STATE OF TENNESSEE

FISCAL YEAR 2024-25 ANNUAL ACTION PLAN

FOR HOUSING AND COMMUNITY DEVELOPMENT PROGRAMS

TENNESSEE HOUSING DEVELOPMENT AGENCY

TENNESSEE DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

TENNESSEE DEPARTMENT OF HEALTH

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Executive Summary

AP-05 Executive Summary – 24 CFR 91.300(c), 91.320(b)

1. Introduction

The State of Tennessee 2024-2025 Annual Action Plan serves as the State's annual application to the U.S. Department of Housing and Urban Development (HUD) for the funding of HUD's five formula grant programs listed below. The Annual Action Plan, which covers the period of July 1, 2024 through June 30, 2025, describes the allocations, strategies, and activities for carrying out the State's goals, as described in the 2020 – 2024 Consolidated Plan.

HUD requires the State, as a recipient of federal formula grant funds, to develop a Consolidated Plan every five years. This plan describes the State's housing and community development priorities and multi-year goals, based on an assessment of housing and community development needs, examination of housing and economic market conditions, and analysis of available resources. The Consolidated Plan covers the period of July 1, 2020 through June 30, 2025 and was approved in June 2020.

Federal resources provided by HUD discussed within the plan include:

- Community Development Block Grant (CDBG): This program promotes economic and community development in small cities across the state. Additionally, CDBG will be administering the Recovery Housing Program (CDBG-RHP), which provides funding for temporary supportive housing projects targeting persons recovering from substance use disorders.
- HOME Investment Partnerships (HOME) Program: This program promotes the production, preservation, and rehabilitation of affordable housing for rent or home ownership for low-income households.
- Housing Trust Fund (HTF): This program promotes the production, preservation, rehabilitation, and operation of affordable rental housing for extremely low-income (ELI) households.
- Emergency Solutions Grants (ESG) Program: This program provides services necessary to support persons who are at-risk of homelessness or persons who are experiencing homelessness, allowing them to regain stability in permanent housing.
- Housing Opportunities for Persons with AIDS (HOPWA) Program: This program addresses the housing needs for low-income persons who are living with HIV/AIDS and their families.

The Tennessee Housing Development Agency (THDA) administers the HOME, HTF, and ESG programs; the Tennessee Department of Economic and Community Development (TNECD) administers CDBG and CDBG-RHP; and the Tennessee Department of Health (TDH) administers HOPWA. While THDA is the lead agency responsible for coordinating the development of the Consolidated Planning documents, all of the administering agencies of the five grant programs participated in their development.

The Annual Action Plan describes the amounts made available during Program Year 2024 – 2025 for the five formula grant programs. It also discusses the methods by which funds will be distributed to eligible applicants by the administering agencies. Funds are made available either through a competitive grant process, through a formula basis, or in some cases, both.

For Fiscal Year 2024 – 2025, the State was allocated $50,684,507.64 in funding, which is similar to previous years' allocations. Here are the FY 2023 and FY 2024 allocations side-by-side for reference:

Program	FY23 Allocations	FY24 Allocations
CDBG	$28,091,254	$27,571,438
CDBG-RHP	$1,368,779	$1,504,598
HOME	$15,292,351	$12,910,084
HTF	$5,290,023	$3,150,564.64
ESG	$3,230,622	$3,244,618
HOPWA	$2,238,477	$2,303,205
TOTAL:	**$55,511,506**	**$50,684,507.64**

Additionally, the State was previously awarded $33M to be used for HOME-ARP Rental Development and $6,114,070 for HOME-ARP Supportive Services, the activities of which will take place in FY 2023 and FY2024 and are covered in this document. Other affordable housing resources available to the State that impact the State's performance are discussed in the Consolidated Plan. These include HUD's Section 8 Tenant-Based Housing Choice Voucher (HCV) program, the THDA Homebuyer Education Programs, Tennessee's Community Investment Tax Credit (CITC) program, the Low-Income Housing Tax Credit (LIHTC) program, and the Tennessee Housing Trust Fund (THTF) program.

The Consolidated Planning process is an opportunity for strategic planning and citizen participation to take place comprehensively. The Consolidated Plan serves as a guide for decisions regarding the use of these federal resources and sets forth program goals, specific objectives, and benchmarks for measuring progress. Citizens had the opportunity annually to give input on these goals, objectives, and benchmarks.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The State of Tennessee identified four priority needs for the five-year period covered by the 2020 – 2024 Consolidated Plan. These priority needs include:

- Limited housing opportunities: Preserve affordable housing stock, increase the amount of affordable housing, and increase access to affordable housing for low- and moderate-income families.
- Aging infrastructure, disinvestment in communities, and disaster recovery: Improve the safety and livability of communities through investment in infrastructure, economic opportunities, and disaster recovery.
- Limited non-housing supportive services: Increase availability and awareness of supportive services for persons with HIV/AIDs, homeless persons, and other special populations.
- Affirmatively furthering fair housing: Ensure access to quality housing for protected classes and provide fair housing outreach, education, and counseling.

In addition to these priority needs, HUD set forth three basic goals and objectives against which the plan and the State's performance under the plan will be evaluated. These goals include providing decent

housing, providing a suitable living environment, and expanding economic opportunities for low- and moderate-income persons.

3. Evaluation of past performance

The State of Tennessee will continue to build upon past progress to increase the number of affordable and accessible housing units, contribute to economic sustainability, and foster community vibrancy in all areas across Tennessee. The State will continue to support program activities proven to be effective while also looking for areas where the efficiency or impact of these programs can be improved. Specific information on the State's performance can be found within the Consolidated Annual Performance and Evaluation Report (CAPER), which is available on THDA's website: https://thda.org/research-reports/consolidated-planning

4. Summary of Citizen Participation Process and consultation process

The State solicited public input during the public comment period, March 18 - April 18, 2024. Public notices were translated into Spanish, Arabic, Somali, Chinese, Korean, Laotian, Vietnamese, Badini, and Sorani. Additional accommodations such as translation services into other languages or services for persons with disabilities were available upon request.

A public hearing was held on Monday, April 15, 2024 in the Ground Floor Hearing Room of the Andrew Jackson Building in Nashville, Tennessee.

The public was invited to participate through posts on Tennessee's state government websites and development district websites. THDA also used its email lists to invite partners and other interested parties to comment. Finally, public notices informing communities of the public comment period were published in these newspapers.

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

In most cases, both the English and Spanish notices were posted together, except for the newspapers where only the relevant notice was published. In addition to publicizing the Annual Action Plan, the THDA Board of Directors discuss and vote on program descriptions for each THDA-administered program. These meetings are open and available to the public.

Please see the appendix for documentation of this year's website postings, email blasts, newspaper tear sheets, and program descriptions. A list of links to program descriptions, manuals, and additional information are included in section AP-90.

HOME Amendment January 2025: An amendment to the 2020 – 2024 Consolidated Plan and FY 24 – 25 Annual Action Plan to establish the HOME Homeowner Rehabilitation for East TN Disaster Recovery was put forth for public comment from Wednesday, January 22, 2025 through Wednesday, January 29, 2025. This truncated public comment period is permissible using a disaster relief waiver from the U.S. Department of Housing and Urban Development (HUD), allowing a minimum 7-day public comment period. In addition, this amendment also uses a similar waiver to shorten the reasonable notice requirement for the comment period and public hearing. Both waivers aim to expedite the implementation of disaster relief funding and activities.

A public hearing for the amendment will be held on Wednesday, January 29, 2025 at 10:00 AM CST in the Andrew Jackson Building's General Hearing Room. For more details, see Tennessee Housing Development Agency | Consolidated Planning.

Public notices for the proposed amendment, the public comment period, and the public hearing were placed on THDA's website, as well as in newspaper ads in the following publications.

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

5. Summary of public comments

During the public comment period, March 18 – April 18, 2024, the SurveyMonkey feedback form recorded three comments. Two of the three comments were accepted and are included with their responses in the appendix. The first accepted comment suggests including small business spaces in or near apartments being developed to give local residents employment opportunities near their homes. The second comment expressed concerns about the condition of an apartment complex in Memphis and suggested possible solutions to improve its condition; TDHA responded to the commenter, but the name and contact information of the commenter has been redacted in the appendix to preserve the commenter's privacy.

No members of the public attended the public meeting on April 15, 2024, either in person or virtually.

HOME Amendment January 2025: <insert update after public comment period and hearing>

6. Summary of comments or views not accepted and the reasons for not accepting them.

One comment received via the SurveyMonkey feedback form was not accepted, as it did not pertain to Consolidated Planning programs or funds. The commenter expressed concerns about HUD's interpretation and implementation of statutes, specifically the impact on the designation of DDAs (difficult development areas).

HOME Amendment January 2025: <insert update after public comment period and hearing>

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	TENNESSEE	Department of Economic and Community Development
HOPWA Administrator	TENNESSEE	Department of Health
HOME Administrator	TENNESSEE	THDA, Community Programs
ESG Administrator	TENNESSEE	THDA, Community Programs
HTF Administrator	TENNESSEE	THDA, Community Programs

Narrative

As previously stated in the Executive Summary, the Tennessee Housing Development Agency (THDA) administers HOME, HTF, and ESG programs; the Tennessee Department of Economic and Community Development (TNECD) administers CDBG and CDBG-RHP; and the Tennessee Department of Health (TDH) administers HOPWA. While THDA is the lead agency responsible for coordinating the development of the Consolidated Plan, all of the administering agencies of the five grant programs participated in the development of the Consolidated Plan.

Additionally, developing the plan involved input from citizens, organizations, state, local and federal government officials, developers, public housing authorities and housing professionals.

Consolidated Plan Public Contact Information

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AP-10 Consultation

Provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

During the 2020-24 Consolidated Planning consultation phase, staff and representatives from governmental, health, mental health, environmental, and other service agencies were invited to participate in various forms of feedback activities. Data and conversations from these departments were instrumental in creating our special population analysis, homeless needs assessment, our HIV/AIDS assessment and our lead-based poison prevention approach.

Furthermore, a series of stakeholder feedback sessions meetings and interviews were conducted to discuss issues and opportunities related to housing, community development, and fair housing throughout Tennessee. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, and other interested parties were invited to participate in interviews and meetings to ensure the priorities discussed in the Consolidated Plan were inclusive of the needs of all Tennesseans.

Each year, THDA looks for ways to further communication efforts and relationships with other state departments, related agencies, and the public. Recently, additional efforts have been made to partner with Tennessee Continuums of Care for a variety of program goals. Development Districts across the State also assist the Consolidated Planning partners with activities related to and outside of the Consolidated Plan.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

THDA administers Emergency Solutions Grants (ESG) contracts for the Tennessee Balance of State and non-entitlement Continuums of Care (CoCs). Because service delivery structure and the extent of homelessness differ regionally throughout Tennessee, THDA supports local continuums while administering the ESG program.

During the initial Consolidated Planning process, THDA communicated with the CoCs and ESG grantees through feedback sessions at ESG workshops held in January 2020 to better understand the needs of the homeless population, which were included in the Consolidated Plan. These meetings offered an opportunity to get feedback for the Consolidated Plan, as well as hear feedback on the ESG programs as staff consider potential changes to policies and procedures. Each year, ESG meets with potential grantees and their CoCs during the application workshops and again in the summer when grantees are officially selected as ESG recipients. Most recently, ESG held workshops with CoCs and ESG grantees in February 2024 and are planning grantee workshops again in June 2024.

THDA is a member of numerous consortia that assist low-income households, including those who are experiencing homelessness in Tennessee. THDA coordinates with these groups to align services regionally. Specific to the Consolidated Plan, THDA communicated with these groups through stakeholder meetings, public hearings, and other feedback channels.

Describe consultation with the Continuum(s) of Care that serves the state in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

THDA administers ESG contracts for the Tennessee Balance of State and Continuums of Care (CoCs), except in entitlement jurisdictions that receive their own allocation of ESG funds (Knoxville, Memphis, and Nashville-Davidson County). THDA works closely with the CoCs to administer the ESG program and address service gaps to homeless populations. During the scoring process for ESG resources, THDA seeks CoC feedback regarding the applications submitted.

During the development of the Consolidated Plan, CoCs were invited to attend the ESG application workshops held in January 2020 in Nashville, Knoxville, and Jackson. At each of these workshops, a member of the Research and Planning staff gave a presentation on the Consolidated Plan and led a discussion of homelessness and the strategy to address it, special populations and populations served, program policies, and ESG resources. ESG staff were present to hear and respond to questions, concerns, and feedback. Summaries of these conversations are available throughout the 2020-2024 Consolidated Plan and are reflected in the ongoing ESG goals. In addition, as a response to feedback during the public comment period on this Annual Action Plan, ESG staff will schedule meetings with CoCs, as appropriate, to enhance collaboration efforts and address concerns.

With increased ESG funding through the CARES Act (ESG-CV), THDA partnered with CoCs to assist THDA in distributing that funding according to need and CoC regional goals throughout the pandemic. CoCs helped score applicants and assist in reporting efforts for this funding as well. All ESG-CV funds were expended by June 30, 2023.

Identify any Agency Types not consulted and provide rationale for not consulting

All appropriate agencies received notice of consultation efforts. Numerous agencies such as CoC's, Development Districts, local governments, coalitions, formula sub-grantees, nonprofits, state and local agencies were notified of or participated in strategy and consultation efforts throughout the Consolidated Planning period. The previous list of these agencies in this section are not exhaustive but represent the core consultants.

AP-12 Participation

Summarize citizen participation process and how it impacted goal-setting.

The State solicited public input during the public comment period, March 18 - April 18, 2024. Public notices were translated into Spanish, Arabic, Somali, Chinese, Korean, Laotian, Vietnamese, Badini, and Sorani. Additional accommodations such as translation services into other languages or services for persons with disabilities were available upon request.

The public was invited to participate via posts on Tennessee's state government websites and development district websites. THDA also used its email lists to invite partners and other interested parties to comment. Finally, public notices informing communities of the public comment period were published in the following newspapers:

- Chattanooga Times Free Press – Chattanooga
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- La Prensa Latina – Memphis (in Spanish)
- The Leaf Chronicle – Clarksville
- State Gazette – Dyersburg
- The Tennessean – Nashville

In most cases, both the English and Spanish notices were posted together, except for the newspapers where a language-specific notice was published.

A Survey Monkey feedback form recorded comments. Brief guidelines for accepting public comments are listed in the feedback form. During the public comment period, March 18 – April 18, 2024, the SurveyMonkey feedback form recorded three comments. Two of the three comments were accepted and are included with their responses in the appendix. The first accepted comment suggests including small business spaces in or near apartments being developed to give local residents employment opportunities near their homes. The second comment expressed concerns about the condition of an apartment complex in Memphis and suggested possible solutions to improve its condition; TDHA responded to the commenter, but the name and contact information of the commenter has been redacted in the appendix to preserve the commenter's privacy. One comment received via the SurveyMonkey feedback form was not accepted, as it did not pertain to Consolidated Planning programs or funds. The commenter expressed concerns about HUD's interpretation and implementation of

statutes, specifically the impact on the designation of DDAs (difficult development areas). No members of the public attended the public meeting on April 15, 2024, either in person or virtually.

In addition to publicizing the Annual Action Plan, the THDA Board of Directors discuss and vote on program descriptions for each THDA-administered program. These meetings are open and available to the public. Program descriptions and program manuals are publicly available on the THDA website and links to these documents are included in AP-90 Program Specific Requirements of this report. CDBG and HOPWA also solicit public feedback throughout the year in the development of their programs.

January 2025 HOME Amendment: The State solicited public input on this amendment during the public comment period, January 22 – January 29, 2025. Public notices were translated into Spanish. Additional accommodations, such as translation services into other languages or services for persons with disabilities, were available upon request.

The public was invited to participate via posts on Tennessee's state government websites. THDA also used its email lists to invite partners and other interested parties to comment. Finally, public notices informing communities of the public comment period were published in the following newspapers:

- Chattanooga Times Free Press – Chattanooga
- The Commercial Appeal – Memphis
- El Crucero de Tennessee – Nashville (in Spanish)
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- The Leaf Chronicle – Clarksville
- State Gazette – Dyersburg
- The Tennessean – Nashville

In most cases, both the English and Spanish notices were posted together, except for the newspapers where a language-specific notice was published.

A Survey Monkey feedback form recorded comments.

<insert updated after comment period about comments received>

Expected Resources

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

The following table summarizes the anticipated resources, broken down by program type, allocated by the State of Tennessee during year five of the Consolidated Plan's planning period (FY 2020-2024).

HOME Amendment January 2025: In the FY 24 – 25 Annual Action Plan, THDA originally reported $2,722,613 of previous years' HOME funding as available in the table below. This amount accounted for HOME funding that had not been allocated to subgrants or activities from previous years' allocations. However, this amount did not account for previous years' HOME funding that had been allocated to subgrants and activities but, upon the grant expiring, had funding unspent that could be reincorporated into available funding. In addition, this amount did not account for any program income available.

The current amount of HOME funding THDA has available for future use is $10,332,958.12, as of December 12, 2024, which is now reflected in the Prior Year Resources column in the table above. This amount includes 1) HOME funding that has never been allocated to subgrants or activities, 2) HOME funding that was previously allocated to subgrants or activities but can be reincorporated into available funding because funds were not spent before the grant expired, and 3) program income. $8 million of these available HOME funds will be allocated to the HOME Homeowner Rehab: East Tennessee Disaster Recovery Program.

Funding from HOME's 2024 annual allocation was distributed according to the Methods of Distribution in section AP-30 to the HOME CHDO, HOME Urban/Rural, and HOME Rental Development programs, and this amendment does not impact those programs or their funding.

Program	Uses of Funds	Expected Resources Year 5			Narrative Description
		Annual Allocation: $	Program Income: $	Prior Year Resources: $	
CDBG	Acquisition; Admin and Planning; Economic Development; Housing; Public Improvements; Public Services	$27,571,438	$86,701.06	$447,084.97	TNECD (Tennessee Economic and Community Development) receives CDBG funds for non-entitlement areas in Tennessee. These funds, as well as any program income or recovered funds, are used primarily for public facility projects across the state. Program income will be applied to the funding of additional regular round activities. At least $1,000,000 of recovered funds from prior activities will be held for funding imminent threat projects during the year. At the end of the year excessive balances will be allocated for use in the next program year.
CDBG-RHP	Transitional housing construction	$1,504,598	$0	$0	TNECD administers the CDBG-RHP program, a pilot program with allocations as part of the SUPPORT Act to develop transitional housing for persons in recovery from a substance-abuse disorder.
HOME	Acquisition; Homebuyer assistance; Homeowner rehab; Multifamily rental new construction; Multifamily rental rehab; New construction for ownership; TBRA New construction home rental	$12,910,084	$0	~~$2,722,613~~ $10,332,958.12	HOME funds and any program income or recovered funds are used to promote the production, preservation and rehabilitation of single-family housing and rental housing of 11 units or fewer for low-income households. Though funds and estimates are assigned to a particular program year, funds may not be sub granted until a future program year.
HOME-ARP Rental Development	Acquisition, Multifamily rental new construction,	$0	$0	$22,925,066	The Tennessee Housing Development Agency was allocated federal funds appropriated under section 3205 of the American Rescue Plan Act of 2021 (P.L. 117-2) for the HOME Investment Partnerships Program to provide homelessness assistance and supportive

	Multifamily rental rehab				services through the HOME-American Rescue Plan Program .Program funding, which totaled $33M, can be used for acquisition, construction, and rehabilitation of affordable rental housing for qualifying and low-income households. The funding may be combined with other resources, but may also be used to cover 100% of project development costs.
HOME-ARP Supportive Services	Mckinney Vento Supportive Services, Homelessness Prevention and Housing Counseling	$0	$0	$5,342,172.57	The Tennessee Housing Development Agency was allocated federal funds appropriated under section 3205 of the American Rescue Plan Act of 2021 (P.L. 117-2) for the HOME Investment Partnerships Program to provide homelessness assistance and supportive services through the HOME-American Rescue Plan Program .The portion allocated to Supportive Services, which totaled $6,144,070, will be used to provide financial assistance and essential services to the qualifying populations which includes, but are not limited to, persons who are experiencing homelessness, those “at risk” of homelessness, persons fleeing or attempting to flee domestic violence and special populations.
Housing Trust Fund	Preservation; Rehabilitation and production of new construction of affordable rental housing units	$3,150,564.64	$0	$277,000	The Housing Trust Fund (HTF) is an affordable housing production program that complements federal, state and local efforts to increase and preserve the supply of decent, safe, and sanitary affordable housing for extremely low- and very low-income households, including homeless families. THDA receives HTF funds to award grants to Public Housing Authorities and developers to implement eligible affordable rental housing development activities.
ESG	Financial assistance; Overnight/Day shelter; Rapid re-housing (rental assistance); Prevention; Rental Assistance; Services;	$3,244,618	$0	$0	THDA receives ESG funds to provide the services necessary to help persons experiencing homelessness or those at risk of becoming homeless to regain stability in permanent housing.

	Case Management; Transitional housing				
HOPWA	Permanent housing placement; Short term or transitional housing facilities; STRMU; Supportive services; TBRA	$2,303,205	-	-	TDH receives HOPWA funds for housing activities that benefit low-income persons living with HIV/AIDS and their families.
LIHTC	Acquisition; Multifamily rental new construction; Multifamily rental rehab	Approximately $20,300,000	-	-	The LIHTC program allocates federal tax credits to developers of low-income rental housing. Allocations are made on the front end for 10 years.
Homebuyer Education	Homebuyer Education	$450,000	-	-	THDA requires homebuyer education for our home loan programs and encourages it for everyone considering homeownership. The purpose of homebuyer education is not only to assist people with purchasing homes, but also to help them become successful homeowners. THDA provides approved local nonprofit organizations and UT Extension agents with materials to teach first-time homebuyer education classes as well as hosts certification and continuing education courses for homebuyer education providers. THDA is also a HUD Intermediary for the Office of Housing Counseling, administering the oversight of HUD's Housing Counseling Grant to participating agencies. HUD approved participating agencies are also able to participate in various federal programs such as the COVID Rent Relief Program and Housing Assistance Fund (HAF).

Tennessee Housing Trust Fund	Homeowner rehab; Multifamily rental new construction; Multifamily rental rehab; New construction for ownership; Short term or transitional housing facilities; Transitional housing	$7,500,000	-	-	The Tennessee Housing Trust Fund (THTF) funds five programs to address unmet housing needs in Tennessee. The Competitive Grants program targets rental housing needs across Tennessee for low-, very low-, and extremely low-income residents. Other programs provide housing modifications for persons with disabilities, home repair for the elderly and disabled, new home construction and purchase for low-income Tennesseans, and assistance for communities impacted by weather related incidents.
CITC	Other	$414,946,848	-	-	Financial institutions may obtain a credit against the franchise and excise tax liability when qualified loans, investments, grants, or contributions are extended to eligible nonprofit organizations, development districts, public housing authorities, or THDA for activities that create or preserve affordable housing, help low-income Tennesseans obtain affordable housing, or help build the capacity of eligible nonprofit organizations who provide housing opportunities for low-income Tennesseans.
Housing Choice Voucher Program	Rental Assistance	$45,960,936.84	-	-	The Housing Choice Voucher (HCV) program is a federal rental assistance program funded through the Department of Housing and Urban Development (HUD) where very low-income individuals, families, the elderly and the disabled receive assistance to afford decent, safe and sanitary housing in the private market. In addition to the HCV program, the THDA Rental Assistance division administers the Mainstream and Emergency Housing Voucher (EHV) program, which have separate funding not included in this table. For FY24, Section 8 Rental Assistance is anticipating approximately $931,609.08for Mainstream vouchers and $748,616.04 for EHV.

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Community Development Block Grant

The CDBG program uses an Ability to Pay (ATP) Index to develop the required local match amounts from the applying local governments. The ATP developed as a requirement of the EPA-backed State Revolving Fund (SRF) for all city and county governments based on factors such as median household income, poverty rate, unemployment rate, food stamp dependency etc. ECD uses this ATP to create a match rate range of 10 to 30 percent. Additionally, local governments can receive a 4% reduction on their match by being located in a county that is actively participating in the ThreeStar program.

Applicants must submit a local government resolution with the application for the commitment of matching funds. If, upon bidding, the project budget must be increased, the local government must provide a commitment, usually in the form of a resolution, to cover the overage. During the reimbursement process, ECD only reimburses based on the percentage of each budget line item attributed to the grant. For instance, if the construction line item is 50% CDBG-funded, when a request for payment is submitted only 50% of the construction amount invoiced will be reimbursed.

CDBG Recovery Housing Program

For the CDBG Recovery Housing Program (CDBG-RHP), a matching requirement will not be established. The amount of funds leveraged for the construction of transitional housing will be considered when determining the locations and entities to be awarded funds for these developments.

HOME Investment Partnership Program

For HOME, THDA will continue to provide the required federal match. Although no local match is required from applicants, THDA will count any nonfederal project funds that qualify as match under the HOME rule toward its matching requirement. In the scoring matrix, any project that has leveraged funds will receive additional points.

HOME – American Rescue Plan (ARP)

HOME-ARP Rental Development has no match requirement. THDA shall award up to 10 points to applications that include a committed contribution of other resources of funds towards the project development. Commitment documents from the source providing the contribution must be included in the application.

HOME Amendment January 2025: For the HOME Homeowner Rehabilitation: East Tennessee Recovery Program, the matching requirement typically in place for HOME will be waived for this program only, per a disaster relief waiver from the U.S. Department of Housing and Urban Development (HUD).

Housing Trust Fund

For HTF, THDA will count leveraged funds provided by the applicant and grants from other sources as match funds. 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 is considered leveraged funds. In the scoring

matrix, any project that has leveraged funds will receive additional points.

Emergency Solutions Grants (ESG)
The ESG program requires grantees to provide a dollar-for-dollar match of the ESG funds. Each grantee must provide a 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 recipient and within the period of the ESG contract with THDA. The recipient may not include funds used to match any previous ESG grant.

Housing Opportunities for Persons with AIDS/HIV (HOPWA)
HOPWA does not require a match for their grants.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The TN CDBG program awards many projects each year that will be completed on publicly owned property, particularly water and sewer system improvement projects where work is often done at water and wastewater treatment plants or other similar properties.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

The estimated goals for households served by different activities are below. Numbers are estimated based on prior year outcomes and adjusted for anticipated increases or decreases in funding and/or changes in activities.

Goal Name	Category	Geographic Area	Anticipated Funding (% of allocation from MOD)	Goal Outcome Indicator
Creation and preservation of affordable housing	Affordable Housing	Non-Entitlement Statewide Grant Allocation Priority	HOME: $12,910,084 HOME-ARP Rental: $22,925,066 HTF: 3,150,564.64 CITC: 414,946,848 THTF: $7,500,000 HCV: 45,960,936.84 LIHTC: Approx. $20,300,000	HOME: Rental units constructed (Household Housing Units): 12 Rental units rehabilitated (Household Housing Units): 12 Homeowner Housing Added (Household Housing Units): 30 Homeowner Housing Rehabilitated (Household Housing Units): ~~40 80~~ Direct Financial Assistance to Homebuyers (Households Assisted): 9 HOME-ARP Rental Development: Rental units constructed (Household Housing Units): 175 (multi-year goal for total funding amount) Rental units rehabilitated (Household Housing Units): 100 (multi-year goal for total funding amount) Housing Trust Fund: Rental units constructed (Household Housing Units): 30 Rental units rehabilitated (Household Housing Units): 70 CITC: Rental units constructed (Household Housing Units): 1203 Rental units rehabilitated (Household Housing Units): 953 Homeowner Housing Added (Household Housing Units): 80 Homeowner Housing Rehabilitated (Household Housing Units): 0 THTF: Rental units constructed (Household Housing Units): 259 Rental units rehabilitated (Household Housing Units): 179 Homeowner Housing Added (Household Housing Units): 20 Homeowner Housing Rehabilitated (Household Housing Units): 425 Housing for Homeless added (Household Housing Units): 7 HCV: Tenant-based rental assistance (Households Assisted): 6,233 (plus 179 mainstream vouchers and 322 ECV, funded separately) LIHTC: Rental units constructed (Household Housing Unit): 815 Rental units rehabilitated (Household Housing Unit): 450

Preserve homeless facilities & supportive services	Homeless	Non-Entitlement Statewide Grant Allocation Priority	ESG: $3,082,387 HOME-ARP Supportive Services: $5,342,172.57	ESG: Tenant-based rental assistance / Rapid Rehousing (Households Assisted) 568 Homeless Person Overnight Shelter (Persons Assisted): 2227 Homelessness Prevention (Persons Assisted): 243 Other (Street Outreach – Unsheltered Persons Engaged): 818 HOME-ARP Supportive Services: Tenant-based rental assistance/Rapid Rehousing (Households Assisted): 700 (multi-year goal for total funding amount) Homelessness Prevention (Persons Assisted): 600 (multi-year goal for total funding amount)
Preserve housing for persons with AIDS/HIV	Affordable Housing Non-Homeless Special Needs	Non-Entitlement Statewide Grant Allocation Priority	HOPWA: $2,303,205	Tenant-based rental assistance / Rapid Rehousing (Households Assisted): 125 Overnight/ Emergency Shelter/Transitional Housing Beds added (Beds): 125 Homelessness Prevention (Persons Assisted): 550 HIV/AIDS Housing Operations (Household Housing Units): 125
Physical infrastructure development	Non-Housing Community Development	Non-Entitlement Statewide Grant Allocation Priority	CDBG: $12,614,173	CDBG: Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit (Persons Assisted): 60,000
Revitalize disinvested areas & improve livability	Non-Housing Community Development	Non-Entitlement Statewide Grant Allocation Priority	CDBG: $14,030,122	CDBG: Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit (Persons Assisted): 200,000
TA, Job/Business Development, Administration	Non-Housing Community Development	Non-Entitlement Statewide Grant Allocation Priority	CDBG: $927,143 CDBG-RHP: $75,230	N/a
Transitional housing for recovery	Non-Homeless Special Needs	Non-Entitlement Statewide Grant Allocation Priority	CDBG-RHP: $1,429,368	15 persons assisted
Fair Housing	Affordable Housing Public Housing Homeless	Non-Entitlement Statewide Grant Allocation Priority	ESG: $162,231 Homebuyer Ed: $450,000	HBE: Education provided to homeowners: 2,500

Goal Descriptions

1	**Goal Name**	Creation and preservation of affordable housing
	Goal Description	Create and maintain affordable rental and homeownership stock with the construction of new affordable housing, rehabilitate existing affordable housing, provide down payment assistance and provide tenant-based rental assistance to eligible populations
2	**Goal Name**	Preserve homeless facilities & supportive services
	Goal Description	Preserve homeless facilities to ensure they can continue to meet the needs of Tennessee's homeless population as well as provide resources to support those who are homeless or at-risk of homelessness.
3	**Goal Name**	Preserve housing for persons with AIDS/HIV
	Goal Description	Provide resources to preserve affordable housing options for those persons with HIV/AIDS.
4	**Goal Name**	Physical infrastructure development
	Goal Description	Provide resources to cities and communities to update and repair water and sewer systems. Also, create the base of infrastructure that will provide for a high quality of life for individuals, productive capacity for communities, and that will support economic development.
5	**Goal Name**	Revitalize disinvested areas & improve livability
	Goal Description	These projects are activities designed to provide other community development services to meet health and safety needs of the communities, particularly to benefit LMI persons. These projects can include purchasing fire trucks or ambulances, repaving roads, assisting with the building of community centers, treatment centers or other public service buildings not for the general use of government.
6	**Goal Name**	TA, Job/Business Development, Administration
	Goal Description	Payment of reasonable administrative costs and carrying charges related to the planning and execution of community development and housing activities. Also, technical assistance to non-profit organizations, local development corporations, and local governing bodies. This goal will also help implement programs that will create a climate that is receptive to and encourages the growth of jobs.
7	**Goal Name**	Microenterprise support and development[1]
	Goal Description	This goal aims to support and encourage microenterprise development and growth by funding local governments and non-profits to provide tools, education, and technical assistance.

[1] Goals 7-9 are not funded for FY24, or have been funded through other means, and have been removed from allocation charts in this report.

8	**Goal Name**	Recidivism reduction through workforce development
	Goal Description	This goal aims to provide workforce development training and skills development programs for incarcerated individuals to reduce recidivism, or a return to prison.
9	**Goal Name**	Emergency job creation/retention
	Goal Description	Intended to respond to the economic impacts of infectious disease pandemics, such as the Novel Coronavirus by providing grants and/or loans to impacted businesses to retain jobs and/or to businesses creating jobs for those lost as a result of the pandemic.
10	**Goal Name**	Create recovery transitional housing
	Goal Description	Pilot program as part of the SUPPORT Act to develop transitional housing for persons in recovery from a substance-abuse disorder.
11	**Goal Name**	Fair housing
	Goal Description	Affirmatively furthering fair housing by providing training and technical assistance to communities, organizations, realtors, lenders and other stakeholders. Also provide fair housing counseling, outreach, and education to households, organizations, realtors, lenders and other stakeholders. Fair housing practices will be integrated into all of our housing activities and therefore cannot be quantified at the state level. It also does not fit into the indicator categories provided.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b)

ESG serves homeless and at-risk individuals and families and plans to provide Rapid Rehousing benefits to 575 households and homeless prevention services to 250 persons. In addition, ESG expects to support a total of 2300 households experiencing homelessness in overnight shelters. However, this is not the limit of their services, as some services may be harder to measure.

HOME-ARP Supportive Services will serve persons experiencing homelessness, at risk of homelessness, persons fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking and populations at greatest risk of housing insecurity. HOME-ARP Supportive Services plan to provide McKinney Vento and Homelessness Prevention services to 7,000 individuals in order to prevent individuals from entering homelessness, rapidly exit homelessness and regain stability in permanent housing. These services will greatly reduce returns to homelessness after program exit.

The Housing Trust Fund plans to construct and rehab 100 units for extremely low-income renter households.

The HOME program at THDA has traditionally served only low-income owner households over the last few years and will start providing rental activities. HOME plans to provide 70 owner households with new units or rehab services and 24 rental households with new units or rehab services.

HOME Amendment January 2025: The proposed $8 million in funding for the HOME Homeowner Rehabilitation: East Tennessee Disaster Recovery Program funding will produce an estimated 40 units of homeowner housing rehabilitated across the eight counties federally declared as disaster areas. Similar

to other HOME programs, beneficiaries will be low-income with incomes at or below 80% of Area Median Income. As a result of this new program, the initial goal for Homeowner Housing Rehabilitated has been adjusted from 40 to 80 units.

HOME-ARP Rental Development activities must primarily benefit households in qualifying populations, as defined below. However, to improve the feasibility and maintain the long-term viability of projects with HOME-ARP Units, an Eligible Recipient may invest HOME-ARP funds in units that are not restricted for occupancy by qualifying households, but such units must be restricted for low-income households. THDA has set a goal of 275 affordable rental units based on the rental housing production set-aside and 2022 subsidy limits for two (2) bedroom units. HOME-ARP projects are typically multi-year projects are not completed in the year in which funding was allocated.

HOPWA serves low-income households where a member has been diagnosed with HIV or AIDS, and frequently serve those who are homeless or are at risk of becoming homeless. 300 households experiencing homelessness are expected to receive HOPWA services geared toward this population. Other housing assistance, specifically rental assistance for homelessness prevention, will reach approximately 550 households at 0-80% AMI.

AP-25 Allocation Priorities – 91.320(d)

Introduction:

Tennessee will address the strategic housing and community needs as articulated in the Consolidated Plan through the five Consolidated Planning grants and other resources that the State and HUD provide to address this need.

Funding Allocation Priorities

	Creation and preservation of affordable housing (%)	Preserve homeless facilities & supportive services (%)	Preserve housing for persons with AIDS/HIV (%)	Physical infrastructure development (%)	Revitalize disinvested areas & improve livability (%)	TA, Job/Business Development, Administration (%)	Create recovery transitional housing	Fair housing (%)	Total (%)
CDBG	0	0	0	45	52	3	0	0	**100**
CDBG-RHP	0	0	0	0	0	5	95	0	**100**
HOME	100	0	0	0	0	0	0	0	**100**
HOME-ARP Rental Development	100	0	0	0	0	0	0	0	**100**
HOME-ARP Supportive Services	0	100	0	0	0	0	0	0	**100**
HTF	100	0	0	0	0	0	0	0	**100**
ESG	0	95	0	0	0	0	0	5	**100**
HOPWA	0	0	100	0	0	0	0	0	**100**
LIHTC	100	0	0	0	0	0	0	0	**100**

Homebuyer Education	0	0	0	0	0	0	0	100	**100**
Tennessee Housing Trust Fund	100	0	0	0	0	0	0	0	**100**
CITC	100	0	0	0	0	0	0	0	**100**
Housing Choice Voucher Program	100	0	0	0	0	0	0	0	**100**

Reason for Allocation Priorities

The CDBG allocation priorities are determined by the applications submitted. TNECD reviews the amounts of the submitted applications and allocates funding proportionally. For instance, if 70% of the total requests of all applications submitted are for physical infrastructure development, then 70% of the states total allocation will be used to fund those types of activities.

The priorities and eligible activity types, along with the proportional allocation methodology are discussed each fall for the upcoming funding round in the spring. The public meeting held in the fall of 2023 for the 2024 funding round resulted in no public comments that conflict with the stated priorities and process.

ESG allocates the majority of funding toward providing supportive services and maintaining facilities for persons who are experiencing homelessness. The allocation of funding allows ESG programs to meet their primary goal of assisting people in gaining stability quickly in permanent housing after experiencing a housing crisis and/or homelessness, while also addressing the needs of people accessing homeless shelters. Allocating a smaller percentage to Fair Housing allows ESG programs to affirmatively further fair housing and remove impediments to obtaining services and permanent housing.

HOPWA: The proposed distribution of funds address all of our priority need housing areas outlined in the MOD and compliant with Federal and State statutory or regulatory requirements for the use of these funds to prevent and or alleviate homelessness among people living with HIV/AIDS.

How will the proposed distribution of funds address the priority needs and specific objectives described in the Consolidated Plan?

Each of the five formula Consolidated Planning Programs and special programs, including CDBG-RHP and HOME-ARP, has its own method of distribution. Each method is intended to ensure that all non-entitlement areas can compete for these funds. Program specific need-based preferences can be found in these methods of distribution.

HOME targets low-income households with rehab and construction activities. Often more than half of those served are considered very low-income, with about a third of the total considered extremely low-

income.

The Housing Trust Fund and the Tennessee Housing Trust Fund Competitive Grants programs will target households at 30% AMI and 50% AMI, respectively. There is a deep need in all of these types of housing, and the provision of state funds in the rental housing sector is a reflection of our commitment to address each of these needs.

The Pilot Program to Help Individuals In Recovery From a Substance Use Disorder Become Stably Housed (Recovery Housing Program), was authorized under Section 8071 of the Support for Patients and Communities (SUPPORT) Act. The Recovery Housing Program (RHP) allows states and the District of Columbia to provide stable, transitional housing for individuals in recovery from a substance-use disorder. The funding covers a period of not more than two years or until the individual secures permanent housing, whichever is earlier. This new program has a separate allocation from the regular CDBG allocation. New applications for funds will be accepted in the summer of 2024, and these applications will be reviewed and funds distributed according to the Action Plan during FY24.

HOPWA allocations will be proportionally distributed among the project sponsors and be used to find, establish, and maintain affordable and stable housing in suitable neighborhoods based on specific qualifying clients need.

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

The below methods of distribution describe how individual programs will allocate their funding to particular projects and the program parameters used in assessing funding needs. Also included are methods for how competitive applications are assessed and awarded. Additional details are available in program manuals and descriptions available on each program's website and linked in AP-90.

Distribution Methods

1	**State Program Name:**	CDBG - Regular Round
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	The State of Tennessee holds an annual round of applications open to all non-entitlement jurisdictions that do not have a grant open at the time of application. The public meeting was held in October of 2023 to discuss the application and award process of the 2024 grants. All local officials from eligible non-entitlement jurisdictions, along with administrators and engineers who frequently work with CDBG projects, were invited to participate and offer comments. The public meeting was held in-person with a virtual option to increase participation.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	All applications must meet four criteria, before being scored: 1. Meet a National Objective 2. Be an eligible activity 3. Be a non-entitlement jurisdiction 4. Be one of four eligible community development objectives: • Physical Infrastructure Development - to create the base of infrastructure that will provide for a high quality of life for individuals and productive capacity for communities. • Community Livability Development - to develop an improved community livability by enhancing emergency and protective services or making improvements to the physical environment. • Target Economic Distress - to deliver community development programs in a manner that provides maximum assistance not only to economically disadvantaged individuals, but also to economically disadvantaged areas of the state. • Maximize Grantees - to use the resources available to the state in a manner which will maximize the number of grantees and, therefore, beneficiaries of the programs. For State Fiscal Year 2024 – 2025, applicants may apply for funding from one of four different program categories: Water/Sewer, Community Infrastructure, Community

		Revitalization, or Public Health and Safety. All Urgent Need/Imminent Threat projects must also fall into one of the program categories. Applications are scored based on the following criteria: 1. Community Need • Decennial Census/5 Year ACS poverty • Target area/Census tract per capita income • Three year average county unemployment rate • Decennial Census/5 Year ACS per capita income 2. Project Need: Project need points measure the degree to which there is a need for the project (example: no existing facilities or existing facilities are inadequate). Due to the different types of projects, project need points are structured differently based on project type. 3. Project Feasibility: Project Feasibility is not scored and is instead a threshold for water/sewer projects. Community Infrastructure, Community Revitalization, and Public Health and Safety projects have their own set of Project Feasibility criteria: 1) quality of design, 2) cost effectiveness, 3) alternatives, 4) adequacy of operating budget, 5) quality of documentation that the project will solve the problem. Housing feasibility is based on the assessment of the amount of work needed as proposed and the magnitude of the problems. 4. Project Impact: Project Impact is scored on the CDBG cost per person and the CDBG cost per LMI person (based on county LMI percentage) for all applications. The rate factor is also included for water/sewer applications. 5. Project Essentialness: Project essentialness points apply only to Community Infrastructure, Community Revitalization, and Public Health and Safety projects and are designed to assess the degree to which the project is essential for the maintenance of safe and tolerable living conditions. Scores of three ECD reviewers will be averaged. 6. Economic Development: Up to 10 additional points are available to applications that exhibit economic development impacts as a result of the project.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	All CDBG manuals and applications materials are available on the ECD website and by request.
	Describe how resources will be	The balance of CDBG awards across funding categories will be proportional to the amount of requests received for each category. The percentages below are estimates based on the prior application round.

	allocated among funding categories.	Water and Sewer Projects 25% Community Infrastructure Projects 20% Community Revitalization Projects 23% Public Health and Safety Projects 29% Administration and Tech. Assistance 3% **Total** **100%** Program income will be applied to the funding of additional regular round activities. Up to $1,000,000 of recovered funds from prior activities may be held for funding imminent threat projects during the year. At the end of the year, excessive balances will be allocated for use in the next program year. In the even the State of Tennessee's CDBG allocation significantly differs from prior years, the program will still award grants proportionally and will not cut categories or prioritize geographies or regions.
	Describe threshold factors and grant size limits.	Non-construction grants have a maximum threshold request of $420,000. A construction grant will have a maximum threshold request of $1,000,000.
	What are the outcome measures expected as a result of the method of distribution?	Number of projects expected to be completed under each of the activity descriptions based on prior grant years. Additionally, the CDBG program tracks each project upon close as meeting on the following outcome categories: • Accessibility/Availability • Affordability • Sustainability
2	**State Program Name:**	CDBG-Recovery Housing Program
	Funding Sources:	CDBG-RHP
	Describe the state program addressed by the Method of Distribution.	Pilot program as part of the SUPPORT Act to develop transitional housing for persons in recovery from a substance-abuse disorder.
	Describe all of the criteria that will be used to select applications and the	This is a continuation of the pilot program that addresses existing gaps in transitional housing to prioritize where the transitional housing units will be developed or constructed. All applications must meet the below criteria, before being scored: • Meet a National Objective

	relative importance of these criteria.	• Be an eligible activity • Be a local government CDBG-RHP applications will be scored on the following criteria: **Project Need** • County Fatal overdose rate (TDH) • County Non-fatal overdose rate (TDH) • County poverty rate (Census/ACS) • Explanation of need of population served **Project Impact** • Readiness (planning, design, shovel-ready, additional funding availability) • Community support • Explanation of supportive programs provided • Project located in an Opportunity Zone **Project Feasibility** • Timeline • Sustainability • Budget • Leveraged Funds • Prior experience (with TDMHSAS and/or TNECD programs, with Recovery Housing programs, with construction projects) • Organizational Capacity and Partnerships
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Program guidelines and requirements are available on the CDBG website.
	Describe how resources will be allocated among funding categories.	No additional categories will be created under the initial pilot program. In the even the State of Tennessee's CDBG-RHP allocation significantly differs from prior years, grant awards may be reduced to accommodate more awards.

	Describe threshold factors and grant size limits.	Maximum grant amount will be $750,000.
	What are the outcome measures expected as a result of the method of distribution?	Number of persons transitioned to permanent housing
3	**State Program Name:**	HOME - CHDO Round
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	Activities under the HOME Program must address the housing needs of low-income households. Eligible activities include: *Homeownership programs* - THDA provides funds for the development of affordable housing for sale to low and moderate income households. THDA provides funds to the CHDO as a grant for the rehabilitation or new construction of units that will be sold to qualified households. Each CHDO must provide an amount of down payment assistance not to exceed $39,999 for use by the home buyer as a soft second mortgage necessary to qualify the household for permanent financing; CHDOs may retain the remaining balance from the sale of the unit as CHDO proceeds for development of future HOME eligible housing. *CHDO Operating Expenses, Developer's Fees;* and *Project Soft Costs* - CHDO's may request up to 7% of the funds awarded as operating expense assistance and up to 8% of the actual hard project costs as a developer fee. Additional qualified soft costs may be charged to each project. All soft costs will count towards the HOME maximum subsidy.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	**1. CAPABILITY Up to 60 points:** The proposed project demonstrates exceptional planning and readiness and the organization demonstrates sufficient capacity beyond threshold. **2. CHDO SERVICE AREA NOT IN A PJ 5 points:** THDA shall award up to 5 points to applications submitted from CHDO's where the service area of the CHDO does not include an area designated as an entitlement area/PJ by HUD. **3. 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. 4. **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.

		5. LEVERAGE Up to 10 points: THDA shall award up to 10 additional 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. **6. 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 agree to construct each single family unit in accordance with the standards beyond which is required by THDA's Design Standards for New Construction. 7. **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. 8. **PRIOR YEAR UNEXPENDED HOME FUNDS DEDUCTIONS Up to -5 Points:** CHDOs who administered a HOME grant in prior years who have successfully closed their HOME grant are eligible for application under the 2022 HOME CHDO Mini-Round if the spend down requirement are met, as detailed in Section A, item 14-C. Any grant that successfully closed, but did not commit or 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 uncommitted or spent. Applications must receive a minimum threshold score equal to 60% of the total points available under the applicable scoring matrix.
	Describe how resources will be allocated among funding categories.	**CHDO Set-aside**. Eighteen percent (20%) of 2024 HOME allocations will be reserved for eligible applications from CHDOs, including CHDOs located in Local PJs. The THDA HOME funding to successful CHDO applicants in the Local PJs will be reduced by the amount of funding the CHDO receives from the Local PJs to keep within the maximum per county grant. A successful CHDO that receives an allocation of 2024 CHDO funds, must commit those funds to specific units no later than January 31, 2026. If in the opinion of THDA, the applications submitted do not contain viable proposals or are from a CHDO that lacks the organizational potential to comply with all HOME affordability requirements, THDA may choose not to award any or all of the funds set-aside for CHDOs in the current application round. 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.

	Describe threshold factors and grant size limits.	An applicant must apply for at least $250,000 and may apply for a maximum HOME grant of $1,000,000. The THDA HOME funding to successful CHDO applicants in the Local PJs will be reduced by the amount of funding the CHDO receives from the Local PJs to keep within the $1,000,000 maximum grant.
	What are the outcome measures expected as a result of the method of distribution?	The expected outcome measure is that the activities under the HOME Program effectively address the housing needs of low-income households.
4	**State Program Name:**	HOME Program – Urban and Rural
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	Activities under the HOME Program must address the housing needs of low-income households. Current activities include: *Housing Rehabilitation* - the use of HOME funds will be limited to the rehabilitation or reconstruction of existing housing units. A maximum investment per unit will be limited by both (1) the federal maximum HOME subsidy limit as adjusted by the number of bedrooms per unit and (2) the after rehabilitation value of the unit permitted under the federal regulations. By regulation, the after rehabilitation value may not exceed 95% of the median purchase price for the area.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Updates to the program description and selection criteria are posted on https://thda.org/government-nonprofit-partners/home-program. 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. 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 2023 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 additional points to applications submitted from areas where the amount of prior THDA and HOME funding is below the state average. The formula for awarding these points is based on the percentage of HOME dollars awarded in each county during the previous 10 year period.

		4. **DISASTER AREAS : 5 points** THDA shall award 5 additional points to applications for projects located in counties that have been declared a presidential disaster area under the Robert T. Stafford Disaster Relief and Emergency Assistance Act in the year prior to the application due date. 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. For more details about points, please refer to the HOME Program Description in the appendix. 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. 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 2023 HOME Urban and Rural Funding Competition if the spend down requirements are met as detailed in Section B. Any grant that successfully closed, but did not commit or expend 100% of the HOME grant funds awarded will be subject to a point deduction. The maximum number of point that can be deducted under this category is 7. The amount of points deducted is contingent upon the balance of HOME funds left uncommitted or spent. The balance of unspent HOME funds will be subject to the following deductions: • $100,00 and Over -7 Points • $60,000 - $99,999 – 3 Points • $30,000 - $59,999 – 2 Points • $0 - $29,999 – 1 Point Applications must receive a minimum threshold score equal to 60% of the total points available under the applicable scoring matrix.
	Describe how resources will be allocated among funding categories.	Urban and Rural Matrices. THDA will make available approximately $5M for use under the Urban and Rural Matrices. The urban areas include the following counties: Anderson, Blount, Bradley, Carter, Coffee, Dyer, Gibson, Hamilton, Hamblen, Haywood, Loudon, Madison, Maury, Montgomery, Putnam, Roane, Rutherford, Sumner, Unicoi, Williamson and Wilson. All other counties are considered Rural. The urban allocation is 45% of the remaining 70% of the funding, and the rural allocation is 55%. The percentages are based on the low-income population in the designated urban and rural counties. However, the urban areas do not include the low-income populations of the local participating jurisdictions

		of Chattanooga, Clarksville, Jackson, Knox County, Knoxville, Memphis, Metropolitan Nashville-Davidson County, Shelby County, Sullivan County, and Washington County, excluding the Town of Jonesborough. THDA will score, rank and fund urban and rural applications separately. THDA may re-allocate funding between the Urban and Rural matrices should an insufficient number of applications receive the minimum threshold score necessary to award all funds allocated under either of the respective matrices. 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 urban or rural matrices. All applications will be ranked in descending order from highest to lowest score and HOME funds will be awarded until all funds are awarded or until the lowest scoring application that meets the threshold score is funded. There will be an urban and a rural matrix and the applicants will be scored and ranked. Applications that do not meet the threshold score will not be considered for funding. There is a $750,000 maximum grant per county. Grants to successful applicants in the same county will be reduced proportionately should there be multiple successful applicants from the same county with a minimum grant of $250,000, however, the THDA Board of Directors may award less than $250,000 should there be more than three successful applicants from the same county. HOME awards will be in the form of a grant. Grantees will be required to repay any HOME funds expended on projects that are not completed and ready for occupancy by the close of the grant period. Grantees may also be required to repay HOME funds as described in the Working Agreement. 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.
	Describe threshold factors and grant size limits.	Applicants under the Urban and Rural matrices must apply for at least $250,000 and may apply for a maximum HOME grant of $750,000. There is a $750,000 limit on the amount of HOME funds that can be awarded in any one county.
	What are the outcome measures expected as a result of the method of distribution?	The outcome measure is that the activities under the HOME Program effectively address the housing needs of low-income households.
	State Program Name:	HOME Rental
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	HOME Rental 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.

	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	**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 (LIHTC) vacancy rate, and the pipeline of rental housing financed under the LIHTC 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 (LIHTC) vacancy rate, and the pipeline of rental housing financed under the LIHTC 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 criteria. **DESIGNATED DISTRESSED COUNTIES – 5 points Bonus** The Appalachian Regional Commission has designated eight counties in Tennessee as distressed, including: Bledsoe, Clay, Cocke, Hancock, Hardeman, Lake, Perry, and Scott. THDA will award 5 bonus points for applications with projects in these designated counties. **MATCH EXCEEDING 25% MINIMUM – 5 points Bonus** For project that provide match in excess of 40%, THDA will award a 5 point bonus.
	Describe how resources will be allocated among funding categories.	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 2024 Allocation is currently unknown until there is an approved federal budget; however 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 Expense. THDA will make available approximately 50% of its remaining 2024 HOME allocation from HUD, after all set asides described above, for the 2024 HOME Rental Development Program Description. Additionally, THDA may make available any unallocated or returned funds from the 2023 or earlier funding rounds, as determined at the time of award in May 2024.
	Describe threshold factors and grant size limits.	Program funding will be administered as grants through a competitive application process for projects located in any of Tennessee's 95 counties. Applicants must apply for at least $300,000 and may apply for a maximum grant of $1,500,000.
	What are the outcome measures expected as a result of the method of distribution?	The outcome measure is that the activities under the HOME Program effectively address the housing needs of low-income households.
5	**State Program Name:**	HOME – ARP Rental Development
	Funding Sources:	HOME-ARP
	Describe the state program addressed by the Method of	Activities under the HOME-ARP Program must address the housing needs of Qualifying Populations and low-income households. Eligible activities include acquisition, construction, and rehabilitation of affordable rental housing for qualifying and low-

	Distribution.	income households. The funding may be combined with other resources, but may also be used to cover 100% of project development costs. There will no subsidy limit associated with this activity.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	**1. Project Design - Up to 30 points:** The proposed project demonstrates exceptional planning and readiness and the organization demonstrates sufficient capacity beyond threshold. **2. Applicant's Capacity and Experience - Up to 30 points:** THDA shall award up to 30 points if applicant has experience with owning, developing and managing rental units of similar size and scope serving the intended population proposed. **3. Supportive Services for Targeted Qualified Populations - Up to 10 Points:** The project application includes a thorough description and supporting documentation of its plan for the delivery of support services appropriate for the Qualified Population targeted by the proposed development. 4. **Other Sources of Funds - Up to 10 points:** THDA shall award up to 10 points to applications that include a committed contribution of other resources of funds towards the project development. **5. 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 (LIHTC) vacancy rate, and the pipeline of rental housing financed under the LIHTC Program under construction and in lease-up. **6. Continuum of Care Involvement - Up to 5 points:** The project application includes a letter from the lead authorizing official (Board Chair or Executive Director role) of the local Continuum of Care ("CoC") in which the project is located that indicates the CoC's awareness of the proposed project and describes the applicant's involvement and collaboration in the work of the CoC. 7. **Projects Located Outside of a Local PJ - 5 points**: HUD has awarded HOME-ARP funds directly to Local Participating Jurisdictions (Local PJs). 8. **Counties Designated As Distressed – 10 Points Bonus:** THDA will award 10 bonus points for applications with projects in the designated distressed counties.
	Describe how resources will be allocated among funding categories.	Program funds may be used for acquisition, construction, and rehabilitation of affordable rental housing for qualifying and low-income households as defined herein. a. Development hard costs – defined in 24 CFR 92.206(a). b. Acquisition – the costs of acquiring improved or unimproved real property. 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.

		e. Operating Cost Assistance – funds may be used to pay ongoing operating cost assistance or to capitalize an operating cost assistance reserve for HOME-ARP Units where THDA determines in its underwriting that the reserve is necessary to maintain the HOME-ARP Units' long-term operational feasibility. However, Program funds cannot be used for both a capitalized operating cost assistance reserve and ongoing payments for operating cost during the minimum Affordability Period. Information about the HOME-ARP Program, including how resources will be allocated, can be found at https://thda.org/government-nonprofit-partners/home-program/home-program-applications-and-information/home-arp-program
	Describe threshold factors and grant size limits.	Program funding will be administered as grants through a competitive application process for projects located in any of Tennessee's 95 counties. An applicant must apply for at least $500,000 and may apply for a maximum grant of $2,500,000.
	What are the outcome measures expected as a result of the method of distribution?	The expected outcome measure is that the activities under the HOME-ARP Program effectively address the rental housing needs of low-income households.
6	**State Program Name:**	HOME-ARP Supportive Services
	Funding Sources:	HOME-ARP
	Describe the state program addressed by the Method of Distribution.	The HOME-ARP-SS Program funds (the "Program funds") will be awarded on a competitive basis to eligible applicants across the State of Tennessee. Applicants applying for the Program funds must include supporting documentation in their application that demonstrates the applicant's: a. Need for the Program funds; b. Experience in servicing vulnerable or homelessness populations, or at-risk of homelessness populations, within the community; and c. Plan that summarizes how Program funds will be used to address the unmet needs of the community. An applicant must apply for at least $200,000 and may apply for a maximum of $500,000 in Program funding.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	THDA will award funding based on the following scoring criteria: • Program Design- up to 30 points • Agency Capacity- up to 30 points • Fiscal Capacity- up to 30 points • CoC Coordination- up to 10 points • 5 bonus points awarded to applicants outside of Local Participating Jurisdictions

		For complete criteria, please consult the current HOME-ARP Supportive Services Program Description: https://thda.org/pdf/HOME-ARP-Supportive-Services-2023-Program-Description.pdf
	Describe how resources will be allocated among funding categories.	The funding categories within HOME-ARP Supportive Services are McKinney Vento Supportive Services, Homelessness Prevention Supportive Services and Housing Counseling. Resources will be allocated as requested by awarded grantees, allocating $3.4M to McKinney Vento Supportive Services and $2.7M to Homelessness Prevention Supportive Services.
	Describe threshold factors and grant size limits.	All applicants must meet the following criteria: 1. 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; 2. Have a minimum of two (2) years of experience assisting vulnerable individuals or families; 3. Have approved established HOME-ARP-SS Program Written Standards in accordance with the local Continuum of Care ("CoC") Coordinated Entry process; 4. Be an active member of any local CoC in which the service will be provided and compliant with HMIS reporting requirements of the local CoC; 5. Have no part of its net earnings inuring to the benefit of any member, founder, contributor or individual; and 6. Have standards of financial accountability that conform to 24 CFR 84.21, Standards of Financial Management Systems. Nonprofit applicants must meet the requirements listed above and meet the following criteria: a. Meet one of the two structures below: (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; and

		c. Be established for charitable purposes and have, among its activities, activities that 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.
	What are the outcome measures expected as a result of the method of distribution?	Examples of outcome measures expected are reducing the average length of time a person is homeless, reducing returns to homelessness, improving program coverage; reducing the number of homeless individuals and families, reducing the number of chronically homeless individuals and families, improving employment rate and income amounts of program participants, reducing first time homelessness, and preventing homelessness and achieving independent living in permanent housing for families and youth defined as homeless under other Federal programs.
7	**State Program Name:**	Housing Trust Fund
	Funding Sources:	Housing Trust Fund
	Describe the state program addressed by the Method of Distribution.	The Housing Trust Fund (HTF) is an affordable housing production program that will complement existing Federal, state and local efforts to increase and preserve the supply of decent, safe, and sanitary affordable housing for extremely low- and very low-income households, including homeless families.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	**Geographic Diversity.** THDA will accept/consider proposals that are consistent with the State's certification to AFFH. THDA will establish a minimum score threshold that must be received to be eligible for HTF funding. This minimum score ensures that sound, well-designed, and financially viable rental housing will be financed using the HTF. THDA will rank applications consistent with the Qualified Allocation Plan (QAP) and HTF Program Description. THDA reserves the right not to select a proposed project if sufficient funding is not available to award all funds requested by the applicant. In such instances and at its sole and absolute discretion, THDA may move to the next lower scoring project to meet its commitment obligations under the HTF. **Ability to obligate HTF funds.** 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 to carry out the proposed housing project. THDA will evaluate the experience and capacity of the organization to ensure compliance with the requirements and regulations of all Federal, State and local housing programs used in conjunction with HTF funds; THDA will evaluate the history of the applicant and their team in serving the community in which the HTF-assisted housing is proposed. **Ability to undertake eligible activities in a timely manner.** Applicant must be capable of undertaking and completing HTF-funded activities in a timely manner. THDA will evaluate past performance of the applicant in completing THDA funded activities. **For rental housing, the extent to which the project has Federal, State or local project-based rental assistance so rents are affordable to extremely low-income families.** THDA will provide a preference for applications which propose to preserve existing

		housing with project-based rental assistance and for proposals with binding commitments of project-based vouchers to the project. **For rental housing, the duration of the units' affordability period.** All rental developments assisted with HTF resources will have a 30 year affordability period. **Merits of the application in meeting the State's priority housing needs.** THDA will prioritize applications in counties with a higher rental housing need based on variables determined by THDA, which may include, but is not limited to, percent of extremely low-income renters, population growth rate, vacancy rate, and the pipeline of rental housing under construction. **Extent to which application makes use of non-federal funding sources.** To encourage the diversity of funding, THDA will provide a preference for applications that include the use of non-THDA, federal and non-federal resources towards the development of the housing. THDA will not consider rental assistance provided for the purposes of this category. THDA will award points based on the actual percentage of other non-THDA funds in the project against the total development costs of the project.
	Describe how resources will be allocated among funding categories.	In total, 10% of funding will serve as an administrative fee for THDA.
	Describe threshold factors and grant size limits.	The grant minimum is $100,000 and the grant maximum is $1,500,000. There is no difference in minimum or maximum for non-entitlement, entitlement, urban and rural jurisdictions.
	What are the outcome measures expected as a result of the method of distribution?	The outcome measure is that the activities under the HTF effectively address the housing needs of extremely low-income households.
8	**State Program Name:**	Emergency Solutions Grants Program Competition
	Funding Sources:	ESG
	Describe the state program addressed by the Method of Distribution.	The ESG Program is designed to identify sheltered and unsheltered persons experiencing homelessness, as well as those at risk of homelessness, and provide the services necessary to help those persons quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness. Eligible activities include street outreach, shelter activities, homelessness prevention, rapid rehousing, Homeless Management Information Systems (HMIS) and administration activities. Funding is made available competitively to nonprofit organizations and local units of government serving communities outside the HUD ESG entitlement communities of Knoxville, Memphis, and Nashville-Davidson County. THDA will allocate $125,000 each to the cities of Chattanooga, Clarksville, Johnson City, and Murfreesboro. Each of these jurisdictions have either recently lost their direct ESG

		allocation from HUD or are the location of a major entity serving veterans, a key priority under the Tennessee State Plan to End Homelessness. Each program will operate its ESG program in accordance with its approved Consolidated Plan. THDA will allocate 7.5 percent of ESG funding for administrative and planning expenses. THDA will share the amount available for administration with local governments participating as a "Set-Aside" city through the State's ESG program or to local governments which are awarded funding through the State's funding competition. Nonprofit agencies are not eligible to receive funds for administration.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	THDA will award funding to organizations based on the following general scoring criteria: • Program Design – Up to 40 Points • Applicant Experience and Capacity – Up to 20 Points • Applicant Fiscal Capacity – Up to 20 Points • Coordination with CoC Priorities – Up to 20 Points For complete criteria, please consult the current ESG Program Description and ESG Guide at https://thda.org/government-nonprofit-partners/emergency-solution-grants-esg-program
	Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	Nonprofits and local governments compete in the competitive round of ESG funds. Additionally, local government recipients may distribute all or a part of their ESG funds to eligible, private 501(c)(3) nonprofit organizations for allowable ESG activities. Once a year, THDA hosts grantee workshops throughout the state, posts notifications on the THDA website, and notifies CoC lead agencies to notify their CoC members and other agencies, which include community and faith-based organizations. Nonprofit organizations are eligible to receive shelter funds only if such funding is approved by the local government jurisdiction where programs are based. Nonprofits must be an eligible nonprofit agency as defined in the 2023 ESG Program Description. Four local governments (Chattanooga, Clarksville, Johnson City, and Murfreesboro) each receive a set-aside of funding of $125,000 to distribute all or a part of their ESG funds to eligible, private 501(c)(3) nonprofit organizations for allowable ESG activities.
	Describe how resources will be allocated among funding categories.	The funding categories within ESG are Street Outreach, Emergency Shelter, Homelessness Prevention, Rapid Rehousing, and Data Collection. Eligible applicants may request funding for different categories based on assessed community needs and input from local CoC priorities. Expenditure limits of combined Street Outreach and Emergency Shelters cannot exceed 60 percent of the entire ESG allocation. THDA reserves the right to adjust applicants' budgets, if needed, to remain within this requirement.

	Describe threshold factors and grant size limits.	Threshold criteria includes submission of a complete application, proposal of an eligible activity, proposal of a project that meets the requirements of 24 CFR Part 576 and 91, as amended, Programs with established written ESG standards, habitability standards, and confidentiality and privacy policies, and compliance with and participation in the applicable Continuum of Care, including its Coordinated Entry system. Nonprofit applicants must also upload required organizational documentation through THDA's Participant Information Management System (PIMS). An applicant must apply for at least $35,000 and may apply for a maximum of $125,000 in ESG funding.
	What are the outcome measures expected as a result of the method of distribution?	The Tennessee ESG Guide instructs grantees to adopt performance standards consistent with HUD and THDA program requirements. Examples of outcome measures expected are reducing the average length of time a person is homeless, reducing returns to homelessness, improving program coverage; reducing the number of homeless individuals and families, reducing the number of chronically homeless individuals and families, improving employment rate and income amounts of program participants, reducing first time homelessness, and preventing homelessness and achieving independent living in permanent housing for families and youth defined as homeless under other Federal programs. Although THDA understands many sub-recipients have chosen to provide one-time emergency rent or utility assistance to prevent homelessness, sub-recipients receiving ESG funds should use all available resources to ensure the ongoing housing stability of program participants.
9	**State Program Name:**	HOPWA
	Funding Sources:	HOPWA
	Describe the state program addressed by the Method of Distribution.	HOPWA's goal is to establish and maintain affordable and stable housing for qualifying clients impacted by HIV or AIDS. The State is divided into seven (7) HOPWA regions (East Tennessee, North East Tennessee, Upper Cumberland, Mid Cumberland, South Central Tennessee, West Tennessee and South East Tennessee). The regions and project sponsors for each region are listed below. • East Tennessee (Positively Living) • North East Tennessee (Frontier Health – HOPE for TN) • Upper Cumberland (Positively Living) • Mid Cumberland (Nashville CARES) • South Central Tennessee (Columbia CARES) • West Tennessee (Children & Family Services) • South East Tennessee (Chattanooga CARES)

	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	For FY2024-2025, the HOPWA allocation will be distributed through a formula process based on the reported HIV and AIDS case data provided by CDC and further adjusted based on the seven (7) State of TN HOPWA Regions for areas of growing need. For example, if a region reports and HIV outbreak, additional funds may be allocated to that region to assist with stabilizing housing for clients in that area. Pursuant to HOPWA regulations, changes in eligibility jurisdictions for HOPWA may occur if a metropolitan area reaches a population of more than 500,000 and has a least 1,500 cumulative AIDS cases. The State's method of distribution selects projects and proposals targeted at meeting local needs and taking steps to affirmatively further fair housing during implementation, supportive service gaps, and addressing the regions of the state reporting an increase of homelessness.
	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other **community-based organizations). (HOPWA only)**	Sponsors are solicited through grant proposals that include grass roots faith-based and other community-based organizations. The purpose of this Request for Grant Proposal (RFGP) is to define the State's minimum requirements, solicit grant proposals and gain adequate information from which the State can evaluate the services potential project sponsors propose to provide. The contracts for these agencies are for one year with the option to renew for four additional years. However, the State reserves the right to terminate a contract should there be substandard performance by a project sponsor. In the event a contract is terminated the State will solicit new agency proposals. The Department of Health will contract with established not-for-profit agencies that continually show both the capability to plan for, as well as the ability to provide direct intervention and housing assistance to eligible clients and their families. Proposals are evaluated on criteria such as technical services, organization, experience, and budget, etc. Funds were awarded to sponsors who submitted proposals that best met or exceeded the required criteria and provided a detailed budget which best met the needs of HOPWA clients. The current RFGP was approved in March 2021 for use between July 1, 2021 through June 30, 2026.
	Describe how resources will be allocated among funding categories.	To address urgent needs of persons living with AIDS/HIV and to assist in meeting the State's goal, project sponsors will pursue the following eligible HOPWA activities: • Administration • STRMU- Short term rent, mortgage and utility assistance • TBRA- Tenant based rental assistance • Supportive Services to include nutrition, transportation, housing information services, and non-medical case management • PHP- Permanent Housing Placement • Facility-Based Short-term/Transitional Housing – Hotel/Motel Voucher • HIS- Housing Information Systems • Resource ID Project sponsors may use funds for allocation of indirect cost of no more than 7% for grant administration. The State will draw down admin funds of no more than 3%.
	Describe threshold factors and grant size limits.	Project sponsors may also use funds for allocation of indirect cost of no more than 7% for grant administration. Also, the Tennessee Department of Health will not exceed the 3% administrative cap for the HOPWA program.

	What are the outcome measures expected as a result of the method of distribution?	The state envisions the use of STRMU services, permanent housing placement (PHP) and Short-term Transitional Facilities Hotel/Motel Voucher to prevent homelessness. HOPWA also provides tenant-based rental assistance to prevent homelessness among this population, Housing Information Systems, and Resource ID services to better reach potential clients who are having difficulty accessing housing systems in Tennessee. The seven project sponsors across the state will implement supportive services of various types to prevent homelessness. Our goals also include meeting more with project sponsors by leading the development of resources needed to advance services adequately and in a timely manner to prevent homelessness. This will be accomplished through monthly conference calls and training and through bi-annual statewide meetings to discuss challenges, barriers, outcomes and new ideas to improving care. For additional information to HOPWA goals see AP-70 HOPWA Goals-90.320(k)(4) in the state's action plan.

HOME Amendment January 2025: The proposed amendment establishes the HOME Homeowner Rehabilitation: East Tennessee Disaster Relief Program. See below for details of its funding and method of distribution.

10	**State Program Name:**	2024 HOME Homeowner Rehabilitation: East Tennessee Disaster Recovery Program
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	1. The only eligible activity under this program description is Homeowner Rehabilitation, including reconstruction. All projects must address the housing needs of low-income households, (80% Area Median Income or less). 2. The value of the HOME-assisted property after rehabilitation must not exceed 110% of HUD's published property value limit for new construction housing 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 of the unit, as determined by a method approved by THDA, 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.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	THDA will accept applications for the 2024 HOME Homeowner Rehabilitation: East Tennessee Disaster Recovery Program from: • Local County Governments that received individual assistance designations from FEMA as a result of Hurricane Helene as specified above. Grantees under the Program must either: • Administer the program using County staff, or • A recognized administrator with a minimum of 3 years of experience administering HOME Homeowner Rehabilitation Grant programs awarded by THDA in the last Ten (10) years.

	Describe how resources will be allocated among funding categories.	HOME typically divides its funds between several allowable activities, including homeowner rehabilitation (see HOME Urban/Rural Method of Distribution), homeowner development (see HOME CHDO Method of Distribution), rental development (see HOME Rental Method of Distribution), accepting applications for funding on a competitive basis. These Methods of Distribution are unchanged. In January 2025, the State of Tennessee proposed an amendment to its 2020 – 2024 Consolidated Plan to allow the HOME Program to make HOME funds available on a discretionary basis in the event of a federally declared disaster. This was in response to widespread flooding and landslides in eastern Tennessee after Hurricane Helene. In January 2025, the State of Tennessee also proposed an amendment to the FY 24 – 25 Annual Action Plan to create the HOME Homeowner Rehabilitation Program for East Tennessee, the Method of Distribution for which is described here. $8 million of available HOME funds were made available to county governments in Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, and Washington counties in Tennessee, which were federally declared disaster areas as of October 2, 2024. In addition, THDA will also make an amount equal to 8% of each HOME grantee's award from THDA's administrative set aside towards Grantee administrative expenses.
	Describe threshold factors and grant size limits.	An applicant must apply for at least $250,000 and may apply for a maximum HOME grant of $1,000,000.
	What are the outcome measures expected as a result of the method of distribution?	The outcome measures will be the number of single-family homes rehabilitated. (Note: In the event of a disaster, the new construction of a single-family home is also an allowable homeowner rehabilitation activity if on a site where a single-family home previously stood, provided the new construction begins within 12 months of the federally declared disaster.) The expected outcome is an estimated 40 single-family homes will be rehabilitated across the eight counties eligible for funding. Actual outcomes will differ based on the funding counties apply for and receive, as well as how they allocate this funding to projects.

AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

No

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

No

AP-50 Geographic Distribution – 91.320(f)

Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed

Funds are directed to the areas of the state with greatest need and/or areas that have had disproportionately fewer funds made available to them. HOME uses the Not Proportionally Served measure to advantage counties not receiving as much funding per capita as other counties. The HOME competition divides the resources between urban and rural counties to ensure a mixture of urban/city served by the state's HOME program. HOME also awards funding to CHDO's, which can be in either entitlement or non-entitlement areas.

HOME uses a needs score to determine areas of the state with the greatest need based on indicators of low-income housing issues, housing conditions, etc. These scores are calculated at the county level for HOME and are used in the final application scoring for each of the programs. In addition, the HOME Urban/Rural program divides the resources between urban and rural counties to ensure a mixture of urban/city served by the state's HOME program.

HOME Amendment January 2025: While HOME typically distributes its funding through a competitive application process and uses a county needs score to determine where funding for eligible activities is most needed, as described above, the State of Tennessee is amending the 2020 – 2024 Consolidated Plan, as well as the FY 24 – 25 Annual Action Plan, to allow the HOME program to distribute its funds on a discretionary basis in response to federally declared disasters. For FY 24 – 25, Hurricane Helene caused widespread flooding and landslides in eastern Tennessee, and Governor Lee announced the acceptance of his request for an Expedited Major Disaster Declaration on October 2, 2024, covering Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, and Washington counties in Tennessee. The HOME Program will be making HOME funds available by discretionary application to these counties in FY 24 – 25. If another federally declared disaster were to occur in the years governed by the 2020 – 2024 Consolidated Plan, HOME could make funds available on a discretionary basis to the counties impacted.

The State's Non-Entitlement ESG funding is targeted to areas outside of the HUD entitlement communities of Memphis, Knoxville and Nashville-Davidson County. HOME-ARP Rental Development uses an Areas of Opportunity Score. 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 (LIHTC) vacancy rate, and the pipeline of rental housing financed under the LIHTC Program under construction and in lease-up.

For HTF, Public Housing Authorities (PHAs), for-profit entities, and non-profit entities in both entitlement and non-entitlement jurisdictions statewide are eligible to apply for HTF dollars.

For CDBG, funds are directed to the areas of the state with greatest need and/or areas that have had

disproportionately fewer funds made available to them.

All applicants for the CDBG program are considered and scored in the same way. All applicants (other than those considered under the slums and blight and urgent need national objectives) must serve at least 51% LMI households. There is not a specific geographic distribution planned.

For CDBG-RHP, due to the limited amount of funding, geographic distribution will be considered but will only be one factor in the decision to distribute funds. Application scoring outlined in the CDBG-RHP Action Plan will make up this primary method of distribution.

Geographic Distribution

Target Area	Percentage of Funds
Statewide Grant Allocation Priority	13
Non-Entitlement Statewide Grant Allocation Priority	87

Rationale for the priorities for allocating investments geographically

CDBG: Geographic location is not part of the method of distribution for CDBG. Projects are selected based on how they compare to the other similar projects and if the eligible applicants have open projects.

HOME: THDA will spend up to ten percent (10%) of its 2024 HOME allocation for administrative and planning expenses, (four percent (4%) for its own administrative expenses and six percent (6%) is available to pay the administrative costs of local governments and non-CHDO nonprofit grant recipients). The remaining HOME funds are then made available for competition as follows: 20% to the CHDO set-aside and 5% for CHDO administration. Next, the remaining 65% of HOME funds are divided in half between the HOME Urban/Rural program and the HOME Rental program. (The HOME Urban/Rural program excludes local HOME Participating Jurisdictions (PJs). Local PJs are local governments in Tennessee that receive HOME funds directly from HUD: Bristol, Johnson City, Bluff City, Kingsport, Sullivan County, Washington County, Chattanooga, Clarksville, Jackson, Knoxville, Memphis, Nashville-Davidson, Knox County and Shelby County.) Within the HOME Urban/Rural funds, the urban allocation is 45% of the funds and the rural allocation is 55% of the funds. Urban and rural designations are based on a combination of the population of the county and the percent of the county's population who live in areas designated as rural.

HOME Amendment January 2025: As mentioned above, the HOME Homeowner Rehabilitation for East TN Disaster Relief program will provide discretionary funding to counties that were federally declared as disaster areas after experiencing flooding and landslides due to Hurricane Helene to help low-income homeowners recover. This funding does not alter the geographic priorities for funding previously described in the FY 24 – 25 Annual Action Plan.

HOME-ARP Rental Development: Represents approximately 62% of the total HOME-ARP HUD Issuance. HOME-ARP Rental Development awards Public housing authorities and nonprofit entities in entitlement and non-entitlement areas are eligible to apply for HOME-ARP funds. In total, 15% of funds will serve as an administrative fee for THDA. The state reserves the right to reallocate uncommitted operating funds to development costs if qualified applications for operating funds are insufficient to award all operating funds.

HTF: Public housing authorities, for-profit entities, and non-profit entities in entitlement and non-entitlement jurisdictions statewide are eligible to apply for HTF funds. In total, 10% of funds will serve as

an administrative fee for THDA.

ESG: THDA will spend up to 7.5% of its ESG allocation for administrative and planning expenses. THDA will share the amount available for administration with the small city entitlement communities that do not receive their own ESG allocation from HUD as well as other successful local government applications in the Competitive Round. Nonprofit agencies are not eligible to receive funds for administration. For FY24, THDA will set aside $125,000 each to the cities of Chattanooga, Clarksville, Johnson City, and Murfreesboro. Each of these jurisdictions have either recently lost their direct ESG allocation from HUD or are the location of a major entity serving veterans, a key priority under the Tennessee State Plan to End Homelessness. Each non-entitlement city will operate its ESG programs in accordance with its approved Consolidated Plan. Eligible activities include street outreach, shelter activities, homelessness prevention, rapid rehousing, Homeless Management Information Systems (HMIS) and administration activities. After the small cities set-aside and administration funds are allocated, the remaining ESG funds will be allocated to eligible applicants in a competitive grant application process to implement any of the eligible activities noted above. The competitive scoring process weights applications based on CoC priorities and the applicant's ability to meet regional needs while preventing regional duplication of efforts.

HOPWA: Pursuant to HOPWA regulations, changes in eligible jurisdictions for HOPWA may occur if a metropolitan area reaches a population of more than 500,000 and more than 1,500 persons living with HIV or AIDS and states with more than 2,000 persons living with HIV or AIDS outside of eligible metropolitan areas. EMSAs receive HOPWA funds directly from HUD annually. At the inception of State HOPWA, it was determined that State HOPWA would serve non-EMSAs only. The State is divided into seven HOPWA regions (East Tennessee, North East Tennessee, Upper Cumberland, Mid Cumberland, South Central Tennessee, West Tennessee and South East Tennessee). The State will enter into a grant agreement with the seven regions for FY24-25. The formula for regional distribution of funds will be determined by the ratio of HIV/AIDS cases reported in each region to the total number of cases reported statewide.

Affordable Housing

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction:

The one year estimated goals for households served in different categories by program are below. These goals are not exhaustive of all households supported by the five formula programs. Numbers are estimated based on prior year outcomes and adjusted for anticipated increases or decreases in funding and/or changes in activities.

One Year Goals for the Number of Households to be Supported	HOPWA	ESG	HOME-ARP Supp. Serv.	CDBG-RHP
Homeless	250	2,700	2,000	-
Non-Homeless	550	250	1,500	7
Special-Needs	125	-	-	0
Total	925	2,950	3,500	7

One Year Goals for the Number of Households Supported Through	HOPWA	ESG	HOME-ARP Supp. Serv.	HTF	HOME	HOME-ARP Rental	CDBG-RHP
Rental Assistance	800	600	3,500	-	30	-	-
The Production of New Units	-	-	-	30	42	175	5
Rehab of Existing Units	-	-	-	70	~~52~~92	100	-
Acquisition of Existing Units	-	-	-	-	9	-	5
Total	**800**	**600**	**3,500**	**100**	**133**	**275**	**10**

Discussion

A number of other affordable housing activities taken on by the state are not reflected in the numbers above. For example, much of the ESG assistance provided is not a dedicated housing unit, as is required to be reported above, but instead is support for a person experiencing homelessness. Similarly, HOPWA plans to provide 125 hotel vouchers while persons experiencing homelessness are assisted with finding permanent housing.

AP-60 Public Housing - 24 CFR 91.320(j)

Actions planned during the next year to address the needs to public housing

During the 2018-19 program year, THDA met with Public Housing Authority (PHA) Executive Directors and conducted a survey related to seniors/65+ persons residing in public housing and services available on site to inform ongoing discussion surrounding the growing need for affordable housing with integrated services among seniors.

The 2023 Qualified Allocation Plan (QAP) for the Low-income Housing Credit (LIHTC) program includes a set-aside of up to 25% of the state's annual competitive housing credit authority to assist the redevelopment of public housing units. Within the set-aside, THDA prioritizes applications involving public housing authorities (PHAs) which HUD has selected for the Rental Assistance Demonstration (RAD) program. The 2019, 2020, 2021, 2022, and 2023 QAPs set aside an additional $1.7 Million of Tennessee's annual competitive tax credit authority to assist PHAs awarded a Choice Neighborhoods Initiative (CNI) Implementation Grant from HUD. In this way THDA is confronting gentrification and helping serve Tennessee's low-income residents and communities. THDA also uses its discretionary basis boost authority under the Housing and Economic Recovery Act (HERA) to ensure that these transactions are financially viable. Both of these policies will continue under the 2024 QAP.

In FY 2024-25 THDA will continue to prioritize CNI and will allocate at least $1.7 million in annual credits (approximately $16-17 million across 10 years). THDA is continuing its use of basis boost authority under HERA to all applicants under the 2024 QAP. In 2020 THDA incentivized investment in rural rental housing. Pursuant to the Governor's emphasis on serving at-risk and distressed rural counties, THDA amended the 2019-20 QAP to make it easier to produce small developments in these areas, and this still continues. Applications for competitive LIHTC have increased maximum credit requests, removed the cap of total development cost limits, and increased use of the basis-boost under HERA. These provisions are only available to proposals to develop rental housing in counties designated as at-risk or distressed by the Appalachian Regional Commission (ARC). This policy produced immediate results. In 2020 THDA awarded $1.3 million of annual tax credits to an affordable housing development in one of Tennessee's most economically troubled counties, though now developers can request up to $1.8 million in annual credits. The development will meaningfully increase the availability of affordable rental housing in an underserved rural area. This policy will also continue under the 2024 QAP.

To bring awareness to the needs of public housing residents and other affordable housing recipients, the Research and Planning Division of THDA published a report which provided an in-depth look at the age and physical condition of existing affordable housing properties in the state, along with other risk factors for loss of affordable units, such as HUD rental subsidy contract expirations. The report also contains a county-by-county breakdown of the number of Section 8, public housing and USDA units that are greater than 15 years old. This report will help to guide THDA's efforts and resources to help fill this gap of aging affordable housing, including the aging of public housing options in the State of Tennessee.

Additionally, in 2024 the National Housing Trust Fund has migrated to being administered by THDA's

Multifamily Programs division. HTF funds are being utilized for proposals that provide permanent supportive housing and/or projects located in rural counties as defined in the HTF Program Description. PHA's are eligible applicants for the Housing Trust Fund, and often provide supportive housing to extremely low-income households that meet the statutory program requirements for HTF.

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

THDA manages the Family Self Sufficiency (FSS) program for its Housing Choice Voucher (HCV) Program participants, which includes financial counseling and pre-purchase homeownership counseling for participants. THDA also offers a homeownership voucher option to participants of the FSS program (Section 8 to Homeownership). THDA is not able to offer these services to families participating in other PHA public housing or HCV programs.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

1. Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

ESG grantees will engage unsheltered persons experiencing homelessness to connect them to shelter and/or permanent housing. Grantees performing Street Outreach activities will assess individuals housing and immediate needs to provide eligible participants with emergency health services, emergency mental health services, transportation, meet urgent physical needs (food, clothing, toiletries) and connect individuals to mainstream benefits and housing services. Engaging unsheltered persons experiencing homelessness will lead to permanent housing solutions.

HOME-ARP requires that funds be used to primarily benefit individuals and families in the following specified "qualifying populations." Any individual or family who meets the criteria for these populations is eligible to receive assistance or services funded through the Program without meeting additional criteria (e.g., additional income criteria). All income calculations to meet income criteria of a qualifying population or required for income determinations in HOME-ARP eligible activities must use the annual income definition in 24 CFR 5.609 in accordance with the requirements of 24 CFR 92.203(a)(1).

a. Qualifying Populations:

   i) Homeless, as defined in 24 CFR 91.5.

   ii) At risk of Homelessness, as defined in 24 CFR 91.5.

   iii) Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD.

Other Populations where providing supportive services or assistance under section 212(a) of NAHA (42 U.S.C. 12742(a)) would prevent the family's homelessness or would serve those with the greatest risk of housing instability. HUD defines these populations as individuals and households who do not qualify under any of the populations above but meet one of the specific criteria.

2. Addressing the emergency shelter and transitional housing needs of homeless persons

THDA will allocate up to 60% of ESG funding to Street Outreach and Emergency Shelter services. ESG grantees will provide low barrier emergency shelter essential services to persons experiencing homeless, as well as individual/families fleeing or attempting to flee domestic violence. Essential services may include, but are not limited to case management, child care, education services, employment assistance and job training, outpatient health services, legal services, life skills training, mental health services, substance abuse services and treatment, transportation and services for special populations. Grantees will also use funding for shelter operations, including 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, grantees may use ESG funds to pay for a hotel or motel voucher for that family or individual.

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

ESG grantees will use their Homeless Management Information System (HMIS) and Coordinated Entry (CE) to quickly and efficiently move homeless individuals and families from homelessness into permanent housing. ESG grantees will work with their COC and community partners to provide Rapid Rehousing services including case management, rental assistance, and financial assistance to help individuals to gain access to housing. Using the Housing First model all housing services will be low barrier and provide continued wrap around services to promote housing stability and decreased re-entry into homelessness.

HOME-ARP Supportive Services funds will be used to provide a broad range of supportive services to qualifying homeless individuals or families. These supportive services include, but are not limited to, Child Care, Educations Services, Employment assistance and job training, Food, Housing search and counseling services, Legal Services, Life skills training, Mental Health services, Outpatient Health Services, Outreach Services, Substance Abuse treatment services, Transportation and Case Management. These funds will also be used for Financial Assistance, including rental application fees, security deposits, utility deposits, utility payments, moving costs, first and last month's rent, payment of rental arrears and short-term and medium-term financial assistance for rent.

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

ESG grantees will provide Homelessness Prevention services to individuals and families "at risk" of homelessness. These services will be provided to extremely low-income families with income below 30% Area Median Income (AMI). Services may include housing stability case management, mediation, legal

services, credit repair, financial assistance and rental assistance.

HOME-ARP Homelessness Prevention Supportive Services funds will be used to provide a broad range of supportive services to qualifying at risk of homelessness individuals or families. These supportive services include, but are not limited to, Child Care, Educations Services, Employment assistance and job training, Food, Housing search and counseling services, Legal Services, Life skills training, Mental Health services, Outpatient Health Services, Outreach Services, Substance Abuse treatment services, Transportation and Case Management. These funds will also be used for Financial Assistance, including rental application fees, security deposits, utility deposits, utility payments, moving costs, first and last month's rent, payment of rental arrears and short-term and medium-term financial assistance for rent. The combination of services will prevent homelessness and allow for individuals and families to regain long term stability in permanent housing.

5. Discussion

HOPWA will provide 125 households experiencing homelessness with rental assistance to regain housing. In addition, HOPWA will provide rental assistance to 550 households who are at-risk of homelessness. In this way, HOPWA will support efforts to ensure persons living with HIV/AIDS and their families quickly regain or maintain housing stability.

AP-70 HOPWA Goals – 91.320(k)(4)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	550
Tenant-based rental assistance	125
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	-
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	125
Total	800

AP-75 Barriers to affordable housing – 91.320(i)

Introduction:

Specific public policy related to the cost of housing and the incentives to develop, maintain, or improve affordable housing varies widely throughout the state. Many communities, especially densely populated jurisdictions, have adopted the "home rule," which means municipalities control most zoning and land use decisions. The state's "home rule" provisions mean that zoning ordinances are left to the judgment of local governments. While some local jurisdictions use that to further affordable housing goals, there is concern that the "home rule" allows communities to use ordinances to keep affordable and multifamily housing—frequently the routes by which lower-income, often minority, households enter a community—from being developed. Depending on how local jurisdictions use this authority, the net effect of these local actions could make housing more expensive rather than less.

Additionally, other barriers--like background checks, landlords' unwillingness to accept tenants using rental assistance, the Housing Choice Voucher waitlist open and closing dates/times preventing case managers from accessing vouchers, and long wait list at public housing agencies--prevent potential residents from accessing units. Low wages, high rents, and shortages of affordable housing unit available are other barriers to affordable housing.

Monthly utility bills and lack of local revenue are often cited by our local governments as directly affecting the affordability of the residents to continue to live in their communities. Although the CDBG program does not currently funding housing activities, an intended indirect impact of the CDBG funds are to help keep communities affordable by alleviating part of the cost burden on water, wastewater, and other community infrastructure improvements. Without the inclusion of CDBG funds, these already burdened communities would have to raise utility rates or other taxes to pay for these improvements.

ECD is currently working with the Department of Environment and Conservation (TDEC), the United State Department of Agriculture Rural Development (USDA-RD) state office, the Comptroller of the Treasury, and the University of Tennessee – Knoxville to complete a statewide rate study for water and

wastewater. This comprehensive study will allow these departments and agencies to better compare and analyze the impact of water and wastewater rates on the utilities and the communities.

ECD is also making efforts to coordinate more closely with THDA in program alignment, specifically how the housing rehabilitation activities and HOME can be more streamlined and more complimentary of each other.

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

In FY20, THDA released a series of six fair housing briefs based on the Analysis of Impediments (AI) research previously conducted. This research also produced the five year Fair Housing Plan that was submitted with the 2020-24 Consolidated Plan. During the process of analysis, several potential issues regarding fair housing in the state have surfaced. Identification of these items as probable impediments to fair housing choice was based on HUD's definition of impediments as actions, omissions, or decisions that restrict housing choice due to protected class status or actions, omissions, or decisions that have this effect. The identified impediments are supported by evidence uncovered during the AI process, with impediments of higher need being those identified in multiple sources. The brief series and Fair Housing Plan are the result of much analysis and collaboration across multiple agencies to provide 5-year fair housing goals and actionable steps to work towards those goals.

Additionally, the Consolidated Planning partners have planned the actions below.

The program managers for HOME, ESG and HTF, along with other THDA program staff, plan to attend Fair Housing trainings and conferences typically occurring in the spring. Attendance at these conferences ensures up-to-date information about fair housing concerns nationally and locally as well as current information on strategies to affirmatively further fair housing. THDA will also provide training to all grant recipients on fair housing requirements and obligations.

Anticipated fair housing activities for the upcoming program year are included in the section below. These activities help THDA further the goals identified in Tennessee's Five Year Fair Housing Plan. Fair Housing progress is included in the corresponding CAPER.

For FY24-25, THDA will complete the following actions in support of our Annual Action Plan to affirmatively further fair housing:

- Sponsor, support, participate in, and attend fair housing conferences where offered in different regions of the state to ensure fair housing education is available to THDA staff, other housing professionals and other interested persons across the state.
- Include sessions focused on fair housing and/or equity considerations or include fair housing and/or equity considerations in other topic specific sessions; and provide fair housing

literature/resources at the Tennessee Housing Conference, held annually and organized by THDA.

- Require all THDA employees to complete non-discrimination training annually, which includes general Fair Housing requirements and topic specific updates, such as actions associated with THDA's Analysis of Impediments to Fair Housing Choice (AI). New employee onboarding includes an online non-discrimination training module and quiz to be completed within the first 6 months of employment.
- THDA's sub-recipient and contract staff are required to complete online or in person non-discrimination training annually. Sub-recipients of THDA's federal funding are required to have the individual responsible for coordinating non-discrimination activities in their organization complete THDA non-discrimination training and submit a non-discrimination in services self-assessment to describe their Title VI & Fair Housing activities during the most recent fiscal year. THDA reviews the self-assessments for compliance and training purposes.
- THDA maintains Fair Housing training materials on its website and makes grantees aware of the availability of this training.
- THDA's Fair Housing & Title VI web pages are updated regularly with information of importance to the public.
- Through its Language Access Plan, which is published to its website, THDA commits to providing oral interpretation to all LEP persons, the use of a notice of free language assistance in the most commonly spoken languages other than English and to the translation of vital program documents into the Spanish language. THDA provides guidance and encourages grantees to complete a four-factor analysis for their service area and adopt written procedures for providing language access.
- THDA entered into a Memorandum of Understanding (MOU) with the West Tennessee Legal Services to develop an informational booklet (hard copy and web based) on Fair Housing for persons with disabilities (to include physical accessibility, reasonable accommodation & modification considerations). The booklet was published to the THDA website and first shared with partners during FY2022-2023.

Below is a list of program specific workshops with fair housing discussions and other actions.

HOME & HTF Workshops:
(Note: The years associated with the workshops correspond to the program year for which funding was allocated, not the date the workshop took or is taking place.)

- 2024 HOME-ARP Rental Application Workshop
- 2024 HOME-ARP Rental Grantee Workshop
- 2024 HOME CHDO Homeownership Development Grantee Workshop
- 2024 HOME Rental Application Workshop
- 2024 HOME Rental Grantee Workshop
- 2024 National Housing Trust Fund Application Workshop
- 2024 National Housing Trust Fund Grantee Workshop
- 2024 HOME Urban Rural Application Workshop
- 2024 HOME Urban Rural Grantee Workshop

ESG Activities:

- Present fair housing workshop in April for ESG staff and ESG funded grantees.
- Provide fair housing education for ESG grantees in grantee workshops as well as application workshops though out the funding year.
- Provide an online training and self-assessment for Title VI & Fair Housing for ESG sub-grantees.
- ESG makes fair housing logos, posters, fair housing pamphlets and fair housing resources available on the ESG THDA home page.

TNECD supports statewide and local fair housing trainings and other educational events that address the various barriers to fair housing. TNECD supports the implementation of fair housing ordinances and policies for local governments.

TNECD serves in a representative role on the Health and Housing Task Force that works to address the impacts and intersections of health, aging, and housing in Tennessee.

HOPWA:

- Explore using TN Housing Search to provide an educational piece to approximately 3,700 landlords. TN Housing Search is a searchable database for rental housing with listings in all 95 counties. The education piece, delivered via email, could provide ongoing education on fair housing including detailed information regarding discrimination in the rental market, examples of prohibited or unlawful conduct and examples of activities that AFFH.

- Continue to educate HOPWA staff who work with rental programs and landlords on an annual basis. The Tennessee Fair Housing Council will conduct in-house training at TDH and Contracted Providers through annual statewide meetings.

- Continue to monitor subrecipients for compliance with Fair Housing and Equal Opportunity, utilizing Fair Housing and Equal Opportunity checklists.
- Continue to give “Fair Housing Equal Opportunity for All” brochure to program beneficiaries and monitor subrecipients to ensure compliance.
- Support the Fair Housing Council in providing fair housing training for developers and property managers.
- TDH and Contracted staff to attend the following fair housing events when applicable and available.
- TDH intends to engage more with THDA activities around fair housing to align HOPWA with all Housing services in Tennessee through Resource ID implementation.

TNECD and TDH have been actively involved with THDA's development of the fair housing plan to commit to fair housing related action items that fall under their program scope.

AP-85 Other Actions – 91.320(j)

Actions planned to address obstacles to meeting underserved needs

Tennessee is committed to tackling the needs identified in the Consolidated Plan: affordable housing, community development and infrastructure, and housing and services for the homeless as well as those with special needs. Each program uses the information on need to inform their program actions. Funds are directed to the areas of the state with greatest need and/or areas that have had disproportionately fewer funds made available to them. HOME Urban/Rural uses the "Not Proportionally Served" measure to advantage counties not receiving as many HOME funds per capita of low-income residents as other counties. CBDG uses the "Ability to Pay" measure that determines the level of local financial contribution that is required, allowing impoverished communities receiving grants to receive more funds. This ability-to-pay determination includes per capita income, the value of taxable property, and the value of taxable sales.

The HOME programs use a needs score as a part of the application scoring process in an effort to quantify need per county. The scores include factors such as extremely or very low-income households, housing problems (overcrowding, cost burden, etc.), characteristics of housing units, persons living in poverty, the population receiving food stamps, and unemployment rates.

HOME-ARP Rental Development uses an Areas of Opportunity Score standard to help determine 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 (LIHTC) vacancy rate, and the pipeline of rental housing financed under the LIHTC Program under construction and in lease-up.

Each program has its own metrics available in its respective program manual.

Actions planned to foster and maintain affordable housing

The State of Tennessee will continue to use funds from the five formula grant programs to foster and maintain affordable housing in Tennessee. The State will invest HOME funds to promote the production, preservation, and rehabilitation of affordable housing for individuals and families of low- and very low-income. The State will also invest Housing Trust Fund dollars to promote the production, preservation, and rehabilitation of affordable rental housing for individuals and families of extremely low-income. The State will also invest in community infrastructure to support communities that are home to low-income households. ESG and HOPWA also provide affordable housing, both permanent and short term to special needs populations to support their affordable housing needs. The State also maintains relationships with local organizations, which provide alternative housing services to fill the gaps between government-funded programs. This has been an important part to both fostering and

maintaining affordable housing throughout the state.

Housing affordability has many contributing factors. Although the CDBG program does not current fund housing activities, an intended indirect impact of the CDBG funds are to help keep communities affordable by alleviating part of the cost burden on water, wastewater, and other community infrastructure improvements. Monthly utility bills and lack of local revenue are often cited by our local governments as directly affecting the affordability for residents to continue to live in their communities. Without the inclusion of CDBG funds, these already burdened communities would have to raise utility rates or other taxes to pay for these improvements.

Additional efforts are being made, both through regulatory and development avenues, to find new ways of providing quality, affordable housing. Energy efficiency improvements to the existing housing stock, emergency repair programs, and low-income housing tax credits are just some of the housing considerations being made to foster more housing that is affordable and in close proximity to resources and services. Further, THDA funds the Tennessee Housing Trust Fund (TN HTF) that targets assistance to persons of very low and extremely low-income, those earning 50% or less of the area median income, with specific lower targets under specific TN HTF funded programs. Within the TN HTF, competitive grants support the chronically homeless, persons with intellectual disabilities or mental illness, citizens with developmental disabilities, single mothers recovering from substance addiction or physical abuse, youth exiting the foster care system, large families, veterans with multiple needs, and ex-offenders re-entering society. In 2006, the TN HTF was established with $12 million of THDA funds over a two-year period. Currently, the TN HTF is funded at $7.5 million per year. This allows for complementary housing activities in addition to those funded with CDBG and HOME funds, providing or maintaining critical affordable housing throughout Tennessee. THDA implements the Challenge Grant Program, which provides initial seed funding to support the fundraising efforts of nonprofit organizations across Tennessee to implement housing activities that represent unique milestones, are part of a broad community initiative, or are part of a significant expansion of work outside the normal day-to-day activities of the organization. This program will provide opportunities to support unique projects that result in significant community or regional impact. THDA developed the Low-Income Housing Tax Credit (LIHTC) Program Qualified Contract Guide to assist buyers that are willing to purchase and maintain properties that are eligible to opt-out of the LIHTC program. THDA is developing a network of qualified purchasers and will market qualified LIHTC properties on its website to find the best sales contracts, which will maintain the affordable housing inventory in Tennessee.

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

The Multifamily Tax Exempt Bond Authority program, like the LIHTC program, supports rehabilitation,

acquisition and rehabilitation, and new construction of affordable rental units. Local governments use a portion of the State's bond authority to issue bonds in support of housing development. Bond proceeds are loaned to developers to fund construction of affordable rental housing. Beginning in FY 2023-24, for the first time in the program PHA new construction and PHA rehab received first priority in funding for Round One of the MTBA process. The bond issuance is a limited obligation of the State through which bond-investors assume financial risk. Proposed developments utilizing tax exempt bonds are eligible for non-competitive Low-income Housing Credits. Tax-Exempt bonds and non-competitive credits help support the conversion of public housing to more financially stable models through Rental Assistance Demonstration (RAD).

Actions planned to reduce lead-based paint hazards

The State of Tennessee addresses hazards of lead based paint in the state through the following programs/initiatives. In May 1999, by state legislation, the Tennessee Department of Environment and Conservation (TDEC) was given the necessary authority to have lead-based paint training in the state. The legislation also gave TDEC the authority to monitor lead abatement in the state to assure that contractors and owners of units comply with applicable laws. The division of solid waste management of TDEC received authorization from the Environmental Protection Agency (EPA) on January 17, 2001, to administer the program in the state. The State has established guidelines for training of lead-abatement contractors and their workers in the state.

Lead-based paint policies are also in effect for each of the five formula programs in the state. Specifically, grantees must give participants notice of possible lead hazards within the unit when the house is pre-1978, informing them of possible lead dangers. For families with children under age seven, grantees must inspect units that might have lead contamination and provide the necessary abatement or encapsulation activities. Families must be given a federally approved pamphlet on lead poisoning prevention.

The Tennessee Department of Health's Childhood Lead Poisoning Prevention Program and Healthy Homes Initiative provides lead poisoning information such as lead sources and prevention tips for parents and health care professional. The Prevention Programs requires TennCare, the state health system for uninsured persons, to test children enrolled in the program. All children, regardless of payer source, with elevated blood lead levels receive case management services. Children with a blood lead level that repeats elevated or is > 20 µg/dl may receive an environmental investigation per the physician's request. The department links with the Tennessee Department of Environment and Conservation's information on lead assessment and abatement programs. Any concerns submitted to THDA will be directed to these programs as appropriate.

Actions planned to reduce the number of poverty-level families

The Consolidated Planning Partners work to address housing and community development needs of low-, very low- and extremely low-income households. Through the services provided by the five

programs addressed in this plan and the other resources brought to bear on housing and community development needs across the state, the State is working to improve the economic well-being of families through creating and maintaining safe, sound affordable housing and communities.

The HOME Program serves very low- and low-income households. Very low-income households are defined as those households whose annual income is 50 percent or less of the AMI for the county in which the household resides. Low-income households are defined as those households whose annual income is between 50 percent and 80 percent of the AMI for the county in which the household resides. Additionally, the THDA Board of Directors has expressed intent that very low-income persons be served.

HTF exclusively serves extremely low-income households earning less than 30% AMI.

Actions planned to develop institutional structure

Please see below.

Actions planned to enhance coordination between public and private housing and social service agencies

To address this as well as the development of the institutional structure, it is important to recognize the grantees in the Consolidated Planning programs as well as the partnerships each of the state Consolidated Planning partners foster above and beyond these five programs. By using CHDOs, local and regional governments, and social service agencies, the State has invested in the existing structure to implement our programs while requiring and monitoring a level of quality that improves the housing affordability and quality of the units impacted by these funds. Through technical assistance contracts with the regional Development Districts, THDA seeks to help improve non-profit capacity such that they can be better positioned to qualify as a CHDO. Additionally, Community Programs staff at THDA have been working to provide information and assistance for non-profits interested in the CHDO qualifications.

Currently CDBG funds are not used for activities supporting public housing or social service agencies, so coordination is limited. ECD does intend to increase communication and coordination with housing partners, particularly concerning affordable housing.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction:
Consolidated Planning programs regularly update their program descriptions, program manuals, scoring, and other program information on their websites. Links to relevant websites and documents are below.

HOME
2024 HOME Urban/Rural Program Description: 2024-HOME-Urban-Rural-Program-Description-Final-Bd-Approved-11.14.23.pdf (thda.org)
2024 HOME Rental Program Description: 2024 HOME Rental Program Description 2024-HOME-Rental-Development-Program-Description-Final-BD-Approved-11.14.23.pdf (thda.org)
2024 HOME CHDO Program Description: 2024 HOME CHDO Program Description 2024-HOME-CHDO-Homeownership-Development-Program-PROGRAM-DESCRIPTION-Final-BD-Approved-11.14.23.pdf (thda.org)

HOME Amendment January 2005:
2024 HOME Homeowner Rehabilitation Program for East TN Disaster Relief <insert link to program description>

Operating Manual https://thda.org/pdf/HOME-operating-Manual.pdf
Other program information https://thda.org/government-nonprofit-partners/home-program

HOME-ARP Rental Development
HOME-ARP Rental Development Program Description

HOME-ARP Supportive Services
HOME-ARP Supportive Services Program Description
Additional Information: https://thda.org/government-nonprofit-partners/home-program/home-program-applications-and-information/home-arp-program

ESG
2024 Program Description https://thda.org/images/2024-ESG-Program-Description.pdf
Additional Information https://thda.org/government-nonprofit-partners/emergency-solution-grants-esg-program

HTF
2024 Program Description 01.08.23-2024-National-Housing-Trust-Fund-Program-Description-Final.pdf (thda.org)
Additional information 2024 LIHTC Qualified Allocation Plan https://thda.org/pdf/THDA-QAP-2024-5.pdf

CDBG
Handbook (updated 2024) https://www.tn.gov/ecd/community-development-block-grant/cdbg/cdbg-manual.html
Website https://www.tn.gov/ecd/community-development-block-grant/cdbg.html

HOPWA

Website https://www.tn.gov/health/health-program-areas/std/std/hopwa.html

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.320(k)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	300,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	200,000
5. The amount of income from float-funded activities	0
Total Program Income	500,000

Other CDBG Requirements

1. The amount of urgent need activities	1,000,000
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	95.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.320(k)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
   N/A

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

   HOME funds may be used by nonprofit developers, including CHDOs, to develop units for homeownership, including new construction or acquisition and substantial rehabilitation of substandard single-family dwellings. HOME funds are to be used as the primary method of financing (without interest cost) for the development of affordable single-family units. The nonprofit developer must be the owner-developer of the project. At the time of permanent financing the HOME funds are repaid to the nonprofit, and if a CHDO, used as CHDO proceeds to develop additional single-family units for homeownership. Any homeownership unit developed that cannot be sold to an eligible homeowner within nine months of project completion must be converted to rental housing and rented to an income eligible tenant.

   HOME funds used for a soft second mortgage in homeownership programs are limited to the lesser of $14,999 in HOME funds or the amount of HOME funds necessary to qualify the household for permanent financing, but not less than $1,000. THDA requires that a subsidy remain in the financing when the unit is sold so affordability is based on the less restrictive recapture provisions of the HOME regulations. All grant recipients using HOME for soft second mortgages must use the THDA single-family underwriting template to determine the 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 subject to recapture.

   The soft second mortgage will have an affordability period of five years, which is forgiven at the end of the fifth year if the unit remains in compliance, i.e., the unit remains the permanent residence of the initial buyer and is not leased or vacated. If the unit is sold or transferred during the affordability period, the amount of the HOME subsidy subject to recapture will be reduced by twenty percent (20%) per year of occupancy by the initial homebuyer. If the unit is leased or vacated during the affordability period, the entire HOME subsidy must be repaid.

   THDA requires that the nonprofit developer be listed as a Loss Payee on the homeowner’s insurance during the period of affordability.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

   Down Payment Assistance Programs by Local Communities or Non-CHDO Nonprofit Orgs: A grant recipient who is a local community or a non-CHDO nonprofit organization may provide down payment and closing costs assistance as a soft second mortgage in an amount equal to the lesser of $39,999 in HOME funds or the amount of HOME funds necessary to qualify a household for permanent financing, but not less than $1,000. There will be an affordability period of five to ten years, secured by a Note and Deed of Trust between the grant recipient and the homebuyer. The HOME loan is forgiven at the end of the fifth year if the unit remains in compliance with HOME requirements. This means that the property remains the primary residence of the initial buyer and is not leased or vacated. If the property is sold or transferred at the end of the affordability period, the homebuyer has complied with these recapture provisions. If the unit is sold or transferred during the affordability period, the amount of the HOME subsidy subject to recapture will be reduced by 20% per year of occupancy by the initial homebuyer. If the unit is leased or vacated during the affordability period, the entire HOME subsidy must be repaid.

   CHDOs: At the time of the sale of the unit to an eligible homebuyer, the CHDO must leave up to $39,999 of HOME funds in the unit as a soft second mortgage in an amount equal to the lesser of $39,999 in HOME funds or the amount of HOME funds necessary to qualify a household for permanent financing, but not less than $1,000. There will be an affordability period of five to ten years, secured by a Note and Deed of Trust between the CHDO and the homebuyer. The HOME loan is forgiven at the end of the fifth year if the unit remains in compliance with HOME requirements. This means that the property remains the primary residence of the initial homebuyer and is not leased or vacated. If the property is sold or transferred at the end of the affordability period, the homebuyer has complied with these recapture provisions. If the unit is sold or transferred during the affordability period, the amount of the HOME subsidy subject to recapture will be reduced by 20% per year of occupancy by the initial homebuyer. If the unit is leased or vacated during the affordability period, the entire HOME subsidy must be repaid.

   Sale/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 by 10 to 20 percent per year of occupancy by the initial buyer. 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 Grantee 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 homeowner’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).

Additional guidelines are included in the appendix. Guidelines are also included in the HOME Program Manual, which is updated annually and posted to the THDA website.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

   N/A

Emergency Solutions Grant (ESG)

Reference 91.320(k)(3)

1. Include written standards for providing ESG assistance (may include as attachment)

   The written standards for providing ESG assistance, *the Emergency Solutions Grants Guide,* are attached and can also be found at the THDA ESG Program webpage: https://thda.org/pdf/1.-ESG-Guide.pdf

2. If the Continuum of Care (CoC) has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

   Tennessee has seven Continuums of Care (CoC) under the ESG funding umbrella. Each CoC is attempting to address the coordinated assessment system in a way that meets the needs of the individual region. For instance, the Cities of Murfreesboro and Chattanooga have centralized physical locations for those needing assistance. While effective for a city, the model does not work for the other CoC regions that cover eight to 23 counties. In Upper East Tennessee, led by Appalachian Regional Homeless Coalition (ARCH), there are three physical intake locations in Bristol, Kingsport and Johnson City as well as a hotline available CoC-wide. West Tennessee, led by TN Homeless Solutions, also has created an ESG-funded hotline to assess over the phone and refer potential clients to the closest agency for services. All agencies in their CoC who receive ESG and/or CoC funding also act as coordinated access points. Two CoCs (Homeless Advocacy for Rural TN and Community Housing Partnership of Williamson County) have opted for a centralized system of intake for their Continuum agencies. TN Valley Coalition to End Homelessness operates a centralized access point for nine counties, as well as supporting CoC member agencies who offer coordinated assessment for three other counties. Using the 'No Wrong Door' philosophy, each agency within a Continuum uses the same intake process/paperwork within that region.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

   The method of distribution across the geographic areas both with set asides and competition for funds is described in the AP-30 Method of Distribution section.

   The State of Tennessee, through THDA, will accept applications for the ESG program from nonprofit organizations. Nonprofit applicants must submit **PART V: Nonprofit Checklist** with supporting documentation, and **PART VI: Nonprofit Board Composition**.

   To be eligible to apply for ESG funding the nonprofit organization must:

- Be organized or existing as a nonprofit agency under Tennessee law, as evidenced by a Certificate of Existence from the Tennessee Secretary of State dated within 30 days of the application due date OR
- Be organized or existing under the laws of another state but eligible to conduct business in the State of Tennessee;
- 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.
- Have no part of its net earnings inuring to the benefit of any member, founder, contributor or individual;
- 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;
- Have standards of financial accountability that conform to 24 CFR 84.21, Standards of Financial Management Systems; and
- Have an IRS designation under Section 501(c)(3) or Section 501(c)(4) of the federal tax code. A 501(c)(3) nonprofit applicant may not submit an application until they have received their designation from the IRS. A 501(c)(4*)* nonprofit applicant must provide documentation satisfactory to THDA, in its sole discretion, that the nonprofit has filed the necessary materials with the IRS and received a response from the IRS demonstrating 501(c)(4) status.
- Faith-based organizations receiving ESG funds, like all organizations receiving HUD funds, must serve all eligible beneficiaries without regard to religion.
- Have approved established ESG Written Standards in accordance with Continuum of Care Coordinated Entry process.
- Submit certification of participation in local Continuum of Care activities and HMIS reporting.

Nonprofit organizations are eligible to receive funds for shelter activities only if such funding is approved by the local government jurisdiction where programs are based. Each application from a nonprofit seeking funds for shelter activities should contain **PART VII: Certification of Local Government Approval** specific to 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 homeless assistance in a number of jurisdictions, the certification of approval must be submitted by each of the units of local government in which the projects are to be located.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

It is a requirement for all ESG subrecipients to formulate homelessness participation in their program. It is required information on the application. All grantees either have a homeless or

formerly homeless individual on staff or on the board, or they have incorporated a process to involve the homeless to participate in policy-making decisions.

5. Describe performance standards for evaluating ESG.

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

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

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

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

Housing Trust Fund (HTF)

Reference 24 CFR 91.320(k)(5)

1. How will the grantee distribute its HTF funds? Select all that apply:

_X__ Applications submitted by eligible recipients

___ Subgrantees that are State Agencies

___ Subgrantees that are HUD-CPD entitlement grantees

2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to State agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A".

N/A

3. If distributing HTF funds by selecting applications submitted by eligible recipients,

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The Tennessee Housing Development Agency will distribute HTF funds by selecting applications submitted by eligible recipients. Eligible recipients include public housing authorities and nonprofit entities. A recipient must:

- 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. All Applicants must demonstrate at least two years of related housing experience in Tennessee.
- 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 qualifies as an eligible recipient.
- Have demonstrated understanding of the Federal, State and local housing programs used in conjunction with HTF funds to ensure compliance with all applicable program requirements and regulations.
- Not be debarred or excluded from receiving federal assistance or THDA assistance prior to selection or entering into a Written Agreement or closing the loan.
- Certify that housing units assisted with the HTF will comply with HTF program requirements during the entire period that begins upon selection and ending upon the conclusion of all HTF - funded activities.

b. Describe the grantee's application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

- Eligible participants will include public housing authorities, for-profit entities, and non-profit organizations that are 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. All Applicants must demonstrate at least two years of related housing experience in Tennessee.
- 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 qualifies as an eligible recipient.
- Have demonstrated understanding of the Federal, State and local housing programs used in conjunction with HTF funds to ensure compliance with all applicable program requirements and regulations.
- Not be debarred or excluded from receiving federal assistance or THDA assistance prior to selection or entering into a Written Agreement or closing the loan.
- Certify that housing units assisted with the HTF will comply with HTF program requirements during the entire period that begins upon selection and ending upon the conclusion of all HTF - funded activities.

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Tennessee will select recipients of HTF resources through a competitive selection process that will evaluate the following factors. See the full program description in the appendix for additional detail.

PROJECT DESIGN - Up to 30 points

APPLICANT'S CAPACITY AND EXPERIENCE - Up to 30 points

NEED - Up to 10 points

AREAS OF OPPORTUNITY SCORE - Up to 10 Points

LEVERAGE - Up to 10 points

RURAL DESIGNATION – Up to 5 points

DESIGNATED DISTRESSED COUNTIES – 5 points

d. Describe the grantee's required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

THDA will accept and consider proposals for HTF resources that will serve communities across the state consistent with the State's certification to affirmatively further fair housing. THDA will establish a minimum score threshold that must be received in order to be eligible for HTF funding. This minimum score will be determined to ensure that sound, well-designed, and financially viable rental housing will be financed using HTF resources. THDA will rank all applications consistent with the 2024 LIHTC Qualified Allocation Plan (QAP) and the 2024 HTF Program Description. THDA reserves the right not to select a proposed project if sufficient funding is not available to award all funds requested by the applicant. In such instances and at its sole and absolute discretion, THDA may move to the next lower scoring project(s) to meet its commitment obligations under the HTF program.

e. Describe the grantee's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

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 to carry out the proposed housing project before the applicant qualifies as an eligible recipient. THDA will also evaluate the experience and capacity of the organization to ensure compliance with the requirements and regulations of all Federal, State and local housing programs used in conjunction with HTF funds; THDA will also evaluate the history of the applicant and project team in serving the community in which the HTF - assisted housing is proposed.

The applicant must be capable of undertaking and completing HTF-funded activities in a timely manner. THDA will evaluate the past performance of the applicant in completing THDA funded development activities.

f. Describe the grantee's required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

For rental housing, the extent to which the project has Federal, State or local project-based rental assistance so rents are affordable to extremely low-income families: THDA will provide a preference for applications which propose to preserve existing housing with project-based rental assistance and for proposals with binding commitments of project-based vouchers to the project.

g. Describe the grantee's required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

For rental housing, the duration of the units' affordability period: All rental units assisted with HTF resources will have a 30-year period of affordability. No additional consideration is proposed for units that will extend the period of affordability beyond this minimum requirement.

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The merits of the application in meeting the State's priority housing needs: THDA will provide a priority for applications in counties with a higher rental housing need based on variables determined by THDA, which may include, but are not limited to, percent of extremely low-income renters, population growth rate, vacancy rate, and the pipeline of rental housing under construction.

i. Describe the grantee's required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The extent to which application makes use of non-federal funding sources: THDA manages federal resources, including the HOME Investment Partnership Program and the Housing Choice Voucher Program. In order to encourage the diversity of funding sources, THDA will provide a preference for applications that include the use of non-THDA, federal and non-federal resources towards the development of the housing. THDA will not consider rental assistance provided for the purposes of this category. THDA will award points based on the actual percentage of other non-THDA funds in the project against the total development costs of the project. In order to receive points, written documentation committing the non-THDA funds must be included in the application.

4. Does the grantee's application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

5. Does the grantee's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

6. **Performance Goals and Benchmarks.** The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

Yes

7. **Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds.** Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low-income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

The investment of HTF funds must conform to the following minimum and maximum standards per unit:
a. Minimum HTF Funds: $1,000 per unit

b. Maximum HTF Funds Per Unit:

$119,815	0-Bedroom (Efficiency) Limit
$137,349	1-Bedroom Limit
$167,020	2-Bedroom Limit
$267,250	3-Bedroom Limit
$237,177	4-Bedroom Limit

THDA uses the HOME program's maximum per unit subsidy amounts for Tennessee as determined by HUD and adopted by THDA. Based upon development costs across the state, THDA has determined that the HOME maximum subsidy limits are appropriate for the HTF program. 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.

8. **Rehabilitation Standards.** The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

All HTF units must meet the specific Design Standards as prescribed by THDA in the Program description. These standards are specific to rehabilitation of existing units and new construction. In addition, all HTF units must meet all applicable local, state and federal building codes.

9. **Resale or Recapture Guidelines.** Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

N/A

10. **HTF Affordable Homeownership Limits.** If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

___ The grantee will use the HUD issued affordable homeownership limits.

___ The grantee has determined its own affordable homeownership limits using the methodology described in § 93.305(a)(2) and the limits are attached.

N/A

11. **Grantee Limited Beneficiaries or Preferences.** Describe how the grantee will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the grantee will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

The State will not limit beneficiaries and/or give preferences to any segments of the extremely low-income population.

12. **Refinancing of Existing Debt.** Enter or attach the grantee's refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter "N/A."

The State will not permit the refinancing of existing debt.

Housing Opportunities for Persons with AIDS (HOPWA)

91.320(k)(4)

HOPWA selected sponsors through soliciting grant proposals from grass roots faith-based and other community-based organizations. The RFGP occured in March 2021 for the time period July 1, 2021 through June 30, 2026. Additional details are included in the MOD.

Current and Proposed HOPWA Activities Include:

Supportive Services: Provide non-medical case management, advocacy, coordination of benefits, education, employment assistance and training for persons with HIV/AIDS, legal services, life skills management, support groups, nutritional services (including meals), outreach and transportation, health and medical services. Supportive Services may be provided in conjunction with HOPWA housing assistance or as a stand-alone service.

Housing Case Management simply means that the central emphasis of a case manager's work with a household is placed on housing issues, including evaluation of housing options, housing stability, and housing specific goals. Housing Case Management may be provided in conjunction with housing assistance services or as a standalone service.

Short-Term Rent, Mortgage, and Utility (STRMU) assistance is time-limited housing assistance designed to prevent homelessness and increase housing stability. Grantees may provide assistance for a period of up to 21 weeks in any 52-week period. The amount of assistance varies per client depending on funds available, tenant need, and program guidelines.

Tenant-Based Rental Assistance (TBRA) is a rental subsidy used to help households obtain permanent housing. The gross rent of the proposed unit must be at or below the lower of the rent standard or the reasonable rent.

Transitional Supportive Housing works the exact same way as TBRA except the rental assistance is unit-based as opposed to tenant-based AND transitional supportive housing can't last longer than 24 months.

Short Term Supportive Housing is used for hotel/motel and reserving shelter beds; it cannot last longer than 60 days in any 6 month period; there is no rent calculation; there is no lease; it doesn't have to pass habitability (although you probably should not use Federal funds in a hotel or shelter that is gross, uninhabitable, or unsafe).

Permanent Housing Placement allows for the payment of reasonable costs to move clients into permanent housing. Security deposit costs cannot exceed two months of rental costs. In addition to the security deposit, funds may also be used for utility connection fees and processing costs. A HOPWA rental assistance program that provides such rent and utility deposits should require that landlords and utility companies pay any returned deposits directly to the program rather than to the client. Funds recaptured in this manner are considered program income and must be applied to future rental program or housing placement activities.

Resource Identification can be utilized for a variety of activities related to outreach and expansion of housing resources, system coordination and needs assessments, among others. Resource ID has a

broader community or system focus that includes activities that help establish, coordinate and develop housing assistance resources for eligible persons.

Housing Information Services include, but are not limited to, counseling, information, and referral services to assist households with locating, acquiring, financing, and maintaining housing. This may also include fair housing guidance for households that have encountered discrimination on the basis of a protected class.

List of Appendices

Appendix A: SF-424s

Appendix B: State Certifications

Appendix C: Fair Housing Plan

Appendix D: HOME Program Description

Appendix E: HTF Program Description

Appendix F: ESG Program Description

Appendix G: Public Consultation

- Translations
- Website Postings
- Social Media Postings
- Email Outreach
- Newspaper Affidavits and Tear Sheets

Appendix H: Public Comments and Responses

Appendix A:
SF-424s and SF-424Ds

OMB Number: 4040-0004
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424

* 1. Type of Submission:
- [ ] Preapplication
- [x] Application
- [ ] Changed/Corrected Application

* 2. Type of Application:
- [x] New
- [ ] Continuation
- [ ] Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: State of Tennessee

* b. Employer/Taxpayer Identification Number (EIN/TIN): 62-6001445

* c. UEI: PE5YAVXSBZL7

d. Address:

* Street1: 502 Deaderick Street, 3rd Floor
Street2:
* City: Nashville
County/Parish: Davidson
* State: TN: Tennessee
Province:
* Country: USA: UNITED STATES
* Zip / Postal Code: 37243-0200

e. Organizational Unit:

Department Name: TN Housing Development Agency

Division Name: Multifamily Programs Division

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr.
* First Name: Eric
Middle Name:
* Last Name: Alexander
Suffix:

Title: Director of Multifamily Programs

Organizational Affiliation:

* Telephone Number: 615-815-2160
Fax Number:

* Email: ealexander@thda.org

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

A: State Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. Department of Housing and Urban Development (HUD)

11. Catalog of Federal Domestic Assistance Number:

14-275

CFDA Title:

Housing Trust Fund (HTF)

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

State of Tennessee - Housing Trust Fund (HTF)

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: TN-005 * b. Program/Project: TN-all

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2024 * b. End Date: 06/30/2025

18. Estimated Funding ($):

* a. Federal	3,150,564.64
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	3,150,564.64

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on .

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: Mr. * First Name: Bill

Middle Name:

* Last Name: Lee

Suffix:

* Title: Governor, State of Tennessee

* Telephone Number: 615-741-2001 Fax Number:

* Email: bill.lee@tn.gov

* Signature of Authorized Representative:  * Date Signed: 8/14/2024

OMB Number: 4040-0004
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424

* 1. Type of Submission:	* 2. Type of Application:	* If Revision, select appropriate letter(s):
☐ Preapplication	☒ New	
☒ Application	☐ Continuation	* Other (Specify):
☐ Changed/Corrected Application	☐ Revision	

* 3. Date Received:	4. Applicant Identifier:

5a. Federal Entity Identifier:	5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:	7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name:	State of Tennessee

* b. Employer/Taxpayer Identification Number (EIN/TIN):	* c. UEI:
62-6001445	PE5YAVXSBZL7

d. Address:

* Street1:	502 Deaderick Street, 3rd Floor
Street2:	
* City:	Nashville
County/Parish:	Davidson
* State:	TN: Tennessee
Province:	
* Country:	USA: UNITED STATES
* Zip / Postal Code:	37243-0200

e. Organizational Unit:

Department Name:	Division Name:
TN Housing Development Agency	Community Housing

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:	Mr.	* First Name:	Bill
Middle Name:			
* Last Name:	Lord		
Suffix:			

Title:	Director of Community Housing

Organizational Affiliation:

* Telephone Number:	615-815-2018	Fax Number:	

* Email:	blord@thda.org

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

A: State Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. Department of Housing and Urban Development (HUD)

11. Catalog of Federal Domestic Assistance Number:

14-239

CFDA Title:

HOME Investment Partnerships Program

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

State of Tennessee HOME Investment Partnerships Program

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: TN-005 * b. Program/Project: TN-all

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2024 * b. End Date: 06/30/2025

18. Estimated Funding ($):

* a. Federal	12,910,084.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	12,910,084.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)**

☒ ** I AGREE

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Authorized Representative:

Prefix: Mr. * First Name: Bill

Middle Name:

* Last Name: Lee

Suffix:

* Title: Governor, State of Tennessee

* Telephone Number: 615-741-2001 Fax Number:

* Email: bill.lee@tn.gov

* Signature of Authorized Representative:  * Date Signed: 8/14/2024

OMB Number: 4040-0004
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424

* 1. Type of Submission:
- [ ] Preapplication
- [x] Application
- [ ] Changed/Corrected Application

* 2. Type of Application:
- [x] New
- [ ] Continuation
- [ ] Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: State of Tennessee

* b. Employer/Taxpayer Identification Number (EIN/TIN): 62-6001445

* c. UEI: K2BJX632FDN9

d. Address:

* Street1: 312 Rosa L Parks Avenue, 27th Floor
Street2:
* City: Nashville
County/Parish: Davidson
* State: TN: Tennessee
Province:
* Country: USA: UNITED STATES
* Zip / Postal Code: 37243-1102

e. Organizational Unit:

Department Name: TN Dept of Econ/Community Dev

Division Name: CDBG

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr.
* First Name: Kent
Middle Name:
* Last Name: Archer
Suffix:

Title: Director of Community Infrastructure

Organizational Affiliation:

* Telephone Number: 615-354-3591
Fax Number:

* Email: kent.archer@tn.gov

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

A: State Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. Department of Housing and Urban Development (HUD)

11. Catalog of Federal Domestic Assistance Number:

14-228

CFDA Title:

Community Development Block Grant

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

State of Tennessee Community Development Block Grant Small Cities Program

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: TN-005 * b. Program/Project: TN-all

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2024 * b. End Date: 06/30/2025

18. Estimated Funding ($):

* a. Federal	27,571,438.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	86,701.06
* g. TOTAL	27,658,139.06

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☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

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☐ Yes ☒ No

If "Yes", provide explanation and attach

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Authorized Representative:

Prefix: Mr. * First Name: Bill

Middle Name:

* Last Name: Lee

Suffix:

* Title: Governor, State of Tennessee

* Telephone Number: 615-741-2001 Fax Number:

* Email: bill.lee@tn.gov

* Signature of Authorized Representative:  * Date Signed: 6/14/24

OMB Number: 4040-0004
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424

* 1. Type of Submission:
- [ ] Preapplication
- [x] Application
- [ ] Changed/Corrected Application

* 2. Type of Application:
- [x] New
- [ ] Continuation
- [ ] Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: State of Tennessee

* b. Employer/Taxpayer Identification Number (EIN/TIN): 62-6001445

* c. UEI: PE5YAVXSBZL7

d. Address:

* Street1: 502 Deaderick Street, 3rd Floor
Street2:
* City: Nashville
County/Parish: Davidson
* State: TN: Tennessee
Province:
* Country: USA: UNITED STATES
* Zip / Postal Code: 37243-0200

e. Organizational Unit:

Department Name: TN Housing Development Agency

Division Name: Community Programs

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Ms.
* First Name: Rebecca
Middle Name:
* Last Name: Carter
Suffix:

Title: Director of Community Services

Organizational Affiliation:

* Telephone Number: 615-815-3732
Fax Number:

* Email: rcarter@thda.org

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

A: State Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. Department of Housing and Urban Development (HUD)

11. Catalog of Federal Domestic Assistance Number:

14-231

CFDA Title:

Emergency Solutions Grants Program

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

State of Tennessee Emergency Solutions Grants Program

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: TN-005 * b. Program/Project: TN-all

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2024 * b. End Date: 06/30/2025

18. Estimated Funding ($):

* a. Federal	3,244,618.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	3,244,618.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.
* First Name:	Bill
Middle Name:	
* Last Name:	Lee
Suffix:	
* Title:	Governor, State of Tennessee
* Telephone Number:	615-741-2001
Fax Number:	
* Email:	bill.lee@tn.gov

* Signature of Authorized Representative:  * Date Signed: 6/4/24

OMB Number: 4040-0004
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424

* 1. Type of Submission:
- [ ] Preapplication
- [x] Application
- [ ] Changed/Corrected Application

* 2. Type of Application:
- [x] New
- [ ] Continuation
- [ ] Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: State of Tennessee

* b. Employer/Taxpayer Identification Number (EIN/TIN): 62-6001445

* c. UEI: K2BJX632FDN9

d. Address:

* Street1: 312 Rosa L Parks Avenue, 27th Floor
Street2:
* City: Nashville
County/Parish: Davidson
* State: TN: Tennessee
Province:
* Country: USA: UNITED STATES
* Zip / Postal Code: 37243-1102

e. Organizational Unit:

Department Name: TN Dept of Econ/Community Dev

Division Name: CDBG-RHP

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr.
* First Name: Kent
Middle Name:
* Last Name: Archer
Suffix:

Title: Director of Community Infrastructure

Organizational Affiliation:

* Telephone Number: 615-354-3591
Fax Number:

* Email: kent.archer@tn.gov

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

A: State Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. Department of Housing and Urban Development (HUD)

11. Catalog of Federal Domestic Assistance Number:

14-228

CFDA Title:

Community Development Block Grant - Recovery Housing Program

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

State of Tennessee Community Development Block Grant Small Cities Program - Recovery Housing Program

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: TN-005 * b. Program/Project: TN-all

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2024 * b. End Date: 06/30/2025

18. Estimated Funding ($):

* a. Federal	1,504,598.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	1,504,598.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on .

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.
* First Name:	Bill
Middle Name:	
* Last Name:	Lee
Suffix:	
* Title:	Governor, State of Tennessee
* Telephone Number:	615-741-2001
Fax Number:	
* Email:	bill.lee@tn.gov

* Signature of Authorized Representative:  * Date Signed: 6/14/24

OMB Number: 4040-0004
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424

* 1. Type of Submission:
- [ ] Preapplication
- [x] Application
- [ ] Changed/Corrected Application

* 2. Type of Application:
- [x] New
- [ ] Continuation
- [ ] Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: State of Tennessee

* b. Employer/Taxpayer Identification Number (EIN/TIN): 62-6001445

* c. UEI: EA5JN3P55GR1

d. Address:

* Street1: 710 James Robertson Parkway, 4th Floor
Street2:
* City: Nashville
County/Parish: Davidson
* State: TN: Tennessee
Province:
* Country: USA: UNITED STATES
* Zip / Postal Code: 37243

e. Organizational Unit:

Department Name: TN Dept. of Health

Division Name: HOPWA Program

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Ms.
* First Name: Amanda
Middle Name:
* Last Name: Barry
Suffix:

Title: HOPWA Program Director

Organizational Affiliation:

* Telephone Number: 615-866-7544
Fax Number:

* Email: amanda.barry@tn.gov

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

A: State Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. Department of Housing and Urban Development (HUD)

11. Catalog of Federal Domestic Assistance Number:

14-241

CFDA Title:

Housing Opportunities for Persons with AIDS (HOPWA)

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

State of Tennessee Housing Opportunities for Persons with AIDS (HOPWA)

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: TN-005 * b. Program/Project: TN-all

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17. Proposed Project:

* a. Start Date: 07/01/2024 * b. End Date: 06/30/2025

18. Estimated Funding ($):

* a. Federal	2,303,205.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	2,303,205.00

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Fax Number:	
* Email:	bill.lee@tn.gov

* Signature of Authorized Representative:  * Date Signed: 06/04/24

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2025

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As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
Bill Lee	Governor of Tennessee
APPLICANT ORGANIZATION	DATE SUBMITTED
State of Tennessee Housing Trust Fund Program	June 4, 2024

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2025

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1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
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SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
Bill Lee	Governor, State of Tennessee
APPLICANT ORGANIZATION	DATE SUBMITTED
State of Tennessee HOPWA Program	June 4, 2024

SF-424D (Rev. 7-97) Back

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2025

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SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
Bill Lee	Governor, State of Tennessee
APPLICANT ORGANIZATION	**DATE SUBMITTED**
State of Tennessee HOME Investment Partnerships Program	June 4, 2021

SF-424D (Rev. 7-97) Back

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2025

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As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

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13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

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18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
Bill Lee	Governor, State of Tennessee
APPLICANT ORGANIZATION	**DATE SUBMITTED**
State of Tennessee Emergency Solutions Grants Program	June 4, 2024

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ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
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Bill Lee	Governor, State of Tennessee
APPLICANT ORGANIZATION	DATE SUBMITTED
State of Tennessee CDBG-RHP	06/04/2024

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Bill Lee	Governor, State of Tennessee
APPLICANT ORGANIZATION	DATE SUBMITTED
State of Tennessee CDBG Program	June 4, 2024

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Appendix B:

State Certifications

STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the State certifies that:

Affirmatively Further Fair Housing -- The State will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the State's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraphs 1 and 2 of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of State -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the State's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

Bill Lee

Signature of Authorized Official

06/04/2024

Date

Governor, State of Tennessee

Title

Specific Community Development Block Grant Certifications

The State certifies that:

Citizen Participation -- It is following a detailed citizen participation plan that satisfies the requirements of 24 CFR §91.115 and each unit of general local government that receives assistance from the State is following a detailed citizen participation plan that satisfies the requirements of 24 CFR §570.486.

Consultation with Local Governments --

1. It has consulted with affected units of local government in the nonentitlement area of the State in determining the method of distribution of funding;

2. It engages in or will engage in planning for community development activities;

3. It provides or will provide technical assistance to units of local government in connection with community development programs; and

4. It will not refuse to distribute funds to any unit of general local government on the basis of the particular eligible activity selected by the unit of general local government to meet its community development needs, except that a State is not prevented from establishing priorities in distributing funding on the basis of the activities selected.

Local Needs Identification – It will require each unit of general local government to be funded to identify its community development and housing needs, including the needs of low-income and moderate-income families, and the activities to be undertaken to meet these needs.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available.

2. Overall Benefit. In the aggregate, not less than 70 percent of the CDBG funds, including Section 108 guaranteed loans, received by the State during the following fiscal year(s) 2024 [a period designated by the State of one, two, or three specific consecutive fiscal year(s)] will be used for activities that benefit persons of low and moderate income.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG Funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It will require units of general local government that receive CDBG funds to certify that they have adopted and are enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Compliance with Laws -- It will comply with applicable laws.

Bill Lee — 06/04/2024

Signature of Authorized Official — Date

Governor, State of Tennessee

Title

Specific HOME Certifications

The State certifies that:

Tenant Based Rental Assistance -- If it plans to use HOME funds for tenant-based rental assistance, tenant-based rental assistance is an essential element of the State's consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §92.205 through §92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy Layering -- Before committing any funds to a project, the State or its recipients will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.

Bill Lee — 06/04/2024

Signature of Authorized Official — Date

Governor, State of Tennessee

Title

Emergency Solutions Grant Certifications

Each State that seeks funding under the Emergency Solutions Grants Program must provide the following certifications:

Matching Funds – The State will obtain any matching amounts required under 24 CFR 576.201 in a manner so that its subrecipients that are least capable of providing matching amounts receive the benefit of the exception under 24 CFR 576.201(a)(2).

Discharge Policy – The State will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

Confidentiality – The State will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

The State will ensure that its subrecipients comply with the following criteria:

Major rehabilitation/conversion/renovation – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – If ESG funds are used for shelter operations or essential services related to street outreach or emergency shelter, the subrecipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the applicant serves the same type of persons (e.g., families with children, unaccompanied youth, veterans, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The subrecipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including 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 individuals.

Homeless Persons Involvement – To the maximum extent practicable, the subrecipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under ESG, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted ESG.

Consolidated Plan – All activities the subrecipient undertakes with assistance under ESG are consistent with the State's current HUD-approved consolidated plan.

Bill Lee 06/04/2024

Signature of Authorized Official Date

Governor, State of Tennessee

Title

Housing Opportunities for Persons With AIDS Certifications

The State HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under the program shall be operated for the purpose specified in the consolidated plan:

1. For a period of not less than 10 years, in the case of any building or structure purchased, leased, rehabilitated, renovated, or converted with HOPWA assistance,

2. For a period of not less than 3 years, in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Bill Lee 06/04/2024

Signature of Authorized Official Date

Governor, State of Tennessee

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

Appendix C:
Fair Housing Plan

Impediments & Recommended Actions		
Lack of Access to Affordable Rental Housing Opportunities		
Impediments	***Recommended Actions***	***2022-2023 Progress/Actions***
Insufficient supply of decent, rental housing affordable to 0-80% AMI across the state, which may disproportionately affect persons in a protected class who are low income.	1. Develop and implement rental housing and tenant based rental assistance programs targeted to 0-80% AMI households through THDA's HOME program. 2. Support the development of rental units targeted to households at 30% and 50% AMI through THDA's National Housing Trust Fund (HTF) and the TN Housing Trust Fund Competitive Grants. 3. Incentivize awardees of THDA's National HTF to create project based rental assistance (PBRA) units and increase affordability for extremely low-income households. 4. Support Continuums of Care (CoC) through THDA's Emergency Solutions grant (ESG) program to develop or refine a framework to address veteran and chronic homelessness more effectively through the Community Solutions "Built for Zero" program. 5. Provide targeted ESG grant funding to CoCs and other qualified entities to respond to the effects of COVID-19 in the housing and sheltering of homeless individuals and families. 6. Assist the maximum number of eligible households through THDA's Housing Choice Voucher (HCV) program through judicious management of budget authority. 7. Provide a set-aside of up to 20% of THDA's annual competitive housing credit authority to support the redevelopment of public housing units to help ensure access to rental housing for Tennessee's lowest income residents.	Ø THDA awarded Na. Housing Trust Fund grants to create or preserve 24 rental units serving extremely low-income households. Ø THDA awarded TN Housing Trust fund grants to support the development of 22 rental units designated for households at 30-50% AMI in 2022-2023. Ø THDA continued to pass through ESG CARES Act funds to CoC organizations across Tennessee to reduce the effect of the pandemic on homeless households by providing rent (& utility) relief targeted to very low income TN renters (0-80% AMI) in areas where local governments did not receive funding. Ø THDA utilized 89% of its assigned HCV to help 6,667 very low-income families afford rent payments in FYE2023. A significant percentage of families assisted through THDA's HCV program have members who are in a protected class. Ø THDA awarded housing credits through the PHA or Choice Neighborhoods set aside to two public housing agencies in the 2022 multifamily competitive allocation to support the redevelopment of 116 units targeted to low income households.
Lack of knowledge about available rental housing opportunities, especially those that are affordable and accept vouchers, which may disproportionately affect persons in a protected class who are low income.	1. Require or encourage property owners/managers of local, state and federally funded affordable rental properties to list available and wait list units on TNHousingSearch.org to create a statewide inventory of affordable housing for the public. TNHousingSearch.org is supported by Google translate and a bi-lingual (English/Spanish) call center to ensure access by persons with limited English proficiency (LEP). 2. Send quarterly reminders to THDA funded properties, local entities, such as public housing agencies (PHAs) and other registered listing agents, to update available unit listings on TNHousingSearch.org.	Ø THDA's HOME, Housing Trust Fund and LIHC programs require or encourage available rental units to be listed on TNHousingSearch.org. Developers & grantees were provided information on the site during annual workshops. Ø THDA posted all THDA HCV waiting list openings on THDA's website and social media.

Impediments & Recommended Actions		
Lack of Access to Affordable Rental Housing Opportunities, cont.		
Impediments	***Recommended Actions***	***2022-2023 Progress/Actions***
Lack of knowledge about available rental housing opportunities, especially those that are affordable and accept vouchers, which may disproportionately affect persons in a protected class who are low income.	3. Regularly post notices on THDA's social media accounts of the need for affordable rental units, particularly those accepting rental vouchers, and the process to list on TNHousingSearch.org. Announce THDA Housing Choice Voucher (HCV) waiting list openings on TNHousingSearch.org and on THDA's website, and encourage Public Housing Agencies that operate voucher programs outside of THDA's jurisdiction to notify THDA when waiting lists open for posting on TNHousingSearch.org. 4. Educate THDA grantees, LIHC properties, other state and federal partners about the features within TNHousingSearch.org that allow for listing detailed accessibility features, marketing accessible units to persons with disabilities and targeting special populations. 5. Disseminate information on the need for additional rental housing opportunities affordable at lower income levels (or that accept vouchers) and on the use of TNHousingSeach.org through THDA Industry and Governmental Affairs outreach. 6. Evaluate opportunities to improve collaboration & communication between local CoCs & THDA's HCV Program in order to support the transition of homeless individuals to permanent housing opportunities through the regular HCV program and through THDA's Non-Elderly Disabled (NED) voucher program. 7. Add a Rental Education course to THDA's HBEI curriculum to help individuals in the US Courts program (ex-offenders) prepare to be a successful renter & for homeownership opportunities long term.	Ø THDA's Rental Assistance staff attends regular meetings with local and regional governments and non-profit organizations who support the homeless populations to improve knowledge of rental assistance and other programs, including the NED voucher program. Ø THDA's Housing Education division collaborated with the Department of Correction to offer "The Good Tenant" training program to ex-offenders. 308 individuals completed the training in FY2022-2023 (138 East TN counties, 103 West TN counties, 67 Middle TN counties).

Lack of Access to Affordable Rental Housing Opportunities		
Impediments	***Recommended Actions***	***2022-2023 Progress/Actions***
Discrimination on the basis of membership in a protected class when trying to lease a rental unit. Discrimination includes refusal to rent, harassment, quoting different terms and conditions including rent amount and steering to units or properties not of their choice.	1. Provide Fair Housing information relevant to renters on THDA's website and TNHousingSearch.org, including how to file a discrimination complaint (in English and Spanish languages). 2. Require annual non-discrimination training for all THDA staff to help staff identify and properly respond to Fair Housing concerns. 3. Require sub-recipients of THDA's federal funds to complete annual non-discrimination training and self-certify Fair Housing activities. 4. Monitor sub-recipients of THDA's funding for compliance with Fair Housing, including distribution of Fair Housing pamphlets and information on how to file a discrimination complaint. 5. Encourage THDA partners (HCV landlords, LIHC developers & managers, etc.) and members of the public to improve their understanding of Fair Housing by providing online training and other non-discrimination resources on the THDA website & TNHousingSearch.org. 6. Require annual Fair Housing training as part of THDA's Low Income Housing Credit (LIHC) Certified Property Management process. 7. Distribute Fair Housing information to participants in THDA's rental assistance programs, including where to file a discrimination complaint. 8. Collaborate when requested with external organizations that conduct audit testing, such as legal aid organizations, to document discrimination against protected classes seeking housing.	Ø THDA continued to provide online Fair Housing resources and important links on the website, including how to file a discrimination complaint with THDA or other jurisdictional agencies. A Spanish version of the complaint form is also available. Ø All THDA staff (287 employees) completed a virtual non-discrimination training exercise (May 2023). Ø THDA offered virtual non-discrimination training to sub-recipient agencies in March 2022 with representatives from 125 sub-recipient agencies and 8 development districts or grant administrators attending. All sub-recipients are required to self-certify Fair Housing training & other activities for all employees each fiscal year through a self-survey. Ø THDA maintains basic Fair Housing & non-discrimination training presentations on its' website as an educational tool for the public or partner agencies. Ø THDA requires Fair Housing as a component of the LHC Property Management certification. Ø THDA provides every participant in the voucher programs a copy of HUD's *Fair Housing: Know Your Rights* brochure & conducts annual compliance monitoring of sub-recipients in the HOME, Na. HTF and ESG programs to include distribution of Fair Housing pamphlets & other Fair Housing requirements.
Cost of utilities increases housing cost burden for all protected classes and may reduce housing choice or access to quality housing.	1. Provide utility assistance to the maximum number of eligible households each year through THDA's Low Income Home Energy Assistance Program (LIHEAP) by advertising when funding is available on the THDA websites and social media accounts and by offering an online application process. 2. Provide post-repair or energy efficiency education to participants in THDA's weatherization and repair programs, where appropriate, or support efforts by outside partners to provide post-repair or energy efficiency education to help households minimize monthly utility costs.	Ø A notice was posted periodically on TNHousingSearch.org to alert individuals using the service to search for rental units about available utility assistance and how to access help. Ø Energy education is provided to all households in the WAP and LIHEAP Wx programs during the home energy audit. At this time, post-repair education is not offered.

Lack of Housing Choice in Opportunity Areas		
Impediments	***Recommended Actions***	***2022-2023 Progress/Actions***
Affordable rental units are often located in areas of high poverty or economic distress, and low-income renters often lack access to affordable rental housing in areas of opportunity, which may disproportionately impact persons in a protected class.	1. Implement scoring preferences or systems in THDA multifamily development programs that incorporate measures of opportunity, such as economic security, mobility and education to encourage development in areas with certain features determined to improve economic opportunity and/or livability. 2. Engage in activities or targeted outreach to increase participation in the HCV program by property owners who have units available in areas of greatest need.	Ø THDA staff proposed a scoring change in the 2021 QAP to include measures of opportunity, but the final version adopted did not include these proposals or opportunity measures. No additional activity was completed toward this goal in 2022-2023. Ø Landlord participation incentives were offered in THDA's Emergency Voucher Program (HCV). Up to $2,000 dollars was offered, along with an incentive to receive up to one month's rent when holding a unit for an EHV participant.
Lack of access to broadband in some communities.	1. Provide Department of Economic & Community Development (ECD) funding to establish or increase broadband access to communities without access & to connect homes without current access.	Ø No progress updates were reported for FYE2023 on this goal.
Lack of Access to Homeownership Opportunities/ Lack of Resources to Maintain Homeownership		
Impediments	***Recommended Actions***	***2022-2023 Progress/Actions***
Lack of knowledge of the home buying process and awareness of rights during home purchase that would allow the prospective homebuyer to recognize discriminatory lending practices, which may disproportionately impact persons in a protected class, particularly minorities.	1. Continue THDA's "Train the Trainer" Homebuyer Education Initiative (HBRI) to certify new Homebuyer Education trainers throughout the state and ensure every prospective THDA loan customer is connected with a homebuyer counseling program that includes Fair Housing principles in the curriculum. 2. Pursue partnerships with, and grant funding through, Tennessee financial institutions with a Community Benefit Agreement to improve homeownership & financial empowerment opportunities for minority and low to moderate-income households. 3. Work with the National Community Reinvestment Coalition (NCRC) to provide additional training opportunities for homebuyer educators and other industry professionals on Affirmatively Furthering Fair Housing & Fair Lending.	Ø Every THDA loan customer (1,755) completing homebuyer workshops in 2022-23 received education in fair housing/fair lending. Ø THDA's July 2023 Housing Education symposium included a session on culturally relevant homebuyer education, and identifying underserved populations. 125 individuals, primarily from non-profit housing counseling agencies throughout Tennessee and THDA staff, attended the symposium.

Lack of Access to Homeownership Opportunities/ Lack of Resources to Maintain Homeownership		
Impediments	***Recommended Actions***	***2022-2023 Progress/Actions***
Less opportunity to achieve homeownership among minority populations, particularly among African American households in the Memphis area.	1. Continue THDA agency membership in the Tennessee chapters of the National Association of Real Estate Brokers (NAREB) & the National Association of Hispanic Real Estate Professionals (NAHREP); encourage staff attendance at NAREB & NAHREP training/events and support Tennessee Chapter NAREB & NAHREP organization events as requested. 2. Partner with the national Mortgage Bankers Association in their pilot program to increase homeownership opportunities and rates among African-Americans in Memphis. 3. Offer downpayment assistance & manual underwriting with a minimum credit score of 640 in the THDA Great Choice mortgage programs to expand access to homeownership among underserved populations. 4. Work with NCRC to secure Fair Lending reports for regions throughout the state to identify areas of the state where disparities among the protected classes may exist in lending and develop a plan for targeted outreach for THDA's mortgage programs in those areas. 5. Raise awareness of the THDA Great Choice mortgage programs among underserved populations, particularly eligible minority buyers, through strategic partnerships & outreach in target areas. 6. Provide vital THDA lending documents in the Spanish language & include outreach in Spanish language publications.	Ø THDA continued its membership, sponsorship and participation in the TN chapters of: • Na. Assoc. of Real Estate Brokers/Realists; • Na. Assoc. of Hispanic Real Estate Professionals; • Women's Council of Realtors; • Black Chamber of Commerce; • Na. Association of Asian American Professionals; • Latin American Chamber of Commerce; • Na. Association of Minority Mortgage Bankers of America Ø THDA created new homeowner marketing materials for the Great Choice loan program in the Spanish language during FY2022-2023. Ø THDA continued the partnership with the Mortgage Bankers Association for the Convergence Program, which engages in activities to improve the Black homeownership rate in Memphis. THDA staff participate in monthly meetings and events to share information on THDA's Homeownership, downpayment assistance and housing counseling programs. Ø THDA continued to participate in the Middle TN NAACP housing committee meetings as held and presented information on THDA's Homeowner Assistance Fund and Emergency Rental Assistance Fund in 2022-23. Ø THDA provided all vital lending documents in the Spanish language and offered reimbursement to HBEI providers up to $400 for providing up to four hours of one-on-one interpretation of HBEI materials. Ø Almost 18% of THDA's Great Choice buyers in FY2022-2023 were Black/African Am. and 8% were Hispanic. The rate of loan closings among the Hispanic/Latino population was about 2% higher than prior fiscal years, while loan closings among the Black/African Am. population stayed relatively constant.

Lack of Access to Homeownership Opportunities/ Lack of Resources to Maintain Homeownership, cont.		
Impediments	***Recommended Actions***	***2022-2023 Progress/Actions***
Lack of resources among low-income homeowners to make needed repairs, improve energy efficiency (reduce utility costs) or add accessibility features, which may disproportionately impact persons in a protected class.	1. Offer THDA home repair loans and grants to low income households aimed at good repair, affordability, accessibility and energy efficiency, with preferences for the elderly and disabled. 2. Provide post-repair or energy efficiency education where appropriate or support efforts by outside partners to provide post-repair or energy efficiency education to help households who receive THDA assistance minimize their monthly utility costs.	During 2022-23, the TN Housing Trust Fund programs: Ø Provided home repair assistance for 338 elderly, disabled or elderly/disabled households & funding to make 88 homes accessible for persons with disabilities. Ø Supported $840,000 in loans to assist low-income households secure homeownership through a Habitat set-aside. Ø Energy education is provided to all households in the WAP and LIHEAP Wx programs during the home energy audit. At this time, post-repair education is not offered.
Inadequate Supply of Accessible, Affordable Housing		
Impediments	***Recommended Actions***	***2022-2023 Progress/Actions***
Lack of accessible and affordable rental and for sale housing for persons with disabilities.	1. Prioritize the development and/or preservation of affordable rental housing for the elderly, persons with disabilities or other special needs in THDA's TN HTF Competitive Grant program. 2. Target low-income elderly and disabled homeowners in THDA's Home Modifications/Ramps and Emergency Repair Programs. 3. Incentivize universal design (UD) features in THDA's HOME CHDO single-family, TN HTF Competitive Grants & National HTF multifamily rental development programs. 4. Require Center for Medicare & Medicaid (CMS) accessibility ("settings") standards in multifamily projects developed through THDA's NHTF program and LIHTC projects that offer supportive services to persons with disabilities; deduct points for project applications that target individuals with disabilities that do not meet the CMS settings standards in the TN HTF Competitive Grants program. 5. Collaborate with one or more Fair Housing agencies to develop educational materials specific to Fair Housing for persons with disabilities to improve understanding of the requirements and the need to improve housing choice for persons with disabilities through reasonable accommodation and reasonable modifications. Distribute educational materials digitally on THDA's website, TNHousingSearch.org & share with partner agencies for posting electronically or distributing.	Ø During FY2022-2023, TN Housing Trust Fund grants: o Funded the construction of 25 new and rehabilitation of 4 rental units. All units included UD features. o Emergency Repair program grants funded home repair assistance for 338 elderly/disabled households. o Home Modifications/Ramps improved accessibility of 88 homes for disabled persons. Ø THDA executed a memorandum of understanding with the West Tennessee Legal Aid Society in 2020 to develop an educational booklet specific to Fair Housing for persons with disabilities. The booklet was completed and published to THDA's website and distributed to partner agencies in 2022.

Inadequate Supply of Accessible, Affordable Housing, cont.		
Impediments	***Recommended Actions***	***2022-2023 Progress/Actions***
Lack of accessible, service-enriched and/or integrated affordable housing opportunities for persons with disabilities, particularly those with mental health disabilities and seniors with physical or cognitive decline.	1. Prioritize funding for new rental developments with wrap around services targeted to special populations through THDA's National HTF program, Tennessee HTF Competitive Grants & through the Creating Homes Initiative (CHI-2), a partnership with the state Department of Mental Health and Substance Abuse Services (DMHSS). 2. Continue partnerships with TennCare, TN DMHSAS & the Tennessee Commission on Aging & Disabilities (TCAD) to maximize the utilization of THDA Non-Elderly Disabled (NED) vouchers. Apply for additional NED vouchers when HUD makes funding available. 3. Support CoCs through THDA ESG program to develop or refine a framework to address veteran and chronic homelessness more effectively through the Community Solutions Built for Zero program. 4. Prioritize assistance in the ESG program to organizations that minimize barriers in access to services, such as criminal background, financial requirements, & sobriety.	Ø TN Housing Trust Fund CHI-2 program grants funded permanent recovery housing options for 67 individuals recovering from the use of opioids or opioid derivatives during FY2022-23 through a partnership with DMHSS. Ø THDA continued its partnerships to utilize NED vouchers with TennCare, TN DMHSAS, TCAD, TN DIDD, TN DOH & various related non-profit agencies. 100 households were assisted with NED vouchers, on average, during calendar year 2022.
Lack of Understanding of Fair Housing Laws & Enforcement		
Impediments	***Recommended Actions***	***2022-2023 Progress/Actions***
Lack of knowledge among local governments and regional stakeholders of Fair Housing laws, protections and responsibilities.	1. Provide THDA sponsor funding and other technical support for annual Fair Housing conferences held throughout the state led by partner agencies such as the Tennessee Human Rights Commission (THRC), Fair Housing Council, ECHO & legal aid organizations. 2. Provide THDA technical assistance grants to Development Districts to support local Fair Housing training, consumer referrals, completion of language access plans and capacity building. 3. Develop a Fair Housing activity guidebook for CDBG grantees and support education and training of local government officials.	Ø THDA participated in or sponsored the following Fair Housing conference/training events in 2022-2023: · Middle TN NAACP Housing Education Fair (in person & virtual), January 28 and February 4, 2023 · Middle Tennessee Fair Housing Matters (virtual), TN Fair Housing Council, April 19, 2023 · East Tennessee Fair Housing Summit (virtual & in person), THRC & W. TN Legal Services, June 21, 2023 Ø THDA included a Fair Housing session at the Tennessee Housing Conference (TNHC 2023), *Building Equity into Strategies to Increase and Preserve Housing Supply and Choice*

Lack of Understanding of Fair Housing Laws & Enforcement, cont.		
Impediments	***Recommended Actions***	***2022-2023 Progress/Actions***
Lack of knowledge of Fair Housing laws and rights by renters and buyers and perceived lack of timely enforcement of Fair Housing laws among Tennesseans.	1. Maintain Fair Housing information, including how to file a discrimination complaint with THDA or enforcement agencies on THDA's website and on TNHousingSearch.org. 2. Distribute Fair Housing information (HUD pamphlets) to recipients of all HUD funded rental development and assistance programs, including information on where to file a complaint with the agency, or appropriate state or federal enforcement agencies. 3. Connect every prospective THDA loan customer with either an online counseling program or a THDA network counselor that includes Fair Housing principles in the curriculum. 4. Cooperate with Fair Housing enforcement agencies as requested to combat Fair Housing issues that emerge related to COVID-19.	Ø THDA provides Fair Housing information on the website and ensures information on filing a discrimination complaint with THDA, state & federal jurisdictional agencies is visibly located. Ø Every recipient of THDA's HUD funded rental programs (administered by THDA or THDA's sub-recipients) receives a HUD Fair Housing booklet at admission and/or annually as a participant. Ø Every prospective THDA loan customer was connected with an online or network homebuyer counseling option that included Fair Housing/Fair Lending information.
Lack of understanding of Fair Housing laws by project sponsors, property managers, owners/agents, realtors and homeowner associations, which may lead to disparate treatment of persons in a protected class, including the failure to make or approve reasonable accommodations & modifications for persons with disabilities.	1. Provide THDA sponsor funding and other technical support for annual Fair Housing conferences held throughout the state led by partner agencies such as the THRC, Fair Housing Council, ECHO & legal aid organizations. 2. Require sub-recipients of THDA's federal funds to complete annual non-discrimination training and self-certify annual non-discrimination activities. 3. Provide training for HOPWA project sponsors annually. 4. Monitor sub-recipients of THDA, ECD and HOPWA funding for compliance with Fair Housing and Equal Opportunity. 5. Add a requirement for annual Fair Housing training to the THDA LIHC Certified Property Management process. 6. Provide Fair Housing resources on the THDA website & TNHousingSearch.org. 7. Collaborate with one or more Fair Housing agencies to develop educational materials specific to Fair Housing for persons with disabilities to improve understanding of the requirements and the need to improve housing choice for persons with disabilities through reasonable accommodation and reasonable modifications.	Ø THDA updated sub-recipient online training presentations in 2023; included non-discrimination in grantee workshops and continued to self-certify annual non-discrimination activities. Ø TN DOH provided Fair Housing training for project sponsors at their annual statewide meeting & monitored for the distribution of Fair Housing materials & other non-discrimination activities. Ø THDA requires Fair Housing as a component of the LITHC Property Management certification. Ø Fair Housing resources & educational materials are updated regularly on THDA's website. Ø THDA worked with the W. TN Legal Aid Society to publish a Web booklet on Reasonable Accommodation & Modification for Persons with a Disability.

Appendix D:

HOME Program Description

TENNESSEE HOUSING DEVELOPMENT AGENCY

2024 HOME CHDO HOMEOWNERSHIP DEVELOPMENT ROUND

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 start accepting applications for the 2024 HOME CHDO Homeownership Development Round on February 1, 2024. Applicants must submit their applications electronically through THDA's Grants Management System ("GMS"). THDA will stop accepting applications at 4:00 PM CDT on Thursday, March 14, 2024. THDA anticipates notifying successful applicants on or around May 10, 2024 and issuing Reservation of Funds with a term commencing July 1, 2024 and ending June 30, 2027.

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 & NON PROFITS. Click on HOME for the link to the 2024 HOME CHDO Homeownership Development Program Description. If you have questions, please call Aaron Toran at (615) 815-2037.

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 29, 2024, 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
2020 CHDO Rounds	100%	90%
2021 CHDO Rounds	100%	90%
2022 CHDO Rounds	100%	50%
2023 CHDO Round	25%	25%

    c. CHDOs with a closed grant from years 2021 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. The total amount of funding available for this round is *up to* 20% of THDA's 2024 HOME Allocation from HUD for program costs and *up to* 5% of THDA's 2024 HOME Allocation from HUD for CHDO operating assistance. Additionally, THDA may make available any returned or leftover funds from other 2023 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, 2025; (2) 75% of the funds by December 31, 2025; and (3) 100% of the funds by April 30, 2026. Applicants need to 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 2023 HOME CHDO 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 2024 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 29, 2024, 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- and moderate-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 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.

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:

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

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

      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 4/7/2023, is provided below:

MINIMUM HOME DOLLARS	$ 1,000	PER UNIT
MAXIMUM HOME DOLLARS	$129,758	0-BEDROOM (EFFICIENCY) LIMIT
	$148,748	1-BEDROOM LIMIT
	$180,882	2-BEDROOM LIMIT
	$234,004	3-BEDROOM LIMIT
	$256,862	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 *et seq.*
Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity	24 CRF 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.

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)

- 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. 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. Grant Recipients must ensure that the proposed activity does not allow or promote segregation on the basis of race, disability or income.

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. 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 <u>each Board Member</u> and notarized.*

9. Applicant/Board Member and Corporate Disclosure Form completed, *signed by the Chairman of the Board or Executive Director <u>on behalf of the organization</u> 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.

CHDO MATRIX	**Up to 120 points**

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 at 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

a. 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.

b. 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.**

a. One entrance door that is on an accessible route served by a ramp or no-step entrance and which also has a 36" door.
b. All Interior Doors a minimum of 32 inches of clear passage space except closets of less than 15 square feet.
c. All hallways have a clear passage of at least 36 inches, is level with ramped or beveled changes at each threshold.
d. 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

2024 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 Credit ("LIHC").

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 22, 2024 and applications must be received by THDA on or before 4:00 PM CT on Thursday, April 4, 2024. THDA anticipates notifying successful applicants on or about May 10, 2024. The Program period of performance will begin on July 1, 2024 and will end on June 30, 2027.

The application package for Program resources, as well as additional program documentation, will be made available on THDA's website beginning February 22, 2024 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 2024 Allocation is currently unknown until there is an approved federal budget; however 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 Expense.

2. THDA will make available approximately 50% of its remaining 2024 HOME allocation from HUD, after all set asides described in item 1 Above, for the 2024 HOME Rental Development Program Description. Additionally, THDA may make available any unallocated or returned funds from the

2023 or earlier funding rounds, as determined at the time of award in May 2024.

2) ELIGIBLE RECIPIENTS

THDA will accept applications from qualified CHDOs, other qualified 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, 2024, to be eligible for funding:

GRANT YEAR	SPEND DOWN REQUIREMENT
Any 2020 Round	100 percent
Any 2021 Round	100 percent
Any 2022 Round	75 percent
Any 2023 HOME-ARP, NHTF or Competitive Round	50 percent
Any 2023 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 THDA's d subsidy limits as the time the project contract is executed. The current approved subsidy limits are:

$129,758	0-Bedroom (Efficiency) Limit
$148,748	1-Bedroom Limit
$180,882	2-Bedroom Limit
$234,004	3-Bedroom Limit
$256,862	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 towards the proposed project.

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).

i. 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.

j. 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.

k. 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.

l. Other match sources as permitted under the HOME Final Rule.

THDA will monitor the contribution of match throughout the implementation 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 accessed 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 on-site property inspections during the Affordability Period in order to determine compliance with income and rent requirements, tenant selection, affirmative marketing requirements, and property and design standards and to verify any information submitted by the Recipient to THDA.

   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 one hundred twenty (120) days after the end of the project's fiscal year, each of the following:

i. Audited financial statements for the Owner.

ii. Audited financial statements for the project.

iii. Bank statements for operating reserve and replacement reserve accounts as of the end of the project fiscal year.

iv. Proof of sufficient property and liability insurance coverage with THDA listed as mortgagee.

v. Documentation to show the current utility allowance is being used (i.e. a copy of the utility allowance table).

vi. 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.

vii. Compliance monitoring fees from previous years re-inspections if applicable.

viii. 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 ad 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 CRF 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 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) 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 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, 2024.

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.

44) 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 (LIHTC) 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 criteria.

DESIGNATED DISTRESSED COUNTIES – 5 points Bonus

The Appalachian Regional Commission has designated eight counties in Tennessee as distressed, including: Bledsoe, Clay, Cocke, Hancock, Hardeman, Lake, Perry, and Scott, . THDA will award 5 bonus points for applications with projects in these designated counties.

MATCH EXCEEDING 25% MINIMUM – 5 points Bonus

For project that provide match in excess of 40%, THDA will award a 5 point bonus.

TENNESSEE HOUSING DEVELOPMENT AGENCY

HOME PROGRAM FOR FISCAL YEAR 2024 PROGRAM DESCRIPTION

URBAN/RURAL ROUND

The Tennessee Housing Development Agency (THDA) administers the federally-funded HOME program 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 program.

HOME funds are awarded 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 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 and may apply for a maximum HOME grant of $750,000 for funding under Urban or Rural Matrices.

Applications for the HOME program must be received by THDA on or before 4:00 PM CST on Thursday, February 29, 2024. THDA anticipates notifying successful applicants by May 10, 2024. HOME contracts for applicants funded under the Urban or Rural Matrices will begin July 1, 2024 and will end June 30, 2027.

This Program Description and instructions on applying are available at Tennessee Housing Development Agency | HOME Program (thda.org). If you have questions, please call Aaron Toran at (615) 815-2037.

The HOME Program

The HOME program is governed by Title 24 Code of Federal Regulations, Part 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 for the HOME program 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 for 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 Urban or Rural Matrices must have expended, or submitted an official Request for Payment Form with supporting documentation to THDA by February 29, 2024 for, the percentage of grant funds specified below per grant year:

HOME GRANT YEAR	SPEND DOWN REQUIREMENT
2020 Urban or Rural Rounds	100%

2021 Urban or Rural Rounds	100%
2022 Urban or Rural Rounds	75%
2023 Urban or Rural Rounds	50%

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 amount of points to be deducted from the applicant's final score can be found in section 9 of the Urban Rural Matrix in this program description. 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 2024 Allocation is currently unknown until there is an approved federal budget; however THDA anticipates an award equivalent to the 2023 allocation of approximately $15.3M. THDA will 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 available approximately 50% of its 2024 HOME allocation from HUD, after all set asides described above, for the 2024 HOME Urban and Rural Round and an amount equal to 8% of each grantee's award from the administrative set aside towards Grantee administrative expense. Additionally, THDA may make available any unallocated or returned funds from the 2023 or earlier funding rounds, as determined at the time of award in May 2024.

3. 2024 HOME funds will be allocated for eligible projects in both Urban and Rural areas of Tennessee outside of a Local PJ. The Urban allocation is 45% of the available funding and the rural allocation is 55%. The percentages are based on the low-income population in the designated urban and rural counties.

   a) Urban. The urban areas include the following counties: Anderson, Bedford, Blount, Bradley, Carter, Coffee, Hamblen, Hamilton, Hawkins, Haywood, Loudon, Madison, Maury, McMinn, Montgomery, Putnam, Roane, Robertson, Rutherford, Sevier, Sumner, Williamson, and Wilson.

   b) Rural. All other counties are considered Rural.

4. Scoring. THDA will score, rank, and fund urban and rural applications separately.

   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 urban and rural matrices. Applications that do not meet the threshold score will not be considered for

funding.

b) Ranking. Applications will be ranked in descending order. HOME funds will be awarded from the highest scoring application to the lowest scoring application until all funds are awarded or until the lowest scoring application above the minimum threshold score is funded. Should an insufficient number of applications receive the minimum threshold score to award all funds under either the urban or rural matrix, THDA may re-allocate the remaining funds to the other matrix if there are eligible applicants available or other HOME activities if no additional qualified, eligible applicants are available from either round.

c) County Limit. No county may receive a combined total of more than $1,000,000. 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. The THDA Board of Directors may award less than $250,000 should there be more than three successful applicants from the same county.

d) In the event of a tie score, 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) Grantees must repay any HOME funds expended on projects that do not result in a qualified HOME unit or are not completed and ready for occupancy within 4 years of the date of the Written Agreement between THDA and the Grantee. Grantees may also be required to repay HOME funds if there is a default under the Working Agreement or Legal Documents.

c) Commitment Requirement. A successful Grantee that receives an allocation of funds ("Grant Recipient") must commit 100% of those funds to specific units by April 30, 2026. Failure to meet a particular 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 2024 Urban/Rural 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 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 awarded under the Urban/Rural Round 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 grants that are completely forgiven at the expiration of the applicable compliance period as long as the homeowner adheres to the grant 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 THDA 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 2024 HOME Program, THDA will continue to provide the required federal match for projects submitted under the Urban/Rural 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 current maximum HOME investment per unit is provided below:

MINIMUM HOME DOLLARS		$ 1,000	PER UNIT
MAXIMUM HOME DOLLARS		$129,758	0-BEDROOM (EFFICIENCY) LIMIT
		$148,748	1-BEDROOM LIMIT

$180,882	2-BEDROOM LIMIT
$234,004	3-BEDROOM LIMIT
$256,862	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 THDA Design Standards, applicable local, county and state codes, rehabilitation standards, HUD prescribed design and neighborhood standards, and zoning ordinances 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.

1. 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.

2. 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 24 CFR Part 6 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 24 CRF Parts 5, 200, 203, Sexual Orientation or Gender Identity 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.

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. 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. Grantees must ensure that the proposed activity does not allow or promote segregation on the basis of race, disability or income.

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, 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.***

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. 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. 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.

S. 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.

T. 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.

U. 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.

V. 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 accessed 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.

W. 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.

URBAN RURAL 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 client 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, 2027.
- 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 **2024 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 - 2023 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 under the Robert T. Stafford Disaster Relief and Emergency Assistance Act in the 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 — Up to 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 2024 HOME Urban and Rural Funding Competition if the spend down requirements are met as detailed in Section B. Any grant that successfully closed, but did not commit or 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
- $1 - $29,999 - 1 Point

Appendix E:

HTF Program Description

TENNESSEE HOUSING DEVELOPMENT AGENCY

NATIONAL HOUSING TRUST FUND 2024 PROGRAM DESCRIPTION

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.

The 2024 NHTF funds will be awarded consistent with this Program Description and in conjunction with THDA's Low-Income Housing Tax Credit 2024 Qualified Allocation Plan ("QAP"), through the competitive application process outlined therein for competitive housing credits, to projects that are in Rural Counties, as outlined in Exhibit A, or are proposing permanent Supportive Housing, as defined within the QAP. THDA anticipates notifying successful applicants on or about July 1, 2024.

Applicants meeting the above criteria that want to apply for NHTF resources must indicate the need for NHTF as a part of their Initial Application for competitive low-income housing tax credits ("LIHTC") through THDA's Tennessee Housing Online Management and Application System ("THOMAS").

NHTF is governed by Title 24 Code of Federal Regulations, Parts 91 and 93. While all references in this Program Description and other related documentation refer to this funding as the National Housing Trust Fund or NHTF, all federal requirements will identify this resource as the "Housing Trust Fund" or "HTF."

1) ALLOCATION OF FUNDS

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 2024 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 2023 or earlier funding rounds as determined at the time of award in July 2024.

a. THDA will award ninety percent (90%) of the allocated amount in NHTF funds to successful applicants. Each award will be a minimum of one hundred thousand dollars ($100,000) and a maximum of one million, five hundred thousand dollars ($1,500,000).

b. THDA will use ten percent (10%) of the NHTF allocation for its own administrative expenses.

2) ELIGIBLE RECIPIENTS

In order to receive an award of NHTF, a project must receive an allocation of 2024 competitive LIHTC and either be a project located in a Rural County or a project proposing permanent Supportive Housing.

a. **Rural County**. 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. Rural County designations can be found in Exhibit A attached hereto.

b. **Permanent Supportive Housing.** Permanent Housing with a lease term of at least one year, renewable, and terminable only for cause, targeted to households in need of and provided with Supportive Services, as required by the QAP, which under this Program Description includes Housing for Homeless and housing for Resident Populations with Special Housing Needs.

i) **Housing for the Homeless**. 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/.

ii) **Housing for Special Housing Needs.** Housing that has been constructed or rehabilitated with special features (e.g. location, design, layout, or on–site services) to help people live at the highest level of independence in the community. For example, the unit may be adapted to accommodate special physical or medical needs; or provide on–site services such as staff support for older persons, individuals with mental health issues, developmental, or other social needs.

(1) **Supportive 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 Housing Credit Development to remain independent and avoid placement in a hospital, nursing home, or intermediate-care facility.

(2) **Housing for Older Persons.** In order for Housing for Older Persons to not violate

fair housing, the housing must be housing (i) intended for, and solely occupied by, persons age 62 or older; or (ii) where at least 80 percent of the units have at least one occupant that is intended and operated for occupancy by at least one person age 55 years or older per unit, the project publishes and adheres to policies and procedures that demonstrate the intent to operate as "55 or older" housing, and the project complies with HUD's regulatory requirements for age verification of residents; or (iii) provided for under any state or federal program that HUD has determined is specifically designed and operated to assist older persons (as defined in the state or federal program).

3) FORM OF ASSISTANCE

NHTF funds will be awarded as a low-interest loan based on the Applicable Federal Rate ("AFR"), due at maturity and secured by a note, deed of trust, and restrictive covenants. Recipients shall execute a note and record a fully and accurately executed deed of trust and restrictive covenants during the construction phase and provide copies of such to THDA prior to requesting any draws.

4) 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

b. Maximum NHTF Funds Per Unit: The maximum amount of NHTF funds that may be invested per NHTF unit, per size, is based on THDA's subsidy limits at the time the closing documents are executed. The current approved subsidy limits are:

$129,758	0-Bedroom (Efficiency) Limit
$148,748	1-Bedroom Limit
$180,882	2-Bedroom Limit
$234,004	3-Bedroom Limit
$256,862	4-Bedroom Limit

5) DEVELOPER FEE

The Developer Fee is the sum of the Developer's overhead and the Developer's profit. Consulting fees and guarantor fees are also considered part of the total Developer Fee calculation. 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.

6) 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 as defined in Tennessee Code Annotated Title 68 -126-202 & 303, 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 NHTF.

a. Eligible housing activities include:

   i) New construction of qualified Rural County or Supportive Housing rental housing units.

   ii) Acquisition and/or rehabilitation of existing qualified Rural County or Supportive Housing rental housing units.

b. **Extremely Low-Income Household.** An individual or household whose annual income does not exceed thirty percent (30%) of the area median family income of a geographic area, as determined by HUD with adjustments for smaller or larger families or households with incomes at or below the poverty line (whichever is greater).

7) UNIT DESIGNATION

In a project containing NHTF and other units, the Recipient may designate the NHTF units to be fixed or floating. This designation will be required in the application and designation of specific units must be included in the contracts between THDA and the Recipient.

8) 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. 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.

9) 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 the applicant intends to utilize in the NHTF project, especially THDA resources. Failure to disclose said information may result in cancellation of an award and ad result in 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.

10) LEASE-UP AND INITIAL OCCUPANCY

a. 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 Recipient must report to THDA on current marketing efforts in a form and with substance as required by THDA.

b. 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.

11) MARKET

Applicants must document that neighborhood market conditions demonstrate a need for the project.

12) 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, including very low-income, low income, moderate income and/or above. NHTF funds may only be used for NHTF qualifying residential units.

13) 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.

14) 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, and are available at https://www.hudexchange.info/programs/htf/htf-rent-limits/.

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 Period of Affordability, 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.

15) PERIOD OF AFFORDABILITY

"Affordability Period," is 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.

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://www.hudexchange.info/programs/htf/htf-rent-limits/.

   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 applicable THDA Design and Rehabilitation Standards, applicable local, county and state codes, rehabilitation standards, National Standards for the Physical Inspection of Real Estate ("NSPIRE"), and zoning ordinances at the time of project completion.

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.

20) BUILD AMERICA, BUY AMERICA

The Build America, Buy America Act ("BABA") (Pub. L. No. 117-58, §§ 70901-52), enacted as part of the Infrastructure Investment and Jobs Act on November 15, 2021, requires that "none of the funds made available for a Federal financial assistance program for infrastructure, including each deficient program, may be obligated for a project unless all of the iron, steel, manufactured products,

and construction materials used in the project are produced in the United States."

Therefore, consistent with federal intent, THDA will require projects to comply with the requirements of BABA as HUD directs.

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.

b. 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. Lead-based paint requirements apply to all units and common areas in the project. 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:
https://www.hud.gov/program_offices/healthy_homes/enforcement/regulations.

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.

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.

a. 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.

b. 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. 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.

b. All Applicants must complete a Thirty (30) Year Affordability Proforma with 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.

c. 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.

d. 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 cost, 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. If a project falls into multiple categories as set forth below, the higher minimum initial replacement reserve shall apply.

a. The replacement reserve requirement for all National Housing Trust Fund properties shall, initially, be a minimum of three hundred dollars ($300) per unit per year, inflated at three percent (3%) annually.

b. .

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 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.

e. 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.

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.

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. Stabilized Occupancy is occupancy of at least ninety percent (90%) of the units in the property for a continuous period of at least ninety (90) calendar days.

b. 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.

c. The operating reserve account must be maintained in a separate account in a federally

insured financial institution.

d. 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.

e. 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.

f. 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.

g. 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 low-interest loan, based on the Applicable Federal Rate ("AFR"), due at maturity 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. Total Development Costs is the all-in costs of developing the project including acquisition, predevelopment costs, hard and soft construction or rehab costs, financing costs, developer fees, and reserve account capitalization.

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 award, plus any interest accrued.

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 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 note, deed of trust, and restrictive covenants to enforce the NHTF Period of Affordability.

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 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 on-site property inspections during the Period of Affordability in order to determine compliance with income and rent requirements, tenant selection, affirmative marketing requirements, and property and design standards and to verify any information submitted by the Recipient to THDA.

   i) THDA will perform onsite inspection 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 inspection 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 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 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 one hundred twenty (120) days after the end of the project's fiscal year, each of the following:

i) Audited financial statements for the Owner.

ii) Audited financial statements for the project.

iii) Bank statements for operating reserve and replacement reserve accounts as of the end of the project fiscal year.

iv) Proof of sufficient property and liability insurance coverage with THDA listed as mortgagee.

v) Documentation to show the current utility allowance is being used (i.e. a copy of the utility allowance table).

vi) 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.

vii) Compliance monitoring fees from previous years re-inspections if applicable.

viii) 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.

b. 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.)

i) 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.

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. 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.

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 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.

f. 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.

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 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.

h. 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 CRF 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) 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.

39) APPLICATION AND EVALUATION PROCEDURE

THDA will evaluate each application to determine if the proposal meets threshold criteria. Threshold criteria includes submission by an eligible applicant of a complete application, including any documentation required to be submitted through THDA's THOMAS system and:

a. 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.

b. Submission of a 30-Year Proforma demonstrating a need for the NHTF funds.

c. 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: https://www.federalregister.gov/articles/2014/01/16/201400487/medicaid- program-state-plan-home-and-community-based-services-5-year-period-for- waivers-provider.

d. Applications meeting the threshold requirements will be scored, ranked, and awarded according to the application criteria established in QAP.

e. 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.

   i) 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.

   ii) 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.

EXHIBIT A
Urban/Rural County Designations

County	2020 Population	Population Percentage Living in Rural Area	Designation
Anderson	77,123	36.52%	URBAN
Bedford	50,237	55.11%	URBAN
Benton	15,864	100.00%	RURAL
Bledsoe	14,913	100.00%	RURAL
Blount	135,280	37.20%	URBAN
Bradley	108,620	31.95%	URBAN
Campbell	39,272	48.78%	RURAL
Cannon	14,506	100.00%	RURAL
Carroll	28,440	82.10%	RURAL
Carter	56,356	40.74%	URBAN
Cheatham	41,072	100.00%	RURAL
Chester	17,341	65.94%	RURAL
Claiborne	32,043	71.33%	RURAL
Clay	7,581	100.00%	RURAL
Cocke	35,999	67.89%	RURAL
Coffee	57,889	46.08%	URBAN
Crockett	13,911	100.00%	RURAL
Cumberland	61,145	53.94%	URBAN
Davidson	715,884	3.14%	URBAN
Decatur	11,435	100.00%	RURAL
DeKalb	20,080	75.97%	RURAL
Dickson	54,315	69.54%	RURAL
Dyer	36,801	54.38%	RURAL
Fayette	41,990	74.69%	RURAL
Fentress	18,489	100.00%	RURAL
Franklin	42,774	67.90%	RURAL
Gibson	50,429	70.77%	RURAL
Giles	30,346	73.12%	RURAL
Grainger	23,527	84.43%	RURAL
Greene	70,152	67.33%	RURAL
Grundy	13,529	100.00%	RURAL
Hamblen	64,499	22.66%	URBAN
Hamilton	366,207	12.51%	URBAN
Hancock	6,662	100.00%	RURAL
Hardeman	25,462	79.26%	RURAL
Hardin	26,831	67.10%	RURAL

Hawkins	56,721	62.08%	URBAN
Haywood	17,864	46.14%	RURAL
Henderson	27,842	77.17%	RURAL
Henry	32,199	67.77%	RURAL
Hickman	24,925	100.00%	RURAL
Houston	8,283	100.00%	RURAL
Humphreys	18,990	100.00%	RURAL
Jackson	11,617	100.00%	RURAL
Jefferson	54,683	75.82%	RURAL
Johnson	17,948	100.00%	RURAL
Knox	478,971	9.19%	URBAN
Lake	7,005	100.00%	RURAL
Lauderdale	25,143	72.47%	RURAL
Lawrence	44,159	73.55%	RURAL
Lewis	12,582	100.00%	RURAL
Lincoln	35,319	71.35%	RURAL
Loudon	54,886	35.66%	URBAN
Macon	25,216	75.52%	RURAL
Madison	98,823	26.32%	URBAN
Marion	28,837	91.34%	RURAL
Marshall	34,318	65.23%	RURAL
Maury	100,974	37.48%	URBAN
McMinn	53,276	61.66%	URBAN
McNairy	25,866	100.00%	RURAL
Meigs	12,758	100.00%	RURAL
Monroe	46,250	73.30%	RURAL
Montgomery	220,069	17.73%	URBAN
Moore	6,461	99.89%	RURAL
Morgan	21,035	100.00%	RURAL
Obion	30,787	59.31%	RURAL
Overton	22,511	100.00%	RURAL
Perry	8,366	100.00%	RURAL
Pickett	5,001	100.00%	RURAL
Polk	17,544	100.00%	RURAL
Putnam	79,854	38.53%	URBAN
Rhea	32,870	70.53%	RURAL
Roane	53,404	52.11%	URBAN
Robertson	72,803	53.00%	URBAN
Rutherford	341,486	15.96%	URBAN
Scott	21,850	100.00%	RURAL
Sequatchie	15,826	100.00%	RURAL
Sevier	98,380	53.37%	URBAN
Shelby	929,744	3.40%	URBAN

Smith	19,904	100.00%	RURAL
Stewart	13,657	100.00%	RURAL
Sullivan	158,163	26.54%	URBAN
Sumner	196,281	25.26%	URBAN
Tipton	60,970	66.66%	RURAL
Trousdale	11,615	100.00%	RURAL
Unicoi	17,928	51.44%	RURAL
Union	19,802	100.00%	RURAL
Van Buren	6,168	100.00%	RURAL
Warren	40,953	61.64%	RURAL
Washington	133,001	25.76%	URBAN
Wayne	16,232	100.00%	RURAL
Weakley	32,902	67.44%	RURAL
White	27,351	79.19%	RURAL
Williamson	247,726	18.64%	URBAN
Wilson	147,737	35.24%	URBAN

Appendix F:

ESG Program Description

2024 EMERGENCY SOLUTIONS GRANTS PROGRAM

Program Description
Tennessee Housing Development Agency

The Emergency Shelter Grants 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 2024 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 28, 2024. Applications under the ESG Set-Aside City Allocation also must be received by THDA on or before 4:00 PM CDT on Thursday, March 28, 2024. Contingent upon notification of a 2024 ESG allocation from HUD, THDA anticipates notifying successful applicants by May 15, 2024 for the period July 1, 2024 through June 30, 2025. 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 fleeing, or is attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate 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:

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

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 2024 of

approximately $3 million. THDA will make available under this program description any FY2024 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 2024 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 ACTIVITES

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 purchasing or 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 noncosmetic 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 trail, 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.

(E) 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 agreement. 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
   o. 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 the 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 DISPLACMENT. 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. 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.

REPORTING REQUIREMENTS. Each ESG Grantee must complete quarterly reporting forms as required by THDA. Quarterly reports must be submitted by the 15th of the month following the close of the quarter. If the 15th falls on a weekend or holiday, the report must be submitted by the next business dayESG Grantees also are required to upload the ESG Consolidated Annual Performance and Evaluation Report (CAPER) via Comma Separated Valued (CSV) into the Sage HMIS Reporting Repository. 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.

i. 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 accessed 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;

3. 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;

4. Policies and procedures for assessing, prioritizing, and reassessing individuals' and families' needs for essential services related to emergency shelter;

5. 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);

6. 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);

7. 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;

8. 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

9. 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

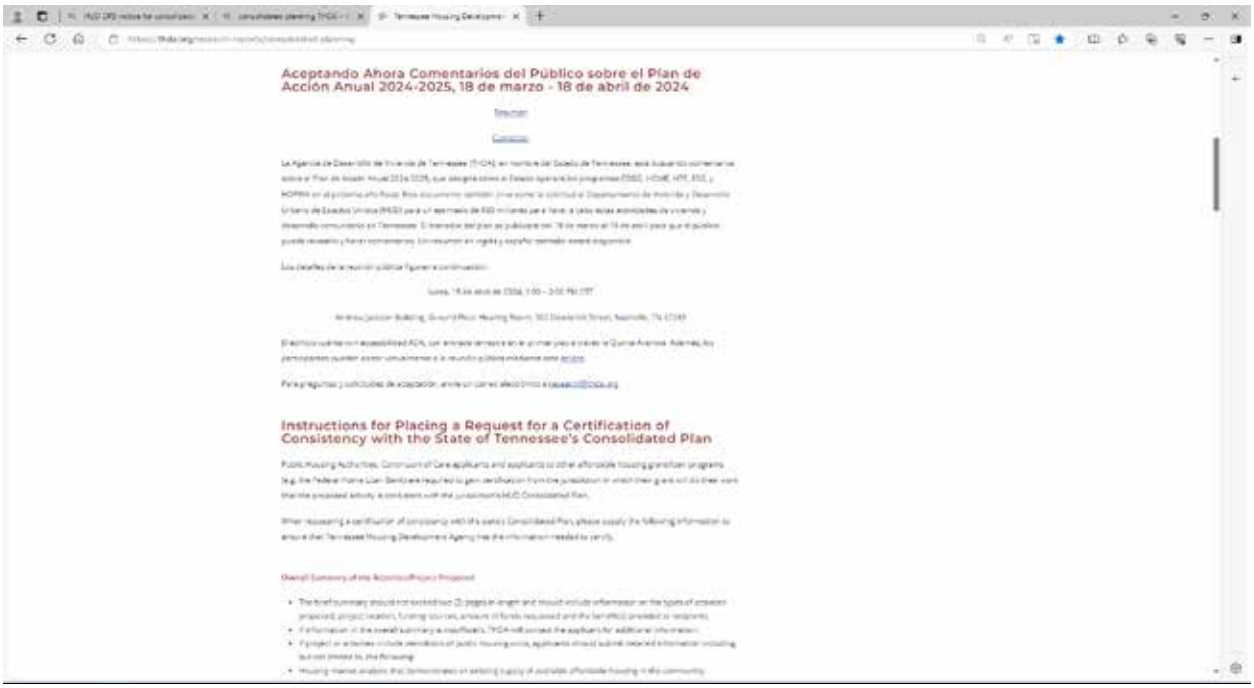
THDA will award up to 20 points for an application that actively participates in and coordinates with the local CoC, including active participation in the coordinated entry process established by the CoC at time of application.

Appendix G:

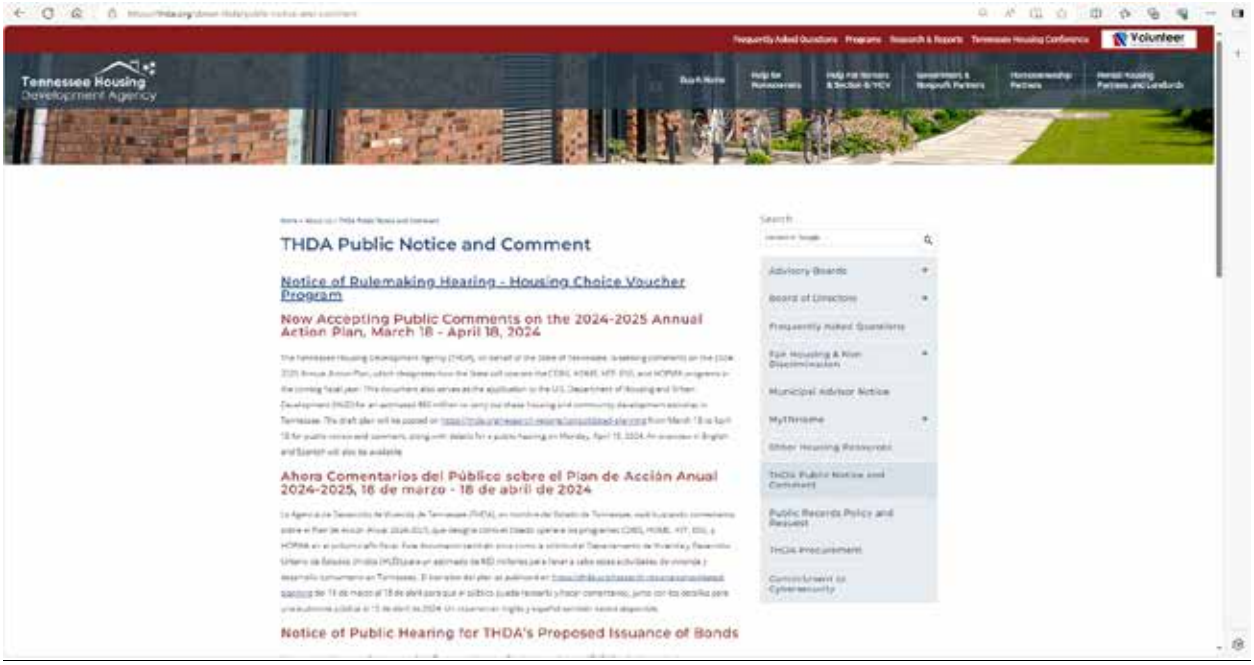
Public Consultation

THDA's Consolidated Planning Page

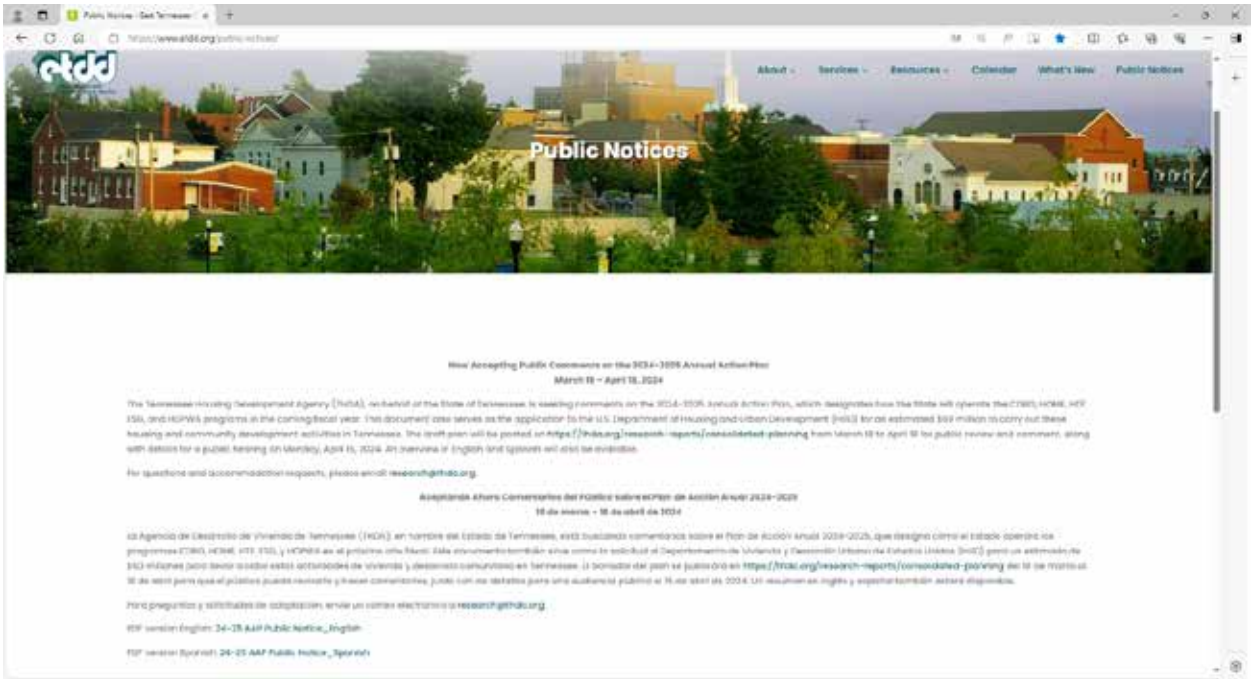




THDA's Public Comment Page



East Tennessee Development District



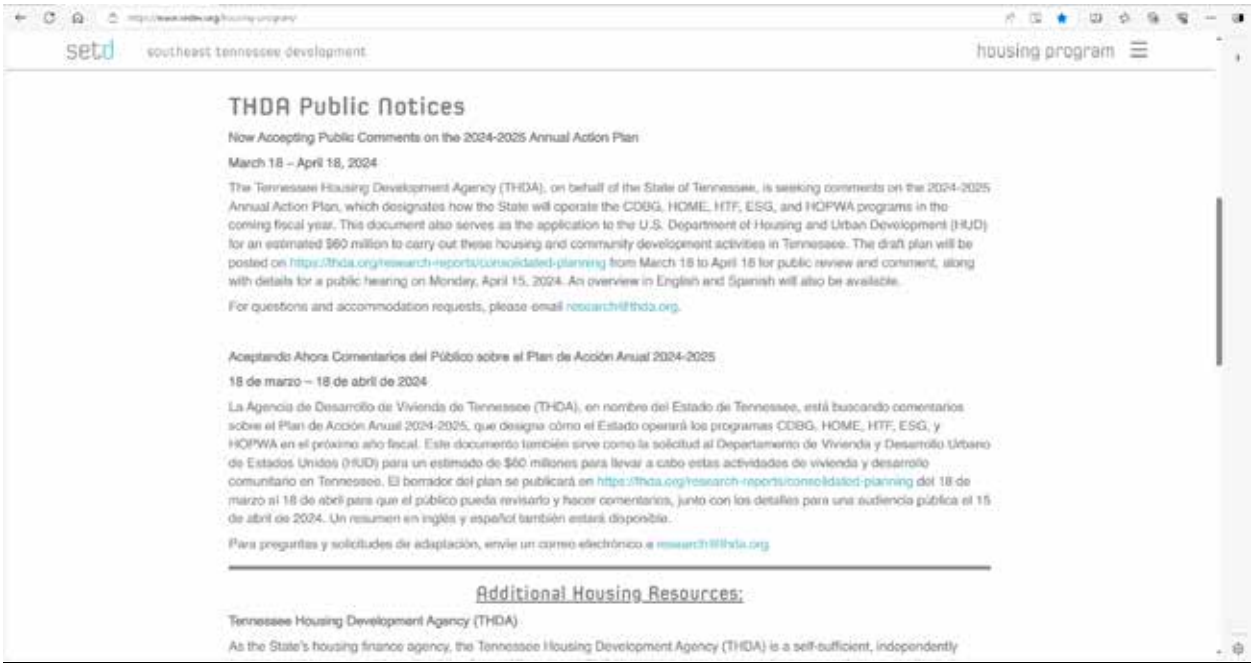
Midsouth Tennessee Development District



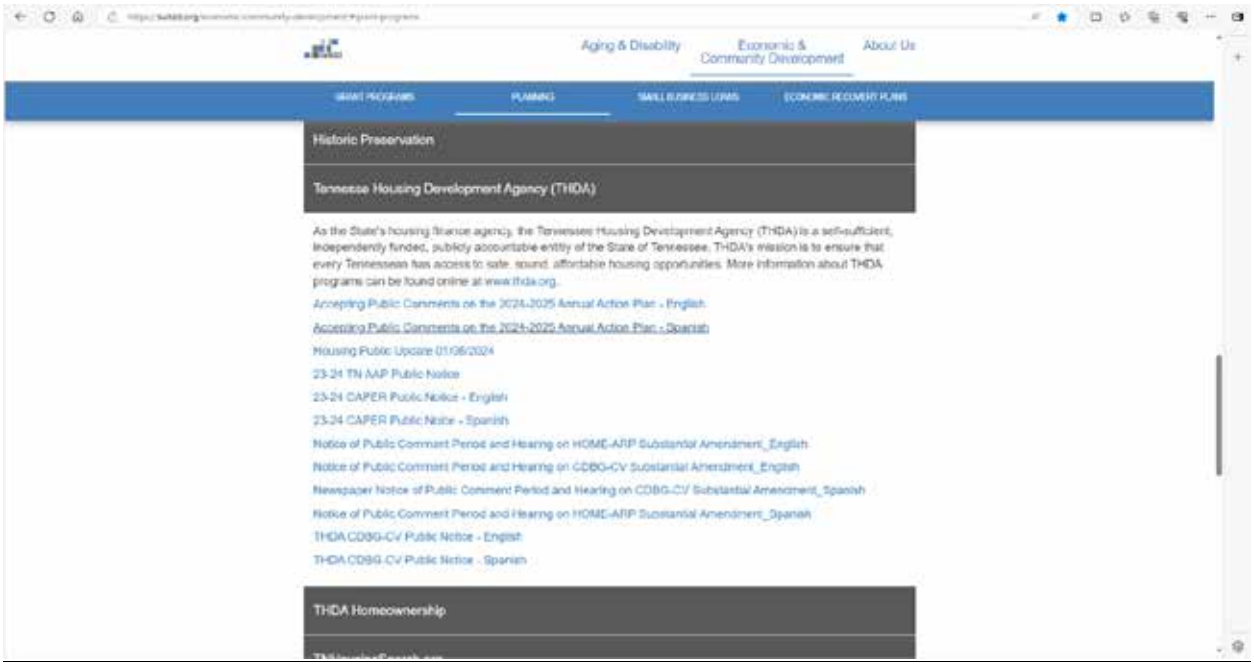
South Central Tennessee Development District

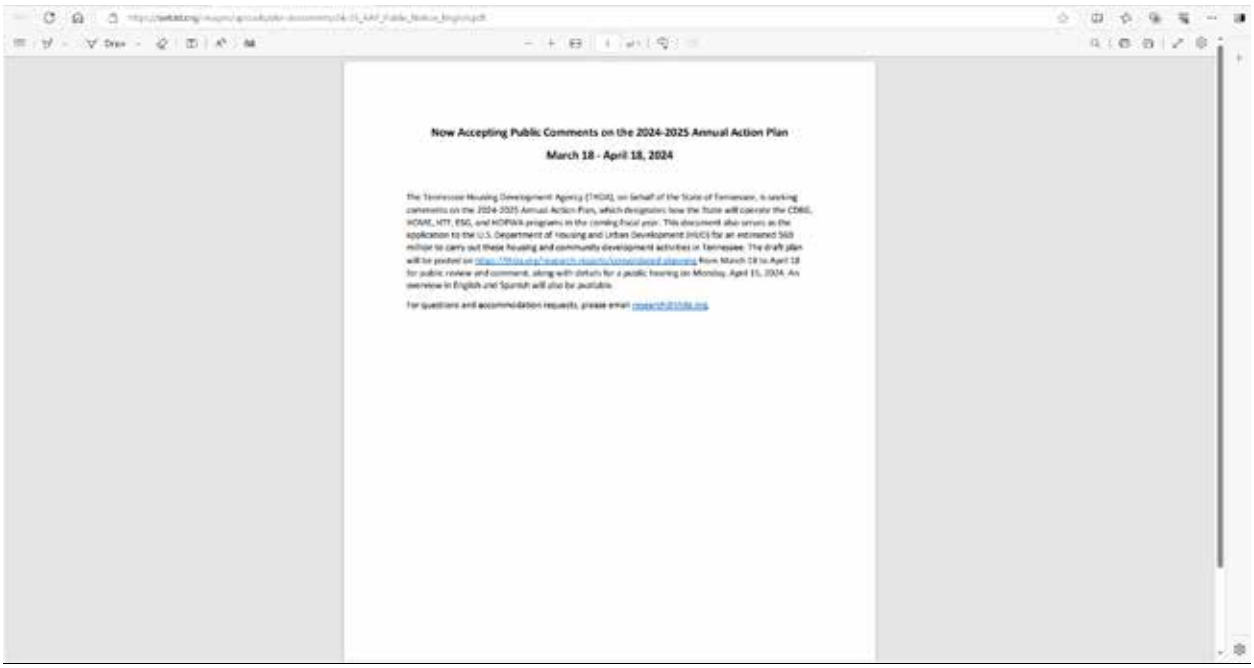


Southeast Tennessee Development District



Southwest Tennessee Development District



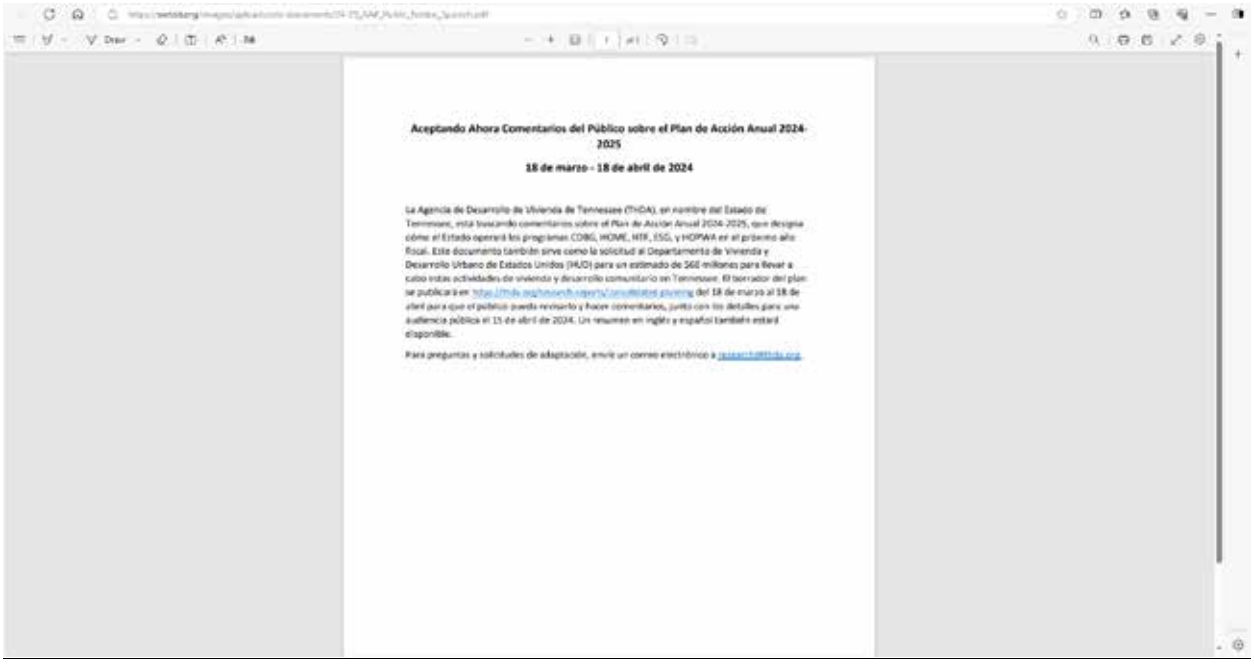


Now Accepting Public Comments on the 2024-2025 Annual Action Plan

March 18 - April 18, 2024

The Tennessee Housing Development Agency (THDA), on behalf of the State of Tennessee, is seeking comments on the 2024-2025 Annual Action Plan, which describes how the State will operate the CDBG, HOME, HTF, ESG, and HOPWA programs in the coming fiscal year. This document also serves as the application to the U.S. Department of Housing and Urban Development (HUD) for an estimated $60 million to carry out these housing and community development activities in Tennessee. The draft plan will be posted on https://thda.org/research-reports/consolidated-planning from March 18 to April 18 for public review and comment, along with details for a public hearing on Monday, April 15, 2024. An overview in English and Spanish will also be available.

For questions and accommodation requests, please email research@thda.org.



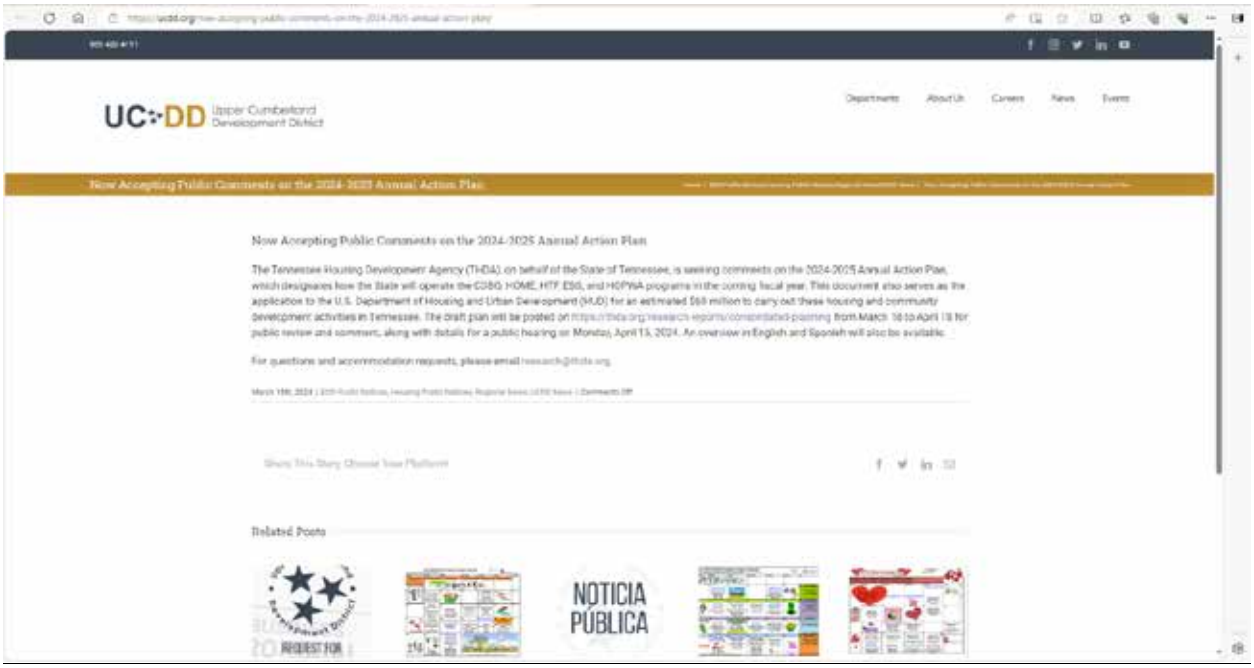
Aceptando Ahora Comentarios del Público sobre el Plan de Acción Anual 2024-2025

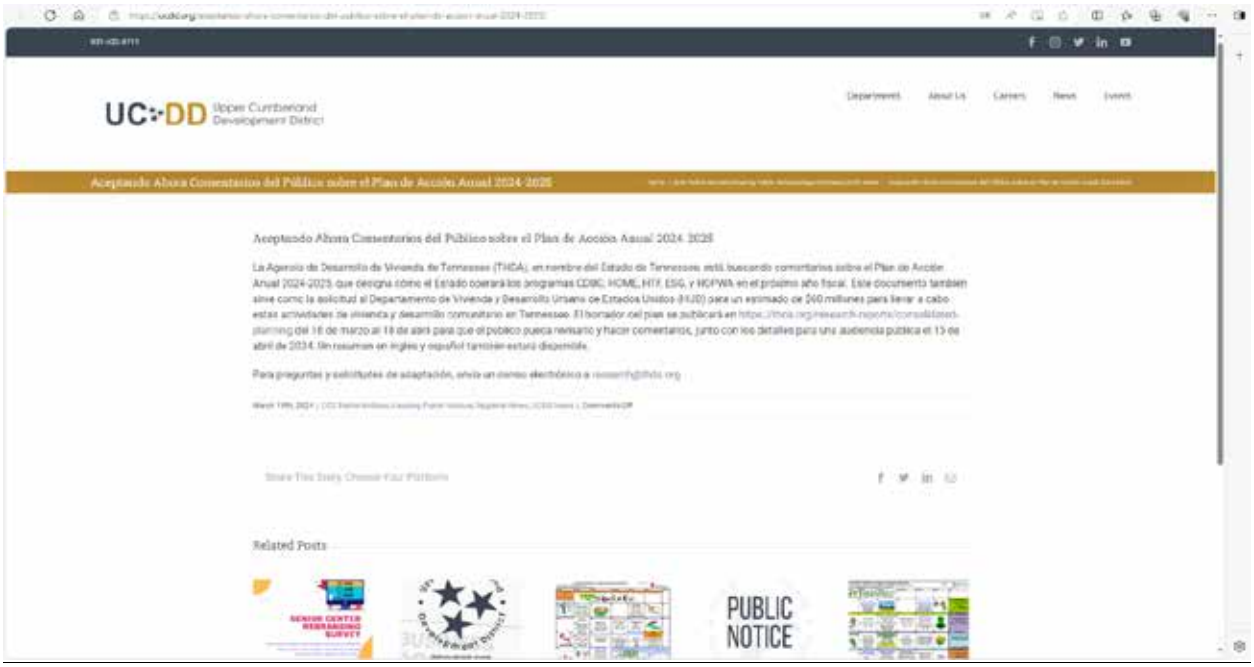
18 de marzo - 18 de abril de 2024

La Agencia de Desarrollo de Vivienda de Tennessee (THDA), en nombre del Estado de Tennessee, está buscando comentarios sobre el Plan de Acción Anual 2024-2025, que designa cómo el Estado operará los programas CDBG, HOME, HTF, ESG, y HOPWA en el próximo año fiscal. Este documento también sirve como la solicitud al Departamento de Vivienda y Desarrollo Urbano de Estados Unidos (HUD) para un estimado de $60 millones para llevar a cabo estas actividades de vivienda y desarrollo comunitario en Tennessee. El borrador del plan se publicará en https://thda.org/research-reports/consolidated-planning del 18 de marzo al 18 de abril para que el público pueda revisarlo y hacer comentarios, junto con los detalles para una audiencia pública el 15 de abril de 2024. Un resumen en inglés y español también estará disponible.

Para preguntas y solicitudes de adaptación, envíe un correo electrónico a research@thda.org.

Upper Cumberland Development District





Tennessee Housing Development Agency

Now Accepting Public Comments on the 2024-2025 Annual Action Plan Draft

March 18 - April 18, 2024

Every year, the State of Tennessee anticipates $50-60 Million for affordable housing and community development. On behalf of the State, the Tennessee Housing Development Agency has released a draft plan for this funding and activities to be completed during program year 2024-2025. See the full notice below for additional information.

Visit https://thda.org/research-reports/consolidated-planning to review the full draft or summary, to submit a comment, or to find details for the public hearing.

In the recently released 2024-2025 Annual Action Plan draft, the Tennessee Housing Development Agency (THDA) describes how the State of Tennessee will operate the CDBG, HOME, HTF, ESG, and HOPWA programs in the coming fiscal year. This document also serves as the application to the U.S. Department of Housing and Urban Development (HUD) for an estimated $50-60 million for housing and community development activities in Tennessee. The public is encouraged to review and comment on this draft from March 18 to April 18, 2024. Comments should be submitted via the link above. These programs support a variety of housing and community development efforts throughout Tennessee for the benefit of low- and moderate-income households: Community Development Block Grant (CDBG, administered by TN Department of Economic and Community Development); HOME Investment Partnership Program (HOME, administered by THDA); Housing Trust Fund (HTF, administered by THDA); Emergency Solutions Grant (ESG, administered by THDA); and Housing Opportunities for Persons with AIDS Program (HOPWA, administered by TN Department of Health). For questions and accommodation requests, please email research@thda.org.

En Español:

Ahora aceptamos comentarios del público sobre el Plan de Acción Anual 2024-2025

18 de marzo - 18 de abril de 2024

Para ver una lista de las audiencias públicas, revise el

resumen ejecutivo y borrador, o deje un comentario hasta el 18 de abril:
https://thda.org/research-reports/consolidated-planning

En el recientemente difundido borrador del Plan de Acción Anual 2024-2025, la Agencia de Desarrollo de Viviendas de Tennessee (THDA, por sus siglas en inglés) describe la manera en que el Estado de Tennessee administrará los programas CDBG, HOME, HTF, ESG y HOPWA en el próximo año fiscal. Dicho documento también constituye la solicitud al Departamento de Vivienda y Desarrollo Urbano (HUD, por sus siglas en inglés) de los Estados Unidos de aproximadamente $50-60 millones para actividades de vivienda y desarrollo comunitario en Tennessee. Se anima a que los ciudadanos revisen y hagan comentarios sobre la información contenida en el informe. Estos programas apoyan una variedad de esfuerzos de viviendas y desarrollo comunitario a lo largo de Tennessee para beneficiar a unidades familiares de bajo a moderado ingreso: Bloque de Subvenciones para Desarrollo Comunitario (CDBG, suministrado por el Departamento del Desarrollo Económico y Comunitario de Tennessee); Programa de Asociaciones de Inversión (HOME, suministrado por la THDA); Fondo de Subvenciones para Vivienda (HTF, suministrado por la THDA); Subvención de Soluciones de Emergencia (ESG, suministrada por la THDA); y Programa de Oportunidades de Vivienda para Personas con SIDA (HOPWA), suministrado por el Departamento de Salud de Tennessee). Por cualquier pregunta y solicitud de adaptación, escriba 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

EQUAL HOUSING OPPORTUNITY

Our Partners:

TN Department of Economic & Community Development

TN Department of Health

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

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Public Hearing for the State of Tennessee FY 24 -25 Annual Action Plan

April 15, 2024, 1:00 – 2:00 PM CST

1. Amara Mattingly, THDA
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Newspaper Affidavits and Tear Sheets

NOTICE TO CREDITORS

NOTICE TO CREDITORS

ESTATE OF MARY FRANCIS FOSTER WOODS
Deceased No. 24-P-206
Notice is hereby given that on March 7, 2024, 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 21, 2023. 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 7th day of March, 2024,

,

MARY L. MOON-TUCK,
EXECUTOR

Mark E. Whittenburg,
Attorney

NOTICE TO CREDITORS

ESTATE OF MICHAEL WAYNE VILES
Deceased No. 24-P-207
Notice is hereby given that on March 7, 2024, 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 13, 2023. 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 7th day of March, 2024,

,

PHILLIP W. VILES,
EXECUTOR

William H. Vetterick,
Attorney

NOTICE TO CREDITORS

ESTATE OF RALPH EDWARD KINNANE, JR.
Deceased No. 24-P-226
Notice is hereby given that on March 13, 2024, 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, 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)

NOTICE TO CREDITORS

209-6615.

This 13th day of March, 2024,

,

TAMMIE SMITH,
EXECUTOR

John R. Buhrman,
Attorney

NOTICE TO CREDITORS

ESTATE OF ROY JEROME CLARKSON, JR.
Deceased No. 24-P-217
Notice is hereby given that on March 8, 2024, 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 3, 2023. 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 8th day of March, 2024,

,

JANET CLARKSON,
EXECUTOR

Peter J. Harrison,
Attorney

NOTICE TO CREDITORS

ESTATE OF SALLY KAYE SEARLE
Deceased No. 24-P-224
Notice is hereby given that on March 13, 2024, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died September 8, 2023. 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 13th day of March, 2024,

,

KENNETH D. DENTON,
EXECUTOR

John G. Huisman,
Attorney

NOTICE TO CREDITORS

ESTATE OF SUZAN BETH CARLILE
Deceased No. 24-P-243
Notice is hereby given that on March 19, 2024, 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 10, 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

NOTICE TO CREDITORS

(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 19th day of March, 2024,

,

OAKLEY L. CARLILE,
ADMINISTRATOR

David B. Roberts,
Attorney

NOTICE TO CREDITORS

ESTATE OF THOMAS STEVEN MILLER
Deceased No. 24-P-237
Notice is hereby given that on March 15, 2024, 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 23, 2023. 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 15th day of March, 2024,

,

MARK D. MILLER,
ADMINISTRATOR

James R. McKoon,
Attorney

NOTICE TO CREDITORS

ESTATE OF VICKI LILLIAN HARMON REYNOLDS BROWN
Deceased No. 24-P-232
Notice is hereby given that on March 14, 2024, 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 16, 2023. 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 14th day of March, 2024,

,

ELIZABETH MAHN,
ADMINISTRATOR

Mark A. Ramsey,
Attorney

NOTICE TO CREDITORS

ESTATE OF WILLIAM FRED PHILLIPS
Deceased No. 24-P-213
Notice is hereby given that on March 12, 2024, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died July 30, 2023. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with

NOTICE TO CREDITORS

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 12th day of March, 2024,

,

DENISE SLAUGHTER,
EXECUTOR

Bryson A. Lype,
Attorney

LEGAL NOTICES

ABANDONED VEHICLES

The following vehicles will be auctioned for tow & storage on Monday, April 8, 2024 at 10:00am. at First Response Towing, 980 Airport Rd, Chattanooga, TN. 37421.

2021 NISSAN VERSA
VIN # 3N1CN8DV1ML808338

2001 TOYOTA SEQUOIA
VIN # 5TDZT34AX1S028907

2013 HYUNDAI ELANTRA
VIN # 5NPDH4AEXDH391498

2018 CHEVROLET SONIC
VIN # 1G1JD5SH9J4114249

2014 FORD MUSTANG
VIN # 1ZVBP8EM1E5210595

IN THE CHANCERY COURT FOR HAMILTON COUNTY, TENNESSEE
NO: 23-0699
PART 2

HUBERT FRANKLIN PRICE, JR.,

Plaintiff,

VS.

DEBORAH ALEXANDER GOLDEN, ET AL:

Defendants.

PUBLICATION NOTICE

TO: DEBORAH ALEXANDRIA GOLDEN

It appearing that service cannot be had on you in Hamilton County, Tennessee, or that you are now a non-resident of the State of Tennessee; it is ORDERED that unless you appear and defend the Complaint on file in the above-styled case within thirty (30) days after April 7, 2024, a default judgment may be taken against you for the relief demanded in said Complaint. Pursuant to T.C.A. 21-1-203 (b)

This the 13th day of March, 2024

ROBIN L. MILLER, CLERK AND MASTER

BY: Karrie Davis
Deputy Clerk

NOTICE TO THE PUBLIC

The Town of Walden's Budget Committee will meet on April 4, 2024 at 9:00 a.m. at Walden Town Hall, 1836 Taft HWY, Walden, TN, 37377 for a regular Committee meeting about the Town's finances.

IN THE CHANCERY COURT OF RHEA COUNTY, TENNESSEE, AT DAYTON: CAUSE NO. #23-CV-11708

To: Brittany Jordan, and any other children, next-of-kin, heirs, successors, claimants, representatives, or assigns of either Robert J. Jordan or Edward R. Jordan, deceased.

Joshua R. Holden, Successor Trustee,
Plaintiff,

VS.

Patrick Lynn Jordan, Betty (Holland) Jordan f/k/a Betty F. Simpson, Baylie Iasis Clawson f/k/a Baylie Jordan, Brittany Jordan, and any other children, next-of-kin, heirs, successors, claimants, representatives, or assigns of Robert J. Jordan and

LEGAL NOTICES

Edward R. Jordan.
Defendants,

Upon motion of the Plaintiff, JOSHUA R. HOLDEN, SUCCESSOR TRUSTEE, and it appearing that the address, residence and whereabouts of certain Defendants, including BRITTANY JORDAN and any other children, next-of-kin, heirs, successors, claimants, representatives, or assigns (the "Unserved Parties") of ROBERT J. JORDAN or EDWARD R. JORDAN, are unknown and that his/her whereabouts cannot be ascertained by the Plaintiff, after due and diligent search and inquiry; it is, therefore, ORDERED that publication be made for four (4) consecutive weeks, as required by law, in the CHATTANOOGA TIMES FREE PRESS, a newspaper of general circulation published in both Hamilton County and Rhea County, Tennessee, notifying the Unserved Parties to file an answer, claim, or response to this lawsuit with Plaintiff's attorney, J. Michael Winchester, whose address is P.O. Box 2428, Knoxville, TN. 37901, within thirty (30) days from the last date of publication below, exclusive of said last date of publication, or a judgment by default may be entered and the case set for hearing ex parte as to said Unserved Parties, BRITTANY JORDAN and any other children, next-of-kin, heirs, successors, claimants, representatives, or assigns (known or unknown) of ROBERT J. JORDAN or EDWARD R. JORDAN, in the Chancery Court of Rhea County in Dayton, Tennessee.
IT IS FURTHER ORDERED that this notice be published for four (4) consecutive weeks in the CHATTANOOGA TIMES FREE PRESS on the following dates:

March 24, 2024 ,
March 31, 2024
April 7, 2024
April 14, 2024

This the 14th day of March, 2024.

Bonnie Doss, Clerk & Master
Kelly Wallis, Deputy Clerk

NOTICE

STATE OF TENNESSEE; DEPARTMENT OF CHILDREN'S SERVICES V. HEATHER LEE RATCLIFF

The State of Tennessee, Department of Children's Services has filed a Petition for Temporary Legal Custody and Ex Parte Order in Hamilton County Juvenile Court, seeking an adjudication of dependency and neglect as to the child, Shiloh Lee Ratcliff, born August 16, 2023.

A hearing in this case is set for April 18, 2024, at 9:00 a.m. Heather Lee Ratcliff must appear before this Court on that date to participate in the adjudicatory hearing to determine whether the child is dependent and neglected and/or severely abused. The Court is located at 1600 E. 3rd Street, Chattanooga, TN 37404.

If Heather Lee Ratcliff does not come to the adjudicatory hearing, the state will ask the Court to allow it to proceed with the adjudicatory hearing in her absence. That means that the state will ask the Court to let it present proof without having Heather Lee Ratcliff present in court. Any appeal of this Court's final disposition of the Department's Petition for Temporary Legal Custody and Ex Parte Order will be governed by the Rules of Juvenile Procedure and T.C.A.§ 37-1-159. Heather Lee Ratcliff shall have ten (10) days, excluding non-judicial days, to file an appeal.

Copies of all further orders and motions filed in this case will be left for Heather Lee Ratcliff in the Juvenile Court Clerk's Office at the address shown above. This will constitute appropriate service on her for all future filings in this case.

NOTICE

STATE OF TENNESSEE, DEPARTMENT OF CHILDREN'S SERVICES V. DEVIN BENTLEY

The State of Tennessee, Department of Children's Services has filed a petition in Hamilton County Juvenile Court, seeking to terminate the parental rights of Devin Bentley to the children, Deziah Bentley, born July 6, 2014, and Calvin Trammell, born December 26, 2018.

A trial in this case is set for April 10, 2024, at 10:00 a.m. Devin Bentley must appear before this Court on that date to determine whether his parental rights to the subject children should be terminated and forever ended. The Court is located at 1600 E. 3rd Street, Chattanooga, TN 37404.

If Devin Bentley does not come to the trial, the state will ask the Court to allow it to proceed without contest. That means that the state will ask the Court to let it present proof without having any lawyer appear and defend Devin Bentley's rights in Court.

Any appeal of this Court's final disposition of the complaint or petition for termination of parental rights will be governed by the provisions of Rule SA, TRAP, which imposes special time limitations for the filing of the transcript or statement of evidence, the completion and transmission of the record on appeal, and the filing of briefs in the appellate court, as well as other special provisions for expediting the appeal.

You may obtain a copy of the Petition and any subsequently filed legal documents or hearing dates in the Juvenile Court Clerk's Office at the address shown above. This will constitute appropriate service on her for all future filings in this case.

Now Accepting Public Comments on the 2024-2025 Annual Action Plan
March 18 - April 18, 2024
The Tennessee Housing Development Agency (THDA), on behalf of the State of Tennessee, is seeking comments on the 2024-2025 Annual Action Plan, which designates how the State will operate the CDBG, HOME, HTF, ESG, and HOPWA programs in the coming fiscal year. This document also serves as the application to the U.S. Department of Housing and Urban Development (HUD) for an estimated $60 million to carry out these housing and community development activities in Tennessee. The draft plan will be posted on https://thda.org/research-reports/consolidated-planning from March 18 to April 18 for public review and comment, along with details for a public hearing on Monday, April 15, 2024. An overview in English and Spanish will also be available. For questions and accommodation requests, please email research@thda.org. 383779-1

NOTICE TO FURNISHERS OF LABOR AND MATERIALS TO:
Blevins Enterprises, Inc.
PROJECT NO.:
R2BVAR-M3-014
CONTRACT NO.: CNW335
COUNTY: Hamilton
The Tennessee Department of Transportation is about to make final settlement with the contractor for construction of the above numbered project. All persons wishing to file claims pursuant to Section 54-5-122, T.C.A. must file same with the Director of Construction, Tennessee Department of Transportation, Suite 700 James K. Polk Bldg., Nashville, Tennessee 37243-0326, on or before 5/3/2024. 384194-1

LEGAL NOTICES

imposes special time limitations for the filing of the transcript or statement of evidence, the completion and transmission of the record on appeal, and the filing of briefs in the appellate court, as well as other special provisions for expediting the appeal.

You may obtain a copy of the Petition and any subsequently filed legal documents or hearing dates in the Juvenile Court Clerk's Office at the address shown above. This will constitute appropriate service on her for all future filings in this case.

Follow @TimesFreePress

NOTICE
STATE OF TENNESSEE, DEPARTMENT OF CHILDREN'S SERVICES V. BENITA TRAMMELL

The State of Tennessee, Department of Children's Services has filed a petition in Hamilton County Juvenile Court, seeking to terminate the parental rights of Benita Trammell to the children, Deziah Bentley, born July 6, 2014, Calvin Trammell, born December 26, 2018, and Isaac Williams, born April 2, 2019.

A trial in this case is set for April 10, 2024, at 10:00 a.m. Benita Trammell must appear before this Court on that date to determine whether her parental rights to the subject children should be terminated and forever ended. The Court is located at 1600 E. 3rd Street, Chattanooga, TN 37404.

If Benita Trammell does not come to the trial, the state will ask the Court to allow it to proceed without contest. That means that the state will ask the Court to let it present proof without having any lawyer appear and defend Benita Trammell's rights in Court.

Any appeal of this Court's final disposition of the complaint or petition for termination of parental rights will be governed by the provisions of Rule SA, TRAP, which imposes special time limitations for the filing of the transcript or statement of evi-

Continued on next page



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HOW CURRENT COLLEGE STARS RANK WITH BEST SCORERS IN NCAA TOURNAMENT HISTORY



406

Brittney Griner pushed Baylor to the top of college women's basketball. The 6-foot, 8-inch center averaged more than 22 points a game as the Bears made it to two Final Fours, winning one national title.

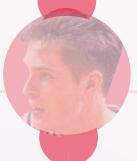
479

Chamique Holdsclaw tallied 3,025 points in her Tennessee career, winning three national titles in her first three seasons. Those long runs during March Madness allowed Holdsclaw to become the all-time leading scorer in tournament history (men's and women's).







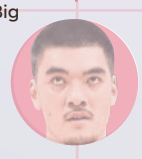






59

Zach Edey, the reigning men's National Player of the Year, is hoping this March will be different. His dominance in the regular season hasn't translated to the Big Dance as Purdue suffered two of the biggest upsets in tournament history in 2021 and 2023.



312

Caitlin Clark could pass legends Oscar Robertson, Tyler Hansbrough, Danny Manning and Cheryl Miller in career tournament scoring in just Iowa's opening round game.



407

Christian Laettner accomplished as much as anyone in college basketball history. And when it came to March Madness, the Duke legend seemed to get even better (sorry, Kentucky fans). A two-time national champion, Laettner holds the record for most men's NCAA Tournament games played (23) and points scored.



TOTAL POINTS SCORED

500
400
300
200
100

0 5 10 15 20 25

NUMBER OF GAMES PLAYED

TOP SCORERS IN NCAA TOURNAMENT HISTORY AND CURRENT COLLEGE BASKETBALL STARS

PHOTOS BY USA TODAY SPORTS; STATS FROM NCAA, CBB-REFERENCE.COM; DESIGN BY IAN YOUNG/USA TODAY NETWORK

PTS	PLAYER	SCHOOL	YEARS	GAMES	PPG
479	CHAMIQUE HOLDSCLAW	TENNESSEE	1996-99	22	21.77
476	MAYA MOORE	CONNECTICUT	2008-11	22	21.64
446	BREANNA STEWART	CONNECTICUT	2013-16	23	19.39
444	NNEMKADI OGWUMIKE	STANFORD	2009-11	21	21.14
428	DIANA TAURASI	CONNECTICUT	2001-04	23	18.61
414	ARIKE OGUNBOWALE	NOTRE DAME	2016-19	19	21.79
407	CHRISTIAN LAETTNER	DUKE	1989-92	23	17.70
403	BRITTNEY GRINER	BAYLOR	2010-13	18	22.39
388	BRIDGETTE GORDON	TENNESSEE	1986-89	18	21.56
374	SEIMONE AUGUSTUS	LSU	2003-06	19	19.68
374	KALEENA MOSQUEDA-LEWIS	CONNECTICUT	2012-15	23	16.26
367	CANDICE WIGGINS	STANFORD	2005-08	16	22.94
363	NAPHEESA COLLIER	CONNECTICUT	2016-19	21	17.29
358	ELVIN HAYES	HOUSTON	1966-68	13	27.54
352	ALANA BEARD	DUKE	2001-04	17	20.71
348	SKYLAR DIGGINS	NOTRE DAME	2010-13	20	17.40
333	CHERYL MILLER	SOUTHERN CALIFORNIA	1983-86	16	20.81
328	DANNY MANNING	KANSAS	1985-88	16	20.50
325	TYLER HANSBROUGH	NORTH CAROLINA	2006-09	17	19.12
324	OSCAR ROBERTSON	CINCINNATI	1958-60	10	32.40
312	*CAITLIN CLARK*	*IOWA*	*2021-PRESENT*	*11*	*28.36*
308	GLEN RICE	MICHIGAN	1986-89	13	23.69
304	KAREEM ABDUL-JABBAR	UCLA	1967-69	12	25.33
303	BILL BRADLEY	PRINCETON	1963-65	9	33.67
303	CORLISS WILLIAMSON	ARKANSAS	1993-95	15	20.20
301	DREW TIMME	GONZAGA	2021-23	13	23.15
294	JUAN DIXON	MARYLAND	1999-02	16	18.38
289	AUSTIN CARR	NOTRE DAME	1969-71	7	41.29
280	JUWAN HOWARD*	MICHIGAN	1992-94	16	17.50
279	CALBERT CHEANEY	INDIANA	1990-93	13	21.46
278	SHANE BATTIER	DUKE	1998-01	19	14.63
275	JERRY WEST	WEST VIRGINIA	1958-60	9	30.56
269	DANNY FERRY	DUKE	1986-89	19	14.16
269	GRANT HILL	DUKE	1991-94	20	13.45
267	NICK COLLISON	KANSAS	2000-03	16	16.69
267	KENNY BOYNTON	FLORIDA	2010-13	13	20.54
266	JERRY LUCAS	OHIO STATE	1960-62	12	22.17
260	REGGIE WILLIAMS	GEORGETOWN	1984-87	17	15.29
260	MILES SIMON	ARIZONA	1995-98	14	18.57
219	*ANGEL REESE*	*LSU*	*2021-PRESENT*	*12*	*18.25*
59	*ZACH EDEY*	*PURDUE*	*2021-PRESENT*	*5*	*11.80*

*TEAM'S APPEARANCE LATER VACATED BY NCAA/COMMITTEE ON INFRACTIONS. CURRENT COLLEGE BASKETBALL PLAYER STATS ITALICIZED

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March 18 - April 18, 2024

The Tennessee Housing Development Agency (THDA), on behalf of the State of Tennessee, is seeking comments on the 2024-2025 Annual Action Plan, which designates how the State will operate the CDBG, HOME, HTF, ESG, and HOPWA programs in the coming fiscal year. This document also serves as the application to the U.S. Department of Housing and Urban Development (HUD) for an estimated $60 million to carry out these housing and community development activities in Tennessee. The draft plan will be posted on https://thda.org/research-reports/consolidated-plan-ning from March 18 to April 18 for public review and comment, along with details for a public hearing on Monday, April 15, 2024. An overview in English and Spanish will also be available. For questions and accommodation requests, please email research@thda.org.

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Vin# 1 FTRWI 2W54KC51670

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Vin# 1GCCS1952Y8268038

Public Notices

9944691
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1NXBR32E05Z421530
05 Toyoya Corolla
3VWTD81H0VN051715
97 Volkswagen Jetta
1GCEC14W52Z234120
02 Chevy Silverado
3FAHP0JA6BR251457
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March 18 - April 18, 2024

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Public Notices

IN THE CIRCUIT COURT
FOR MAURY COUNTY, TENNESSEE
AT COLUMBIA
CASE NO:17713
CITY OF COLUMBIA, TENNESSEE
Petitioner,
Versus,
JOSEPHINE CROUCH, AMY D. CATO & SHIRLEY CARTHON, et al.
Respondents

IT APPEARING TO THE COURT that from the verified matters set forth in the Petition filed in this cause that service by publication pursuant to T.C.A. 21-1-203(a)(5) to Amy Cato, Michelle Carthon Gill, Dwight Davison Jr, Emmy Davison, Aleta Davison, and Krystal Davison is appropriate.

IT IS, THEREFORE, ORDERED that publication be made for four (4) consecutive weeks as required by law. In compliance with Rule 4.08, Rules of Practice, Tennessee Rules of Civil Procedure for Tennessee, the following notices shall appear:

The State of Tennessee to Amy Cato, Michelle Carthon Gill, Dwight Davison Jr, Emmy Davison, Aleta Davison, and Krystal Davison

You are hereby summoned to appear within 30 days after the date of the last publication of this summons, to wit within 30 days after March 25, 2024 and defend the above-entitled action in the above-entitled court, and answer the complaint of the plaintiff, City of Columbia, Tennessee, and serve a copy of your answer upon the undersigned attorneys for plaintiff, Jake Hubbell, at his office below stated; and in case of your failure so to do, judgment will be rendered against you, according to the demand of the Petition for Condemnation, seeking to condemn a portion of the property located on Iron Bridge Road, Tax Map 099, Portion of Parcel 009.00. Said Petition having been filed with the clerk of the court.

Enter this 27th day of February, 2024.

_____
Judge
Prepared for Entry:

_____
C. Tim Tisher #011160
Attorney for Petitioner
700 N. Garden Street
Columbia, TN 38401
Phone: 931-560-1510
tim.tisher@columbiatn.com

Public Notices

Jake Hubbell, No. 030425
Attorney for Plaintiff
410 W. 7th Street
Columbia, TN 38401
Phone: (931) 381-4700
Fax: (931) 246-4742
jake@thehubbellfirm.com
Pub: March 4, 11, 18, 25, 2024

IN THE CIRCUIT COURT
FOR MAURY COUNTY, TENNESSE AT COLUMBIA
CASE NO: 17713

CITY OF COLUMBIA, TENNESSEE
Petitioner
versus
JOSEPHINE CROUCH, AMY D. CATO & SHIRLEY CARTHON, et al.
Respondents

N O T I C E

TO: AMY CATO, MICHELLE CARTHON GILL, DWIGHT DAVISON JR, EMMY DAVISON, ALETA DAVISON, AND KRYSTAL DAVISON (ALL BEING SERVED BY PUBLICATION)

Please take notice that the City of Columbia, Tennessee filed a Petition for Condemnation in this Court against you, pursuant to Tennessee Code Annotated §29-17-901, et seq., §7-31-107 and §29-17-301, praying for the condemnation for public use and in the public interest of property rights in the real estate fully described in the Petition, a copy of which accompanies this Notice. You are further notified that said Petition will be presented to the Court for hearing on the 20th day of May, 2024, at 9:00 a.m., in the Circuit Court of Maury County, Tennessee, to determine whether Petitioner should be granted an order of possession, entitling it to immediate possession of the property rights described in the Petition.

You must plead, answer, or except to the Petition as provided by law, or a judgment will be taken as confessed against you and the matter proceeded with as provided by law.

You are further notified, pursuant to Tennessee Code Annotated §29-17-903, that after the expiration of thirty (30) days from the date of the giving of this NOTICE, if the Petitioner's right to condemn and acquire the property rights described in the Petition is not questioned or contested by written formal objection filed with the Clerk of this Court and served upon Petitioner's attorney, Jake Hubbell, whose address is 410 West 7th Street, Columbia, Tennessee 38401, the Petitioner shall have the right to take possession of the property rights sought. If necessary to place the Petitioner in possession thereof, the Court shall issue a Writ of Possession to the Sheriff of Maury County to put the Petitioner in possession of its property rights.

If you desire to contest the taking by condemnation under the laws of eminent domain, you must appear at the time designated after having filed your written formal objection. If you fail to appear or choose not to appear, an Order of Possession will be entered granting to the Petitioner the property rights described. This hearing, however, will not be concerned with the value of your property or your interest therein and will not be concerned with the just compensation to which you are entitled.

This the 27th day of February, 2024.

CIRCUIT COURT CLERK,
SANDY MCLAIN
By: /s/ Deputy Clerk
Pub: March 4, 11, 18, 25, 2024

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Bids & Proposals

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Bid 24-053 North Columbia Elementary School

Maury County Public Schools (MCPS) Owner is currently accepting sealed bids from licensed and qualified general contractors interested in bidding on the sitework construction of the Elementary school located on the intersection of Carters Creek Pike and Nashville Hwy. Sealed bids must be submitted in sealed envelopes, mailed or hand delivered to Maury County Purchasing Department, 10 Public Square, Second Floor, Columbia, TN 38401, Attn: Pattie Farris. **Sealed bid envelopes will be received until 2:30 p.m. on Wednesday, April 24, 2024** at which time they will be publicly opened. Faxed or emailed bids will not be accepted. Any bids received after the specified opening time will not be accepted. In the event MCPS must reschedule a bid opening date or time, the specifications obtained from the Maury County Purchasing Dept. shall reflect the actual date and time. Once the sealed bid envelope is submitted to Maury County Purchasing Department, the Purchasing Department will stamp the face of the envelope to authenticate the actual date and time it is received. Bidders must mark sealed bid envelopes **"Bid 24-053 North Columbia Elementary School"**. Bid instructions and documents may be obtained by going to the Maury County Website at https://www.maurycounty-tn.gov/bids.aspx. Bids should meet all specifications. Maury County reserves the right to accept or reject any and all bids to negotiate both prices and specifications. No bids shall be withdrawn for a period of 60 days subsequent to the opening of bids without the consent of Maury County.

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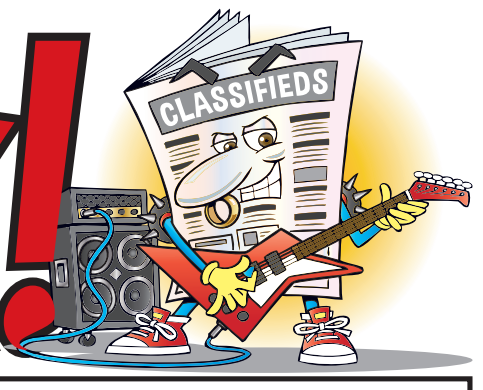
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Because each Perfect Sleep Chair is a made-to-order bedding product it cannot be returned, but if it arrives damaged or defective, at our option we will repair it or replace it. © 2022 Journey Health and Lifestyle.
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10150 Garage Sales

ESTATE SALE
By: ALL THE BEST ESTATE SALES
1015 OAKLAWN DR.
FRI 3/22 9AM-4PM &
SAT 3/23 9AM-2PM
Sale includes all contents of this Executive home.
Allthebestestatesales.com

ESTATE SALE
312 S. Murray St.
Gainesboro, TN 38562
9AM-4PM
THU, 3/21, FRI, 3/22 & SAT, 3/23/2024
for info and pics, visit our Facebook page,
Legacy Appraisal Services,
or
https://www.estatesales.net/TN/Gainesboro/38562/3972684

Estate Sale
March 22-23 8am-5 pm
217 Story Drive Sparta, TN
This sale is packed!! You will find high quality furniture, collectables, and glassware here. Items to include: Beautiful 6 piece queen bedroom suite, chairs, 2 matching sofas and loveseats, recliner, entertainment center, Tell City hutch and tables, stereo , antique cupboards, beautiful sets of china, kitchen ware, selection of women's clothes, shoes and bags, linens, cameras, safes, luggage, large baskets, pottery, artwork, lamps, books, lots of great Christmas, antique bed and dresser, quilts, walnut quilt rack, desk, computer, patio table and chairs, glider, grill, native pottery, vintage clothing, Griswold cast iron, bar stools, crocks, crystal pieces, LPs, costume jewelry, jadeite, blue ridge dishes, clocks, luggage, and so much more! As always PRICED TO SELL!
Please note: Parking is very limited and house is a split-level with stairs.
For pictures go to Estatesales.net or Facebook (Patti Boiko Ross). For more information call Patti Ross **(931) 808-6535**.

ESTATE SALE OF OPAL & DICK HOWELL
3402 BURGESS FALLS RD.
THURS 3/21, FRI 3/22
& SAT 3/23 10AM-?
Entire contents of house to include vehicles.

GARAGE SALE
725 LIBERTY CRT.
SAT 3/23 8AM-1PM
Furniture, household items, linens & more.

PRESLEY ESTATE SALE
3720 Seven Springs Road
Cookeville, TN 38501
Thursday-Saturday
March 21-23, 2024 9am-5pm
HUGE home/farm estate sale. Tools, jewelry, vintage Christmas, trains sets, NASCAR, kitchenware, Corning, Pfaltzgraff, cast iron pans/tools/bell, games, toys, tiny guest house/office, MCM, clocks, tools, Antique furniture, gothic door, generator, vintage bicycle, crocks, electric fireplace, banjo, rosters, handmade soaps, canning supplies, farmhouse table, bentwood rocker, linens, sewing machines, radios, stereo, lp records/45s. Quality antiques, huge collections, and MORE!
NewLeafEstateSale.com pics
Stephen Spicer
931.319.1091

10200 Employment

F/T COLLISION REPAIR TECHNICIAN
Experience required.
Contact Jeff Young @
Jeff's Body Shop (Sparta)
JLY740@benlomand.net
931-738-7820

10500 Merchandise

21-6X8 WOODEN FENCE PANELS FOR SALE
$600
931-349-3540

SUN TRICYCLE TRIKE
(bicycle)-excellent shape
$400
931-349-3540

10600 Real Estate For Rent

2BR/2BA CONDO
$850 a month in Ridgecrest.
931-267-3933

10900 Legals

NOTICE OF TRUSTEE'S FORECLOSURE SALE

Sale at public auction will be on April 4, 2024 at 12:00 p.m. local time at the usual and customary location at the Putnam County Courthouse, 421 East Spring Street, Cookeville, TN 38501, pursuant to the Deed of Trust executed by Dale Paul Miller for the benefit of the United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture, dated May 11, 2018, of record in Book 1057 Page 484 in the Register of Deeds Office for Putnam County, Tennessee, ("Deed of Trust"), conducted by James E. Albertelli, P.A. d/b/a ALAW, a Florida corporation duly authorized to conduct business in Tennessee, having been appointed Trustee, all of record in the Register of Deeds Office for Putnam County, Tennessee. Default in the performance of the covenants, terms, and conditions of said Deed of Trust has been made, and the entire indebtedness has been declared due and payable.

Party entitled to enforce the debt: Secretary, United States Department of Agriculture, Rural Development
Other Interested Parties:

The hereinafter described real property located in Putnam County will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

LOCATED IN THE 15TH CIVIL DISTRICT OF PUTNAM COUNTY, TENNESSEE AND BEING KNOWN AS LOT NUMBER 15, ON THE PLAT OF BANGHAM VILLAGE SUBDIVISION, AS SHOWN IN PLAT OF RECORD IN PLAT CABINET A, SLIDE 128, REGISTER'S OFFICE PUTNAM COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS MADE FOR A MORE COMPLETE LEGAL DESCRIPTION.

SUBJECT TO THOSE COVENANTS, RESTRICTIONS, EASEMENTS AND SET BACKLINES AS SHOWN OF RECORD IN PLAT CABINET A, SLIDE 128, AND THOSE RESTRICTIONS AS SET OUT IN WARRANTY DEED BOOK 263, PAGE 699, REGISTER'S OFFICE PUTNAM COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO DALE PAUL MILLER BY DEED FROM BILLY D. LOFTIS, A MARRIED MAN, DATED MAY 11, 2018 AND RECORDED MAY 15, 2018 IN BOOK 1057, PAGE 482 IN THE REGISTER'S OFFICE OF PUTNAM COUNTY, TENNESSEE.

Street Address: The street address of the property is believed to be 2816 Zeb Warren Rd., Cookeville, TN 38501, but such address is not part of the legal description of the property. In the event of any discrepancy, the legal description herein shall control.

Map/Parcel Number: 008 025.21 000

Current owner(s) of the property: Dale Paul Miller

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise, not otherwise waived in the Deed of trust, including right of redemption of any governmental agency, state or federal; and any and all prior deeds of trust, liens, dues, assessments, encumbrances, defects, adverse claims and other matters that may take priority over the deed of Trust upon which this foreclosure sale is conducted or are not extinguished by this foreclosure sale.

THE PROPERTY IS SOLD WITHOUT ANY REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, RELATING TO TITLE, MARKETABILITY OF TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE AND FITNESS FOR A GENERAL OR PARTICULAR USE OR PURPOSE. The title is believed to be good, but the undersigned will sell and convey only as Trustee.

The right is reserved to adjourn the sale to another time certain or to another day, time, and place certain, without further publication upon announcement on the day, time, and place of sale set forth above or any subsequent adjourned day, time, and place of sale.

If you purchase the property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified check made payable to or endorsed to Albertelli Law Trust Account. No personal checks will be accepted. To this end, you must bring sufficient funds to outbid the Lender and any other bidders. Insufficient funds will not be accepted. Amounts received, in excess of the winning bid, will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

This property is being sold with the express reservation that the sale is subject to confirmation by the Lender or Trustee. This sale may be rescinded by the Trustee at any time.

THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

James E. Albertelli, P.A.
d/b/a ALAW, Trustee
401 Commerce Street,
Suite 150
Nashville, TN 37219
PH: (615) 265-0835
FX: (615) 265-0836
File No.: 23-014676
3/13, 3/20, 3/27

Advertisement for Bid

OWNER: Little Sunshine's Academy-April Brooks, Carthage, Tennessee

Sealed bids for the Phase II Interior Buildout – Little Sunshine's Academy, Carthage, Tennessee will be received by the Owner at the Smith County Executive Office located at 122 Turner High Circle, Carthage, TN 37030 until **2:00 PM Central Time, Thursday, April 25, 2024** and at this time all bids will be opened and read aloud.

The information for Bidders, Form of Bid, Form of Contract, Plans, Specifications, and Forms of Performance and Payment Bond, and other contract documents may be examined at the following:

Micah L Padgett, RA
Columbia, Tennessee

Builders Exchange of Tennessee
Nashville, Tennessee

Mc Graw Hill Dodge
Houston, Texas

Associated General Contractors
Nashville, Tennessee

Prospective Bidders / Contractors may obtain electronic access to the Bid Documents upon request from the Architect, at 610 N. Garden St. BSMT, Columbia, TN 38401; phone (615) 944-2396. Addenda will only be issued to Bidders / General Contractors who have registered with the Architect and / or attended the Pre-Bid Conference.

A Pre-Bid Conference will be held at on **Thursday, April 11, 2024 beginning at 2:00 PM Central Time** at Little Sunshine's Academy located at 117 Eatherly Landing Rd, Carthage, TN 37030. General Contractor bidders should plan to have a representative present. Attendance is not mandatory but is strongly encouraged.

This project is subject to Davis-Bacon and wage rates.

Each bid must be accompanied by a bidder's bond executed by the bidder and a surety company licensed to do business in the State of Tennessee, for the sum of five percent (5%) of the amount bid. In-lieu-of a bid bond a cashier's check in the amount of 5% of the bid amount, made payable to the Owner, will be accepted. The successful bidder will be required to execute a Performance and Payment Bond in the amount of One Hundred Percent (100%) of the contract price, or other security such as letter of credit as described in Tennessee Code Annotated 12-4-201. Bonds must be accompanied by Power of Attorney.
3/20

NOTICE TO CREDITORS
Estate of **CHERYL JUNE CROUCH, DECEASED**. Notice is hereby given that on 12TH day of MARCH, 2024, Letters ADMINISTRATION in respect of the Estate of **CHERYL JUNE CROUCH,** deceased who died **JANUARY 27TH, 2024** were issued to the undersigned by the Probate Court of Putnam County, Tennessee.

All persons, resident and non-resident, having claims, matured or unmatured, against the estate are required to file same with the Clerk of the above-named Court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

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

(2) Twelve (12) months from the decedent's date of death.

This 12TH day of MARCH, 2024.

Signed:
JEFFERY ALLEN CROUCH
ADMINISTRATOR

Attorney for the Estate
JERRY A. JARED
11 N WASHINGTON AVENUE
COOKEVILLE TN 38501

Jennifer Wilkerson,
Circuit and Probate Clerk
421 E. Spring Street
Cookeville, TN 38501
931-528-1508
3/20, 3/27

NOTICE TO CREDITORS
Estate of **EDITH R. VASQUEZ, DECEASED**. Notice is hereby given that on 12TH day of MARCH, 2024, Letters TESTAMENTARY in respect of the Estate of **EDITH R. VASQUEZ,** deceased who died **DECEMBER 28TH, 2022** were issued to the undersigned by the Probate Court of Putnam County, Tennessee.

All persons, resident and non-resident, having claims, matured or unmatured, against the estate are required to file same with the Clerk of the above-named Court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

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

(2) Twelve (12) months from the decedent's date of death.

This 12TH day of MARCH, 2024.

Signed:
RICHARD L. VASQUEZ
EXECUTOR

Attorney for the Estate
W.I. HOWELL ACUFF
101 SOUTH JEFFERSON AVENUE
COOKEVILLE TN 38501

Jennifer Wilkerson,
Circuit and Probate Clerk
421 E. Spring Street
Cookeville, TN 38501
931-528-1508
3/20, 3/27

NOTICE TO CREDITORS
Estate of **INA BEA SLIGER, DECEASED**. Notice is hereby given that on 12TH day of MARCH, 2024, Letters TESTAMENTARY in respect of the Estate of **INA BEA SLIGER,** deceased who died **DECEMBER 13TH, 2023** were issued to the undersigned by the Probate Court of Putnam County, Tennessee.

All persons, resident and non-resident, having claims, matured or unmatured, against the estate are required to file same with the Clerk of the above-named Court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

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

(2) Twelve (12) months from the decedent's date of death.

This 12TH day of MARCH, 2024.

Signed:
DONNA JUNE ROBINSON
EXECUTRIX

Attorney for the Estate
JOHN E. LANGFORD
18 N JEFFERSON AVENUE
COOKEVILLE TN 38501

Jennifer Wilkerson,
Circuit and Probate Clerk
421 E. Spring Street
Cookeville, TN 38501
931-528-1508
3/20, 3/27

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the terms, conditions, provisions and payments made and provided for in a Deed of Trust dated December 17, 2020, executed by **Amanda K. Brunson and Nathanial J. Brunson**, to Investors Title Company, a Tennessee business corporation, Trustee, and recorded in Record Book 1262, Page 1 in the Register's Office for Putnam County, Tennessee, to secure the indebtedness therein described to FirstBank, and the entire indebtedness having been called due and payable as provided in said deed of trust, and said payment not having been made, and the lawful owner and holder of said indebtedness having appointed the undersigned, David G. Mangum, as substitute trustee by written instrument dated February 2, 2024, recorded in Record Book 1524, Page 706 in the above mentioned Register's Office, notice is hereby given that I, the undersigned substitute trustee, or my designated agent, under the power and authority vested in me by said deed of trust, and having been requested to do so by the lawful owner and holder of said debt, will on **Saturday, April 6, 2024 at 11:00 am** at the front door of the Putnam County Courthouse in Cookeville, Tennessee, sell at public outcry to the highest and best bidder for cash, free from the equity of redemption, homestead and dower, and all other exemptions and rights of every kind, all of which are expressly waived in said deed of trust, the following described tract or parcel of land more particularly described as follows, to-wit:

Located in the 15th Civil District of Putnam County, Tennessee, and more particularly described as follows:

BEING LOT NUMBERS 31 AND 31 of Bear Lake Subdivision, Phase XI, as shown by plat of record in Plat Cabinet E, Slide 78B, Register's Office, Putnam County, Tennessee, which is here referred to for a metes and bounds description.

The land herein described is conveyed subject to certain restrictions of record in the Putnam County Register's Office in Warranty Deed Book 429, Page 383 and also as shown on the plat recorded in Plat Cabinet E, Slide 78B, and which are incorporated herein and made a part hereof as fully and completely as if literally copied herein and which shall run with the land and be binding on all future owners.

DEED REFERENCE:
Being the same property conveyed to Nathanial Brunson and Amanda Brunson, as husband and wife, by Warranty Deed from Tim Stover and Farah Stover dated December 14, 2020 and recorded in Record Book 1261, Page 798 in the Register's Office for Putnam County, Tennessee.

Subject to any and all existing ROW, easements, setback lines and restrictive covenants of record in said Register's Office.

This description was taken from the deed of trust being foreclosed on of record in Record Book 1262, Page 1, said Register's Office.

TAX MAP-PARCEL NO.: 0191-B-008.00
PROPERTY ADDRESS: 4655 Bear Lake Road, Cookeville, Tennessee as shown on the tax maps for the Assessor of Property for Putnam County, TN.

This sale is subject to any and all unpaid real estate taxes; restrictive covenants, easements and setback lines; any and all redemption rights, including rights of redemption of any governmental agency, State or Federal, and any and all prior liens or encumbrances against said real property. Said sale is further subject to matters that an accurate survey of the property might disclose.

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

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

The failure of any high bidder to pay the purchase price and close the sale shall, at the option of the Substitute Trustee, be cause for rejection of the bid, and, if the bid is rejected, the Substitute Trustee shall have the option of making the sale to the next highest bidder who is ready, willing, and able

Rolling Meadows Apartments
Now accepting applications
For 1 & 2 bedroom apartments!!
Apply at:
186 Dry Valley Algood, TN 38506
P:931-537-9839
TDD: 800-848-0298
"This institution is an equal opportunity provider and employer"

Garden Grove Apartments
Now accepting applications
For 1 & 2 bedroom apartments!!
Apply at:
300 Quinland Lake Court
P:931-537-3076
TDD: 800-848-0298
"This institution is an equal opportunity provider and employer"

NOTICE TO FURNISHERS OF LABOR AND MATERIALS TO:
Blevins Enterprises, Inc.
PROJECT NO.:
R2BVAR-M3-014
CONTRACT NO.: CNW335
COUNTY: Putnam
The Tennessee Department of Transportation is about to make final settlement with the contractor for construction of the above numbered project. All persons wishing to file claims pursuant to Section 54-5-122, T.C.A. must file same with the Director of Construction, Tennessee Department of Transportation, Suite 700 James K. Polk Bldg., Nashville, Tennessee 37243-0326, on or before 5/3/2024.

Now Accepting Public Comments on the 2024-2025 Annual Action Plan
March 18 - April 18, 2024
The Tennessee Housing Development Agency (THDA), on behalf of the State of Tennessee, is seeking comments on the 2024-2025 Annual Action Plan, which designates how the State will operate the CDBG, HOME, HTF, ESG, and HOPWA programs in the coming fiscal year. This document also serves as the application to the U.S. Department of Housing and Urban Development (HUD) for an estimated $60 million to carry out these housing and community development activities in Tennessee. The draft plan will be posted on https://thda.org/research-reports/consolidated-planning from March 18 to April 18 for public review and comment, along with details for a public hearing on Monday, April 15, 2024. An overview in English and Spanish will also be available. For questions and accommodation requests, please email research@thda.org.

DELINQUENT TAX NOTICE
2022 Property Taxes must be paid at the
Baxter City Hall
no later than 12 PM
March 28th, 2024.
No Postmarks Can Be Accepted after this date.
2022 Property taxes not paid by this date will be turned over to the Chancery Court and held by the Clerk & Master until paid.
Unpaid taxes will continue to Accrue penalty, interest, Clerk and Attorney's fees until they are paid.

Please contact our office at 931-858-4111 for information

Sharon E Carlile
Baxter City Recorder

Classifieds

Phone: 285-4091 Fax: 286-6183

DEADLINES:
Tuesday, Friday 3pm
Thursday, Tuesday 3pm
Saturday, Thursday 3pm

We reserve the right to reject any advertisement.
We are responsible only for the first insertion of an advertisement.
Advertisers are advised to check their ad immediately after appears in the paper and report at once any errors found.

Legals

Legal 03-5270

NOTICE TO BID

The Dyer County Highway Dept
Will accept and open sealed bids for chert gravel haul Wednesday March 27, 2024 at 9:00am at the county shop located at 1920 Pioneer Rd in Dyersburg. Specs may be picked up at the same location Mon-Thurs 6am-4:30pm. Dyer County reserves the right to accept or reject any and/or all bids.

Jeff Jones
Supt. of Roads

Published:
March 19, 2024
March 21, 2024
March 26, 2024

Legal 03-5271

NOTICE TO BID

The Dyer County Highway Dept.
Will accept and open sealed bids for crushed stone Wednesday March 27, 2024 at 9:30am at the county shop located at 1920 Pioneer Road in Dyersburg. Specs may be picked up at the same location Mon-Thurs 6am-4:30pm. Dyer County reserves the right to accept or reject any and/or all bids.

Jeff Jones
Supt. of Roads

Published:
March 19, 2024
March 21, 2024
March 26, 2024

Legal 03-5272

NOTICE TO BID

The Dyer County Highway Dept.
Will receive and open sealed bids for liquid asphalt on Wednesday March 27, 2024 at 10:00am at the county shop located at 1920 Pioneer Rd. in Dyersburg. Specs may be picked up at the same location Mon-Thurs 6am- 4:30pm. Dyer County reserves the right to accept or reject any and/or all bids.

Jeff Jones
Supt. of Roads

Published:
March 19, 2024
March 21, 2024
March 26, 2024

Legal 03-5273

NOTICE TO BID

The Dyer County Highway Dept.
Will accept and open sealed bids for striping various county roads. Painted markings must meet TDOT specifications. Bids will be opened Wednesday March 27, 2024 at 10:30am at the county shop located at 1920 Pioneer Rd. in Dyersburg. Specs may be picked up at the same location Mon-Thurs 6am-4:30pm.
Dyer County reserves the right to accept or reject any and/or all bids.

Jeff Jones
Supt. of Roads

Published:
March 19, 2024
March 21, 2024
March 26, 2024

Legal 03-5274

NOTICE TO BID

RESURFACING VARIOUS COUNTY ROADS

The Dyer County Highway Dept.
Will receive and open sealed bids for the resurfacing of various county roads in Dyer County Wednesday March 27, 2024 at 11:00am at the county shop located at 1920 Pioneer Rd in Dyersburg. Specs may be picked up at the same location Mon-Thurs 6am-4:30pm.
Dyer County reserves the right to accept or reject any and/or all bids.

Jeff Jones
Supt. of Roads

Published:
March 19, 2024
March 21, 2024
March 26, 2024

LEGAL 03-5284

PROBATE COURT
JASON HUDSON
PROBATE JUDGE
DYER COUNTY

NOTICE TO CREDITORS

Civil Action No.
24-PR-10

The Estate of
James C. Burgess
Notice is hereby given March 7th, 2024 letters testamentary (or of administration as the case may be) in respect of the estate of
James C. Burgess
Who died January 7th, 2024 were issued to the undersigned by the Probate Court of Dyer County, Tennessee. All persons, resident and nonresident , having claims, matured or unmatured, against the estate are required to file the same with the clerk of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:
(1) (A) Four (4) months from the date of the first publication (or posting, as the case may be) of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of the first publication (or posting); or
(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication (or posting) as described in (1) (A); or
(2) Twelve (12) months from the descendants date of death.
This 7th day of March 2024

Administrator or Executor:

Deborah B. Lowrance and Michael C. Burgess

Attorney for the Estate:

Dean P. Dedmon
426 Troy Ave.,
PO Box 8446
Dyersburg, TN.
38024

Publication dates:
March 21, 2024
March 28, 2024

LEGAL 03-5285

PROBATE COURT
JASON HUDSON
PROBATE JUDGE
DYER COUNTY

NOTICE TO CREDITORS

Civil Action No.
24-PR-9

The Estate of
Richard Martin McCormick
Notice is hereby given March 7th, 2024 letters testamentary (or of administration as the case may be) in respect of the estate of
Richard Martin McCormick
Who died April 10th, 2023 were issued to the undersigned by the Probate Court of Dyer County, Tennessee. All persons, resident and nonresident , having claims, matured or unmatured, against the estate are required to file the same with the clerk of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:
(1) (A) Four (4) months from the date of the first publication (or posting, as the case may be) of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of the first publication (or posting); or
(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication (or posting) as described in (1) (A); or
(2) Twelve (12) months from the descendants date of death.
This 7th day of March 2024

Administrator or Executor:

Elaine McCormick

Attorney for the Estate:

Dean P. Dedmon
426 Troy Ave.,
PO Box 8446
Dyersburg, TN.
38024

Publication dates:
March 21, 2024
March 28, 2024

Legal 03-5288

NOTICE TO BID STATE AID RESURFACING PROGRAM

The Dyer County Highway Dept. will receive and open sealed bids for the resurfacing program. The bids will be opened Wednesday March 27, 2024 at 11:30am at the county shop located at 1920 Pioneer Road in Dyersburg. Specifications for the job may be picked up at the same. location Mon - Thurs between the hours of 6:00am ñ 4:30pm. Dyer County reserves the right to accept or reject any and/or all bids.

Jeff Jones
Supt. of Roads

Published:
March 21, 2024
March 23, 2024
March 26, 2024

LEGAL 03-5282

CHANCERY COURT

TONY CHILDRESS
CHANCERY JUDGE
DYER COUNTY

NOTICE TO CREDITORS

Civil Action No.
24-CV-103

Estate of
Anita Smith
Notice is hereby given that on this 6th day of March 2024 Letters of testamentary (or of administration as the case may be) in respect of the estate of
Anita Smith
who died on February 5th, 2024 were issued to the undersigned by the Chancery Court of Dyer County, Tennessee. All persons, resident and nonresident , having claims, matured or unmatured, against the estate are required to file the same with the clerk of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:
(1) (A) Four (4) months from the date of the first publication (or posting, as the case may be) of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of the first publication (or posting); or
(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication (or posting) as described in (1) (A); or
(2) Twelve (12) months from the descendants date of death.
This 6th day of March 2024

Administrator or Executor:

Bobby Smith, Jr.

Attorney for the Estate

Marianna Williams
322 N. Church Ave.,
PO Box H
Dyersburg, TN
38024

Clerk/Deputy:
Cindy Rose

Publication:
March 21, 2024
March 28, 2024

Now Accepting Public Comments on the 2024-2025 Annual Action Plan
March 18 - April 18, 2024

The Tennessee Housing Development Agency (THDA), on behalf of the State of Tennessee, is seeking comments on the 2024-2025 Annual Action Plan, which designates how the State will operate the CDBG, HOME, HTF, ESG, and HOPWA programs in the coming fiscal year. This document also serves as the application to the U.S. Department of Housing and Urban Development (HUD) for an estimated $60 million to carry out these housing and community development activities in Tennessee. The draft plan will be posted on https://thda.org/research-reports/consolidated-planning from March 18 to April 18 for public review and comment, along with details for a public hearing on Monday, April 15, 2024. An overview in English and Spanish will also be available. For questions and accommodation requests, please email research@thda.org.

President and Chief Executive Officer

Dyersburg Electric System (DES) is seeking a President and Chief Executive Officer. The position is responsible for the daily supervision and management of all operations and activities of DES and its various departments and personnel.

The qualified candidate should have a bachelor's degree from an accredited college or university with a minimum of 5 years of administrative experience in the public power industry and preferably with a distributor of the Tennessee Valley Authority (TVA) electric power.

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Bid documents will be available for viewing at: TLM Associates, Inc., 117 E. Lafayette Street, Jackson, TN 38301; or at Builder's Exchange, 2728 Eugenia Avenue Suite 108, Nashville, TN 37211, **www.bxtn.org;** Dodge Data & Analytics, **dodge.docs@construction.com;** or, at West Tennessee Plans Room, **www.wtplanroom.com.**

Note that the Owner reserves the right to reject any and all bids, and to waive any informalities and irregularities.

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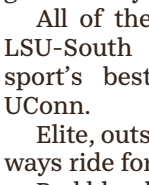
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Like Mulkey, I saw no 'fight,' just a boiling LSU-USC rivalry



Blake Toppmeyer
SEC Columnist
USA TODAY NETWORK



LSU head coach Kim Mulkey is seen on the sideline against South Carolina at Bon Secours Wellness Arena.
JIM DEDMON/USA TODAY SPORTS

When does a scuffle become a fight? Sounds like fodder for a "Seinfeld" script. I envision Elaine inquiring and Jerry answering that a scuffle becomes a fight when a punch makes its appearance.

In the absence of Jerry's opinion, we've got Kim Mulkey's.

Mulkey says she saw no fight during Sunday's SEC women's basketball championship game between South Carolina and LSU. Oh, sure, various media accounts described the fourth-quarter altercation among players as a "fight," a "melee" and even a "brawl."

What an exaggeration. Call this a skirmish. A scrap, maybe, or a heated squabble featuring spirited shoving.

"Nobody got in a fight," Mulkey, LSU's coach-turned-provocateur, said on her radio show. "There were no punches thrown. There was nobody choked. It was a shoving match. Whoop-dee-doo!"

That's fair. I saw more intense fights in my middle school lunchroom. Then we all finished our chicken patties and returned to class. Whoop-dee-doo!

Semantics aside, here's what I saw Sunday: Women's basketball's next great rivalry cemented into shape.

All of the ingredients are there for LSU-South Carolina to become the sport's best feud since Tennessee-UConn.

Elite, outspoken coaches who will always ride for their squad.

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Players will come and go, but as long as Mulkey and South Carolina's Dawn Staley remain in their roles, each program will command the spotlight, and neither will like each other much.

That's just excellent. Sports function best when not everyone gets along. Conflict fuels interest. Every great rivalry requires compelling protagonists. This one has it.

Mulkey is one part carnival act, two parts anti-hero, 10 parts intense competitor and all parts winner. Staley is not afraid to stir the pot, either.

Whether you see Mulkey or Staley as a villain may depend on what team you root for — and perhaps your politics.

I cast neither as a villain — just two great coaches on opposite ends of a rivalry who approach things a bit differently. Think Pat Summitt and Geno Auriemma.

Both Staley and Mulkey denounced Sunday's kerfuffle, but Mulkey just couldn't help herself. She said she would've preferred it if South Carolina's 6-foot-7 enforcer Kamilla Cardoso went at LSU's Angel Reese rather than the more diminutive Flau'jae Johnson.

Some of my media colleagues lambasted Mulkey, as if she had suggested her team would bring clubs into their next meeting with South Carolina.

Mulkey would've done better to skip the suggestion of a Cardoso-Reese fight, but I see her remark as something of a fake controversy. This is March, folks. Sharpen those elbows and gird the loins. Mulkey took up for her team and seemed to suggest that Cardoso was most at fault for the incident.

I can't argue that. Cardoso escalated an already chippy situation, for which she apologized.

Johnson got things cooking when she committed a flagrant foul after MiLaysia Fulwiley stole the ball from her. Following Johnson's foul, USC's Ashlyn Watkins did a bit of yapping in Johnson's face. Johnson shoved Watkins.

Players were headed toward the benches by that point, and the whole ordeal could've ended there. But Cardoso entered the scene and shoved Johnson to the floor, resulting in Cardoso's ejection and a one-game suspension.

Next thing you know, 5-7 Hailey Van Lith rushed into the mix to help break things up. LSU's point guard stood tall for her team.

Then things briefly got a little hairy.

Johnson's brother, Trayron Milton, left logic in the stands and leaped on to the court before Greenville police arrested him and led him away.

Reese abstained from it all. She stayed near the bench. LSU's star player and NIL queen later wrote on social media that someone of "my STATUS" can't be involved in such situations.

I can't decide what tickles me most: The shortest player on the floor, Van Lith, rushing to break things up; a referee fleeing the scene and leaving her two colleagues to restore order; or Reese realizing this ordeal is beneath her.

Heady move by Reese. Throwing a haymaker wouldn't be good for her Reebok or Coach endorsement deals. Protect your NCAA tournament eligibility and protect the bag, too.

The fight, skirmish, squabble, scuffle, brawl, melee, commotion, quarrel or whatever you want to call it ended after a few seconds.

Whoop-dee-doo!

I know just what to call it: more evidence of a boiling LSU-USC rivalry.

Blake Toppmeyer is the USA TODAY Network's SEC Columnist. Email him at BToppmeyer@gannett.com and follow him on Twitter @btoppmeyer.

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LA-Padres opener homecoming for Kim

By KIM TONG-HYUNG
ASSOCIATED PRESS

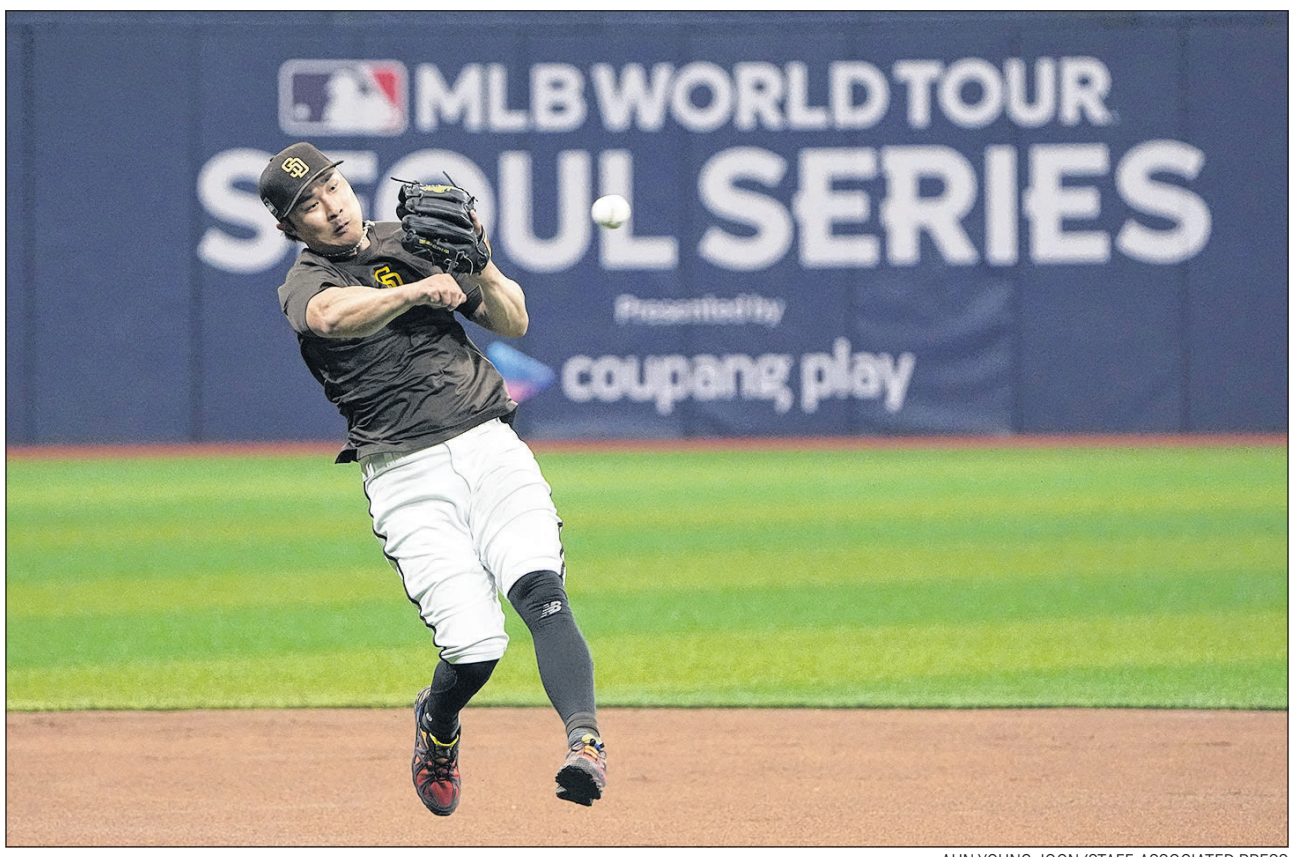
SEOUL, South Korea — Shohei Ohtani has received the most attention as his Los Angeles Dodgers and the San Diego Padres prepare to launch the Major League Baseball season with the first regular season games in South Korea.

But the two-game series starting on Wednesday also is a triumphant homecoming for Padres shortstop Ha-Seong Kim, coming off a dominant season and returning to the Gocheok Sky Dome.

Kim played for the Kiwoom Heroes for seven seasons before signing with San Diego in 2020. He played down questions about being overshadowed by Ohtani, the Dodgers' newly signed Japanese star, and said his focus was helping his team get off to a positive start against division rivals.

"When an MVP-level player arrives at a team, of course the attention is going to go that way. Our team has lots of good players, too, and I think Korean fans will just love the fact that Major League Baseball is being played in Seoul," Kim said Tuesday after a workout at the stadium.

"The real games start tomorrow, so I am focused on keeping myself in good condition. I worked hard this year to prepare, and I need to perform well."



AHN YOUNG-JOON/STAFF, ASSOCIATED PRESS

San Diego Padres' Ha-Seong Kim attends a baseball workout at the Gocheok Sky Dome in Seoul, South Korea, on Tuesday.

Kim hit .260 with 17 homers, 60 RBIs and 38 steals while establishing himself last season as one of the best National League infielders on defense. He won his first Gold Glove as a utilityman, the first time an infielder from east Asia won the award.

Despite a roster built with years of heavy spending, the Padres finished 82-20 and third in the NL West behind the Dodgers and Arizona Diamondbacks, missing the playoffs.

Since the death of controlling owner Peter Seidler in November, the front office traded star outfielder Juan Soto to the New York Yankees and refrained from spending big on free agents. Former staff ace Blake Snell, the reigning NL Cy Young Award winner, has a pending deal with the division rival San Francisco Giants.

Kim seems to be stepping into a bigger role. He started 98 games at second base last season, 29 at third and 16 at shortstop, Manager Mike Shildt is trying him as the regular shortstop while moving Xander Bogaerts to second base.

During a voluntary workout on Tuesday, Kim spent much of the time fielding balls from shortstop and practicing double-play moves, drawing occasional cheers from teammates after fielding groundballs deep in the hole and firing accurately to first.

"Bogaerts is such a good player, so if I do good, our chemistry will get better," Kim said. "We see each other more than our families and we are a tight bunch. Our players have worked hard, so I think we will definitely have a better record than last year. If we continue to fight, we will push ourselves closer to a championship."

Kim has looked sharp in practice games against South Korean professional players this week, hitting two home runs against the reigning KBO champions LG Twins on Monday off pitchers he had faced for years.

Ohtani, who went 0 for 5 in two exhibition games against Korean opponents in Seoul, didn't show up on the field for an optional workout on Tuesday. Mookie Betts fielded batted balls from shortstop, where he is set to start this season after making his first 16 appearances there last year.

Tyler Glasnow, the Dodgers' opening-day starter, threw long tosses from the outfield. Nearby, Game 2 starter Yoshinobu Yamamoto, another Japanese star Los Angeles signed in the offseason, went through his unusual training routines, including bounding rubber balls off the outfield wall and throwing small javelins.

Clemson joins Florida State as second school to sue ACC as it seeks to exit

By RALPH D. RUSSO
AP COLLEGE SPORTS WRITER

Clemson sued the Atlantic Coast Conference in a South Carolina court on Tuesday, joining Florida State in challenging the league's right to charge schools hundreds of millions of dollars to leave.

The complaint filed in Pickens County says the ACC's "exorbitant $140 million" exit penalty and the grant of rights used to bind schools to a conference through their media rights should be struck down.

"Each of these erroneous assertions separately hinders Clemson's ability to meaningfully explore its options regarding conference membership, to negotiate alternative revenue-sharing proposals among ACC members and to obtain full value for its future media rights," the school said in the lawsuit.

Clemson said it has not given notice that it is exiting the ACC and remains a member of the conference.

"The ACC remains confident that its agreements with all its members will be affirmed by the courts," ACC Commissioner and Virginia President Jim Ryan, chairman of the conference board, said in a statement. "Clemson, along with all ACC members, voluntarily signed and re-signed the 2013 and 2016 Grant of Rights, which is binding through 2036. In addition, Clemson agreed to the process and procedures for withdrawal. The Conference's legal counsel will vigorously enforce the agreement and bylaws in the best interests of the ACC's current and incoming members."

In December, Florida State's board of trustees sued the ACC in Florida, making similar claims. The ACC pre-emptively filed a lawsuit against FSU in North Carolina, where the conference offices are located, saying its actions were a breach of contract.

Florida State claims exiting the ACC before the grant of rights and current media rights deal with ESPN runs out in 2036 would cost $572 million. The first hearing in the North Carolina case is scheduled for Friday.

Clemson is a charter member of the ACC, dating back to its founding in 1953. The school emerged over the last decade as a national college football powerhouse.

Clemson and Florida State are the only ACC schools to reach the four-team College Football Playoff since its inception in 2014.

Nine Bowl Subdivision conferences, including the ACC, agreed last week on a new six-year deal to continue participating in the CFP through the 2031 football season. That includes a revenue-sharing deal that gives the Big Ten and Southeastern conferences almost double the annual distribution to the ACC and Big 12.

With the ACC falling behind the Big Ten and SEC in revenue distribution, mostly tied to media rights deals, some ACC members have grown anxious, worried that schools in those two leagues could soon be bringing in $40 million to $50 million more annually and gain competitive advantages.

PGA Tour officials hold 'constructive' meeting with Saudi leader of LIV Golf

By DOUG FERGUSON
AP GOLF WRITER

PALM HARBOR, Fla. — The PGA Tour took a first step in sparking negotiations with Saudi Arabia's national wealth fund with a meeting in the Bahamas that Commissioner Jay Monahan described as "constructive" without offering many more details.

In a memo late Monday night to players, Monahan said the player directors on the PGA Tour Enterprises board met with Yasir Al-Rumayyan, governor of the Public Investment Fund that provides the money behind rival LIV Golf.

It was the first time player directors, including Tiger Woods, met with Al-Rumayyan. Woods played nine holes with him at Albany Golf Club, according to a person informed of the meeting who spoke to The Associated Press.

The other player directors are Patrick Cantlay, Adam Scott, Jordan Spieth, Webb Simpson and Peter Malnati. Golfweek first reported the meeting was likely to take place Monday in Ponte Vedra Beach. It shifted to the Bahamas, where Woods often keeps his yacht.

"The conversation throughout was constructive and represents an important part of our due diligence process in selecting potential investors for PGA Tour Enterprises," Monahan said in the memo. "This mirrors the approach we employed earlier this year as we evaluated an investment offer from the Strategic Sports Group."

The PGA Tour, European tour and PIF reached an agreement announced June 6 to form a commercial partnership. The deal was to be finalized by the end of 2023. But amid government inquiries, and interest from private equity groups, the deal wasn't done.

The PGA Tour selected SSG, a consortium of U.S. sports owners, in December. A month later, SSG pledged an initial $1.5 billion investment, which could increase to $3 billion. The next step is getting PIF as a minority investor or risk more players defecting to LIV Golf.

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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 may be able to provide translation or interpretation services free of charge. Please contact Alisha Looper at 615-571-4470 or alisha.looper@tn.gov.
Si le resulta difícil leer, hablar o comprender inglés, TDEC puede proporcionarle servicios de traducción o interpretación sin cargo comunicándose con Alisha Looper al 615-571-4470 o alisha.looper@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 Report on Permits (tn.gov) 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
William R. Snodgrass Tennessee Tower
312 Rosa L. Parks Avenue, 11th Floor
Nashville, Tennessee 37243

NOTICE OF SPECIAL MEETING OF THE BOARDS OF DIRECTORS OF WESTERN HEIGHTS 1 GP CORPORATION AND KNOXVILLE'S HOUSING DEVELOPMENT CORPORATION

The Boards of Directors of Western Heights 1 GP Corporation ("Western Heights 1") and Knoxville's Housing Development Corporation ("KHDC"), each of which is an instrumentality of Knoxville's Community Development Corporation ("KCDC"), will each hold a specially called meeting on Thursday, March 28, 2024 at the offices of KCDC, located at 901 N. Broadway, Knoxville, Tennessee 37917. The meetings will be held sequentially following the regular meeting of the Board of Commissioners of KCDC (the "Board of Commissioners"), with the meeting of the Board of Commissioners commencing at 5:00 p.m. and the meetings of the Boards of Directors of Western Heights 1 and KHDC commencing immediately thereafter. At the meeting of the Board of Directors of Western Heights 1, there will be considered such business as may properly come before the Western Heights 1 board, including, but not limited to: (i) the approval of documentation for certain loans to Western Heights 1 LP (the "Partnership") from JPMorgan Chase Bank, N.A., KCDC and KHDC in connection with the Partnership's development of a 76-unit mixed-income housing development in the City of Knoxville (the "Project"); (ii) the approval of an amended and restated limited partnership agreement for the Western Heights 1 Partnership and certain other documentation relating to the utilization of low income housing tax credits with respect to the Project; (iii) the approval of a ground lease with KCDC; and (iv) the approval of certain other financing, construction and development transactions and documents in connection with the Project. At the meeting of the Board of Directors of KHDC, there will be considered such business as may properly come before the KHDC board, including, but not limited to the approval of documentation relating to a loan from KHDC to the Partnership to assist with the development of the Project. Any person who wishes to indicate his or her desire to provide public comment at the meeting may do so in accordance with KCDC's Public Input Policy, which is available on the KCDC's website at www.kcdc.org/about/board-of-commissioners/. This Notice is published in compliance with Sections 8 44 101 to 8 44 106, inclusive, Tennessee Code Annotated.

Public Notices

IN THE JUVENILE COURT OF KNOX COUNTY, TENNESSEE

STATE OF TENNESSEE DEPARTMENT OF CHILDREN'S SERVICES

PETITIONER
v.
SHAUN AL-BAGHDADI

RESPONDENT

IN THE MATTER OF:
Dahila Hernandez, b.d. 5/28/2012
A MINOR CHILD UNDER EIGHTEEN (18) YEARS OF AGE

ORDER of PUBLICATION

It appearing to the Court from the sworn allegations of the Petition to Terminate Parental Rights and the Affidavit of Diligent Search in this cause that the whereabouts of the Respondent are unknown and cannot be ascertained by diligent search so that ordinary process of law cannot be served upon him, it is, therefore, ORDERED that Respondent be served by publication of the following notice for four (4) consecutive weeks in the Knoxville News Sentinel, a newspaper of general circulation published in Knox County.
It is further ORDERED that if the Respondent does not enter an appearance or otherwise answer the petition, further personal service or service by further publication shall be dispensed with and service of any future notices, motions, orders or other legal documents in this matter may be made upon the Respondent by filing the same with the Clerk of the Juvenile Court of Knox County, Tennessee.

NOTICE

Shaun Al-Baghdadi:

The State of Tennessee, Department of Children's Services, has filed a petition against you seeking to terminate forever your parental rights to Dahlia Hernandez. It appears that ordinary process of law cannot be served upon you because your whereabouts are unknown. You are hereby ORDERED to file an Answer to the Petition to Terminate Parental Rights with the Clerk of the Juvenile Court of Knox County, Tennessee, 3323 Division Street, Knoxville, Tennessee 37919, and to serve a copy of that Answer upon Claudia Robinson, Attorney for the Tennessee Department of Children's Services, 2600 Western Avenue, Knoxville, TN 37921, within thirty (30) days of the last date of publication of this notice, which will be April 9, 2024. If you fail to do so, a judgment may be taken against you pursuant to Tenn. Code Ann. § 36-1-117(n), Rule 55 of the Tenn. R. of Civ. P. for the relief demanded in the petition. You may view and obtain a copy of the petition and any other subsequently filed legal documents in the Juvenile Court Clerk's Office at the address shown above.

ENTER this the 12th day of March, 2024.

Judge Timothy E. Irwin

NOTICE OF PUBLIC MEETING

The Application Review Committee of The Health, Educational, and Housing Facility Board of the County of Knox will hold a regularly called meeting on Tuesday, March 26, 2024, at 4:00 p.m. The meeting will be held at the offices of the Knoxville Chamber, 17 Market Square, #201, Knoxville, Tennessee 37902.

The Committee will meet for the purposes of Review and consideration of an application of DGA Choto LP (or an affiliate thereof) for a Payment-In-Lieu-of-Tax (PILOT) for the proposed new construction consisting of 47 affordable housing rental units, located at 1645 Ebenezer Road in Knox County Tennessee.

Any person who wishes to indicate his or her desire to provide public comment at any meeting of the Board may do so in accordance with the Board's Public Input Policy, which is available at the offices of The Health, Educational, and Housing Facility Board of the County of Knox, 17 Market Square, Suite 201, Knoxville, Tennessee 37902.

This notice is given pursuant to the provisions of Tennessee Code Annotated Section 8-44-101 et seq.

FROM: CHANCERY COURT OF MARION COUNTY, TENNESSEE
NOTICE
Case No: 8409, in the Chancery Court of Marion County, Tennessee.
In Re: The Adoption of Serenity Abigail Burk, DOB: November 27, 2023, Jacob Mart Adams, and wife, Hiedi Suzanne Adams, and Cassandra Hope Burk v.s. John Doe (Unknown Father)
TO: JOHN DOE, the Unknown Father of Serenity Abigail Burk
In Re: SERENITY ABIGAIL BURK, DOB: November 27, 2023, an infant child conceived by Mother, CASSANDRA HOPE BURK, who at the time of conception, was a resident of JourneyPure Rehabilitation, located at 2636 Maryville Pike, Knoxville, Knox County, State of Tennessee. The said minor child was conceived as a result of a casual sexual encounter with an unknown male at a location near the said JourneyPure Rehabilitation in Knoxville, Tennessee between February 24 and April 7, 2023. You are hereby notified that a Petition for Termination of Parental Rights and to Adopt has been filed in the Chancery Court of Marion County, Tennessee, 1 Courthouse Square, Jasper, Tennessee 37347. JOHN DOE, you are the putative father of the infant child, your specific identity and whereabouts are unknown and can not be ascertained. It is ORDERED that unless you appear and defend said complaint within 30 days after the last publication date of this Notice, a Default Judgment may be taken against you resulting in the termination of any parental rights you may have to SERENITY ABIGAIL BURK, born to CASSANDRA HOPE BURK in the State of Tennessee on November 27, 2023.
Any appeal of this Court's final disposition of the petition of termination of parental rights will be governed by the provisions of Rule 8A, TRAP, which imposes special time limitations for the filing of the transcript or statement of evidence, the completion and transmission of the record on appeal, and the filing of briefs in the appellate court, as well as other special provisions for expediting the appeal. Furthermore, Tennessee Law imposes special time limitations within which an appeal for any reason may be filed.
You may obtain a copy of the Petition and any subsequently filed documents in the Clerk and Master's office at the address shown above.
This the 26th date of February, 2024.

Now Accepting Public Comments on the 2024-2025 Annual Action Plan
March 18 - April 18, 2024
The Tennessee Housing Development Agency (THDA), on behalf of the State of Tennessee, is seeking comments on the 2024-2025 Annual Action Plan, which designates how the State will operate the CDBG, HOME, HTF, ESG, and HOPWA programs in the coming fiscal year. This document also serves as the application to the U.S. Department of Housing and Urban Development (HUD) for an estimated $60 million to carry out these housing and community development activities in Tennessee. The draft plan will be posted on https://thda.org/research-reports/consolidated-planning from March 18 to April 18 for public review and comment, along with details for a public hearing on Monday, April 15, 2024. An overview in English and Spanish will also be available. For questions and accommodation requests, please email research@thda.org.

Public Notices

Health Resources and Services Administration
NOTICE TO THE PUBLIC OF FINDING OF NO SIGNIFICANT IMPACT For UT Medical Center Emergency Department Renovation/Expansion

In accordance with the National Environmental Policy Act, the Council on Environmental Quality regulations for implementing NEPA (40 CFR Parts 1500 through 1508) and the HHS General Administration Manual Part 30 Environmental Protection (February 25, 2000), HRSA has determined that the UT Medical Center Emergency Department Renovation/Expansion proposed by University Health System, Inc., will have no significant adverse impact on the quality of the human environment. As a result of this FONSI, an Environmental Impact Statement will not be prepared.

The Health Resources and Services Administration (HRSA) of the Department of Health and Human Services (HHS) provides discretionary grant and cooperative agreement awards to support health centers expand their capacity to provide primary and preventive health care services to medically underserved populations nationwide.

University Health System, Inc., in Knoxville, TN, has applied for HRSA grant funding. The applicant proposes to use grant funds to expand the availability of emergency services at UT Medical Center at 1924 Alcoa Highway, Knoxville, TN 37920. The applicant has submitted an Environmental Assessment (EA) that documents impact of the proposed action. This EA is incorporated by reference into this FONSI.

Additional project information is contained in the Environmental Assessment for this project, which is on file at the following address (Facilities Management Department, 1924 Alcoa Highway, Knoxville, TN) for public examination upon request between the hours of 8:00a.m. and 4:00 p.m., Monday through Friday.

UT Medical Center
1924 Alcoa Highway
Knoxville, TN 37920
Attn: Mary Jane McKinley
Phone: (865) 305-6023
Email: MMckinle@utmck.edu

No further environmental review of this project is proposed prior to final approval from HRSA.

Public Comments
Any individual, group, or agency disagreeing with this determination or wishing to comment on these projects may submit written comments to the UT Medical Center, Attn: Mary Jane McKinley, Project Manager,
HRSA will consider all comments received within 15 days of this "Notice" prior to final approval from HRSA.

Public Sale

TS#: 2024-08328-TN
Notice Of Substitute Trustee's Sale
Whereas, Timothy Collins, a single man by Deed of Trust (the "Deed of Trust"), dated 6/30/2016 and of record as Instrument Number 201607010000055, in Register's Office of Knox County, Tennessee, conveyed to Melrose Title Company, LLC, Trustee, for the benefit of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Platinum Financial Funding, LLC, its successors and assigns, along with Scrivener's Affidavit recorded 07/14/2016 as Instrument # 201607140002933, the hereinafter described real property to secure the payment of a certain Promissory Note (the "Note") described in the Deed of Trust, which Note was payable to Platinum Financial Funding, LLC, and subsequently assigned to Freedom Mortgage Corporation, and Whereas, Nestor Solutions of Tennessee, LLC has been duly appointed Substitute Trustee by the owner and holder of the Note by instrument recorded as Instrument Number 202403070042945 in Register's Office of Knox County, Tennessee; and Whereas, default has been made in the payment of the Note; and Whereas, the owner and holder of the Note has demanded that the hereinafter described real property be advertised and sold in satisfaction of the indebtedness and costs of foreclosure in accordance with the terms and provisions of the Note and Deed of Trust. The notice requirements of T.C.A. §35-5-101 and 35-5-104 have been satisfied. Now, Therefore, notice is hereby given that an agent of Nestor Solutions of Tennessee, LLC, Substitute Trustee, pursuant to the power, duty, and authority vested in and conferred by the Deed of Trust, will proceed to sell the below-mentioned property on 4/18/2024, at 11:00 AM at the North Side Entrance of the City County Building, 400 Main Street, Knoxville, TN 37902, will be sold to the highest call bidder for cash free from all legal, equitable and statutory rights of redemption, exemptions of homestead, rights by virtue of marriage, and all other exemptions of every kind, all of which have been waived in the Deed of Trust, certain real property located in Knox County, Tennessee, described as follows: Situated In District No. Seven (7) Of Knox County, Tennessee, Within The 35th Ward Of The City Of Knoxville, Tennessee, Being Known And Designated As Lot 2, Block 18, Revised Map Of The First And Second Units, Harill Hills, As Shown By Map Of The Same Record In Map Book 10, Page 10, Register's Office For Knox County, Tennessee, And Being More Particularly Bounded And Described According To The Survey Of Kenneth D. Church, Surveyor, Dated February 12, 1997 And Bearing Work Order No. 97-02-10, To Which Map Specific Reference Is Hereby Made For A More Particular Description. This Conveyance Is Made Subject To All Applicable Easements, Restrictions, And Building Setback Lines Of Record In Knox County, Tennessee. The street address of the above-described property is believed to be 5504 Jacksboro Pike, Knoxville, TN 37918, but if such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description herein shall control. This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above-referenced property: Owner of Property: Timothy Collins The sale is subject to occupant(s) rights in possession of the premises. All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the purchase price. The purchaser shall have no further record against the grantor, the grantee or the trustee. Publication Dates: 3/19/2024, 3/26/2024, and 4/2/2024. Nestor Solutions, LLC, Substitute Trustee 214 5th Street, Suite 205 Huntington Beach, California 92648 Phone: (888) 403-4115 TS#: 2024-08328-TN

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Summons

NOTICE OF SERVICE OF PROCESS BY PUBLICATION
STATE OF NORTH CAROLINA, COUNTY OF MECKLENBURG
IN THE GENERAL COURT OF JUSTICE, SUPERIOR COURT DIVISION
23 CVS 17385

FOUNDERS FEDERAL CREDIT UNION,
Plaintiff,
vs.

KAYLA CAROLINE WALLING A/K/A
KAYLA FAIN and CHRISTOPHER FAIN,

Defendant.

TO: KAYLA CAROLINE WALLING A/K/A KAYLA FAIN and CHRISTOPHER FAIN

TAKE NOTICE that a pleading seeking relief against you has been filed in the above-entitled action. The nature of the relief being sought is as follows: On or about January 31, 2018, Founders Federal Credit Union ("Plaintiff") extended a line of credit to Kayla Caroline Walling a/k/a Kayla Fain ("Ms. Fain") (the "First LOC") as shown on a No Frills Visa Application and term sheet and MasterCard terms and conditions (the "First LOC Note"). Ms. Fain failed to make payments when due on the First LOC and the First LOC Note. After providing all credits due to Ms. Fain on the First LOC and the First LOC Note, Ms. Fain owes Plaintiff the sum of no less than $8,588.63 plus interest accruing thereon from and after the date of judgment at the maximum legal rate until paid and attorney's fees, pursuant to the First LOC, the First LOC Note and N.C. Gen. Stat. § 6-21.2 in the amount of $1,288.29, which is 15% of the amount due under the First LOC and the First LOC Note. Thereafter, on or about May 8, 2018, Ms. Fain and defendant Christopher Fain ("Mr. Fain;" Ms. Fain and Mr. Fain are collectively the "Defendants") executed a Membership Application and Account Card (the "Application") whereby Defendants agreed to be bound by the Accounts and Services of the Credit Union booklet (the "Credit Union Booklet"). Thereafter on or about January 18, 2019, Mr. Fain executed a Visa Signature Application electronically with Plaintiff. On or about February 5, 2019, Plaintiff extended a line of credit to Mr. Fain subject to the Credit Union Booklet and a Visa Signature Agreement and Disclosure Statement (the "LOC") and MasterCard terms and conditions (the "LOC Note"). Mr. Fain failed to make payments when due on the LOC and LOC Note and the Credit Union Booklet. After providing all credits due to Mr. Fain on the LOC, the LOC Note, and the Credit Union Booklet, Mr. Fain owes Plaintiff the sum of no less than $10,835.20 plus interest accruing thereon from and after the date of judgment at the maximum legal rate until paid and attorney's fees, pursuant to the Credit Union Booklet, the LOC and the LOC Note and N.C. Gen. Stat. § 6-21.2, in the amount of $1,625.28, which is 15% of the amount due under the Credit Union Booklet, the LOC and the LOC Note. Thereafter, on or about October 28, 2020, Plaintiff advanced funds to Mr. Fain subject to the Credit Union Booklet and a Consumer Lending Plan Advance Receipt and Truth-in-Lending Statement (the "First Note"). Mr. Fain failed to make payments when due on the First Note and the Credit Union Booklet. After providing all credits due to Mr. Fain on the First Note and the Credit Union Booklet, Mr. Fain owes Plaintiff the sum of no less than $7,993.21 plus interest accruing thereon at the rate of $2.60 per day from and after July 21, 2023 until the date of judgment and thereafter at the lower of the maximum legal rate or the rate of the First Note until paid and attorney's fees, pursuant to the Credit Union Booklet and the First Note and N.C. Gen. Stat. § 6-21.2, in the amount of $1,198.98, which is 15% of the amount due under the Credit Union Booklet and the First Note. Thereafter, on or about June 8, 2021, Plaintiff advanced funds to Defendants subject to the Credit Union Booklet and a Consumer Lending Plan Advance Receipt and Truth-in-Lending Statement (the "Second Note"). Defendants failed to make payments when due on the Second Note and the Credit Union Booklet. After providing all credits due to Defendants on the Second Note and the Credit Union Booklet, Defendants owe Plaintiff the sum of no less than $2,894.42 plus interest accruing thereon at the rate of $0.93 per day from and after July 21, 2023 until the date of judgment and thereafter at the lower of the maximum legal rate until paid or the rate of the Second Note until paid and attorney's fees, pursuant to the Credit Union Booklet and the Second Note and N.C. Gen. Stat. § 6-21.2 in the amount of $434.16, which is 15% of the amount due under the Credit Union Booklet and the Second Note. Beginning on or about June 20, 2022 and extending through August 18, 2022, Mr. Fain engaged in several transactions which caused an overdraft on Checking Account No. XXXXXXXXX0070 (the "Checking Account") in the amount of $504.29. After proper application of payments and other credits due, Mr. Fain remains indebted under the Application, the Credit Union Booklet and the Checking Account for the full sum of no less than $277.09, plus interest accruing thereon from and after the date of judgment at the lower of the maximum legal rate or the rate of the Checking Accounting until paid, plus Plaintiff's attorney's fees.

You are required to make defense to such pleading no later than April 29, 2024, said date being 40 days from the date of first publication of this notice, and upon your failure to do so the party seeking service against you will apply to the court for the relief sought.

This the 19th day of March, 2024.

Brian T. Pearce
NC State Bar No. 31722
Attorney for Plaintiff
Maynard Nexsen PC
800 Green Valley Road, Suite 500
Greensboro, NC 27408
336-387-5137
March 19, 26, April 2 2024
LOKR0074775



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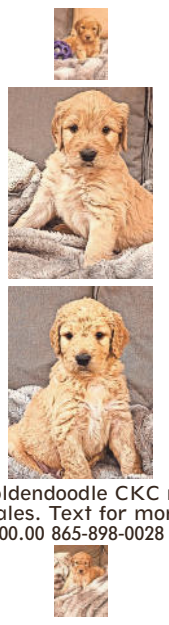
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NOTICE TO FURNISHERS OF LABOR AND MATERIALS TO:
Jones Bros. Contractors, LLC
PROJECT NO.: 47023-3264-14
CONTRACT NO.: CNQ297
COUNTY: Knox
The Tennessee Department of Transportation is about to make final settlement with the contractor for construction of the above numbered project. All persons wishing to file claims pursuant to Section 54-5-122, T.C.A. must file same with the Director of Construction, Tennessee Department of Transportation, Suite 700 James K. Polk Bldg., Nashville, Tennessee 37243-0326, on or before 4/26/2024.

Public Notices

White 1996 Dodge b2500 base camper van
2B6HB21Y3TK185892
all parties holding interest in the vehicle to contact me by certified mail

Now Accepting Public Comments on the 2024-2025 Annual Action Plan
March 18 - April 18, 2024
The Tennessee Housing Development Agency (THDA), on behalf of the State of Tennessee, is seeking comments on the 2024-2025 Annual Action Plan, which designates how the State will operate the CDBG, HOME, HTF, ESG, and HOPWA programs in the coming fiscal year. This document also serves as the application to the U.S. Department of Housing and Urban Development (HUD) for an estimated $60 million to carry out these housing and community development activities in Tennessee. The draft plan will be posted on https://thda.org/research-reports/consolidated-planning from March 18 to April 18 for public review and comment, along with details for a public hearing on Monday, April 15, 2024. An overview in English and Spanish will also be available. For questions and accommodation requests, please email research@thda.org.

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Visit Our Website:
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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 Memphis Commercial Appeal 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 Memphis Commercial Appeal 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.

Community Announce
lost, found, happy ads, novena...

Announcements

ELDERLY COMPANION
Will sit with your mom, Grandmom, wife, etc. 6 years experience. $10 /hr. Will make snacks, wash dishes, chat, in evenings & overnight. Able to pass a sucessful Background check 901-206-6356. Call after noon

Novena

Thank you Saint Expedite
For answering my prayers!
-BC

Adopt Me Pets
all your favorites...

Domestic Pets

Bichon/Poodle Female shots&wormed born 12/29 white very small (901)208-0326 Please text



German Shepherd Puppies 1st shots and wormed. 450. 901-569-9076

Free Pets

German Shepherd Fullblood, no papers. 10yrs old Male. FREE to a good home. 901-489-9873 or 901-353-3131

Assorted Stuff
all kinds of things...

Cemetery Lots

Three Memorial Park cemetery plots for sale
Originally $10K now only $5000 each.
call 901 485 1165 Patty

3 Cemetery lots for sale at memorial park
Originally $10,000 each.
Now $5,000
contact patty at 901 485 1162

Memorial Park Cemetery, 5668 Poplar Ave, Memphis 2 Plots for sale

- 2 Adjoining plots in the older, preferred section of the cemetery
- Near the grotto
- $8,699 each or both for $16,000
- Seller pays transfer fee; Sec I, Block D, Lot 17, Spaces 3 & 6.
- Tour available. Call or text Barbara at 901.482.4769

Furniture Household



Patio Furniture 6 pieces
$3500 OBO/ Set contains 1 each, NAHA Sofa, Swivel Glider, Club Chair, Ottoman, (all with cushions), Coffee Table, and End Table. 2 throw pillows. Color: Light cream. Cushion cover Material, Sunbrella. Bought new 2 yrs ago. Has been under a covered patio. Dimensions: Sofa 80"Lx34"Wx27"D (to the arm) Chairs: 36"Lx34"Wx27"D (to the arm). All cushions measure 23"LX23"Hx6-7"D. Barbara Sowell, 901-412-7533. Cash or Cashier's check. PU in Bartlett.

LOOK!
Moving - Sofa w/end recliners, Overside reclining club chairm New, occasional chair. 2 solid oak end tables & coffee table. all like new. Call to see 901-825-7332

Wanted to Buy

LOOK!
INSTANT CASH PAID for baseball cards, sports memorabilia, autographs, game used sports items, coins, gold, silver, watches, diamonds, old toys, trains, comics, old photos, military, presidential, huge collections, others. Scott, 513-295-5634 Instant Cash Paid goodasgold@roadrunner.com

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Homes for Sale

The Parkway House
1960 N. Parkway next door to Rhodes Univ. 1br condo w/balcony overlooking pool. Assigned covered pkng in gated area. Maintenance fee incls all util. & much more. Security also on duty 24/7. Vacant only $79,500
Bill Malone 901-359-4000
Crye Leike Realtors
901-756-8900

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.
EQUAL HOUSING OPPORTUNITY

Apartments

Free Rent
901-459-5726

NORTH MPHS furnished, cable h/u, HT/AC, W/D.
901-282-8761 or 870-340-4354

FREE CABLE w/RENT
Gated Access, Cameras, Quiet, Renovated,
Unfurnished $850 - $950
Furnished $900 - $1,000
Call Today (901) 472-4200

Duplexes

MIDTOWN AREA S. Parkway E.- Renov 1 BR, appls., fncd., sec., $675 mo + dep. Call 901-398-7487.

Rooms For Rent

MEMPHIS - Nice rooms, central heat & air, w/d, & cable. $150/wk, $50/dep. 901-864-0655, 901-513-4020 or 901-467-5197

Single Family Rentals

Frayser-1990 Dupont Ave. 3BR 1BA $795 mo. $795 dep. 901-212-7431

Memphis- 3516 Mark Twain, 3 BR, 1 BA, central air/heat, all applinaces, must see, $985 mo. Call 901-314-8057.

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Automotive Wheels
best deal for you...

The following vehicles will be auction out to the highest bidder on March 25th at 10:00 a.m. at 4597 Highway 61 South, Memphis TN 38109
2016 Dodge Vin # 2C3CDXCT8GH205169
2016 Kia Vin # 5XYPG4A34GG140423
2022 Ford Vin # 1FA6P8TH3N5139982
2017 Cadillac Vin # 1G6KN5R64HU177771

Cars

Auction April 6th 8am
2015 Nissan Sentra
vin# 3N1AB7AP5FY281586
2014 Ford Fusion
1FA6P0HD9E5400412
2525 Mt. Moriah Rd.
Memphis, Tennessee, 38125

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Now Accepting Public Comments on the 2024-2025 Annual Action Plan
March 18 - April 18, 2024
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Public Notices

Mendez Auto Repair & Used Tire
1478 National St
Memphis TN 38122
2016 JEEP CHEROKEE
VIN # 1C4PJMBSXGW167653
2011 AUDI Q7
VIN # WA1DGAFE0BD006974
Auction will be held at shop location April 2nd 2024 @ 9:00 a.m

Your Source Public Notices
for the latest...

NOTICE OF PUBLIC MEETINGS
TENNESSE STATE PARKS SEEK INPUT
ON T.O. FULLER STATE PARK 5-YEAR PLAN
The Tennessee Department of Environment and Conservation (TDEC), Tennessee State Parks will conduct an in-person public meeting April 20th from 10am to 12pm at the T.O Fuller State Park Bluff Center to seek input on the individual Strategic Management Plan for T.O. Fuller State Park as part of the Tennessee State Parks Comprehensive System Planning Process. This meeting will seek public input on the draft Strategic Management Plan for the park and will help guide TDEC as it maps out a long-term blueprint for best serving visitors. The individual site plan can be reviewed at **www.tn.gov/environment/parks-conservation/ppp.** The department will accept written and oral comments regarding the individual site plan at the meeting and online at **https://stateoftennessee.formstack.com/forms/t_o_fuller_site_management_plan_spring_meeting** (or scan this QR code) through May 20th, 2024. After the feedback, TDEC will review comments and adjust the individual site management plan as needed. The final plan will be made available at **www.tn.gov/environment/parks-conservation/ppp.** TDEC is an Equal Employment Opportunity/Affirmative Action (EEO/AA) employer. TDEC does not unlawfully discriminate on any basis prohibited by applicable law in any of its programs, services, or activities. EEO/AA/ADAAA inquiries or complaints may be directed to the ADAAA Coordinator, TDEC HR Division, at 615-532-0200. Hearing-impaired callers may use the Tennessee Relay Service (800-848-0298). If it is hard for you to read, speak, or understand English, TDEC may be able to provide translation or interpretation services free of charge. Please contact Mary Evans at 615-571-0029 or mary.f.evans@tn.gov for more information. DATE OF NOTICE: March 20, 2024



SACRED HEART SOUTHERN MISSIONS

Sacred Heart Southern Missions in Southaven, MS is now hiring for a **Music Teacher.**
Salary: $19.95 - $32.00 per hour

General Summary:
To create an educational program and a classroom environment that is fair, is favorable to learning and growth, and is based on a commitment that all children can learn.

Knowledge, Skills and Abilities Required:
1. Understanding of the vision and values of Sacred Heart Southern Missions with a commitment to achieve the goals of the organization.
2. Must have a basic understanding and acceptance of Catholic school philosophy, goals, and objectives.
3. Must have necessary background and training in elementary/secondary education methods and subject areas.
4. Must have understanding of child development and skills necessary to relevant to the grade level being taught.
5. Must have appropriate control and discipline techniques, which will enhance the learning situation.
6. BA or BS (Required) in elementary education and appropriate MDE state licensure and endorsement(s) in Music education (125, 166). ** One year experience preferred.
7. Ability to work and interact with other staff members to accomplish overall organizational and departmental goals.
8. Excellent oral, written, interpersonal communication and decision-making skills. Ability to handle multiple projects simultaneously.
9. Computer literate with knowledge of Microsoft Office programs, especially Word, Google Classroom and Outlook.
10. Ability to work independently with minimal supervision/instruction. Able to establish and meet deadlines.
11. Ability to maintain a high level of confidentiality.
12. Knowledge of Catholic liturgical music would be a plus.

Send cover letter, resume, professional certifications in confidence to:

HR Manager
Sacred Heart Missions
PO Box 190
Walls, MS 38680
Fax: 662-342-3364 E-mail: HR@shsm.org

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Classifieds

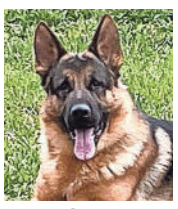
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SIBERIAN HUSKIES PUPPIES, 8 wks, blk & white, blue eyes, shots & wormed, parents here, $175. 931-200-4044



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Happy Jack®

Where veterinary care is unavailable or unaffordable, ask for Happy Jack® animal health care products for horses, dogs, & cats. ROBERTSON CHEATHAM COOP 384-3573

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all kinds of things...

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Wanted to Buy

RECORDS & CDs WANTED LPs/45s/78s Personal & DJ Collections/Promo Items Old Stock etc. CASH PAID. 615-256-6763

INSTANT CASH PAID for baseball cards, sports memorabilia, autographs, game used sports items, coins, gold, silver, watches, diamonds, old toys, trains, comic books, old photos, military, presidential, huge collections, lots of others. Scott 513-295-5634 Instant Cash Paid goodas-gold@roadrunner.com

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Tree Service

Paco's Tree Service
Bonded & Insured
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Removal, Topping, Trimming, Stump, Pruning, Lots/Fence Cleaning. 15 Yrs. Exp.

Real Estate Rentals

PUBLISHER'S NOTICE
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EQUAL HOUSING OPPORTUNITY

Apartments

OLD HICKORY- Furnished Apt, recently remodeled 1BR, 1BA in quiet area. Includes utilities. $225 /wk, 1 year lease. 615-838-6252

Rooms For Rent

KNIGHTS INN
weekly/monthly rates & efficiencies - Free local calls, free HBO & WiFi, $250 & Up.
615-678-6526

Vehicles Recreation
RVs, motorcycles, etc.

Boats & Accessories

2010 V8 Tracker Boat, nice boat, 90hp 2 stroke Mercury eng., 2 fish finders, Tracker trailer, like new, $14,000. *Call/text 615-478-3519.*

RVs/Campers & Access.

ATTENTION
I BUY CAMPERS, TRAILERS, & MOTOR HOMES- ALL TYPES. ready to go or need work. For FAST CASH Call Lawrence at 931-242-3135

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for the latest...

Now Accepting Public Comments on the 2024-2025 Annual Action Plan
March 18 - April 18, 2024
The Tennessee Housing Development Agency (THDA), on behalf of the State of Tennessee, is seeking comments on the 2024-2025 Annual Action Plan, which designates how the State will operate the CDBG, HOME, HTF, ESG, and HOPWA programs in the coming fiscal year. This document also serves as the application to the U.S. Department of Housing and Urban Development (HUD) for an estimated $60 million to carry out these housing and community development activities in Tennessee. The draft plan will be posted on https://thda.org/research-reports/consolidated-planning from March 18 to April 18 for public review and comment, along with details for a public hearing on Monday, April 15, 2024. An overview in English and Spanish will also be available. For questions and accommodation requests, please email research@thda.org.

Public Notices

9950671
MAURY COUNTY PUBLIC SCHOOLS INVITATION TO BID
Bid 24-053 North Columbia Elementary School

Maury County Public Schools (MCPS) Owner is currently accepting sealed bids from licensed and qualified general contractors interested in bidding on the site-work construction of the Elementary school located on the intersection of Carters Creek Pike and Nashville Hwy. Sealed bids must be submitted in sealed envelopes, mailed or hand delivered to Maury County Purchasing Department, 10 Public Square, Second Floor, Columbia, TN 38401, Attn: Pattie Farris. **Sealed bid envelopes will be received until 2:30 p.m. on Wednesday, April 24, 2024** at which time they will be publicly opened. Faxed or emailed bids will not be accepted. Any bids received after the specified opening time will not be accepted. In the event MCPS must reschedule a bid opening date or time, the specifications obtained from the Maury County Purchasing Dept. shall reflect the actual date and time. Once the sealed bid envelope is submitted to Maury County Purchasing Department, the Purchasing Department will stamp the face of the envelope to authenticate the actual date and time it is received. Bidders must mark sealed bid envelopes "**Bid 24-053 North Columbia Elementary School**".

Bid instructions and documents may be obtained by going to the Maury County Website at https://www.maurycounty-tn.gov/bids.aspx. Bids should meet all specifications. Maury County reserves the right to accept or reject any and all bids to negotiate both prices and specifications. No bids shall be withdrawn for a period of 60 days subsequent to the opening of bids without the consent of Maury County.

Maury County does not discriminate on the basis of race, creed, religion, national origin, age, gender, marital status, disability or any other unlawful area in the operation of its educational programs and in personnel administration.

Public Notices

Service by Publication Divorce Complaint
Pursuant to an ***Order for Service by Publication*** in the lawsuit styled ***Jasmine Simone Meriwether v. Louis Julius Miller,*** **Davidson County, TN 3rd Cir Ct Case No. 23D-1543** entered 02.28.2024, **NOTICE** is hereby given to **Defendant Father Louis Julius Miller**, 1080 Eddystone Court, Nashville, TN 37027, as being served with the ***Complaint for Divorce*** filed 11.06.2023. Failure to properly respond pursuant to T.C.A. 21-1-204, Rules 4, 5, & 55 T.R.C.P. may result in a default judgment being granted against **Defendant Father Louis Julius Miller.**

March 11, 18, 25, April 1 2024
LOKR0070925

Public Notices

Public Notice
Wealthspire Holdings LLC (organizer) has applied to the Tennessee Department of Financial Institutions to establish a Public DeNovo Trust Company at 2555 Meridian Boulevard., Suite 190, Franklin, Tennessee 37067. The proposed name of the institution is Wealthspire Trust LLC, and the principal officer or contact person is Jonathan C. Connolly. The application was submitted to the Department on July 10, 2023.

Any person wishing to comment on or protest this application or any person having information which may have a bearing on the fitness of any of the organizers or proponents of this application, may file comments with the Commissioner of Financial Institutions, William R. Snodgrass Tennessee Tower, 312 Rosa L. Parks Avenue, Nashville, Tennessee 37243, or telephone the Department of Financial Institutions at 615-741-5961. Written or telephonic notice must be made to the Commissioner within fifteen (15) days of this publication.
March 18 2024
LOKR0074357

Public Notices

9965101
NOTICE OF PUBLIC HEARING

The Gallatin Municipal Board of Zoning Appeals will conduct a Public Hearing and consider the following item on **Thursday, March 28, 2024 at 5:30 p.m.:**

- **Owner and applicant request approval of a Conditional Use Permit for Renovation Church, a Place of Worship/Community Assembly Activity, per Section 03.06.020, 03.06.110 and 06.03.020.C of the Gallatin Zoning Ordinance, on two parcels totaling 12.26 +/- acres, zoned R-40 Low Density Residential and MUG – Mixed Use General, located west of Highway 109 and east of Woods Ferry Road (File No. CUP-2024-0021).**

The Public Hearing will be held in the Dr. J. Deotha Malone Council Chambers, 2nd floor of Gallatin City Hall, located at 132 West Main Street. Please contact the Planning Department for special accommodations or for more information at 451-5796, or the City of Gallatin website, www.gallatintn.gov

Your Source Public Notices
for the latest...

INVITATION TO BIDDERS
FOR
JWN METROPOLITAN NASHVILLE POLICE DEPARTMENT HELICOPTER HANGAR
PROJECT NO. 2392

ELECTRONIC BIDS, submitted through B2GNow E-Bidding, (or SEALED NON-ELECTRONIC BIDS, if Bidder has written authorization from MNAA) for furnishing all materials, labor, tools and appurtenances for the construction for the **JWN METROPOLITAN NASHVILLE POLICE DEPARTMENT HELICOPTER HANGAR** and other incidental items shall be received by the Metropolitan Nashville Airport Authority, not later than **2:00 P.M. (local time), April 16, 2024**. All bidders must be licensed contractors as required by the Contractor's Licensing Act of 1994, T.C.A. § 62-6-101 et seq.

A Pre-Bid Conference will be conducted at **11:00 A.M. (local time), March 28, 2024**, 1370 Murfreesboro Pike, Building #1, Nashville, Tennessee 37217. Attendance at this meeting is not mandatory. There will not be a project site tour conducted after the meeting.

Copies of the Contract Documents (ITB, Bid Schedule, Attachments, etc.) will be available on or after **March 18, 2024**, and may be obtained electronically from B2GNow E-Bidding (click 'View Active Bid Opportunity Listings'). The requestor shall pay the cost of the document printing.

The Small Minority Woman-Owned Business Enterprise (SMWBE) participation level established for this project is **10.08% MBE and 4.03% WBE**. This program maintains a list of certified SMWBE's, which can be found on the Authority's website at https://flynashville.com/nashville-airport-authority/business-opportunities/business-diversity-development or certified DBEs located within the state of Tennessee, which can be found on the TNUCP Directory (TDOT) website at https://www.tdot.tn.gov/Applications/DBEDirect/Search or contacting Business Diversity Development at (615) 275-4302 or via email at BDD@flynashville.com. Bidders are encouraged to inspect this list to assist in locating SMWBEs for the work. Other SMWBEs may be added to the list in accordance with MNAA's approved SMWBE Program. Credit toward the SMWBE participation will not be counted unless the SMWBE to be used is certified by MNAA. Further details concerning this solicitation may be obtained from Business Archives - Nashville International Airport | BNA (flynashville.com)

TN-38958853

"To you, it's the perfect lift chair. To me, it's the best sleep chair I've ever had." — J. Fitzgerald, VA



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Ask about our 5 Comfort Zone chair.

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White glove delivery included in shipping charge. Professionals will deliver the chair to the exact spot in your home where you want it, unpack it, inspect it, test it, position it, and even carry the packaging away! You get your choice of Luxurious and Lasting Miralux, Genuine Italian Leather, stain and liquid repellent Duralux with the classic leather look, or plush MicroLux microfiber, all handcrafted in a variety of colors to fit any decor. **Call now!**

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Please mention code 116687 when ordering.



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Genuine Italian Leather *classic beauty & style* — Chestnut

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46635

Gobierno de México dará dinero a ciertos inmigrantes

Inclusión laboral para migrantes venezolanos en México. Descubre cómo se está apoyando a los retornados y las medidas entre ambos países.



México se enfrenta a la presión de las autoridades estadounidenses para que reduzca el número de migrantes en la frontera común de ambos países. Ahora, el Gobierno mexicano, bajo un acuerdo con el presidente Nicolás Maduro, han llegado a un acuerdo para apoyar a los indocumentados. Han anunciado la asignación de 110 dólares mensuales durante seis meses a migrantes venezolanos que son devueltos a su país como parte de programas sociales.

La Canciller mexicana, Alicia Bárcena, reveló esta medida el pasado 21 de marzo, de acuerdo con la agencia Efe.

«Es muy importante, acabamos de firmar un convenio con Venezuela, con el presidente, Nicolás Maduro, que se llama 'Vuelta a la patria», indicó Bárcena.

Se informó que el presidente Andrés Manuel López Obrador ha instruido personalmente que cada migrante que regrese a Venezuela reciba un apoyo similar al que se ofrece a nivel nacional en México. Cabe mencionar que esta acción marca un nuevo capítulo en los esfuerzos de cooperación entre México y Venezuela en materia migratoria.

El anuncio incluye detalles sobre acuerdos con empresas venezolanas como Empresas Polar y Petróleos de Venezuela (PDVSA), así como con compañías mexicanas presentes en el país sudamericano, entre ellas Bimbo y Femsa. /Agencias.

Aceptando Ahora Comentarios del Público sobre el Plan de Acción Anual 2024-2025

18 de marzo - 18 de abril de 2024

La Agencia de Desarrollo de Vivienda de Tennessee (THDA), en nombre del Estado de Tennessee, está buscando comentarios sobre el Plan de Acción Anual 2024-2025, que designa cómo el Estado operará los programas CDBG, HOME, HTF, ESG, y HOPWA en el próximo año fiscal. Este documento también sirve como la solicitud al Departamento de Vivienda y Desarrollo Urbano de Estados Unidos (HUD) para un estimado de $60 millones para llevar a cabo estas actividades de vivienda y desarrollo comunitario en Tennessee. El borrador del plan se publicará en https://thda.org/research-reports/consolidated-planning del 18 de marzo al 18 de abril para que el público pueda revisarlo y hacer comentarios, junto con los detalles para una audiencia pública el 15 de abril de 2024. Un resumen en inglés y español también estará disponible.

Para preguntas y solicitudes de adaptación, envíe un correo electrónico a research@thda.org.



Familia de guatemalteco pide ayuda para gastos funerarios

Young Guatemalan's Family Requests Help with Funeral Expenses



Rafael Figueroa
Editor asociado

MEMPHIS, TN (LPL) --- La familia de Widman Armin Sánchez está solicitando la ayuda de la comunidad local en general para solventar sus gastos funerarios.

Widman perdió la vida en un accidente automovilístico el domingo, 17 de marzo, en la calle Apple Blossom Drive.

Se espera poder enviar el cuerpo a su natal Santa Bárbara, Huehuetenango, Guatemala.

Para más información, se puede comunicar con Marvin Sánchez llamando al (901) 643-3728 o visitar la página de GoFundMe: https://gofund.me/ad16f6d3



ENGLISH:

MEMPHIS, TN (LPL) --- Widman Armin Sánchez's family is asking the entire local community to help financially so they can cover the funeral expenses.

Widman lost his life in a car accident on Sunday, March 17, on Apple Blossom Drive.

It is hoped that his body can be sent to his native Santa Bárbara, Huehuetenango, Guatemala.

For more information, you can contact Marvin Sánchez at (901) 643-3728 or visit the GoFundMe page: https://gofund.me/ad16f6d3

Foto/Photo: Sánchez Widmancito/Facebook

Discovery Forest, en el Lichterman Nature Center, abrirá sus puertas el 12 de abril

Discovery Forest at The Lichterman Nature Center to Open on April 12

MEMPHIS, TN (LPL/MoSH) --- El Museo de Ciencias e Historia (MoSH) se complace en anunciar la apertura del Discovery Forest en los terrenos de su Lichterman Nature Center. Se trata de un área de juegos infantiles interactiva y no estructurada creada con materiales naturales, agua y objetos que dan forma al paisaje local.

Discovery Forest proporciona un sendero sinuoso a través del paisaje boscoso existente y crea una variedad de diferentes zonas de juego y exploración a lo largo del sendero. Los niños tendrán la oportunidad de jugar en zonas de bosque y jardín, impulsados por su imaginación. Un día en el Lichterman Nature Center y Discovery Forest complementará muchas de las materias STEM que se tratan en las escuelas, pero de una manera divertida y lúdica que ayudará a los niños a desarrollar una conexión con la naturaleza para toda la vida.

Su inauguración, que será el 12 de abril del 2024, coincide con el inicio de la Venta Anual de Plantas del Lichterman Nature Center.

ENGLISH:

MEMPHIS, TN (MoSH) --- The Museum of Science & History (MoSH) is pleased to announce the opening of the Discovery Forest on the grounds of its Lichterman Nature Center, an interactive and unstructured children's play area created with natural materials, water, and objects that shape the local landscape.

The Discovery Forest provides a winding trail through the existing woodland landscape and creates a variety of different play and exploration zones along the trail. Children will have the opportunity to play in forest and garden areas, powered by their imaginations. A day at Lichterman Nature Center and Discovery Forest will complement many of the STEM subjects covered in schools, but in a fun, playful way that will help children develop a lifelong connection to nature.

Its opening, on April 12, 2024, coincides with the kickoff of the Lichterman Nature Center's Annual Plant Sale.

Aceptando Ahora Comentarios del Público sobre el Plan de Acción Anual 2024-2025 18 de marzo - 18 de abril de 2024

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Chiles rellenos en salsa roja



¡Buenas, buenas, mi gente! Hoy les traigo un platillo tradicional mexicano, un poco complicado pero que vale la pena: los famosos chiles rellenos y su salsita roja. Pensarán que pican, pero no, tienen un sabor neutral. Espero que les guste. Puede variar un poco de la receta original ya que es a mi estilo. Esta receta la haremos para aproximadamente 6 porciones. ¡Disfrútenla y comenzamos!

Relleno:

- 1.5 lb de carne molida
- 1 oz de consomé de tomate
- 1 oz de ajo molido
- 1 oz de sal
- 1 oz de pimienta molida
- 1/2 lb de queso Oaxaca

Verduras:

- 6 chiles poblanos
- 1 tomate
- 1/2 cebolla
- 1/6 de cilantro

Salsa:

- 5 tomates rojos
- 2 chiles serranos (opcional)
- 1 chile jalapeño (opcional)
- 1/4 de cebolla blanca
- 3 dientes de ajo
- 6 oz de agua
- 1 oz de sal
- 1 pizca de pimienta
- 1 oz de consomé de tomate
- 1 pizca de orégano

Capeado:

- 4 claras de huevo

Extras:

- 1 lata de salsa del pato (amarilla)
- 1 puré de tomate del fuerte
- 12 palillos
- 10 oz de harina

Comenzamos asando los chiles (quemándolos o dorándolos por fuera). Hay muchas maneras de hacerlo: directo al fuego, sobre un sartén, en un asador o en el horno. El chiste es que la piel se vea quemada por fuera. Yo lo hice sobre un sartén con aceite, los cociné por aproximadamente 5 minutos, tratando de cocinar lo más que se pueda. Luego, los colocamos en una bolsa plástica y los dejamos ahí por 20 minutos para después quitar la piel fácilmente. Abrimos por la mitad y removemos las semillas y quedan listos para meter el relleno.

Después preparamos el relleno. En este caso, la carne molida la sazonamos con nuestros polvos y la ponemos a dorar en un sartén con el aceite de su preferencia. Agregamos la cebolla, el tomate y los chiles, que picamos previamente. Cocinado todo por aproximadamente 10 minutos, agregamos los purés y dos minutos después adicionamos el cilantro picado. Dejamos que se reduzca un poco la salsa y con eso queda listo el relleno.

Para la salsa, ponemos a dorar los tomates en un sartén, normalmente enteros, los chiles sin la cola, la cebolla y los dientes de ajo. Dejamos unos 5 minutos y luego pasamos a la licuadora con el agua y los polvos. Licuamos y queda lista la salsa.

Ahora viene la parte divertida. Rellenamos el chile con el guiso y ponemos queso Oaxaca dentro. Usamos dos palillos para tapar la abertura. En un tazón, ponemos la harina y la colocamos por encima de los chiles, cubriéndolos. En otro tazón, ponemos las claras de huevo y batimos, con batidora o manualmente con un tenedor, hasta que se haga espuma o esté a punto de turrón. Sumergimos los chiles en el huevo hasta cubrirlos completamente. Después pasamos al sartén con aceite caliente y cocinamos por ambos lados hasta llegar al color dorado. Servimos en el plato y echamos la salsa encima, de preferencia que esté caliente. Con eso, pasamos a disfrutar nuestro platillo.

Espero que les haya gustado, ya que para mí es un platillo nostálgico y que sabe a familia. Deseo que tengan un día increíble y sobre todo productivo. Nos vemos a la próxima, mi gente.

Chiles rellenos en salsa roja • Recetas originales por Hector Silva / fotografía - Hector Silva



NOTICIA PÚBLICA

ACEPTANDO AHORA COMENTARIOS DEL PÚBLICO SOBRE EL PLAN DE ACCIÓN ANUAL 2024-2025

18 DE MARZO - 18 DE ABRIL DE 2024

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El borrador del plan se publicará en:

https://thda.org/research-reports/consolidated-planning

Del 18 de marzo al 18 de abril para que el público pueda revisarlo y hacer comentarios, junto con los detalles para una audiencia pública el 15 de abril de 2024. Un resumen en inglés y español también estará disponible.

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Appendix H:

Public Comments and Responses

SurveyMonkey Form Comments

Comment on March 19, 2024:

Hey

anymore they can't even pay for the food and it's just it's ridiculous there's going to be something done it needs to be done about it all there's nothing right about any of it so yeah have fun finding a plan that works great if y'all don't use this one

THDA Response:

Thank you for your comment on the FY 24 – 25 Annual Action Plan and for sharing your ideas to improve employment and service opportunities near apartment homes. THDA is not able to directly implement your suggestions, but grantees who receive funds from the Consolidated Planning allocations can take your suggestions into consideration in their housing development and service plans.

Table of Contents

January 2025: Substantial Amendment to the 2020 – 24 Consolidated Plan & and the FY 24 – 25 Annual Action Plan to establish the HOME Homeowner Rehab for East Tennessee Disaster Recovery Program

1. Amendment Text
2. Summaries of Substantial Amendment in English and Spanish
3. Letter to HUD Requesting Disaster Relief Waivers
4. Summary of Citizen Participation
5. THDA Responses to Public Comment
6. Public Meeting Sign-in Sheet
7. Notice of Public Comment for Newspapers in English and Spanish
8. Screenshots of Public Notices on THDA website in English and Spanish
9. Email Blast
10. Newspaper Tear Sheets
11. HOME Homeowner Rehab for East TN Disaster Relief Program Description

State of Tennessee
2020-24 Consolidated Plan
Substantial Amendment: HOME Geographic Priorities

ES-05 Executive Summary - 91.300(c), 91.320(b)

4. Summary of Citizen Participation Process and consultation process

January 2025 HOME Amendment: An amendment to the 2020 – 2024 Consolidated Plan and FY 24 – 25 Annual Action Plan was put forth for public comment from Wednesday, January 22, 2025 through Wednesday, January 29, 2025. This truncated public comment period is permissible using a disaster relief waiver from the U.S. Department of Housing and Urban Development (HUD), allowing a minimum 7-day public comment period. In addition, this amendment also uses a similar waiver to shorten the reasonable notice requirement for the comment period and public hearing. Both waivers aim to expedite the implementation of disaster relief funding and activities.

A public hearing for the amendment was held on Wednesday, January 29, 2025 at 10:00 AM CST in the Andrew Jackson Building's General Hearing Room.

Public notices for the proposed amendment, the public comment period, and the public hearing were placed on THDA's website, as well as in newspaper ads in the following publications.

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

During the amendment public comment period, the SurveyMonkey feedback form recorded one comment. This comment was accepted and is included with THDA's response in the amendment appendix. The comments included feedback on target outcome goals and timelines, the capacity of county governments,

federal HOME requirements in a disaster setting, rehabilitation costs, application and documentation requirements, and flood mitigation. THDA responded to the commenter, but the name and contact information of the commenter was not included in the appendix to preserve the commenter's privacy.

No members of the public attended the public meeting on Wednesday, January 29, 2025, either in person or virtually.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Text of current 2020 – 2024 Consolidated Plan: HOME is competitive within certain categories. HOME funds are made available for competition as follows: 15 percent to the CHDO set-aside, 10 percent to the Supportive Housing Development set-aside, and 65 percent allocated for urban and rural areas of the state, based upon the percentage of low-income households in the designated urban and rural counties, excluding local HOME Participating Jurisdictions (PJs). The urban allocation is 44 percent of the funds allocated to urban and rural areas and the rural allocation is 56 percent of the funds allocated to urban and rural areas. Local PJs are those local governments in Tennessee that receive HOME funds directly from HUD and include: Bristol, Johnson City, Bluff City, Kingsport, Sullivan County, Washington County, Chattanooga, Clarksville, Jackson, Knoxville, Memphis, Nashville-Davidson, Knox County and Shelby County.

January 2025 HOME Amendment: While HOME typically distributes its funding through a competitive process, as described above, the State of Tennessee is amending the 2020 – 2024 Consolidated Plan to allow the HOME program to distribute its funds on a discretionary basis in response to federally declared disasters. For example, Hurricane Helene caused widespread flooding and landslides in eastern Tennessee, and Governor Lee announced the acceptance of his request for an Expedited Major Disaster Declaration on October 2, 2024, covering Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, and Washington counties in Tennessee. The HOME Program will be making HOME funds available by discretionary application to these counties in FY 24 – 25. If another federally declared disaster were to occur in the years governed by the 2020 – 2024 Consolidated Plan, HOME could make funds available on a discretionary basis to the counties impacted.

Please see the amendment to the FY 24 – 25 Annual Action Plan for more details about the HOME Homeowner Rehabilitation Program for East Tennessee Disaster Recovery, especially sections AP-15 Expected Resources, AP-20 Annual Goals, AP – 30 Methods of Distribution and AP – 50 Geographic Distribution.

Only this section of the 2020 – 2024 Consolidated Plan is being amended.

State of Tennessee
2024-25 Annual Action Plan
Substantial Amendment: HOME Expected Resources, Goals, Method of Distribution & Geographic Distribution

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AP-05 Executive Summary – 24 CFR 91.300(c), 91.320(b)

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AP-15 Expected Resources – 91.320(c)(1,2)

Program	Uses of Funds	Expected Resources Year 5			Narrative Description
		Annual Allocation: $	Program Income: $	Prior Year Resources: $	
HOME	Acquisition; Homebuyer assistance; Homeowner rehab; Multifamily rental new construction; Multifamily rental rehab; New construction for ownership; TBRA New construction home rental	$12,910,084	$0	~~$2,722,613~~ $10,332,958.12	HOME funds and any program income or recovered funds are used to promote the production, preservation and rehabilitation of single-family housing and rental housing of 11 units or fewer for low-income households. Though funds and estimates are assigned to a particular program year, funds may not be sub granted until a future program year.

January 2025 HOME Amendment: In the FY 24 – 25 Annual Action Plan, THDA originally reported $2,722,613 of previous years' HOME funding as available in the table below. This amount accounted for HOME funding that had not been allocated to subgrants or activities from previous years' allocations. However, this amount did not account for previous years' HOME funding that had been allocated to subgrants and activities but, upon the grant expiring, had funding unspent that could be reincorporated into available funding. In addition, this amount did not account for any program income available.

The current amount of HOME funding THDA has available for future use is $10,332,958.12, as of December 12, 2024, which is now reflected in the Prior Year Resources column in the table above. This amount includes 1) HOME funding that has never been allocated to subgrants or activities, 2) HOME funding that was previously allocated to subgrants or activities but can be reincorporated into available funding because funds were not spent before the grant expired, and 3) program income. $8 million of these available HOME funds will be allocated to the HOME Homeowner Rehab: East Tennessee Disaster Recovery Program.

Funding from HOME's 2024 annual allocation was distributed according to the Methods of Distribution in section AP-30 to the HOME CHDO, HOME Urban/Rural, and HOME Rental Development programs, and this amendment does not impact those programs or their funding.

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

January 2025 HOME Amendment: For the HOME Homeowner Rehabilitation: East Tennessee Recovery Program, the matching requirement typically in place for HOME will be waived for this program only, per a disaster relief waiver from the U.S. Department of Housing and Urban Development (HUD).

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goal Name	Category	Geographic Area	Anticipated Funding	Goal Outcome Indicator
Creation and preservation of affordable housing	Affordable Housing	Non-Entitlement Statewide Grant Allocation Priority	HOME: $12,910,084 (annual allocation) + $10,332,958.12 (prior year resources)	HOME: Rental units constructed (Household Housing Units): 12 Rental units rehabilitated (Household Housing Units): 12 Homeowner Housing Added (Household Housing Units): 30 Homeowner Housing Rehabilitated (Household Housing Units): ~~40~~ 80 Direct Financial Assistance to Homebuyers (Households Assisted): 9

January 2025 HOME Amendment: The proposed $8 million in funding for the HOME Homeowner Rehabilitation: East Tennessee Disaster Recovery Program funding will produce an estimated 40 units of homeowner housing rehabilitated across the eight counties federally declared as disaster areas. Similar to other HOME programs, beneficiaries will be low-income with incomes at or below 80% of Area Median Income. As a result of this new program, the initial goal for Homeowner Housing Rehabilitated has been adjusted from 40 to 80 units.

AP-30 Methods of Distribution – 91.320(d)&(k)

Distribution Methods

January 2025 HOME Amendment: The proposed amendment establishes the HOME Homeowner Rehabilitation: East Tennessee Disaster Relief Program. See below for details of its funding and method of distribution.

10	State Program Name:	2024 HOME Homeowner Rehabilitation: East Tennessee Disaster Recovery Program
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	1. The only eligible activity under this program description is Homeowner Rehabilitation, including reconstruction. All projects must address the housing needs of low-income households, (80% Area Median Income or less). 2. The value of the HOME-assisted property after rehabilitation must not exceed 110% of HUD's published property value limit for new construction housing 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 of the unit, as determined by a method approved by THDA, 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.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	THDA will accept applications for the 2024 HOME Homeowner Rehabilitation: East Tennessee Disaster Recovery Program from: • Local County Governments that received individual assistance designations from FEMA as a result of Hurricane Helene as specified above. Grantees under the Program must either: • Administer the program using County staff, or • A recognized administrator with a minimum of 3 years of experience administering HOME Homeowner Rehabilitation Grant programs awarded by THDA in the last Ten (10) years.
	Describe how resources will be allocated among funding categories.	HOME typically divides its funds between several allowable activities, including homeowner rehabilitation (see HOME Urban/Rural Method of Distribution), homeowner development (see HOME CHDO Method of Distribution), rental development (see HOME Rental Method of Distribution), accepting applications for funding on a competitive basis. These Methods of Distribution are unchanged. In January 2025, the State of Tennessee proposed an amendment to its 2020 – 2024 Consolidated Plan to allow the HOME Program to make HOME funds available on a discretionary basis in the event of a federally declared disaster. This was in response to widespread flooding and landslides in eastern Tennessee after Hurricane Helene. In January 2025, the State of Tennessee also proposed an amendment to the FY 24 – 25 Annual Action Plan to create the HOME Homeowner Rehabilitation Program for East Tennessee, the Method of Distribution for which is described here. $8 million of available HOME funds were made available to county governments in Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, and

		Washington counties in Tennessee, which were federally declared disaster areas as of October 2, 2024. In addition, THDA will also make an amount equal to 8% of each HOME grantee's award from THDA's administrative set aside towards Grantee administrative expenses.
	Describe threshold factors and grant size limits.	An applicant must apply for at least $250,000 and may apply for a maximum HOME grant of $1,000,000.
	What are the outcome measures expected as a result of the method of distribution?	The outcome measures will be the number of single-family homes rehabilitated. (Note: In the event of a disaster, the new construction of a single-family home is also an allowable homeowner rehabilitation activity if on a site where a single-family home previously stood, provided the project is under contract within 12 months of the date of the home's destruction.) The expected outcome is an estimated 40 single-family homes will be rehabilitated across the eight counties eligible for funding. Actual outcomes will differ based on the funding counties apply for and receive, as well as how they allocate this funding to projects.

AP-50 Geographic Distribution – 91.320(f)

Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed

January 2025 HOME Amendment: While HOME typically distributes its funding through a competitive application process and uses a county needs score to determine where funding for eligible activities is most needed, as described above, the State of Tennessee is amending the 2020 – 2024 Consolidated Plan, as well as the FY 24 – 25 Annual Action Plan, to allow the HOME program to distribute its funds on a discretionary basis in response to federally declared disasters. For FY 24 – 25, Hurricane Helene caused widespread flooding and landslides in eastern Tennessee, and Governor Lee announced the acceptance of his request for an Expedited Major Disaster Declaration on October 2, 2024, covering Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, and Washington counties in Tennessee. The HOME Program will be making HOME funds available by discretionary application to these counties in FY 24 – 25. If another federally declared disaster were to occur in the years governed by the 2020 – 2024 Consolidated Plan, HOME could make funds available on a discretionary basis to the counties impacted.

Rationale for the priorities for allocating investments geographically

January 2025 HOME Amendment: As mentioned above, the HOME Homeowner Rehabilitation for East TN Disaster Relief program will provide discretionary funding to counties that were federally declared as disaster areas after experiencing flooding and landslides due to Hurricane Helene to help low-income homeowners recover. This funding does not alter the geographic priorities for funding previously described in the FY 24 – 25 Annual Action Plan.

AP-90 Program Specific Requirements - 91.320(k)(1,2,3)

January 2025 HOME Amendment: The program description for the 2024 HOME Homeowner Rehab for East TN Disaster Recovery Program Description will be posted here, once this approved, https://thda.org/government-nonprofit-partners/home-program

State of Tennessee
2020-24 Consolidated Plan & FY 24 – 25 Annual Action Plan

Substantial Amendment Summary

Background Information:

Hurricane Helene hit the Big Bend region of Florida on September 26, 2024 as a Category 4 hurricane. As the storm moved across the southeastern United States, it produced heavy rainfall causing flooding and landslides in several states, including eastern Tennessee. Bill Lee, the Governor of Tennessee, announced approval of his request for an Expedited Major Disaster Declaration on October 2, 2024. The declaration covers Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, and Washington counties in Tennessee.

The Tennessee Housing Development Agency's (THDA's) HOME Investment Partnerships Program engages in a variety of housing activities, including the construction and rehabilitation of affordable single-family homes and multifamily properties. HOME funds are typically distributed through a competitive application process for HOME Urban/Rural (Homeowner Rehab) activities, HOME CHDO (Homeowner Development) activities, and HOME Rental (Rental Development) activities.

Amendment Summary:

The proposed substantial amendment would establish a new program, the HOME Homeowner Rehabilitation Program for East Tennessee Disaster Recovery, which will offer $8 million in available HOME funds to Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, and Washington counties through a discretionary application process to assist with homeowner rehabilitation activities stemming from the impacts of Hurricane Helene.

A substantial amendment to the 2020 – 2024 Consolidated Plan is proposed to allow HOME to distribute funds discretionarily to the federally declared disaster counties, rather than through the HOME program's typical competitive process. A substantial amendment to the FY 24 – 25 Annual Action Plan is proposed to establish the new disaster relief program and describe its funding, goals, and method of distribution.

An amendment to section SP-10 Geographic Priorities in the 2020 – 2024 Consolidated Plan will allow THDA to distribute HOME funds to county governments on a discretionary basis when HOME funded activities are carried out in counties declared federally as disaster areas.

An amendment to the FY 24 – 25 Annual Action Plan, especially sections AP-15 Anticipated Resources, AP-20 Goals, AP-30 Methods of Distribution, and AP-50 Geographic Distribution, will

establish the HOME Homeowner Rehabilitation Program for East Tennessee Disaster Recovery, which will offer $8 million in available HOME funds by discretionary application to Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, and Washington counties to assist with disaster recovery from Hurricane Helene. The funding will produce an estimated 40 units of rehabilitated homeowner housing across these eight counties.

In addition, the amendment clarifies the amount of HOME funding available from prior years. THDA originally reported $2,722,613 of previous years' HOME funding as available. This amount accounted for HOME funding that had not been allocated to subgrants or activities from previous years' allocations. However, this amount did not account for previous years' HOME funding that had been allocated to subgrants and activities but, upon the grant expiring, had funding unspent that could be reincorporated into available funding. In addition, this amount did not account for any program income available.

The current amount of HOME funding THDA has available for future use is $10,332,958.12, as of December 12, 2024, which is now reflected in the Prior Year Resources column in the table for section AP-15 Anticipated Resources. This amount includes 1) HOME funding that has never been allocated to subgrants or activities, 2) HOME funding that was previously allocated to subgrants or activities but can be reincorporated into available funding because funds were not spent before the grant expired, and 3) program income. $8 million of these available HOME funds will be allocated to the HOME Homeowner Rehab: East Tennessee Disaster Recovery Program.

A county must request a minimum HOME grant of $250,000 and may request a maximum HOME grant of $1,000,000. This program will be making use of a disaster relief waiver from the U.S. Department of Housing and Urban Development (HUD) to waive the matching requirements.

THDA's Board of Directors conditionally approved the Homeowner Rehabilitation Program for East Tennessee Disaster Recovery's Program Description on Tuesday, November 19, 2024. The implementation of the program is contingent on the successful amendment of the 2020 – 2024 Consolidated Plan and FY 24 – 25 Annual Action Plan, as described in this summary.

A public comment period on this amendment will be held from Wednesday, January 22, 2025 to Wednesday, January 29, 2025. A public hearing will be held on Wednesday, January 29, 2025 at 10:00 AM CST in the Andrew Jackson Building's Public Hearing Room. The public can also participate in this public meeting virtually.

To comment on the amendment and find details of the public hearing, visit Tennessee Housing Development Agency | Consolidated Planning.

Plan Consolidado del Estado de Tennessee 2020-24 y Plan de Acción Anual para el Ejercicio Financiero de los Años 24 a 25

Resumen de Enmiendas Sustanciales

Antecedentes:

El huracán Helene azotó la región del Big Bend de Florida el 26 de septiembre de 2024 como huracán de categoría 4. A medida que la tormenta se desplazaba por el sureste de Estados Unidos, produjo fuertes lluvias que causaron inundaciones y corrimientos de tierra en varios estados, incluido el este de Tennessee. El gobernador de Tennessee, Bill Lee, anunció la aprobación de su solicitud de declaración acelerada de catástrofe grave el 2 de octubre de 2024. La declaración abarca los condados de Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi y Washington en Tennessee.

El Programa HOME Investment Partnerships de la Agencia de Desarrollo de la Vivienda de Tennessee (THDA) se dedica a diversas actividades relacionadas con la vivienda, como la construcción y rehabilitación de viviendas unifamiliares y multifamiliares asequibles. Los fondos HOME se distribuyen normalmente a través de un proceso de solicitud competitivo para actividades HOME Urban/Rural (Rehabilitación de Propietarios), actividades HOME CHDO (Desarrollo de Propietarios) y actividades HOME Rental (Desarrollo de Alquileres).

Resumen de la enmienda:

La enmienda sustancial propuesta establecería un nuevo programa, el Programa de Rehabilitación de Propietarios de Viviendas HOME para la Recuperación de Desastres del Este de Tennessee, que ofrecerá $ 8 millones en fondos HOME disponibles para los condados de Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi y Washington mediante un proceso de solicitud discrecional para ayudar con las actividades de rehabilitación de propietarios de viviendas derivadas de los impactos del huracán Helene.

Se propone una enmienda sustancial al Plan Consolidado 2020 - 2024 para permitir que HOME distribuya fondos discrecionalmente a los condados declarados catástrofes por el Gobierno federal, en lugar de a través del típico proceso competitivo del programa HOME. Se propone una modificación sustancial del Plan de Acción Anual para los años FY 24 - 25 para establecer el nuevo

programa de ayuda en caso de catástrofe y describir su financiación, objetivos y método de distribución.

Una enmienda a la sección SP-10 Prioridades Geográficas del Plan Consolidado 2020 - 2024 permitirá al THDA distribuir fondos HOME a los gobiernos de los condados de forma discrecional cuando las actividades financiadas por HOME se lleven a cabo en condados declarados federalmente como zonas catastróficas.

Una enmienda al Plan de Acción Anual FY 24 - 25, especialmente las secciones AP-15 Recursos Anticipados, AP-20 Metas, AP-30 Métodos de Distribución, y AP-50 Distribución Geográfica, establecerá el Programa HOME de Rehabilitación de Propietarios de Viviendas para la Recuperación de Desastres del Este de Tennessee, que ofrecerá $ 8 millones en fondos HOME disponibles por aplicación discrecional a los condados de Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, y Washington para ayudar con la recuperación de desastres del huracán Helene. La financiación producirá unas 40 unidades de viviendas rehabilitadas en estos ocho condados.

Además, la enmienda aclara el importe de la financiación HOME disponible de años anteriores. En un principio, el THDA declaró disponibles 2.722.613 $ de fondos HOME de años anteriores. Esta cantidad representaba la financiación HOME que no se había asignado a subdonaciones o actividades de asignaciones de años anteriores. Sin embargo, este importe no tenía en cuenta los fondos HOME de años anteriores que se habían asignado a subdonaciones y actividades pero que, al expirar la subvención, tenían fondos sin gastar que podrían reincorporarse a los fondos disponibles. Además, este importe no tenía en cuenta los ingresos disponibles del programa.

El importe actual de la financiación HOME que el THDA tiene disponible para su uso futuro es de $10,332,958.12, a 12 de diciembre de 2024, que ahora se refleja en la columna de Recursos de años anteriores de la tabla de la sección AP-15 Recursos previstos. Esta cantidad incluye 1) fondos HOME que nunca se han asignado a subdonaciones o actividades, 2) fondos HOME que se asignaron previamente a subdonaciones o actividades pero que pueden reincorporarse a la financiación disponible porque los fondos no se gastaron antes de que expirara la subvención, y 3) ingresos del programa. De estos fondos HOME disponibles, $8 millones se asignarán al Programa de Rehabilitación de Propietarios de Viviendas para la Recuperación de Desastres del Este de Tennessee.

Un condado debe solicitar una subvención HOME mínima de $250,000 y puede solicitar una subvención HOME máxima de $1,000,000. Este programa hará uso de una exención de alivio de desastres del Departamento de Vivienda y Desarrollo Urbano de EE.UU. (HUD, por sus siglas en inglés) para renunciar a los requisitos de contrapartida.

La Junta Directiva de la THDA aprobó condicionalmente la Descripción del Programa de Rehabilitación de Propietarios de Viviendas para la Recuperación de Desastres del Este de Tennessee el martes 19 de noviembre de 2024. La implementación del programa depende de la modificación exitosa del Plan Consolidado 2020 - 2024 y del Plan de Acción Anual FY 24 - 25, como se describe en este resumen.

Un período de comentarios públicos sobre esta enmienda se llevará a cabo desde el miércoles 22 de enero de 2025 hasta el miércoles 29 de enero de 2025. Se celebrará una audiencia pública el

miércoles 29 de enero de 2025 a la 10:00 AM CST en la Sala de Audiencias Públicas del Edificio Andrew Jackson. El público también puede participar en esta reunión pública de forma virtual.

Para comentar sobre la enmienda y encontrar detalles de la audiencia pública, visite Tennessee Housing Development Agency | Consolidated Planning.

Tennessee Housing Development Agency

Andrew Jackson Building Third Floor
502 Deaderick St., Nashville, TN 37243

Bill Lee
Governor

Ralph M. Perrey
Executive Director

December 6,2024

US Department of Housing and Urban Development
Knoxville Field Office
710 Locust Street, SW, 3rd Floor
John J. Duncan Federal Building
Knoxville, TN 37902-2526

HUD Grantee	Tennessee Housing Development Agency (TN- Non-Entitlement)
Contact Information	Bill Lord, Director of Community Housing email: blord@thda.org phone: 615-815-2018
FEMA Disaster Declaration Number	DR-4832-TN
Declared-disaster area(s)	Carter County, Cocke County, Greene County, Hamblen County, Hawkins County, Johnson County, Unicoi County, Washington County
Date to first use waiver	December 10, 2024

Dear Mr. Hoglund,

On behalf of our State of Tennessee HOME Investment Partnership Grant (HOME) subrecipient grantees impacted by Hurricane Helene, we are requesting the following HOME regulatory waivers.

List of the suspensions and waiver flexibilities the grantee will use and a brief justification accompanying each:

l. Citizen Participation Public Comment Period for Consolidated Plan Amendment. 24 CFR 9 l.105(b)(4), (c)(2) and (k), 24 CFR 9 l. l 15(b)(4), (c)(2) and (i), and 24 CFR 91.401. Waiver of this requirement is needed to expedite delivery of desperately needed grant funds that could not be provided with the typical 30-day comment period. THDA Intends to provide a 7-day published notice for a Public Comment Period that will remain open for an additional 7 days.

2. Citizen Participation Reasonable Notice and Opportunity to Comment, 24 CFR 91.105(b)(2), (c)(2) and (k), 24 CFR 91.11S(b)(2), (c)(2) and (i). This waiver is needed to allow THDA to shorten the time needed to get an amendment to our consolidated plan completely more quickly that the normal process allows. Part of THDA's plan is to reduce the time allowed to provide public comment on our intended amendment to 7 days to be able to expedite the process and deploy these funds more timely.

8. HOME - Waiver of Matching Contribution Requirements. 24 **CFR** 92.222(b)(l). Waiver of this requirement is needed to allow subgrantee's to work unrestricted to assist Tennessee Homeowners with repair or replacement of homes damaged by the disaster.

11. HOME - Suspension and Waiver of Maximum Per Unit Subsidy Limit. Section 2 I 2(e) of NAHA, 24 CFR 92.250(a). This waiver is needed to allow for repair or replacement of homes in artificially elevated markets caused by a limited supply of materials and labor in the affected area.

12. HOME - Suspension of Owner-Occupied Housing Maximum Value/Sales Price Limitation. Section 215(b)(l) (NAHA), 24 CFR 92.254(a)(2) This waiver is needed to provide the participating jurisdiction with flexibility to assist affected low-income homeowners to repair damage to their homes caused by the disaster and low-income homebuyers to purchase available, standard housing in local market areas.

14. HOME- Income Documentation 24 CFR 92.203(a)(l) and (2). This waiver permits the participating jurisdiction to use self-certification of income, as provided in §92.203(a)(1)(ii), in lieu of source documentation to determine eligibility for HOME assistance of persons displaced by the disaster. Many people may not be able to access documentation of income that may have been destroyed during the disaster.

Thank you,

Bill Lord
Director of Community Housing
Tennessee Housing Development Agency

Summary of Citizen Participation

An amendment to the 2020 – 2024 Consolidated Plan and FY 24 – 25 Annual Action Plan to establish the HOME Homeowner Rehabilitation for East TN Disaster Recovery was put forth for public comment from Wednesday, January 22, 2025 through Wednesday, January 29, 2025. This truncated public comment period is permissible using a disaster relief waiver from the U.S. Department of Housing and Urban Development (HUD), allowing a minimum 7-day public comment period. In addition, this amendment also uses a similar waiver to shorten the reasonable notice requirement for the comment period and public hearing. Both waivers aim to expedite the implementation of disaster relief funding and activities. Please see the appendix for documentation.

A public hearing for the amendment was held on Wednesday, January 29, 2025 at 10:00 AM CST in the Andrew Jackson Building's General Hearing Room.

Public notices for the proposed amendment, the public comment period, and the public hearing were placed on THDA's website, as well as in newspaper ads in the following publications.

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

During the amendment public comment period, the SurveyMonkey feedback form recorded one comment. This comment was accepted and is included with THDA's response in the appendix. The comments included feedback on target outcome goals and timelines, the capacity of county governments, federal HOME requirements in a disaster setting, rehabilitation costs, application and documentation requirements, and flood mitigation. TDHA responded to the commenter, but the name and contact information of the commenter was not included in the appendix to preserve the commenter's privacy.

No members of the public attended the public meeting on Wednesday, January 29, 2025, either in person or virtually.

Comment on Substantial Amendment received via SurveyMonkey feedback form on Wednesday, January 22, 2025:

Fahe writes respectfully in response to the THDA's request for comment on the "Substantial Amendment to the State of Tennessee's 2020 - 2024 Consolidated Plan and FY 24 - 25 Annual Action Plan to implement disaster relief activities following Hurricane Helene".

About Fahe: Fahe is a Network of 50+ nonprofit organizations building thriving communities in Appalachia. Since 1980, Fahe has invested over $1.32B, generating $1.69B in finance. Channeled through our Members and community partners, this investment has directly changed the lives of 778,114 people in some of the hardest-to-reach places in Appalachia. We have been active users of the HOME program since its inception in the early 1990s, and our Network has partnered with 16 Participating Jurisdictions (PJs) and 5 HOME Consortia for every allowable use of the program. In TN, our network is comprised of 16 Tennessee nonprofit housing development organizations (including housing authorities) serving the Appalachian region of the state. Our Members are among the highest performing housing organizations in the region. These partners have more than 40 years of experience weaving together various state, federal and private resources; navigating complex funding structures and dynamic regulatory environments. In the last 5 years along, this network has invested more than $333.4 million to change the lives of 3,358 households in Tennessee. This established expertise combined with their rich history in the rapidly growing rural communities directly impacted by Hurricane Helene give us a unique vantage point into the challenges and opportunities related to post-disaster recovery. With that, we'd like to turn to our primary questions, concerns and recommendations. As always, we welcome opportunities to partner with THDA in the program design and implementation and are available for follow-up conversations.

> THDA Response: Thank you for your valuable work in the Appalachian region and your partnership with THDA to implement the HOME program to serve Tennesseans. We appreciate your thoughtful questions, and our responses can be found below.

Target Outcome Goals: We believe that the 40-unit target is generally a sound goal given the amount of funding. However, there is a need to further clarify the timeline. While the grant period is stated to be 36 months, there is a second statement saying for new construction on a property that lost the home, the work must be done within 12 months from the disaster declaration. This is problematic given the varied challenges of building in a post disaster context. We recommend keeping the 36 month target.

> THDA Response: The two time periods referenced above are related to two different HOME requirements. The 12-month period is a condition of the HUD requirement under the HOME rule to use HOME funds to replace a home, otherwise HOME eligible, that was destroyed by a disaster. The 12-month requirement applies to having the project under contract. The period of actual construction under the rule has a maximum of a 4-year period to be completed. However, THDA provides grantees with a 3-year contract term in keeping with the grant terms we offer our competitive HOME Homeowner Rehab Grants.

Capacity of county governments: We are concerned that some counties, with limited capacity, will face challenges in developing a competitive application for these funds. Or, alternatively, may be

concerned about their ability to appropriately deploy and monitor these funds and thus, not apply. Providing additional technical assistance with the application could be one intervention. Alternatively, awarding bonus points to counties under a certain budget or capacity/infrastructure threshold could be another way to even the playing field for these equally important but less resourced communities. Another option would be to expand the pool of eligible applicants to include CHDO or established nonprofit housing development organizations. A final option would be to waive the application process in entirety and instead disburse the funds directly to counties.

> THDA Response: The proposed HOME Homeowner Rehab Program for East TN Disaster Recovery is not a competitive grant and, therefore, does not require an application or any competitive scoring. The purpose of this substantial amendment is to allow THDA to award the funds directly to the affected counties without a competitive process. We have already received confirmation from 7 of the 8 county mayors and all have already established administrators to oversee the programs for them, pending the approval of this substantial amendment.

Federal HOME requirements in a post disaster setting: Deploying resources with traditional HOME requirements in a post disaster setting presents a unique challenge. Environmental reviews, Build America Buy America, Section 3 (and if funds are used for multi-family, Davis Bacon) can present challenges in the best of settings. In a post disaster environment these regulations become prohibitive. What regulations does THDA anticipate waiving for this program to ensure the funds are effectively deployed?

> THDA Response: THDA does not have discretion over the requirements to deploy HOME funds. We agree the requirements make these funds more difficult to deploy in a disaster setting. However, the administrators working for these counties have indicated capacity to get these funds deployed on behalf of the counties. At this time, these are the only funds THDA has available to commit to disaster recovery and homeowner rehabilitation in these counties. Though not perfect, the HOME program is a valuable opportunity for THDA to get some funding to these counties in early 2025.

Rehabilitation Costs: The amendment reads "If the proposed HOME investment for hard construction costs for a unit to be rehabilitated exceeds 75% of the after-rehabilitation value of the unit, as determined by a method approved by THDA, the unit must be reconstructed." While 75% may be typical for HOME, for CDBG-DR, this is usually closer to 50% to trigger a conversion to reconstruction. Could we align the HOME threshold to the CDBG-DR threshold? Does THDA have an existing approved method for calculating cost of repair (Xactimate?), or is there going to be another means to make this assessment?

> THDA Response: THDA included this as important background information for the substantial amendment. However, the 75% requirement is not new and is not part of the substantial amendment. The purpose of the substantial amendment is to allow THDA to award funds discretionarily, rather than though its usual competitive process. The 75% requirement to trigger reconstruction is standard for HOME and longstanding in our HOME program. It has been in place since we reintroduced reconstruction as an eligible rehab activity in 2018. THDA has a proven method for determination of the rehabilitation cost and determination of after-rehabilitation value of the proposed project via the thirdparty

rehabilitation coordinator, who is contracted directly to each county. In addition, we have used this same standard for HOME in a disaster situation following the Gatlinburg/Sevierville fires a few years ago.

Application & Documentation Requirements: The proposed application turnaround time is short. How will counties apply for these funds? Further, we hope that any application is short and simple. What kind of documentation requirements does THDA anticipate to ensure there is no duplication of benefits? Will THDA follow CDBG-DR procedures, or is there a plan to do something different?

THDA Response: THDA has no application requirement other than a formal request by the eligible county mayors to access these funds. In the program description passed by our board in November, which provisionally authorized this program pending the approval of this substantial amendment, we address the issue of duplication and require the homeowner to disclose any other funds they have or will receive toward the rehabilitation/reconstruction of their home and use those funds first before accessing the HOME funds. We successfully used a similar process this following the East Tennessee Fire disasters a few years ago.

Mitigation: Is there going to be a floodplain mitigation requirement? Will counites be required to elevate or move the structure to other portions of the property to mitigate against future disasters? Have the opportunities to increase resiliency for homeowners been considered and factored into the costs per – unit?

THDA Response: Floodplain mitigation is a requirement under our HOME program and the environmental review process. All occupiable space in the house must be elevated to at least 1 foot above the floodplain. For the new calculation, since there is no updated CISA data available yet for these areas, we will be using the formula provided of BFE + 2' to determine applicable floodplains. In situations where we determine the project is in the floodplain we may have to initiate the 8-step process for final determination, as required by HUD. We have always allowed the footprint of the home to be moved to a higher elevation on the property where applicable to mitigate the floodplain provided the new location does not violate any existing code or zoning requirements.

Substantial Amendment to 2020 – 24 Consolidated Plan and FY 24 – 25 Annual Action Plan for HOME Homeowner Rehab for East TN Disaster Recovery

Wednesday, January 29, 2025, 10:00 – 11:00 AM CST

Sign-in Sheet

1. Amara Mattingly, THDA (in person)
2. Bill Lord, THDA (virtual)
3. Aaron Toran, THDA (virtual)
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Now Accepting Public Comments on a Substantial Amendment of the State of Tennessee's 2020 – 2024 Consolidated Plan and FY 24 – 25 Annual Action Plan to implement disaster relief activities following Hurricane Helene.

January 22 - 29, 2025

The Tennessee Housing Development Agency (THDA), on behalf of the State of Tennessee, is seeking comments on a proposed substantial amendment to the 2020 – 2024 Consolidated Plan and FY 24 – 25 Annual Action Plan to implement disaster relief activities following the impacts of Hurricane Helene.

The proposed substantial amendment would establish a new program, the HOME Homeowner Rehabilitation Program for East Tennessee Disaster Recovery, which will offer $8 million in available HOME funds to Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, and Washington counties through a discretionary application process to assist with homeowner rehabilitation activities stemming from the impacts of Hurricane Helene. The funding will produce an estimated 40 units of rehabilitated homeowner housing across these eight counties.

A substantial amendment to the 2020 – 2024 Consolidated Plan is proposed to allow HOME to distribute funds discretionarily to the federally declared disaster counties, rather than through the HOME program's typical competitive process. A substantial amendment to the FY 24 – 25 Annual Action Plan is proposed to establish the new disaster relief program and describe its funding and method of distribution.

The draft amendment will be posted on https://thda.org/research-reports/consolidated-planning from January 22 - 29, 2025 for public review and comment, along with details for a public hearing on Wednesday, January 29, 2025. A summary of the amendment in English and Spanish will also be available.

For questions and accommodation requests, please email research@thda.org.

Ahora Aceptando Comentarios Públicos Sobre una Enmienda Sustancial del Estado de Tennessee 2020 - 2024 Plan Consolidado y FY 24 - 25 Plan de Acción Anual para la Implementación de las Actividades de Alivio de Desastres tras el Huracán Helene.

22 al 29 de enero de 2025.

La Agencia de Desarrollo de Vivienda de Tennessee (THDA), en nombre del Estado de Tennessee, está solicitando comentarios sobre una propuesta de enmienda sustancial al Plan Consolidado 2020 - 2024 y al Plan de Acción Anual FY 24 - 25 para implementar actividades de socorro en caso de desastre tras los impactos del huracán Helene.

La enmienda sustancial propuesta establecería un nuevo programa, el Programa de Rehabilitación de Propietarios HOME para la Recuperación de Desastres del Este de Tennessee, que ofrecerá $ 8 millones en fondos disponibles de HOME a los Condados de Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi y Washington mediante un proceso de solicitud discrecional para ayudar con las actividades de rehabilitación de propietarios de viviendas derivadas de los impactos del huracán Helene. Los fondos producirán un estimado de 40 unidades de viviendas rehabilitadas para propietarios en estos ocho condados.

Se propone una modificación sustancial del Plan consolidado 2020-2024 para permitir que HOME distribuya fondos discrecionalmente a los condados declarados como áreas de desastre a nivel federal, en lugar de a través del proceso competitivo típico del programa HOME. Se propone una enmienda sustancial al Plan de Acción Anual para el año fiscal 24 - 25 para establecer el nuevo programa, su financiación y los métodos de distribución.

El proyecto de enmienda se publicará en https://thda.org/research-reports/consolidated-planning del 22 al 29 de enero de 2025 para su revisión y comentario público, junto con los detalles para una audiencia pública el miércoles 29 de enero de 2025. También estará disponible un resumen de la enmienda en inglés y español.

Para preguntas y solicitudes de ajuste, envíe un correo electrónico a research@thda.org.

Consolidated Planning

THDA Public Notice: Now Accepting Public Comments on a Substantial Amendment to the State of Tennessee's 2020 - 2024 Consolidated Plan and FY 24 - 25 Annual Action Plan to implement disaster relief activities following Hurricane Helene

The Tennessee Housing Development Agency (THDA), on behalf of the State of Tennessee, is seeking comments on a proposed substantial amendment to the 2020 – 2024 Consolidated Plan and FY 24 – 25 Annual Action Plan to implement disaster relief activities following the impacts of Hurricane Helene.

The proposed substantial amendment would establish a new program, the HOME Homeowner Rehabilitation Program for East Tennessee Disaster Recovery, which will offer $8 million in available HOME funds to Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, and Washington counties through a discretionary application process to assist with homeowner rehabilitation activities stemming from the impacts of Hurricane Helene. The funding will produce an estimated 40 units of rehabilitated homeowner housing across these eight counties.

A substantial amendment to the 2020 – 2024 Consolidated Plan is proposed to allow HOME to distribute funds discretionarily to the federally declared disaster counties, rather than through the HOME program's typical competitive process. A substantial amendment to the FY 24 – 25 Annual Action Plan is proposed to establish the new disaster relief program and describe its funding and method of distribution.

The proposed substantial amendment will be available for review and public comment from January 22 - 29, 2025.

Read the substantial amendment summary here.

Read the full text of the substantial amendments to the 2020 - 2024 Consolidated Plan and FY 23 - 24 Annual Action Plan here.

Comment on the amendment here.

Here are the details for the public hearing:

Wednesday January 29, 2025,10:00 – 11:00 AM CST

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

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

Additionally, participants can join the public meeting virtually using this link.

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

Aviso Público de THDA: Ahora Aceptando Comentarios Públicos Sobre una Enmienda Sustancial del Estado de Tennessee 2020 - 2024 Plan Consolidado y FY 24 - 25 Plan de Acción Anual para la Implementación de las Actividades de Alivio de Desastres tras el Huracán Helene

La Agencia de Desarrollo de Vivienda de Tennessee (THDA), en nombre del Estado de Tennessee, está solicitando comentarios sobre una propuesta de enmienda sustancial al Plan Consolidado 2020 - 2024 y al Plan de Acción Anual FY 24 - 25 para implementar actividades de socorro en caso de desastre tras los impactos del huracán Helene.

La enmienda sustancial propuesta establecería un nuevo programa, el Programa de Rehabilitación de Propietarios HOME para la Recuperación de Desastres del Este de Tennessee, que ofrecerá $ 8 millones en fondos disponibles de HOME a los Condados de Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi y Washington mediante un proceso de solicitud discrecional para ayudar con las actividades de rehabilitación de propietarios de viviendas derivadas de los impactos del huracán Helene. Los fondos producirán un estimado de 40 unidades de viviendas rehabilitadas para propietarios en estos ocho condados.

Se propone una modificación sustancial del Plan consolidado 2020-2024 para permitir que HOME distribuya fondos discrecionalmente a los condados declarados como áreas de desastre a nivel federal, en lugar de a través del proceso competitivo típico del programa HOME. Se propone una enmienda sustancial al Plan de Acción Anual para el año fiscal 24 - 25 para establecer el nuevo programa, su financiación y los métodos de distribución.

El proyecto de enmienda estará disponible para su revisión y comentarios del 22 al 29 de enero de 2025 durante el periodo formal de comentarios públicos.

Visión general de enmienda.

Haga clic aquí para comentar.

Los detalles de la reunión pública figuran a continuación:

miércoles, 29 de enero de 2025, 10:00 - 11:00 AM CST

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

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

Además, los participantes pueden asistir virtualmente a la reunión pública mediante este enlace.

Si tiene preguntas o necesita algún ajuste comuníquese con Amara Mattingly en research@thda.org.

*Esta reunión fue reprogramada para el viernes 10 de enero de 2025 debido a las inclemencias del tiempo.

THDA Public Notice and Comment

THDA Public Notice: Now Accepting Public Comments on a Substantial Amendment to the State of Tennessee's 2020 - 2024 Consolidated Plan and FY 24 - 25 Annual Action Plan to implement disaster relief activities following Hurricane Helene

The Tennessee Housing Development Agency (THDA), on behalf of the State of Tennessee, is seeking comments on a proposed substantial amendment to the 2020 – 2024 Consolidated Plan and FY 24 – 25 Annual Action Plan to implement disaster relief activities following the impacts of Hurricane Helene.

The proposed substantial amendment would establish a new program, the HOME Homeowner Rehabilitation Program for East Tennessee Disaster Recovery, which will offer $8 million in available HOME funds to Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, and Washington counties through a discretionary application process to assist with homeowner rehabilitation activities stemming from the impacts of Hurricane Helene. The funding will produce an estimated 40 units of rehabilitated homeowner housing across these eight counties.

A substantial amendment to the 2020 – 2024 Consolidated Plan is proposed to allow HOME to distribute funds discretionarily to the federally declared disaster counties, rather than through the HOME program's typical competitive process. A substantial amendment to the FY 24 – 25 Annual Action Plan is proposed to establish the new disaster relief program and describe its funding and method of distribution.

The proposed substantial amendment will be available for review and public comment from January 22 - 29, 2025.

Read the substantial amendment summary here.

Read the full text of the substantial amendments to the 2020 - 2024 Consolidated Plan and FY 23 - 24 Annual Action Plan here.

Comment on the amendment here.

Here are the details for the public hearing:

Wednesday January 29, 2025,10:00 – 11:00 AM CST

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

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

Additionally, participants can join the public meeting virtually using this link.

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

Aviso Público de THDA: Ahora Aceptando Comentarios Públicos Sobre una Enmienda Sustancial del Estado de Tennessee 2020 - 2024 Plan Consolidado y FY 24 - 25 Plan de Acción Anual para la Implementación de las Actividades de Alivio de Desastres tras el Huracán Helene

La Agencia de Desarrollo de Vivienda de Tennessee (THDA), en nombre del Estado de Tennessee, está solicitando comentarios sobre una propuesta de enmienda sustancial al Plan Consolidado 2020 - 2024 y al Plan de Acción Anual FY 24 - 25 para implementar actividades de socorro en caso de desastre tras los impactos del huracán Helene.

La enmienda sustancial propuesta establecería un nuevo programa, el Programa de Rehabilitación de Propietarios HOME para la Recuperación de Desastres del Este de Tennessee, que ofrecerá $ 8 millones en fondos disponibles de HOME a los Condados de Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi y Washington mediante un proceso de solicitud discrecional para ayudar con las actividades de rehabilitación de propietarios de viviendas derivadas de los impactos del huracán Helene. Los fondos producirán un estimado de 40 unidades de viviendas rehabilitadas para propietarios en estos ocho condados.

Se propone una modificación sustancial del Plan consolidado 2020-2024 para permitir que HOME distribuya fondos discrecionalmente a los condados declarados como áreas de desastre a nivel federal, en lugar de a través del proceso competitivo típico del programa HOME. Se propone una enmienda sustancial al Plan de Acción Anual para el año fiscal 24 - 25 para establecer el nuevo programa, su financiación y los métodos de distribución.

El proyecto de enmienda estará disponible para su revisión y comentarios del 22 al 29 de enero de 2025 durante el periodo formal de comentarios públicos.

Visión general de enmienda.

Haga clic aquí para comentar.

Los detalles de la reunión pública figuran a continuación:

miércoles, 29 de enero de 2025, 10:00 - 11:00 AM CST

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

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

Además, los participantes pueden asistir virtualmente a la reunión pública mediante este enlace.

Si tiene preguntas o necesita algún ajuste comuníquese con Amara Mattingly en research@thda.org.

Comment on the amendment here.

Tennessee Housing Development Agency

Now Accepting Public Comments on a Substantial Amendment of the State of Tennessee's 2020 - 24 Consolidated Plan and FY 24 - 25 Annual Action Plan to implement disaster relief activities following Hurricane Helene.

January 22 - 29, 2025

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

The Tennessee Housing Development Agency (THDA), on behalf of the State of Tennessee, is seeking comments on a proposed substantial amendment to the 2020 – 2024 Consolidated Plan and FY 24 – 25 Annual Action Plan to implement disaster relief activities following the impacts of Hurricane Helene.

The proposed substantial amendment would establish a new program, the HOME Homeowner Rehabilitation Program for East Tennessee Disaster Recovery, which will offer $8 million in available HOME funds to Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, and Washington counties through a discretionary application process to assist with homeowner rehabilitation activities stemming from the impacts of Hurricane Helene. The funding will produce an estimated 40 units of rehabilitated homeowner housing across these eight counties.

A substantial amendment to the 2020 – 2024 Consolidated Plan is proposed to allow HOME to distribute funds discretionarily to the federally declared disaster counties, rather than through the HOME program's typical competitive process. A substantial amendment to the FY 24 – 25 Annual Action Plan is proposed to establish the new disaster relief program and describe its funding and method of distribution.

The draft amendment will be posted on https://thda.org/research-reports/consolidated-planning from January 22 - 29, 2025 for public review

and comment, along with details for a public hearing on Wednesday, January 29, 2025. A summary of the amendment 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 una Enmienda Sustancial del Estado de Tennessee 2020 - 2024 Plan Consolidado y FY 24 - 25 Plan de Acción Anual para la Implementación de las Actividades de Alivio de Desastres tras el Huracán Helene.

Revisión y comentarios: 22 al 29 de enero de 2025
https://thda.org/research-reports/consolidated-planning

La Agencia de Desarrollo de Vivienda de Tennessee (THDA), en nombre del Estado de Tennessee, está solicitando comentarios sobre una propuesta de enmienda sustancial al Plan Consolidado 2020 - 2024 y al Plan de Acción Anual FY 24 - 25 para implementar actividades de socorro en caso de desastre tras los impactos del huracán Helene.

La enmienda sustancial propuesta establecería un nuevo programa, el Programa de Rehabilitación de Propietarios HOME para la Recuperación de Desastres del Este de Tennessee, que ofrecerá $ 8 millones en fondos disponibles de HOME a los Condados de Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi y Washington mediante un proceso de solicitud discrecional para ayudar con las actividades de rehabilitación de propietarios de viviendas derivadas de los impactos del huracán Helene. Los fondos producirán un estimado de 40 unidades de viviendas rehabilitadas para propietarios en estos ocho condados.

Se propone una modificación sustancial del Plan consolidado 2020-2024 para permitir que HOME distribuya fondos discrecionalmente a los condados declarados como áreas de desastre a nivel federal, en lugar de a través del proceso competitivo típico del programa HOME. Se propone una enmienda sustancial al Plan de Acción Anual para el año fiscal 24 - 25 para establecer el nuevo programa, su financiación y los métodos de distribución.

El proyecto de enmienda se publicará en https://thda.org/research-reports/consolidated-planning del 22 al 29 de enero de 2025 para su revisión y comentario público, junto con los detalles para una audiencia pública el

miércoles 29 de enero de 2025. También estará disponible un resumen de la enmienda en inglés y español.

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

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AFFIDAVIT

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 **S25.6537** 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 Twenty-sixth day of January, 2025

Alisa Subhakul

Alisa Subhakul, Junior Media Buyer

Sworn before me this 26th day of January, 2025

Earl Goodman

Earl Goodman, Notary Public

EARL GOODMAN
STATE OF TENNESSEE NOTARY PUBLIC
KNOX COUNTY

My commission expires July 1, 2028

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AFFIDAVIT

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 **S25.6537A** 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 Twenty-sixth day of January, 2025

Alisa Subhakul
Alisa Subhakul, Junior Media Buyer

Sworn before me this 26th day of January, 2025

Earl Goodman
Earl Goodman, Notary Public

EARL GOODMAN
STATE OF TENNESSEE NOTARY PUBLIC
KNOX COUNTY

My commission expires July 1, 2028

MEETINGS/HEARINGS

2025 TO REALLOCATE AVAILABLE APPROPRIATIONS FOR CERTAIN NEW OR CHANGED POSITIONS.

Proposed Capital Amendment
AN ORDINANCE TO AMEND THE CAPITAL BUDGET ORDINANCE NO. 14119, KNOWN AS "THE FISCAL YEAR 2024-2025 CAPITAL BUDGET," APPROPRIATING,
AUTHORIZING OR ALLOCATING FUNDS TO THE CAPITAL IMPROVEMENTS BUDGET FOR THE FISCAL YEAR 2024-2025 TO INCREASE THE CAPITAL BUDGET BY $11,907,500.00 FROM GENERAL FUND RESERVES.

The public hearing on February 4th will take place during the City Council's 3:30 p.m. business meeting. Any person wishing to attend and/or speak at public hearing may come to the Assembly Room, Room 101, of the John P. Franklin, Sr. City Council Building, located at 1000 Lindsay Street, Chattanooga, Tennessee 37402, at the scheduled time.

The first reading of the above-referenced Operations and Capital budget amendments will come before the City Council on Tuesday, February 11, 2025, and the second and final reading will come before them on Tuesday, February 18, 2025. Both readings will take place during the 3:30 p.m. business meetings. Council business meetings are open to the public and accessible.

To view both budget amendment documents, visit https://drive.google.com/drive/folders/1E63c_BzHJO2bF7_FJhfQY3vIC45tZmc5?usp=drive_link. Printed copies are also available at the City Council building.

Nicole S. Gwyn
City Council Clerk

This 26th day of January 2025.

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 March 9, 2018, and the Deed of Trust of even date securing the same, recorded March 13, 2018, in Book No. 1092, at Page 168, in Office of the Register of Deeds for Grundy County, Tennessee, executed by Shawn Tompkins, conveying certain property therein described to Metropolitan Escrow, Inc. as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Primary Residential Mortgage, Inc., its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by PennyMac Loan Services, 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 authority vested in and imposed upon said Successor Trustee, by PennyMac Loan Services, LLC, will, on February 18, 2025 on or about 11:00 AM, at the At the front steps to the Grundy County Courthouse 68 Cumberland, Altamont, TN 37301, 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 Grundy County, Tennessee, and being more particularly described as follows:

A certain tract or parcel of land in the 5th Civil District of Grundy County State of Tennessee, described as follows, to wit: BEGINNING at an iron stake at the intersection of the southeast boundary of Rutledge Street, and the southwest boundary of Coke Street, as shown by the Map of Tracy City, which was filed in the Register's Office of Grundy County, TN, 9/25/73, said post is also the northernmost corner of Lot # 111, as shown by said map; thence along a projection of said southwest boundary of Coke Street, North 46 degrees 11 minutes West 224 feet; thence South 43 degrees 49 minutes West 125 feet to a stake; thence South 46 degrees 11 minutes East 224 feet to a stake in the edge of Rutledge Street, 125 feet to the beginning.

ALSO KNOWN AS: 223 Coke Street, Tracy City, TN 37387

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:

SHAWN TOMPKINS
SHAWN L TOMPKINS

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 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. 343097**

DATED January 5, 2025

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

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 April 6, 2010, and the Deed of Trust of even date securing the same, recorded April 8, 2010, in Book No. 419, at Page 1663, in Office of the Register of Deeds for Marion County, Tennessee, executed by Willard Allen Taylor, conveying certain property therein described to Miyeon Brotherton as Trustee for CitiFinancial, Inc.; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by RCAF Loan Acquisition, LP.

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 RCAF Loan Acquisition, LP, will, on February 25, 2025 on or about 11:15 AM, at the Front Door of the Marion County Courthouse 1 Courthouse Square, Jasper, TN 37347, 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 Marion County, Tennessee, and being more particularly described as follows:

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE SECOND CIVIL DISTRICT OF MARION COUNTY. TENNESSEE AND MORE PARTICULARLY DESCRIBED AS FOLLOWS: TO-WIT: BEGINNING AT A POINT LOCATED IN AN OLD FENCE LINE WEST OF THE WILLARD TAYLOR HOME PLACE SAID POINT IS LOCATED SOUTH 72 DEGREES 27 MINUTES WEST 664.28 FEET FROM THE INTERSECTION OF THE C. L. OF U.S. 41 WITH THE C.L. OF A DRIVEWAY LEADING TO THE TAYLOR HOME. RUNNING THENCE SOUTH 44 DEGREES 41 MINUTES EAST 100.0 FEET TO A POINT. THENCE SOUTH 45 DEGREES 19 MINUTES WEST 100.0 FEET TO A POINT, THENCE NORTH 44 DEGREES 41 MINUTES WEST 100.0 TO A POINT LOCATED IN SAID OLD FENCE, THENCE ALONG AND WITH SAID OLD FENCE NORTH 45 DEGREES 19 MINUTES EAST 100.0 FEET TO THE POINT OF BEGINNING. SAID TRACT BEING 100 BY 100 WITH A BLOCK 1 STORY HOUSE LOCATED NEAR THE CENTER OF SAID LOT. THERE IS ALSO CONVEYED A 20 FOOT DRIVEWAY EASEMENT FOR INGRESS AND EGRESS TO THE SUBJECT PROPERTY AND DESCRIBED AS FOLLOWS BEING ALONG AND WITH THE EXISTING DRIVEWAY AND STARTING AT A POINT LOCATED IN THE C.L. OF US. 41, THENCE SOUTH 14 DEGREES 15 MINUTES EAST 114.96 FEET, SOUTH 15 DEGREES 45 MINUTES WEST 38.33 FEET. SOUTH 55 DEGREES 27 MINUTES WEST 38.81 FEET. NORTH 81 DEGREES 19 MINUTES WEST 42.09 FEET. NORTH 61 DEGREES 45 MINUTES WEST 52,99 FEET, NORTH 67 DE-

NOTICE TO FURNISHERS OF LABOR AND MATERIALS TO:
A & A Safety, Inc.
PROJECT NO.:
R2BVAR-M3-031
CONTRACT NO.: CNY059
COUNTY: Hamilton
The Tennessee Department of Transportation is about to make final settlement with the contractor for construction of the above numbered project. All persons wishing to file claims pursuant to Section 54-5-122, T.C.A. must file same with the Director of Construction, Tennessee Department of Transportation, Suite 700 James K. Polk Bldg., Nashville, Tennessee 37243-0326, on or before 3/7/2025.

FORECLOSURES

GREES 42 MINUTES WEST 80,75 FEET, NORTH 76 DEGREES 00 MINUTES WEST 48.53 FEET. NORTH 56 DEGREES 42 MINUTES WEST 29.73 FEET. NORTH 77 DEGREES 13 MINUTES WEST 28.67 FEET, SOUTH 50 DEGREES 01 MINUTES WEST 20.95 FEET, SOUTH 20 DEGREES 47 MINUTES WEST 58 53 FEET. SOUTH 49 DEGREES 01 MINUTES WEST 74.8 FEET. SOUTH 80 DEGREES 54 MINUTES WEST 28.29 FEET. SOUTH 88 DEGREES 18 MINUTES WEST 61.85 FEET, SOUTH 50 DEGREES 50 MINUTES WEST 50.36 FEET, SOUTH 39 DEGREES 48 MINUTES WEST 45.69 FEET TO A POINT LOCATED IN THE NORTH EAST LINE OF PREVIOUSLY DESCRIBED 100 BY 100 LOT. TAX ID: 131-020.03.

ALSO KNOWN AS: 7990 Highway 41, Jasper, TN 37347

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:

WILLARD ALLEN TAYLOR TENANTS OF
CARL B TAYLOR SHELBA TAYLOR ELECTRA TAYLOR

The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record. **W&A No. 358412**

DATED January 10, 2025

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

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 January 8, 2016, and the Deed of Trust of even date securing the same, recorded January 22, 2016, in Book No. 337, at Page 180, and modified on March 17, 2020, in Book No. 395, at Page 467 in Office of the Register of Deeds for Sequatchie County, Tennessee, executed by Lee O Chapman and Frances I Chapman, conveying certain property therein described to Joseph B. Pitt, Jr. as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Lakeview Loan Servicing, LLC, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by MidFirst 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 MidFirst Bank, will, on **March 6, 2025 on or about 11:00 AM, at the Sequatchie County Courthouse 22 Cherry Street East, Dunlap, TN 37327,** 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 Sequatchie County, Tennessee, and being more particularly described as follows:

Situated in the Fourth Civil District, Sequatchie County, Tennessee, and more particularly described as follows, to-wit: Being Lot Number Two (2) of Tram Trail Village subdivision as shown by the registered plat of said subdivision recorded in Plat Book B, Page 132, Register's Office of Sequatchie County, Tennessee

ALSO KNOWN AS: 1348 Tram Trail, Dunlap, TN 37327

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:

LEE O CHAPMAN FRANCES I CHAPMAN TENANTS OF
AQUA FINANCE, INC. LVNV FUNDING LLC, I
GREEN TEAM RESTORATION LLC DBA SERVPRO OF NORTH CHATTANOOGA

The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record. **W&A No. 355432**

DATED January 20, 2025

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

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 November 9, 2022, and the Deed of Trust of even date securing the same, recorded November 16, 2022, in Book No. 570, at Page 509, in Office of the Register of Deeds for Marion County, Tennessee, executed by Gregory A White, conveying certain property therein described to Reliance Title Agency, Inc. as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for TJC Mortgage Inc., its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Lakeview Loan Servicing, 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 authority vested in and imposed upon said Successor Trustee, by Lakeview Loan Servicing, LLC, will, on **March 18, 2025 on or about 11:00 AM, at the Marion County Courthouse 1 Courthouse Square, Jasper, TN 37347**, 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 Marion County, Tennessee, and being more particularly described as follows:

Situated in the Town of Kimball, First Civil District of Marion County, Tennessee, and being more particularly described as follows, to-wit: TRACT NUMBER ONE: Beginning on a point of intersection of the north right-of-way of U.S. Highway 41 and the east boundary of Kingsbury (a/k/a Kingsberry) Drive; thence with the east boundary of Kingsbury Drive North 26 deg. 10 min. West 384 feet to a stake in the north

NOTICE TO FURNISHERS OF LABOR AND MATERIALS TO:
Reynolds Sealing & Striping, Inc.
PROJECT NO.:
R2SVAR-F8-054
CONTRACT NO.: CNY123
COUNTY: Hamilton
The Tennessee Department of Transportation is about to make final settlement with the contractor for construction of the above numbered project. All persons wishing to file claims pursuant to Section 54-5-122, T.C.A. must file same with the Director of Construction, Tennessee Department of Transportation, Suite 700 James K. Polk Bldg., Nashville, Tennessee 37243-0326, on or before 3/7/2025.

FORECLOSURES

boundary of First (1st) Avenue West, as a set out in the proposed plat of Kingsbury Heights; thence with the north boundary of 1st Avenue West, North 63 deg. 50 min. East 100 feet to the southwest corner of Lot 3, Block 2, in said proposed lot, this being the POINT OF BEGINNING of the tract of land herein conveyed; thence with the east boundary of the property of John D. Troy, et ux, North 26 deg. 10 min. West 150 feet to the northeast corner of said Troy's property; thence North 63 deg. 50 min. East 100 feet; thence South 26 deg. 10 min. East 150 feet to the north boundary of 1st Avenue West; thence with the north boundary of 1st Avenue West, South 63 deg. 50 min. West 100 feet to the point of beginning, containing 1/3 acre, more or less. TRACT NUMBER TWO: Beginning at the southeast corner of Lot Number Four (4), Block 2, of proposed Kingsbury Heights Subdivision of Kimball, Tennessee, this point also being the southeast corner of that tract of land conveyed to H.L. Maples, et ux, to Russell W. Durham, et ux, by deed of record in Deed Book 6-W, page 136, et seq., (Tract No. One above); thence with First Avenue West North 63 deg. 50 min. East 41 feet to a stake at a road; thence Northeastwardly with said road 162 feet to a stake at the southeast corner of Lot No. 6 of said Block 2; thence South 63 deg. 50 min.

West 100 feet to a stake in the northeast corner of the land heretofore conveyed to Russell W. Durham, et ux; thence with the line of the same South 26 deg. 10 min. East 150 feet to the point of beginning, and being designated of the proposed plat of Kingsbury Heights Subdivision as Lot Nos. 5 and 5-A. TRACT NUMBER THREE: Beginning at a stake on the North side of First Avenue West at the southeast corner of Lot 5; running thence Northwardly with the east boundary line of Lot 5 and Lot 5-A, in Block 2 of Kingsbury Heights Subdivision of Kimball 160 feet to a stake, being the northeast corner of Lot 5-A, and the southeast corner of Lot 6; thence Eastwardly 30 feet to a fence; thence Southwardly 155 feet to First Avenue West; thence Westwardly with First Avenue West 30 feet to the point of beginning. SUBJECT TO any and all existing easements including Right of Way Easement granted to Town of Kimball, Tennessee, of record in Book 436, page 367, Register's Office of Marion County, Tennessee. SUBJECT TO any governmental zoning and subdivision ordinances or regulations in effect thereon. PRIOR AND LAST DEED REFERENCES: Book 487, Pages 728, et seq. Register's Office of Marion County, Tennessee.

ALSO KNOWN AS: 1609 1st Avenue, Kimball, TN 37347

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:

GREGORY A WHITE
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 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. 356401**

DATED January 21, 2025

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

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, **DAKOTA A. NOSE,** executed a certain trust conveyance to L. Thomas Austin, Trustee, on the 30th day of August, 2019, to secure the payment of a certain note of like date to Citizens Tri-County Bank, said trust conveyance being of record in Volume 11746, page 1115, Register's Office of Hamilton County, Tennessee; and

WHEREAS, said trust conveyance (deed of trust) provides for the sale of the property hereinafter described in the event of default in payment of the indebtedness secured; and

WHEREAS, default has been made in the payment of the indebtedness secured by said trust conveyances.

NOW, THEREFORE, by virtue of the authority vested in me as Trustee, I will, on Friday the 21st day of February, 2025, at 11:00 o'clock a.m.(E.S.T.), at the front door of the Courthouse in Hamilton County, Tennessee, offer for sale and sell to the highest and best bidder for cash, and in bar of the equity of redemption, the following described tracts of land:

MAP & PARCEL # 067B-A-019.00

Real estate in the City of Chattanooga, Hamilton County, Tennessee, more particularly described as follows:

BEING a part of the Gravett Lands, known as Lot Four (4), and further described as follows: BEGINNING at a point on the West said of Dodd Cemetery Road; thence South eighty-one (81) degrees twenty-eight (28) minutes West, a distance of one hundred thirty-five and 7/10 (135.7) feet to a corner; then North nineteen (19) degrees forty-eight (48) minutes West, a distance of two hundred forty (240) feet to a stake; thence North eighty-one (81) degrees twenty-eight (28) minutes East, a distance of one hundred fifty-one (151) feet to a stake in the West side of Dodd Cemetery Road; thence Southeastwardly, along the West side of Dodd Cemetery Road, a distance of two hundred thirty-five and 49/100 (235.49) feet to the point of beginning.

LAST DEED and PRIOR REFERENCE: Book 11746 Page 112, Register's Office, Hamilton County, Tennessee.

Property Address 10525 Dodd Cemetery Soddy Daisy, TN

The right is reserved to adjourn the day of the sale to another day and time certain, without further publication and in accordance with law, upon announcement of said adjournment on the day and time and place of sale set forth above. The sale held pursuant to this Notice may be cancelled at the Trustee's option at any time

If the highest bidder cannot pay the bid within the time period established by the Citizens Tri-County Bank following the sale, then Trustee will accept the next highest bidder, at their highest bid, which will then be deemed the successful bidder.

This sale is an attempt to collect a debt and any information obtained will be used for that purpose.

Said sale is subject to any and all unpaid taxes, and any other claims, liens, leases, easements, setback lines, restrictions or encumbrances contained in any instrument in the chain of title thereto which would be superior to the Deed of Trust set forth herein
OTHER INTERESTED PARTIES: NONE

This 15th day of January, 2025.

L. THOMAS AUSTIN,
TRUSTEE

NOTICE TO FURNISHERS OF LABOR AND MATERIALS TO:
Wright Brothers Construction Co., Inc.
PROJECT NO.:
33S058-F3-003, 33S058-F8-003
CONTRACT NO.: CNY057
COUNTY: Hamilton
The Tennessee Department of Transportation is about to make final settlement with the contractor for construction of the above numbered project. All persons wishing to file claims pursuant to Section 54-5-122, T.C.A. must file same with the Director of Construction, Tennessee Department of Transportation, Suite 700 James K. Polk Bldg., Nashville, Tennessee 37243-0326, on or before 3/14/2025.

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 16, 2020, and the Deed of Trust of even date securing the same, recorded October 19, 2020, in Book No. 533, at Page 143, and modified on April 5, 2023, in Book No. 575, at Page 245 in Office of the Register of Deeds for Marion County, Tennessee, executed by Joseph G Hookey and Jessica Hookey, conveying certain property therein described to Reliance Title Agency, Inc. as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Primary Residential Mortgage, Inc., its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Primary Residential Mortgage, Inc.

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 Primary Residential Mortgage, Inc., will, on **February 18, 2025 on or about 11:15 AM, at the Front Door of the Marion County Courthouse 1 Courthouse Square, Jasper, TN 37347,** 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 Marion County, Tennessee, and being more particularly described as follows:

Situated in the City of New Hope, First Civil District of Marion County. Tennessee, and being more particularly described as follows: Being Lot Number Twenty Two (22), of Brandy Hills Estates, Section One (1) as shown by registered plat thereof of record in Plat Book 4, Page 803, Register's Office of Marlon County, Tennessee. SUBJECT TO setback lines, drainage and utility easements and subsurface sewage disposal restrictions as set forth on plat of record in Plat Book 4, Page 803, Register's Office of Marion County, Tennessee. SUBJECT TO those Restrictive Covenants of record in Book 273, Page 1481, et seq. Register's Office of Marion County, Tennessee, and as amended by instrument of record in Book 279, Page 131, et seq, said Register's Office. SUBJECT TO the easements and restrictions as shown on the plat map filed in Plat Book 4, Page 803, said Register's Office.

ALSO KNOWN AS: 480 Brandy Hills Drive, South Pittsburg, TN 37380

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:

JOSEPH G
HOOKEY JESSICA
HOOKEY
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 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. 353605**

DATED January 21, 2025

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

NOTICE TO CREDITORS

NOTICE TO CREDITORS

ESTATE OF BOBBIE K. ORR
Deceased No. 25-P-022
Notice is hereby given that on January 9, 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 August 1, 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 9th day of January, 2025

SHERRILL O. CARD,
EXECUTOR

Arnold A. Stulce, Jr.,
Attorney

NOTICE TO CREDITORS

ESTATE OF CARY GRAHAM HARPE
Deceased No. 24-P-985
Notice is hereby given that on December 11, 2024, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for Administration of the estate of DECEDENT who died September 10, 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 11th day of December, 2024

KENNETH G. HARPE,
EXECUTOR

Abigail J. Sutton.,
Attorney

Nothing fake about it.
Times Free Press

Now Accepting Public Comments on a Substantial Amendment of the State of Tennessee's 2020 – 2024 Consolidated Plan and FY 24 – 25 Annual Action Plan to implement disaster relief activities following Hurricane Helene.
January 22 - 29, 2025

The Tennessee Housing Development Agency (THDA), on behalf of the State of Tennessee, is seeking comments on a proposed substantial amendment to the 2020 – 2024 Consolidated Plan and FY 24 – 25 Annual Action Plan to implement disaster relief activities following the impacts of Hurricane Helene. The proposed substantial amendment would establish a new program, the HOME Homeowner Rehabilitation Program for East Tennessee Disaster Recovery, which will offer $8 million in available HOME funds to Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, and Washington counties through a discretionary application process to assist with homeowner rehabilitation activities stemming from the impacts of Hurricane Helene. The funding will produce an estimated 40 units of rehabilitated homeowner housing across these eight counties. A substantial amendment to the 2020 – 2024 Consolidated Plan is proposed to allow HOME to distribute funds discretionarily to the federally declared disaster counties, rather than through the HOME program's typical competitive process. A substantial amendment to the FY 24 – 25 Annual Action Plan is proposed to establish the new disaster relief program and describe its funding and method of distribution. The draft amendment will be posted on https://thda.org/research-reports/consolidated-planning from January 22 - 29, 2025 for public review and comment, along with details for a public hearing on Wednesday, January 29, 2025. A summary of the amendment in English and Spanish will also be available. For questions and accommodation requests, please email research@thda.org.

NOTICE TO CREDITORS

NOTICE TO CREDITORS

ESTATE OF DALLAS LOYD DURHAM, SR.
Deceased No. 25-P-006
Notice is hereby given that on January 3, 2025, Letters of Administration With Will Annexed were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for Administration of the estate of DECEDENT who died October 24, 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 3rd day of January, 2025

DALLAS L. DURHAM, JR.,
ADMINISTRATOR C.T.A.

Darren W. Kennedy,
Attorney

NOTICE TO CREDITORS

ESTATE OF DEBORAH JO WILDER KIMBERLIN
Deceased No. 25-P-035
Notice is hereby given that on January 15, 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 15th day of January, 2025

JANE N. ELLETT,
EXECUTOR,

Morgan Y. Cardwell,
Attorney

NOTICE TO CREDITORS

ESTATE OF FELTON WAYNE LOGGINS
Deceased No. 25-P-045
Notice is hereby given that on January 17, 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 February 28, 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 17th day of January, 2025

MARY D. LOGGINS,
ADMINISTRATOR

Mark E. Whittenburg,
Attorney

NOTICE TO CREDITORS

ESTATE OF GARY MALAKOF
Deceased No. 25-P-041
Notice is hereby given that on January16, 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 November 14, 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 16th day of January, 2025

IAN MALAKOFF AND KATE MALAKOFF,
CO-ADMINISTRATORS

J. Drew Clements,
Attorney

NOTICE TO CREDITORS

ESTATE OF JENIFER DOWDELL
Deceased No. 25-P-011
Notice is hereby given that on January 7, 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 24, 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

NOTICE TO CREDITORS

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 7th day of January, 2025

JEANETTE DOWDELL-BUCHANAN,
ADMINISTRATOR,

H. Diane Dixon,
Attorney

NOTICE TO CREDITORS

ESTATE OF JERRY S. WALLS
Deceased No. 25-P-017
Notice is hereby given that on January 9, 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 26, 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 9th day of January, 2025

KAREN P. WALLS AND RODNEY S. WALLS AND MELODY S. FLOWERS,
CO-EXECUTORS

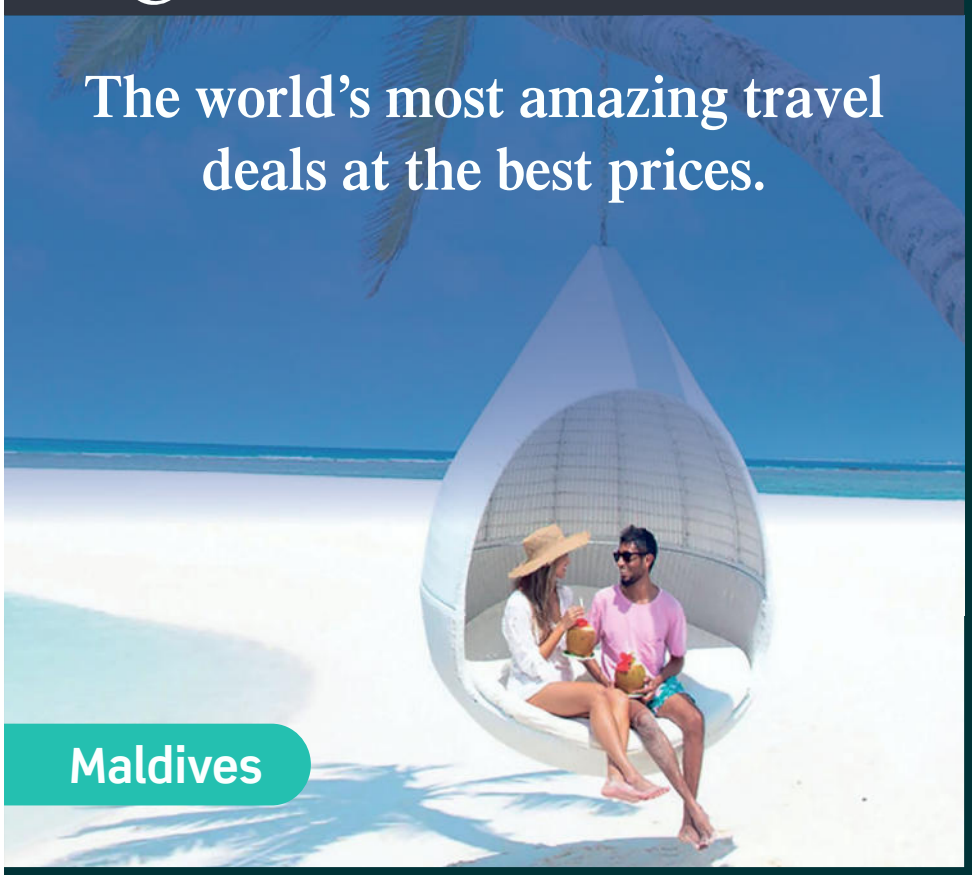
Gigi Lawless.,
Attorney

NOTICE TO CREDITORS

ESTATE OF JOAN FAYE OMARZU
Deceased No. 25-P-012
Notice is hereby given that on January 7, 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 29, 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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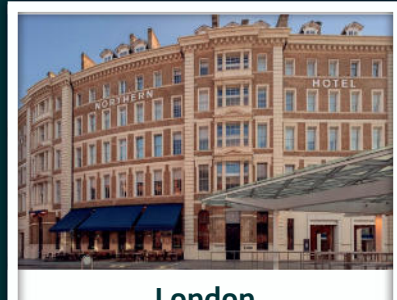

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Your Source Public Notices for the latest...

Your Source Public Notices for the latest...

Now Accepting Public Comments on a Substantial Amendment of the State of Tennessee's 2020 – 2024 Consolidated Plan and FY 24 – 25 Annual Action Plan to implement disaster relief activities following Hurricane Helene.
January 22 - 29, 2025

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Public Notices | Public Notices

Montgomery County proposes to construct a 180' self-supported public safety communications tower located at 3283 Harris Circle, Palmyra, Montgomery County, Tennessee. (36 25' 13.38" N, 87 31' 06.97" W). No tower lighting is anticipated. Interested persons may review the application for this project at www.fcc.gov/asr/applications by entering Antenna Structure Registration (Form 854) File No. A1306450. Environmental concerns may be raised by filing a Request for Environmental Review with the FCC online. The instructions for making such filings can be found at www.fcc.gov/asr/environmentalrequest.
January 22 2025
LOKR0224879

Montgomery County proposes to construct a 180' self-supported public safety communications tower located at 2260 Old Dover Road, Woodlawn, Montgomery County, Tennessee. (36 32' 33.07" N, 87 30' 09.23" W). The anticipated tower lighting application is flashing red lights. Interested persons may review the application for this project at www.fcc.gov/asr/applications by entering Antenna Structure Registration (Form 854) File No. A1306453. Environmental concerns may be raised by filing a Request for Environmental Review with the FCC online. The instructions for making such filings can be found at www.fcc.gov/asr/environmentalrequest.
January 22 2025
LOKR0224913

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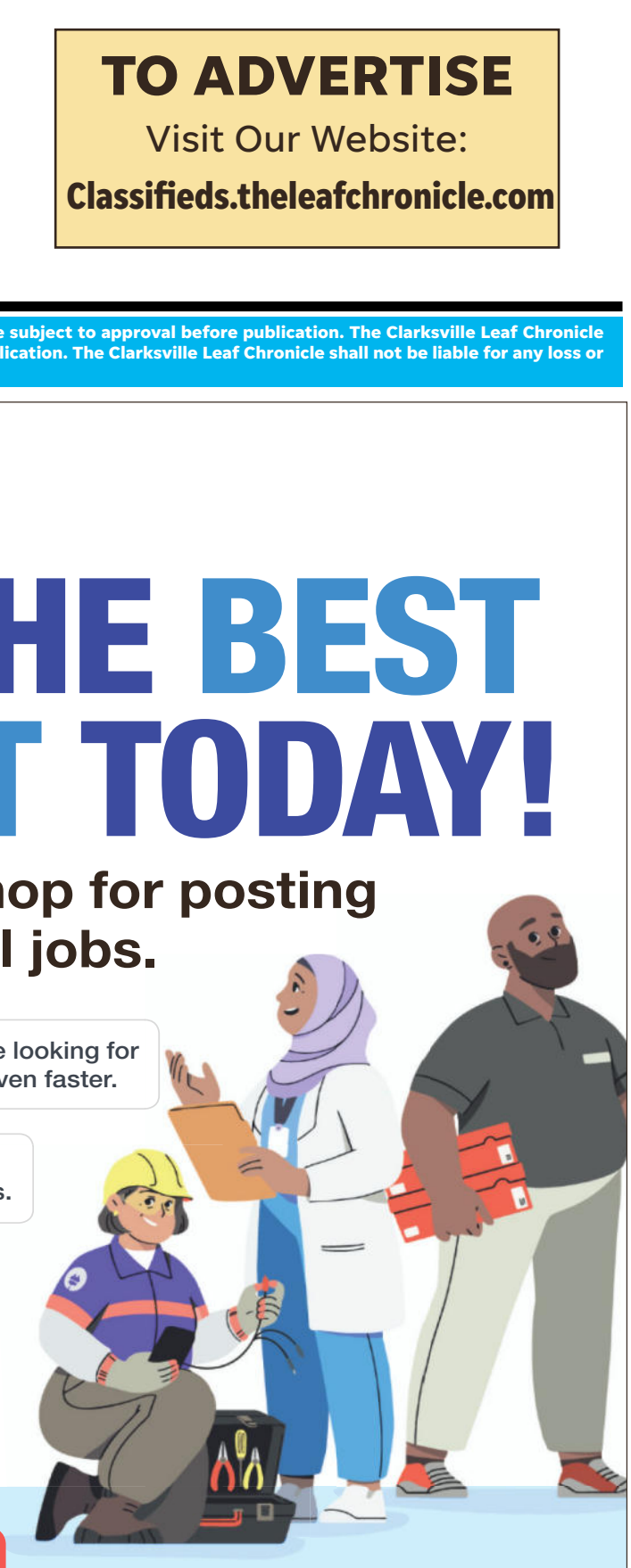
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All classified ads are subject to the applicable rate card, copies of which are available from our Advertising Dept. All ads are subject to approval before publication. The Columbia Daily Herald reserves the right to edit, refuse, reject, classify or cancel any ad at any time. Errors must be reported in the first day of publication. The Columbia Daily Herald 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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Lost - Pets

Black Lab Mix LOST DOG! Missing from Whitsell Road, Mooresville Hwy. Ran away January 2nd. 36 pound small black dog. a touch of white on his chest and graying around the mouth, His name is Jack. No collar and no chip. Please call 931698-0939 or 931-698-4941. A $100.00 reward for Jacks safe return. Cindy Jett 931-698-0939

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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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Homes



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Auto Auction

VEHICLES FOR FINAL AUCTION
DATE OF SALE:01/30/2025 8:30AM Pursuant to Tn Law, the following vehicles will be auctioned to settle debt @ Romos Auto Rpair 1507 Richmond Rd Columbia, Tn 38401:06 Cad vin#1G6KD57YX6U214830, 2001 DODGE VIN#1B3EL46X34N227508. ROMOS TO HAVE FINAL BID.
January 22 2025
LOKR0224438

Govt Bids & Proposals

BIDDING OPPORTUNITY-
Bear Creek Sewage Pumping Station Replacement – Contract 24-01
To Subcontractors (suppliers and contractors): Bowen Engineering Corporation is bidding as a prime contractor on the Bear Creek Sewage Pumping Station Replacement – Contract 24-01. Bowen is seeking quotations from DBE, MBE, WBE, SBE and SDVBE contractor/supplier firms that might be interested in working with us on this project.
Any Subcontractors submitting a bid MUST affirm that their firm/bid fully complies with all bid documents.
Project Details:
Construction of a new cast-in-place concrete sewage pumping station with submersible pumps, mechanically cleaned bar screen, cantilevered valve pit, electrical building, flow meter pit, bypass connection pit, and standby generator. Miscellaneous site development including site piping, manholes, bypass pumping, connection to existing force main, fencing, tree clearing, earthwork, and paving. And razing of the existing Bear Creek Sewage Pumping Station
Supply and Sub-contracting

Govt Bids & Proposals

opportunities include but not limited to the following: SWPPP, Masonry, Concrete supplies, and accessories, Electrical, Trucking, Temporary Facilities, Interior finishes, Stone and Aggregates, Pipe and Valve, Rebar, Process Equipment, Metal fabrication, Coatings, HVAC, and Roofing.
Bid documents are available by written request to Mallory Hulsey at mallory.hulsey@bowenengineering.com.
SUBCONTRACTOR BIDS DUE TO BOWEN NO LATER THAN Tuesday January 28, 2025, 4:00PM CST.
January 22 2025
LOKR0224094

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Public Notices

NOTICE TO DELINQUENT 2023 TAXPAYERS

You are advised that after February 1, 2025, additional penalties and costs will be imposed in consequence of suits to be filed for enforcement of the lien for taxes against land. Until the filing of such suits, taxes may be paid in my office.

Randy McNeece
Maury County Trustee

CB-41002636

Your Source Public Notices for the latest...

Public Notices

Now Accepting Public Comments on a Substantial Amendment of the State of Tennessee's 2020 – 2024 Consolidated Plan and FY 24 – 25 Annual Action Plan to implement disaster relief activities following Hurricane Helene.
January 22 - 29, 2025

The Tennessee Housing Development Agency (THDA), on behalf of the State of Tennessee, is seeking comments on a proposed substantial amendment to the 2020 – 2024 Consolidated Plan and FY 24 – 25 Annual Action Plan to implement disaster relief activities following the impacts of Hurricane Helene. The proposed substantial amendment would establish a new program, the HOME Homeowner Rehabilitation Program for East Tennessee Disaster Recovery, which will offer $8 million in available HOME funds to Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, and Washington counties through a discretionary application process to assist with homeowner rehabilitation activities stemming from the impacts of Hurricane Helene. The funding will produce an estimated 40 units of rehabilitated homeowner housing across these eight counties. A substantial amendment to the 2020 – 2024 Consolidated Plan is proposed to allow HOME to distribute funds discretionarily to the federally declared disaster counties, rather than through the HOME program's typical competitive process. A substantial amendment to the FY 24 – 25 Annual Action Plan is proposed to establish the new disaster relief program and describe its funding and method of distribution. The draft amendment will be posted on https://thda.org/research-reports/consolidated-planning from January 22 - 29, 2025 for public review and comment, along with details for a public hearing on Wednesday, January 29, 2025. A summary of the amendment in English and Spanish will also be available. For questions and accommodation requests, please email research@thda.org.

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10150 Garage Sales

Dorothy Weaver Estate Event
205 Apple Street
Baxter, TN
Presale Jan 21, 22, 23
12pm-4pm Tues-Thursday
Event Jan 24 & 25
9am-5pm Fri Sat
Sun 1-5pm MAO
Weaver was an antique dealer. Sale FILLED with high-quality items.
Presale starts Tuesday.
NewLeafEstateSales.com

ESTATE SALE
3545 Aspen Trail
Cookeville, TN 38506
9AM-4PM
THUR, 1/23, FRI, 1/24 & SAT, 1/25/2025
for info and pics, visit our Facebook page,
Legacy Appraisal Services,
Sarah Hawlik,
Certified Appraiser
or
https://www.estatesales.net/TN/Cookeville/38501/4344915

10200 Employment

The City of Baxter is accepting applications for a Full-Time Police Officer for the Police Department.
Duties and responsibilities include patrolling within Baxter City limits by vehicle and/or foot and enforcing laws and ordinances to ensure the safety of the public. He/she must be able to operate and maintain all enforcement equipment, write detailed reports, make arrests, and perform other miscellaneous assignments.
· A take home car will be provided if you live within the discussed mileage.
· Competitive employee benefits include fully paid health, dental, vision and short term disability for employees.
· Paid time off includes:12 hours of personal leave per month, 60 hours of vacation after 1 year, 120 hours of vacation after 2 years and 180 hours of vacation after 10 years.
· Paid holidays
· Uniforms provided
· Tennessee Consolidated Retirement System (TCRS)
· Advanced training opportunities
· Quality vehicles and equipment
· Pay commensurate with experience. Pay Range $17.00 - $20.00 per hour.
Applications are available at Baxter City Hall 200 Main Street, Monday-Friday 8:00am-4:00pm, or online at www.cityofbaxter.com. Position is open until filled. Copies of all qualifications should be attached to the application. Questions can be answered by contacting Chief Al Reyes via email at baxterpolice@twlakes.net.
Qualifications: Qualifications include but not limited to: Must be 21 years of age, Tennessee P.O.S.T Certified candidate, possess a valid driver's license and be a high school graduate or equivalent. Applicant must also successfully pass a pre-employment drug screen and physical.
EOE, TN Drug Free Work Place

10200 Employment

The Town of Monterey will be accepting applications for a Chief of Police
until 4:00 p.m. on Friday, January 31, 2025. Applications can be picked up and turned in at City Hall, 302 E. Commercial Avenue, Monterey, TN 38574 from 7:30 a.m. to 4:00 p.m. Monday-Friday. The Town of Monterey is an Equal Opportunity Employer.

10600 Real Estate For Rent

1009 Brown Ave.
2BR/1.5 BA; $1050 per mth.; appliances furnished; W/D hook up; wood & tile flooring, NO PETS.
931-239-6938

CABIN FOR RENT
weekly or monthly
utilities included
15 minutes West of Cookeville
931-260-9513

Retired male looking for a room to rent or efficiency. Will help with chores or transportation. **931-357-0815.**

10900 Legals

Notice is hereby given that on February 5th, 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 Ragland's Towing Services.
Service on said vehicles:
1996 Geo
VIN: 1Y1SK5262TZ032980
2021 Honda
VIN: 5J6RW1H88ML004432
1994 Toyota
VIN: JT2EL45U5R0184308
Said sale will take place at Ragland's Towing Services 6340 Martin Creek Rd Bloomington springs, TN and will be sold as is. Ragland's Towing Services shall reserve the right to reject any bid below the amount of invoiced garagekeeper's lien.
1/22

INVITATION TO BID
The City of Allardt, TN will be accepting sealed bids for a Used Diesel 4x4 V8 1 ½ ton Dual Wheel Crew Cab Dump Truck with Snow Plow Prep Package
Sealed bids will be accepted until 3pm on February 3, 2025
Sealed bids will be open at 4pm on February 3, 2025
Specifications are available at the Allardt City Hall. Contact Information is:
Allardt City Hall
2015 Michigan Avenue
Allardt, TN 38504
Office: 931-879-7125 Email: allardt38504@yahoo.com
The Board of Mayor and Aldermen of the City of Allardt reserve unto themselves the right to reject any and all bids and to waive formalities.
1/18-1/31

ADVERTISEMENT FOR BIDS INDUSTRIAL DEVELOPMENT BOARD OF FENTRESS COUNTY, INC.
The INDUSTRIAL DEVELOPMENT BOARD OF FENTRESS COUNTY, INC. (IDB) will be soliciting bids for **Contract 124 – Industrial Park Clearing**. Separate sealed bids for **Contract 124 – Industrial Park Clearing will be received by Fentress County IDB, Fentress County Chamber of Commerce, 114 Central Ave. W., Jamestown, TN 38556**, until **2:00 P.M., local time, on February 4, 2025**, and then at said office publicly opened and read aloud. Any person with a disability requiring special accommodation must contact the **IDB of Fentress County** no later than 7 days prior to the bid opening.
CONTRACT 124 consists of the clearing, grubbing and over seeding of approximately 35 acres +/- of property owned by the IDB located within the Clarkrange Industrial Park. Heavy tree failing must be completed by March 31, 2025. Final grubbing and overseeding may be completed after this date.
The allotted time for construction is 60 calendar days.
CONTRACT DOCUMENTS may be examined electronically at www.jchengr.com or at the addresses below:
. James C. Hailey & Company, 360 Cool Springs Boulevard, Suite 100, Franklin, TN 37067
· IDB of Fentress County, Inc. , 114 Central Avenue W, Jamestown, TN 38556.
· Governor's Office of Diversity Business Enterprises – GO DBE
Each CONTRACTOR choosing to BID **MUST** obtain BID DOCUMENTS from the office of **JAMES C. HAILEY & COMPANY, Consulting Engineers, located at 360 Cool Springs Blvd., Suite 100, Franklin, TN 37067** upon a **NON-REFUNDABLE** payment of $50.00. BID DOCUMENTS are non-transferrable. Paper copies of the PLANS and SPECIFICATIONS may be obtained from **JAMES C. HAILEY & COMPANY** upon a non-refundable payment of $350.00 per each set.
The Fentress County IDB hereby notifies all bidders that it will affirmatively insure that in 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 Fentress County IDB** 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.
PLEASE NOTE: Official plan holders list will only be the list maintained by **JAMES C. HAILEY & COMPANY**. 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 which may have been posted on www.jchengr.com.
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 **Fentress County IDB**.
A pre-bid conference will be held at 10:00 AM local time on January 27, 2025, at the offices of the Fentress County Industrial Development Board located at 114 Central Ave. W., Jamestown, TN 38556.
No bid may be withdrawn within 90 days after the scheduled time for receipt of bids thereof.
The owner reserves the right to waive any informalities or to reject any or all bids.
January 2025
IDB of Fentress Co. Inc.
By: Joe Wheeler, Chairman
1/22

NOTICE OF PUBLIC HEARING for CONTRACT COMPLETION
A public hearing will be held on Thursday, February 6, 2025 at 5:30 p.m. at the Cannon County Courthouse (second floor, courtroom) in Woodbury, Tennessee. The purpose of said meeting is to discuss the accomplishments and contract completion of the Cannon County 2023 CDBG Fire Protection/ Air Packs Project. The hearing is open to the public and active participation is highly encouraged. No person in the United States should, on the grounds of race, color, or national origin be excluded from participation in be denied benefits of or be subject to discrimination under any program or activity receiving Federal Assistance. If special need accommodations are required, you may contact the County Executive Office's at 615-563-2320.
Greg Mitchell
County Executive
1/22

NOTICE TO FURNISHERS OF LABOR AND MATERIALS TO:
Reynolds Sealing & Striping, Inc.
PROJECT NO.:
R2SVAR-F8-054
CONTRACT NO.: CNY123
COUNTY: Putnam
The Tennessee Department of Transportation is about to make final settlement with the contractor for construction of the above numbered project. All persons wishing to file claims pursuant to Section 54-5-122, T.C.A. must file same with the Director of Construction, Tennessee Department of Transportation, Suite 700 James K. Polk Bldg., Nashville, Tennessee 37243-0326, on or before 3/7/2025.

NOTICE TO BID
The Putnam County Board of Education (PCBOE) will receive sealed bids until Thursday, February 20, 2025, at 2:00 pm (local time), for a licensed General Contractor to provide general construction services for a new softball indoor hitting facility at the Cookeville High School campus, located at 1 Cavalier Drive, Cookeville, TN. The building will consist of a 4,320 square foot structure. Contract documents, including instructions to bidders, bid form and specifications, will be available at the architect's office: AEI, 57 West Broad, Cookeville, TN 38501, (931) 528-6516. All bids must be submitted to Putnam County Board of Education, 1400 East Spring Street, Cookeville, TN 38501.
The successful bidder will be required to furnish an acceptable Performance and Payment Bond in the amount of One Hundred Percent (100%) of the contract price. All bidders must be licensed contractors to perform the type of construction described as required by Tennessee Code Annotated, Title 62, Chapter 6, Amended by Chapter 406 of the Public Work Act of 1977.
PCBOE reserves the right to negotiate with the successful bidder on alternatives or changes to the bid. PCBOE reserves the right to waive any irregularities or reject any or all bids as deemed in the best interest of the school system.
PCBOE hereby notifies all bidders that it will affirmatively insure that in 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. No bidder may withdraw his bid within (60) days after the actual date of the opening thereof".
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 PCBOE.
A Federal Wage Scale does not apply to the project. Refer to specifications, Section 00 73 00 Supplementary Conditions for additional information.
A bidders pre-bid conference will be held at the project site on Tuesday, February 4, 2025 at 2:00 pm (local time). Attendance will be mandatory for all bidders or if a bidder is not present, contact AEI no less than 10 days prior to the bid date, in order to be identified as a bidder of record to receive information during the bid period. No bidder will be allowed to submit a bid for the project if they are not identified as a bidder of record.
The Bid must conform to the laws of the State of Tennessee.

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Middle Tennessee Natural Gas Utility District

Employment Opportunity

Staff Accountant / Gas Supply Scheduler

Middle Tennessee Natural Gas Utility District has an opening for the position of **Staff Accountant / Gas Supply Scheduler** in our Smithville Office.

The job description and employment application are available in PDF file format at ***www.mtng.com*** as "**Staff Accountant / Gas Supply Scheduler"** and **"MTNG Employment Application."**

If you are interested in applying for this position, please send a resume and a completed MTNG Employment Application to:

Manager of Human Resources and Communications Department
MTNG Administrative Center
1030 W. Broad Street, Smithville, TN 37166

To be considered, all applications and accompanying resumes must be physically in the HRC Department no later than 4pm on Monday, January 27, 2025. Late and incomplete applications will not be considered.

The selected candidate must successfully complete a physical examination, drug test, and background check.

This institution is an equal opportunity provider and employer. If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at **http://www.ascr.usda.gov/complaint_filing_cust.html** , or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information request in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington D.C. 20250-9410, by fax (202) 690-7442 or email at **program.intake@usda.gov**

TWIN LAKES

CAREER OPPORTUNITY
Customer Service Representative

General Summary:
Twin Lakes is seeking a customer-centric and enthusiastic Customer Service Representative to deliver an exceptional customer experience in our organization. Customer Service Representatives serve as a primary point of contact for customers. The Customer Service Representative must be sales oriented, selling and promoting all products and services of the company while assisting new and existing customers. The position will require employees to rotate assignments between Customer Service offices, as necessary. The Customer Service Representative job requirements include, but are not limited to:

- Assisting customers with new service requests, billing inquiries, and service questions.
- Completing documents for service applications and disconnects.
- Managing, monitoring, and growing online web-based customer platforms.
- Promoting Twin Lakes products and services when working at community events.
- Performing collection functions on delinquent accounts.
- Maintaining Customer Service department files and records.
- Receiving and processing customer payments.

The successful candidate will exude an understanding and knowledge of customer service, while maintaining customer satisfaction by providing problem-solving resources. The candidates must be team players within the organization, with a commitment to excellence, integrity, and driven by results.

Qualifications:
Successful candidates for this position require a High School diploma or equivalent. Customer service or sales experience is preferred.

Job Locations:
Position will rotate duties between the Gainesboro and Baxter Customer Service Offices.

Twin Lakes is committed to attracting talented and motivated individuals that possess the desire to help and serve co-workers and customers alike. Be a part of a growing company with a dynamic culture that rewards success with an exceptional pay and benefits package.

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

Online applications and resumes will be accepted until January 23, 2025.

Twin Lakes is an Equal Opportunity Provider and Employer.

STATE GAZETTE

Classified Desk: 731-285-4091

CLASSIFIEDS

0100 ANNOUNCEMENTS

NOTICE TO FURNISHERS
OF LABOR
AND MATERIALS TO:
Thomson & Thomson, Inc.
PROJECT NO.:
23083-4224-04
CONTRACT NO.: CNX029
COUNTY: Dyer
The Tennessee Department of Transportation is about to make final settlement with the contractor for construction of the above numbered project. All persons wishing to file claims pursuant to Section 54-5-122, T.C.A. must file same with the Director of Construction, Tennessee Department of Transportation, Suite 700 James K. Polk Bldg., Nashville, Tennessee 37243-0326, on or before 2/28/2025.

Auctions
GET THE WORD OUT about your next auction! Save Time & $$$. One Call for All. Your ad can appear in this newspaper + 97 other TN newspapers. For more info, contact this newspaper's classified dept. or call Becky Moats 931-624-8916. (TnScan)

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

DIRECTV- All your entertainment. Nothing on your roof! Sign up for Direct and get your first free months of Max, Paramount+, Showtime, Starz, MGM+ and Cinemax included. Choice package $84.99/mo. Some restrictions apply. Call DIRECTV 1-844-230-4803 (TnScan)

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

Health / Beauty
Portable Oxygen Concentrator May Be Covered by Medicare! Reclaim independence and mobility with the compact design and long-lasting battery of Inogen One. Free information kit! Call 844-713-6706 (TnScan)

DENTAL INSURANCE from Physicians Mutual Insurance Company. Coverage for 400 plus procedures. Real dental insurance - NOT just a discount plan. Do not wait! Call now! Get your FREE Dental Information Kit with all the details! 1-844-278-8285 www.dental50plus.com/tnpress #6258 (TnScan)

Attention: VIAGRA and CIALIS USERS! A cheaper alternative to high drugstore prices! 50 Pill Special - Only $99! 100% guaranteed. CALL NOW: 1-866-477-7591 (TnScan)

Home Improvement
Replace your roof with the best looking and longest lasting material steel from Erie Metal Roofs! Three styles and multiple colors available. Guaranteed to last a lifetime! Limited Time Offer up to 50% off installation + Additional 10% off install (for military, health workers & 1st responders.) Call Erie Metal Roofs: 1-855-281-6212 (TnScan)

Olshan Foundation Solutions. Your trusted foundation repair experts since 1933. Foundation repair. Crawl space recovery. Basement waterproofing. Water management and more. Free evaluation. Limited time up to $250 off foundation repair. Call Olshan 1-866-265-5932 (TnScan)

Prepare for power outages today with a Generac Home Standby Generator. Act now to receive a FREE 5-Year warranty with qualifying purchase. Call 1-888-869-5542 today to schedule a free quote. It's not just a generator. It's a power move. (TnScan)

Services
We Buy Houses for Cash AS IS! No repairs. No fuss. Any condition. Easy three step process: Call, get cash offer and get paid. Get your fair cash offer today by calling Liz Buys Houses: 1-877-551-1426 (TnScan)

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0100 ANNOUNCEMENTS

Advertise Throughout Tennessee

YOUR LOW COST ADVERTISING Solution! One call & your 25 word ad will appear in 98 Tennessee newspapers for $275/wk or 27 West TN newspapers for $100/wk. Call this newspaper's classified advertising dept. or go to www.tnpress.com/newspaper-networks (TnScan)

0900 LEGALS

PROBATE COURT
JASON HUDSON,
PROBATE JUDGE
DYER COUNTY

NOTICE TO CREDITORS

Civil Action No. 24-PR-36

Estate of JETTIE ELIZABETH PARTEE

Notice is hereby given that on this 18TH day of December, 2024, Letters of Testamentary (or of Administration as the case may be) in respect of the estate of JETTIE ELIZABETH PARTEE who died on December 1, 2024 were issued to the undersigned by the Probate Court of Dyer County, Tennessee. All persons, resident and nonresident, having claims, matured or unmatured, against the estate are required to the file the same with the clerk of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred: (1)(A) Four (4) months from the date of the first publication(or posting, as the case may be) of this notice if the creditor received an actual copy of this notice to creditors at least sixty(60) days before the date that is four(4) months from the date of the first publication(or posting); or (B)Sixty(60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty(60) days prior to the date that is four(4) months from the date of first publication (or posting) as described in (1)(A); or (2) Twelve (12) months from the descendants date of death. This 18th day of December, 2024.

Administrator or Executor:
James E. Partee

Attorney for the Estate:
Thomas Weakley

Clerk:
Cindy Rose
Publication:
2t, 1/23, 1/30/25
#10

0200 EMPLOYMENT

WANTED
WELDER/METAL FABRICATOR
COMPETITIVE WAGES/BENEFITS
Apply at:
Newbern Machine and Welding
307 Jefferson Street
Newbern, TN
Apply in Person or Call
731-627-2840

0100 ANNOUNCEMENTS

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0100 ANNOUNCEMENTS

NOTICE OF PUBLIC HEARING

FFY 2025 Annual and Five-Year Agency Plan
NEWBERN HOUSING AUTHORITY

Notice is hereby given to the residents of the Newbern Housing Authority, the citizens of Newbern, and all persons interested, that the housing authority is required by the U.S. Department of Housing and Urban Development (HUD), and Section 511 of the Quality Housing and Work Responsibility Act of 1998 Interim Rule to submit an Annual and Five-Year Agency Plan.

The Annual and Five-Year Agency Plan provide details about the housing authority's immediate operations, program participants, programs and services, and the housing authority's strategy for handling operational concerns, residents' concerns and needs, programs and services for the upcoming fiscal years.

Prior to submission of the Agency Plan to HUD, we are soliciting comments and suggestions. We will be conducting a **Public Hearing on Thursday, March 20, 2025**, at 2:00 p.m., at the Newbern Housing Authority, 100 Flower Valley Drive, Newbern, Tennessee, to discuss the proposed plans. All residents are encouraged to attend.

If you are unable to attend the meeting, you may submit written comments regarding the Annual and Five-Year Agency Plan to Mr. David Jones, Executive Director, Newbern Housing Authority, 100 Flower Valley Drive, Newbern, TN 38059. Written comments will be received through **March 20, 2025, at 4:00 p.m.**

0200 EMPLOYMENT

CENTURY EQUIPMENT COMPANY

NOW HIRING

EXPERIENCED DIESEL MECHANIC

- Seeking a Diesel Mechanic to help us keep up the growth
- Experienced in Heavy Equipment, Hydraulics, and Electrical Wiring
- Competitive Wage
- Medical Insurance
- 401K with Company Participation

Bring Resume to
855 Highway 51 Bypass North, Dyersburg, TN 38024
731-285-2875

0200 EMPLOYMENT

Bootheel Area Independent Living Services is Seeking a

Veterans Direct Care Case Manager – Full-Time (Dyersburg, TN)

Are you a Veteran? If you answered, "Yes", we are interested in talking with you about this opening. The selected candidate will manage Veteran Consumer case files and make both home visits and phone contacts. In this role, you will provide Veteran Consumer advocacy, interact verbally and in writing with Veteran Consumers, the VA, legislatures, business professionals, and professional organizations within the community and State.

We are seeking applicants with the following skills: Microsoft Office, good organization and multi-tasking, professional verbal and written communication, and excellent interpersonal skills. The following is preferred: one-year administrative experience, and experience working with the disabled and underserved population. Must maintain a high degree of confidentiality. A college degree in a field such as Management, Business Administration, Social Work, or a related field is preferred.

Strong preference will be given to Veterans. Must be willing to travel during the day. We have Consumers in Arkansas, Tennessee, & Missouri.

$50,000 Salary + Benefits

Work is primarily Monday through Friday during normal Business Hours. We offer a competitive pay and benefits package second to none including Medical, Dental, Vision, and Life insurance, generous vacation, and sick time, 14 paid holidays, additional paid holidays after 3-years employment, a flexible schedule, generous reward and recognition program, and a Defined Benefit Pension Plan that you contribute nothing to!

TO BE CONSIDERED: please come to the office located at 719 Teaco Road, Kennett, MO to fill out an application or email jduncan@bails.org

BAILS is an equal opportunity employer. Minorities and people with disabilities are encouraged to apply.

0200 EMPLOYMENT

Join Our Team as Controller:
A UNIQUE OPPORTUNITY TO MAKE AN IMPACT!

Are you passionate about numbers, but even more passionate about making a difference? At B.A.I.L.S., we're not just crunching numbers – we're creating opportunities. As the Controller for our nonprofit serving persons with disabilities, you'll enjoy the best of both worlds: a competitive six-figure compensation package and the chance to transform lives.

About Us
Our mission is to break barriers and open doors. Through the services we provide, B.A.I.L.S. empowers individuals with disabilities to live fuller, more independent lives. When you join us, you're not just joining a nonprofit; you're joining a movement.

What You'll Do
As our Controller, you'll blend technical expertise with heartfelt purpose by:
Overseeing our financial operations to ensure funds are maximized for community impact.
Developing budgets that align resources with our transformative programs.
Maintaining compliance and transparency while championing innovative financial strategies.
Collaborating with a passionate team that's changing lives every day.

Who You Are
A numbers whiz with a bachelor's degree in accounting, finance, or related field.
Experienced in nonprofit accounting, grant management, and compliance standards.
A natural leader who thrives in a mission-driven environment.
Passionate about disability inclusivity and making a tangible difference in the lives of others.

What We Offer
Defined Benefit Pension Plan!!!
Comprehensive medical, dental, and vision benefits, including generous PTO and professional development opportunities.
The chance to work where every dollar you manage changes lives.

Why This Role is Unique
You won't just be another Controller. You'll be part of a team dedicated to redefining possibilities for people with disabilities. Together, we're building a world where disabilities inclusion isn't optional – it's the norm.

Ready to Count More Than Numbers?
If you're ready for a rewarding career with a six-figure compensation package and a meaningful mission, we want to hear from you! Apply today and help us balance the books while changing lives.

How to Apply:
Send your resume and a brief cover letter detailing your passion for the role to Dr. Jim Duncan, Director of Human Resources at jduncan@bails.org or mail your resume' to us at BAILS, 719 Teaco Road, Kennett, MO 63857 with attention to Human Resources.
Make the leap. Your next six figures could change lives.

Making a case for 6 trade deadline moves



Jeff Zillgitt
Columnist
USA TODAY



Pelicans forward Zion Williamson dunks past Bulls forward Jalen Smith on Jan. 14 in Chicago. DAVID BANKS/IMAGN IMAGES FILE

Trade Jimmy Butler to ... Sacramento? Milwaukee? Phoenix? Memphis?

The Miami Heat star wants a trade, and the Heat are listening to offers ahead of the February 6 trade deadline.

Butler isn't the only prominent name being discussed in trade talks. Chicago's Zach LaVine, Washington's Jonas Valanciunas, Brooklyn's Cam Johnson, New Orleans' Zion Williamson and Utah's Jordan Clarkson are among other players who could be moved in the next two-plus weeks.

Getting draft picks, especially first-rounders, in exchange for some of those players is important, but teams also are cautious not to give away too much draft capital. It's a tug-of-war, and NBA trades can be complicated, restrictive depending on a team's salary cap situation and sometimes require a third team.

Who is going to make a move that puts them closer to an NBA title?

Six trades we want to see before the NBA trade deadline:

Butler to Grizzlies

The Grizzlies are in third place in the Western Conference and close to second-place Houston. The No. 2 seed and a deep run in the playoffs are possible, and Miami's Butler is the player who can help give Memphis a better chance.

In today's NBA, if there's a window to go for it, you do it, just like Toronto did in 2018-19, acquiring Kawhi Leonard and winning a title.

There's a risk in acquiring Butler. He can become a free agent this summer so there's no guarantee a team re-signs him, just like the Raptors lost Leonard to the Los Angeles Clippers in free agency after beating Golden State in the 2019 Finals. However, that brief time Leonard spent with Toronto was worth it to the Raptors.

What would that trade look like? Butler to Memphis for Marcus Smart, Brandon Clarke, Luke Kennard and John Konchar with draft picks included.

Valanciunas to Lakers

Washington signed Valanciunas to a very reasonable deal that makes him easier to trade. Averaging 11.5 points, 8.1 rebounds and shooting 55.1% from the field in just 19.1 minutes per game, Valanciunas would give the Lakers more depth, scoring, rebounding and defense.

The Lakers are 25th in defensive rebounding, 26th in offensive rebounding and 24th in defensive rating. They need help.

What would that trade look like? Valanciunas to the Lakers for Gabe Vincent and two second-round picks.

Williamson to the Warriors

The Warriors are on record saying they want to protect future roster flexibility. However, if the Warriors want to make another title run with Steph Curry, they need roster improvement.

Williamson needs a fresh start, and the Pelicans can eliminate their frustration with the former No. 1 pick. Trades like this aren't easy but are not impossible.

What would that trade look like? Wiliamson to the Warriors for Andrew Wiggins, Kevon Looney and Gui Santos plus first-round picks in 2025 and 2027.

LaVine to Bucks

The Bucks seek another title with Giannis Antetokounmpo still producing at an MVP level next to Damian Lillard. LaVine is having an outstanding shooting season with the Bulls at 51.4% from the field and 45.6% on 3-pointers (both career highs) and is averaging 23.6 points.

This trade requires other moves by Milwaukee including moving Pat Connaughton in a separate deal.

What would that trade look like? The heart of the trade likely would include Khris Middleton and draft picks leaving Milwaukee.

Johnson to Thunder

The Nets' Johnson is a hot name in trade rumors. Johnson averages career bests in points (19.6 per game) and assists (3.0) and is shooting career highs in field goal percentage (.499), 3-point percentage (.428) and free throw percentage (.897).

He is in the second year of a manageable four-year, $94.5 million contract. Indiana, Sacramento and Memphis could also be in the mix. However, Oklahoma City has the draft capital – and then some – that Brooklyn seeks.

What would that trade look like? Johnson to Oklahoma City for Kenrich Williams, Ousmane Dieng, Nikola Topic and two first-round picks.

Clarkson to Nuggets

The Nuggets are 27th in bench points per game (28.5) and 24th in offensive efficiency from their bench. They could use reserve help, and Utah's Clarkson can provide that.

The 2020-21 Sixth Man of the Year, Clarkson is sidelined with a left plantar fascia injury but will be re-evaluated soon. Before the injury, he averaged 16.0 points, 3.8 assists and 3.4 rebounds.

What would that trade look like? Clarkson and Patty Mills to Denver for Zeke Nnaji, Dario Saric, DaRon Holmes II and a second-round pick.

Classifieds

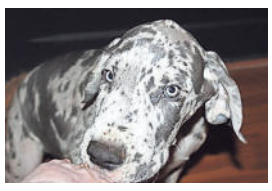
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Public Notices

Now Accepting Public Comments on a Substantial Amendment of the State of Tennessee's 2020 – 2024 Consolidated Plan and FY 24 – 25 Annual Action Plan to implement disaster relief activities following Hurricane Helene.
January 22 - 29, 2025

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Legals

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

PROBATE # P250009

GREGORY HOWARD CATES
NOTICE TO CREDITORS

Notice is hereby given that on the 17th day of January 2025, Letters of Administration in respect of the Estate of Gregory Howard Cates who died December 5, 2024, 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 17th day of January, 2025

Christopher Edward Cates
Personal Representatives

Gregory Howard Cates
Deceased

John Banks
Jason S. Light
Banks, Banks and Light
Attorneys for the Estate
P.O. Box 400
Elizabethton, TN 37644
(423) 543-3100

Andrew J. LaPorte
Clerk & Master

PUB 2T: 01/22/2025, 01/29/2025

Legals

NON-RESIDENT NOTICE

CASE NO. 24-DM-0909

In the Chancery Court for
Washington County at
Jonesborough, Tennessee

GARY RANDAL SUMNER

vs.

JENNIFER ANN SUMNER

In this cause, it appearing from the Complaint, which is sworn to, that the Defendant, JENNIFER ANN SUMNER, is a non-resident of the State of Tennessee, it is ordered by me that publication be made for four successive weeks, as required by law, in the Johnson City Press. a newspaper published in Johnson City, Tennessee in Washington County, notifying said non-resident Defendant to file an answer with Plaintiff's Attorney at the following address, JEFFREY JOHNSON, 207 E. MAIN ST. STE 3A, JOHNSON CITY, TN 37604 within 30 days from the last date of publication, exclusive of said last date of publication, or a judgment by default may be entered and the cause set for hearing ex parte as to her.

Dated: January 14, 2025

Sarah Lawson
Clerk and Master

Natalie Light
Deputy Clerk and Master

PUB: 4T
01/22/2025, 01/29/2025
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NOTICES

030 Special Notices

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I am pleased to announce the dental records of my patients have been transferred to the office of Doctor Gayle Cox. Doctor Cox is a very knowledgeable and skillful dentist with many years of experience in all areas of dental medicine. If you need a dental appointment or have questions about your dental records, call:
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It may take up to three business days for free ads to begin appearing in the newspaper.

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Six Rivers Media, LLC, a local news content provider in Northeast Tennessee, seeks a dynamic and versatile general assignment reporter for The Tomahawk, a weekly newspaper in Mountain City.

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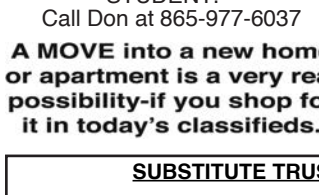
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SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on February 12, 2025, at or about 11:00 AM, local time, at the main entrance of the Carter County Courthouse, 801 East Elk Avenue, Elizabethton, TN 37643, pursuant to the Deed of Trust executed by Gary Reed, to Tommy R. Lynch, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for SunTrust Mortgage, Inc. dated November 26, 2003, and recorded on December 2, 2003, in Book T684, Page 818, Instrument No. 03130022, and as corrected by Attorney's Affidavit recorded in Record Book 583, Page 924, Instrument Number 24006805, in the Register's Office for Carter County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Carter County Register's Office. Default in the performance of the covenants, terms, and conditions of said Deed of Trust has been made; and the entire indebtedness has been declared due and payable.

Party entitled to enforce the debt: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Other interested parties: Estate/Unknown Heirs of Gary Michael Reed; Bill Hampton as counsel; Gregory Mark Reed

The hereinafter described real property located in Carter County will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

Legal Description: SITUATE, LYING AND BEING in the 15th Civil District of Carter County, Tennessee, and is more particularly described as follows, to-wit:

PARCEL 1:

BEGINNING on the north east corner of Josie Bradley`s corner and corner of William Bradley; thence running with William Bradley`s line south a distance of 381 feet surface measure to A.T. Bradley`s line; thence running about west with A. T. Bradley`s line 50 feet to a stake; thence at right angles and parallel to first line a distance of 380 feet to Gap Creek public road; thence running with Gap Creek public road about east to the beginning corner a distance of 50 feet.

PARCEL 2:

BEGINNING at a stake on the Gap Creek Road, corner to a 50-foot lot now owned by Harry B. Crow; thence with Harry B. Crow`s line South 364 feet to the property of A. T. Bradley; thence in a Westerly direction with the property line of A. T. Bradley 164 feet to the property line of William Bradley; thence North with the property line of William Bradley 296 feet to the Gap Creek Road; thence with the Gap Creek Road in an Easterly direction 150 feet to the point of beginning.

Being the same property conveyed to the grantor(s) herein by deed being simultaneously recorded herewith in Book 481, page 636 or Instrument No. 03130021, said Register`s Office.

Street Address: The street address of the property is believed to be 1471 Southside Road, Elizabethton, TN 37643, but such address is not part of the legal description of the property. In the event of any discrepancy, the legal description herein shall control.

Map/Parcel Number: 049B A 009.00 000

Current owner(s) of Record: Gary Reed

This sale is subject to all matters shown on any applicable recorded Plat or Plan; any unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise, not otherwise waived in the Deed of Trust, including rights of redemption of any government agency, state or federal; and any and all prior deeds of trust, liens, dues, assessments, encumbrances, defects, adverse claims and other matters that may take priority over the Deed of Trust upon which this foreclosure sale is conducted or are not extinguished by this Foreclosure Sale.

THE PROPERTY IS SOLD WITHOUT ANY REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, RELATING TO TITLE, MARKETABILITY OF TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE AND FITNESS FOR A GENERAL OR PARTICULAR USE OR PURPOSE. The title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

The right is reserved to adjourn the sale to another time certain or to another day, time, and place certain, without further publication upon announcement on the day, time, and place of sale set forth above or any subsequent adjourned day, time, and place of sale.

If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified check made payable to or endorsed to Padgett Law Group. No personal checks will be accepted. To this end, you must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded by the Substitute Trustee at any time.

Padgett Law Group, Substitute Trustee
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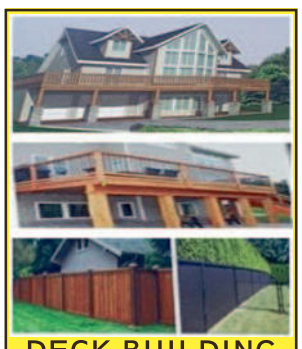


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PROJECT NO.:
29S061-M8-002, etc.
CONTRACT NO.: CNX195
COUNTY: Knox
The Tennessee Department of Transportation is about to make final settlement with the contractor for construction of the above numbered project. All persons wishing to file claims pursuant to Section 54-5-122, T.C.A. must file same with the Director of Construction, Tennessee Department of Transportation, Suite 700 James K. Polk Bldg., Nashville, Tennessee 37243-0326, on or before 2/28/2025.

Bids & Proposals

The Metropolitan Knoxville Airport Authority (MKAA) is accepting "Request for Proposals" for Digital Advertising Services. The vendor will provide design, campaign development, and placement services for external digital advertising on behalf of McGhee Tyson (TYS) and Downtown Island (DKX) Airports. Under the direction of the MKAA staff, selected firm(s) will design digital media; create, monitor, and optimize digital campaigns; and provide a real-time dashboard tracker.

A Request for Proposals (RFP) package can be obtained online at www.flyknoxville.com under the "Procurement" tab or by emailing at Michael.Giles@tys.org.

The proposal must be submitted no later than 2:00 PM EST on February 10, 2025.

Govt Public Notices

The Knoxville City Council will hold a retreat on 1/24/2025 from 9:00am to 3:00pm at the Visit Knoxville Visitors Center, 301 S Gay St. Members of the media and public are welcome to observe. Please speak to front desk staff to gain access to the 2nd floor boardroom where the retreat is taking place.
January 22 2025
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2016 Ram Promaster VIN 3C6URVJDXGE128986 Mechanic's lien foreclosure subject to lien of $16,000 placed by Harper American, LLC, 3033 Alcoa HWY, Alcoa TN 37701. Sale on Feburary 5, 2025 at 8:00 AM, Samma Bromley 865-803-6286

2006 Jeep Commander, VIN 1J8HH48KX6C144700 Mechanic's lien foreclosure subject to lien of $28,000 placed by Harper American, LLC 3033 Alcoa Hwy Alcoa TN 37701. Sale on February 5, 2025 at 8:00 AM, Samma Bromley 865-803-6286

2016 Jeep Patriot VIN14C4NJPFA1GD589557 Mehcanic's lien foreclosure subject to lien of $50,000 placed by Harper American, LLC 3033 Alcoa Hwy, Alcoa TN 37701. Sale on Febraury 5, 2025 at 8:00 AM, Samma Bromley 865-803-6286
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Now Accepting Public Comments on a Substantial Amendment of the State of Tennessee's 2020 – 2024 Consolidated Plan and FY 24 – 25 Annual Action Plan to implement disaster relief activities following Hurricane Helene.
January 22 - 29, 2025

The Tennessee Housing Development Agency (THDA), on behalf of the State of Tennessee, is seeking comments on a proposed substantial amendment to the 2020 – 2024 Consolidated Plan and FY 24 – 25 Annual Action Plan to implement disaster relief activities following the impacts of Hurricane Helene. The proposed substantial amendment would establish a new program, the HOME Homeowner Rehabilitation Program for East Tennessee Disaster Recovery, which will offer $8 million in available HOME funds to Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, and Washington counties through a discretionary application process to assist with homeowner rehabilitation activities stemming from the impacts of Hurricane Helene. The funding will produce an estimated 40 units of rehabilitated homeowner housing across these eight counties. A substantial amendment to the 2020 – 2024 Consolidated Plan is proposed to allow HOME to distribute funds discretionarily to the federally declared disaster counties, rather than through the HOME program's typical competitive process. A substantial amendment to the FY 24 – 25 Annual Action Plan is proposed to establish the new disaster relief program and describe its funding and method of distribution. The draft amendment will be posted on https://thda.org/research-reports/consolidated-planning from January 22 - 29, 2025 for public review and comment, along with details for a public hearing on Wednesday, January 29, 2025. A summary of the amendment in English and Spanish will also be available. For questions and accommodation requests, please email research@thda.org.

ADVERTISEMENT FOR BIDS

Bids are invited for General Contract for the Work of following project(s). Examine documents at Designer's office or Plan Rooms. Obtain documents from Designer per Instructions to Bidders. Plan Deposits must be certified or cashier's check payable to STATE OF TENNESSEE. Bidders bidding $25,000 or more must be licensed per state law. Five percent (5%) Bid Security may be required. Non-Discrimination policy applies. **Project:** ETRHO Interior Renovations and Chiller Replacement, East Tennessee Regional Health Office, Knoxville, Knox County, Tennessee; SBC Project No. 408/001-01-2019. Bids sent by mail or express mail should be directed to the attention listed below, and must be received before 2:00 p.m. Local Time (Central Time) on Wednesday, February 19, 2025. **To: Penny L. DiPiazza, Bidding and Contract Officer, William R. Snodgrass Tennessee Tower, 22nd Floor, 312 Rosa L. Parks Avenue, Nashville, Tennessee 37243-1102, Phone: (615) 741-6111.** Drop off or courier service Bids shall be submitted to the Central Procurement Office after 8:00 a.m. and before 2:00 p.m. Local Time (Central Time) on Wednesday, February 19, 2025. ***Note: Please allow extra time as all persons choosing to drop off bids must sign-in to the 3rd floor security desk before visiting the Central Procurement Office.*** **To: Central Procurement Office, William R. Snodgrass Tennessee Tower, 3rd Floor, Nashville, Tennessee 37243-1102, Attn: Penny L. DiPiazza, Bidding and Contract Officer.** Bids will be publicly opened by the Owner on behalf of the State of Tennessee via Webex at: **Meeting Number (access code): 2300 967 5671; Meeting Password: 408-001-01-2019; Join by phone: 415-655-0001** At 9:00 a.m. Local Time (Central Time) on Thursday, February 20, 2025. **Plan Rooms:** Knoxville – Knoxville Builders Exchange; Norcross, GA – ConstructConnect; Grand Prairie, TX – Dodge Construction Network. **Plan Deposit:** $1,000.00. **Designer:** Sparkman & Associates Architects, Inc., 2908 Sevier Avenue, Knoxville, Tennessee 37920; Contact: Daniel Cooter, Phone: (865) 584-9885. **Pre-Bid Conference:** A Pre-Bid Conference will be held at the facility, Conference Room 234, on Wednesday, January 29, 2025 at 1:00 p.m. Local Time (Eastern Time). Please call the Designer for special procedures required during the Pre-Bid Conference.





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ANUNCIAN ARTISTAS DE LA EDICIÓN 2025 DEL FESTIVAL MUSICAL RIVERBEAT

MSCS Superintendent Marie Feagins said she won't resign



PHOTO: AP
La rapera Missy Elliott encabeza el festival de este año

(LPL) – RiverBeat, el festival de música más grande del centro-sur producido por Mempho Presents, regresa a las orillas del río Mississippi del 2 al 4 de mayo de 2025. El ícono del hip-hop Missy Elliott, las leyendas del rock The Killers y el virtuoso que desafía los géneros Anderson .Paak & The Free Nationals encabezarán la celebración de la música y la cultura de Memphis de este año. Otros artistas destacados incluyen a Benson Boone, Cage the Elephant, Khruangbin, Ludacris, Public Enemy y muchos más.

Las entradas de admisión general de tres días ya están a la venta, a una tarifa con descuento de $199 y las VIP a $849, e incluyen todas las tarifas. La programación diaria se anunciará a principios de febrero junto con las ventas de entradas generales y VIP de un solo día. Visite www.RiverBeat.com para obtener más información.

ENGLISH:

(LPL) -- RiverBeat, the largest music festival in the mid-South produced by Mempho Presents, returns to the banks of the Mississippi River May 2-4, 2025. Hip-hop icon Missy Elliott, rock legends The Killers, and genre-defying virtuoso Anderson .Paak & The Free Nationals will headline this year's celebration of music and Memphis culture. Other notable acts include Benson Boone, Cage the Elephant, Khruangbin, Ludacris, Public Enemy and many more.

Three-day general admission tickets will go on sale today, at a discounted rate of $199 and VIP at $849, and includes all fees. The Daily Lineup will be announced in early February along with sales of single-day general admission and VIP tickets. Visit www.RiverBeat.com for more information.

Agape

Agape Child & Family Services está en la búsqueda de:

Conector/a de Relaciones Bilingüe

Este rol sirve como el contacto principal para parejas en nuestro departamento Becoming One. La persona contratada se encargará de la inscripción en el programa y trabajará estrechamente con las parejas durante un periodo de 12 meses.

TAREAS:

- Realizar sesiones de admisión, inscripción, apoyo en evaluaciones y colaborar con las parejas para desarrollar un Plan de Éxito en la Relación.
- Identificar las necesidades individuales de los participantes y conectarlos con servicios adecuados.
- Utilizar prácticas de manejo de casos basadas en fortalezas para ayudar a las parejas a cumplir sus metas identificadas.
- Participar en el Grupo de Trabajo de Mentores Matrimoniales.
- Asistir a los miembros del equipo en la planificación de eventos importantes del proyecto.
- Debe poder comunicarse (con fluidez) tanto en inglés como en español.

REQUISITOS:

Título en Educación, Psicología, Trabajo Social o una combinación equivalente de educación, capacitación y experiencia. Se prefiere al menos una unidad de Educación Pastoral Clínica (CPE). El candidato ideal debe demostrar la capacidad de trabajar con una amplia variedad de personas, especialmente parejas casadas, y ofrecer servicios culturalmente competentes. Debe tener comprobada habilidad para facilitar instrucción grupal de manera atractiva.

BENEFICIOS:

- **Vacaciones**
- **13 días festivos pagados**
- **Seguro médico, dental, de la vista y de vida**
- **Plan de jubilación, seguro para mascotas, licencia parental pagada y asistencia educativa.**



Para postularse, visite nuestro sitio web:
BENEFICIOS: O escanee el código QR a continuación:

AHORA ACEPTANDO COMENTARIOS PÚBLICOS SOBRE UNA ENMIENDA SUSTANCIAL DEL ESTADO DE TENNESSEE 2020-2024 PLAN CONSOLIDADO Y FY 24-25 PLAN DE ACCIÓN ANUAL PARA LA IMPLEMENTACIÓN DE LAS ACTIVIDADES DE ALIVIO DE DESASTRES TRAS EL HURACÁN HELENE. 22 AL 29 DE ENERO DEL 2025.

La Agencia de Desarrollo de Vivienda de Tennessee (THDA), en nombre del Estado de Tennessee, está solicitando comentarios sobre una propuesta de enmienda sustancial al Plan Consolidado 2020 - 2024 y al Plan de Acción Anual FY 24 - 25 para implementar actividades de socorro en caso de desastre tras los impactos del huracán Helene.

La enmienda sustancial propuesta establecería un nuevo programa, el Programa de Rehabilitación de Propietarios HOME para la Recuperación de Desastres del Este de Tennessee, que ofrecerá $8 millones en fondos HOME a los Condados de Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi y Washington mediante un proceso de solicitud discrecional para ayudar con las actividades de rehabilitación de propietarios de viviendas derivadas de los impactos del huracán Helene.

Se propone una modificación sustancial del Plan consolidado 2020-2024 para permitir que HOME distribuya fondos discrecionalmente a los condados declarados como áreas de desastre a nivel federal, en lugar de a través del proceso competitivo típico del programa HOME. Se propone una enmienda sustancial al Plan de Acción Anual para el año fiscal 24-25 para establecer el nuevo programa, su financiación y los métodos de distribución.

El proyecto de enmienda se publicará en https://thda.org/research-reports/consolidated-planning del 22 al 29 de enero del 2025 para su revisión y comentario público, junto con los detalles para una audiencia pública el miércoles 29 de enero del 2025. También estará disponible un resumen de la enmienda en inglés y español.

Para preguntas y solicitudes de ajuste, envíe un correo electrónico a research@thda.org .

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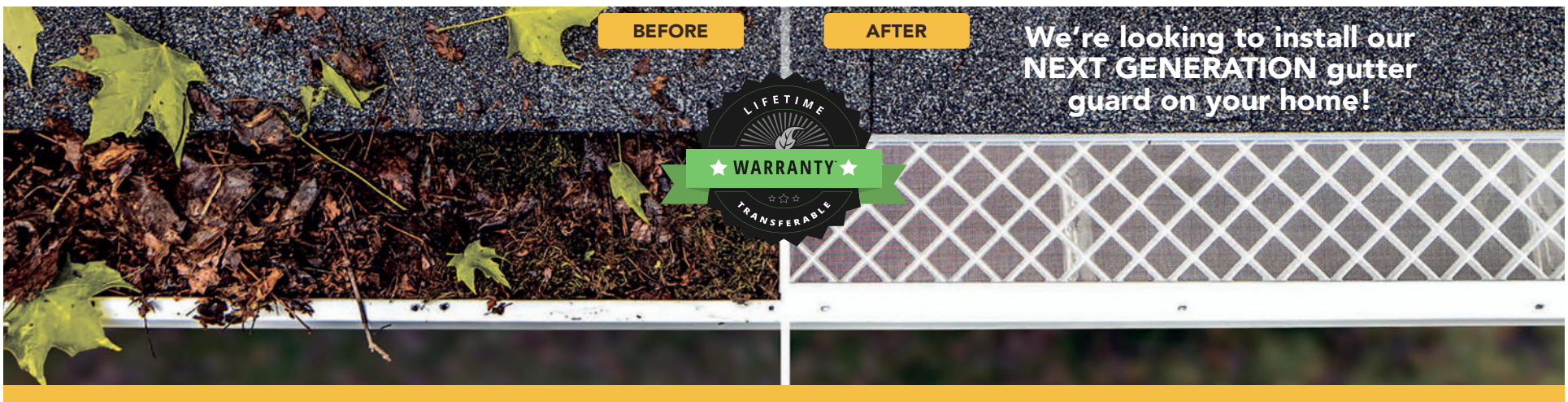
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Toca apretarse el cinturón, evitar gastos innecesarios y darnos algún gusto. Recortar gatos es una de las mejores estrategias para esa recuperación financiera de la que hablamos. Y si eres de aquellos que contrajeron una deuda para poder irse de vacaciones, comprar regalos, las cenas de navidad y año nuevo, o cualquier otra actividad, te sugiero que no lo vuelvas a repetir y que empieces a hacer provisión para pagarla y también que ahorres para cuando toque pagar la mensualidad de lo que se pagó con las tarjetas de crédito.

En la serie de artículos escritos en meses pasados para esta revista, se tocó el tema de las deudas en las finanzas personales. Recuerda que cuando tienes una deuda con tarjetas de crédito, es muy común cometer el error de pagar solo el monto mínimo requerido por el banco. Siempre hay que abonar una cantidad mayor para no generar más intereses porque si no se hace de esa manera la deuda seguirá creciendo.

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Where is the check-in counter?
¿A qué hora sale el vuelo?
What time does the flight leave?
Tengo un boleto electrónico.
I have an electronic ticket.
¿Dónde recojo mi equipaje?
Where do I pick up my luggage?

En el hotel:

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I have a reservation.
¿Puedo ver la habitación antes de registrarme?
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¿A qué hora es el desayuno?
What time is breakfast?
Necesito toallas adicionales.
I need extra towels.

En el restaurante:

Una mesa para dos, por favor.
A table for two, please.
¿Me puede traer el menú, por favor?
Can you bring me the menu, please?
Soy alérgico a los mariscos.
I am allergic to seafood.
La cuenta, por favor.
The check, please.



Los habitantes de Tennessee se perderán el aumento del salario mínimo en 2025



En dos estados y 38 áreas locales, el salario mínimo alcanzará o superará los 17 dólares por hora para algunos o todos los trabajadores por hora en 2025. (JJ Gouin/Adobe Stock)

En enero, los trabajadores de bajos salarios en Tennessee se perderán los aumentos salariales observados en otros 23 estados.

En el nuevo año, el salario mínimo alcanzará o superará los $15 por hora para algunos o todos los empleados en ocho estados y 47 ciudades y condados.

Jeff Strand, director de políticas públicas de la Coalición de Personas con Discapacidades de Tennessee, dijo que el salario mínimo actual del estado de 7,25 dólares la hora es simplemente demasiado bajo, especialmente para las personas con discapacidades. Señaló investigaciones que muestran que cuesta más vivir con una discapacidad en Tennessee, lo que hace que un salario más alto sea aún más crucial.

"A nivel nacional, cuesta un 27% más de ingresos alcanzar el mismo nivel de vida que alguien sin discapacidad, si tienes una discapacidad", explicó Strand. "En Tennessee, ese número es un 51% más de ingresos para alcanzar ese mismo nivel de vida. Ese bajo nivel de salarios e ingresos tiene un efecto mucho mayor en las personas con discapacidades".

En 14 estados y 39 ciudades y condados, el salario mínimo aumentará en 2025 debido a los ajustes por costo de vida, según el Proyecto Nacional de Ley de Empleo.

El Departamento de Trabajo de EE. UU. propuso recientemente una regla para eliminar aún más bajos los salarios por debajo del mínimo para los trabajadores con discapacidades. Strand enfatizó que Tennessee ya ha abolido el salario por debajo del mínimo, y aboga por que otros estados sigan su ejemplo.

"De hecho, logramos prohibir el salario por debajo del mínimo para las personas con discapacidades", señaló Strand. "Antes de esa legislación, existían estos lugares, los considerábamos, como talleres protegidos, donde solo las personas con discapacidades hacían tareas rutinarias y repetitivas todo el día y les pagaban, ya sabes, 25 dólares (1,25 dólares) o algo así".

Ahora Aceptando Comentarios Públicos Sobre una Enmienda Sustancial del Estado de Tennessee 2020 - 2024 Plan Consolidado y FY 24 - 25 Plan de Acción Anual para la Implementación de las Actividades de Alivio de Desastres tras el Huracán Helene.
22 al 29 de enero de 2025.

La Agencia de Desarrollo de Vivienda de Tennessee (THDA), en nombre del Estado de Tennessee, está solicitando comentarios sobre una propuesta de enmienda sustancial al Plan Consolidado 2020 - 2024 y al Plan de Acción Anual FY 24 - 25 para implementar actividades de socorro en caso de desastre tras los impactos del huracán Helene.
La enmienda sustancial propuesta establecería un nuevo programa, el Programa de Rehabilitación de Propietarios HOME para la Recuperación de Desastres del Este de Tennessee, que ofrecerá $ 8 millones en fondos disponibles de HOME a los Condados de Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi y Washington mediante un proceso de solicitud discrecional para ayudar con las actividades de rehabilitación de propietarios de viviendas derivadas de los impactos del huracán Helene. Los fondos producirán un estimado de 40 unidades de viviendas rehabilitadas para propietarios en estos ocho condados.
Se propone una modificación sustancial del Plan consolidado 2020-2024 para permitir que HOME distribuya fondos discrecionalmente a los condados declarados como áreas de desastre a nivel federal, en lugar de a través del proceso competitivo típico del programa HOME. Se propone una enmienda sustancial al Plan de Acción Anual para el año fiscal 24 - 25 para establecer el nuevo programa, su financiación y los métodos de distribución.
El proyecto de enmienda se publicará en https://thda.org/research-reports/consolidated-planning del 22 al 29 de enero de 2025 para su revisión y comentario público, junto con los detalles para una audiencia pública el miércoles 29 de enero de 2025. También estará disponible un resumen de la enmienda en inglés y español.
Para preguntas y solicitudes de ajuste, envíe un correo electrónico a research@thda.org.

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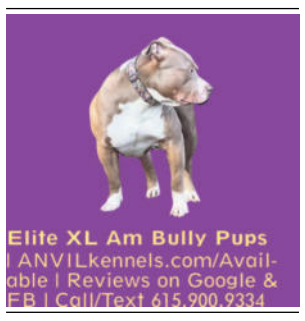
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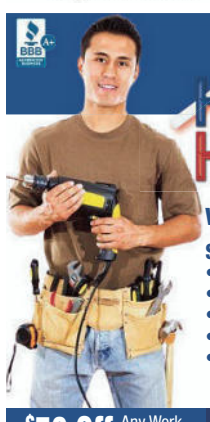
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CONTRACT NO.: CNX102
COUNTY: Davidson
The Tennessee Department of Transportation is about to make final settlement with the contractor for construction of the above numbered project. All persons wishing to file claims pursuant to Section 54-5-122, T.C.A. must file same with the Director of Construction, Tennessee Department of Transportation, Suite 700 James K. Polk Bldg., Nashville, Tennessee 37243-0326, on or before 2/28/2025.

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NOTICE TO FURNISHERS OF LABOR AND MATERIALS TO:
Volunteer Paving, LLC
PROJECT NO.:
19S006-F3-007, 19S006-F8-007
CONTRACT NO.: CNY022
COUNTY: Davidson
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NOTICE TO FURNISHERS OF LABOR AND MATERIALS TO:
Vulcan Construction Materials, LLC
PROJECT NO.:
19S265-F8-002
CONTRACT NO.: CNY168
COUNTY: Davidson
The Tennessee Department of Transportation is about to make final settlement with the contractor for construction of the above numbered project. All persons wishing to file claims pursuant to Section 54-5-122, T.C.A. must file same with the Director of Construction, Tennessee Department of Transportation, Suite 700 James K. Polk Bldg., Nashville, Tennessee 37243-0326, on or before 2/28/2025.

Public Notices

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The Tennessee Department of Environment and Conservation is seeking qualified individual(s) or organization to operate the Watercraft Rental located at Montgomery Bell State Park. The Tennessee Department of Environment and Conservation does not discriminate on the basis of race, color, national origin, age, sex or disability and is fully committed to nondiscriminatory practices within the scope of its responsibilities. Interested parties should request a proposal package from Justin Johnson at TDEC.Concession@TN.Gov , or call (615) 253-9928. Completed proposals will be accepted until 9:00 a.m. (CST), Monday, February 24th 2025 at which time they will be publicly opened during a scheduled virtual meeting scheduled by the Office of Property and Procurement. The successful bidder will receive a three-year concession license to operate this facility.

Homes



Public Notices

Now Accepting Public Comments on a Substantial Amendment of the State of Tennessee's 2020 – 2024 Consolidated Plan and FY 24 – 25 Annual Action Plan to implement disaster relief activities following Hurricane Helene.
January 22 - 29, 2025

The Tennessee Housing Development Agency (THDA), on behalf of the State of Tennessee, is seeking comments on a proposed substantial amendment to the 2020 – 2024 Consolidated Plan and FY 24 – 25 Annual Action Plan to implement disaster relief activities following the impacts of Hurricane Helene. The proposed substantial amendment would establish a new program, the HOME Homeowner Rehabilitation Program for East Tennessee Disaster Recovery, which will offer $8 million in available HOME funds to Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, and Washington counties through a discretionary application process to assist with homeowner rehabilitation activities stemming from the impacts of Hurricane Helene. The funding will produce an estimated 40 units of rehabilitated homeowner housing across these eight counties. A substantial amendment to the 2020 – 2024 Consolidated Plan is proposed to allow HOME to distribute funds discretionarily to the federally declared disaster counties, rather than through the HOME program's typical competitive process. A substantial amendment to the FY 24 – 25 Annual Action Plan is proposed to establish the new disaster relief program and describe its funding and method of distribution. The draft amendment will be posted on https://thda.org/research-reports/consolidated-planning from January 22 - 29, 2025 for public review and comment, along with details for a public hearing on Wednesday, January 29, 2025. A summary of the amendment in English and Spanish will also be available. For questions and accommodation requests, please email research@thda.org.

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Bill Lee
Governor

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Executive Director

MEMORANDUM

TO: Tennessee Housing Development Agency Board of Directors

FROM: Bill Lord, Director of Community Housing
Don Watt, Chief Programs Officer

SUBJECT: 2024 HOME Homeowner Rehabilitation East Tennessee Disaster Recovery Program Description

DATE: November 18, 2024

Recommendation:

Staff recommends that the Tennessee Housing Development Agency ("THDA") Board of Directors ("Board") consider and approve the following:

Adoption of the attached proposed 2024 HOME Homeowner Rehabilitation East Tennessee Disaster Recovery Program Description as attached ("Program Description") including,

- Authorization of the Executive Director or a designee to award 2024 HOME funds to applicants for requests submitted by County Mayors in the eight (8) eligible counties;
- Authorization of staff to make minor programmatic changes, as deemed necessary and appropriate, and as approved by the Executive Director or instructed by the U.S. Department of Housing and Urban Development; and,
- Authorization of the Assistant Chief Legal Counsel to make non-substantial changes and substantial changes, as needed to comply with federal requirements.

Staff will provide information to the Board regarding associated funding awards at the Board meeting that immediately follows the date of the awards.

Background:

President Biden issued disaster declaration 4832 in response to the flooding effects of Tropical Storm Helene during the period of September 26 – 30, 2024. The declaration designated eight counties in East Tennessee as disaster areas eligible for Individual Assistance through the Federal Emergency Management Agency ("FEMA"), including: Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi**,** and Washington counties.

Given the wide-spread effects of the disaster, THDA has identified and is able to make available $8M of funds recouped from prior program years for each designated County government to assist affected homeowners with recovery in accordance with HOME program requirements.

To view full documentation, please click here.

TENNESSEE HOUSING DEVELOPMENT AGENCY

HOME PROGRAM FOR 2024 HOMEOWNER REHABILITATION PROGRAM DESCRIPTION

EAST TENNESSEE DISASTER RECOVERY

The Tennessee Housing Development Agency (THDA) administers the federally funded HOME Investment Partnership Program at 24 C.F.R.92 (HOME Program) 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 Program with regard to homeowner rehabilitation assistance.

HOME Program funds under this Program Description will be offered to eight (8) Tennessee counties under a Federal Disaster declaration for Individual Assistance to assist with disaster recovery following the effects from Hurricane Helene. The eligible counties are Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, and Washington. A county must request a minimum HOME grant of $250,000.00 and may request a maximum HOME grant of $1,000,000.00.

Requests for the HOME Program funds must be received by THDA on or before 4:00 PM CST on Friday, January 31, 2025. HOME contracts for applicants funded under the East Tennessee Disaster Recovery round will begin on or about February 1, 2025, or on the date the contract is executed, no later than April 1, 2025, and will end thirty-six (36) months from the date of execution of the contract and no later than March31, 2028.

This Program Description and the instructions for applying for the HOME Program funds are available at Tennessee Housing Development Agency | HOME Program (thda.org). If you have questions, please call Aaron Toran at (615) 815-2037.

The HOME Program

The HOME program is governed by Title 24 Code of Federal Regulations, Part 92, as amended. Those regulations are incorporated herein by this reference. In cases of conflicting requirements, the more stringent requirement will apply.

A. 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. THDA will make a maximum of a total of $8 Million in program funds available to local county governments in the approved counties.

2. THDA will also make an amount equal to 8% of each grantee's award from THDA's administrative

set aside towards Grantee administrative expense.

3. 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) Grantees must repay any HOME funds expended on projects that do not result in a qualified HOME unit or are not completed and ready for occupancy within 4 years of the date of the Written Agreement between THDA and the Grantee. Grantees may also be required to repay HOME funds if there is a default under the Working Agreement or Legal Documents.

c) Commitment Requirement. A successful Grantee that receives an allocation of funds must commit 100% of those funds to specific units by January 1, 2027. Failure to meet a particular deadline may result in a reduction of the grant award to the amount of funding committed at such deadline. Commitment means that a Grantee has entered into a Working Agreement with a homeowner for a specific site address.

B. ELIGIBLE ACTIVITY REQUIREMENTS

1. The only eligible activity under this Program Description is Homeowner Rehabilitation, including reconstruction. All projects must address the housing needs of low-income households (80% Area Median Income or less).

2. Grantees must administer the program using County staff or contract with a recognized administrator with a minimum of three (3) years of experience administering HOME Homeowner Rehabilitation Grant programs awarded by THDA in the last ten (10) years.

3. The value of the HOME-assisted property after rehabilitation must not exceed 110% of the U.S. Department of Housing and Urban Development's (HUD) published property value limit for new construction housing for the area. Property Value Limits – New Construction HOME Purchase Price are posted online at https://thda.org/government-nonprofit- partners/home-program

4. If the proposed HOME investment for hard construction costs for a unit to be rehabilitated exceeds 75% of the after-rehabilitation value of the unit, as determined by a method approved by THDA, 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.

5. "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.

6. 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.

7. 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.

C. PROHIBITED ACTIVITIES

HOME funds awarded 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; 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.

D. FORM OF ASSISTANCE TO HOMEOWNERS

Grantees must provide assistance to eligible homeowner beneficiaries as grants that are completely forgiven at the expiration of the applicable compliance period as long as the homeowner adheres to the grant conditions for the duration of the compliance period.

E. 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 Grantees 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.

F. LAYERING

Before THDA can commit HOME Program funds, it must evaluate each project proposed to determine that the proposed amount of HOME Program 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 Grantee and homeowner must disclose all government or private resources that have been utilized and/or that the homeowner or county 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.

G. MATCH

For the Fiscal Year 2024 HOME Program, THDA will provide the required federal match for projects submitted under the East Tennessee Disaster Recovery Round. Though no match is required, THDA requires reporting of any additional funds that are committed to projects, including funds that would qualify as match as defined below.

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.

H. 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.

I. LEVEL OF SUBSIDY

The current maximum HOME investment per unit for this program will be 240% of the HUD published base subsidy limits. The current subsidy limits for this program only are provided below:

MINIMUM HOME DOLLARS	$1,000.00	PER UNIT
MAXIMUM HOME DOLLARS	$181,488.00	0-BEDROOM (EFFICIENCY) LIMIT
	$208,049.00	1-BEDROOM LIMIT
	$252,994.00	2-BEDROOM LIMIT
	$327,293.00	3-BEDROOM LIMIT
	$359,263.00	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

J. 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 THDA Design Standards, applicable local, county and state codes, rehabilitation standards, HUD prescribed design and neighborhood standards (which at the time of the publication of this Program Description is the National Standards for the Physical Inspection of Real Estate: Inspection Standards (NSPIRE), and zoning ordinances 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.

K. UNIVERSAL DESIGN/VISITABILITY

THDA encourages, but does not require, 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.

L. 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 24 CFR Part 6 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 24 CRF Parts 5, 200, 203, Sexual Orientation or Gender Identity 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.

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.

M. 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.

N. 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, 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.

O. 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).

P. 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.

Q. 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.

R. CONFLICT OF INTEREST

In the procurement of property and services, THDA and Grantees 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, Grantees 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.

S. 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.

T. 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 accessed 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.

U. POTENTIAL HUD WAIVERS

THDA intends to follow the normal requirements of the HOME program provided in the 2013 Final HOME rule, unless otherwise indicated in this program description, HUD has issued various waivers for specific requirements associated with grants that respond to disaster recovery that THDA may choose to employ if the Executive Director determines the waiver is necessary to provide the assistance needed in the affected counties.

V. X. APPLICATION

THDA will accept requests for funding from County Mayors of eligible counties between November 20, 2024, and January 31, 2025. Proposal of project(s) that meets the requirements of 24 CFR Part 92, as amended is required.