

Appendix A

Fair Housing Plan

Private Sector Impediments

Impediments, Suggested Actions and Objectives	Action(s)	Measurement(s)	Responsible Agencies	Timeline	Cost
<p>1. Discriminatory terms, conditions, privileges or services and facilities in the rental market</p> <p><i>Action 1.1</i> – Continue to educate landlords and property management companies about fair housing law. <i>Objective 1.1</i> – Increase number of outreach and education activities conducted.</p> <p><i>Action 1.2</i> – Continue to educate housing consumers in fair housing rights. <i>Objective 1.2</i> – Increase number of outreach and education activities conducted.</p> <p><i>Action 1.3</i> – Enhance audit and testing activities and document the outcomes of tests <i>Objective 1.3</i> – Increase number of testing activities conducted</p> <p>Priority: High</p>	<p>1.1a – Support the Fair Housing Council in providing fair housing training for developers, property managers and the apartment association.</p>	<p>1.1a – Fair housing training for non-profit and for profit developers and apartment managers completed. Sponsorship for training in FY2016 includes Fair Housing for Persons with Disabilities.</p>	<p>THDA</p>	<p>On going</p>	<p>\$500</p>
	<p>1.1b – Continue to educate THDA staff who work with rental programs and landlords (Section 8 HCV staff) on an annual basis. The Tennessee Fair Housing Council will conduct in-house training at THDA, which lasts approximately four hours and focuses on fair housing in the rental market.</p>	<p>1.1b – THDA staff continues training in fair housing issues in the rental market. Developing a contract with Tennessee Fair Housing Council to provide program division training in FY 2016. This contract will include fair housing at THDA sponsored training for sub-recipients, developers and property management companies.</p>	<p>THDA</p>	<p>On-going</p>	<p>\$2,300</p>
	<p>1.1c – Continue to educate staff on Fair Housing through attendance at Fair Housing Matters Conference, West Tennessee Fair Housing Celebration and the ECHO Spring Fair Housing Workshop. Provide support and sponsorship to both events and encourage attendance among sub-recipients and partners.</p>	<p>1.1c – Attendance at fair housing events continues, number of staff trained increases. Sponsorship of fair housing meetings continues. Marketing fair housing conferences on Facebook, Twitter and via bulk email mailing lists to enhance attendance among sub-recipients and partners. Increasing attendance at regional (West Tennessee Fair Housing Celebration and ECHO Spring Fair Housing Workshop) meetings with increased THDA staff attendances.</p>	<p>THDA, ECD</p>	<p>Annually in April</p>	<p>THDA: \$3,365 ECD: \$1,700</p>
	<p>1.1d – 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 On-going education on fair housing including: detailed information regarding discrimination in the rental market,</p>	<p>1.1d – THDA works with Social Serve (website vendor) to disseminate fair housing information to landlords during April 2016. This information will be sent via bulk email mailing list to LIHC participants and grantees and sub-recipients.</p>	<p>THDA</p>	<p>FY 2015-16</p>	<p>\$500</p>

	examples of prohibited or unlawful conduct and examples of activities that AFFH.				
	1.1e Increase training of elected officials and landlords in CDBG grantee communities of fair housing responsibilities.	1.1e – Host training sessions in at least two development districts for CDBG grantees.	ECD	On-going	\$500
	1.2a – Continue to give “Fair Housing Equal Opportunity for All” brochure to program beneficiaries and monitor sub-recipients to ensure compliance.	1.2a – Brochure is given to program beneficiaries, ensured through monitoring.	THDA, DOH, ECD	On-going	THDA: \$316 ECD: \$250
	1.2b – Make improvements to fair housing webpage, make AI available for review, add fair housing brochures and educational pieces provided by HUD.	1.2b – Brochure added, improvements made to website, link is more prominent on THDA’s website.	THDA, DOH, ECD	On-going	THDA: \$253 ECD: \$200 DOH: \$125
	1.3a – The State will communicate reasonable accommodation testing as a priority to partners engaged in testing which include: the Fair Housing Council, West Tennessee Legal Services, and the Tennessee Human Rights Commission.	1.3a – Priority is communicated to testing organizations, testing increases.	THDA, ECD, DOH	On-going	THDA: \$25
	1.3a – Continue to monitor sub-recipients for compliance with Fair Housing and Equal Opportunity, utilizing Fair Housing and Equal Opportunity checklists.	1.3a – Sub-recipients are monitored for Fair Housing and Equal Opportunity, using checklists.	THDA, ECD, DOH	On-going	THDA: \$316 ECD:\$250 DOH: \$125
2. Discriminatory acts under Section 818 (coercion, etc.) <i>Action 2.1</i> – Continue to educate landlords and property management companies about fair housing law <i>Objective 2.1</i> – Increase number of outreach and education activities <i>Action 2.2</i> – Continue to educate housing consumers in fair housing rights	2.1a – Support the Fair Housing Council in providing fair housing training for developers, property managers and the apartment association members..	2.1a – Fair housing training for non-profit and for profit developers and apartment managers completed. Sponsorship for training in FY2016 includes Fair Housing for Persons with Disabilities.	THDA	On-going	\$500
	2.1b – Continue to educate THDA staff who work with rental programs and landlords (Section 8 HCV staff) on an annual basis. The Tennessee Fair Housing Council will conduct in-house training at THDA, which lasts approximately four hours and focuses on fair housing in the rental market.	2.1b – THDA staff continues training in fair housing issues in the rental market. Developing a contract with Tennessee Fair Housing Council to provide program division training in FY 2016. This contract will include fair housing at THDA sponsored training for sub-recipients, developers and property management companies.	THDA	On-going	\$2,300

<p><i>Objective 2.2</i> – Increase the number of outreach and education activities conducted</p> <p><i>Action 2.3</i> – Enhance audit and testing activities and document the outcomes of tests</p> <p><i>Objective 2.3</i> – Increase number of testing activities conducted</p> <p><i>Priority: Low</i></p>	<p>2.1c – Continue to educate staff on Fair Housing through attendance at Fair Housing Matters Conference and West Tennessee Fair Housing Celebration. Provide support and sponsorship to both events and encourage attendance among sub-recipients and partners.</p>	<p>2.1c – Attendance at fair housing events continues, number of staff trained increases. Sponsorship of fair housing meetings continues. Marketing fair housing conferences on Facebook, Twitter and via bulk email mailing lists to enhance attendance among sub-recipients and partners. Increasing attendance at regional (West Tennessee Fair Housing Celebration and ECHO Spring Fair Housing Workshop) meetings with increased THDA staff attendances.</p>	THDA, ECD	Annually in April	THDA: \$3,365 ECD: \$1,700
	<p>2.1d – 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 On-going 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.</p>	<p>2.1d – THDA works with Social Serve (website vendor) to disseminate fair housing information to landlords during April 2016. This information will be sent via bulk email mailing list to LIHC participants and grantees and sub-recipients.</p>	THDA	FY 2015-16	\$500
	<p>2.2a – Continue to give “Fair Housing Equal Opportunity for All” brochure to program beneficiaries and monitor sub-recipients to ensure compliance.</p>	<p>2.2a – Brochure is given to program beneficiaries, ensured through monitoring.</p>	THDA, ECD, DOH	On-going	THDA: \$316 ECD: \$250 DOH: \$125
	<p>2.2b – Make improvements to fair housing webpage, make AI available for review, add fair housing brochures and educational pieces provided by HUD.</p>	<p>2.2a – Brochure added, improvements made to website, link is more prominent on THDA website.</p>	THDA, ECD, DOH	On-going	THDA: \$253 ECD: \$200
	<p>2.3a – The State will communicate reasonable accommodation testing as a priority to partners engaged in testing which include: the Fair Housing Council, West Tennessee Legal Services, and the Tennessee Human Rights Commission.</p>	<p>3.1a – Priority is communicated to testing organizations, testing increases.</p>	THDA, ECD, DOH	On-going	THDA: \$25
	<p>2.3a – Continue to monitor sub-recipients for compliance with Fair Housing and Equal</p>	<p>2.3a – Sub-recipients are monitored for Fair Housing and Equal Opportunity, using checklists.</p>	THDA, ECD, DOH	On-going	THDA: \$316 ECD: \$250 DOH: \$125

	Opportunity, utilizing Fair Housing and Equal Opportunity checklists.				
3. Failure to make reasonable accommodation and modification <i>Action 3.1</i> – Enhance audit and testing activities and document the outcomes of tests <i>Objective 3.1</i> – Increase number of testing activities conducted <i>Action 3.2</i> – Educate housing providers about requirements for reasonable accommodation or modification <i>Objective 3.2</i> – Increase number of training sessions conducted Priority: Medium	3.1a – The State will communicate reasonable accommodation testing as a priority to partners engaged in testing which include: the Fair Housing Council, West Tennessee Legal Services, and the Tennessee Human Rights Commission.	3.1a – Priority is communicated to testing organizations, testing increases.	THDA, ECD, DOH	On-going	THDA: \$25
	3.1a – Continue to monitor sub-recipients for compliance with Fair Housing and Equal Opportunity, utilizing Fair Housing and Equal Opportunity checklists.	3.1a – Sub-recipients are monitored for Fair Housing and Equal Opportunity, using checklists.	THDA, ECD, DOH	On-going	THDA: \$316 ECD: \$250 DOH: \$125
	3.2a – Continue to educate staff on Fair Housing through attendance at Fair Housing Matters Conference, West Tennessee Fair Housing Celebration and the ECHO Spring Fair Housing Workshop. Provide support and sponsorship to both events and encourage attendance among sub-recipients and partners.	3.2a – Attendance at fair housing events continues, number of staff trained increases. Sponsorship of fair housing meetings continues. Marketing fair housing conferences on Facebook, Twitter and via bulk email mailing lists to enhance attendance among sub-recipients and partners. Increasing attendance at regional (West Tennessee Fair Housing Celebration and ECHO Spring Fair Housing Workshop) meetings with increased THDA staff attendances.	THDA, ECD	Annually in April	THDA:\$3,365 ECD: \$1,700
	3.2b – Support the Fair Housing Council in providing fair housing training for developers, property managers and the apartment association.	3.2b –Fair housing training for non-profit and for profit developers and apartment managers completed. Sponsorship for training in FY2016 includes Fair Housing for Persons with Disabilities.	THDA	FY 2014-15	\$300
	3.2c – 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 On-going education on fair housing including: detailed information regarding discrimination in the rental market,	3.2c – THDA develops educational piece and works with Social Serve (website vendor) to disseminate the information to landlords during April 2016.	THDA	FY 2015-16	\$500

	examples of prohibited or unlawful conduct and examples of activities that AFFH.				
	3.2d – Continue to educate THDA program staff that work with housing providers and landlords on an annual basis. The Tennessee Fair Housing Council will conduct in-house training at THDA, which will contain components addressing reasonable modification.	3.2d – Number of THDA staff trained on reasonable accommodation increases. Developing a contract with Tennessee Fair Housing Council to provide program division training in FY 2016. This contract will include annual fair housing training for all THDA employees as part of the Foundations for the Future program at THDA.	THDA	On-going	\$3,500
	3.2e – Increase training of elected officials and landlords in CDBG grantee communities of fair housing responsibilities.	3.2e – Host training sessions in at least two development districts for CDBG grantees.	ECD	FY 2014-15	\$500
<p>4. Discriminatory patterns in home purchase loan denials</p> <p><i>Action 4.1 – Educate buyers through credit counseling and home purchase training</i> <i>Objective 4.1 – Increase number of outreach and education activities conducted</i></p> <p><i>Action 4.2 – Educate lenders and make developers aware of the counseling and training</i> <i>Objective 4.2 – Increase number of outreach and education activities conducted</i></p> <p><i>Priority: Low</i></p>	4.1a – Continue homebuyer education courses (with fair housing components in the curriculum) for THDA loan programs (required for Great Choice Plus; Homeownership for the Brave and HOME). Continue to support the Homebuyer Education Initiative (HBEI) across the state for homebuyers not utilizing a THDA loan product.	4.1a – Homebuyer education classes are conducted, program continued and marketed serving THDA borrowers and non-THDA borrowers (depending on demand).	THDA	On-going	TBD
	4.1b – Continue to support and train HBEI agencies through provision of NeighborWorks America course curriculum materials and training.	4.1b – Deliver NeighborWorks American materials to HBEI agencies annually in March.	THDA	On-going	TBD
	4.1c – Continue “Training the Trainer” to certify new Homebuyer Education Trainers throughout the state and continuing education sessions (Peer Sessions) for certified Homebuyer Education Trainers.	4.1c – “Training the Trainer” and Peer Sessions conducted annually in July.	THDA	On-going	TBD
	4.1d – Continue marketing and outreach on Homebuyer Education Initiative on THDA website. Explore new ways to market homebuyer education and credit counseling.	4.1d – Website updated, new outreach activities identified including development of an on-line Homebuyer Education portal.	THDA	On-going	TBD
	4.1e – Explore analyzing counseling agency data that is collected to provide agencies feedback to improve program performance.	4.1e – Decision to analyze data is made, analysis completed and reported to agencies. Formal reporting will be made in FY-2016.	THDA	FY 2015-16	\$536

	4.1f – Continue to find new and improved ways to educate buyers and improve financial literacy through the operation of the Housing Education Advisory Board.	4.1f – Quarterly meetings of the advisory boards continue.	THDA	On-going	\$253	
	4.2 – Invite lenders and developers to the Governor’s Housing Summit, which includes fair housing training and education.	4.2 – Include annual fair housing training and invite lenders and developers to the Governor’s Housing Summit.	THDA	On-going	\$1,000	
<p>5. Discriminatory patterns in predatory lending</p> <p><i>Action 5.1 – Educate buyers through credit counseling and home purchase training</i> <i>Objective 5.1 – Increase number of outreach and education activities conducted</i></p> <p><i>Action 5.2 – Educate lenders and developers’ counseling and training</i> <i>Objective 5.2 – Increase number of outreach and education activities conducted</i></p> <p><i>Priority: Low</i></p>	5.1a – Continue homebuyer education courses (with fair housing components in the curriculum) for THDA loan programs (required for Great Choice Plus; Homeownership for the Brave and HOME). Continue to support the Homebuyer Education Initiative (HBEI) across the state for homebuyers not utilizing a THDA loan product.	5.1a – Homebuyer education classes are conducted, program continued and marketed serving THDA borrowers and non-THDA borrowers (depending on demand).	THDA	On-going	TBD	
	5.1b – Continue to support and train HBEI agencies through provision of NeighborWorks America course curriculum materials and training.	5.1b – Deliver NeighborWorks American materials to HBEI agencies, annually in March.	THDA	On-going	TBD	
	5.1c – Continue “Training the Trainer” to certify new Homebuyer Education Trainers throughout the state and continuing education sessions (Peer Sessions) for certified Homebuyer Education Trainers	5.1c – “Training the Trainer” and Peer Sessions conducted annually in July.	THDA	On-going	TBD	
	5.1d – Continue marketing and outreach on Homebuyer Education Initiative on THDA website. Explore new ways to market homebuyer education and credit counseling.	5.1d – Website updated, new outreach activities identified including development of a new on-line Homebuyer Education portal.	THDA	On-going	TBD	
	5.1e – Explore analyzing counseling agency data that is collected to provide agencies feedback to improve program performance.	5.1e– Decision to analyze data is made, analysis completed and reported to agencies. Formal reporting will be made in FY-2016.	THDA	FY 2015-16	\$536	
	5.2 – Invite lenders and developers to the Governor’s Housing Summit, which includes fair housing training and education.	5.2 – Include annual fair housing training and invite lenders and developers to the Governor’s Housing Summit.	THDA	On-going	\$1,000	
	6. Lack of sufficient education about fair housing law	6.1 – Discuss with the Tennessee Human Rights Commission opportunities to develop an outreach and education curriculum on fair housing with other	6.1 – Discuss this opportunity with Tennessee Human Rights Commission.	THDA	FY 2015-16	No cost

<p><i>Action 6.1</i> – Have the THRC develop a core outreach and education curriculum, with the assistance of other organizations that provide fair housing services, in Tennessee</p> <p><i>Objective 6.1</i> – Track the consistency in fair housing messaging throughout the State of Tennessee.</p> <p><i>Action 6.2</i> – Educate the public and housing stakeholders about fair housing law and rights of housing consumers</p> <p><i>Objective 6.2</i> – Increase number of outreach and education activities conducted</p> <p><i>Action 6.3</i> – Enhance documentation of fair housing activities conducted throughout the State</p> <p><i>Objective 6.3</i> – Request that the THRC provide such documentation for all activities conducted under the auspices of the core curriculum</p> <p><i>Priority: High</i></p>	<p>organizations in the state that provide fair housing services.</p>				
	<p>6.2a – Contract with the Tennessee Fair Housing Council or other fair housing education provider to conduct fair housing training at grantee workshops, with an emphasis on duty to affirmatively further fair housing, raising citizen awareness of fair housing law, discrimination in rental, ramifications of failure to make reasonable accommodation, codes, zoning and other priority areas.</p>	<p>6.2a – Training will be completed at grantee workshops.</p>	<p>THDA, ECD</p>	<p>On-going</p>	<p>THDA: No cost ECD: \$1,000</p>
	<p>6.2b – Research existing tools and resources for sub-recipients to assist in providing fair housing training on the local level for citizens (videos, websites, public meetings) with the intent of utilizing in public outreach.</p>	<p>6.2b – Research conducted, tools identified and decision made to proceed or modify use of tools. As outreach opportunities occur, information is shared.</p>	<p>THDA, ECD</p>	<p>On-going</p>	<p>THDA: \$506 ECD: \$500</p>
	<p>6.2c – Implement training for elected officials as part of grant requirements for FY 2014-15 CDBG grantees.</p>	<p>6.2c – Training for elected officials through the development district or ECD/THDA materials for an elected official in each CDBG community.</p>	<p>THDA, ECD</p>	<p>FY 2014-15</p>	<p>THDA: \$253 ECD: \$1,500</p>
	<p>6.2d – Make improvements to fair housing webpage, improve resources available to consumers, make AI available for review, add fair housing brochures and educational pieces provided by HUD.</p>	<p>6.2d – Brochure added, improvements made to website, link is more prominent on THDA website.</p>	<p>THDA, ECD, DOH</p>	<p>On-going</p>	<p>THDA: \$253 ECD: \$200</p>
	<p>6.2e – Explore working with THDA Advisory Boards (Housing Industry, Housing Education, and Energy Efficiency and Weatherization) to seek input and identify ways to increase educational opportunities for housing stakeholders and the public on fair housing issues in the private sector.</p>	<p>6.2e – Attend Advisory Board meetings, describe need for educational opportunities and seek input.</p>	<p>THDA</p>	<p>On-going</p>	<p>\$253</p>
	<p>6.2f – Explore opportunities for THDA’s Connect Team to educate housing stakeholders of their duty to AFFH, fair housing law and rights of housing consumers.</p>	<p>6.2f – Discuss opportunities and ideas with Outreach Team and conduct annual meeting to revisit efforts.</p>	<p>THDA</p>	<p>On-going</p>	<p>\$1,012</p>
	<p>6.2g – Continue training for HOPWA Program Sponsors at annual network meeting and monitor for compliance during monitoring interviews.</p>	<p>6.2g – Training and monitoring continues.</p>	<p>DOH</p>	<p>On-going</p>	<p>\$1,698</p>

	6.3 – Discuss with Tennessee Human Rights Commission opportunities to enhance the documentation of fair housing activities.	6.3 – Contact THRC to discuss documentation opportunities.	THDA	FY 2015-16	No cost
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Public Sector Impediments

Impediment/Suggested Action/Objective	Action(s)	Measurement(s)	Responsible Agencies	Timeline	Cost
<p>1. Lack of local fair housing ordinances or policies</p> <p><i>Action 1.1</i> – Create template fair housing ordinance, resolution, policy or other commitment to AFFH</p> <p><i>Objective 1.1</i> – Present policy to all prospective grantees</p> <p><i>Action 1.2</i> – Educate local government staff about fair housing regulations and the statewide commitment to AFFH</p> <p><i>Objective 1.2</i> – Increase number of education activities</p> <p><i>Action 1.3</i> – Increase monitoring and enforcement policies that affirmatively further fair housing choice</p> <p><i>Objective 1.3</i> – Increase number of monitoring and enforcement activities</p> <p><i>Priority: High</i></p>	<p>1.1a – Explore opportunities to work with fair housing partners and local/county government associations, including West Tennessee Legal Services and the Fair Housing Council, to develop sample ordinances, resolutions and policies to provide to local governments and sub-recipients.</p>	<p>1.1a – Partnership established and templates completed.</p>	<p>ECD, THDA</p>	<p>FY 2013-14</p>	<p>THDA: \$1,012 ECD: \$800</p>
	<p>1.1b – Explore partnerships with the University of Tennessee’s Municipal Technical Advisory Service (MTAS) and County Technical Assistance Service (CTAS), the Tennessee Advisory Commission on Intergovernmental Relations and Tennessee’s Development Districts to determine best way to reach local governments and present templates.</p>	<p>1.1b – Establish partnership and determine best method for information delivery. Assess training programs being implemented by Development Districts for local elected officials and how program successes can be expanded upon.</p>	<p>ECD, THDA</p>	<p>FY 2014-15</p>	<p>THDA: \$1,012 ECD: \$1,000</p>
	<p>1.1c – After development of templates and assessment of current training programs, present to grantees and local governments within jurisdiction.</p>	<p>1.1c – Deliver materials to grantees, as well as local governments within the state’s jurisdictions.</p>	<p>ECD, THDA</p>	<p>FY 2014-15</p>	<p>THDA: \$506 ECD: \$400</p>
	<p>1.1d – Explore making the existence of fair housing ordinances, resolutions or policies a threshold requirement or a point incentive for the HOME Program grant competition and a bonus item for CDBG applications.</p>	<p>1.1 d – New requirement explored and decision to move forward is made. The CDBG program will discuss the potential change at the CDBG public meeting held in the fall of 2014 for a change to the FY 2015-16 round of applications.</p>	<p>THDA, ECD</p>	<p>FY 2014-15</p>	<p>THDA: \$253 ECD: \$200</p>
	<p>1.2a – Continue to educate local government staff and sub-recipients by contracting with the Tennessee Fair Housing Council or other fair housing education providers to conduct fair housing training at grantee workshops, with an emphasis on duty to affirmatively further fair housing, raising citizen awareness of fair housing law, discrimination in rental, the ramifications of a failure to make reasonable accommodation, codes, zoning</p>	<p>1.2a – Grantees trained in fair housing at grantee workshops, ECD notices regarding fair housing increased, and attendance at fair housing events increases.</p>	<p>THDA, ECD</p>	<p>On-going</p>	<p>THDA: No cost ECD: \$4,000</p>

	and other priority areas. Continue to publish ECD notices and promote participation at fair housing events and trainings.				
	1.2b – Explore providing state-wide fair housing trainings or forums with local government officials, housing stakeholders and citizens, that focus on fair housing law, affirmatively furthering fair housing, impediments to fair housing in Tennessee and local actions to overcome impediments.	1.2b – Meet with West Tennessee Legal Services and Tennessee Fair Housing Council to conduct portions of training for local government officials, make decision to proceed with state-wide fair housing trainings or forums. Encourage attendance by grantees at Fair Housing Matters Conference and West TN Fair Housing Conference.	ECD, THDA, DOH	On-going	ECD: \$400
	1.2c - Present AI findings and fair housing activities at Governor’s Housing Summit, which is attended by housing stakeholders, citizens and local government officials.	1.2c – Findings are presented at Governor’s Housing Summit.	ECD, THDA	Completed	THDA: \$1,000 ECD: No cost
	1.3a – Continue to monitor grant programs for compliance with fair housing and equal opportunity, utilizing fair housing and equal opportunity checklists.	1.3a – Programs are monitored for activity and compliance consistent with information required in checklists.	THDA, ECD, DOH	On-going	THDA: \$316 ECD: \$250 DOH: \$125
2. Insufficient establishment and enforcement of building codes regarding special needs housing <i>Action 2.1 – Create examples of building code policies that sufficiently provide for special needs housing such as group homes and accessible housing</i> <i>Objective 2.1 – Present examples to all prospective grantees</i> <i>Action 2.2 – Educate local government staff about fair</i>	2.1a – Explore opportunities to work with fair housing partners, including West Tennessee Legal Services and the Fair Housing Council, and local/county government associations, to develop examples of building codes that sufficiently provide for special needs housing to provide to local governments and sub-recipients.	2.1a – Partnership established and examples of codes completed.	ECD, THDA	FY 2014-15	THDA: \$1,012 ECD: \$800
	2.1b – Explore partnerships with The University of Tennessee’s Municipal Technical Advisory Service (MTAS) and County Technical Assistance Service (CTAS), the Tennessee Advisory Commission on Intergovernmental Relations and Tennessee’s Development Districts to determine best way to reach local governments and present examples of codes.	2.1b – Establish partnership and determine best method for information delivery.	ECD, THDA	FY 2014-15	THDA: \$1,012 ECD: \$800

<p>housing regulations and the statewide commitment to AFFH</p> <p><i>Objective 2.2 – Increase number of education activities conducted</i></p> <p><i>Action 2.3 – Increase monitoring and enforcement of building codes of jurisdictions across the state</i></p> <p><i>Objective 2.3 – Increase number of monitoring and enforcement activities</i></p> <p><i>Priority: Medium</i></p>	<p>2.1c – After development of building code examples, present to grantees and local governments within the jurisdiction.</p>	<p>2.1c – Deliver materials to grantees, as well as local governments within the state’s jurisdictions.</p>	<p>ECD, THDA</p>	<p>FY 2014-15</p>	<p>THDA: \$506 ECD: \$400</p>
	<p>2.2a – Continue to educate local government staff and sub-recipients by contracting with the Tennessee Fair Housing Council or other fair housing education providers to conduct fair housing training at grantee workshops, with an emphasis on duty to affirmatively further fair housing, raising citizen awareness of fair housing law, discrimination in rental, failure to make reasonable accommodation, codes, zoning and other priority areas. Continue to publish ECD notices and promote participation at fair housing events and trainings.</p>	<p>2.2a – Grantees trained in fair housing at grantee workshops, ECD notices regarding fair housing increased, and attendance at fair housing events increases.</p>	<p>THDA, ECD</p>	<p>On-going</p>	<p>THDA: No cost ECD: \$4,000</p>
	<p>2.2b – Explore providing state-wide fair housing trainings or forums with local government officials, housing stakeholders and citizens, that focus on fair housing law, affirmatively furthering fair housing, impediments to fair housing in Tennessee and local actions to overcome impediments.</p>	<p>2.2b – Meet with West Tennessee Legal Services and Tennessee Fair Housing Council to conduct portions of training for local government officials, make decision to proceed with state-wide fair housing trainings or forums. Encourage attendance by grantees at Fair Housing Matters Conference and West TN Fair Housing Conference.</p>	<p>ECD, THDA</p>	<p>On-going</p>	<p>ECD: \$400</p>
	<p>2.2c – Present AI findings at Governor’s Housing Summit, which is attended by housing stakeholders, citizens and local government officials.</p>	<p>2.2c – Findings are presented.</p>	<p>ECD, THDA</p>	<p>Completed</p>	<p>THDA: \$1,000 ECD: No cost</p>
	<p>2.2d – Encourage and promote THDA’s accessibility and visitability program, which is a voluntary certification program created by the TN Council on Developmental Disabilities that encourages builders (single family and multi-family) to voluntarily implement design features that make homes accessible, visitable and convenient for everyone.</p>	<p>2.2d – Knowledge of visitability increases through education, builders voluntarily implement features.</p>	<p>THDA</p>	<p>On-going</p>	<p>THDA: \$24,678</p>
	<p>2.3a – Continue to monitor grant programs for compliance with fair housing and equal</p>	<p>2.3a – Programs are monitored for activity and compliance consistent with information required in checklists.</p>	<p>THDA, ECD, DOH</p>	<p>On-going</p>	<p>THDA: \$316 ECD:</p>

	opportunity, utilizing fair housing and equal opportunity checklists.				\$250 DOH: \$125
3. Lack of local government understanding of duties of AFFH <i>Action 3.1 – Educate local government staff about fair housing law and federal formula grant funding requirements to affirmatively further fair housing</i> <i>Objective 3.1 – Increase number of educational activities conducted</i> <i>Priority: High</i>	3.1a – Continue to educate local government staff and sub-recipients by contracting with the Tennessee Fair Housing Council or other fair housing education providers to conduct fair housing training at grantee workshops, with an emphasis on duty to affirmatively further fair housing, raising citizen awareness of fair housing law, discrimination in rental, ramifications of a failure to make reasonable accommodation, codes, zoning and other priority areas. Continue to publish ECD notices and promote participation at fair housing events and trainings.	3.1a – Grantees trained in fair housing at grantee workshops, ECD notices regarding fair housing increased, and attendance at fair housing events increases.	ECD, THDA	On-going	THDA: No cost ECD: \$4,000
	3.1b – Explore providing state-wide fair housing trainings or forums with local government officials, housing stakeholders and citizens, that focus on fair housing law, affirmatively furthering fair housing, impediments to fair housing in Tennessee and local actions to overcome impediments.	3.1b – Meet with West Tennessee Legal Services and Tennessee Fair Housing Council to conduct portions of training for local government officials, make decision to proceed with state-wide fair housing trainings or forums. Encourage attendance by grantees at Fair Housing Matters Conference and West TN Housing Conference.	ECD, THDA, DOH	On-going	ECD: \$400
	3.1c - Present AI findings at Governor’s Housing Summit, which is attended by housing stakeholders, citizens and local government officials.	3.1c – Findings are presented.	ECD, THDA	Completed October 2013	THDA: \$1,000 ECD: No cost
	3.1d – Explore partnership with the University of Tennessee’s Municipal Technical Advisory Service (MTAS) and County Technical Assistance Service (CTAS), the Tennessee Advisory Commission on Intergovernmental Relations and Tennessee’s Development Districts to determine best way to reach local governments and present fair housing training.	3.1d – Partnerships established and plan for training developed.	ECD, THDA	FY 2014-15	THDA: \$1,012 ECD: \$800
	3.1e – Develop a list of recommended Fair Housing activities for CDBG and HOME sub-	3.1e – List of activities distributed to sub-recipients and changes made to	ECD, THDA	FY 2014-15	THDA: \$536

	recipients that encourages increased understanding of role in AFFH for local government and other stakeholders in the community. Continue compliance monitoring and increase reporting on fair housing activities, including amount spent on the activities in local communities.	monitoring checklist that ensure data is captured.			ECD: \$800
	3.1f – Encourage training of local elected officials as a CDBG Fair Housing Activity.	3.1f – Training conducted by at least two development districts for local elected officials who are CDBG grantees. Provide training materials for the workshops.	ECD	FY 2014-15	\$1,000
<p>4. Lack of uniformity of codes and land use policies</p> <p><i>Action 4.1 – Create examples of codes and land use policies that are in the spirit of AFFH</i> <i>Objective 4.1 – Present examples to all prospective grantees</i></p> <p><i>Action 4.2 – Educate local government staff about fair housing regulations and the statewide commitment to AFFH</i> <i>Objective 4.2 – Increase number of education activities conducted</i></p> <p><i>Action 4.3 – Increase monitoring and enforcement of policies that affirmatively further fair housing choice</i> <i>Objective 4.3 – Increase number of monitoring and enforcement activities conducted</i></p> <p><i>Priority: Medium</i></p>	4.1a – Explore opportunities to work with fair housing partners, including West Tennessee Legal Services and the Tennessee Fair Housing Council, and local/county government associations to develop examples of codes and land use policies to provide to local governments and sub-recipients.	4.1a – Partnership established and examples of codes and land use policies created.	ECD, THDA	On-going	THDA: \$1,012 ECD: \$800
	4.1b – Explore partnership with the University of Tennessee’s Municipal Technical Advisory Service (MTAS) and County Technical Assistance Service (CTAS), the Tennessee Advisory Commission on Intergovernmental Relations and Tennessee’s Development Districts to determine best way to reach local governments and present examples of codes and land use policies.	4.1b – Establish partnership and determine best method for information delivery.	ECD, THDA	FY 2014-15	THDA: \$1,012 ECD: \$800
	4.1c – After development of templates, present to grantees and local governments within jurisdiction.	4.1c – Deliver materials to grantees, as well as local governments within the state’s jurisdictions.	ECD, THDA	FY 2014-15	THDA: \$536 ECD: \$400
	4.2a – Continue to educate local government staff and sub-recipients by contracting with the Tennessee Fair Housing Council or other fair housing education providers to conduct fair housing training at grantee workshops, with an emphasis on duty to affirmatively further fair housing, raising citizen awareness of fair housing law, discrimination in rental,	4.2a – Grantees trained in fair housing at grantee workshops, ECD notices regarding fair housing increased, and attendance at fair housing events increases.	ECD, THDA	On-going	THDA: No cost ECD: \$4,000

	ramifications of a failure to make reasonable accommodation, codes, zoning and other priority areas. Continue to publish ECD notices and promote participation at fair housing events and trainings.				
	4.2b – Explore providing state-wide fair housing trainings or forums with local government officials, housing stakeholders and citizens, that focus on fair housing law, affirmatively furthering fair housing, impediments to fair housing in Tennessee and local actions to overcome impediments.	4.2b – Meet with West Tennessee Legal Services and Tennessee Fair Housing Council to conduct portions of training for local government officials, make decision to proceed with state-wide fair housing trainings or forums. Encourage attendance by grantees at Fair Housing Matters Conference and West TN Fair Housing Conference.	ECD, THDA	On-going	ECD: \$400
	4.2c - Present AI findings at Governor's Housing Summit, which is attended by housing stakeholders, citizens and local government officials.	4.2c – Findings are presented.	ECD, THDA	Completed October 2013	THDA: \$1,000 ECD: No cost
	4.3a – Continue to monitor grant programs for compliance with fair housing and equal opportunity, utilizing fair housing and equal opportunity checklists.	4.3a – Programs are monitored for activity and compliance consistent with information required in checklists.	ECD, THDA	On-going	THDA: \$316 ECD: \$250 DOH: \$125

Appendix B
HOME Resale and
Recapture

1) Homeownership Programs

CHDO – - CHDOs must use HOME funds 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 CHDO must be the owner-developer of the project. At the time of permanent financing the HOME funds are repaid to the CHDO as CHDO proceeds and are used to develop additional single-family units for homeownership. A CHDO must allow up to \$14,999 of HOME funds to remain with the unit as a soft second mortgage as 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 provision of the HOME regulations. Any homeownership unit developed by a CHDO 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.

Cities, counties and non-profit organizations (non-CHDO) – Homeownership programs are restricted to a soft second mortgage necessary to qualify the household for permanent financing.

Soft second mortgages – Any 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. 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.

Sales Price Limits – The sales price limit for homeownership programs are the Property Value Limits. See Appendix G: Property Value Limits Existing Homes HOME Purchase Price and New Homes HOME Purchase Price.

Underwriting – Front and back end ratios may not exceed 29 percent and 41 percent, respectively. Lower ratios are encouraged.

Permanent Financing – Under homeownership programs, THDA expects the use of THDA loans whenever suitable. Other financing may be used if it is comparable to a THDA 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 home buyer 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.

Homebuyer Contribution – The homebuyer must make a contribution from their own funds equal to one percent of the purchase price of the property.

Homebuyer Education – All homebuyers must complete a homebuyer education program from a THDA qualified homebuyer education trainer prior to purchase.

Neighborhood Market Conditions – Applicants proposing homeownership projects must document that neighborhood market conditions demonstrate a need for the project and will complete a market study for homeownership programs (Appendix H).

Deadline for Sale – Homebuyer units must be sold to an eligible homebuyer within nine months of project completion. If a homebuyer unit is not sold to an eligible homebuyer within nine months of project completion, 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.

It is expected that the grantee will not only shepherd the homebuyer through the home buying process, but also work toward fostering an on-going relationship with the homebuyer. This includes facilitating additional homeowner counseling, verifying homeowner occupancy requirements on an annual basis, and monitoring mortgage default issues.

2) Affordability Period

Down Payment Programs by Local Communities or Non-CHDO Non-Profit Organizations – A grant recipient who is a local community or a non-CHDO non-profit organization may provide down payment and closing cost assistance as a soft second mortgage in an amount equal to the lesser of \$14,999 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 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 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.

CHDOS - At the time of the sale of the unit to an eligible homebuyer, the CHDO must leave up to \$14,999 of HOME funds in the unit as a soft second mortgage in an amount equal to the lesser of \$14,999 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 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 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.

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 by 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" 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) 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 owner since purchase, the Grantee may share the net proceeds according to the following formula:

HOME Subsidy	
HOME Subsidy + Homeowner Investment	X Net Proceeds = HOME Amount to be Recapture
Homeowner Investment	
HOME Subsidy + Homeowner Investment	X Net Proceeds = Amount to Homeowner

The net proceeds may be divided proportionately as set forth in the steps:

- a. *Application of Forgiveness Feature.* Once the net proceeds are determined from the sale of the property, the Grantee may reduce the amount due based on the length of time the homebuyer has occupied the home in relation to the affordability period. Soft second mortgages up to \$14,999 have a five year affordability period and a forgiveness feature of 20% per year.
- b. *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 dwelling 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).

- c. After the full HOME investment has been repaid, any excess profits will belong to the homeowner.

Appendix C
CDBG Program
Description

COMMUNITY DEVELOPMENT BLOCK GRANT

Program Description

Tennessee Department of Economic and Community Development

Introduction

The State of Tennessee will receive an allocation in CDBG funds for Fiscal Year 2015-16 in the amount of \$24,701,167. The purpose of this section is to describe the method of distribution of Community Development Block Grant (CDBG) funds within Tennessee for meeting housing and community development policies and objectives. This section will describe criteria used to select applications for funding, including the relative importance of the criteria. This section will also describe how CDBG funds will be allocated among all funding categories, any threshold factors, and grant size limits.

In September of 2014, TNECD held a public meeting to discuss the 2015 program year. All mayors whose communities are eligible for the CDBG Small Cities program were invited as well as the administrators and engineers and other partners who regularly work with the CDBG program in the state. More than 50 people attended.

During that meeting the method of distribution of CDBG funds was explained. Changes to the program were proposed and discussed as well. The discussion included proposals to increase the amount of commercial façade funding to \$500,000 in 5 \$100,000 grants, to rely more on the census than on surveys, to remove points in the application for LMI percentages, to continue the microenterprise pilot program and potentially expand it, to look into brownfield redevelopment, neighborhood revitalization and other economic development opportunities (including Section 108 and Community Revitalization). The presentation with proposed changes was placed on the TNECD-CDBG website and partners not in attendance at the meeting were notified. Comments on the proposed changes were accepted by the Director of Federal Programs for a week after the meeting and all were invited to submit comments. The change in the scoring for LMI percentages was not accepted for this year. Other changes received favorable feedback or little to no feedback.

Eligible Recipients of Funds

Eligible applicants shall be city and county governments in Tennessee, except those designated as entitlement communities. Local governments excluded from the state-administered CDBG program include: the cities of Bristol, Chattanooga, Clarksville, Cleveland, Franklin, Hendersonville, Jackson, Johnson City, Kingsport, Knoxville, Memphis, Morristown, Murfreesboro, Oak Ridge, the Metropolitan Government of Nashville-Davidson County, and the counties of Knox and Shelby. For disaster funding, eligibility is determined by the Federal Register governing the funds and entitlement communities may be included.

Eligible Activities

Local governments may undertake a wide range of activities under the CDBG program. Eligible activities include:

- A. Acquisition of real property;
- B. Acquisition, construction, reconstruction, or installation of public works facilities (except for buildings for the general conduct of government), and site or other improvements;
- C. Code enforcement in deteriorated or deteriorating areas;
- D. Clearance, demolition, removal, and rehabilitation (including rehabilitation which promotes energy efficiency) of buildings and improvements;
- E. Disposition (through sale, lease, donation, or otherwise) of any real property acquired pursuant to Title I of the Fair Housing Act of 1949 or its retention for public purposes;
- F. Special projects directed to the removal of material and architectural barriers which restrict the mobility and accessibility of elderly and handicapped persons;
- G. Payments to housing owners for losses of rental income incurred in holding for temporary periods housing units to be utilized for the relocation of individuals and families displaced by activities under Title I;
- H. Provisions of public services;
- I. Payment of the non-Federal share required in connection with a Federal grant-in-aid program undertaken as part of activities under Title I of the Fair Housing Act of 1949;
- J. Payment of the cost of completing a project funded under Title I of the Housing Act of 1949;
- K. Relocation payments and assistance for displaced individuals, families, businesses, organizations, and farm operations, when determined by the grantee to be appropriate;
- L. Activities necessary to develop a comprehensive community development plan;
- M. Payment of reasonable administrative costs and carrying charges related to the planning and execution of community development and housing activities;
- N. Activities which are carried out by public or private non-profit entities;
- O. Assistance to neighborhood-based non-profit organizations, local development corporations, or entities organized under Section 301(d) of the Small Business Investment Act of 1958;
- P. Activities necessary to the development of a comprehensive community-wide energy use strategy;
- Q. Provision of assistance to private, for-profit entities, when the assistance is necessary or appropriate to carry out an economic development project;
- R. Rehabilitation or development of housing assistance under Section 17 of the United States Housing Act of 1937;
- S. Provision of assistance to facilitate substantial reconstruction of housing owned and occupied by LMI persons (1) where the need for the reconstruction was not determinable until after rehabilitation had already commenced, or (2) where the reconstruction is part of a neighborhood rehabilitation effort and the grantee (a) determines the housing is not suitable for rehabilitation, and (b) demonstrates that the cost of substantial reconstruction is significantly less than the cost of new construction and less than the fair market value of the property after substantial reconstruction;
- T. Assistance for the development, establishment, and operation for an emergency telephone number system, not to exceed two years after its establishment, if: (1) such system will contribute substantially to the safety of the residents of the area served by such system, (2) not less than 51 percent of the use of the system will be by persons of low and moderate income, and (3) other Federal funds received by the grantee are not available for the development, establishment, and operation of such system due to the insufficiency of the amount of such funds, the restrictions of the use of such funds, or the prior commitment of such funds for other purposes by the grantee;
- U. Homeownership assistance.

Grant Categories

For State Fiscal Year 2015-16, applicants may apply for funding under five different program categories: Economic Development, Water/Sewer, Housing Rehabilitation, Community Livability and Commercial Façade Improvements. All Urgent Need/Imminent Threat projects must also fall into one of the program categories.

A. Economic Development - projects include activities where a majority of funds are used to promote the creation or retention of jobs and enhance income through industrial locations and expansions where the funds are used as loans and also to provide needed infrastructure to industries where funds are used as grants. This program has not been widely used in recent years and loan repayment funds are used to fund regular round or urgent need CDBG projects if not needed for new loans. Each year TNECD will assess the amount of funds in the loan repayment account to determine if a portion of those funds should be used for regular round projects, urgent need projects, a microenterprise program, or other economic development projects.

Projects in the economic development category include loans and grants to microbusinesses to assist them in creating new jobs. A pilot project with six grantees continued and will be assessed and possibly expanded during this program year.

B. Water/Sewer - project funds will be targeted at improving and extending water and sewer lines and systems, expanding water and wastewater treatment plant capacities, improving water and wastewater treatment processes, addressing environmental needs and addressing conditions detrimental to health, safety, or public welfare. The majority of TN CDBG funds are used for this category.

C. Housing Rehabilitation - funds are targeted in communities with areas of substandard or dilapidated housing and community facilities in LMI neighborhoods.

D. Community Livability - 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.

Set-Aside funds may be used for projects with high project need but with other scores so low that the project did not rank high enough to be funded.

All funds awarded under the categories of Community Livability, Water/Sewer, and Housing Rehabilitation and Commercial Façade Improvements qualifying under the LMI objective must be spent in LMI target areas identified by the applicant unless the community is 100 percent eligible (51% or more LMI as designated by HUD).

Funding Levels

Shown below are the proposed funding categories for the fiscal year as well as the breakdown of funds by activity type.

Economic Development – funding for these projects comes from the loan repayments from past projects and is therefore not deducted from the 2015 funds total	(\$1,000,000)
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Water and Sewer projects	\$19,960,167
Community Livability projects	\$2,500,000
Housing projects	\$1,000,000
Commercial Façade Improvements	\$500,000
Administration and Technical Assistance	\$741,000
TOTAL	\$24,701,167

Funding for Economic Development projects must first come from program income that is a result of repayment of past economic development loans. If those funds are not used, no funding from the regular round will be used. If most of that funding is used before the award of community development grants, some funding could be used to fund more economic development projects. The funds currently available for economic development projects will be used for community development projects if it is determined by the Director of Federal Programs and TNECD Senior Advisor, Grant Programs that the funds will not be needed for economic development projects or program expenses to manage current projects. Under certain circumstances, the State may increase funding on economic development projects previously funded in order to protect the State's investment in the project.

A Set-Aside (\$1,000,000) is designed to permit funding for meritorious community livability, water, sewer, or housing rehabilitation projects but where scores in the selection criteria are low and the total points earned are lower than required for funding. Set-Aside projects must meet all program requirements. Funds not utilized from the Set-Aside will be returned to other categories.

A 50 percent change in any category will be permitted to facilitate proper program management and allow administrative flexibility, and the funds so reduced shall be allocated to other categories.

For all years, program recoveries of both recaptured and reallocated funds shall be re-appropriated to any categories and distributed in accordance with this Action Plan. If additional funds become available, they will be allocated using the same percentages outlined above, with the State reserving the right to apply the 50 percent flexibility to any of the categories.

Where grants to local governments are loaned to private for-profit business, the State requires loan repayments. These repayments will be returned to the State and will be used for CDBG eligible activities. Up to 2 percent of this program income can be used by the State for administration. In the event that program income is generated in a non-economic development project, the income will remain at the local level to be used for the same activity.

Project Eligibility Criteria for Community Development Projects

2015 "Regular Round" Applications

An application workshop was held on October 29, 2014 to discuss requirements for the 2015 applications for water/sewer, community livability and housing rehabilitation projects (TNECD refers to these projects as "Regular Round" projects). All administrators and engineers were invited to the training and more than 60 people were present. The training materials were made available to

communities, administrators and engineers who could not attend the meeting. Any change from previous eligibility requirements was discussed and many of the requirements were clarified.

Commercial Façade Program

The Application Handbook for the Façade Improvements Grant was updated for the 2015-2016 program year and is available from the Office of Federal Programs. Eligible applicants are participants in the Main Street and Tennessee Downtown programs. The application is only distributed to those communities who are eligible to apply.

Imminent Threat Projects

Imminent threat projects (those meeting the national objective of imminent threat/urgent need) will be approved if all selection criteria and thresholds are met as evaluated by a team of professionals from TNECD (and other agencies, if needed). Pre-applications will be accepted for Imminent Threat projects at any time. The applications must address the following issues:

- a. Nature of problem/documentation;
- b. How long problem has existed;
- c. Explanation of why this problem is now so critical;
- d. Any previous measures undertaken to correct problem;
- e. Alternatives;
- f. Projected date that problem must be corrected;
- g. Why local and other funds are not available to correct the problem.

Urgent need problems must be unique, unforeseen, and have developed to a critical stage in the last 18 months. Their continuation must represent a serious threat of loss of life or to public health and safety.

The information will be reviewed by TNECD staff and the TNECD Loan and Grant Committee. Assistance will be requested of the Tennessee Department of Environment and Conservation (TDEC) or engineers if needed. A written determination will be made whether or not it meets the urgent need national objective; if so, a full application will be prepared by the grantee.

Project Eligibility Criteria for Economic Development Projects

- A. The only purpose of the CDBG economic development program is to generate employment opportunities for Low-Moderate Income persons. Each application must contain a commitment by a private business that it will locate or expand as a result of the CDBG assistance and that at least 51 percent of the jobs to be created or retained will be taken by LMI persons.
- B. Only basic-type economic activities will be supported. These are businesses which export more than half of their products or services outside of Tennessee, generating income that supports the growth

of the non-basic sector (retail, local services, etc.). Manufacturing is the classic basic economic activity, but businesses other than manufacturing will be considered if they can meet the test for a basic economic activity.

- C. Applications are reviewed on a first-come, first-served basis and need not be submitted on any particular date. *Applications submitted must be complete.* Incomplete applications will be returned to the applicant community with a copy of the transmittal letter to the company and the application preparer. Once the complete application is received, it will be reviewed as a new application and will not assume its former position in the order of review.
- D. Local governments are required to hold two public meetings. The first meeting, which must be advertised in a local public paper at least one week prior to the date of the meeting, is designed to solicit information about the community needs and how CDBG funds can best be used to address these needs. Communities are required to present information about how much money is available, what types of projects are being considered, and what activities are eligible. After the grant is awarded, a second public hearing must be held to discuss the impact/accomplishments of the project.
- E. The maximum loan or grant any community/company may receive is \$500,000. A community's Three Star status can improve the amount the community is eligible for. Economically Distressed Counties which meet threshold tests for income, unemployment, and poverty may receive up to \$750,000. The amount of financing is negotiated with the company and is usually less than the maximum amounts available depending on the location of the project. The maximum term of a loan for equipment is seven years for any project. Special economic development incentives are provided for economically distressed counties. These are increasing the loan amount limits, extending the term of industrial buildings, and reducing the interest rates in economically distressed counties. Economically Distressed Counties (EDC) are those which are among the 10 worst counties for each of the following: unemployment, income, and poverty. The Commissioner of Economic and Community Development may designate additional counties as EDC if they exhibit substantial characteristics of economic distress such as major loss of employment, recent high unemployment rates, traditionally low levels of family incomes, high levels of poverty, and high concentrations of employment in declining industries.
- F. All federal requirements that apply to the community development projects in the annual competition apply to the economic development program.
- G. Interest rates have been established which fluctuate as the prime rate fluctuates. The prime rate will be established quarterly on the first day of the following months: January, April, July and October as quoted in the Wall Street Journal. The base prime rate will be for the quarter in which the loan is approved by TNECD Loan and Grant Committee. Once the base prime rate is established, it will be in effect for the life of the loan. The only adjustments to the loan's interest rate will be the adjustment made every five years, but this will not change the base rate set at the time the loan was approved by TNECD Loan and Grant Committee, only the points below the set prime rate.

Loan terms and rates are presented on the following chart. Note that in no case shall the effective rate of interest charged on CDBG loans be less than one percent.

PROVISION	Economically Distressed	Other Counties
Maximum Loan/Grant	\$750,000	\$500,000
Maximum Term on Building	20 Years	15 Years
Maximum Term on Equipment	7 Years	7 Years
Minimum Interest Rate:		
Years 1-5	5 PBP	3 PBP
Years 6-10	4 PBP	2 PBP
Years 11-20	3 PBP	1 PBP
PBP means percentage points below prime.		

- H. Applicants for start-up funding must have 20 percent equity and at least 30 percent of project financing must come from private sources. Any start-up applicant must have not only adequate working capital based on reasonable project success, but the potential for a second line of working capital should business conditions require it. Applications for start-up businesses will take approximately one month longer than other applications to review and make recommendations.
- I. A pre-application meeting is required for all economic development projects. This is to provide advice and give companies and communities the opportunity to ask questions.
- J. Companies applying for CDBG loan assistance must demonstrate their ability to ensure loan repayment. The state will determine the adequacy of public benefit by comparing the amount of loan funds requested, the number of jobs being generated, and the economic conditions in the country in which the loan will be made.

Project Selection Criteria for Community Development Projects in the Annual Competition

A. Point Allocation

The allocation of funds for community development projects in the annual competition will be on a competitive basis because the demand for funds far exceeds the amounts available. TNECD will utilize an annual grant cycle for Community Livability, Water/Sewer and Housing Rehabilitation grants. Units of local government will submit applications to TNECD by the aforementioned deadline using the CDBG application package made available to them on the TNECD CDBG website.

Selection Criteria for projects in the annual competition shall be objective and quantitative and shall be based on project need, project feasibility, project impact, community need, project essentialness (for Community Livability only) and effect on a community’s economic development

Points for projects in the annual competition in various categories will be rated by staff evaluation with maximum points as shown below:

	Community Need	Project Need	Project Feasibility	Project Impact	Project Essentialness	Economic Development
Water and Sewer	100	100	Threshold	100	0	10
Community Livability	100	50	50	50	50	10
Housing Rehabilitation	100	50	50	50	0	10

The points for each criteria (community need, project need, etc.) will be totaled and the individual projects will be ranked from highest to lowest based on the total number of points earned. Projects in one category will not compete against projects in another category (i.e. community livability projects will not compete with those in the housing category). Projects will be approved in each category based on the total number of points earned, subject to the amount of money allocated to that category.

The selection criteria for Set-Aside projects will not be quantitative. The Set-Aside category was established to allow the state the flexibility to address situations where the selection criteria failed to operate as envisioned and meritorious projects did not score enough total points to be approved. Therefore, the approval of Set-Aside projects must necessarily be subjective. Nevertheless, there are certain factors that will be considered when approving projects under the Set-Aside category.

Principal among these is the following:

- The project need;
- The ability of the applicant to finance the project locally;
- The potential loss of other funding that has been committed;
- The number and percentage of LMI residents.

Project application materials will be supplemented, as appropriate, by site visits and by informed opinions of state agencies knowledgeable about particular projects. In particular, water and sewer system projects are reviewed by staff at the Tennessee Department of Environment and Conservation (TDEC).

The ranking of applicants is approved by the Governor's Office and the TNECD Loan and Grant Committee before awards are made. Set-aside projects are selected by the Governor's office with guidance from TNECD at the time the ranking is approved.

B. Community Need Points

Community need is a measure of economic distress based on unemployment and income and is calculated based on the following:

- Latest annual county unemployment rate
- Target area per capita income
- 10-year average county unemployment rate
- 2009 per capita income

Points are distributed within each of the funding categories with the applicant showing the highest need getting the most points, and the points decreasing from that starting point.

C. Project Need Points

Project need points measure the degree to which there is a need for the project (no existing facilities or existing facilities are inadequate). Because of the different types of projects, project need points must be structured differently for different types of projects. Listed below are the methods of calculating project need points for water, wastewater, and community livability projects.

1) Water Line Extensions

Project need for water line extensions relates to deficiencies with private sources (wells, springs, etc.) and is based upon a) water quantity problems which are measured by days of water shortage, b) water quality problems as measured by bacteria content, or c) water quality problems as measured by mineral content. Water testing is required to document bacteria and mineral problems; surveys of affected residents measure shortage.

2) Water System Projects

a. Water Treatment Plants

Project need for water treatment plants is based on the ability of the existing plant to provide the quantity and quality of water required to meet customer needs and standards of TDEC. Quantity problems are evaluated based on the percent of the existing capacity being utilized. Quality problems are evaluated by engineers in TDEC.

b. Water Distribution Facilities

Water distribution problems relate to deficiencies in existing distribution facilities and are based upon a) lack of water storage, b) pressure problems, or c) water loss. The adequacy of storage is measured against TDEC's requirement for storage capacity equal to 24 hours average usage. Pressure problems are documented by pressure tests. Water loss is calculated based on the difference between water produced and water sold.

c. Water Source Development

Water source problems are documented by the ability of the current source to meet projected demands for quantity or quality of water.

3) Sewer System Projects

Sewer system projects are those eligible for Federal funding from the Environmental Protection Agency (EPA). The CDBG evaluation system is based upon the points assigned by TDEC for the EPA priority list plus 100 points for new treatment plants or innovative alternatives, 75 points for sewer plant rehabilitation, upgrade, and/or additions to a plant, 50 points for line rehabilitation to reduce infiltration and inflow, or 25 points for interceptors. A combination of these points can also be issued. Points are totaled and distributed based on a 100-point scale.

4) Sewer Line Extensions

Project need for sewer line extensions is based upon septic tank failure rates. Testing of all septic tanks in the target area is required. Gray water problems alone do not count as septic tank failures.

5) Community Livability

Project need points for community livability projects are subjective because of the wide variety of projects that may be submitted under the community livability category. Project need points reflect the degree to which there is a need for the project. The adequacy of documentation to substantiate the nature and magnitude of the problem is very important. Scores of two TNECD reviewers will be averaged and then reviewed by the Director.

6) Housing Rehabilitation

Project need points for housing applications will be based on two factors as follows:

- a. Percent of substandard houses to be rehabilitated with CDBG funds in the target area;
- b. Percentage of residents who are 62 years of age or above, and/or female head of household, and/or handicapped.

D. Project Feasibility Points

1) Water/Sewer

Project feasibility for water and sewer projects is a threshold. All projects will be reviewed for technical feasibility by TDEC staff. If they do not meet this threshold, they will not be allowed to compete for funding.

2) Community Livability

Project feasibility points for community livability projects will be based upon the following considerations:

- a. Quality of design compared to accepted standards;
- b. Cost effectiveness, designed to create greatest benefit for least cost;
- c. Alternatives examined;
- d. Adequacy of operating budget;
- e. Quality of documentation that the project will solve the problem.

3) Housing Rehabilitation

Project feasibility points for housing applications will be based on the following considerations:

- a. A total of up to 25 points based on an assessment of whether the work proposed in the application can be accomplished with the funds available (including CDBG and other funds);
- b. A total of up to 25 points based on the relative magnitude of the problems identified in each application based on observations made on site visits and pictures provided in the application.

E. Project Impact Points

1) Water/Sewer

Project impact points for water and sewer projects will be calculated as follows:

a. CDBG cost per person;	25 points
b. CDBG cost per LMI person;	25 points
c. LMI percent;	30 points
d. Rate factor;	<u>20 points</u>
Total	100 points

2) Community Livability

Again, because of the variety of community livability projects that may be submitted, the calculation of project impact points must be able to be used for a variety of projects. Therefore, project impact points will be assigned as follows:

a. CDBG cost per person;	25 points
b. CDBG cost per LMI person;	<u>25 points</u>
Total	50 points

3) Housing Rehabilitation

Project impact points for housing applications will be based on the following considerations:

a. LMI Percentage;	25 points
b. Cost per LMI person;	<u>25 points</u>
Total	50 points

F. Project Essentialness Points

Project essentialness points apply only to community livability 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 two TNECD reviewers will be averaged and then reviewed by the Director. Project essentialness points are subjective and are assigned as follows:

a. Extremely Critical – restricted to life threatening situations;	Up to: 50 points
b. Critical – related to solving health and safety problems;	30 points
c. Important – improves living conditions, quality of life;	20 points
d. Needed – removes inconvenience, improves quantity or quality of public services;	10 points
e. Not Needed – does not address current problem	0 points

G. Economic Development Points

For the 2015-2016 application year, 10 additional points are available on applications where the community can show that the project will positively affect Economic Development in their communities. Projects that have the potential to affect Economic Development will be awarded five points. Applicants describe these effects in their program narratives and two TNECD reviewers agree on a score.

H. Commercial Façade Improvements

Commercial façade improvement grants will be scored as follows:

Project Need	Up to 35 points
Project Impact	Up to 20 points
Project Plan	Up to 25 points
Project Feasibility	Up to 10 points
Community Support	Up to 10 points
Main Street Designation	5 points

Applications will be scored by the Federal Programs staff and staff from the Community and Rural Services Division. The scores from these reviewers will be averaged and the top applicants will be awarded up to \$100,000 until the total of \$500,000 has been reached.

Project Selection Criteria for Economic Development Projects

- A. Economic development projects must create and/or retain jobs. The creation of private investment without the creation and/or retention of jobs will not qualify a project for CDBG assistance. Of the jobs created and/or retained, 51 percent must go to individuals who, prior to employment in the assisted business, were classified as having low or moderate-income. Subsection I provides additional information regarding public benefit issues related to jobs created and/or retained compared to CDBG investments.
- B. The project costs of activities assisted with CDBG funds must be reasonable. For construction projects, reasonableness will be determined by competitive bidding, including the use of Davis-Bacon wage rates. For the acquisition of equipment, reasonableness will be determined by industry standards. For the acquisition of used equipment, industry standards will be determined through the appraisal of equipment to be purchased, with the asking price of the equipment being compared to the appraisal. For new equipment, industry standards will be based on recent experience with similar equipment. The borrower also has a vested interest in obtaining reasonable costs since the equipment loan must be repaid. The state will retain the final determination of reasonableness which will be based on cost comparison with recently funded similar projects.
- C. To the extent practicable, reasonable financial support must be committed for project activities from non-federal sources prior to the disbursement of federal funds.
- D. To the extent practicable, any grant funds to be provided for project activities must not substantially reduce the amount of non-federal financial support for the activities.
- E. Project activities must be financially feasible. Non-CDBG funds in a project must be sufficient to complete the project as proposed. When an infrastructure grant is involved, the assisted business must demonstrate a high expectation of success and long-term employment of low and moderate-income individuals. When a building or equipment loan is involved, the business must demonstrate a high expectation of success and repayment of the federal funds.

F. In determining a high expectation of success which includes the long-term employment of low and moderate-income individuals and the repayment of federal funds, the Committee will consider the following:

- 1) Historical financial statements.
- 2) Projected financial statements.
- 3) Dun and Bradstreet and/or business credit reports on the company.
- 4) Marketing plan.
- 5) Resumes of management to document operational expertise of the company.
- 6) Financial strength of the owner(s) of the company, including personal credit bureau reports.

In analyzing the historical and projected financial statements, comparisons are made to industry standards such as those contained in the Robert Morris Associates Annual Statement Studies (including debt to assets, profit to assets, profit to net worth, receivables, inventory, payables, etc.). Significant deviations from industry standards will result in a more in-depth review.

Dun and Bradstreet and business credit bureau reports are reviewed to identify any recent problems the company may have had.

Marketing plans are reviewed to assess current and future customers, and their continued interest in purchasing goods and services from the company.

Management expertise is reviewed to determine the level of experience in the industry and the management skills of who will operate the company.

The financial strength of the owner(s) of the company is assessed to ensure their ability to provide additional funding to the company if necessary. This may include discussion and verification of personal assets with owners' bankers.

- G. To the extent practicable, project activities assisted with CDBG funds must not provide more than a reasonable return on investment to the owner. The reasonableness of return on investment will take into consideration industry standards such as those contained in the Robert Morris Associates Annual Statement Studies. Projects which, as a result of the CDBG assistance, will have an unreasonably high return on investment will not be considered for assistance.
- H. To the extent practicable, grant amounts used for the costs of project activities will be disbursed on a pro-rata basis with the amounts of other sources.
- I. The public benefit provided by the project activities must be appropriate relative to the amount of assistance provided by grant funds. In determining appropriateness, the Committee will consider such factors as the number of jobs being created, the number of jobs being created for low and moderate-income individuals, unemployment rates, income levels, poverty rates, recent plant closings, reliance on declining industries, isolation from centers of population and inadequate transportation facilities, labor force characteristics, and the amount of CDBG funds per full time equivalent job to be created or retained. HUD's threshold test of public benefit regardless of location is the creation or retention of at least one full-time equivalent permanent job per \$35,000 of CDBG funds used. Historically, Tennessee grants have created one job for each \$7,500 and rarely have exceeded one job per \$15,000, and the state would expect that trend to continue. There may

be exceptional cases, however, where it is appropriate for the cost per job to exceed \$15,000. These grants will be looked at on a case by case basis, considering the factors listed above that determine the appropriateness of the funding level. However, in no case will the state fund a project in excess of the HUD threshold of \$35,000 per job.

Grant and loan requests are presented to the TNECD Loan and Grant Committee which consists of the Commissioner of TNECD, the Chief of Staff of TNECD, the Assistant Commissioners of TNECD, and the General Counsel of TNECD. The final disposition of the grant or loan request may be approval, denial, approval with conditions, or re-negotiation based on these same criteria.

The final decision on the loan or grant will be made by the Committee based on the following considerations:

- 1) Does the project meet the basic federal requirements (especially LMI and public benefit test)?
- 2) Are the number and type of jobs to be generated appropriate for the amount of assistance being requested?
- 3) Is the level of risk acceptable? Based on the analysis of the business plan, marketing plan, historical and projected financial statements, and the organizational structure and expertise of the management of the company, does it appear that the company will remain in production for a significant period of time meeting its employment obligations, and if a loan is involved that the loan will be repaid.

The funding decision for economic development is necessarily subjective by the Committee, but it is based on specific criteria which are designed to identify those companies which hold promise for long-term success and continued employment of LMI persons.

Unlike the community development projects in the annual competition, it is not possible to use a point system to select economic development projects for funding. Because of this, the economic development program operates very much like a bank, with loan officers gathering as much information about a project as possible, analyzing this information and making a recommendation regarding funding, with the final decision regarding funding being the responsibility of a Loan/Grant Committee.

Each business requesting CDBG assistance is required to provide the following information:

- Business plan;
- Marketing plan;
- Historical financial statements;
- Projections;
- Resumes.

This information is thoroughly analyzed and verified. This involves checking with customers, suppliers, banking references, and others that may provide information on the business and the principals in the business.

Ability to Pay

Each CDBG grant (not loan), except those for housing, Commercial Façade Improvements and microenterprise grants, is based upon an ability-to-pay calculation that determines the level of local

financial contribution that is required. This ability-to-pay determination includes per capita income, the value of taxable property, and the value of taxable sales. Housing projects do not require a match from the community and therefore ability-to-pay is not calculated. Commercial Façade Improvements are required to be matched at 25% which can come from the community, the sponsoring organization, the businesses affected by the projects or a combination of any of these. Up to half of the required match can be in-kind services provided by the community or businesses. Microenterprise projects do not require a match.

User-financed projects are based on per capita income only. Tax financed projects are based on per capita income, property values, and sales.

Depending on the service area of the project, ability-to-pay is calculated for municipalities only, rural county only, and the county as a whole. The correct application of these different indices is as follows:

- A. For county applications where 75 percent of the beneficiaries are located in the county, use the county rural rate;
- B. For county applications where 75 percent of the beneficiaries are located in an incorporated area, use the city rate;
- C. For county applications that do not have 75 percent of the beneficiaries located in either the county or city, use the county aggregate rate;
- D. For city applications, use the city rate;
- E. For economic development applications, use the tax financed rate;
- F. For county economic development applications, use the county aggregate rate.

Grant rates range from 60 to 100 percent for economic development projects and 70 to 100 percent for community development projects.

ThreeStar Incentive

All communities that participate in the ThreeStar program for the 2015-2016 program year can deduct 4% from the Ability-to-Pay percentage up to the maximum amount. Applicants who are ThreeStar communities can apply for up to \$525,000 for water and sewer and housing projects and \$315,000 for community livability projects. A list of ThreeStar communities will be provided by the TNECD Strategy Division in March of 2015. This will be used in the scoring of applications for the 2015 awards.

Appendix D
HOME Program
Description



HOUSING GRANT APPLICATION
HOME PROGRAM FOR FISCAL YEAR 2014
Program Description and Application Package
Tennessee Housing Development Agency

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 the HOME program.

HOME funds are awarded through a competitive application process to cities, counties and non-profit organizations outside local participating jurisdictions. Local participating jurisdictions (Local PJs) are those local governments in Tennessee that receive HOME funds directly from the Department of Housing and Urban Development (HUD). 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). Non-profit organizations located in a local participating jurisdiction may apply for projects located outside the local participating jurisdictions. An applicant must apply for at least \$100,000 and may apply for a maximum HOME grant of \$500,000. There is a \$750,000 limit on the amount of HOME funds that can be awarded in any one county.

Applications for the HOME program must be received by THDA on or before 4:30 PM CST on Friday, March 6, 2015. THDA anticipates notifying successful applicants by the end of May, 2015. HOME contracts will begin July 1, 2015 and will end June 30, 2018.

The program description is followed by the application package. The program description and application is also available at www.thda.org. Once at the THDA website, click on COMMUNITY PROGRAMS. There are links on the Community Programs page for the HOME program. Click on HOME for the link to the 2014 HOME Program Description, Application and the application attachments. If you have questions please call (615) 815-2030.

The HOME Program

This program is governed by Title 24 Code of Federal Regulations, Part 92, as amended. Those regulations are incorporated by reference in this Program Description. In cases of conflicting requirements, the more stringent requirement will apply.

A. ELIGIBLE APPLICANTS

The State of Tennessee, through THDA, will accept applications for the HOME program from cities, counties, and private, non-profit organizations. Non-profit applicants must submit Part I of **Attachment One: Non-Profit/CHDO Checklist** with supporting documentation.

To be eligible the non-profit organization must:

1. Be organized under Tennessee law, as evidenced by a Certificate of Existence from the Tennessee Secretary of State dated within six months of the application due date;
2. Have no part of its net earnings inuring to the benefit of any member, founder, contributor or individual;
3. 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;
4. Have standards of financial accountability that conform to 24 CFR 84.21, *Standards of Financial Management Systems*; and
5. 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.

THDA will also accept HOME applications from community housing development organizations (CHDOs). A CHDO is a private, non-profit organization that meets all the requirements for a non-profit listed above, plus the following additional requirements:

1. 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 shall apply:
 - a. 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;
 - b. 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;
 - c. The CHDO must be free to contract for goods and services from vendors of its own choosing;
 - d. 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.
2. 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 or employees of a CHDO
3. Maintains accountability to low income community residents by:

- a. 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
 - b. Providing 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.
4. Has a demonstrated capacity for carrying 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. 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 by another organization, or by hiring a consultant.
 5. Has 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 one year of serving the community 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 a year of serving the community.

CHDOs may only apply for HOME funding for projects in which the CHDO is the owner/developer. CHDO applicants must submit **Part I and Part II of Attachment One: Non-Profit Checklist/CHDO Designation** with supporting documentation and signed by the applicant's counsel.

Applicants with prior HOME grants must have *requested* (submitted an official Request for Payment Form with supporting documentation) the following percentages of their grants by February 27, 2015 to be eligible for the 2014 HOME program:

HOME GRANT YEAR	SPEND DOWN REQUIREMENT
1992 – 2011	100%
2012 CHDO	50%
2012 – 2013 Regular Rounds	25%
2013 CHDOs	Not eligible for 2014 Funding

These spending requirements also apply to applications from CHDOs. In addition, CHDOs that were funded for homeownership programs that generate CHDO proceeds will have to demonstrate a need for additional HOME funds and documentation that neighborhood market conditions demonstrate a need for the project to be eligible for the 2014 HOME program.

Subject to review by the Grants Committee of the THDA Board of Directors, applicants who have not submitted required documentation to close a prior grant or applicants found in material non-compliance with THDA program requirements for prior HOME grants or other THDA programs are disqualified.

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 spend up to ten percent (10%) of its HOME allocation for administrative and planning expenses. THDA will use four percent (4%) of these funds for its own administrative expenses. The remaining six percent (6%) is available to pay the administrative costs of local governments and non-profit grant recipients. THDA will also set-aside up to 5% of its HOME allocation for CHDO operating expenses. Any funding remaining in the set-aside for CHDO operating expenses after all eligible CHDOs have been funded will be transferred to the Urban/Rural allocation. The balance of THDA's FY 2014 HOME allocation, not including the 10% for administration CHDO set-aside and the 5% for CHDO operating expenses, will be divided as follows:

CHDO Set-aside. Fifteen percent (15%) of the total allocation 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 \$500,000 maximum grant. Funds not committed to CHDOs within 24 months of July 31, 2014 will be recaptured by HUD. If in the opinion of THDA, the applications submitted do not represent CHDOs with viable proposals or with the organizational potential to comply with all HOME affordability requirements, THDA may choose not to award all of the FY 2014 CHDO funds in the current application round.

Urban/Rural Allocation. Seventy percent (70%) of the 2014 HOME funds will be allocated for eligible projects in Urban and Rural areas of the State. 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 44% of the remaining 70 % of the funding, and the rural allocation is 56%. 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, Memphis, Metropolitan Nashville-Davidson County, Shelby County, Sullivan County and Washington County, excluding the Town of Jonesborough. There will be an urban and a rural matrix and the applicants will be scored, ranked and funded until the funds are used. There will be 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 within 3 years of the date the Written Agreement is executed between the Grantee and THDA.

C. ELIGIBLE ACTIVITIES

There are specific eligible activities under the HOME Program that must address the housing needs of low-income households. Housing includes permanent housing for disabled homeless persons, transitional housing, single-room occupancy housing and group homes. Manufactured housing and manufactured housing lots are

not eligible for HOME assistance. Housing does not include 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, and units that require reconstruction. Eligible housing activities include:

1. Homeowner rehabilitation programs.

Housing Rehabilitation: The use of HOME funds will be limited to the rehabilitation of existing housing units. A maximum of \$40,000 per house for rehabilitation costs (excluding building inspections, LBP inspections, energy related inspections, administration) will be allowed. Dilapidated structures which require reconstruction are not eligible and should not be scored. 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: of roofs, HVAC systems, electrical systems, plumbing systems, foundation problems, water supply issues, exterior painting to maintain the structure, limited interior painting. The structure must exhibit at least one code violation as revealed by the initial code inspection.

HOME regulations require that after the work is complete, the entire structure must meet the UPCS and the adopted building code in force for that location, or in the absence of a local building code, the State-adopted International code. Units assisted with HOME funds must require at least \$1,000 of rehabilitation work to bring the unit into compliance with the applicable codes. Structures that cannot be brought up to code within the maximum grant funds would be ineligible.

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 limits. *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 \$40,000. 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 assistance up to \$40,000.

2. Homeownership Programs.

Cities, counties and non-profit organizations (non-CHDO). Homeownership programs are restricted to a soft second mortgage necessary to qualify the household for permanent financing.

Soft second mortgages. Any 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. There will be an affordability period of five-years which 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.

Sales Price Limits. The sales price limit for homeownership programs are the Property Value Limits. See **Attachment Two: Property Value Limits Existing Homes HOME Purchase Price and New Homes HOME Purchase Price.**

Underwriting. Front and back end ratios may not exceed twenty-nine (29%) and forty-one percent (41%), respectively. Lower ratios are encouraged.

Permanent Financing. Under homeownership programs, THDA expects the use of THDA mortgages whenever suitable. Other financing may be used if it is comparable to a THDA mortgage. 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 home buyer 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 prepayment penalty for early payoffs.

Homebuyer Contribution. The homebuyer must make a contribution from their own funds equal to one percent (1%) of the purchase price of the property.

Homebuyer Education. All homebuyers must complete a homebuyer education program from a THDA qualified homebuyer education trainer prior to purchase.

Neighborhood market conditions. Applicants proposing homeownership projects will also need to document that neighborhood market conditions demonstrate a need for the project.

Deadline for Sale. Homebuyer units must be sold to an eligible homebuyer within nine (9) months of project completion. If a homebuyer is not sold to an eligible homebuyer within nine months of project completion, 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.

Before construction or acquisition and rehabilitation can begin under homeownership, all units must have eligible buyers pre-approved for a permanent loan. No speculative construction or acquisition is allowed. However, lease purchase is permitted if necessary, and if the CHDO has an existing lease-purchase program.

It is expected that the grant recipient will not only shepherd the homebuyer through the home buying process, but also work toward fostering an on-going relationship with the homebuyer. This includes facilitating additional homeowner counseling, verifying homeowner occupancy requirements on an annual basis, and monitoring mortgage default issues.

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

- a. CHDO Operating Expenses.* CHDO may request up to 7% of its grant as CHDO operating expenses to help with the administrative costs of operating a housing program. Operating expenses are separate from project funds and are funded from the 5% set-aside for CHDO operating expenses from the annual allocation.
- b. Developers Fees.* A CHDO may also request an 8% developer's fee if the CHDO 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.
- c. CHDO Proceeds.* CHDO proceeds are the HOME funds returned to a CHDO upon the sale of a unit developed by the CHDO from the buyer's permanent financing. The CHDO must use its CHDO proceeds to develop more housing. A CHDO may use 15% of the CHDO proceeds for operating expenses, divided as follows: 7% for administration and 8% for developer's fees. Once the CHDO proceeds are used a second time to develop more housing, the HOME restrictions on the use of proceeds are eliminated. The 25% cap on the amount of CHDO proceeds that can be used for operating or administrative expenses has been eliminated. This policy applies retroactively to current, active CHDO grants.

4. Project Soft Costs.

In planning their programs, applicants may include the costs for inspections and work write-ups as a project-related soft cost. There is a limit to these costs of 7% of the hard costs of the rehabilitation or construction, not to exceed \$2,100 or be less than \$500. In addition to the costs for inspections and work write-ups, the costs for lead-based paint inspections, risk assessments and clearance testing, and architectural and engineering fees are also paid as project soft costs. Costs associated with HUD-mandated THDA inspections are also a project soft cost, but do not count against the \$2,100 cap. All project soft costs count toward the HUD maximum per unit subsidy limit.

D. PROHIBITED ACTIVITIES

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 (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 and 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. Use HOME funds for rental housing projects;
10. 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/developer of a project.

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. Grantees will analyze each project to insure 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 AND LEVERAGE

For the FY 2014 HOME programs, THDA will continue to provide the required federal match. Although no local match is required from applicants, THDA will count toward its matching requirement any non-federal project funds that qualify as match under the HOME rule.

In the scoring matrix, any project that has leveraged funds will receive additional points. Leveraged funds are funds provided by the 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, THDA BUILD loan 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.

G. HOME PROGRAM REQUIREMENTS

1. INCOME LIMITS

HOME funds may be used to benefit only low-income or very 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. "Very low income household" means an individual or 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 or rental unit. 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 in **Attachment Three: Income Limits for the 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.

2. FORMS OF ASSISTANCE

Homeowner rehabilitation. Assistance from grant recipients to program beneficiaries will be limited to forgivable grants that are completely forgiven after a specified period of time as long as the beneficiary adheres to the conditions of the grant.

Homeownership programs. Assistance from grant recipients to program beneficiaries as soft second mortgages will be limited to loans equal to the lesser of \$14,999 or the amount necessary to qualify the household for permanent financing which are forgiven at the end of 5 years.

3. COMPLIANCE PERIOD

Homeowner rehabilitation. Grants for homeowner rehabilitation projects shall have a compliance period of at least five years with a forgiveness feature of 20% annually. In order to enforce the compliance period, THDA will require that grant recipients obtain a grant note and a recorded deed of trust executed by the homeowners.

If the homeowner of a property that has been rehabilitated dies during the compliance period and the property is inherited by heirs, the property may be rented without repaying the unforgiven portion of the HOME subsidy to THDA. However, if the house is sold by the heirs during the affordability period, the remaining unforgiven portion must be repaid to THDA. This policy may be applied retroactively to prior HOME projects as needed.

Homeownership Programs. CHDOs or a non-CHDO non-profit agency must provide downpayment and closing cost assistance as a soft second mortgage in an amount equal to the lesser of \$14,999 in HOME funds or the amount of HOME funds necessary to qualify a household for permanent financing. There will be an affordability period of five years which is forgiven at the end of the 5th year if the unit remains in compliance, i.e., remains the primary residence of the initial homebuyer and is not leased. If the unit does not remain in compliance, the entire HOME investment must be repaid to THDA by the Grantee.

If the HOME-assisted unit is sold on or before the end of the affordability period, the amount of the HOME subsidy subject to recapture will be reduced by 20% per year. If the remaining outstanding principal balance of the HOME Note plus the amount of the downpayment made by the homeowner, if any, plus the amount of any capital improvement investment made by the homeowner exceeds the amount of net proceeds available as a result of the sale, 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. 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)(35). In order to enforce the affordability period, THDA will require that the grant recipient obtain a note and a recorded deed of trust from the homebuyer.

4. LEVEL OF SUBSIDY

Whittier, CA 90601

[P] 888-ICC-SAFE (888-422-7233) and press 0

[F] (562) 908-5524

Open 8 a.m. to 4 p.m., Pacific, Monday-Friday

Website: www.iccsafe.org

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.

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.

Section 504. Section 504 of the Rehabilitation Act of 1973 prohibits discrimination in federally assisted activities and programs on the basis of handicap, and imposes requirements to ensure that qualified individuals with handicaps have access to these programs and activities.

6. AFTER REHABILITATION PROPERTY VALUE

For homeowner rehabilitation projects, 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. The after rehabilitation value is determined by adding the appraised value of the land and improvements from the county assessor's office and the cost of the rehabilitation (construction hard costs plus project soft costs). See **Attachment Two: Property Value Limits – Existing Homes HOME Purchase Price.**

7. SALES PRICE LIMITS

The sales price limit for homeownership programs are the same as the Property Value Limits for homeowner rehabilitation programs. See **Attachment Two: Property Value Limits Existing Homes HOME Purchase Price and New Homes HOME Purchase Price.**

H. 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 CDBG, UDAG, 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 very 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 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.

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; (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, it's 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.

I. 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.

J. EQUAL OPPORTUNITY AND FAIR HOUSING

No person in the United States shall on the grounds of race, color, religion, sex, familial status, national origin, or disability be excluded from participation, denied benefits or subjected to discrimination under any program funded in whole or in part by HOME funds. The following Federal requirements as set forth in 24 CFR 5.105(a), Nondiscrimination and equal opportunity, are applicable to HOME projects:

Fair Housing Act	24 CFR Part 100
Executive Order 11063, as amended (Equal Opportunity in Housing)	24 CFR Part 107
Title VI of the Civil Rights Act of 1964 (Nondiscrimination in Federal programs)	24 CFR Part 1
Age Discrimination Act of 1975	24 CFR Part 146
Section 504 of the Rehabilitation Act of 1973	24 CFR Part 8
Section 109 of Title I of the Housing and Community Development Act of 1974	24 CFR Part 6
Title II of the Americans with Disabilities Act	42 U.S.C. §12101 <i>et seq.</i>
Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity	24 CFR Parts 5, 200, 203, 236, 400, 570, 574, 882, 891 and 982
Section 3 of the Housing & Urban Development Act of 1968	24 CFR 135
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

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.

K. SITE AND NEIGHBORHOOD STANDARDS

General. 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.

These rules are complex and subject to interpretation. Several common sense actions will help in deciding on projects. Avoid action which would ultimately increase the racial segregation in your communities. Review rental new construction plans with your HUD field office. Try to get input from the Fair Housing person and the program person. Identify and address community concerns about projects to the greatest extent possible before committing funds.

L. AFFIRMATIVE MARKETING

Prior to beginning a HOME project, grant recipients must adopt affirmative marketing procedures and requirements for all HOME 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.

M. 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 cannot be committed until the environmental review process has been completed and funds have been released. The Environmental Review covers the entire project, not just the portion funded by HOME. Commitments for expenditures made prior to the approval of the environmental review cannot be reimbursed with HOME funds.

N. 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). In a rental project in which not all units are assisted with HOME funds, the lead-based paint requirements apply to all units and common areas in the project.

O. 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.

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

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.

R. CONFLICT OF INTEREST

In the procurement of property and services, the conflict of interest provisions in 24 CFR 85.36 and 24 CFR 84.42, respectively, apply. In all cases not governed by 24 CFR 85.36 and 24 CFR 84.42, 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 exercise or have 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 in administering their HOME programs as THDA does not routinely consider requesting exceptions to the conflict of interest provisions from HUD.

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 state and federal requirements. At a minimum, cities and counties must comply with 24 CFR 85.36 and non-profits) must comply with 24 CFR 84.40 – 84.48.

Applicants should obtain 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 selection procedure and a written rationale for selecting the successful bid or proposal.

T. 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; proposal of a project that meets the requirements of 24 CFR Part 92, as amended; and documentation of an approved growth plan and the formation of a Joint Economic and Community Development Board (JECDB) prior to the submission of the 2014 HOME application.

Additional requirements for non-profit organizations, including CHDOS, are listed on **Attachment One: Non-Profit/CHDO Checklist**. Documentation must be submitted along with the completed Checklist 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.

Applications meeting the threshold criteria will be scored and ranked in descending numerical order within the “urban” category, the “rural” category or the CHDO category, based on the following categories:

URBAN AND RURAL MATRICES

Up to 160 Points

1. PROGRAM DESIGN

Up to 35 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 that 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 of 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;
 - Has not left HOME funds in excess of \$75,000 in a prior grant at closeout; 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 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 community, the local government is involved in the administration of the project.

2. NEED

Up to 50 points

THDA has calculated need factors using housing statistics for counties. Factors are based on percentages rather than absolute numbers. For homeowner projects, the need factors used are the percentage of owner households that are low income; the percentage of owner households with cost burden; the percentage of affordable owner units built before 1960; the percentage of homes lacking complete kitchen facilities; the percentage of homes lacking complete plumbing facilities; and the percentage of food stamp recipient households in the county. Scores to be used in the evaluations are shown in **Attachment Four: 2014 HOME Need Scores for Homeowner Projects.**

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 50 points

THDA shall award up to 50 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 1992 - 2013 HOME dollars awarded in each county. These calculations are

shown in **Attachment Five: HOME Program Not Proportionally Served**. For multi-county projects, this score is calculated proportionately according to the number of units in each county.

4. DISASTER AREAS 10 points

THDA shall award 10 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. See **Attachment Six: Disaster Counties** for the current disaster areas.

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 of the leveraged funds in the application.

6. ENERGY CONSERVATION Up to 5 points

THDA shall award up to 5 additional points to applications for rehabilitation that include an independent energy audit and, to the extent feasible, incorporate the recommendations of the audit report in the rehabilitation work write-up.

CHDO MATRIX	Up to 170 Points
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1. CAPABILITY Up to 50 points

- The proposed project demonstrates exceptional planning and readiness. Up to 25 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.
 - CHDO has the capacity to secure other funding for the project. Commitment letters are included in the application.

- The organization demonstrates sufficient capacity beyond threshold. Up to 25 points
 - The organization has produced successful affordable housing projects.
 - The organization has a demonstrated capacity to manage homeownership programs, if applicable.
 - The agency's budget reflects multiple sources of funding.
 - If previous experience under HOME, the ability to conform to the timeframe of Attachment B: Implementation Plan

of the HOME Working Agreement; the ability to draw down funds; the ability to complete a project in a timely manner; the lack of monitoring findings; and appropriate response to client concerns or complaints.

2. NEED Up to 50 points

THDA has calculated need factors using housing statistics for counties. Factors are based on percentages rather than absolute numbers. For homeowner projects, the need factors used are percentage of owner households that are low income; the percentage of low income owner households with cost burden or other problems; and the percent of affordable owner units built before 1960. Scores to be used in the evaluations are shown in **Attachment Four: 2014 HOME Need Scores for Homeowner Projects**.

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 50 points

THDA shall award up to 50 additional points to applications submitted from areas where the amount of THDA and HOME funding is below the state average. The formula for awarding these points is based on the percentage of 1992-2013 HOME dollars awarded in each county. These calculations are shown in **Attachment Five: HOME Program Not Proportionally Served**. For multi-county projects, this score is calculated proportionately according to the number of units in each county.

4. DISASTER AREAS 10 points

THDA shall award 10 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. See **Attachment Six: Disaster Counties** for the current disaster areas.

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 point 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 point, there must be written documentation for the leveraged funds in the application.

Appendix E

ESG Program Description



HOUSING GRANT APPLICATION 2015 EMERGENCY SOLUTIONS GRANT PROGRAM

Program Description and Application Package 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. 11371-11378), now known as the McKinney-Vento Homeless Assistance Act. ESG funds are administered by The Tennessee Housing Development Agency (THDA) and are awarded by U.S. Department of Housing and Urban Development.

The Emergency Solutions Grant (ESG) Program was created to replace the Emergency Shelter Grant program when the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) was signed into law on May 20, 2009. The HEARTH Act amended and reauthorized the McKinney-Vento Homeless Assistance Act, and included major revisions to the existing Emergency Shelter Grant Program.

The new ESG Program is designed to identify sheltered and unsheltered homeless persons, as well as those at risk of homelessness, and provide the services necessary to help those persons to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness. The change in program name reflects the change in program's focus from addressing the needs of the homeless in emergency or transitional shelters to assisting people to regain stability in permanent housing. THDA anticipates an ESG allocation in 2015 of approximately \$2.7 million dollars.

The purpose of this Program Description is to explain the requirements and the application process for the ESG Program. Agencies applying for 2015 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. Programs that will provide access to permanent rapid re-housing of homeless individuals and families, defined as a Critical Need Priority by HUD, are preferred.

ESG funds are awarded on a competitive basis to the Small City Entitlement Communities and, on a competitive basis, to 501(c)(3) or 501(c)(4) non-profit organizations, with appropriate documentation, outside the CDBG entitlement communities that receive their own ESG funding directly from the U. S. Department of Housing and Urban Development. The Tennessee entitlement communities that receive their own allocation of ESG funds are Chattanooga, Memphis and Nashville-Davidson County.

Applications for the ESG program must be received by THDA on or before 4:30 PM CST on Friday, March 13, 2015. Contingent upon an announcement of a 2015 ESG allocation, THDA anticipates notifying successful applicants by the end of May, 2015, and issuing 2015 ESG contracts effective July 1, 2015 through June 30, 2016. An applicant must apply for at least \$35,000 and may apply for a maximum of \$100,000 in ESG funding.

The program description is followed by the application package. The program description and application is also available at www.thda.org. Once at the THDA website, click on COMMUNITY PROGRAMS. There will be a link for the program description, the application and the application attachments. If you have questions, call (615) 815-2030.

THE ESG PROGRAM

The ESG program is governed by Title 24 Code of Federal Regulations, Part 576. Those 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. To help improve the quality of emergency shelters for the homeless;
2. To help meet the costs of operating and maintaining emergency shelters;
3. To provide essential services so that homeless individuals have access to the assistance they need to improve their situation;
4. To provide street outreach services to the homeless; and
5. To provide emergency intervention assistance and rapid-rehousing services to prevent homelessness and to obtain permanent housing.

A person is considered homeless only when he/she resides in one of the places described in the categories below:

Category 1-Literally Homeless

- a. Individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:
 - i. Has a primary nighttime residence that is a public or private place not meant for human habitation;
 - ii. Is living in a publicly or privately operated shelter designated 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); or
 - iii. Is exiting an institution where the individual or family has resided for 90 days or less **and** who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.

Category 2-Imminent Risk of Homelessness

- a. Individual or family who will imminently lose their primary nighttime residence, provided that:
 - i. 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 needed to obtain other permanent housing.

Category 3-Homeless under other Federal Statutes

- a. 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 the other listed federal statutes located at 24 CFR part 576.1 "Definitions";
 - ii. Have not had a lease, ownership interest, or occupancy agreement in permanent housing during the 60 days prior to the homeless assistance application;
 - iii. Have experienced persistent instability as measured by two moves or more during the preceding 60 days; and
 - iv. Can be expected to continue in such status for an extended period of time due to special needs or barriers.

Category 4-Fleeing/Attempting to flee Domestic Violence

- a. Any individual or family who:
 - i. Is fleeing, or is attempting to flee, domestic violence;
 - ii. Has no other residence; and
 - iii. Lacks the resources or support networks to obtain other permanent housing.

** Individuals and families who meet the criteria of Category 4 may be served under Rapid Rehousing or Prevention, depending on their housing situation at the time of assistance. For instance, if the individual or family is residing in a domestic violence shelter, then they automatically qualify as homeless under Category 1. If the individual or family is still living in a home but need to move due to the domestic violence situation, they may qualify for prevention if they meet the 30% income eligibility requirement.*

A. CONSISTENCY WITH THE CONSOLIDATED PLAN

ESG activities are focused on helping meet the needs of emergency homeless shelters and programs in under-served areas of the State outside of Entitlement Cities. The State is particularly interested in developing and expanding shelter programs in rural areas that lack ready access to other homeless funds. The State is also placing a priority on shelter programs serving families and on transitional living shelters that provide an array of supportive services in addition to living arrangements for a period of at least six months. ESG proposals will be evaluated for consistency with the State of Tennessee's Consolidated Plan, as amended. The State's Consolidated Plan identifies the need for the following types of emergency shelters:

1. Emergency Family Shelters. With the increase of homeless single and two-parent families noted statewide, there is a need for 24-hour emergency family shelters.
2. Emergency Elderly and Disabled Shelters. Small, non-traditional shelter arrangements for the frail, elderly and disabled elderly will protect this vulnerable group. Such shelters could exist in a family home system or be tied to an existing service center for the elderly that could make needed services more accessible.
3. 24-Hour Emergency Shelters for the Employed. Most shelters require participants to vacate the shelter during the day. Shelter residents who become employed or who enter the shelter employed may work odd shifts and require access for sleeping, etc. A small shelter for the employed would accommodate second and third shift employees and make available employment support services.
4. Shelters for the Mentally Ill. The actions of chronic mentally ill homeless persons can be very distressing to others as well as themselves. Emergency shelters for the chronic mentally ill would allow for a more appropriately controlled environment that would ultimately serve the support needs of these clients.

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 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. **Non-profit agencies are not eligible to receive funds for administration.**

THDA Targeted Set-Aside. For the 2015 ESG program, THDA will allocate the \$100,000 of ESG funding that does not require matching funds to the Tennessee Department of Mental Health and Substance Abuse Services (TDMHSAS). TDMHSAS will use the ESG funds for homeless assistance and prevention activities through its established network of housing agencies providing services to clients being discharged from medical and mental health facilities.

The remaining ESG funds will be allocated as follows:

Small Cities Set-Aside. THDA will allocate 52% of the remaining ESG funds on a formula basis to the eleven CDBG entitlement cities that do not receive ESG grants, but are expected to address homelessness through the "Continuum of Care" described in their Consolidated Plans. These cities are: Bristol, Clarksville, Cleveland, Franklin, Hendersonville, Jackson, Johnson City, Kingsport, Morristown, Murfreesboro and Oak Ridge.

Knoxville Set Aside - For the 2015 ESG program, THDA will allocate \$130,308 to the City of Knoxville which has lost its direct ESG allocation from HUD.

Competitive Allocation. The remaining 48% of the 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. Non-profit applicants must submit **PART V: Non-Profit Checklist** with supporting documentation, and **PART VI: Non-Profit Board Composition**.

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

1. Be organized and existing as a non-profit agency under Tennessee law, as evidenced by a Certificate of Existence from the Tennessee Secretary of State dated within six months of the application due date;
2. Have no part of its net earnings inuring to the benefit of any member, founder, contributor or individual;
3. 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;
4. Have standards of financial accountability that conform to 24 CFR 84.21, Standards of Financial Management Systems; and
5. 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.
6. Faith-based organizations receiving ESG funds, like all organizations receiving HUD funds, must serve all eligible beneficiaries without regard to religion.
7. Submit certification of participation in local Continuum of Care activities and HMIS reporting.

Non-profit organizations are eligible to receive funds only if such funding is approved by the local government jurisdiction where programs are based. Each application from a nonprofit 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. *Housing agencies funded by TDMHSAS are not eligible to apply for ESG funds through the Competitive Allocation.*

D. ELIGIBLE ACTIVITIES

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

Eligible Program Participants: Unsheltered individuals and families who qualify as homeless under Category 1 of HUD's Definition of Homelessness

Allowable Activities:

- a. *Engagement* – Activities to locate, identify, and build relationships with unsheltered homeless persons for the purpose of providing immediate support, intervention, and connections with homeless assistance programs and/or social services and housing programs. Eligible costs include: initial assessment of need and eligibility; providing crisis counseling; addressing urgent physical needs; and actively connecting and providing information and referral. Eligible costs also include the cell phone costs of outreach workers during the performance of these activities.
 - b. *Case Management* – Assessing housing and service needs, and coordinating the delivery of individualized services. Eligible costs include: using a Continuum of Care centralized or coordinated assessment system; initial evaluation including verifying and documenting eligibility; counseling; helping to obtain Federal, State and local benefits; providing information and referral to other providers; and developing an individualized housing/service plan.
 - c. *Emergency Health Services* – Outpatient treatment of urgent medical conditions by licensed medical professionals; and providing medication and follow-up services.
 - d. *Emergency Mental Health Services* – Outpatient treatment of urgent mental health conditions by licensed professionals; medication costs and follow up services.
 - e. *Transportation* – Travel by outreach workers or other service providers during the provision of eligible outreach activities; costs of transportation of clients to emergency shelters or other service providers; and costs of public transportation for clients.
 - f. *Services to Special Populations* – Essential Services that have been tailored to address the needs of **homeless youth, victims of domestic violence, and related crimes/threats, and/or people living with HIV/AIDS** who are literally homeless.
2. **Emergency Shelter:** Rehabilitation of an existing shelter or conversion of a building for the purposes of providing emergency shelter, essential services and operational expenses.

Eligible Participants: Individuals and families who qualify as homeless under Categories 1 and 4 of HUD's Definition of Homelessness.

Allowable Activities:

- a. *Renovation, major rehabilitation or conversion* – Renovation means rehabilitation that involves costs of 75% or less of the value of the building before renovation. Major rehabilitation means rehabilitation that involves costs in excess of 75% of the value of the building before rehabilitation. Conversion means a change in the use of the building to an emergency shelter for the homeless, where the cost of conversion exceeds 75% of the value of the building after conversion.

All renovation, rehabilitation or conversion work proposed for buildings constructed prior to 1978 must comply with Lead-Based Paint Regulations at 24 CFR Part 35, Subpart J, as applicable.

Grantees receiving ESG assistance for major rehabilitation or conversion must maintain the building as a shelter for homeless individuals and families for 10 years; grantees receiving ESG assistance for renovations must be maintained as a shelter for homeless individuals and families for 3 years.

- b. *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. Assistance in obtaining permanent housing;
 - ii. Medical and psychological counseling and supervision;
 - iii. Employment counseling;
 - iv. Nutritional counseling;
 - v. Substance abuse treatment and counseling;
 - vi. Assistance in obtaining other Federal, State and local assistance including mental health benefits; employment counseling; medical assistance; Veteran's benefits; and income support assistance such as Supplemental Security Income, Food Stamps and Aid to Families with Dependent Children;
 - vii. Other services such as child care, legal services, life skills training, transportation, job placement and job training; and
 - viii. Staff salaries necessary to provide the above services.
 - ix. Operating expenses - Payment of eligible operation costs related to the operation of emergency and transitional housing, including but not limited to, maintenance, operation, rent, repair, security, fuel, equipment, insurance, utilities, food and furnishings.

Expenditure limits of combined Street Outreach and Emergency Shelters cannot exceed 60% of the maximum grant of \$100,000.

3. ***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 Re-Housing Activities:*** Activities related to help a homeless individual or family to move into permanent housing.

Eligible Participants: Individuals and families who meet the definition of "homeless" who live in an emergency shelter or other place described in the definition provided by HUD.

Allowable Activities for Prevention and Rapid Re-Housing:

- a. *Financial Assistance* – Rental application fee (excludes pet deposit); moving costs; security deposit for rental or utility; payment of rental arrears up to six months; and short-term (up to 3 months) or medium-term (up to 9 months) rental and/or utility assistance.

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); and
 - 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.
- b. *Housing Relocation and Stabilization Services* – Housing search and placement; assessment of housing barriers and needs; landlord mediation; legal services resolving landlord/tenant matters; assistance with submitting rental applications and leases; assessment of housing for habitability, lead-based paint and rent reasonableness; case management; HMIS data collection and submission; credit repair counseling; budget classes; and monitoring and re-evaluating program participants.
5. ***Homeless Management Information System (HMIS)***: 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.

Local government recipients may distribute all or a part of their ESG funds to eligible, private 501(c)(3) 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 of an emergency shelter for the homeless;
 - c. Property clearance or demolition;
 - d. Rehabilitation administration, such as the preparation of work specifications or inspections;
 - e. Staff training or fund raising activities associated with rehabilitation;
 - f. Salary of case management supervisor when not working directly on participant issues;
 - g. Advocacy, planning, and organizational capacity building;
 - h. Staff recruitment and/or training
 - i. Transportation costs not directly associated with service delivery.
 - j. Recruitment or on-going training of staff;
 - k. Depreciation;
 - l. Costs associated with the organization rather than the supportive housing project (advertisements, pamphlets about the agency, surveys, etc.)
 - m. Staff training, entertainment, conferences or retreats;
 - n. Public relations or fund raising;
 - o. Bad debts or bank fees; and
 - p. Mortgage payments.
3. *Under Prevention and Rapid-Rehousing Activities*, ESG funds may not be used for the following:
- a. Mortgage 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*: Activities funded under this activity must comply with HUD's standards on participation, data collection, and reporting under a local HMIS.

F. MATCHING FUNDS

The ESG program requires a dollar for dollar match for the ESG funds. Each application should 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 recipient and within the period of the ESG contract with THDA. The recipient may not include funds used to match any previous ESG grant.

G. 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 reach persons with handicaps 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 handicap accessible services or facilities.

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>.

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. Grantees using ESG funds for renovation, major rehabilitation or conversion must comply with Subpart J to eliminate as far as practical lead-based paint hazards that receives federal assistance for rehabilitation. The Lead-Based Paint Regulations are available at www.hud.gov/lea.

3. PROPERTY MANAGEMENT STANDARDS. – In addition to the three-year or ten-year compliance period required for projects that use ESG funds for rehabilitation, renovation or conversion, recipients of ESG funds are also required to follow uniform standards for using and disposing of capital improvements and equipment. Equipment is defined as having a useful life of one year and a per unit value of \$5,000 or more.

4. RELOCATION AND DISPLACEMENT. – Grantees are required to take reasonable steps to minimize the displacement of persons, families, individuals, businesses, non-profit organizations or farms as a result of administering projects funded through ESG. Any persons displaced by the acquisition of property must be provided with relocation assistance (24 CFR 576.59).

5. ENVIRONMENTAL REVIEW. - In implementing the ESG program, the environmental effects of each activity must be assessed in accordance with the provisions of the National Environment Policy Act of 1969 (NEPA) and the related authorities listed in HUD's regulations at 24 CFR Part 58. THDA as the Responsible Entity and the units of local government funded by THDA will be responsible for carrying out environmental reviews.

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

6. CONFLICT OF INTEREST. - Each ESG recipient 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).

7. 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.
8. CONTRACTUAL AGREEMENT. - All recipients must enter into a contractual agreement with THDA. This Working Agreement includes all requirements contained in the ESG Final Rule (24 CFR Part 576) in addition to all other applicable rules and regulations. The Working Agreement will include, but is not limited to the following:
 - a. BUILDING STANDARDS. - Recipients must ensure that any building for which Emergency Solutions Grants are used for renovation, conversion or major rehabilitation will meet the local government standards for safety and sanitation.
 - b. CERTIFICATION OF ASSISTANCE. - Recipients must certify that on-going assistance will be provided to homeless individuals in obtaining 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. - Recipients must develop procedures to ensure the confidentiality of victims of domestic violence.
 - d. DRUG AND ALCOHOL-FREE FACILITIES. - Recipients 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. - Recipients must involve the homeless individuals and families in the maintenance and operation of facilities, and in the provision of services to residents of these facilities to the maximum extent possible. The involvement of homeless persons is required through the Housing and Community Development Act of 1992.
 - f. PROCUREMENT PROCEDURES. - Each ESG recipient 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.
 - g. FAIR HOUSING. - All ESG recipients must perform and document action in the area of enforcement and/or promotion to affirmatively further fair housing. During the grant year recipients 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 recipients 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.
 - i. REPORTING REQUIREMENTS. - Each ESG recipient must complete periodic reporting forms as required by THDA.
 - j. HMIS PARTICIPATION. -All ESG recipients must certify that they will fully utilize the Homelessness Management Information System (HMIS) for their area. While recipients must work with their local HMIS administrator, please note that different areas within the state may use different systems and/or system administrators. The applicant should work with their local CoC to coordinate HMIS access and technical assistance. The ESG recipient assumes 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://www.thda.org/commpros/hprp/cocmap.pdf>

Please note that domestic violence programs are exempt from the HMIS requirement, however they will be required to provide aggregate data for reporting purposes.

H. 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; proposal of a project that meets the requirements of 24 CFR Part 576 and 91, as amended. Additional requirements for non-profit organizations are included in the application at **Part V: Non-Profit Checklist and Part VI: Non-Profit Board Composition**. 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.

Key Applicant Eligibility Factors

- Eligible non-profit agency
- No outstanding findings or other issues
- Experienced homeless services/prevention provider
- Must be able to meet recordkeeping and reporting requirements including HMIS utilization
- Must be able to meet HMIS requirements (exception of domestic violence programs)
- Must be certified by local Continuum of Care Lead Agency as a participating member
- Must submit ESG Written Standards

ESG COMPETITIVE ALLOCATON RATING SCALE 100 POINTS

1. PROGRAM DESIGN UP TO 25 POINTS

The proposed program design demonstrates exceptional planning, readiness and administrative capability. All necessary components to accomplish the project have been identified in the application. Program administrators and qualified staff have been identified. Project is reasonable and expenses are allowable by category funded. Project meets objectives of the local Continuum of Care.

2. APPLICANT CAPACITY UP TO 30 POINTS

Documentation of applicant's administrative capacity to administer the ESG program and experience with grant funding. Documentation of the applicant's experience in serving the homeless in their community and assisting clients in maintaining permanent housing. Consideration will be given to applicants that have shown an ability to turn in pay requests with appropriate documentation on a timely basis and turn in reports as requested.

3. FISCAL INFORMATION UP TO 30 POINTS

Completeness of budget. Clear and specific documentation of match, source(s) and level of committed cash match. This criterion will include a review of past expenditure of ESG funds. *Attention will be paid towards agencies that draw their funds down as needed and in a timely manner.*

4. CRITICAL NEED UP TO 10 POINTS

THDA will award 10 points to applications for projects focused on Rapid Re-Housing activities by applicants who have experience in providing these activities in accordance with HUD's guidelines. Consideration will be given to lack of other resources for rapid re-housing services in target areas.

5. DOMESTIC VIOLENCE SHELTERS UP TO 5 POINTS

THDA recognizes that while the risk factors for homelessness are also risk factors for domestic violence, they are not the only risk factors. We recognize that domestic violence cannot be necessarily be tracked in the same way as other subgroups of the homeless. Therefore, up to 5 additional points will be granted to domestic violence shelters in areas of reported incidents.

Appendix F

**Consolidated Plan Social
Media Marketing**



Tennessee Housing Development Agency

April 21 at 4:27am · 🌐

Public hearings for the 2015-2019 Tennessee Housing Development Agency Consolidated Plan wrap up today with a pair of meetings in Middle Tennessee.

The first meeting will be held in Mt. Pleasant from 10 a.m. until noon at the South Central Tennessee Development District, while the day's second hearing will take place from 2:30 p.m. until 4:30 p.m. at the Upper Cumberland Development District offices in Cookeville.

THDA wants your feedback and ideas to help guide its work in providing affordable housing for all Tennesseans over the next five years.

The 2015-2019 Consolidated Plan is a state-wide, multi-department effort led by Tennessee Housing Development Agency to support the administration of four U.S. Department of Housing and Urban Development (HUD) programs. The goal is to present the State's housing needs and interests in relation to programs available to support development.

For further details, visit <http://thda.org/about-thda/public-notice-and-comment>.



Public Notice and Comment

THDA is holding public meetings or is seeking public comments about the 2015 Weatherization Assistance Program, 2015-2019 Tennessee Consolidated Plan, Issue 2015-1 and Issue 2015-A.

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👍 Marilyn Scott Wooliver, Cynthia Peraza and Jack M Thomas Jr like this.



Tennessee Housing Development Agency

April 21 at 6:27am · 🌐

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[See More](#)



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Tennessee Housing Development Agency

April 15 at 1:04pm · 🌐

THDA's 2015-2019 Consolidated Plan public hearing at First Tennessee Development District in Johnson City is set to begin and run through 4 p.m. Your feedback and ideas will be used to guide funding requests, investments, and partnerships over the next five years around community development, housing, and economic development.

The next hearing will be held tomorrow, April 15, in Alcoa. Three more meetings are scheduled for next week.

For more information, click the link below.



Public Notice and Comment

THDA is holding public meetings or is seeking public comments about the 2015 Weatherization Assistance Program, 2015-2019 Tennessee Consolidated Plan, Issue 2015-1 and Issue 2015-A.

THDA.ORG

Like · Comment · Share

👍 2 people like this.



Write a comment...



Tennessee Housing Development Agency

April 10 at 12:39pm · 🌐

The Tennessee Housing Development Agency wrapped up its first week of Consolidated Plan hearings with Thursday night's meeting in Bartlett. Shelby County Mayor Mark Luttrell was among those in attendance at the Bartlett City Hall Council Chambers where the meetings were held.

Wednesday's meeting in Martin was also well attended, with Weakley County Mayor Jake Bynum and Lake County Mayor Denny Johnson among those present, while THDA held its first hearing Tuesday in Jackson.

In addition to receiving housing market data and the State's plan for housing and community development for the next five years, attendees discussed various housing issues ranging from homelessness to how THDA and other agencies can work more closely with public housing authorities. A number of attendees also completed the Housing and Community Needs Survey for the consolidated plan.

Three more Consolidated Plan meetings will be held next week at locations across East Tennessee, including Chattanooga, Johnson City and Alcoa (see below for details).

The 2015-2019 Consolidated Plan is a state-wide, multi-department effort led by Tennessee Housing Development Agency to support the administration of four U.S. Department of Housing and Urban Development (HUD) programs. The goal is to present the State's housing needs and interests in relation to programs available to support development.

Public comments will be collected at each meeting, and through the Public Notice and Comments Forum page found at <http://thda.org/about-thda/public-notice-and-comment> until May 4.

This week's hearings include:

April 14, 10 a.m. EST -- Chattanooga, Southeast Tennessee Development District; 1000 Riverfront Pkwy, Chattanooga, TN 37402

April 15, 2 p.m. EST -- Johnson City, First Tennessee Development District; 3211 North Roan St., Johnson City, TN 37601

April 16, 10 a.m. EST -- Alcoa, East Tennessee Development District; 216 Corporate Place; Alcoa, TN 37701





Tennessee Housing Development Agency

April 6 · 🌐

The first of nine public hearings on THDA's Consolidated Plan will begin today with a meeting in the second floor hearing room of the Andrew Jackson Building in downtown Nashville. The two-hour session begins at 9 a.m. CST.

The meetings are scheduled throughout Tennessee to present housing market data and the State's plan for housing and community development for the next five years. Public comments on the plan will be accepted beginning today through May 4.

Public comments will be collected at each meeting, and through the Public Notice and Comments Forum page on www.thda.org.

The 2015-2019 Consolidated Plan is a state-wide, multi-department effort led by Tennessee Housing Development Agency to support the administration of four U.S. Department of Housing and Urban Development (HUD) programs. The goal is to present the State's housing needs and interests in relation to programs available to support development.

Other meetings this week include:

April 7 – Jackson, Southwest Tennessee Development District; 102 East College Jackson, TN 38301

April 8 – Martin, Northwest Tennessee Development District; 124 Weldon Drive, Martin, TN 38237

April 9 – Bartlett, Bartlett City Hall Council Chambers; 6400 Stage Road, Bartlett, TN 38134

Tennessee Housing Development Agency, TN

Home

THDA.ORG

Like · Comment · Share

👍 Jack M Thomas Jr, Mitzi Spann and Sonia Burns Sanchez like this.



Tennessee Housing Development Agency

March 19 · 🌐

THDA has released the draft 2015-2019 Consolidated Plan. Share your perspective on community and housing needs in Tennessee. The draft Consolidated Plan will be available for public comment between March 18th to May 3rd.

	<h3>Tennessee Housing Development Agency, TN - Public Notices and Comment Forums</h3> <p>Public Notices and Comment Forums</p> <p>THDA.ORG</p>
--	--

Like · Comment · Share

👍 Kween Ofkeys, Marilyn Scott Wooliver and Jack M Thomas Jr like this.



THDA @TN_Housing_Dev · Apr 21

The public hearing for THDA's 2015-2019 Consolidated Plan begins at 10 a.m. in Mt. Pleasant. For more info: thda.org/about-thda/pub...



[View summary](#)



THDA @TN_Housing_Dev · Apr 14

THDA wants your feedback! Don't miss tomorrow's 2015-19 Consolidated Plan meeting in Johnson City. For more info: thda.org/about-thda/pub...



[View summary](#)



THDA @TN_Housing_Dev · Mar 19

The draft Consolidated Plan is open for comments on thda.org. Share your perspective on community & housing needs in TN.



Appendix F
Consolidated Plan
Newspaper
Advertisements

Publication	Date	Type of Notice
Clarksville	25-Mar	ConPlan draft and public hearing
Columbia	25-Mar	ConPlan draft and public hearing
Dyersburg	25-Mar	ConPlan draft and public hearing
Chattanooga's Noticias Libres	26-Mar	ConPlan draft and public hearing
Memphis' La Prensa Latina	29-Mar	ConPlan draft and public hearing
Nashville's El Crucero De Tennessee	27-Mar	ConPlan draft and public hearing
Franklin's La Campana	25-Mar	ConPlan draft and public hearing
Chattanooga Times Free Press	18-Mar	ConPlan draft and public hearing
Knoxville News Sentinel	18-Mar	ConPlan draft and public hearing
Johnson City Press	18-Mar	ConPlan draft and public hearing
Clarksville Leaf-Chronicle	19-Mar	ConPlan draft and public hearing
Jackson Sun	19-Mar	ConPlan draft and public hearing
Memphis Commercial Appeal	19-Mar	ConPlan draft and public hearing
Tennessean	19-Mar	ConPlan draft and public hearing

LA PRENSA LATINA
Regional Mexican Songs

oard

6. Háblame de Ti
Banda Sinaloense MS de Sergio Lizárraga

7. Eres Tú
Proyecto X

8. Dime
Julián Álvarez y Su Norteño Banda

9. Eres Una Niña
Gerardo Ortíz

10. No Te Vayas
Fidel Rueda

sonas.

AVISO

La Agencia para el Desarrollo de Vivienda de Tennessee (*Tennessee Housing Development Agency, THDA*) está presentando asambleas públicas por todo el estado durante el mes de abril para escuchar los comentarios acerca del Plan Consolidado del Estado de 2015-2019. Las asambleas para esta área están programadas para:

JACKSON April 7, 2015 1:00 - 3:00 PM CT	Southwest Tennessee Development District 102 East College Jackson, TN 38301	Renee Tavares SWTDD 731/668-6420
MARTIN April 8, 2015 10:00 AM - 12:00 PM CT	Northwest Tennessee Development District 124 Weldon Drive Martin, TN 38237	Spencer Taylor NWTDD 731/587-4213
BARTLETT April 9, 2015 6-8 PM CT	Bartlett City Hall, Council Chambers 6400 Stage Road Bartlett, TN 38134	Paul Morris MAAG 901/729-2871

El Plan Consolidado de 2015-2019 combina la planificación, la aplicación, y los procesos de presentación de informes para cuatro actuales programas de subvenciones para el Desarrollo Urbano y del Departamento de Vivienda de Estados Unidos (*U.S. Department of Housing and Urban Development, HUD*): Subvención Bloque de Desarrollo Comunitario (*Community Development Block Grant, CDBG*); Subvención para soluciones de Emergencia (*Emergency Solutions Grant, ESG*); Programa de Asociación para la Inversión HOME (*HOME Investment Partnership Program, HOME*); y Oportunidades de Vivienda para Personas con Programa SIDA (*Housing Opportunities for Persons with AIDS Program, HOPWA*).

Estos fondos se utilizan para apoyar una variedad de programas de desarrollo comunitario y de vivienda y proyectos a través de todo Tennessee, principalmente para el beneficio de hogares de bajos y moderados ingresos. Como beneficiario de estos fondos, se requiere al Estado preparar y entregar un Plan Consolidado a HUD cada cinco años. Este nuevo Plan será presentado a HUD en mayo del 2015.

El plan está disponible para revisión y comentario del público en www.thda.org. El plan también estará disponible para revisión en los nueve Distritos de Desarrollo de Tennessee. Las ubicaciones de los nueve Distritos de Desarrollo están disponibles el sitio web de la Asociación del Distrito de Desarrollo de Tennessee en www.tennesseedevelopmentdistricts.org. Se aceptarán comentarios escritos vía entrega electrónica en el sitio web de THDA desde el 18 de marzo hasta el 4 de mayo, del 2015.

Para ayuda con el idioma, por favor haga clic en el botón de Español en www.thda.org para traducción en varios idiomas.

March 29, 2015

La Prensa Latina

Memphis TN

March 25, 2015
Columbia TN
Publication

2015 March 25, 2015
Columbia, TN

NOW HIRING- Part Time Night Auditor 11pm-7am must be available weekends. Now Hiring Part Time Breakfast Attendant 5am-12pm. Must be available weekends Apply in person at 1551 Halifax Drive, Columbia.

ROOF MECHANICS and Helpers. Permanent employment. Call Columbia Roofing, & Sheet Metal Company Inc. (931)381-6136.

SHIPPING DEPT./GENERAL Labor. Columbia based Manufacturing Co. seeks individuals for our shipping dept./general labor. Please contact our office at EZ Distributing Inc., 810 Mayberry Springs Rd. (931)381-7157 for an application.

THE DAILY HERALD has an immediate opening for a full-time page designer/copy editor. Candidates should have experience with InDesign and the Adobe creative suite. Experience working as print or digital copy editor required. Will consider candidates with only college newspaper experience. Must be willing to work nights, weekends and some holidays. Candidate should have ability to work in a fast-paced, breaking-news environment, both independently and as part of team. College degree preferred. Send resume and cover letter ASAP to the newspaper's editor at jbennett@c-dh.net.

LOOK YOU CAN BE HERE

Some organizational and writing skills a plus. Send resume and five photo samples to editor at jbennett@c-dh.net

APARTMENT FOR RENT

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed July 30, 2003 by Rebecca A. Baggett, a single woman to Richardson & Golden, PLLC, as Trustee, as same appears of record in the office of the Register of Maury County, Tennessee, in Volume R1732, Page 658, and the undersigned having been appointed Substitute Trustee by instrument recorded in the said Register's Office, and the owner of the debt secured, Everbank, having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is to give notice that the undersigned will, on Tuesday, April 14, 2015 commencing at 3:00 PM, at the North Door of the Courthouse, Columbia, Maury County, Tennessee proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to wit:

Situated in County of Maury, State of Tennessee.

Located in the Ninth (9) Civil District of Maury County, Tennessee, and being Lot No. 22, on the revised plan of Benton Hall Townhomes, as shown on Plat of record in Plat of record in Plat Book 6, Page 468A, Register's Office of Maury County, Tennessee.

Tax Parcel ID: 1000D-A-022.00

Property Address: 2113 Benton Hall Court, Columbia, TN.

All right and equity of redemption, homestead and dower 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.

ARNOLD M. WEISS, Substitute Trustee

Weiss Spicer Cash PLLC
208 Adams Avenue
Memphis, Tennessee 38103
901-526-8296
File # 7134-120500-FC

March 18, 25, April 13tc

PUBLIC MEETING

Representatives of local governments and organizations involved in delivering affordable housing and community development services are invited to attend and discuss housing and community development needs as part of preparation of the 2015-2019 Tennessee Consolidated Plan.

CREDITORS
As required by TCA §30-2-306

P-066-15

Notice is hereby given that on March 17 of 2015 Letters Testamentary in respect of the estate of Geraldine Allen Sanders, who died 3/13/2015, were issued to the undersigned by the Maury County Chancery Court of Maury County, Tennessee. All persons, resident and non-resident, 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 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 the first publication (or posting) as described in (1) (A); or (2) Twelve (12) months from the decedent's date

FAMILIA

LA CAMPANA - 23 DE MARZO DE 2015

WWW.LACAMPANA.US

Del miedo, a una nueva etapa



March 25, 2015
La Campana
Franklin TN

Por: Sarahi Castillo

"Ya pasó, lo mío ya pasó de seguir adelante". "Pasa que pronto lo haré". "Ya pasó". Solo así I. Pasa que he escuchado desde de mis amigos cuando me cuentan el cómo a la vida de I. Pasa.

Desafortunadamente, en estos días vivimos por mucho tiempo. La vida, ya no es como era la que estaba pasando, lo que sí sí es así, que sí me gusta y que sí me gusta mucho.

El tiempo pasa y así es como que lo que me hizo así. Cuando voy a un momento de mi vida, sé que voy a estar ahí, sé que voy a estar ahí, sé que voy a estar ahí.

Crecer y pasar así es como que me hizo así. Crecer y pasar así es como que me hizo así. Crecer y pasar así es como que me hizo así.

Profundo y guardado cuando se que así es como que me hizo así. Cuando voy a un momento de mi vida, sé que voy a estar ahí, sé que voy a estar ahí, sé que voy a estar ahí.

Yo puedo así es como que me hizo así. Cuando voy a un momento de mi vida, sé que voy a estar ahí, sé que voy a estar ahí, sé que voy a estar ahí.

Yo puedo así es como que me hizo así. Cuando voy a un momento de mi vida, sé que voy a estar ahí, sé que voy a estar ahí, sé que voy a estar ahí.

Pronto voy a estar así es como que me hizo así. Cuando voy a un momento de mi vida, sé que voy a estar ahí, sé que voy a estar ahí, sé que voy a estar ahí.

Los padres siempre así es como que me hizo así. Cuando voy a un momento de mi vida, sé que voy a estar ahí, sé que voy a estar ahí, sé que voy a estar ahí.

Yo puedo así es como que me hizo así. Cuando voy a un momento de mi vida, sé que voy a estar ahí, sé que voy a estar ahí, sé que voy a estar ahí.

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Con todo así es como que me hizo así. Cuando voy a un momento de mi vida, sé que voy a estar ahí, sé que voy a estar ahí, sé que voy a estar ahí.

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Yo puedo así es como que me hizo así. Cuando voy a un momento de mi vida, sé que voy a estar ahí, sé que voy a estar ahí, sé que voy a estar ahí.

En el Centro así es como que me hizo así. Cuando voy a un momento de mi vida, sé que voy a estar ahí, sé que voy a estar ahí, sé que voy a estar ahí.

Yo puedo así es como que me hizo así. Cuando voy a un momento de mi vida, sé que voy a estar ahí, sé que voy a estar ahí, sé que voy a estar ahí.

Yo puedo así es como que me hizo así. Cuando voy a un momento de mi vida, sé que voy a estar ahí, sé que voy a estar ahí, sé que voy a estar ahí.

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Yo puedo así es como que me hizo así. Cuando voy a un momento de mi vida, sé que voy a estar ahí, sé que voy a estar ahí, sé que voy a estar ahí.

Yo puedo así es como que me hizo así. Cuando voy a un momento de mi vida, sé que voy a estar ahí, sé que voy a estar ahí, sé que voy a estar ahí.

AVISO

La Agencia para el Desarrollo de Vivienda de Tarrant (Tarrant Housing Development Agency, THDA) está presentando oportunidades públicas por todo el estado durante el mes de abril para recibir sus comentarios acerca del Plan Comunitario del Estado en 2015-2019. Las audiencias para este área están programadas para:

CIUDAD	Nombre de la Audiencia	Fecha y Hora
MENARD	Andrew Jackson State Office Building	2015-04-08 10:00 AM
WACO	101 West 10th Street	2015-04-08 10:00 AM
WYOMING	South Central TX Development District	2015-04-08 10:00 AM
WYOMING	101 West 10th Street	2015-04-08 10:00 AM

El Plan Comunitario de 2015-2019 continúa la planificación, la implementación, y los esfuerzos de promoción de vivienda para centros urbanos programados de implementación por el Departamento de Vivienda y Desarrollo Urbano de Tarrant (Tarrant Housing Development Agency, THDA) y el Departamento de Vivienda y Desarrollo Urbano de Tarrant (Tarrant Housing Development Agency, THDA). El plan comunitario de 2015-2019 incluye el programa de vivienda de emergencia (Emergency Solutions Grant, ESG), el programa de asistencia para la vivienda (HOME Investment Partnerships Program, HOME), y el programa de vivienda para personas con discapacidades (Housing Opportunities for Persons with AIDS Program, HOPWA).

Este anuncio se ofrece para apoyar una variedad de programas de desarrollo comunitario y de vivienda y proyectos a través de todo Tarrant, principalmente para el beneficio de hogares de bajos y moderados ingresos. Como resultado de estos fondos, se requiere al Estado property entregar un Plan Comunitario HUD cada cinco años. Este nuevo Plan será presentado a HUD en mayo del 2015.

El plan está disponible para revisión y comentario del público en www.thda.org. El plan también estará disponible para revisión en los nuevos Distritos de Desarrollo de Tarrant. Las audiencias de los nuevos Distritos de Desarrollo están disponibles al sitio web de la Audiencia del Distrito de Desarrollo de Tarrant en www.thda.org. Se aceptarán comentarios escritos vía correo electrónico en el sitio web de THDA desde el 23 de marzo hasta el 4 de mayo del 2015.

Para ayuda con el idioma, por favor llame en el botón de Español en www.thda.org para traducción en varios idiomas.

Feria del Trabajo

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Camareras / Housekeeping

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Invitación al Foro

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MIÉRCOLES, 11 de abril de 2015

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jobs@automationtool.com
EOE

Automation Tool Company
has an **immediate** opening for:

Controls Technician: Reads and understands electrical and pneumatic schematics, understands electrical wiring methods, panel build, troubleshoots and de-bugs complex electrical and pneumatic functions. 3-5 years experience. Good written and verbal communication skills in a team environment. Full Time position, full benefits, Competitive wages, team environment, growth-oriented business. Send resume to

jobs@automationtool.com. EOE

Automation Tool Company
has an **immediate** opening for:

Mechanical Design Engineer- Prepares working plans and detail drawings of parts of machines from rough or detailed sketches and notes for engineering, general design drawings for purposes according to dimensional specifications. May plan, design, and coordinate integration of machinery and equipment into manufacturing process, applying knowledge of machine design, programming, and using computer assisted design equipment and tools under the direction of the project team leader. 3-5 years work experience, 4 year degree preferred. Full Time position, full benefits, Competitive wages, team environment, growth-oriented business. Send resume to jobs@automationtool.com. EOE

WE ARE looking for Exp'd concrete finishers. 5-10 years experience. Must have valid driver's license and pass pre-employment drug test. Full time and paid overtime. Travel is required. Start pay is \$16.00 an hour. Pay adjusted w/experience levels. Contact newhire@palmertreelc.com

COOKEVILLE REGIONAL Medical Center is seeking qualified candidates for the following position:

Full-Time Certified Occupational Therapy Assistants For Health

The staff COTA provides patient focused care to insure the implementation of treatment plans designed by the OT. Quality treatment to meet short and long term goals determined by the OTR according to patient's needs.

Education: Associates degree from accredited OT Assn program.

Experience: New graduates acceptable. Candidates must have current licensure

To Apply:
Crmchealth.org

E.O.E.

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Call or stop by for more info!

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565-C S. Jefferson Ave.

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Our business is changing

LOCAL CONSTRUCTION seeks experienced equipment operators & laborers. Experience w/underground pipe & concrete work a plus. Employment package includes comp. pay & benefits. Apply in person at 165 W. Broad St, Clarksville

PUBLIC MEETING

Representatives of local governments and organizations involved in delivering housing and community development services are invited to attend and discuss housing and community development needs as part of preparation of the 2015-2019 Tennessee Housing and Community Development Plan.

March 25, 2015

Clarksville TN
Publication

CLASSIFIEDS

PHONE: 285-4091 - FAX: 286-6183

We reserve the right to accept any advertisement. We are responsible only for the first insertion of an advertisement. Advertisers are advised to check their advertisements after they appear in the paper and report at once any errors found.

NEEDLINES for Display Ads

Tuesday 4 pm
Wednesday 4 pm
Thursday 4 pm
Friday 4 pm
Saturday 4 pm

NOW HIRING

We are accepting applications for the following position:
CNA's 1st and 2nd Shifts

Benefits include: paid medical insurance for employee upon eligibility, vacation, 401k, sick time, dental & vision offered. For information come by or contact:

The Highlands of Dyersburg Health & Rehab
380 East Dickle Street
Dyersburg, TN 38024
731-288-9710

Mid-South Health Systems, the leader in community mental health has an immediate need for the following positions:

Therapists

Full-time positions for Mental Health Professionals. Openings at Ellettsville Outpatient Clinic, Sikeston Project LAUNCH and Sikeston School Based. Master's Medical requirement as a Mental Health Professional (minimum of Master's Degree or above by the Psychology, Counseling or Social Work Board). Must demonstrate working knowledge of DSM-IV TR diagnostic criteria, complete Diagnostic Assessments with all 5 Axis and criteria to support diagnosis. \$30,000 location premium offered. Prolonged reimbursement. Approved site for National Health Service Corp Loan Repayment Program.

MHS offers competitive wages and an outstanding benefits package for full-time employees that includes employer paid life and long-term disability, dental, vision, 401k employer contribution to 401k plan plus match, paid sick, personal and annual leave. If paid holidays per year. For immediate consideration, fax your resume to 800-871-4073, email to thickens@hsof.org or apply online at www.hsof.org

Vacancy Notice

Cantersville School District 18 is accepting applications for the following positions for the:

- 2015-16 academic year:
- District Director of School Services
 - High School Assistant Principals
 - High School Business Educators
 - High School Spanish Government Elementary Instructor(s)
 - Middle School Family & Consumer Science

Beginning teacher salary is \$33,700 with health and life benefits. Additional stipend for administrative positions. Appropriate MO certification required.

Central Office Secretary (2)

Two're-month positions with health and life benefits. Individuals must be willing to be cross trained for any central office responsibility and be willing to work on weekends during days school is not in session.

Applications are available online at <http://www.cpsd18.org> or may be picked up at the Administrative Building

Garage Doors

Arnold Palmer "The Original Putter", One 100% oak, in box \$60.
1 Robert Jones Drivers Pensils, wood case 1007 \$100 cap. 1 Brass riveted 12 Medalist med.

filled winecase & sherry \$125. Pink Pinosa leather of long case glass winecase \$90. 2 large leather scale pens \$113.75-212-2161. Computer desk w/ 2 chairs \$75. box spring & frame \$130. dining room table w/ 6 chairs

ETW also, 721-527-4900. POB SAUZ. Cedar Rate 2006. \$27.0000. For Sale or Trade: Nascar Die Cast Items, clocks, and coin collection, \$150 for all. PS 25 in. Zenith Lv Door Model Good Condition \$50.00

heavy duty Shaker square coffee pot & set \$16. Troy built 21" youth basketball \$18. \$100. 2 pair cd. 11 Can Pod brown leather cowboy boots \$40. Tin metal turner dump truck \$26. Call 731-426-2216

Hooper, Dec sent electric with motor \$190 call 731-285-8416

Northwest Tennessee Development District Economic Committee and Northwest Tennessee Human Resource Agency Policy Council will meet in regular session at 10:30 a.m. on Friday, March 27, 2015, at

Northwest Tennessee Development District and Human Resource Agency located at 124 Madison Drive, Nashville, TN 37203

NOTICE TO PURCHASERS OF LABOR AND MATERIALS TO: RMO Holdings, LTD
Site: Natchezville Canal Group
PROJECT NO.: 04484-4140-04
CONTRACT NO.: 04M300
COUNTY: Dyer

The Tennessee Department of Transportation is about to make final settlement with the contractor for construction of Natchezville Canal project. All persons wishing to be on the contract to Section 04-5-123, T.C.A. must be done with the Director of Construction, Tennessee Department of Transportation, Suite 300 James K. Polk Bldg., Nashville, Tennessee 37203-0335, on or before 03/23/15.

NOTICE TO PURCHASERS OF LABOR AND MATERIALS TO: Thomson & Thomson, Inc
PROJECT NO.: 25001-4171-04
CONTRACT NO.: 04M071
COUNTY: Dyer

The Tennessee Department of Transportation is about to make final settlement with the contractor for construction of the above mentioned project. All persons wishing to be on the contract to Section 04-5-123, T.C.A. must be done with the Director of Construction, Tennessee Department of Transportation, Suite 300 James K. Polk Bldg., Nashville, Tennessee 37203-0335, on or before 03/23/15.

PS: Tool box with new and new Knifeforge tools, all for \$100.00
2 Antique Rocking chairs in ex. condition \$60.00 each. Call 731-624-0226
PS: West shine mirror - new like \$7 long \$20.

PLATED SPINNERS

We established company in my experience DTR Drivers & Loading 600
Trucks Available
Hiring out of the Dyersville, AR area with return freight
Must have 1 1/2 years experience.
Paid vacation, home rebonds and mid week, good equipment.
McClure Trucking, Inc.
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ONLINE UNRESERVED AUCTION - BigIron.com
WEDNESDAY, APRIL 1, 2015
First Lots Scheduled to Close at 10:00 AM Central Time
NO BUYERS PREMIUM FEE & NO RESERVE!!

610 LOTS SELLING! Trailers (31), Converters (2), Bowers (8), Cultivators (7), Discs (1), Field Cultivators (4), Forage Harvesters (1), Grain Carts (6), Harvesters (5), Planters (30), Skid Steer Attachments (3), Skid Steers (3), Sprayers (9), Trailers (27), Trucks/Pickups (16), Bumps (8), ATVs/Personal (12), **Plus Much More!**

BigIron.com Auctions Every Wednesday!
BigIron.com is a Division of Blue Health & Safety Co., 749-887-8448
SELL YOUR EQUIPMENT ON BIGIRON.COM
Call Today! 1-800-837-3558

EMPLOYMENT OPPORTUNITIES

Northwest Tennessee Economic Development Council's Head Start paid early head start program is now accepting applications for the following positions:

- Center Coordinator - for the Lauderdale Head Start Early Head Start located in Ripley, TN
- Substitutes - all locations

Please go to our website at www.nwtedc.org - Details regarding view the available positions and to download employment applications. Applications may also be picked up locally at your Head Start Early Head Start Center.

If you have call (731) 204-4324 to have an application mailed, faxed, or emailed to you for your convenience.

Submit Complete Applications to:
(YOU MUST SUBMIT AN ORIGINAL COLLEGE TRANSCRIPT TO VERIFY ANY RELEVANT COURSEWORK)

Northwest Tennessee Economic Development Council
Head Start Early Head Start Program
231 South Wilson Street
Dyersburg, TN 38025

Attn: Human Resource Department - Suite 212
REFERENCE: Lauderdale HS2015 - Position of Interest

Applications for these specific positions will be accepted until 4/3/2015.

Review this program accepts employment applications on an on-going basis. ALL REQUESTED DOCUMENTATION MUST BE SUBMITTED TO BE CONSIDERED FOR ANY POSITION.
We are an equal opportunity employer.

Special Notice

The Northwest Tennessee Development District Economic Committee and Northwest Tennessee Human Resource Agency Policy Council will meet in regular session at 10:30 a.m. on Friday, March 27, 2015, at

Lost & Found

Blue Fit Ball 16 months

On behalf of
Domingo M. Mitchell,
his family and friends
would like to thank
everyone for their acts
of kindness during that
time. Special thanks to
his employer - D.R.M.C.
(Dyersburg Regional
Medical Center) for their
care given towards our
beloved Domingo.
May he rest in peace and
be remembered by many.

-Jackie Lewis
God-Daughter

PUBLIC MEETING

Representatives of local governments and organizations involved in developing affordable housing and community development services are invited to attend and discuss housing and economic development needs as part of proceedings of the 2015 25th Anniversary Celebration.

The opening speaker will be the respective program on:
Business Department of Economic and Community Development
Head Chief (CEO) Program
Economic Stimulus Development Agency
DNRG Business Partnership
Community Technical Grant (CTG) Program
Tennessee Department of Health
Planning opportunities for affordable housing and economic development.
Activities will also include a presentation for the Tennessee Development Council.

City/State/Time	Location	Contact
MARTIN April 8, 2015 10:00 AM - 11:00 PM CT	Northwest Tennessee Economic Development 124 Madison Drive Nashville, TN 37203	Wendy Taylor 897220 731-571-4227

Website: www.nwtedc.org or go to www.nwtedc.org
Date: March 18 - May 4, 2015 or www.nwtedc.org

ALL ROADS LEAD HOME

Titan Transfer offers the opportunity to be part of a caring, family-focused company that is committed to getting drivers home every week.

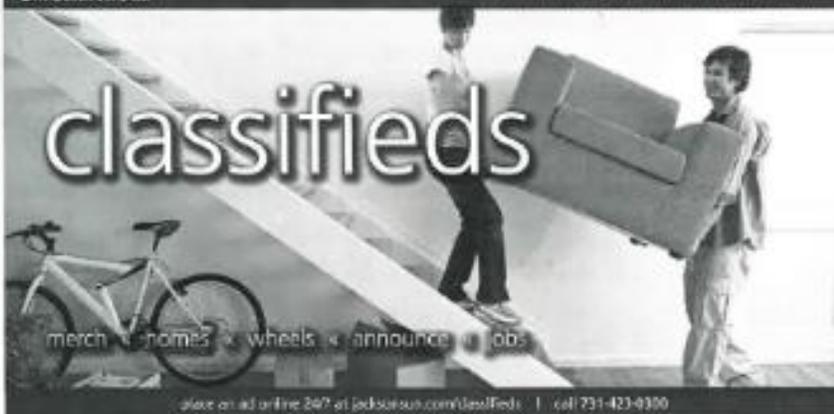
- *Weekly bonus opportunities
- *Full benefits package (after 90 days)
- *Fleer program *Pet friendly *Paid holidays
- *Paid Vacations *Weekly home time

TITAN

TRANSFER, INC.

March 25, 2015
Dyersburg TN
Publication

March 19, 2015
The Jackson Sun



merch • homes • wheels • announce • jobs

Place an ad online 24/7 at jacksonsun.com/classifieds | call 731-423-0300

General Merchandise

Public Notices
for the World
Public Notices
MORTGAGE
The Board of Home and Habitat Lenders of DeWitt County is scheduled to meet with members from the Board of DeWitt County on Thursday, March 19, 2015 at 10:00 AM.

Real Estate

Homes
starting from...
Leads and Buy/Sell
Other Areas

Real Estate

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starting from...
Leads and Buy/Sell
Other Areas

To advertise, call Dennis Smith at 615-801-7162 or 615-242-7203 or dsmith@denisssmith.com

service directory

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Public Notices

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Get what you want FAST.

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Wood floors, install, refinish, repair. Custom painting, roofing, new & repairs. Local referrals. 28 years experience. 931-257-3812

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Grade Work, Dirt, Gravel, Drainage, Seeding, Retaining Walls, Concrete Work, & Lawn Care. 931-326-4175

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• Siding • Roofing • Gutters
Call Steve • 931-445-8977

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YARD'S PROFESSIONALLY MOWED
139 to 150, up to 24 Deck, 7+ acre, SO & W. Military & Senior Discount!
MD'S LAWN CARE, 931-249-5483

Wanted: A new job
When you want a change, find a new job in The Leaf-Chronicle. Maybe you want a nice nine-to-five job with every weekend off. Maybe you want an outside sales job with a little independence. Every week, The Leaf-Chronicle help job-seekers find ways to do things they enjoy and (the best part) get paid for it. For that matter, the Classifieds can also help you find a hot new ride to carry you to your new job—and even a stylish new place to come home to.

careerbuilder

Homes For Rent

608 CORINTH CT. Cozy 3 bdrm, 2 ba home on cul-de-sac deck & 2 car gar, eat in kit has new vinyl flooring. Avail now. \$150/mo + \$93 dep. 931-424-7090

CLARKSVILLE 2 Bdrm house, stove, fridge, central hvac, carpet, \$650 mo. Pet fee. 931-648-3727

CLARKSVILLE, 3 bdrm, 2 BA, central H/A, appliances, deck, fenced yard. \$800/mo + \$300 dep. 557-286-5225

CLARKSVILLE off Hwy 48, 5 Bdrm., 2.5 BA, split level, no pets. \$850 mo. \$950 dep. 931-424-9272, 931-990-1164

CLARKSVILLE PETS WELCOME!
(1) Delsonville Rd. 3 Bdrm, 2 BA, 1 car gar, fr, wds \$800 mo.
(2) Gale L. Pl. Carversbl, 2 Bdrm, 1 BA, w/d included, 1 car gar., \$750 mo. \$500 credit required. Non smokers only. 931-389-0921

Mobile Home

CLARKSVILLE, 2 bdrm, 1 BA, \$375 & up. 931-581-9285

EXIT 1 AREA, 1 bdrm, 2 baths, 1200/mo. Safe, clean, country setting. Call 931-214-4347

LAFAYETTE RENTALS
7 & 3 Bedrooms
931-553-9212

OAK GROVE, 2 bdrm, 1 BA, \$490, mo. \$450, dep. 931-551-9225

WOODLAWN, 1 bdrm, 1 BA, \$395, mo. \$375, dep. 931-551-9285

Apt Unf-Montgomery

CLARKSVILLE Hawks Rd. 1 Bdrm, 1 BA, off road access, 550 mo. \$250 dep. UT utilities & trash pickup furnished, no smoking, no pets. 931-249-7228

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6	1	2	8	5	7	3	4	9
3	4	5	1	9	6	2	7	8

Continued from last column
Attorney for Plaintiff:
CRYSTAL WILKERSON
130 Franklin Street
CLARKSVILLE, TN 37040
Insertion Dates: March 19, 26 & April 2, 2015

Real Estate Rentals
great places to live...

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A-List Homes 9475-9743. Move Now!
931-437-9545. 1st-choice-realestate.com

Public Notices

PUBLIC MEETING
Representatives of local governments and organizations involved in delivering affordable housing and community development services are invited to attend and discuss housing and community development needs as part of preparation of the 2015-2019 Tennessee Consolidated Plan.

The sponsoring agencies and their respective programs are:
Tennessee Department of Economic and Community Development
Small Cities CDBG Program
Tennessee Housing Development Agency
HOME Investment Partnership
Emergency Solutions Grant (ESG) Program
Tennessee Department of Health
Housing Opportunities for Persons Living with AIDS (HOPWA)

Assistance with these meetings is provided by the Tennessee Development Districts.

City/Date/Time	Location	Contact
NASHVILLE April 6, 2015 9:00 - 11:00 AM CT	Andrew Jackson State Office Building 2nd Floor Hearing Room 502 Deaderick Street	Morgan Manua THDA 615-815-2129
MT. PLEASANT April 21, 2015 10:00 AM - 12:00 PM CT	South Central TN Development District 161 Sam Watkins Blvd. Mt. Pleasant, TN 38474	Sara Brown SCDDD 931/379-2929

Written public comments on the plan will be received from March 18 - May 4, 2015 at www.tdbr.org

Real Estate Homes
starting fresh...

Cheatham



Ashford City 1386 Justice Rd. 3 br, 2 ba, 2922 sq. ft. \$220,000. Log home on 3 acres with Apache bees. (615) 292-4800. Tammy Lynn, Commonwealth Properties.

Wanted: To be a stock analyst, not a stock boy.
Find what you want in The Leaf-Chronicle Classifieds.
careerbuilder

Montgomery County



122 Plantation Dr, Clarksville. 5pt Farm Home, 4 car, 2 ba, 1914 sq. ft. Corner lot, mixed firm, 1st bdrm, deck & 2 car gar. \$730,000. 615-292-4800 or 615-853-3283

Vacation/Timeshares

Waterfront KY Lake Tract 1: 4.36 acre ft water frontage deep water dockable. Tract 2: 17,200 sq ft water frontage deep water dockable. Tract 3: 131a fronting a private bay by lake w/ spring fed creek. Priced to sell! 731-493-1113

Looking for a diamond in the rough? Check The Leaf-Chronicle Classifieds for estate sales, auctions and garage sales for treasures just waiting to be discovered.

OPEN HOUSE THURSDAY 4-6 PM



5 OAKS

All Brick with amazing wrap around porch & Covered Deck on Big Level lot. Upgrades throughout. Granite, 24" hardwood & Tile. Gorgeous Kitchen & Open Floor Plan. Master suite with sitting area and massive walk in closet. Huge backyard 3 minutes from shops.
Directions: From Nashville, I24 to Exit 24 turn Left straight through 4 way to 1 mile Left on PV Main. Injunction Left on Solonville Rd. Right on Woodall Ct. Home on Corner



Keri Pierce
716-969-1490

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4181 THDA

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LEGAL NOTICE

The TDEC Division of Water Resources (DWR) proposes to issue a water quality National Pollutant Discharge Elimination System (NPDES) permit:

Applicant: TVA - Sequoyah Nuclear Plant (SQN)
Permit Number: TN0026450
Permit Writer: Bob Alexander
Rating: Major
County: Hamilton
EFO Name: Chattanooga
Location: Sequoyah Access Road
City: Sucky Daisy, TN 37379
Activity Description: Production of electric power by thermonuclear fission and other associated operations. Permit extends thermal variance authorized under Sec. 316 of Clean Water Act.
Effluent Description: process and non-process wastewater through Outfalls 101, 102, 103, 107, 110, 116, 117 and 118.
Receiving Stream: Tennessee River at mile 483.65
Latitude: 35.22
Longitude: -85.09

The proposed permit contains limitations on the amounts of pollutants to be discharged, in accordance with Federal and State standards and regulations. Permit conditions are tentative and subject to public comment.

For more information, or to review and/or copy documents from the permit file (there is a nominal charge for photocopies), contact Bob Alexander at (615) 532-0659 or the Chattanooga Environmental Field Office at (423) 634-5745. To comment on this permit issuance or proposed conditions submit written comments to TDEC-DWR, William R. Snodgrass - Tennessee Tower, 312 Rosa L. Parks Avenue, 11th Floor, Nashville, Tennessee 37243. Comments should be received within 30 days from the Legal Notice and should include the applicant name and NPDES Number.

Interested persons may request a public hearing on any application. The request must be filed within the comment period and must indicate the interest of the filing party and reasons for the request. If there is significant interest, a hearing will be held pursuant to Rule 1200-4-5-06(9)(a), and the Director will make determinations regarding permit issuance.

###

PUBLIC MEETING

Representatives of local governments and organizations involved in delivering affordable housing and community development services are invited to attend and discuss housing and community development needs as part of preparation of the 2015-2019 Tennessee Consolidated Plan.

The sponsoring agencies and their respective programs are: Tennessee Department of Economic and Community Development, Small Cities CDBG Program, Tennessee Housing Development Agency, HOME Investment Partnership, Emergency Solutions Grant (ESG) Program, Tennessee Department of Health, Housing Opportunities for Persons living with AIDS (HOPWA)
Assistance with these meetings is provided by the Tennessee Development Districts.

City/Date/Time: CHATTANOOGA, April 14, 2015, 10:00 AM - 12:00 PM ET
Location: Southeast Tennessee Development District, 1000 Riverfront Pkwy, Chattanooga, TN 37402
Contact: Chuck Hammonds, SETDD, 423/266-5781

Written public comments on the plan will be received from March 18 - May 4, 2015 at www.thda.org

on appointment Heather D. Wood as Substitute Trustee, of record in Book GI 10404, page 43, Register's Office for Hamilton County, Tennessee;

WHEREAS, Deed of Trust in the payment of the Promissory Note (hereinafter referred to as "Note") secured by said Deed of Trust has been made;

WHEREAS, the owner and holder of said Note has demanded that the Property securing the Deed of Trust be advertised and sold, in accordance with the terms and provisions of the applicable Note and Deed of Trust;

NOW THEREFORE, notice is hereby given that Heather D. Wood, Substitute Trustee, or agent, pursuant to the power, duty and authority vested in and imposed upon in said Deed of Trust will on THURSDAY, MARCH 26, 2015 AT 11:00 A.M. LOCAL TIME OUTSIDE THE WEST DOOR OF THE HAMILTON COUNTY COURTHOUSE, 625 GEORGIA AVENUE, CHATTANOOGA, HAMILTON COUNTY, TENNESSEE, offer for sale to the highest bidder for cash and free from the equity of redemption, the statutory right of redemption, homestead, and all exemption/exclusions which are expressly provided in said Deed of Trust, certain real property situated in Hamilton County, described as follows:

A certain tract or parcel of land situated in the Third Civil District of Hamilton County, State of Tennessee, being more particularly described as follows: to-wit:

Lot One (1), Except the West four (4) feet thereof, Eastwood Acres, as shown by plat recorded in Plat Book 25, Page 54, in the Register's Office of Hamilton County, Tennessee. According to said plat, said part of lot fronts one hundred forty-two and six tenths (142.6) feet on the North line of Forrester-White Drive and extends back Northwesterly along the West line of Delashmit Road, ninety-four and eight tenths (94.8) feet to the North line of said lot on which it has a lot area of one hundred twenty-eight and two tenths (128.2) feet; its West line being one hundred fifteen (115) feet, more or less, in length; EXCEPT that part of said lot used in rounding the curve at the intersection of Forrester-White Drive and Delashmit Road; LESS AND EXCEPT that portion already conveyed to Roy L. Still and wife, Joyce F. Still, by Deed dated August 22, 1979, and recorded in Book 2620, Page 688, in the Register's Office of Hamilton County, Tennessee.

Being the same property conveyed to Hung Minh Vu and Cuc Thi Pham, by Warranty Deed from D a r i n N Gooden and wife, Charlotte C. Gooden, recorded on May 19, 1992 in the Register's Office for Hamilton County, Tennessee in Book 3989, page 199.

Property Known As: 535 Forrester White Drive H i s s o n , H a m i l t o n County, Tennessee 37343

(The address and map and parcel above are believed to be correct; but

LEGAL NOTICES

ABANDONED VEHICLES

To be sold for money owed for towing & storage at Andrews Towing & Recovery, 2311 Cle Ave, Chattanooga, TN 37407, 423-887-0034, 1997 Ford F-150 VIN:1F157A8L3VB82270

INVITATION TO BID

Project: Building Exterior Repairs, SBC No. 540/005-05-2014, Chattanooga, TN

The University of Tennessee is inviting Contractor bids for the Work of this project. Examine documents at the Designer's office or Plan Rooms on or after March 18, 2015.

One Bid Pack including Bidding Documents, Bid Envelope, and Bid Form may be obtained by Bidders and Sub-contractors by depositing a check made payable to the Designer. The deposit will be refunded upon return of complete Bidding Documents unmarked and in good condition within 15 calendar days after the scheduled bid opening. Entities securing Bid Packs become Bidders of Record and are issued subsequent addenda. Bidders of Record may obtain additional copies of Bidding Documents from Designer at cost (nonrefundable).

Bidders must be licensed and qualified per state law. Five percent (5%) Bid Security is required in the form of a Bid Bond or check (certified or cashier's) made payable to The University of Ten-

LEGAL NOTICES

date and time specified above.

Janice Cagle, City Manager

INVITATION TO BID

The City of East Ridge will accept sealed bids for Portable Radios for the Fire Dept. Bids will be received by Janet Middleton, City Recorder, at East Ridge City Hall, 1517 Tombras Avenue, East Ridge, TN 37412 until Tuesday, March 31, 2015, 10 am, at which time all bids will be opened and publicly read. Mark all bid envelopes "Portable Radio Bids." Copies of the bid specifications may be obtained at East Ridge City Hall, Mon - Fri, 8:00 a.m. - 5:00 p.m., except holidays, or at www.eastridge.org. The City of East Ridge reserves the right to reject any or all bids, to waive technicalities therein and to award the bid in the City's best interest.

INVITATION TO BID

The City of East Ridge will accept sealed bids for SCBA Airpacks for the Fire Dept. Bids will be received by Janet Middleton, City Recorder, at East Ridge City Hall, 1517 Tombras Avenue, East Ridge, TN 37412 until Tuesday, March 31, 2015, 11 am at which time all bids will be opened and publicly read. Mark all bid envelopes "Airpack Bids." Copies of the bid specifications may be obtained at East Ridge City Hall, Mon - Fri, 8 am - 5 pm, except holidays, or at www.eastridge.org. The City of East

FURNITURE

CHAIR, Charcoal gray, living room, \$50. Call 706-861-1120.

CHAIR, Large burgundy, \$25. Call 423-598-9349.

CHAISE LOUNGER-burgundy, \$88.00 like new 538-8530

Cherry TV cabinet by Hooker. Like New. \$225. 706-935-5921

CHINA BUFFET HUTCH, old, glass front, \$325.00 624-0959

COFFEE TABLE-square, oak, good shape \$65 605-6780 332-3564

Couches (2) La-Z-Boy, \$200 both or can sep. 423-842-6065/596-1837

DECK FURNITURE-round table w/4 chairs, \$99 423-853-6446

LAWN/GARDEN EQUIPMENT

TROYBUILT 21" mulching lawn mower, \$75.00 708-861-3531

MACHINERY & TOOLS

Big Band Saw, Horizontal and vertical, \$650 obo, 842-2740, 443-8464.

Clark Forklift, Model GCS-20, Propane, Capacity 2025 lbs at 24" Reach, 6000, 3441 hrs, Like, \$2050, 423-315-0266 - in Chattanooga

Honda Generator and Welder. Like new \$2,800 obo, 423-334-9364

MIG WELDER- Snap on complete set up \$1200obo 443-8464/842-9740

SPORTS EQUIPMENT

Exercise Machine-excell cond, works legs, arms, \$99.00 423-653-6446

GOLF SET with bag, custom, \$150.00 423-533-2408

OLDER SET OF GOLF CLUBS+ pool cart \$20.00 423-244-6978

Tennis Rackets 4 in all + case \$200 423-240-2068

Total Gym \$450. Livestrong Elliptical \$450. 315-7594

We pay \$ CASH \$ for golf equipment! Nike's Golf Shop Facing 153 near Lee Hwy Call 423-550-0322

Merch

all kinds of things...

General Merchandise

BEDROOM SUITE, early 1990s antique, East Lake walnut bed, Dresser, washstand & bed window blind base. Etc. cond. \$200. 770-825-8528 or 270-484-4918

BOW MAKERS & RIBBON, huge inventory of a fraction of cost. Sell 1/2 craft shows, flea markets & on line. A must see bargain. Will sell all or part. Lots of free extras. 615-422-2521 or 615-881-5095

CEMETERY LOT at Woodtown Park, 1 lot with 4 grave spaces, N. side of Thomson Ln. Fountain View, near Chapel, making \$11,800. 931-287-9487 or 931-918-8434

COMPANION CRYPTS at Woodtown Memorial in the North Cross Mausoleum, 3rd floor 8463 E. & E.1. Includes bronze lettering & vase. 615-872-8276

DEER & TURKEY HUNTING Land for lease in Macon & Jackson Counties. Track #1 is 300 acres; Track #2 is 800 acres. Call 615-444-7415; 615-433-7032

FLOWER ARRANGEMENTS for all occasions for sale. Come and see. Various types, colors & styles. 615-545-3552

GUN SHOW MARCH 21-22 SAT. 9-5 & SUN. 9-4 BOWLING GREEN Stan Convention Center (1821 Wilkinson Trace) EXIT 22 OFF I-45 BUY-SELL-TRADE INFO: (543) 977-8176

SECOND BAPTIST CHURCH 1 day bridal and prom dress benefit sale to help restore the Second Chance House. Sizes up to 26. Prices \$29 to \$225. Sat., March 28, 8am to 4pm, 223 W. Adams Ave., Lebanon, TN 37088. (Cash sales only). Call 615-494-8227

General Merchandise

GUN SHOW MARCH 21-22 SAT. 9-5 & SUN. 9-4 LEBANON James E Ward Ag & Community Center (943 Bedford Pkwy) BUY-SELL-TRADE INFO: (563) 977-8176

HUNTING OUR SPORTSMAN PAY TOP \$\$\$ For Hunting your land. Please call 1-866-399-1587 for a free packet and further information

MOVING, Italian leather den suite w/2 tables, sofa, mirror, Navajo LR suite w/2 black cherry tables, 4 recliners attached, for home theater seating w/2 oak tables, Mike furniture & son kitchen appliances. Must see. 615-566-7277

WANTED OLD STEREO EQUIPMENT Speakers, amps, tuners. Please Call 615-260-9569

Tickets

WANTED: MASTER'S TICKETS, 100 dollar paid. Local pick-up. 615-474-6875

Wanted to Buy

100% PAID FOR COINS! Buying any 1945 U.S. coins. 100% value paid. Premium for certified. (615)388-7235

Accordion Wanted, Older model OK, ill pay cash, also looking for old amp. (615)941-7443

BUYING STAMP COLLECTIONS & CIVIL WAR LETTERS www.bobsstamp.com 931-543-7147

CASH PAID FOR BROKEN LAPTOPS & DESK-TOP COMPUTERS Call or text 918-394-9471 for pick up.

Wanted to Buy

RECORDS WANTED - 1950's - 80's CASH PAID! 45% W/P 50's & (Older 45% especially wanted) Call 615-254-4743

Wanted Vintage Stereo electronics, vacuum tubes, testors, amps, speakers. 1960s or older. I buy single groups of tubes. (615)830-7443

Wanted: A car that won't leave you stranded. Find what you want in The Tennessean Classifieds.



Public Notices

Public Notices

Public Notices

Public Notices

NOTICE OF PUBLIC HEARING and Request for Public Comment on PHA Plan for the Metropolitan Development and Housing Agency. The Metropolitan Development and Housing Agency (MDHA), in compliance with Section 511 of the Quality Housing and Work Responsibility Act of 1998, has developed an Annual Plan for the period beginning October 1, 2015. The Plan also describes the proposed use of Capital Fund (modernization) funding MDHA expects to receive during the next five years. Copies of the Plan are available for review and comment by the public at the management office of each of MDHA's housing properties; a copy of the Plan together with all of the supporting documentation is available for review at MDHA's principal office located at 701 South Sixth Street, Nashville, TN. A public hearing on the Plan will be conducted by MDHA's Board of Commissioners at 12 noon on Tuesday, May 12, 2015, in the conference room of the Gerald F. Nicely Building, located at 701 South 6th Street, Nashville, Tennessee. All written comments received prior to the public hearing as well as all comments presented at the public hearing will be considered before MDHA finalizes the Plan and submits it to the U. S. Department of Housing and Urban Development. For comments or questions contact James L. Thiffen at 252-8414.

Your Source

Public Notices

for the latest...

Public Notices

Public Notice

The Hospital Authority Board of Trustees of the Metropolitan Government of Nashville and Davidson County will meet on Thursday, March 26, 2015 at 3:30 p.m. in the Board Room of Nashville General Hospital. This is a regular meeting of the Board.

Public Notices

Call 242-SALE to place your classified ad.

Public Notices

Public Notices

Public Notices

Public Notices

Continued from last column

0000353949 PUBLIC NOTICE: Celco Partnership and its controlled affiliates doing business as Verizon Wireless (Verizon Wireless) are proposing to build a 110-foot Monopole Telecommunications Tower. Anticipated lighting application is medium intensity dual red/white strobes. The site lo-

Continued to next column

Continued to next column

Public Notices

Public Notices

PUBLIC MEETING Representatives of local governments and organizations involved in delivering affordable housing and community development services are invited to attend and discuss housing and community development needs as part of preparation of the 2015-2019 Tennessee Consolidated Plan.

The sponsoring agencies and their respective programs are: Tennessee Department of Economic and Community Development Small Cities CDBG Program Tennessee Housing Development Agency HOME Investment Partnership Emergency Solutions Grant (ESG) Program Tennessee Department of Health Housing Opportunities for Persons living with AIDS (HOPWA) Assistance with these meetings is provided by the Tennessee Development Districts.

Table with 3 columns: City/Date/Time, Location, Contact. Rows include Nashville (April 6, 2015) and Mt. Pleasant (April 21, 2015).

Written public comments on the plan will be received from March 18 - May 4, 2015 at www.thda.org

Tennesseean.com/classifieds or Call 615-242-SALE pets

Adopt Me Pets all your favorites... Domestic Pets German Shepherd AKC puppies, Rott liver, black/gray, sable, solid white. 615-456-4154-459-4372 or 482-2103

March 19, 2015 The Tennessean Nashville TN

Appendix G

Public Notices on State Websites

Public Notice and Comment

Notice of Public Hearing for Issue 2015-1 and Issue 2015-A

Date: April 15, 2015
Time: 10 - 10:30 a.m.
Location: THDA's Offices, Andrew Jackson Building, 3rd Floor
For additional information: [Notice of Public Hearing](#)



2015-2019 Tennessee Consolidated Plan

The State of Tennessee has released the draft 2015-2019 Consolidated Plan. This document will guide funding requests, investments, and partnerships over the next five years around community development, housing, and economic development. Outreach is a key component of a successful planning initiative. We invite you to comment on the draft Consolidated Plan to ensure we capture a statewide perspective of the critical needs in our communities and prioritize how the State spends its housing and community development resources. The draft Consolidated Plan will be available until April 30th, be sure to weigh in now!

[Download the draft 2015-2019 Tennessee Consolidated Plan](#)

[Submit your comment here](#)

Public Meeting

- [Public Meeting Notice - Arabic](#)
- [Public Meeting Notice - Behdini](#)
- [Public Meeting Notice - Sorani](#)
- [Convocatoria pública - Español](#)
- [Notice shirka Public - Somali](#)

Representatives of local governments and organizations involved in delivering affordable housing and community development services are invited to attend and discuss housing and community development needs as part of preparation of the 2015-2019 Tennessee Consolidated Plan.

The sponsoring agencies and their respective programs are:



Search Results

[Search Again](#)

Notices matching your search criteria

Click on a meeting for more details.

Entity	Public Body	Location	Date	Meeting	Status
Tennessee Housing Development Agency	THDA Research & Planning Division	Upper Cumberland Development District, Cookeville	2015/04/21 02:30 PM	2015-2019 State Consolidated Plan Public Hearing - Cookeville	Scheduled
Tennessee Housing Development Agency	THDA Research & Planning Division	South Central Tennessee Development District, Mt. Pleasant	2015/04/21 10:00 AM	2015-2019 State Consolidated Plan Public Hearing - Mt. Pleasant	Scheduled
Tennessee Housing Development Agency	THDA Research & Planning Division	East Tennessee Development District, Alcoa	2015/04/16 10:00 AM	2015-2019 State Consolidated Plan Public Hearing - Alcoa	Scheduled
Tennessee Housing Development Agency	THDA Research & Planning Division	First Tennessee Development District, Johnson City	2015/04/15 02:00 PM	2015-2019 State Consolidated Plan Public Hearing - Johnson City	Scheduled
Tennessee Housing Development Agency	THDA Research & Planning Division	Southeast Tennessee Development District, Chattanooga	2015/04/14 10:00 AM	2015-2019 State Consolidated Plan Public Hearing - Chattanooga	Scheduled
Tennessee Housing Development Agency	THDA Research & Planning Division	Bartlett City Hall, Council Chambers, Bartlett	2015/04/09 06:00 PM	2015-2019 State Consolidated Plan Public Hearing - Bartlett	Scheduled
Tennessee Housing Development Agency	THDA Research & Planning Division	Northwest Tennessee Development District, Martin		2015-2019 State Consolidated Plan Public Hearing - Martin	Scheduled
Tennessee Housing Development Agency	THDA Research & Planning Division	Southwest Tennessee Development District, Jackson	2015/04/07 01:00 PM	2015-2019 State Consolidated Plan Public Hearing - Jackson	Scheduled
Tennessee Housing Development Agency	THDA Research & Planning Division	502 Deaderick Street, Nashville	2015/04/06 09:00 AM	2015-19 State Consolidated Plan Public Hearing - Nashville	
Tennessee Housing Development Agency	THDA Research & Planning Division	502 Deaderick Street, Nashville	2015/04/06 09:00 AM	2015-2019 State Consolidated Plan Public Hearing - Nashville	Scheduled

Public Participation**Public Notice Details****Tennessee Housing Development Agency**

- [Printer Friendly](#)
- [Add this notice to calendar](#)

THDA Research & Planning Division

Notice Title:	Housing and Community Development Needs Survey
Notice Date & Time:	February 9, 2015 3:36 PM - 11:59 PM
Description/Agenda:	<p>The Tennessee Housing Development Agency, the Department of Economic and Community Development and the Department of Health have embarked on developing our comprehensive five-year Consolidated Plan for the U.S. Department of Housing and Urban Development. This document will guide funding requests, investments, and partnerships over the next five years around community development, housing, and economic development.</p> <p>Outreach is a key component of a successful planning initiative. We invite you to complete the following survey to ensure we capture a statewide perspective of the critical needs in our communities and prioritize how the State spends its housing and community development resources.</p> <p>Don't forget to tell your clients, partners, community organizations, and any others throughout the State that would be interested in providing feedback. Our goal is to reach as many residents and service providers as possible. The survey will only be available until February 25, 2015 so be sure to weigh in now!</p> <p>Questions about accommodations for participating in the survey? Email Bettie Teasley Sulmers: BTeasleySulmers@thda.org</p> <p>TAKE THE ON-LINE SURVEY NOW! https://surveymonkey.com/r/TNC@zens</p>
Notice of Special Accommodations:	
Notice of Electronic or telephone participation:	
Other information:	
Attachments:	
This notice was posted on:	February 09, 2015 03:39 PM
This notice was last edited on:	February 09, 2015 03:50 PM
Deadline Date:	February 25, 2015 12:00 PM

Employee-facing registry c... Global Conferencing Soluti... CDBG Block Grant Program

tn.gov/ecd/CDBG/index.shtml

CDBG Webpage Most Visited Getting Started Web Slice Gallery ECD Intranet Log-In Employee-facing regis...

- State of TN Action Plan for 2011 – 2012 Disasters
- Draft Action Plan Amendment Number 1
- Expenditure Projections April 2014

Additional Resources

- Duplication of Benefits Form
- Disaster Relief Important Notices
- Disaster Report - Quarterly
- Tennessee Small Cities Disaster Grant Program

Fair Housing

TNECD works with the Tennessee Housing Development Agency and the Tennessee Department of Health to administer programs from HUD. Together we have developed the following plans.

2015-2019 Consolidated Plan Survey
 TNECD along with THDA and TDH are conducting a survey of our programs in order to prepare our Consolidated Plan for submission to HUD. Please take about 5 minutes to give us your input into the programs. <https://surveymonkey.com/r/TNCcitizens>
 For more information click [here](#).

2013 Tennessee Analysis of Impediments to Fair Housing Choice

- Fair Housing Forums Presentation
- Federal Fair Housing Act
- 2010 - 2015 Consolidated Plan
- 2011 - 2012 Annual Action Plan
- 2013-2014 Annual Action Plan
- 2012-2013 Consolidated Annual Performance

TN.gov Services | TN.gov Directory | Web Policies | Accessibility | Web Awards | Survey | Open Government
 TNECD | 312 Rosa L. Parks Avenue | 27th Floor | Nashville, Tennessee 37243 | (615) 741-1888 | Email:TNECD

tn.gov/ecd/CDBG/pdf/CDBG_qprDisaster_June.pdf

This page contains the Consolidated Plan process, annual Action Plans, and annual Performance Reports submitted to the U.S. Department of Housing and Urban Development focusing on housing and community development across the state of Tennessee including [HOME](#) (THDA-administered), [Emergency Solutions Grant](#) (THDA-administered), [Housing Opportunities for Persons with AIDS](#) (Tennessee Department of Health-administered), and the [Community Development Block Grant](#) (Tennessee Department of Economic and Community Development-administered).



Consolidated Plan 2015 - 2019

THDA, TNECD, and Tennessee Department of Health is currently developing the Tennessee 2015 -2019 Consolidated Plan. Updates on the Consolidated Plan and opportunities to contribute to the planning process will be available on the Consolidated Planning page. We invite you to complete the Housing & Community Needs Survey to ensure we capture a statewide perspective of the critical needs in our communities.

- [Consolidated Plan & Survey Information Sheet](#)
- [Consolidated Plan 2010 - 2015](#)
- [Consolidated Plan 2005 - 2010](#)

Action Plans - Housing and Community Development Consolidated Plan

- [FY 2014-2015](#)
- [FY 2013-2014](#)
- [FY 2012-2013](#)
- [FY 2011-2012](#)
- [FY 2010-2011](#)
- [FY 2009-2010](#)
- [FY 2008-2009](#)
- [FY 2007-2008](#)
- [FY 2006-2007](#)
- [FY 2005-2006](#)

Consolidated Annual Performance and Evaluation Report (CAPER)

- [FY 2013-2014](#)
- [FY 2012-2013](#)

- Consolidated Planning
- County Level Data
- Economic Impact Reports
- Foreclosure Trends
- Home Sale Price Data
- THDA Program Data
- Research Publications
- Single Family Program Reports
- Tennessee Housing Market
- Utility Allowances

- Ryan White Program
 - Minority HIV/AIDS Initiative
 - HOPWA
 - STD Prevention
 - Surveillance and Data Management
 - Newsroom
 - Sitemap
 - Contact Us
- Related Topics
- Department's HIPAA Privacy Notice
 - Immunizations
 - About the Department of Health

HOPWA Overview:

To address housing needs for low-income persons who are living with HIV/AIDS and their families, the U.S. Department of Housing and Urban Development (HUD) manages the Housing Opportunities for Persons with AIDS (HOPWA) program. The HOPWA Program is the only Federal program dedicated to address the housing needs of persons living with HIV/AIDS and their families. Major HOPWA Program activities include:

- **Housing Information Service Program:** Provides counseling information and referral services to help eligible clients locate, acquire, finance, and maintain housing. Additionally, provides Fair housing counseling for eligible beneficiaries who may enter discrimination as described in the Federal and State Fair Housing Act.
- **Short-term Rent, Mortgage, and Utility payment program (STRMU):** Designed to prevent homelessness of the tenant or mortgagor of a dwelling over a specified period by HUD.
- **Supportive Services Program:** Coordinates health, mental health, drug and alcohol abuse treatment and case management, nutritional services, and counseling services.
- **Housing Assessment Plan:** Contains a systematic review of housing needs and involves development of individual informational data which investigate the history of homelessness and current health issues to assist individuals manage their resources through development of budgets, as well as tracking individual household planning progress and accessing community care, where its available.

HOPWA Applicant Requirements:

Low-income persons that are medically diagnosed with HIV/STD and their families are eligible to receive HOPWA funded assistance. Applicants are screened for eligibility based on jurisdiction income levels, and averages that limit the amount income a potential applicant and family members can receive. The amount of income an individual can earn to be eligible may change annually by HUD and would require disclosure of family earning to HOPWA personnel to identify eligibility status.

Consolidated Planning Process:

The Tennessee Housing Development Agency (THDA) conducts, oversees, and publishes research on housing activities regarding several HUD developed programs. Currently, the Community Development Block Grant (CDBG) funds the HOME Program, ECG and HOPWA. As a requirement of receiving funds each award recipient must submit annual updates and status reports regarding grantees performance. This information is integrated into an annual Consolidated Planning document and submitted to HUD. In addition, each award participant must submit an updated status report HUD Form -40110-D. The Consolidated Annual Performance and Evaluation Report (CAPER) provides annual performance reporting on client outputs and outcomes that enables an assessment of grantee performance in achieving the housing stability outcome measure. The CAPER, in conjunction with the Integrated Disclosure Information System (DIS), fulfills statutory and regulatory program reporting requirements and provides the grantee and HUD with the necessary information to assess the overall program performance and accomplishments against planned goals and objectives.

On Wednesday, March 18, 2015, the State of Tennessee launched the 45-day public comment period for the 2015-2016 Consolidated Plan and 2015-2016 Action Plan. This document will guide funding requests, investments, and partnerships over the next five years around community development, housing, and economic development. In April, representatives of local governments and organizations are invited to attend a public hearing to discuss housing and community development needs in Tennessee.

- Public Notice - English
- Public Notice - Spanish
- Public Notice - Sorani
- Public Notice - Somali
- Public Notice - Bosnian
- Public Notice - Behini
- Public Notice - Arabic

History of HOPWA Services in Tennessee:

HUD suggests planning occur at the project sponsor level as well as grant management levels. During the 1996 grant year, the State (Facilitated through Tennessee Housing Development Agency (THDA) was notified that two of its metropolitan regions (Memphis and



Agency Services

- Health Care Professional License Verification
- Abuse Registry
- Order Birth, Death, and Marriage Certificates Online
- More »

TN.gov Services

- Renew Driver License
- Renew Health License
- Renew Professional Non-health License
- Get Your Driving History Online
- More »

Appendix H
Public Hearing
Public Notices

2015 - 2019 TENNESSEE CONSOLIDATED PLAN: PUBLIC MEETINGS

The Tennessee public is invited to attend public meetings to discuss housing and community development needs as part of preparation of the 2015-2019 Tennessee Consolidated Plan

Sponsoring Agencies of the Consolidated Plan and Their Respective Programs:

Tennessee Housing Development Agency
HOME Investment Partnership
Emergency Solutions Grant (ESG) Program

Tennessee Department of Economic and Community Development
Small Cities CDBG Program

Tennessee Department of Health
Housing Opportunities for Persons living with AIDS (HOPWA)

Assistance with these meetings is provided by the Tennessee Development Districts.
Written public comments on the plan will be received from **March 18 - May 4, 2015** at www.thda.org.

City/ Date/ Time	Location	Contact
NASHVILLE April 6, 2015 9:00 - 11:00 AM CT	Andrew Jackson State Office Building 2nd Floor Hearing Room 502 Deaderick Street	Morgan Mansa THDA 615-815-2129
JACKSON April 7, 2015 1:00 - 3:00 PM CT	Southwest Tennessee Development District 102 East College Jackson, TN 38301	Renee Tavares SWTDD 731/ 668-6420
MARTIN April 8, 2015 10:00 AM - 12:00 PM CT	Northwest Tennessee Development District 124 Weldon Drive Martin, TN 38237	Spencer Taylor NWTDD 731/ 587-4213
BARTLETT April 9, 2015 6-8 PM CT	Bartlett City Hall, Council Chambers 6400 Stage Road Bartlett, TN 38134	Paul Morris MAAG 901/ 729-2871
CHATTANOOGA April 14, 2015 10:00 AM - 12:00 PM ET	Southeast Tennessee Development District 1000 Riverfront Pkwy Chattanooga, TN 37402	Chuck Hammonds SETDD 423/ 266-5781
JOHNSON CITY April 15, 2015 2:00 -4:00 PM ET	First Tennessee Dev District 3211 North Roan Street Johnson City, 37601	Sherry Trent FTDD 423/ 722-5101
ALCOA April 16, 2015 10:00 AM - 12:00 PM ET	East TN Development Distrct 216 Corporate Place Alcoa, TN 37701	Caroline Eller ETDD 865/ 273-6003
COOKEVILLE April 21, 2015 2:30 - 4:30 PM CT	Upper Cumberland Development District 1225 South Willow Cookeville, TN 38506	Vickie Reels UCDD 931/ 423-4111
MT. PLEASANT April 21, 2015 10:00 AM - 12:00 PM CT	South Central TN Development District 101 Sam Watkins Blvd. Mt. Pleasant, TN 38474	Sara Brown SCTDD 931/ 379-2929

To ask questions about accessibility or request accommodations, please call THDA at (615) 815-2041. Advance notice will allow us to provide better access.

بيان

تتولى "وكالة تينيسي لتنمية الإسكان" (THDA، Tennessee Housing Development Agency) إستضافة إجتماعات علنية عبر الولاية أثناء شهر أبريل/نيسان لسماع تعليقات على الخطة الموحدة 2015-2019 للولاية. والإجتماعات في هذه المنطقة محددة للإنعقاد في:

NASHVILLE April 6, 2015 9:00 - 11:00 AM CT	Andrew Jackson State Office Building 2nd Floor Hearing Room 502 Deaderick Street	Morgan Mansa THDA 615-815-2129
JACKSON April 7, 2015 1:00 - 3:00 PM CT	Southwest Tennessee Development District 102 East College Jackson, TN 38301	Renee Tavares SWTDD 731/ 668-6420
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تضم الخطة الموحدة 2015-2019 عمليات التخطيط والتطبيق والإبلاغ لأربعة برامج منح قائمة لـ"الوزارة الأمريكية للإسكان والتنمية الحضرية" (U.S. Department of Housing and Urban Development، HUD): "المنحة المركزية للتنمية المجتمعية" (Community Development)، و"منحة حلول الطوارئ" (CDBG، Block Grant)، و"منحة حلول الطوارئ" (ESG، Emergency Solutions Grant)؛ و"برنامج شراكة إستثمار الإسكان" (HOME، Investment Partnership Program)، و"برنامج فرص الإسكان للمصابين بالإيدز" (HOME، Investment Partnership Program)، و"برنامج فرص الإسكان للمصابين بالإيدز" (HOPWA، with AIDS Program).

ويتم إستخدام أموال هذه البرامج لدعم مجموعة متنوعة من برامج ومشاريع الإسكان والتنمية المجتمعية في كافة أنحاء ولاية تينيسي، وبشكل رئيسي لمصلحة الأسر المعيشية المتدنية والمتوسطة الدخل. وبموجب إستلام هذه الأموال، تكون الولاية ملزمة بإعداد وتقديم خطة موحدة لوزارة HUD كل خمس سنوات. وسيتم تقديم هذه الخطة الجديدة لوزارة HUD بحلول مايو/أيار 2015.

والخطة متوفرة للإطلاع عليها وتعليق الجمهور العام عليها على www.thda.org. كما ستكون الخطة متوفرة للإطلاع عليها لدى "مقاطعات تنمية تينيسي" (Development Districts of Tennessee) التسع. ومواقع مقاطعات التنمية التسع متوفرة على موقع إنترنت "جمعية مقاطعات تنمية تينيسي" (Tennessee Development District Association) على www.tennesseedevelopmentdistricts.org. وسيتم القبول بالتعليقات الخطية عبر تقديمها إلكترونياً على موقع وكالة THDA من 18 مارس/أذار حتى 4 مايو/أيار 2015.

للحصول على مساعدة لغوية، يرجى النقر على زر Español على www.thda.org للترجمة في لغات متعددة.

ناطه هدارى

“دقن طاهان تهره تئيدانا ناكنجى بوونا تينستى (The Tennessee Housing Development Agency, THDA)” ضئند كوئبونين طشتى نتعجام دقنن ذ هئمى وبلايئتى ل دهمى هئما نيسانى داقو طوه ذ كوئمينئين تايبت ب تانا 2015-2019 يا وبلايئتى بطريت. طى كوئبونان ل طى ناظضئى هاتية تهرخانكرن بو :

NASHVILLE April 6, 2015 9:00 - 11:00 AM CT	Andrew Jackson State Office Building 2nd Floor Hearing Room 502 Deaderick Street	Morgan Mansa THDA 615-815-2129
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MT. PLEASANT April 21, 2015 10:00 AM - 12:00 PM CT	South Central TN Development District 101 Sam Watkins Blvd. Mt. Pleasant, TN 38474	Sara Brown SCTDD 931/ 379-2929

تانا 2015-2019 تان و داخاز و ترؤسئين ناطه هداركرنى بو ضار ذ ترؤطرامين بهخشينا تهرى“ وقرارتى نئمريكا بو تهره تئيدانا باذار و ناكنجى بوون (U.S. Department of Housing and Urban Development, HUD) “دطل” تهرى بهخشرى بو تهره تئيدانا ناكنجى بوونا كومه طه هئى (Community Development Block Grant ,CDBG) “دطل” ترؤطرامى تهره تئيدانا هاوبئشا و بئر هئنانا خانى HOME Investment Partnership Program ,HOME) “دطل” ترؤطرامى دهليطين ناكنجى بوونى بو نهخوشين نايدز (Housing Opportunities for Persons with AIDS Program,HOPWA)“

وى تهرى دهئيتبكار نانين بو طه لئك ترؤطرامين تهره تئيدانا كومه طه و ناكنجى بوونى و ترؤدان ل وبلايئتا تينيسى ، ب تايبتى بو مالباتين دقست كورت و ناظئدى. وئكة وقرطركا وى تهران، ئيتظية وى وبلايئتى تانا طشتى بئر هظ بكت و ئيشكئشا HUD ي بكتن ل هئر ئينج سالئكى. وى تانا نوى هئتا مهها مايسا 2015 ئيشكئشا HUD دهئيتا كرن.

وى تانا هئنه ل سايتا www.thda.org بو مئرمئا موراجه عكرن و تيبينين هاظلاتيان. جهين نو ناظضئين تهره تئيدانى هئنه ل سايتا كومه لا ناظضئى تهره تئيدانا تينيسى www.tennesseedevelopmentdistricts.org. تيبينين نظيسراى بريكا نيمئيل له سايتا THDA دهئيتا وقرطرتن ل 18 ي مهها نازارى حقا 4 ي مهها مايسى 2015.

بو هاريكارى كرن بو مئرمئى تهرجومه كرنا زمانى كليك لئسر Español بكة ل سايتا www.thda.org بو وقرطيران ب زمانين جودا.

OBAVJEŠTENJE

Agencija za stambeni razvoj države Tenesi (*Tennessee Housing Development Agency, THDA*) će tokom aprila mjeseca biti domaćin javnih sastanaka širom države da bi čula primjedbe o državnom Konsolidovanom planu za period od 2015-2019. godine. Sastanci u ovoj oblasti zakazani su za:

NASHVILLE April 6, 2015 9:00 - 11:00 AM CT	Andrew Jackson State Office Building 2nd Floor Hearing Room 502 Deaderick Street	Morgan Mansa THDA 615-815-2129
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MT. PLEASANT April 21, 2015 10:00 AM - 12:00 PM CT	South Central TN Development District 101 Sam Watkins Blvd. Mt. Pleasant, TN 38474	Sara Brown SCTDD 931/ 379-2929

Konsolidovani plan za period od 2015-2019. godine kombinuje procese planiranja, primjene i izvještavanja za četiri postojeća programa grantova Ministarstva stanovanja i urbanog razvoja SAD (*U.S. Department of Housing and Urban Development, HUD*): Grant za razvojni blok zajednice (*Community Development Block Grant, CDBG*); Grant za hitna rješenja (*Emergency Solutions Grant, ESG*); Program investicionog partnerstva HOME (*HOME Investment Partnership Program, HOME*); i Program stambenih mogućnosti za osobe sa sidom (*Housing Opportunities for Persons with AIDS Program, HOPWA*).

Ova sredstva se koriste za podršku raznim programima za stambeni razvoj i razvoj zajednice, kao i projektima širom države Tenesi, prvenstveno namjenjenim za korist domaćinstava sa niskim i umjerenim primanjima. Od države se, kao od nekoga ko prima ova sredstva, traži da pripremi i dostavi HUD-u Konsolidovani plan svakih pet godina. Ovaj novi plan će biti dostavljen HUD-u do maja 2015. godine.

Plan je dostupan za pregled i javne primjedbe na www.thda.org. Plan će takođe biti dostupan za pregled u devet razvojnih okruga (*Development Districts*) države Tenesi. Lokacije devet razvojnih okruga dostupne su na veb-sajtu Udruženja za razvojne okruge države Tenesi (*Tennessee Development District Association*) na www.tennesseedevelopmentdistricts.org. Pisane primjedbe poslate elektronski na veb-sajt THDA prihvataće se od 18. marta do 4. maja 2015. Za jezičku pomoć, molimo vas da kliknete na dugme za španski jezik (*Español*) na www.thda.org kako biste dobili prevod na više jezika.

OGEYSIIS

Wakaaladda Horumarinta Guryaha ee Gobolka Tennessee (*The Tennessee Housing Development Agency, THDA*) ayaa inta lagu jiro bisha Abriil waxa ay marti-gelinayaan oo ay bulshada u qaban doontaa shir ama kulan oo gobolka oo dhan ay ku qaban doonto kaasoo loola dan leeyahay in bulshada ay umaqlaan qorshaha Gobolka ee 2015-2019 ku saabsan Qorshaha Isutagga. Kullamada meelaha ka dhici doona waxaa loo jadwaleeyay:

NASHVILLE April 6, 2015 9:00 - 11:00 AM CT	Andrew Jackson State Office Building 2nd Floor Hearing Room 502 Deaderick Street	Morgan Mansa THDA 615-815-2129
JACKSON April 7, 2015 1:00 - 3:00 PM CT	Southwest Tennessee Development District 102 East College Jackson, TN 38301	Renee Tavares SWTDD 731/ 668-6420
MARTIN April 8, 2015 10:00 AM - 12:00 PM CT	Northwest Tennessee Development District 124 Weldon Drive Martin, TN 38237	Spencer Taylor NWTDD 731/ 587-4213
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Qorsha Isutagga ee 2015-2019 waxay kulmisaa hanaanka qorshaynta, arjiga, iyo sida loo soo gudbiyo barnaamijyada deeqda ee afar Waaxda Guryaha iyo Horumarinta Magaalooyinka Mareykanka (*U.S. Department of Housing and Urban Development, HUD*): Deeqda Sadaqada Horumarinta Jaaliyadda (*Community Development Block Grant, CDBG*); Deeqda Xallinta Adeegga Xaaladdaha Deg-degga (*Emergency Solutions Grant, ESG*); Barnaamijka Iskaashiga Maalgelinta (*HOME Investment Partnership Program, HOME*); iyo Barnaamijka Fursaddaha Hoyga ee loogu talagalay Shaqsiyaadka qaba Cuddurka AIDS (*Housing Opportunities for Persons with AIDS Program, HOPWA*).

Deeqdan waxaa loogu talagalay in lagu taageero barnaamijyada iyo mashruucyada dhowrka ah ee lagu taageero ee hormarinta jaaliyadda ee ka jira gebbi ahaan ka jira gobolka Tennessee, gaar ahaan loogu talagalay in ay ka manaafacaan qoysaska daqligooda dhexdhexaadka ah - iyo daqligoodu uu hooseeyo. sida qaate deqahan, dowladda Gobolka waxaa looga baahan yahay in ay diyaariyaan oo Qorshaha Isutagga ay HUD shantii sannaba mar usoo gudbiyaan. Qorshahan cusub ayaa waxaa HUD loo soo gudbin doonaa kama dambays bisha Maajo 2015.

Qorsha qofkii rabba wuxuu ka daalacan karaa oo uu ka eegi kartaa iyadoo ay u furan tahayna in talo ay ka bixiyaan booqo waxaad ka abogga www.thda.org. Sidoo kale qorshaha waxaad ka heli kartaa oo aad ka aqrison kartaa xarunta sagaalaad ee Horumarinta Degmooyinka Tennessee (*Development Districts of Tennessee*). Goobaha sagaal ee Horumarinta Degmooyinka waxaad ka heli kartaa bogga internetka ee Ururka Degmada ee Horumarinta Tennessee oo ah

www.tennesseedevelopmentdistricts.org. Faallooyinka qoraalka ah oo dhanka qaab elektaroonig ayaad noogu soo gudbiyo adiga oo booqda bogga internetka THDA waxaan ogolaan doonaa laga bilaabo 18 bisha Maarso ilaa iyo 4 Maajo, 2015.

Caawinnaada dhanka luqaddaha tarjumaad, fadlan riix batoonka Español ee bogga www.thda.org si aad u hesho tarjumaada luqaddo dhowr ah.

AVISO

La Agencia para el Desarrollo de Vivienda de Tennessee (*Tennessee Housing Development Agency, THDA*) está presentando asambleas públicas por todo el estado durante el mes de abril para escuchar los comentarios acerca del Plan Consolidado del Estado de 2015-2019. Las asambleas para esta área están programadas para:

Ciudad/Fecha/Tiempo	Localización	Contacto
NASHVILLE April 6, 2015 9:00 - 11:00 AM CT	Andrew Jackson State Office Building 2nd Floor Hearing Room 502 Deaderick Street	Morgan Mansa THDA 615-815-2129
JACKSON April 7, 2015 1:00 - 3:00 PM CT	Southwest Tennessee Development District 102 East College Jackson, TN 38301	Renee Tavares SWTDD 731/ 668-6420
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El Plan Consolidado de 2015-2019 combina la planificación, la aplicación, y los procesos de presentación de informes para cuatro actuales programas de subvenciones para el Desarrollo Urbano y del Departamento de Vivienda de Estados Unidos (*U.S. Department of Housing and Urban Development, HUD*): Subvención Bloque de Desarrollo Comunitario (*Community Development Block Grant, CDBG*); Subvención para soluciones de Emergencia (*Emergency Solutions Grant, ESG*); Programa de Asociación para la Inversión HOME (*HOME Investment Partnership Program, HOME*); y Oportunidades de Vivienda para Personas con Programa SIDA (*Housing Opportunities for Persons with AIDS Program, HOPWA*).

Estos fondos se utilizan para apoyar una variedad de programas de desarrollo comunitario y de vivienda y proyectos a través de todo Tennessee, principalmente para el beneficio de hogares de bajos y moderados ingresos. Como beneficiario de estos fondos, se requiere al Estado preparar y entregar un Plan Consolidado a HUD cada cinco años. Este nuevo Plan será presentado a HUD en mayo del 2015.

El plan está disponible para revisión y comentario del público en www.thda.org. El plan también estará disponible para revisión en los nueve Distritos de Desarrollo de Tennessee. Las ubicaciones de los nueve Distritos de Desarrollo están disponibles en el sitio web de la Asociación del Distrito de Desarrollo de Tennessee en www.tennesseedevelopmentdistricts.org. Se aceptarán comentarios escritos vía entrega electrónica en el sitio web de THDA desde el 18 de marzo hasta el 4 de mayo, del 2015.

Para ayuda con el idioma, por favor haga clic en el botón de Español en www.thda.org para traducción en varios idiomas.

Para hacer preguntas acerca de accesibilidad o para solicitar adaptaciones, llame por favor al THDA al (615) 815-2041. Su aviso por anticipado nos permitirá proporcionar mejor accesibilidad.

Appendix I
Housing & Community
Needs Survey Results

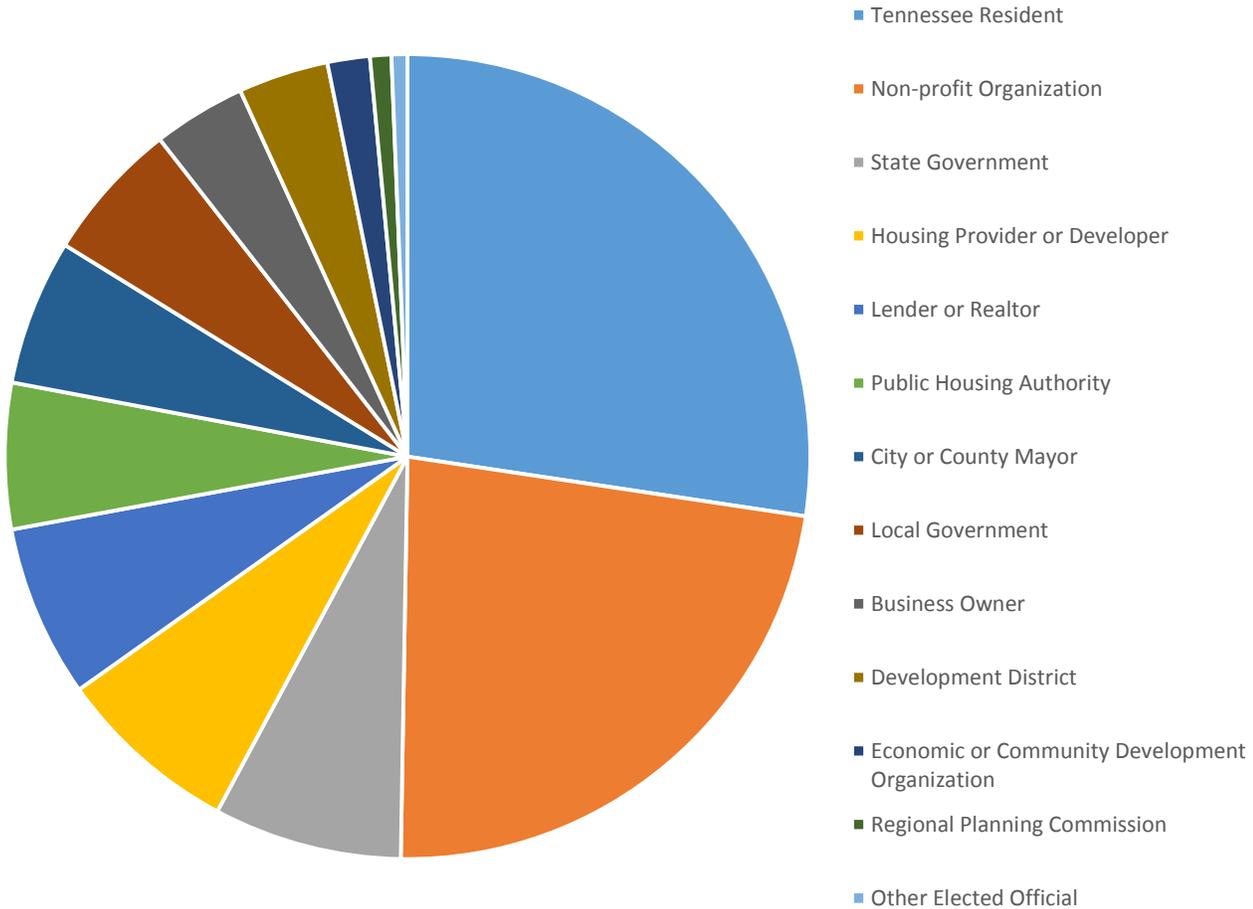
HOUSING & COMMUNITY NEEDS SURVEY RESULTS TENNESSEE 2015-2019 CONSOLIDATED PLAN

As part of the Tennessee 2015-2019 Consolidated Plan, a web-based Housing and Community Needs Survey was conducted from February 4th to March 2nd of 2015. The survey was completed by 671 respondents, representing every county in Tennessee. Individuals solicited for participation included elected officials, state and local governing bodies, representatives of housing groups, minority organizations, disability resource groups, real estate and property management associations, banking entities, and other groups involved in the housing and development fields.

The purpose of the survey was to gather insight into the knowledge, experiences, opinions, and feelings of stakeholders and citizens regarding housing affordability and community and economic development needs in the State of Tennessee. Most questions asked respondents to rank the importance of programs, activities, and needs, although many questions allowed the respondent to offer written comments. A complete list of written responses is available at the end of this document.

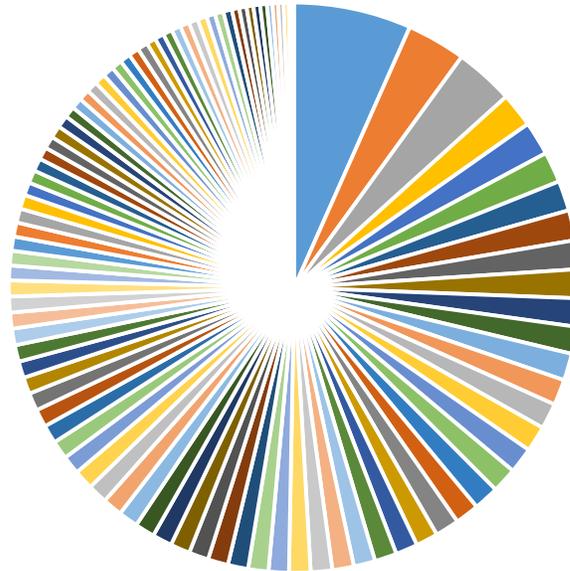
The following is a summary of the results, which were used in the development of the Tennessee 2015-2019 Consolidated Plan.

Which best describes you or the organization that you represent? Please check all that apply.



Of the 671 survey respondents, 38.3 percent (257 respondents) were “Tennessee Residents”. The second largest group of respondents was “Non-Profit Organization” at 32.0 percent (215 respondents), followed by “State Government” at 10.6 percent (71 respondents) then “Housing Provider or Developer” at 10.3 percent (69 respondents). Note that 9.1 percent of respondents were elected officials, 8.2 percent “City of County Mayor” (55 respondents) and 0.9 percent “Other Elected Official” (6 respondents).

In order to help us better understand your responses and meet regional needs, please tell us the name of the county in which you reside. If you are completing this on behalf of an organization and/or your service area goes beyond one county, please select all that apply.

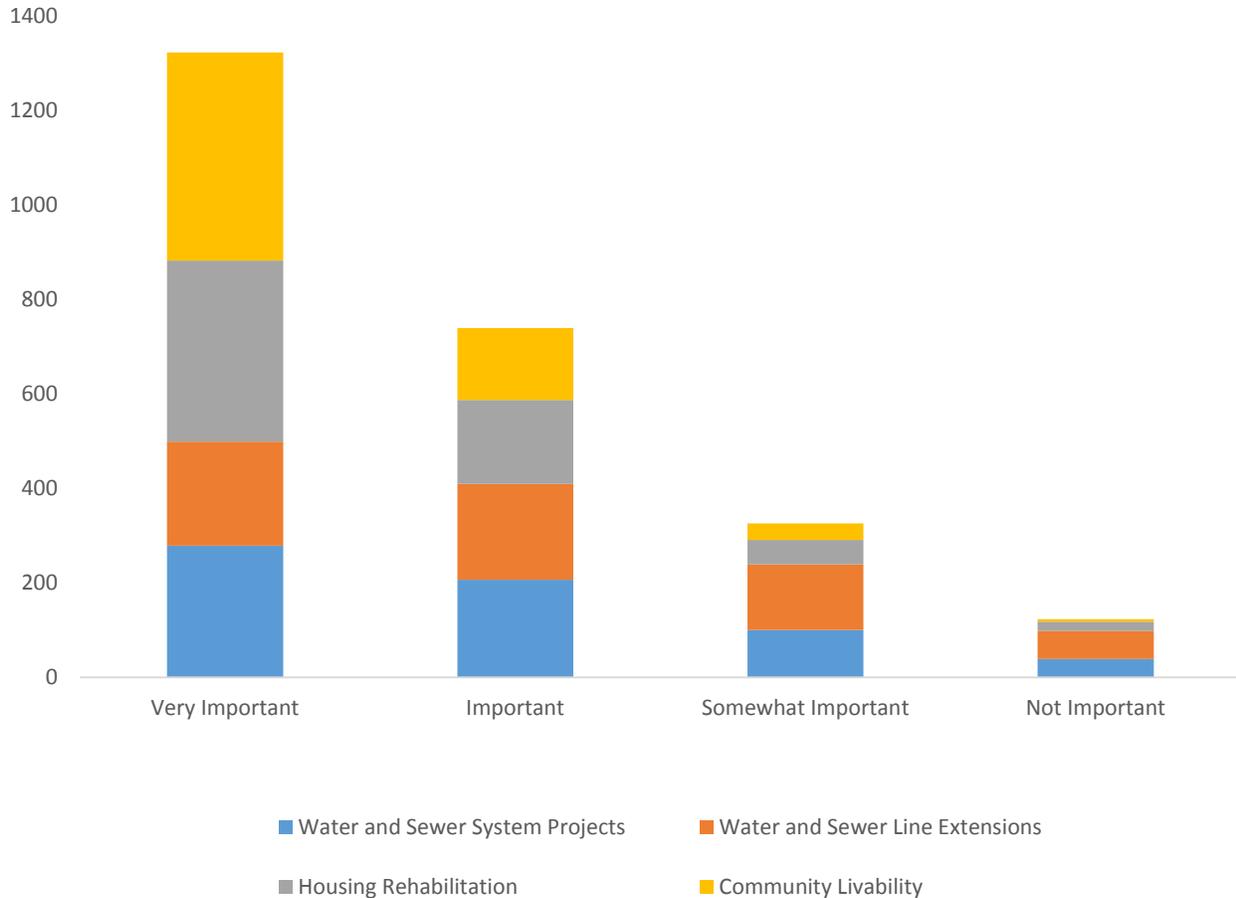


- | | | | | | | |
|-----------|------------|------------|-----------|------------|------------|------------|
| Davidson | Knox | Shelby | Statewide | Hamilton | Williamson | Madison |
| Weakley | Roane | Washington | Obion | Carroll | Gibson | Anderson |
| Bradley | McMinn | Sumner | Dyer | Henry | Decatur | McNairy |
| Fayette | Hawkins | Henderson | Benton | Blount | Hardin | Lake |
| Haywood | Putnam | Rhea | Sullivan | Chester | Crockett | Grundy |
| Hardeman | Loudon | Morgan | Sevier | Tipton | Carter | Meigs |
| Monroe | Maury | Polk | Bledsoe | Lauderdale | Marion | Rutherford |
| Greene | Sequatchie | Unicoi | Hamblen | Union | Cumberland | DeKalb |
| Jefferson | Robertson | Scott | Warren | Wilson | Campbell | Dickson |
| Grainger | Montgomery | Cheatham | Claiborne | Clay | Fentress | Overton |
| White | Giles | Jackson | Johnson | Macon | Cannon | Cocke |
| Hancock | Houston | Humphreys | Pickett | Smith | Hickman | Lawrence |
| Lewis | Bedford | Van Buren | Coffee | Franklin | Marshall | Perry |
| Stewart | Trousdale | Wayne | Lincoln | Moore | | |

Davidson County had the largest percent of survey respondents at 19.1 percent (126 respondents), followed by Knox County and Shelby County which tied at 9.6 percent of survey respondents (each having 63 survey respondents). There were 37 respondents (5.6 percent) with a statewide service area. For CDBG non-entitlement counties, Hamilton County had the largest number of respondents (36 respondents), followed by Williamson County (33 respondents), then Madison County (32 respondents) and Weakley County (32 respondents). In total, 86.4 percent of survey respondents were from CDBG non-entitlement counties.

TENNESSEE COMMUNITY DEVELOPMENT BLOCK GRANTS

Please tell us how important each of the following activities is to you:



When asked about the importance of CDBG activities, “Community Livability” ranked highest in the “Very Important” category (440 respondents), followed by “Housing Rehabilitation” which was chosen by 383 survey respondents. “Water and Sewer System Projects” ranked the highest in the “important” category (207 respondents), followed by “Water and Sewer Line Extensions” (202 respondents).

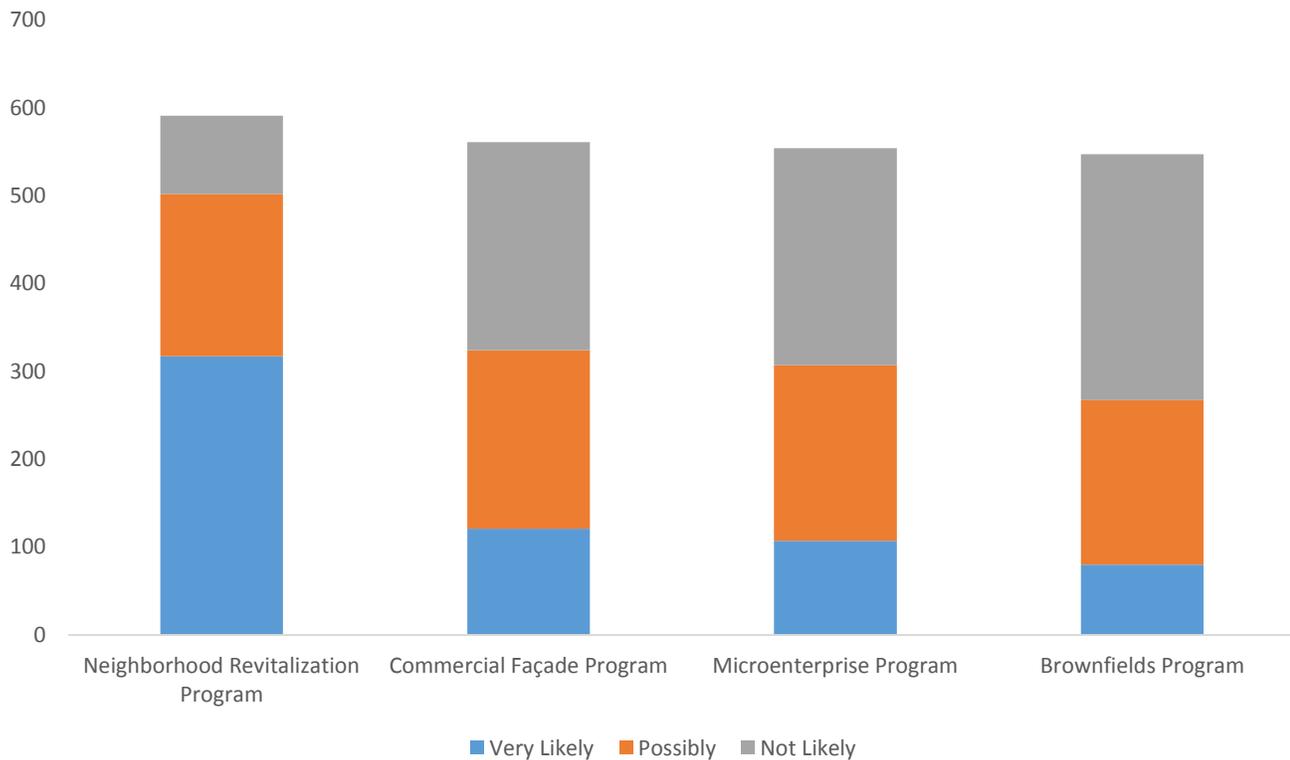
City and County Mayors rely heavily on the CDBG funds to address a wide range of community development needs. Many communities in Tennessee utilize other funding sources to support affordable housing development and rehabilitation, leaving CDBG funds for infrastructure and other community needs. When asked about the importance of CDBG activities, “Water and Sewer System Projects” ranked highest in the “Very Important” category by City and County Mayors (39 respondents). “Community Livability” ranked as the second highest program in the “Very Important” category among City and County Mayors (36 respondents).

Non-entitlement jurisdictions are communities designated by HUD to be eligible to apply for CDBG funds from the State of Tennessee. Survey respondents within non-entitlement counties chose “Community Livability” the most in the “Very Important” category (302 respondents). “Housing Rehabilitation” ranked as the second highest program in the “Very Important” category among non-entitlement jurisdictions (268 respondents).

NEW COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAMS

Tennessee Department of Economic and Community Development recently implemented new programs and are considering new programs to be funded through CDBG including a Neighborhood Revitalization Program (housing, sidewalk, commercial façade, and water and sewer system improvements with one grant), Commercial Façade program (rehab the facades of commercial buildings in Main Street and TN Downtown communities), Microenterprise program (provide assistance to businesses with five or fewer employees to help the businesses expand), and Brownfield Redevelopment program (assist communities in redeveloping brownfields).

Please tell us how likely you would be to use these programs:



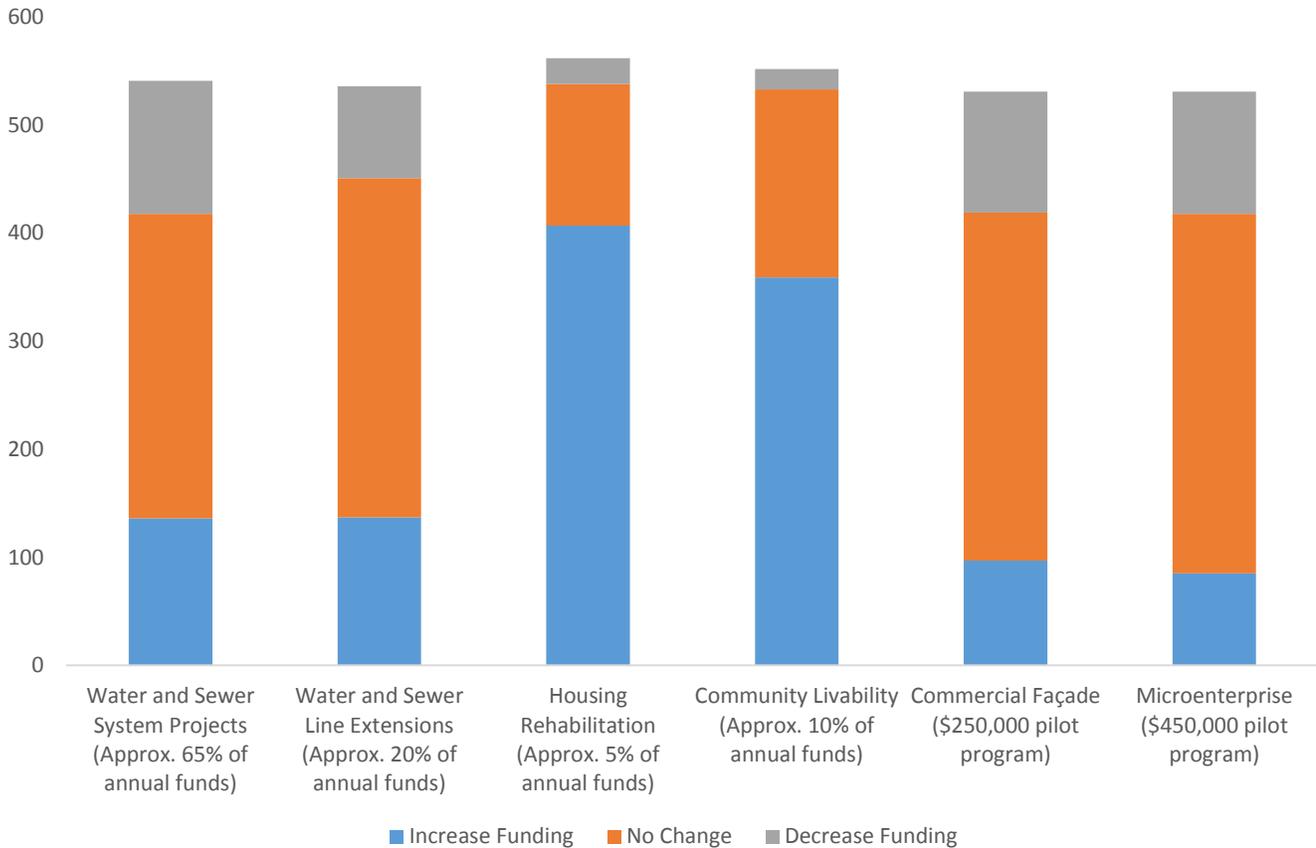
When asked how likely respondents would use the new CDBG programs, survey respondents chose “Neighborhood Revitalization Program” the most for the “Very Likely” category (317 respondents). The program ranked second highest for the “Very Likely” category was the “Commercial Façade Program” (121 respondents), followed by the “Microenterprise Program” (107 respondents). Of the survey respondents that answered this question, most selected they would “Possibly” use the “Commercial Façade Program” (203 respondents), followed by the “Microenterprise Program” (200 respondents). Note that 31 respondents chose “Does Not Apply” for this question.

The City and County Mayors that completed this survey chose the “Neighborhood Revitalization Program” the most for the “Very Likely” category (26 respondents), followed by the “Commercial Façade Program” (23 respondents).

Non-entitlement jurisdictions are communities designated by HUD to be eligible to apply for CDBG funds from the State of Tennessee. Non-entitlement respondents chose the “Neighborhood Revitalization Program” the most for the “Very Likely” category (229), followed by the “Commercial Façade Program” (88 respondents).

TENNESSEE COMMUNITY DEVELOPMENT BLOCK GRANTS

Without an increase in overall funding, how would you like to see the funding change for current Community Development Block Grant programs?



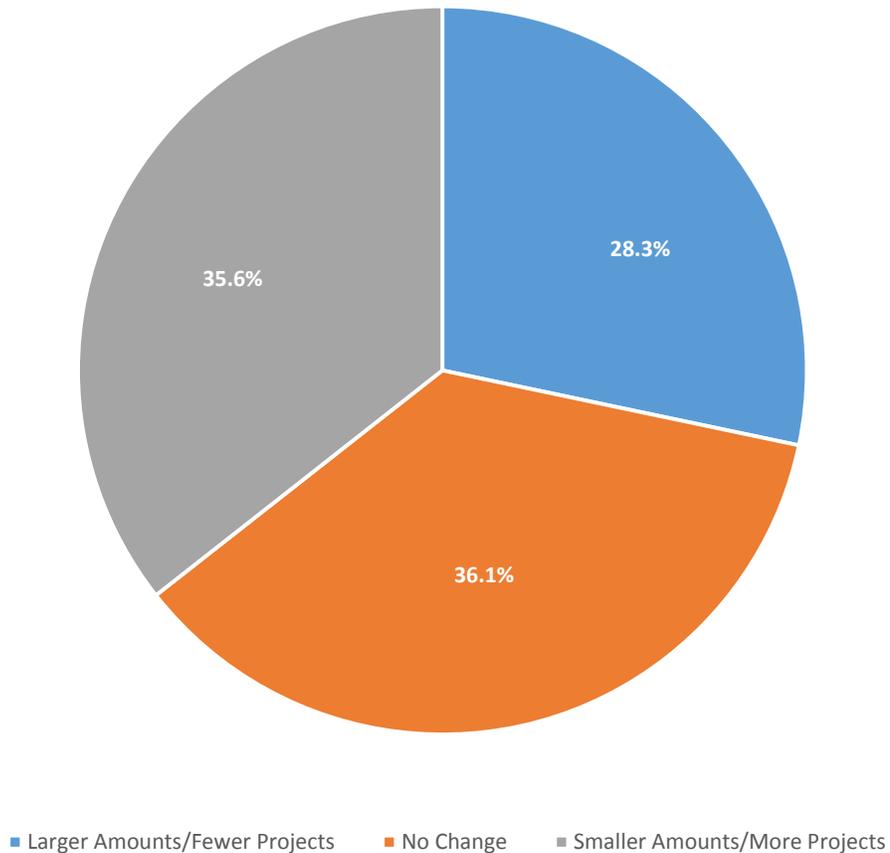
When asked about the funding amounts for current CDBG programs, “Housing Rehabilitation” ranked the highest for the “Increase Funding” category with 407 respondents, followed by “Community Livability” with 359 respondents. “Microenterprise” ranked highest in the “No Change” category (333 respondents), followed by “Commercial Façade” with 322 respondents. Most respondents chose “Water and Sewer System Projects” in the “Decrease Funding” category (123 respondents), followed by “Microenterprise” with 112 respondents.

City and County Mayors that responded to this question would most like to see an increase in CDBG funding for “Community Livability” (49 percent, 24 respondents), followed by “Water and Sewer System Projects” (39 percent, 20 respondents). City and County Mayors would like to see a decrease in CDBG funding for “Housing Rehabilitation” projects (24.5 percent, 12 respondents). This may be due to the additional funding sources available for affordable housing development and rehabilitation in Tennessee.

Non-entitlement jurisdictions are communities designated by HUD to be eligible to apply for CDBG funds from the State of Tennessee. Most non-entitlement respondents chose “Housing Rehabilitation” as the program they would like to see an increase in CDBG funding (284 respondents), followed by “Community Livability” with 243 respondents.

TENNESSEE COMMUNITY DEVELOPMENT BLOCK GRANTS

Without an increase in overall funding, how would you like to see the awarding of current CDBG projects?



When asked about the amount of funding and number of projects awarded funding in the CDBG program, without an increase in overall funding, most survey respondents chose “No Change” (200 respondents), followed by “Smaller Amounts/More Projects” (197 respondents), then “Larger Amounts/Fewer Projects” (157 respondents).

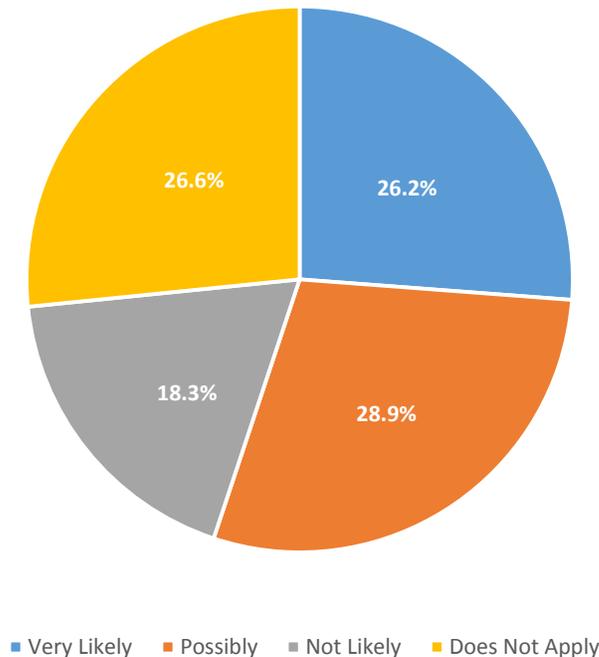
Most City and County Mayor respondents would like to see no change in the awarding of current CDBG projects (52.1 percent, 25 respondents).

Non-entitlement jurisdictions are communities designated by HUD to be eligible to apply for CDBG funds from the State of Tennessee. Non-entitlement respondents would also like to see no change in the awarding of current CDBG projects (39.7 percent, 160 respondents).

TENNESSEE COMMUNITY DEVELOPMENT BLOCK GRANT

In the past, CDBG funds have been used for Economic Development Grants and Loans to purchase equipment, install infrastructure, make improvements to buildings, etc. for businesses that will create jobs and employ at least 51% low- and moderate-income people.

Please tell us how likely you would be to use these loans and grants in the next three years.



When asked how likely respondents would use CDBG funds in the next three years, most respondents selected that they would “Possibly” use CDBG funds (164 respondents). The “Very Likely” category ranked the second highest (149 respondents). Note that 151 respondents chose “Does Not Apply” for this question.

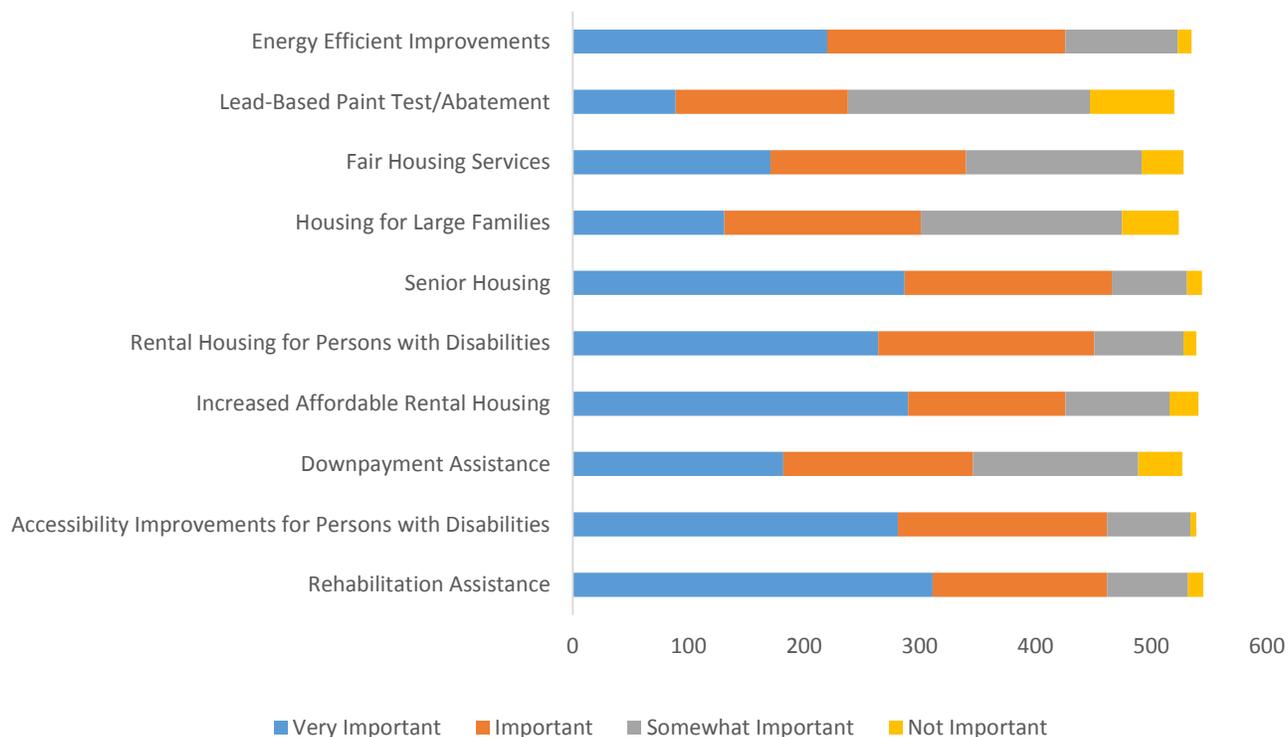
Most City and County Mayor respondents would “Very Likely” use these loans and grants in the next three years (53.1 percent, 26 respondents), followed with 42.9 percent of City and County Mayors who would “Possibly” use these CDBG funds.

Non-entitlement jurisdictions are communities designated by HUD to be eligible to apply for CDBG funds from the State of Tennessee. Most non-entitlement respondents selected both “possibly” and “very likely” the most when asked how likely they would be to use these loans and grants in the next three years (each category 29.9 percent and 124 respondents).

HOME INVESTMENT PARTNERSHIPS GRANT

Tennessee Housing Development Agency administers HOME Program Grants to communities – and often in partnership with local government and nonprofit groups – to increase the supply and availability of decent, affordable housing for low- and very low-income families. Federal guidelines allow HOME Program funding to be used to help renters, new home buyers, or existing homeowners.

Please tell us how important each of the following affordable housing needs is to your community.



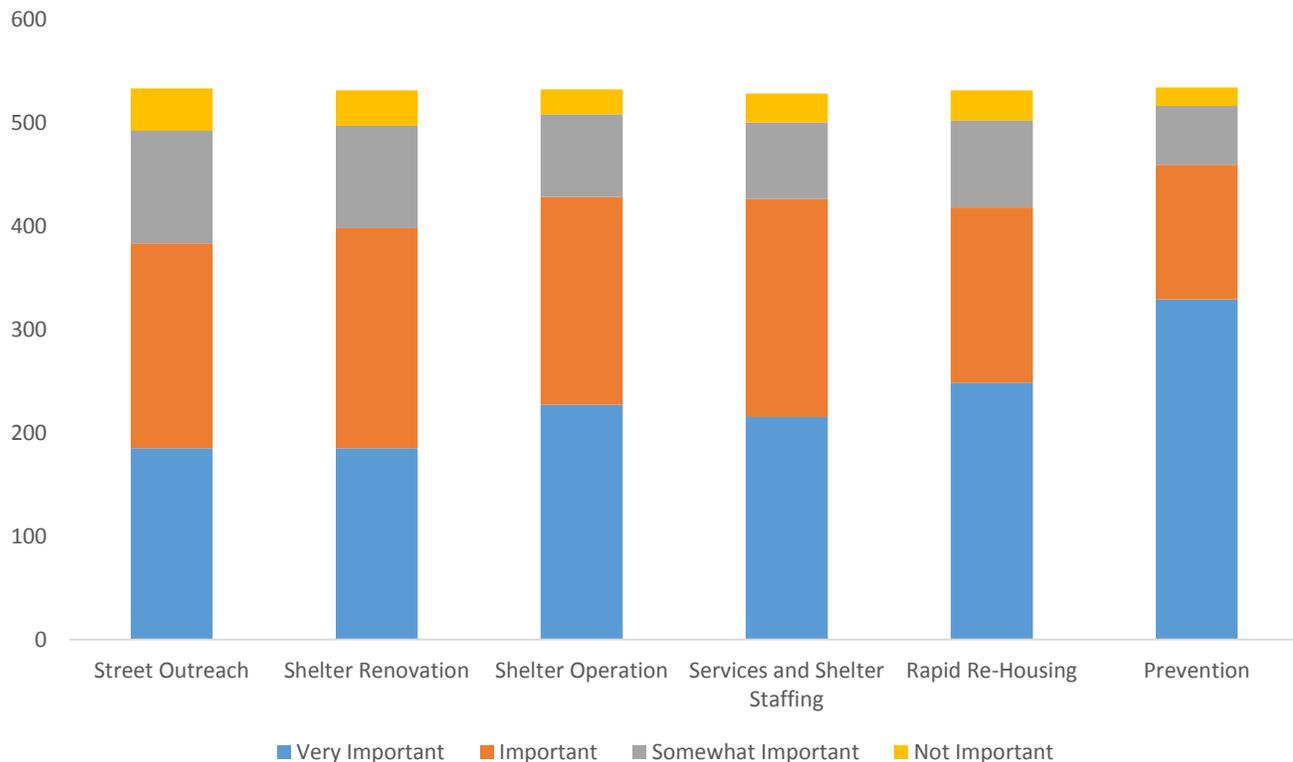
When asked about the importance of each affordable housing activity in their community, most respondents chose “Rehabilitation Assistance” (311 respondents), followed by “Increased Affordable Rental Housing” (290 respondents) for the “Very Important” category. For the “Important” category, most survey respondents chose “Energy Efficient Improvements” (206 respondents), followed by “Rental Housing for Persons with Disabilities” (187 respondents). Most respondents chose “Lead-Based Paint Test/Abatement” for the “Somewhat Important” category (209 respondents) and most survey respondents chose “Lead-Based Paint Test/Abatement” for the “Not Important” category (73 respondents).

Most housing provider and developer respondents chose “Increase Affordable Rental Housing” (33 respondents, 62.3 percent), followed by “Rehabilitation Assistance” (28 respondents, 52.8 percent) for the “Very Important” category. For the “Important” category, most housing providers and developers chose “Senior Housing” (25 respondents, 46.3 percent), followed by “Energy Efficient Improvements” (19 respondents, 35.9 percent).

EMERGENCY SOLUTIONS GRANT

The Emergency Solutions Grant Program (ESG) provides funding to help municipalities and nonprofits provide emergency shelter, day centers, drop-in centers, and support services for homeless families and individuals. ESG funds currently support a variety of activities aimed at helping individuals and families quickly regain stability in permanent housing after experiencing homelessness or a housing crisis.

Knowing that all of these activities work together to provide a continuum of service, please tell us how important each of the following is to you:



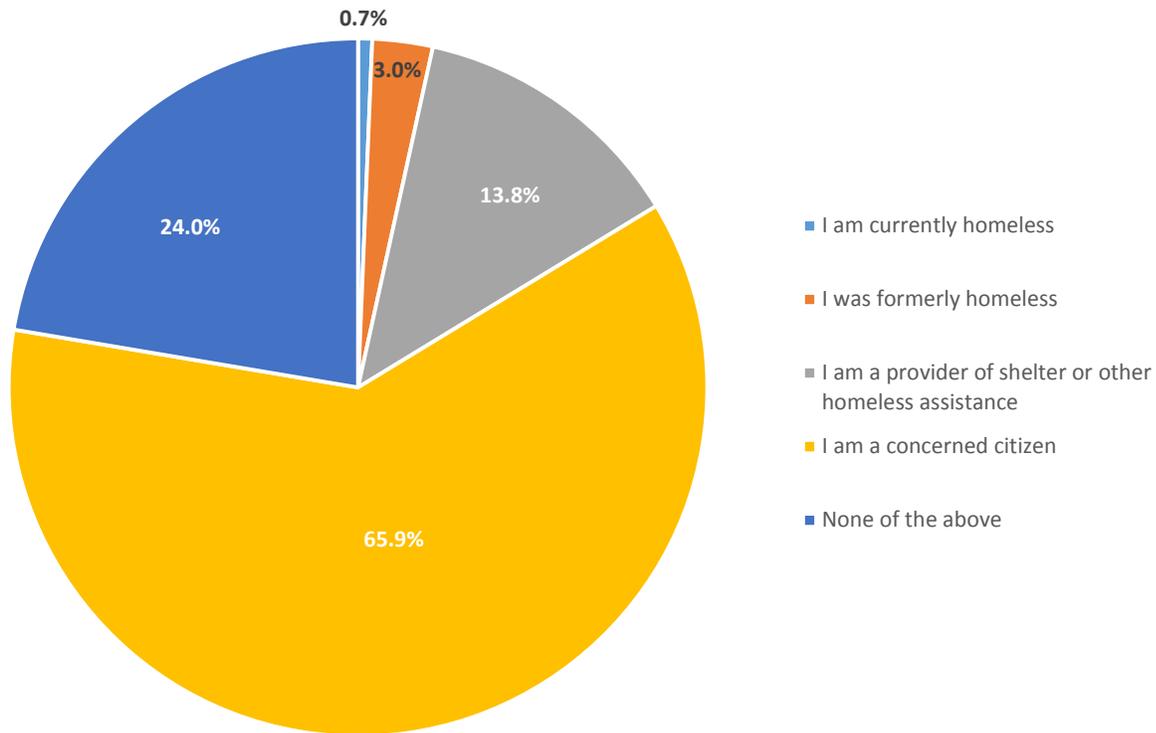
When asked about the importance of each ESG activity, for the “Very Important” category, most respondents chose “Prevention” (329 respondents). The second highest ranked response for the “Very Important” category was “Rapid Re-Housing” (248 respondents), followed by “Shelter Operation” (227 respondents). For the “Important” category, most respondents chose “Shelter Renovation” (213 respondents) and “Services and Shelter” ranked second in this category (211 respondents). Most respondents chose “Street Outreach” for both the “Somewhat Important” (109 respondents) and “Not Important” (41 respondents) categories.

Most respondents that provide shelter or other homeless assistance chose “Prevention” (48 respondents, 66.7 percent), followed by “Rapid Re-Housing” (42 respondents, 59.2 percent) for the “Very Important” category.

Most respondents that were currently or formerly homeless chose “Rapid Re-Housing” (19 respondents, 95 percent), followed by “Prevention” (17 respondents, 94.4 percent) for the “Very Important” category.

EMERGENCY SOLUTIONS GRANT

To help us better understand your response to the questions about the Emergency Solutions Grant Funds, please check any and all of the following boxes that apply to you.

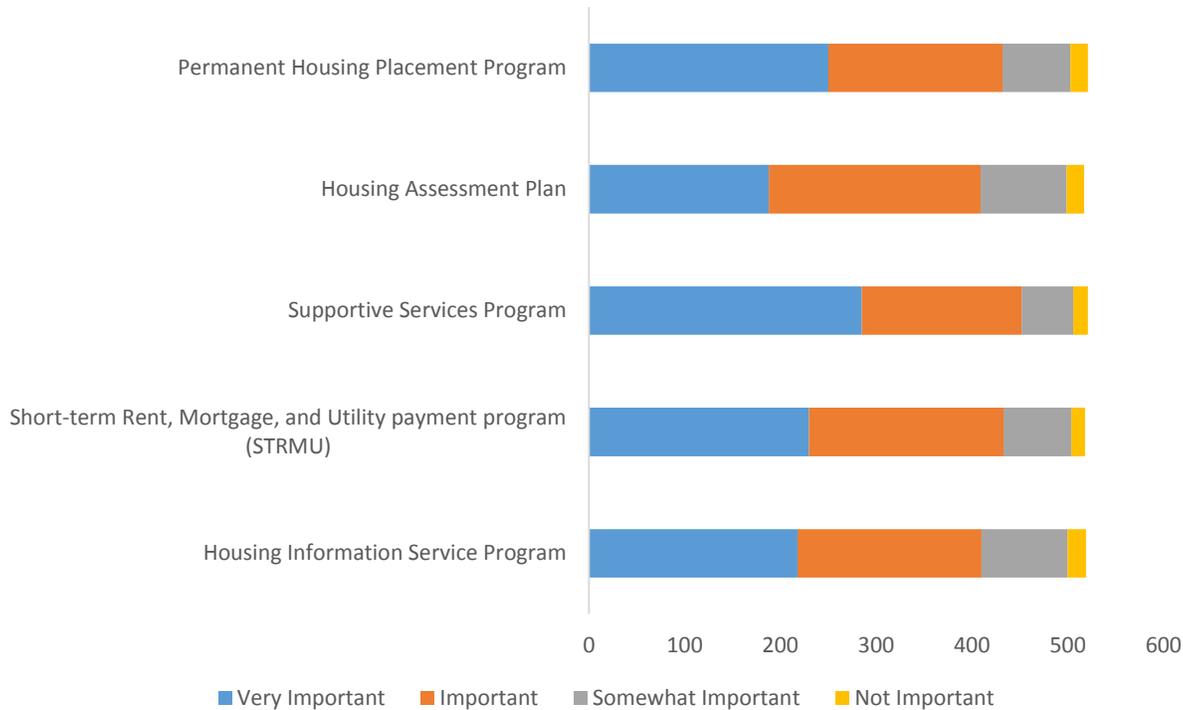


Of the survey respondents that answered questions about the Emergency Solutions Grant, 65.9 percent were “Concerned Citizens” (354 respondents). There were 74 respondents that “Provide Shelter or Other Homeless Assistance” which is 13.8 percent of the respondents that answered this question. Approximately 4 percent were formerly homeless or currently homeless. There were 129 respondents that chose “None of the Above”.

HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS PROGRAM

The Tennessee Department of Health administers the Housing Opportunities for Persons with AIDS (HOPWA) Program. This is the only federally funded program dedicated to the housing needs of people living with HIV/AIDS. The Department of Health provides funds to nonprofits to assist HIV-infected clients and their family members who are threatened with homelessness. The financial assistance helps to stabilize their lives and thereby preventing homelessness.

Please tell us how important each of these programs is to you.

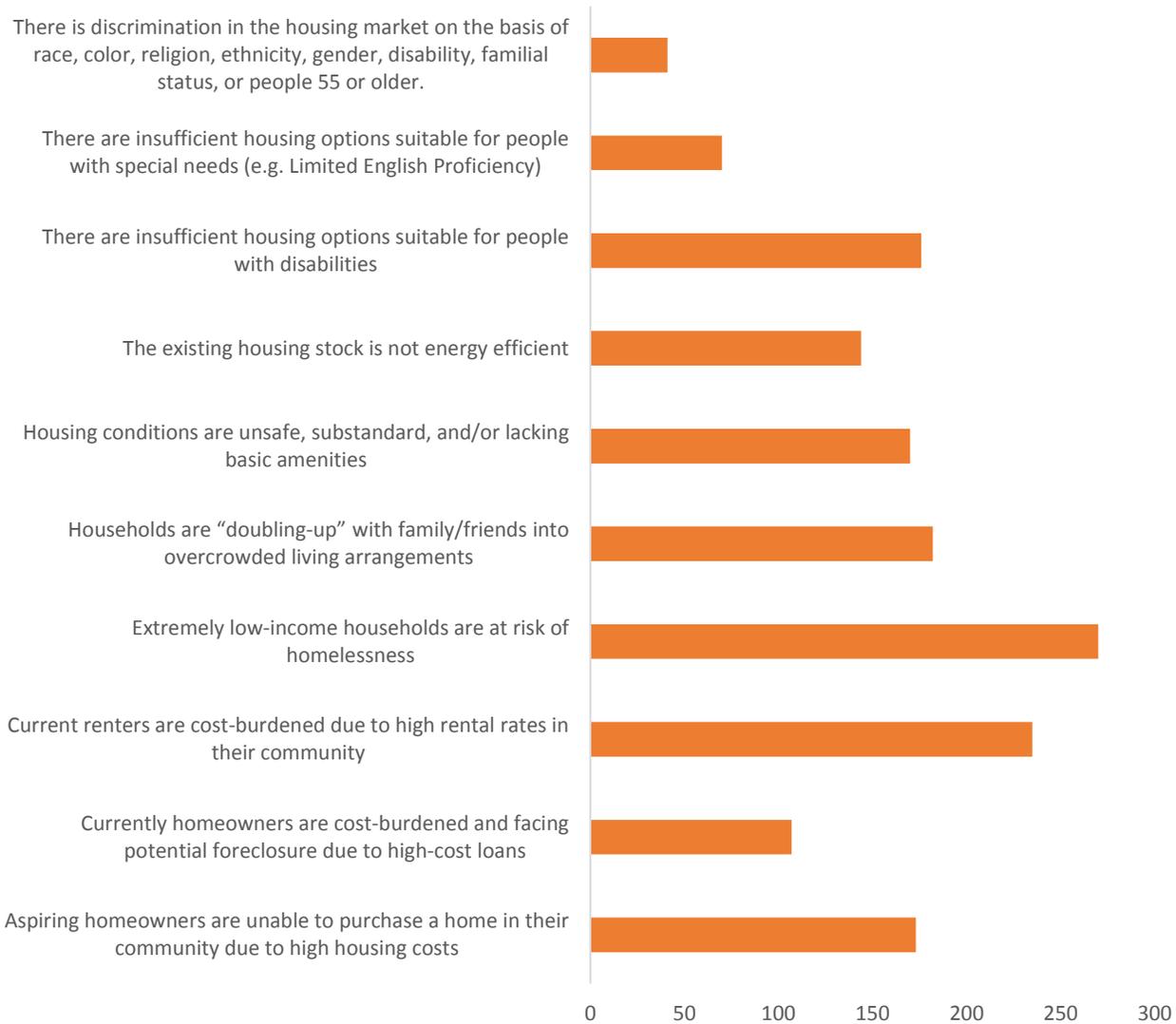


When asked about the importance each of the HOPWA activity, in the “Very Important” category, most respondents chose the “Supportive Services Program” (285 respondents), followed by the “Permanent Housing Placement Program” (250 respondents). For the “Important” category, most respondents selected “Housing Assessment Plan” (221 respondents) and “Short-Term Rent, Mortgage, and Utility Payment Program” ranked second in this category (203 respondents). In the “Somewhat Important” category, the highest ranked programs tied between “Housing Information Service Program” and “Housing Assessment Plan” (90 respondents each).

Respondents representing nonprofit organizations chose “Supportive Services Program” the most for the “Very Important” category (116 respondents, 67.4 percent), followed by “Permanent Housing Placement Program” (106 respondents, 61.6 percent). For the “Important” category, most nonprofit organizations selected “Housing Assessment Plan” (66 respondents, 38.4 percent), followed by “Short-term Rent, Mortgage, and Utility Payment Program” (61 respondents, 35.9 percent).

HOUSING NEEDS

Please choose the 3 most important housing needs in your region.



The 3 most important housing needs chosen by survey respondents, in order, were as follows: “Extremely low-income households are at risk of homelessness” (270 respondents, 51.9 percent); “Current renters are cost-burdened due to high rental rates in their community” (235 respondents, 45.2 percent); and “Households are doubling-up with family/friends into overcrowded living arrangements” (182 respondents, 35 percent).

The 3 most important housing needs chosen by housing provider and developer respondents, in order, were as follows: “Extremely low-income households are at risk of homelessness” (28 respondents, 53.9 percent); “Current renters are cost-burdened due to high rental rates in their community” (25 respondents, 48.1 percent); and “There are insufficient housing options suitable for people with disabilities” (22 respondents, 42.3 percent).

COMMUNITY DEVELOPMENT NEEDS

Please choose the 3 most important community development needs in your region.



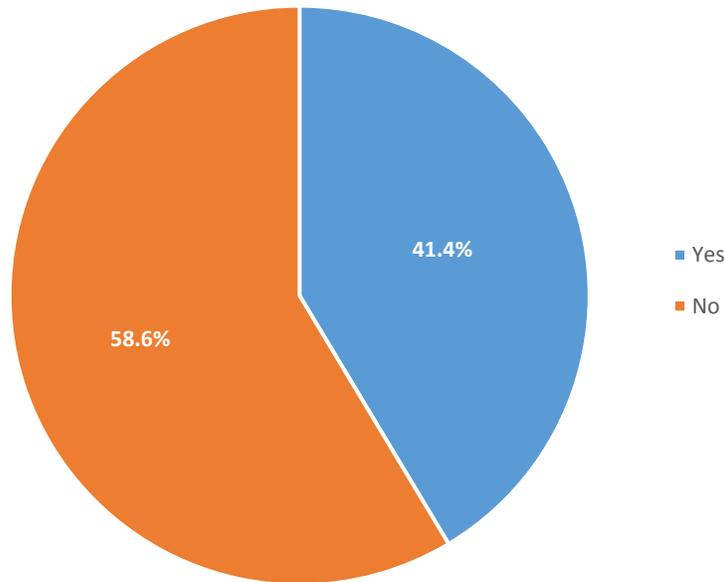
The 3 most important community development needs chosen by survey respondents, in order, were as follows: “There is a lack of jobs that pay sufficient wage to support a family/household” (326 respondents, 62.9 percent); “Existing public transit, pedestrian, and bicycling facilities are insufficient to meet the transportation needs of the population” (254 respondents, 49 percent); and “Residents lack the training and job skills needed to access employment opportunities in the region” (239 respondents, 46.1 percent).

The 3 most important community development needs chosen by City and County Mayor respondents, in order, were as follows: “Residents lack the training and job skills needed to access employment opportunities in the region” (37 respondents, 80.4 percent); “There is a lack of jobs that pay sufficient wage to support a family/household” (31 respondents, 67.4 percent); and “There is a lack of quality childcare options that are affordable or available during non-traditional hours” (18 respondents, 39.1 percent).

FAIR HOUSING

Fair Housing is a right protected by federal and state laws. Each Tennessee resident is entitled to equal access to housing opportunities regardless of race, color, religion, sex, national origin, disability, familial status, and creed.

Do you believe there is housing discrimination in your region of Tennessee?



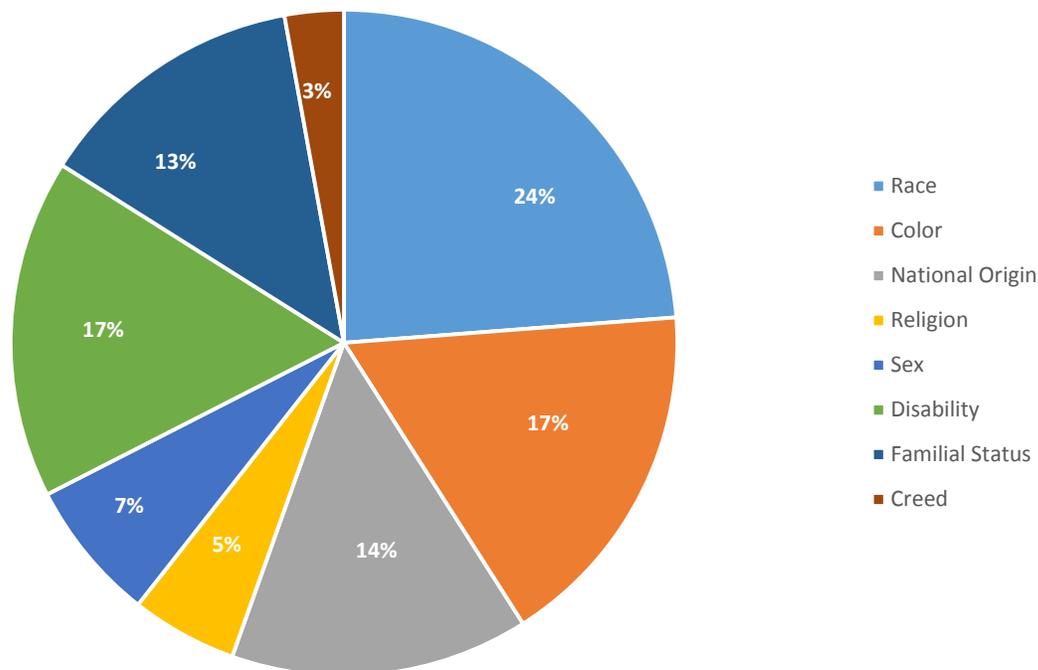
When asked if respondents believe there is housing discrimination in their region of Tennessee, 216 respondents selected yes (41.4 percent), while 306 respondents believe there is not housing discrimination in their region of Tennessee (58.6 percent). Of the total survey respondents, 149 skipped this question. Often it is difficult to recognize housing discrimination and even the victims of the discrimination are not aware that it has taken place. The fact that more respondents believe there is not discrimination in their region of Tennessee shows the lack of visibility of housing discrimination. Tennessee's Analysis of Impediments to Fair Housing Choice report explains that residents in Tennessee still has housing discrimination in every region of the state.

Most housing provider and developer respondents believe there is not housing discrimination in their region of Tennessee (30 respondents, 58.8 percent).

Most nonprofit organization respondents believe there is housing discrimination in their region of Tennessee (93 respondents, 54.7 percent).

FAIR HOUSING

If you believe there is housing discrimination in your region of Tennessee, on what basis do you believe there is housing discrimination (check all that apply)?



Survey respondents believe “Race” was the protected class that experienced the most housing discrimination in their region of Tennessee (166 respondents, 24 percent). The protected class believed to experience housing discrimination the second most was “Color” (120 respondents, 17 percent), followed by “Persons with Disabilities” (115 respondents, 17 percent).

Housing provider and developer respondents also believe that “Race” was the protected class that experienced the most housing discrimination in their region of Tennessee (12 respondents, 66.7 percent). The protected class believed to experience housing discrimination the second most among housing providers and developers was “Persons with Disabilities” (12 respondents, 57.1 percent).

Nonprofit organizations also believe that “Race” (69 respondents, 75 percent) was the protected class that experienced the most housing discrimination, followed by “Persons with Disabilities” (55 respondents, 59.8 percent).

Appendix J

Public Hearing Attendees

Thursday, April 09, 2015

Bartlett City Hall

Bartlett, TN

Name	Organization
Jim Nasso	Wesley Housing Corporation
Mark Luttrell	Shelby County
Ralph Moore	MAAG
Terry Emerick	City of Bartlett

Tuesday, April 21, 2015

South Central TN Development District

Mt. Pleasant, TN

Name	Organization
Loric Fisher	SCTDD
Sara Brown	SCTDD

Tuesday, April 21, 2015

Upper Cumberland Development District

Cookeville, TN

Name	Organization
Vicki Beck	UCDD-RCP
Vickie Reels	UCDD
Myra Walker	UCDD
Tommy Lee	UCDD

Tuesday, April 14, 2015

Southeast TN Development District

Chattanooga, TN

Name	Organization
Robert Nodes	GCAR
Chuck Hammonds	SETDD
Michael Frixen	SETDD
Chad Reese	SETDD
Jennifer Barger	SETDD
David Johnson	SETDD

Wednesday, April 15, 2015

First TN Development District

Johnson City, TN

Name	Organization
Ralph Van Brocklen	Mayor, Johnson City

Donna Lewis	FTDD
Sherry Trent	FTDD
Ron Von Essen	HCDC
Thursday, April 16, 2015	
East TN Development District	
Alcoa, TN	
Name	Organization
Kathi Parkins	Family Promise
Carlene Robinson	Tanner Preservation Alliance
Stephanie Wesson	Lakeway Area Habitat for Humanity
Aaron Bradley	ETAAAD
Tammy Lynn	Creating Homes Initiative
Shauna Oden	Loudon County Habitat
Chris Hamby	City of Alcoa
Wednesday, April 08, 2015	
Northwest TN Development District	
Martin, TN	
Name	Organization
Spencer Taylor	NWTDD
Rozann Downing	CHF
Brandon On	USDA RD
Mary Hickman	USDA RD
Gene Busby	Hope of Martin CDC
Heather Waggner	Congressman Fincher's Office
Donny Bunton	NWTDD
Ken Thorne	NWTDD
John Bynum	Weakley County Mayor
Fran Howe	Carey Counseling
Denny Johnson	Lake County
Tuesday, April 07, 2015	
Southwest TN Development District	
Jackson, TN	
Name	Organization
Renee Tavares	SWTDD
Lorraine Scarbrough	SWTDD
Nell Tanner	SWAAAD
Christy McMahan	SWHRA
Robert Curlin	
Monday, April 06, 2015	

THDA

Nashville, TN

Name	Organization
Abgail Dowell	TNCare
Shironika Farrior	
Bettie Teasley Sulmers	THDA
Trang Wadsworth	TDH
Weldon Kiell	KMST
Tim Roach	GNRC
Sabrina Hooper	THRC
Tonya Thomas	THRC
Brooxie Carlton	ECD
Donna Duarte	THDA

Appendix K
Email Outreach for
Consolidated Plan

Microsoft Outlook interface showing an email from Morgan Mansa regarding public hearings for the 2015-2019 Tennessee Consolidated Plan. The email content includes a logo, a title, a paragraph about the public comment period, an invitation to attend hearings, and a table of hearing locations.

2015-2019 TENNESSEE CONSOLIDATED PLAN: PUBLIC HEARINGS

On March 18th the State of Tennessee launched the 45-day public comment period for the 2015-2019 Consolidated Plan and 2015-2016 Action Plan. This document will guide funding requests, investments, and partnerships over the next five years around community development, housing, and economic development.

This April, you are invited to attend one of nine public hearings hosted across the state to discuss housing and community development needs in Tennessee. We also encourage you to invite your members and constituents to the upcoming public hearings. Your participation will help the state ensure that federal funding is directed toward critical needs identified by the community including housing, public services, economic development, and infrastructure improvements.

Comments will be accepted at each public hearing and online via the [public comment form](#). The comment period is open until May 4, 2015.

City/ Date/ Time	Location	Contact
NASHVILLE April 6, 2015 9:00 - 11:00 AM CT	Andrew Jackson State Office Building 2nd Floor Hearing Room 502 Deaderick Street	Morgan Mansa TDDA 615-815-2129
JACKSON April 7, 2015 1:00 - 3:00 PM CT	Southwest Tennessee Development District 100 East College Jackson, TN 38301	Renee Tavares BRTDD 731/668-4420
MARTIN	Northwest Tennessee Development District	Spencer Taylor

SEARCH TOOLS

FILE HOME SEND / RECEIVE FOLDER VIEW SEARCH

Ignore Clean Up Delete Reply Reply Forward Meeting ConPlan Team Email Reply & Delete To Manager Done Create New Move Rules Unread/Read Categorize Follow Up Search People Address Book Filter Email

test

Morga... Unread 4/15/2015

Morga... PublicHe... 4/13/2015

Wilson... Knoxville... 4/13/2015

Brooxi... AAP 4/9/2015

Brooxi... Cen Plan 4/8/2015

Bettie ... RE: Check... 4/6/2015

Bettie ... RE: Cons... 3/26/2015

Morga... RE: Draft ... 3/26/2015

Rachel ... RE: Draft ... 3/26/2015

TN Ho... El Plan C... 3/26/2015

Morga... Draft Pub... 3/26/2015

TN Ho... Consolid... 3/26/2015

Bettie ... FW: Cons... 3/25/2015

TN Ho... Consolid... 3/25/2015

Bettie ... FW: Draft... 3/23/2015

Thu 3/26/2015 9:45 AM

TN Housing Development Agency <mmansa@thda.org>
El Plan Consolidado: Asambleas Publicas

To: Morgan Mansa

If there are problems with how this message is displayed, click here to view it in a web browser.



**EL PLAN CONSOLIDADO DE 2015-2019:
ASAMBLEAS PUBLICAS**

La Agencia para el Desarrollo de Vivienda de Tennessee (Tennessee Housing Development Agency, THDA) está presentando asambleas públicas por todo el estado durante el mes de abril para escuchar los comentarios acerca del Plan Consolidado del Estado de 2015-2019. Las asambleas para esta área están programadas para:

Ciudad/ Fecha/ Tiempo	Localización	Contacto
SHAVILLE April 6, 2015 9:00 - 11:00 AM CT	Madison Jackson State Office Building 2nd Floor Hearing Room 500 Church Street	Morgan Mansa REDA 615-515-2129
JACKSON April 7, 2015 1:00 - 3:00 PM CT	Southeast Tennessee Development District 403 East College Jackson, TN 38301	Raibe Terano SWTDD 731-666-6420
MARTIN April 8, 2015 10:00 AM - 12:00 PM CT	Southwest Tennessee Development District 124 Wilson Drive Martin, TN 38577	Spencer Taylor SWTDD 731-687-4213
BARTLET April 9, 2015 6-8 PM CT	Bartlett City Hall, Council Chambers 4400 State Road Bartlett, TN 38134	Paul Morris BAAAO 901-728-2871
BRANTFORD April 14, 2015 10:00 AM - 12:00 PM ET	Southeast Tennessee Development District 2000 Brentwood Pkwy Chattanooga, TN 37402	Chuck Kinnamonds BTDD 423-266-5781
JOHNSON CITY April 15, 2015 2:00 - 4:00 PM ET	Plant Tennessee Dev District 2113 North Knox Street Johnson City, TN 37601	Blaney West PDD 423-722-5101
KALCOGA April 16, 2015 10:00 AM - 12:00 PM ET	East TN Development District 214 Corporate Place Knox, TN 37701	Camille Elmer BTDD 865-273-8005

Microsoft Outlook interface showing an email from Morgan Mansa regarding a survey. The email content is as follows:



Final Week to Complete Needs Survey

To date, nearly 500 Tennesseans have completed the TN Housing & Community Needs Survey. To ensure we capture a statewide perspective of the critical needs in our communities, we need you to complete this survey and encourage participation from your clients, colleagues, members, and partners. Our goal is to reach as many residents as possible.

Responses in this survey will help support the housing and development analysis of the Tennessee five-year Consolidated Plan. This planning initiative will guide funding requests, investments, and partnerships over the next five years around community development, housing, and economic development.

The survey deadline is extended to February 28th so be sure to weigh in now!

Take the Online Survey:
<https://surveymonkey.com/r/TNCitizens>

Thank you for participating in this survey. Your feedback is important!

Questions about the TN Consolidated Plan? Email Rattia Teasley Sulmers

*The State of Tennessee extended the deadline to complete the Consolidated Plan to March 6th.

The screenshot shows an Outlook email client window. The top ribbon includes 'FILE', 'HOME', 'SEND / RECEIVE', 'FOLDER', 'VIEW', and 'SEARCH TOOLS'. The left sidebar shows the 'Inbox' folder selected, with a list of other folders like 'Conferences', 'ConPlan', and 'FHED'. The main pane displays a list of emails, with the selected email from 'TN Housing Development Agency' highlighted. The email content is visible in the right pane, featuring a decorative graphic of overlapping circles in blue and red. The text of the email is as follows:

**Take the Tennessee Housing & Community Needs Survey!
We Need Your Ideas!**

The Tennessee Housing Development Agency has embarked on developing our comprehensive five-year Consolidated Plan. This document will guide funding requests, investments, and partnerships over the next five years around community development, housing, and economic development.

Outreach is a key component of a successful planning initiative. We invite you to complete the [TN Housing & Community Needs Survey](#) to ensure we capture a statewide perspective of the critical needs in our communities and prioritize how the State spends its housing and community development resources.

Don't forget to tell your clients, partners, community organizations, and any others throughout the State that would be interested in providing feedback. Our goal is to reach as many residents and service providers as possible.

The survey will only be available until February 25th so be sure to weigh in now!

*The State of Tennessee extended the deadline to complete the Consolidated Plan to March 6th.

Appendix L

Email Distribution List for Consolidated Plan

Consolidated Plan - Email Distribution List

5th 3rd	HND Realty LLC
AA of Greater Memphis	Homes & Land/Rental Guide
AARP Tennessee	HomeSafe
Affordable Housing Resources	HOPE
Aging Commission of the Mid-South AAAD	Hope of Martin
Aid to Distressed Families of Appalachian Counties	Horizon CDC
AIM Center	HUD
Alco Management, Inc.	Independent Appeal
Alpha Omega Veterans Services	Issue Media
American Mortgage	Jackson Center for Independent Living
Appalachian Regional Coalition on Homelessness	Jackson Housing Authority
Area Relief Ministries	Jesus Cares
Aslan	Jimmy Franks Homes
Bank of America	Johnson County Safe Haven
Bank of Tennessee	JONAH Affordable Housing Organization
Behavioral Health Initiatives, Inc.	Jones College of Business
Bender Realty, LLC	Keystone Dental
Binghamton Development Corporation	Kingsport Housing & Redevelopment Authority
Blount County Habitat for Humanity	Knox County Community Action Committee
Bolivar-Hardeman County Branch NAACP	Knox Housing Partnership
Bradley Cleveland Housing Corp	Knoxville Community Development
Branch Banking and Trust Company	Knoxville-Knox County Community Action Committee
Buffalo Valley, Inc.	Lakeway Area Habitat
Caine Mitter & Associates Incorporated	Lawler Wood Housing Partners, LLC
Carey Counseling Center, Inc.	Lawrence Brothers
Center for Independent Living of Middle Tennessee	Lawrence County Advocate
Center for Refugees and Immigrants of Tennessee	LEDIC
Centerstone of Tennessee	Legal Aid of East Tennessee
Centro Hispano de East TN	Lewis, King, Krieg & Waldrop, P.C.
Change is Possible	Life Bridges
Chattanooga CHDO	Life of Victory International Christian Ministries
Chattanooga Housing Authority	M.A.T.S
Chattanooga Neighborhood Enterprise Inc.	MACO Development Company, L.L.C
Churchill Stateside Group	Magna Bank
City of Bristol	Marriott International
City of Chattanooga	Martin Housing Authority
CITY OF CLARKSVILLE	MassHousing
City of Cleveland	Matthew 25:40
City of Franklin	Mayor's Office of Economic and Community Development
City of Hendersonville	McCormack Baron Salazar
City of Jackson	McMinnville Housing Authority
City of Johnson City	Memphis Area Legal Services
City of Kingsport	Memphis Center for Independent Living
City of Knoxville	Memphis Flyer
City of Morristown	Memphis Mortgage Bankers
City of Murfreesboro	Memphis Veterans Administration
City of Oak Ridge	Metro Development & Housing Agency

Consolidated Plan - Email Distribution List

Clark & Associates	Metropolitan Development and Housing Agency
Clarksville Montgomery County Homebuilders Association	Metropolitan Nashville Mayor's Office
Cleveland-Bradley Housing Corp.	MIG
Clinch-Powell Resource Conservation & Development	Milan Housing Authority
CNE	MitiGate
CohnReznick	Montana Board of Housing/Housing Division
Comcare	Morristown Hamblen County Branch NAACP
Commerce & Insurance	Morristown Utility
Community Action Network	Mortgage Investors Group
Community Alliance for the Homeless, Inc.	NAHB Communications
Community Health of East Tennessee	Nashville Chatter Class
Community Housing Partnership of Williamson County	Nashville Hispanic Chamber of Commerce
Cooke Realty Partners	Nashville Mayor's Office
Corporate Communications, Inc.	National Housing Conference
Corporate Video	New Hampshire Housing Finance Authority
County Technical Assistance Service	New Mexico Mortgage Finance Authority
Creative Compassion	North Carolina Housing Finance Agency
Crossville Housing Authority	North Memphis CDC
Cumberland County Habitat for Humanity	Northwest AAAD
Damascus Road	NWSL
Dawn of Hope	NWTNDD
Delaware State Housing Authority	Oak Ridge National Laboratory
Department of Community Relations,	Office of the Attorney General
Department of Housing and Urban Development-Knoxville	Ohio Housing Finance Agency
Dept. of Financial Institutions	Operation Stand Down Nashville, Inc.
Dept. of Mental Health	Park Center
Deutsche Bank	Pathway Lending
DHS	Pedcor Investments, A Limited Liability Company
Disability Resource Center	Pennrose Properties, LLC, Development Division
District of Columbia Housing Finance Agency	Pennsylvania Housing Finance Agency
Division of Housing & Community Development	Pilkerton Realtors
DOHR	Pinnacle Financial Partners
Dominion Financial Management Inc.	Plough Foundation
Down Payment Resource	Putnam Co. Habitat for Humanity
E3 Innovate	Quad States Development, LLC
East Tennessee AAAD	Raymond James & Associates
East TN Development District	Realty Executives Assoc.
Eastern Eight CDC	Regions
ECD	Reid Homes / REALTORS
energy task force	Revid Realty
ETHRA	Rhode Island Housing
Fair Housing Alliance of Greater Memphis	Ridgeview Behavioral Health Services
Family in Crisis, Inc.	Ridgeview Mental Health Center
Family Promise of Blount County	RILA
Family Promise of Greater Johnson City	S & S Property Management, Inc.
Fayette Cares, Inc.	Safe Passage Domestic Violence Shelter
FDIC	SAFEWAYS
Federal Home Loan Bank of Cincinnati	Safeways Certification Program
Federation of Appalachian Housing Enterprises, Inc.	SAHMA

Consolidated Plan - Email Distribution List

Fifth Third Bank	Scott County Homeless Shelter
FiftyForward	Scott-Morgan CDC
Financial Counselors of America	Seigenthaler Public Relations
First Cumberland Properties	SelfTucker
First National Realty	Servolutions
First Tennessee AAAD	SETDD
First Tennessee Development District	Shelby County Trustee Office
Florida Housing Finance Corporation	Sheraton Music City
Foothills CDC	Smoky Mountain Area Rescue Ministries
Franklin Housing Authority	South Carolina State Housing Finance and Development
Franklin Marriott Cool Springs	South Central TN AAAD
Freeman Webb Companies	South Dakota Housing Development Authority
Friends and Neighbors	Southeast Tennessee AAAD
Friendship Homes, Inc.	Southland Constructors, LLC
Frontier Health	Southwest AAAD
Genesis House	Southwest CDC
Genworth Mortgage Insurance	Southwest TN Development District
Gilliam Communications, Inc.	St. Louis Federal Reserve Bank - Memphis
GNAR	Statewide Independent Living Council
Good Neighbor Mission	Student
Good Samaritan Ministries	SunTrust Bank
Governor's Office	SunTrust Mortgage
Greater Nashville AAAD	TAAH
Greater Nashville Apartment Association	TAHRA
Greater Nashville Association of Realtors	TAR
Greater Nashville Regional Council	Taylor Made Plans,LLC
Guaranty Trust Company	TDMHSAS
Habitat for Humanity	TEMA
Habitat Nashville	Tennessee Association of REALTORS
Hamilton County Herald	Tennessee Bankers Association
HBAMT	Tennessee Chamber of Commerce & Industry
HBAT	Tennessee Department of Education
Hendersonville Star News	Tennessee Developers Council
Hilltoppers	Tennessee Disability Coalition
Veterans Affairs	Tennessee Fair Housing Council
Village Real Estate Services	Tennessee Homeless Solutions
Vol Network IMG Sports & Entertainment Properties	Tennessee Human Rights Commission
Volunteer Behavioral Health	Tennessee Immigrant and Refugee Coalition
Volunteer Housing Development	Tennessee Manufactured Housing Association
Wallace Architects	Tennessee Mortgage Bankers
Wartburg Property Ltd.	Tennessee Valley Coalition for the Homeless
Washington County	The Chattanooga Regional Homeless Coalition
Washington State Housing Finance Commission	The Housing Fund Inc.
Wesley Housing Corporation of Memphis	The Michaels Development Company
West Tennessee Homebuilders	TJ Martell Foundation
West Tennessee Legal Services, Inc.	TN Apartment Association
WGNS	TN Conference on Social Work
Williamson County Association of Realtors	TN Council on Developmental Disabilities
Wilson County Civic League	TN Latin American Chamber of Commerce
Wilson Realty	Tri-State Resource and Advocacy Corporation (TRAC)

Consolidated Plan - Email Distribution List

Women's Resource and Rape Assistance Program	U.S. Bank
Woodbine Community Organization	United Housing, Inc.
Wyoming Community Development Authority	United Way of the Mid-South
You Can Make It Homeownership Center	University of Tennessee
Utah Housing Corporation	Upper Cumberland AAAD
Vanderbilt University Medical Center	Upper Cumberland Development District
Varallo PR	Urban Housing Solutions
Vaughn Development Group	US Bank
Vermont Housing Finance Agency	USDA / RD
Veterans Administration	

Appendix M
Housing & Community
Needs Survey Online
Screenshot

2015 - 2019 Housing & Community Needs Assessment

Citizen Participation Survey 2015-2019 HUD Consolidated Plan



The State of Tennessee is preparing the 2015-2019 Consolidated Plan for the U.S. Department Housing and Urban Development. The Consolidated Plan provides direction to the state for the next five years in the administration of four federal housing and community development related programs. These programs are administered by three state departments/agencies: the Tennessee Department of Economic and Community Development, the Tennessee Housing Development Agency and the Tennessee Department of Health. The programs are: Community Development Block Grants (CDBG), HOME Investment Partnership Program (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA).

Thank you for taking the time to respond to this survey. Your feedback is very important to us. Please take a few minutes to read and respond to these questions. When completing the survey, please respond based on your own personal experience and your understanding of the greatest needs in your immediate community. All responses are anonymous.

To complete the survey in a different language, [click here](#)

Next

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