE

A Developer Fee of up to fifteen percent (15%) of the NHTF development costs, net of the development fee, prorated acquisition costs and any prorated permanent financing costs may be charged as a project soft cost. No portion of the Developer Fee may be drawn until all monitoring fees have been paid.

7) ELIGIBLE ACTIVITIES

NHTF funds must be used to produce or preserve affordable, permanent rental housing that addresses the needs of extremely low-income households. The housing may be stick built or Modular Housing, provided that the housing meets all the applicable state and local codes. NHTF funds may only be charged to NHTF units or proportionately to residential buildings where NHTF fixed or floating units are located per the allocation formula in HUD's final rule for the "National" Housing Trust Fund. Eligible housing activities include:

- i) New construction of qualified Supportive Housing or Rural County rental housing units.
- ii) Acquisition and/or rehabilitation of existing qualified Supportive Housing or Rural County rental housing units.
- iii) Funding of an operating cost reserve associated with the new construction or acquisition and rehabilitation of qualified Supportive Housing or Rural County rental housing assisted with NHTF funds

8) UNIT DESIGNATION

Fixed and floating HTF units. In a project containing HTF-assisted and other units, the Recipient may designate fixed or floating HTF units. This designation will be required in the application and designation of specific units must be included in the written agreement between THDA and the recipient.

9) PROHIBITED ACTIVITIES

- a. Providing tenant-based rental assistance for the special purposes of the existing Section 8 program, in accordance with Section 212(d) of the Act.
- b. Assisting or developing emergency shelters (including shelters for disaster victims) or facilities such as nursing homes, convalescent homes, hospitals, residential treatment facilities, correctional facilities, dormitories, including those for farm workers or housing for students.

- c. Providing any form of housing that is considered short term or transitional.
- d. Providing NHTF assistance to rental units that require reconstruction.
- e. Providing NHTF assistance to rental units that are Manufactured Housing and/or Manufactured Housing lots.
- f. Using NHTF funds to refinance existing debt.
- g. Using NHTF funds for the acquisition and rehabilitation or new construction of housing for sale to home buyers.
- h. Providing non-federal matching contributions required under any other Federal program.
- i. Providing assistance authorized under Section 9 of the 1937 Act (annual contributions for operation of public housing).
- j. Carrying out activities authorized under 24 CFR Part 968 (Public Housing Modernization).
- k. Providing assistance to eligible low-income housing under 24 CFR Part 248 (Prepayment of Low Income Housing Mortgages).
- l. Providing assistance to a project previously assisted with NHTF funds during the period of affordability established by HUD and THDA in the written agreement with the Recipient as stated in § 93.205(a) except as permitted for renewal of funds committed to operating cost assistance.
 - i) Additional NHTF funds may be committed to a project up to one year after project completion, but the amount of NHTF funds in the project may not exceed the maximum per-unit subsidy amount as determined by HUD. HUD has prescribed the use of the Section 234 – Condominium Housing Limits from the Annual Indexing of Basic Statutory Mortgage: Limits for Multi-Family Housing Programs as described in the Interim Rule; (See Paragraph 4 above)
- m. Using NHTF funds for political activities; advocacy; lobbying, whether directly or through other parties; counseling services; travel expenses; and preparing or providing advice on tax returns.
- n. Using NHTF funds for administrative, outreach, or other costs of the Recipient, or any other Recipient of such grant amounts, subject to the exception in Section 1338(c)(10)(D)(iii) of the Act,
- o. Paying for any cost that is not eligible under 24 CFR 92.730 through 93.200.

10) LAYERING

Layering is the combination of government resources on a NHTF-assisted project.

- a. The applicant must disclose all government resources that have been utilized and/or that applicant intends to utilize in the NHTF project, especially THDA resources. Failure to disclose said information may result in cancellation of award and money due to THDA.
- b. The NHTF closing documents will require approval from the attorneys for all parties to the LIHTC transaction and, if applicable, HUD. Further, any Rental Assistance Demonstration (“RAD”) Program project will require HUD approval. This may delay closing transactions.
- c. THDA will review each project to ensure that only the minimum amount of NHTF assistance needed is allocated to the project.
- d. Total NHTF resources allocated to any project cannot exceed the current maximum per unit subsidy limit.

11) LEASE-UP AND INITIAL OCCUPANCY

Projects must be fully occupied by income eligible tenants within six (6) months of issuance of a certificate of occupancy for the completed units. If all units are not fully occupied by income eligible tenants within six (6) months of completion of construction or acquisition and rehabilitation, the grant Recipient must report to THDA on current marketing efforts in a form and with substance as required by THDA.

- a. If a rental project has not achieved initial occupancy within eighteen (18) months of completion, all NHTF funds invested in the rental project must be repaid to THDA.

12) MARKET

Applicants must document that neighborhood market conditions demonstrate a need for the project.

13) MIXED INCOME TENANCY

For the purpose of the NHTF Program, a “mixed income” project contains at least one residential unit that is set aside for an extremely low income household and one or more other residential units available to tenants in other higher income designations as defined by HUD; very low income, low income, moderate income and/or above. NHTF funds may only be used for NHTF qualifying residential units.

14) MIXED USE PROJECTS

For purposes of the NHTF Program, a “mixed-use” project contains, in addition to at least one residential unit, other non-residential space which is available to the public. If laundry and/or community facilities are for use exclusively by the project tenants and their guests, then the project is not considered mixed-use. Neither a leasing office nor a maintenance area will trigger the mixed-use requirements. No NHTF funds can be used to fund the commercial or non-residential portion of a mixed-use project. Therefore, if a NHTF-assisted project contains such commercial or non-

residential space, other sources of funding must be used to finance that space. In order to be eligible for NHTF funding, a mixed-use project must meet the following conditions:

- a. NHTF funds can only be used to fund the residential portion of the mixed-use project which meets the NHTF rent limits and income requirements. If the rental project will contain a model apartment that will be shown to potential renters, the model apartment will be considered a non-residential area subject to the mixed-use requirements, unless the model apartment will be rented in the event of high occupancy.
- b. Residential living space in the project must constitute at least fifty one percent (51%) of the total project space.
- c. Each building in the project must contain residential living space.

15) RENT LEVELS AND UTILITY ALLOWANCES

Every NHTF assisted unit is subject to rent limits designed to make sure that rents are affordable to extremely low income households. These maximum rents may be referred to as NHTF rents. Available at rents are limited for the length of the Period of Affordability. These rents are determined on an annual basis by HUD. The Recipient/Owner will be provided with these rents, which include all utilities.

- a. The cost of utilities paid by tenants must be subtracted (using applicable utility allowances) from the published NHTF rents to determine the maximum allowable rents.
- b. THDA must annually review and approve the rents for each NHTF-assisted rental project. In addition, THDA must determine individual utility allowances for each rental project either by using the HUD Utility Schedule Model or determining the utility allowance based on the specific utilities used at the project. Utility allowances are reviewed and updated annually. Use of utility allowances provided by public housing authorities is not permitted.
- c. NHTF rents are not necessarily representative of market conditions and NHTF rents may increase or decrease from year to year. Regardless of changes in fair market rents and in median income over time, the NHTF rents for a project are not required to be lower than the NHTF rents for the project in effect at the time of Commitment as defined at 24 CFR § 93.2
- d. Each Recipient must be aware of the market conditions of the area in which the project is located. Rents shall not exceed the published NHTF rents, adjusted for utility arrangements and bedroom size.
- e. If the NHTF-assisted unit receives project-based rental subsidy, and the tenant pays a contribution toward rent of not more than 30% of the tenant's adjusted income, then the maximum rent for the NHTF-assisted unit (only and specifically for the unit in which the project based rental subsidy is designated) is the rent allowable under the project-based rental subsidy program, also known as the payment standard.

- f. For the duration of the compliance period, the property must accept a Housing Choice Voucher if one is presented by a NHTF eligible tenant for a non-PBRA/PBV covered NHTF unit.

16) LONG TERM OCCUPANCY REQUIREMENTS

Tenants whose annual incomes increase to over 30% of median may remain in occupancy but must pay no less than thirty percent (30%) of their adjusted monthly income for rent and utilities.

17) INCOME LIMITS

NHTF funds must be used to benefit only Extremely Low-Income households.

- a. The income limits apply to the incomes of the tenants, not to the owners of the property. 100% of the tenant households in NHTF-assisted units must meet the NHTF Income Limit established by HUD and effective at the time of application for occupancy of a NHTF-assisted unit.
- b. Income Determination: To ensure that the income targeting requirements are met, a Recipient must verify that each household occupying an NHTF-assisted unit is income-eligible by determining the household's annual income. When determining eligibility, the Recipient must calculate annual income as defined at 24 CFR 5.6091. The method for determining and calculating annual income for tenants are also addressed in the full text of the interim rule.
- c. The income of the household to be reported for purposes of eligibility is the sum of the annual gross income of the beneficiary, the beneficiary's spouse, and any other household member residing in the rental unit. Annual gross income is "anticipated" for the next twelve (12) months, based upon current circumstances or known upcoming changes, minus certain income exclusions.
- d. Current limits are available at <https://thda.org/government-nonprofit-partners/national-housing-trust-fund>
 - i) Median incomes change when HUD makes revised estimates.

18) HOUSING SET-ASIDES FOR INDIVIDUALS WITH DISABILITIES

Applications that propose housing in which more than twenty percent (20%) of the assisted units will be set-aside for individuals with disabilities must meet the qualities of settings that are eligible for reimbursement under the Medicaid home and community-based services that were established by the Centers for Medicare and Medicaid Services (CMS) in the final rule dated January 16, 2014:

<https://www.federalregister.gov/articles/2014/01/16/2014-00487/medicaid-program-state-plan-home-and-community-based-services-5-year-period-for-waivers-provider>.

- a. The final rule requires that all home and community-based settings meet certain

qualifications, including:

- i) Is integrated and supports full access to the greater community.
 - ii) Is selected by the individual from among setting options.
 - iii) Ensures individual rights of privacy, dignity, and respect, and freedom from coercion and restraint.
 - iv) Optimizes autonomy and independence in making life choices.
 - v) Facilitates choice regarding services and who provides them.
- b. For provider owned or controlled residential settings, the following additional requirements apply:
- i) The individual has a lease or other legally enforceable agreement providing similar protections.
 - ii) The individual has privacy in their unit including lockable doors, choice of roommates, and freedom to furnish or decorate the unit.
 - iii) The individual controls his/her own schedule, including access to food at any time.
 - iv) The individual can have visitors at any time.
 - v) The setting is physically accessible.

19) PROPERTY AND DESIGN STANDARDS

Property standards must be met when NHTF funds are used for a project. All rental housing constructed or rehabilitated with NHTF funds must meet all THDA Design Standards, applicable local, county and state codes, rehabilitation standards, NSPIRE, , and zoning ordinances at the time of project completion.

- a. In the absence of a local code, new construction of single-family units for rental must meet the current, State-adopted edition of the International Residential Code for One- and Two-Family Dwellings. The newly constructed units must also meet accessibility requirements and mitigate disaster impact as applicable per State and local codes, ordinances, etc. Rehabilitation of existing single-family units for rental must meet the current, State-adopted edition of the International Existing Building Code.
- b. NHTF funded units must also conform to the THDA Minimum Design Standards for New Construction of Single Family and Multifamily Units or to the THDA Design Standards for Rehabilitation of Single Family and Multifamily Housing Units, as applicable. THDA must review and approve plans, work write-ups and written cost estimates and determine cost reasonableness for both new construction and rehabilitation prior to putting the project out to bid.
- c. Additional design standards include:
 - i) Energy Code. New construction projects must also meet the State-adopted edition of the International Energy Conservation Code. Copies of the Energy Code may also be obtained from the International Code Council at the address listed above.

- ii) Energy Conservation. In addition to meeting the State-adopted edition of the International Energy Conservation Code, new construction projects must be Energy Star qualified as certified by an independent Home Energy Rating System (HERS) rater.
 - iii) Broadband Infrastructure. THDA requires that newly constructed rental units and those which are substantially rehabilitated must be wired for broadband internet access.
 - iv) Modular Housing must be certified by the state of Tennessee
- d. Section 504
 - i) Section 504 of the Rehabilitation Act of 1973 prohibits discrimination in federally assisted activities and programs on the basis of disability, and imposes requirements to ensure accessibility for qualified individuals with disabilities to these programs and activities.
 - ii) For new construction of Multifamily Housing (five or more units), a minimum of 5% of the units in the project (but not less than one unit) must be accessible to individuals with mobility impairments, and at a minimum, an additional two percent (2%) of the units (but not less than one unit) must be accessible to individuals with sensory impairments. The total number of units in a NHTF-assisted project, regardless of whether all units are NHTF-assisted, is used as the basis for determining the minimum number of accessible units. Also, in a project where not all the units are NHTF-assisted, the accessible units may be either NHTF-assisted or non-NHTF-assisted.
 - iii) The Section 504 definition of substantial rehabilitation for Multifamily Housing includes construction in a project with fifteen (15) or more units for which the rehabilitation costs will be seventy five percent (75%) or more of the replacement cost. In such projects, a minimum of five percent (5%) of the units in the project (but not less than one unit) must be accessible to individuals with mobility impairments, and an additional two (2%), at a minimum, (but not less than one unit) must be accessible to individuals with sensory impairments. As in the case of new construction, the total number of units in a NHTF-assisted, regardless of whether they are all NHTF-assisted, is used as the basis for determining the minimum number of accessible units, and, in a project where not all of the units are NHTF-assisted, the accessible units may be either NHTF-assisted or non-NHTF-assisted.
 - iv) When rehabilitation less extensive than Substantial Rehabilitation is undertaken in projects of fifteen (15) or more units, alterations must, to the maximum extent feasible, make the units accessible to and usable by individuals with a disability, until a minimum of five percent (5%) of the units (but not less than one (1) unit) are accessible to people with mobility impairments. For this category of rehabilitation, the additional two percent (2%) of unit's requirement for individuals with sensory impairments does not apply. Alterations to common spaces must, to the maximum extent feasible, make those areas accessible.
- e. Fair Housing Act of 1968, as amended. In buildings that are ready for first occupancy after

March 13, 1991, and that have an elevator and four or more units, the public and common areas must be accessible to persons with disabilities; doors and hallways must be wide enough for wheelchairs; and all units must have the following:

- i) An accessible route into and through the unit.
 - ii) Accessible light switches, electrical outlets, thermostats and other environmental controls.
 - iii) Reinforced bathroom walls to allow later installation of grab bars; and kitchens and bathrooms that can be used by people in wheelchairs.
 - iv) If a building with four or more units has no elevator and will be ready for first occupancy after March 13, 1991, these standards apply to ground floor units.
 - v) These requirements for new construction do not replace any more stringent standards in State or local law.
- f. Titles II and III of the Americans with Disabilities Act (42 U.S.C. 12131–12189) implemented at 28 CFR parts 35 and 36, as applicable.

20) UNIVERSAL DESIGN AND VISITABILITY

THDA encourages the inclusion of features that allow individuals with physical disabilities to reside and/or visit the units constructed or rehabilitated with federal NHTF funds through the use of Universal Design and Visitability.

a. Universal Design

- i) Universal Design is a building concept that incorporates products, general design layouts and other characteristics to a housing unit in order to:
 - (1) Make the unit usable by the greatest number of people.
 - (2) Respond to the changing needs of the resident.
 - (3) Improve the marketability of the unit.
- ii) The goal of universal design seeks to build housing that meets the needs of the greatest number of residents within a community. Universal design differs from accessible design, which is primarily intended to meet the needs of persons with disabilities. However, universal design is inclusive of adaptable design as universal design incorporates structural features that will allow a housing unit to be adapted to an individual's current or future needs. Universal design features include, but are not limited to:
 - (1) Stepless entrances. Minimum 5' x 5' level clear space inside and outside entry door.
 - (2) Broad blocking in walls around toilet, tub and shower for future placement of grab bars.
 - (3) Full-extension, pull-out drawers, shelves and racks in base cabinets in kitchen.
 - (4) Front mounted controls on all appliances.

(5) Lever door handles.

(6) Loop handle pulls on drawers and cabinet doors.

- iii) More information on Universal Design may be found at The Center for Universal Design at North Carolina State University:
<http://www.ncsu.edu/ncsu/design/cud/index.htm>.

b. Visitability

- i) Visitability refers to homes that are designed and built in a manner that allows individuals who have trouble with steps or use wheelchairs or walkers to live in or visit the unit. These features include:
 - (1) One zero-step entrance.
 - (2) Doors with thirty two (32) inches of clear passage space.
 - (3) One bathroom on the main floor that is accessible to a person using a wheelchair.
- ii) More information on Visitability can be found at: <http://www.visitability.org>.

21) ENVIRONMENTAL REVIEW

In implementing the NHTF program, regulations establish specific property standards for units assisted with NHTF funds. These standards include Environmental Provisions for projects involving new construction and rehabilitation. The NHTF Environmental Provisions for new construction and rehabilitation under the Property Standards at 24 CFR § 93.301(f)(1) and (2) are similar to HUD's Environmental Regulations at 24 CFR Parts 50 and 58. NHTF projects are subject to the same environmental concerns to which HUD-assisted projects are subject. The main difference is that the NHTF Environmental Provisions are outcome based, and exclude consultation procedures that would be applicable if NHTF project selection was a Federal action. Parts 50 and 58 are process based, and include consultation procedures for several laws and authorities where there may be environmental impacts.

- a. THDA and the Recipient will be responsible for carrying out environmental reviews in accordance with HUD Notice CPD-16-14. Each Recipient will be responsible for gathering the information required for the environmental reviews. NHTF funds cannot be committed until the environmental review process has been completed. The Environmental Review covers the entire project, not just the portion funded by NHTF.

No funds may be drawn on any project until a complete and compliant Environmental Review has been submitted and the Recipient has received a "Notice of Authority to Use Grant Funds".

22) LEAD-BASED PAINT

Units assisted with NHTF funds are subject to the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821 et seq.) and 24 CFR Part 35, Subparts C through M. The lead-based paint provisions of 982.401(j) also apply, irrespective of the applicable property standard under 24 CFR 92.251.

The Lead-Based Paint regulations are available at www.hud.gov/lea or by contacting 1-800-241-LEAD. The lead-based paint requirements apply to all units and common areas in the project.

23) FLOOD PLAINS

NHTF funds may not be used to construct housing in an area identified by the Federal Emergency Management Agency as having special flood hazards. In addition, THDA strongly discourages the rehabilitation of units located in special flood hazard areas, but in a few limited instances and with written permission from THDA, units located in a floodplain may be assisted if the flood plain is mitigated by construction design. In cases where construction in the flood plain are slowed the project must be participating in the National Flood Insurance Program and flood insurance must be obtained on the units.

24) PROCUREMENT

It is important to keep the solicitation of bids for goods and services as well as professional services and construction contracts open and competitive.

- a. At a minimum all Recipients must comply with 24 CFR 200.318 - 326.
- b. All Recipients must have adopted procurement policies and procedures that meet state and federal requirements.
- c. Recipients must seek to obtain three (3) to five (5) quotes or bids using formal advertising or requests for proposals for the procurement of professional or construction services.
 - i) There must be an established selection procedure and a written rationale for selecting the successful bid or proposal.

25) CONFLICT OF INTEREST

In the procurement of property and services by THDA and Recipients, the conflict of interest provisions in 2 CFR 200.318 apply. In all cases not governed by 2 CFR 200.318, the provisions described in this Section 24 apply.

- a. The NHTF conflict of interest provisions apply to any person who is an employee, agent, consultant, officer, elected official or appointed official of THDA or the Recipient. No person listed above who exercise or have exercised any functions or responsibilities with respect to activities assisted with NHTF funds or who are in a position to participate in a decision-making process or gain inside information with regard to these activities may obtain a financial interest or financial benefit from a NHTF-assisted activity, or have a financial interest in any contract, subcontract or agreement with respect to the NHTF-

assisted activity, or the proceeds from such activity, either for themselves or those with whom they have business or immediate family ties, during their tenure or for one year thereafter. Immediate family ties include (whether by blood, marriage or adoption) the spouse, parent (including stepparent), child (including a stepchild), brother, sister (including a stepbrother or stepsister), grandparent, grandchild, and in-laws of a covered person.

- b. No owner of a project assisted with NHTF funds (or officer, employee, agent, elected or appointed official, board member, consultant, of the owner or immediate family member or immediate family member of an officer, employee, agent, elected or appointed official, board member, consultant, of the owner) whether private, for profit or non-profit may occupy a NHTF-assisted affordable housing unit in a project during the required period of affordability. Immediate family ties include (whether by blood, marriage or adoption) the spouse, parent (including stepparent), child (including a stepchild), brother, sister (including a stepbrother or stepsister), grandparent, grandchild, and in-laws of a covered person. This provision does not apply to an employee or agent of the owner of a rental housing project who occupies a housing unit as the project manager or maintenance worker.
- c. Recipients shall avoid conflicts of interest associated with their NHTF funded project. THDA will not request exceptions to the conflict of interest provisions from HUD. In the event a conflict of interest is discovered, Recipients shall repay that portion of the NHTF grant related to the conflict of interest or may have all or some portion of the NHTF grant rescinded, all as determined by THDA in its sole discretion.

26) DEBARMENT AND SUSPENSION

On all NHTF funded projects, Recipients shall certify that no vendor, its principals or managers are presently debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from the covered transaction or listed on the “Excluded Parties List System” found at www.SAM.gov.

27) PROFORMA

- a. All Applicants must complete a Thirty (30) Year Affordability Proforma included in the application. The applicant must demonstrate a need for the NHTF funds. If the project development costs require additional financing, including other grant source funding, prior to making any NHTF draws documentation must be provided by Recipient that all other financing or grant funding has been identified and secured.
- b. A project may not incur more debt in the development than the operating budget and 30 year proforma indicate that the development can support. Documentation that final debt

does not exceed the supportable debt as indicated on the operating budget will be a threshold requirement.

- c. An updated final Development Budget, Operating Budget and 30 years proforma package will be required before any draw requests may be processed.

28) PROJECT SOFT COSTS

In planning their programs, Applicants may include, as a project soft costs, the reasonable and customary costs for work write-up and inspections. In addition, the costs for inspections and work write-ups, the costs for lead-based paint inspections, environmental reviews, risk assessments and clearance testing, and architectural and engineering fees are also paid as project soft costs. All project soft costs charged to the NHTF grant will be calculated on a prorated basis of committed NHTF units to all buildings and units in the project and count toward the maximum per unit subsidy limit.

29) REPLACEMENT RESERVE ACCOUNTS

All projects shall maintain a replacement reserve account beginning at the time of completion for the term of the NHTF period of affordability.

- a. The replacement reserve requirement for new construction properties and the substantial rehabilitation of Housing for the Elderly shall, initially, be two hundred fifty dollars (\$250) per unit per year, inflated at three percent (3%) annually.
- b. The replacement reserve requirement for the substantial rehabilitation of Housing for Older Persons shall, initially, be two hundred fifty dollars (\$250) per unit, inflated at three percent (3%) annually.
- c. The replacement reserve requirement for all properties designed for families as well as all rehabilitation developments shall, initially, be three hundred dollars (\$300) per unit per year, inflated at three percent (3%) annually.
- d. This account shall be used only for capital improvements and the replacement of long-lived capital assets, and not for routine maintenance and upkeep expenses.
- e. The replacement reserve shall be, and shall remain, an asset of the project, and shall not be distributed to the Owner or any entity or person affiliated with the Owner at any time during or after the Period of Affordability.
- f. Owners shall provide THDA with a record of all activity associated with the replacement reserve account during the prior fiscal year in conjunction with submission of the project's annual compliance monitoring materials.

- g. The replacement reserve account must be maintained in a separate account in a federally insured financial institution.
- h. Reserve accounts must also be separate from the project's ordinary operating account.

30) OPERATING RESERVE ACCOUNT

All projects shall establish and maintain, until the project has achieved a minimum of five (5) years of Stabilized Occupancy, an operating reserve equal to a minimum of six (6) months of projected operating expenses plus must-pay debt service payments and annual replacement reserve payments.

- a. This requirement can be met with an up-front cash reserve; a guarantee from the owner with a surety bond to stand behind the guarantee; or partnership documents specifying satisfactory establishment of an operating reserve.
- b. The operating reserve account must be maintained in a separate account in a federally insured financial institution.
- c. If operating cost assistance is provided as part of a project's NHTF award, the Owner must submit annual audited financial statements, specific to the project.
- d. Based on an analysis of the financial statements, THDA will determine the amount of operating cost assistance that is eligible to be disbursed from the operating reserve account for the previous fiscal year.
- e. The analysis will determine the deficit remaining after the annual rent revenue of the NHTF-assisted units is applied to the NHTF-assisted units' share of eligible operating costs.
- f. For purposes of this paragraph, eligible operating costs are limited to insurance, utilities, real property taxes, maintenance, and replacement reserve payments.

31) REPAYMENT

All NHTF awards will be structured as a grant to a Recipient with a Period of Affordability of thirty (30) years. Repayment of NHTF funds may be required in the event that the final total development costs were such that NHTF assistance provided by THDA exceeds established program limits, or exceeded that which was necessary to make the project financially feasible.

- a. Compliance with income requirements, rent restrictions, design standards and NSPIRE requirements is required for the entire Period of Affordability for each project. Failure to comply with any of these requirements may trigger repayment of the NHTF grant.

- b. A NHTF assisted project that is terminated before completion, either voluntarily or otherwise, constitutes an ineligible activity and the Recipient must repay any NHTF funds invested in the project to THDA.
- c. In the event of a foreclosure or transfer in lieu of foreclosure, the Recipient must repay the full NHTF investment in the project.

32) COMPLIANCE

NHTF assisted rental units are rent and income limited for the thirty (30) year Period of Affordability.

- a. Recipients/Owners of rental property shall maintain occupancy of NHTF assisted units by Extremely Low Income Persons for the Period of Affordability.
- b. During the Period of Affordability, the Recipient shall:
 - i) Certify annually the income of tenants.
 - ii) Adhere to the NHTF rent and income guidelines.
 - iii) Comply with all applicable adopted housing codes and the National Standards for Physical Inspection of Real Estate (“NSPIRE”).
 - iv) Report to THDA in a form and with substance as required by THDA.
- c. Prior to drawing down NHTF funds, Owners of projects with NHTF assisted units shall sign a grant note, deed of trust and restrictive covenant to enforce the NHTF Affordability Period.
- d. Once NHTF funds are awarded to a Recipient, THDA will monitor compliance by reviewing certain records related to the NHTF-assisted project. THDA will monitor compliance by conducting desk and/or on-site reviews of the project.
- e. THDA will conduct an on-site inspection at project completion in order to confirm that the project meets the Rehabilitation Standards listed in the NHTF Allocation Plan and THDA’s Minimum Design Standards for New Construction or THDA’s Minimum Design Standards for Rehabilitation, as applicable.
- f. At a minimum THDA will conduct desk compliance reviews annually.
- g. THDA will conduct desk file reviews during the Period of Affordability to determine compliance with income and rent requirements, tenant selection, affirmative marketing requirements, and to verify any information submitted by the Recipient to THDA. In addition, THDA will conduct on-site physical reviews of the property and design standards.

- i) THDA will perform a desk file review and an on-site physical review of all NHTF assisted projects no less than every three (3) years during the Period of Affordability.
 - ii) For NHTF assisted projects of four (4) NHTF assisted residential units or less, THDA will perform an on-site physical review of one hundred percent (100%) of the units no less than every three (3) years during the Period of Affordability.
 - iii) For NHTF assisted projects consisting of five (5) or more units, THDA will inspect a minimum of twenty (20%) of the NHTF assisted units no less than every three (3) years during the Period of Affordability.
 - iv) The desk file review may include a review of records for all or a sample of the income and rent restricted units including, but not limited to, tenant files, rent rolls, approved and declined tenant applications, documentation supporting tenant income and employment verification, marketing materials and advertisements, and documentation of requests for reasonable accommodations.
 - v) The on-site physical review may include a review of any local health, safety, or building code violation reports or notices and an inspection of the property to determine if the buildings are suitable for occupancy, taking into account local health, safety, and building codes, applicable THDA Design Standards, and NSPIRE standards as prescribed by HUD.
 - vi) Any reports made by state or local government units of violations, with documentation of correction, will be reviewed.
- h. Each year during the Period of Affordability, the Recipient shall submit to THDA, within ninety (90) days after the end of the project's fiscal year, each of the following:
- i) Audited financial statements for the project.
 - ii) Bank statements for operating reserve and replacement reserve accounts as of the end of the project fiscal year.
 - iii) Proof of sufficient property and liability insurance coverage with THDA listed as mortgagee.

- iv) Documentation to show the current utility allowance is being used (i.e. a copy of the utility allowance table).
- v) For projects that received points at initial NHTF application for pledging to provide permanent supportive services to special needs populations, an affidavit attesting to the supportive services provided to the project's population during the fiscal year must be provided by the provider(s) of such services.
- vi) Such other information as may be requested in writing by THDA in its sole discretion.

33) MONITORING FEES

THDA charges a monitoring fee for all NHTF assisted units. NHTF Recipients shall pay the entire fee covering the thirty (30) year Period of Affordability as indicated in the current NHTF Operating Manual - Schedule of Monitoring Fees; but no less than \$600 per NHTF assisted unit.

- a. The monitoring fee must be paid prior to the Recipient making the request for Developer Fees to be drawn from the NHTF grant.
- b. Additional fees may be charged when follow-up is required due to non-compliance findings. Failure to pay these fees will be considered an administrative noncompliance issue.
 - i) The fee will be the current approved fee as published in the NHTF manual and the most current program description at the time the fee is incurred but no less than:
 - (1) Reinspection of a file or reinspection of a 1-4 unit property: Two Hundred Dollars (\$200) per unit inspected
 - (2) Reinspection of a NHTF project with five (5) or more units:
 - (a) Two hundred dollars (\$200) per unit inspected;
 - (b) Standard mileage rate in effect under the current State of Tennessee travel regulations at the time of the reinspection from Nashville to the property and back to Nashville;
 - (c) Applicable state allowed per-diem for one staff person;
 - (d) Lodging expenses as allowed under then current State of Tennessee travel regulations;
 - (e) Any other expenses incurred by THDA relating to the project reinspection.
- c. Fees for reinspections will be due to THDA prior to issuance of reinspection results or release of any additional NHTF-funded operating subsidy.

34) RESIDENTIAL ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE PLAN

Recipients shall replace all occupied and vacant habitable low income housing demolished or converted to a use other than as lower income housing in connection with a project assisted with NHTF funds.

- a. All replacement housing will be provided within three years after the commencement of the demolition or conversion. Before entering into a working agreement committing THDA to provide funds for a project that will directly result in the demolition or conversion, THDA will make public by and submit to the HUD/Knoxville NHTF coordinator certain information. Each applicant proposing demolition or any reduction in lower income housing units shall submit the following information to THDA in connection with their application:
 - i) A description of the proposed assisted project;
 - (1) The address, number of bedrooms, and location on a map of lower income housing that will be demolished or converted to a use other than as lower income housing as a result of an assisted project.
 - (2) A time schedule for the commencement and completion of the demolition or conversion.
 - (3) To the extent known, the address, number of bedrooms and location on a map of the replacement housing that has been or will be provided.
 - (4) The source of funding and a time schedule for the provision of the replacement housing.
 - (5) The basis for concluding that the replacement housing will remain lower income housing for at least ten (10) years from the date of initial occupancy.
Information demonstrating that any proposed replacement of housing units with smaller dwelling units (e.g., a 2-bedroom unit with two 1-bedroom units), or any proposed replacement of efficiency or single-room occupancy (SRO) units with units of a different size, is appropriate and consistent with the housing needs and priorities identified in the approved Consolidated Plan.

35) NHTF RELOCATION REQUIREMENTS

THDA DISCOURAGES PROJECTS INVOLVING DISPLACEMENT OR RELOCATION of households. Prior to application, contact THDA if you are planning any project that may involve displacement or relocation.

- a) A Displaced person is any person (household, individual, business, farm, or non-profit organization) that moves from the real property, permanently, as a direct result of rehabilitation, demolition, or acquisition for a project assisted with NHTF funds. Relocation requirements apply to all occupants of a project/site for which NHTF assistance is sought even if less than one hundred percent (100%) of the units are NHTF assisted.

- i) Before Application displacement is triggered when a tenant moves permanently from the project before the owner submits an application for NHTF assistance if THDA or HUD determines that the displacement was a direct result of the rehabilitation, demolition, or acquisition for the NHTF project. (e.g., THDA determines that the owner displaced tenants in order to propose a vacant building for NHTF assistance.)
- ii) After Application displacement is triggered when a tenant moves permanently from the project after submission of the application, or, if the applicant does not have site control, the date THDA or the Recipient approves the site because:
 - (1) The owner requires the tenant to move permanently; or
 - (2) The owner fails to provide timely required notices to the tenant; or
 - (3) The tenant is required to move temporarily and the owner does not pay all actual, reasonable out-of-pocket expenses or because the conditions of the move are unreasonable.
 - (4) After Execution of Agreement displacement is triggered when tenant moves permanently from the project after execution of the agreement covering the acquisition, rehabilitation or demolition because the tenant is not provided the opportunity to lease a suitable, affordable unit in the project.
- b) A Displaced person is not:
 - (1) A tenant evicted for cause, assuming the eviction was not undertaken to evade URA obligations.
 - (2) A person with no legal right to occupy the project under State or local law (e.g., squatter).
 - (3) A tenant who moved in after the application was submitted but before signing a lease and commencing occupancy, was provided written notice of the planned project, its possible impact on the person (e.g., the person may be displaced, temporarily relocated, or experience a rent increase), and the fact that the person would not qualify as a "displaced person" (or for any assistance under URA) as a result of the project.
 - (4) A person, after being fully informed of their rights, waives them by signing a Waiver Form.
- c) The Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (Uniform Act), and its implementing regulations at 49 CFR Part 24, requires relocation assistance where acquisition has occurred under the Uniform Act. In addition, the Uniform Act coverage was expanded in 1987 amendments to cover displacement of individuals resulting from rehabilitation, demolition or private acquisition carried out under a federally assisted project or program.
- d) Section 104(d) of the Housing and Community Development Act ("The Barney Frank Amendments") and HUD's Residential Anti-Displacement and Relocation Assistance Plan include additional relocation requirements. This extra level of relocation protection may

be triggered for low-income households when units are converted or demolished with CDBG, UDAG, HOME, or NHTF funds. In addition, when Section 104(d) is triggered, jurisdictions may need to replace any low/moderate income dwelling units that are lost due to the conversion or demolition. This section refers only to residential relocation. If non-residential (commercial/industrial) relocation is involved, contact THDA.

- e) Understanding how relocation requirements are triggered, alternate ways of meeting them, and the costs of the alternatives is essential in making NHTF program decisions. Concerns about relocation may cause a Recipient to consider establishing a preference for vacant buildings. However, Recipients should also consider that vacant buildings are often in various states of deterioration. Rehabilitating an occupied building, even with the cost of assisting tenants to remain or relocate, may be less costly than rehabilitating a vacant building. In occupied buildings, Recipients must consider whether occupants will be able to return after rehabilitation and whether Section 8 assistance is available to help meet relocation costs. Selecting vacant projects does not relieve all relocation concerns. Vacant buildings in good condition may have been recently occupied. If so, the Recipient must consider whether the owner removed the tenants in order to apply for NHTF assistance for a vacant building. If so, these tenants are displaced persons.
- f) Skilled staff can save the local program money and build goodwill with owners and tenants. Failure to understand and follow relocation requirements can result in unnecessary costs for the local program. It is possible for uninformed owners and staff to take steps that would obligate the local program to provide significant relocation benefits and services. Early briefings for owners and program staff on relocation rules are essential. Handbook 1378, Tenant Assistance, Relocation and Real Property Acquisition consolidates relocation requirements for NHTF and other HUD programs in one document. It is available from HUD Field Offices or by contacting THDA. HUD informational booklets for persons who are displaced or whose property is to be acquired are also available from HUD Field Offices or from THDA.
- g) URA requirements are triggered at the time the application is being prepared, and additional requirements are triggered at the time the working agreement is signed between THDA and the Recipient and when rehabilitation is completed. Treatment of displaced persons depends upon whether the displaced person is (1) a tenant or owner; (2) a business or household; (3) has income above or below the Section 8 Lower Income Limit.

36) SITE AND NEIGHBORHOOD STANDARDS

Housing provided through the NHTF program must be suitable from the standpoint of facilitating and furthering full compliance with the applicable provisions of Title VI of the Civil Rights Act of 1964, the Fair Housing Act, Executive Order 11063, and HUD regulations issued pursuant thereto; and must promote greater choice of housing opportunities.

- a) New construction rental housing. In carrying out the site and neighborhood requirements for new construction, the Recipient shall provide documentation as THDA may require, in THDA's sole discretion, to determine that proposed sites for new construction meet the requirements in 24 CFR 93.150 with cross reference to 983.6(b) which places limiting conditions on building in areas of "minority concentration" and "racially mixed" areas.
- b) Rehabilitation of rental housing. Site and neighborhood standards do not general apply to rehabilitation projects funded under NHTF unless project-based vouchers are used in an NHTF rehabilitation unit. In such case, the site and neighborhood standards for project-based vouchers will apply as determined by the issuing authority for the project-based vouchers.

37) EQUAL OPPORTUNITY AND FAIR HOUSING

No person in the United States shall on the grounds of race, color, religion, sex, familial status, national origin, or disability be excluded from participation, denied benefits or subjected to discrimination under any program funded in whole or in part by NHTF funds.

- a) The following Federal requirements as set forth in 24 CFR 5.105(a), Nondiscrimination and equal opportunity, are applicable to NHTF projects:
 - i) Fair Housing Act (24 CFR Part 100)
 - ii) Executive Order 11063, as amended (24 CFR Part 107 - Equal Opportunity in Housing)
 - iii) Title VI of the Civil Rights Act of 1964 (24 CFR Part 1 - Nondiscrimination in Federal programs)
 - iv) Age Discrimination Act of 1975 (24 CFR Part 146)
 - v) Section 504 of the Rehabilitation Act of 1973 (24 CFR Part 8)
 - vi) Section 109 of Title I of the Housing and Community Development Act of 1974 (24 CFR Part 6)
 - vii) Title II of the Americans with Disabilities Act 42 U.S.C. §12101 et seq.
 - viii) Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity 24 CFR Parts 5, 200, 203, 236, 400, 570, 574, 882, 891 and 982
 - ix) Section 3 of the Housing & Urban Development Act of 1968 24 CFR 135 (12 U.S.C. 1701u) and implementing regulations at 24 CFR part 135
 - (1) Section 3 requires that the employment and other economic opportunities generated by Federal financial assistance for housing and community development programs shall, to the greatest extent feasible, be directed toward

low-income persons, particularly those who are recipients of government assistance for housing.

- x) Executive Order 11246, as amended 41 CFR 60 (Equal Employment Opportunity Programs)
 - xi) Executive Order 11625, as amended (Minority Business Enterprises)
 - xii) Executive Order 12432, as amended (Minority Business Enterprise Development)
 - xiii) Executive Order 12138, as amended (Women's Business Enterprise)
 - xiv) Executive Orders 11625, 12432, and 12138 (Minority/Women's Business Enterprise) require that Recipients prescribe procedures acceptable to HUD for a minority outreach program to ensure the inclusion, to the maximum extent possible, of minorities and women and entities owned by minorities and women in all contracts. Recipients must also develop acceptable policies and procedures if their application is approved by THDA.
- b) The HUD Office of Fair Housing also includes the following fair housing laws and Presidential Executive Orders which are not included in 24 CFR 5.105(a) but which are applicable to federally-assisted programs:
- i) Architectural Barriers Act of 1968 42 U.S.C. §4151 et seq.
 - ii) Executive Order 12892, as amended (Affirmatively Furthering Fair Housing)
 - iii) Executive Order 12898
 - iv) Executive Order 13166 (Limited English Proficiency)
 - v) Executive Order 13217 (Community-based living arrangements for persons with disabilities)
- c) In addition to the above requirements, the Recipient must assure that its Equal Opportunity and Fair Housing policies in the NHTF Program are consistent with the State's current Consolidated Plan.

38) BUILD AMERICA, BUY AMERICA ACT

The Build America, Buy America Act (BABA) was enacted as part of the Infrastructure Investment and Jobs Act on November 15, 2021, and established a domestic content procurement preference applicable to all HOME funded activities obligated for infrastructure projects, including housing construction and rehabilitation.

BABA requires that all iron, steel, manufactured products, and construction materials used for federally funded infrastructure projects are produced in the United States, unless otherwise exempt or subject to an approved waiver. This requirement is known as the "Buy

America Preference (BAP)” and the specific requirements are codified in 2 CFR § 184.

Implementation guidance for all HOME funded projects is found in HUD Notice CPD-2023-12.

39) AFFIRMATIVE MARKETING

Prior to beginning a NHTF project, Recipients must adopt affirmative marketing procedures and requirements for all NHTF rental projects with five (5) 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. The Recipient must also identify and take steps to attract populations

that are least likely to apply for the housing to be created. Requirements and procedures must include:

- a) Methods for informing the public, owners and potential tenants about fair housing laws and the Recipient's policies;
- b) A description of what the Recipient will do to affirmatively market housing assisted with NHTF funds;
- c) A description of what the Recipient will do to inform persons not likely to apply for housing without special outreach;
- d) Maintenance of records to document actions taken to affirmatively market NHTF-assisted units and to assess marketing effectiveness; and
- e) Description of how efforts will be assessed and what corrective actions will be taken where requirements are not met.
- f) All projects that receive NHTF grants must advertise all vacant units on the www.TNhousingsearch.org website.

40) APPLICATION AND EVALUATION PROCEDURE

THDA will evaluate each application to determine if the proposal meets threshold criteria.

Threshold criteria includes:

- a) Submission by an eligible applicant of a complete application, including any documentation required to be submitted through THDA's Grants Management System (GMS).
- b) Proposal of an eligible activity; proposal of a project that in the opinion of THDA is physically, financially and administratively feasible; proposal of a project that meets the requirements of 24 CFR Parts 91 and 93, as amended.
- c) Submission of a 30-Year Proforma demonstrating a need for the NHTF funds.
- d) Proposals that will set-aside more than 20% of the units for individuals with disabilities must demonstrate that the project will meet the qualities of settings that are eligible for reimbursement under the Medicaid home and community-based services that were established by the Centers for Medicare and Medicaid Services (CMS) in the final rule dated January 16, 2014:

<https://www.federalregister.gov/articles/2014/01/16/2014-00487/medicaid-program-state-home-and-community-based-services-5-year-period-for-waivers-provider>.

- e) Applications meeting the threshold requirements will be scored, ranked and awarded in conjunction with a successful allocation of Competitive LIHTC according to the application criteria established in the 2025 Qualified Allocation Plan.
- f) When the amount of funds available is less than the request for funding identified in the application, THDA reserves the right to offer partial funding pending the applicant's ability to secure additional financing within a timeframe established by THDA or to not select a proposed project if sufficient funding is not available to award all funds requested by the applicant.
 - 1. When the applicant is not able to secure additional financing within THDA's identified timeline, THDA, subsequently and at its sole discretion, may move to the next lower scoring application(s) in order to meet its commitment obligations under the NHTF program.
 - 2. When THDA opts to not select a proposed project if sufficient funding is not available to award all funds requested by the applicant, THDA may move to the next lower scoring project(s) in order to meet its commitment obligations under the NHTF program.