

STATE OF TENNESSEE

ANNUAL PERFORMANCE REPORT
ON THE
HOUSING AND COMMUNITY
DEVELOPMENT
CONSOLIDATED PLAN
FISCAL YEAR 2009-2010

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FY 2009-2010 Annual Performance Report on the Consolidated Plan

Part I

Introduction

On January 5, 1995, a final rule titled Consolidated Submission for Community Planning and Development Programs was published in the Federal Register under the U.S. Department of Housing and Urban Development (HUD). The rule became effective February 5, 1995, and amended HUD's existing regulations to completely replace regulations for Comprehensive Housing Affordability Strategies (CHAS) with a single rule that consolidated into a single submission the planning, application, and reporting aspects of the following formula programs:

<u>Name of Formula Program</u>	<u>Acronym</u>	<u>Administering State Agency</u>	<u>Acronym</u>
Community Development Block Grant	CDBG	Tennessee Department of Economic and Community Development	TECD
HOME Investment Partnership	HOME	Tennessee Housing Development Agency	THDA
Emergency Shelter Grants	ESG	Tennessee Housing Development Agency	THDA
Housing Opportunities for Persons with AIDS	HOPWA	Tennessee Department of Health	TDOH
Neighborhood Stabilization Program	NSP	Tennessee Housing Development Agency	THDA

The consolidated submission is known as the Consolidated Plan and will be referred to as such throughout this document. The rule also consolidated the reporting requirements for these programs, replacing five general performance reports with one performance report, forcing the three state agencies to decide on a coinciding fiscal year. For this year, the annual reports for each program as prepared by each agency in prior years are included as Exhibits to this document. The annual planning and reporting period for this Consolidated Annual Performance Evaluation Report for the State of Tennessee is July 1, 2009 – June 30, 2010.

This document discusses performance by the State of Tennessee utilizing the five HUD programs mentioned above in meeting the policy initiatives contained in the Consolidated Plan. In addition, other resources were made available that also played a role in, or had an impact on, the State's performance. This report is divided into sections which describe the resources made available, the investment of those resources, the geographic distribution of those resources by grand division of the state, and the persons and families who benefit from these programs, including information on race and ethnicity. Each section concludes with a table summarizing the data presented in that section. In addition, this report discusses actions taken to affirmatively further fair housing, and other actions taken toward achieving the goals of the Consolidated Plan. Finally, an assessment of accomplishments is discussed.

A) A DESCRIPTION OF THE RESOURCES MADE AVAILABLE

HUD Resources Required Under Consolidating Planning

1. Community Development Block Grant (CDBG) Small Cities Program

The Community Development Block Grant program is a multi-faceted federal program that allows numerous activities. Each activity conducted must address, at a minimum, one of three national objectives: 1) Benefit to Low and Moderate Income Persons, 2) Prevention or Elimination of Slum and Blight, or 3) Urgent Need. The State, through the Department of Economic and Community Development, administers the Small Cities CDBG program for all jurisdictions in the state except for the thirteen Entitlement areas. The CDBG Small Cities program received a \$26,660,860 allocation from HUD for fiscal year 2009-2010. In addition to administering the program, TECD prepares the State Grant Performance/Evaluation Report (PER) each year. TECD prepared this report as in past years and said report is included in this document as Exhibit A.

2. HOME Investments Partnership (HOME)

The HOME program is an affordable housing program that provides federal funds to states and local participating jurisdictions (PJs) to carry out multi-year housing strategies. The purpose of the program is to expand the supply of decent, safe, sanitary, and affordable housing for low-and very-low-income households. In Tennessee, eight (8) local PJs and one consortium receive direct HUD funding for this program, and THDA administers the program for the remainder of the State. For fiscal year 2009-2010, the state received a \$17,502,657 HOME allocation to use in the competitive annual grant program and for administration. Local governments, public agencies, and private, nonprofit organizations are all eligible applicants for HOME funds.

As in past years, THDA prepared the HOME annual report which is included in this document as Exhibit B.

3. Housing Opportunities for Persons with AIDS (HOPWA)

The HOPWA program provides funding to nonprofit service providers to assist low-income HIV/AIDS infected persons, their family member(s), or significant others as allowed by law that are threatened with homelessness. The Tennessee Department of Health (TDOH) administers the program, and funds are awarded through a competitive application process. HOPWA funds are used to provide funding in five (5) categories. These categories are:

- 1) Housing Information Services
- 2) Housing Assistance (Short-Term Rent Mortgage and Utility)
- 3) Supportive Services
- 4) Grantee Administrative Costs
- 5) Project Sponsor Administrative Costs

During the reporting period, HUD made available \$830,568 for the program. TDOH prepared the annual HOPWA report as in past years and said report is included in this document as Exhibit C.

4. Emergency Shelter Grants (ESG) Program

The Emergency Shelter Grants Program provides funding to local governments and private, non-profit service providers to assist homeless persons in Tennessee. The program is administered by the Tennessee Housing Development Agency (THDA) and makes awards on a competitive basis to entities throughout the State. During the reporting period, \$1,520,188 was made available by HUD for homeless shelters, service providers, and program administrative costs. THDA Community Programs Division prepared the ESGP report which is included in this document as Exhibit D.

5. Neighborhood Stabilization Program (NSP)

The Neighborhood Stabilization Program (NSP) was authorized on July 30, 2008 as Title III of Division B of the Housing and Economic Recovery Act of 2008 (HERA). THDA administers the federally funded NSP on behalf of the U.S. Department of Housing and Urban Development. The purpose of NSP is to provide emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities. NSP funding is provided by formula based on the following criteria: areas with the greatest percentage of home foreclosures; areas with the highest percentage of homes financed with subprime mortgages; and, areas identified as likely to face a significant rise in the rate of home foreclosures. During the reporting period, \$49,360,421 was made available by HUD.

Other Resources Made Available

6. HUD Section 8 Tenant-Based and Project-Based Rental Assistance Program

The Section 8 Tenant-Based Rental Assistance Program is administered by THDA and is authorized to operate in all 95 counties in Tennessee. Currently, Tenant-Based Section 8 operates in 75 of the 95 counties. During the reporting period approximately \$37,000,000 was made available for the Section 8 Tenant Based program.

The Contract Administration Division of THDA administers Section 8 Project Based contracts and is responsible for the monthly Housing Assistance Payments (HAP) to Section 8 properties throughout the state. At the end of the reporting period 29,962 units of affordable housing were provided. Housing Assistance Payments for the year were \$130,150,676.

7. THDA Homeownership Programs

The Great Rate, Great Start, Great Advantage and New Start homeownership programs provide opportunities for low- and moderate-income persons to purchase their first home. Great Rate is the basic homeownership program. Great Start provides four percent of the purchase price in down payment or closing cost assistance in exchange for a slightly higher interest rate. Great Advantage offers a below market interest rate set at one half (1/2) of a percentage point above Great Rate, and borrowers receive two (2) percent of the mortgage amount to be used for downpayment and/or closing costs. The New Start 0% Mortgage Loan Program is delivered through non-profit organizations that have established programs for the construction of single family housing for low- and very-low income

households. It is designed to promote single family construction for very low income families. All four programs include limitations on eligibility based on household income and acquisition costs.

The new Preserve Loan Program is an affordable-cost loan program developed by Tennessee Housing Development Agency (THDA) to help low- and moderate-income homeowners make necessary home repairs. This program offers a 4% interest rate on home repair loans.

THDA is not a direct lender to borrowers, but works with approximately 90 approved mortgage lenders across the State to originate the loans. THDA either provides funds to approved mortgage lenders to close pre-approved THDA loans, or purchases pre-approved loans from the lenders after the loans are closed.

At the end of the reporting period, THDA mortgage loans totaled \$366,857,696.

8. THDA House Repair Program

During the fiscal year, THDA continued to partner with the Rural Housing Service (RHS) of U. S. Department of Agriculture to provide funds for the Rural Repair Program. During the reporting period, THDA provided \$732,558 to the program to be used with RHS Section 504 program funds. The THDA grant is restricted to 30% of the RHS approved repair costs and cannot exceed \$5,000 per non-elderly or non-disabled household. For elderly or disabled households, the THDA grant is restricted to 50% of the RHS approved repair costs and cannot exceed \$7,500.

9. Low Income Housing Tax Credit Program (LIHTC)

The Low-Income Housing Tax Credit (LIHTC) program is authorized under Section 42 of the Internal Revenue Code, as amended, and is administered by THDA. The program offers owners of and investors in low-income rental housing a reduction in federal income tax liability over a period of ten years. The Internal Revenue Service allocates tax credit authority to states on a calendar year basis. The State of Tennessee does not receive actual dollars but rather receives tax credit authority. In calendar year 2009, the state had tax credit authority in the amount of \$18,582,024 to be issued to for-profit developers of low-income housing. In addition the state had \$3,004,096 in non-competitive credits available for non-profit developers. The total allocation for the year was \$21,586,120.

10. Multi-Family Bond Authority

THDA authorizes allocation of tax-exempt bond authority to local issuers for permanent financing of multi-family housing units in the state. The authority can be used to provide permanent financing for new construction of affordable rental housing units, conversion of existing properties through adaptive reuse, or acquisition and rehabilitation of rental units. Applications are scored and points are awarded based on certain conditions. In addition, some units must be occupied by households of low-income: 20% of the units must be occupied by households with incomes no greater than 50% of area median income, or 40% of the units must be occupied by households with incomes no greater than 60% of area median income. Seventy-five percent of the units must be occupied by households with incomes no greater than 115% of the area median income. In calendar year 2009, THDA made \$41,970,000 million of authority available to local issuers.

Summary

As the following Table 1 demonstrates, the State of Tennessee had over \$690 million available to assist its low- and moderate-income citizens in housing and community development. Federal assistance through the Consolidated Plan programs amounted to over \$95 million. Other resources totaled over \$598 million. The following sections of this report will demonstrate how these programs assist low and moderate income citizens in Tennessee.

**Table 1. Recap of Resources Made Available
All Programs: FY 2009-2010**

PROGRAM	FUNDS MADE AVAILABLE	
HUD RESOURCES REQUIRED IN THE CONSOLIDATED PLAN		
CDBG	\$26,660,860	
HOME	\$17,502,657	
HOPWA	\$830,568	
ESG	\$1,520,188	
NSP	\$49,360,421	
<i>Subtotal of HUD Resources Required</i>		\$95,874,694
OTHER RESOURCES MADE AVAILABLE		
Section 8 Rental Assistance	\$37,000,000	
Section 8 Contract Administration	\$130,150,676	
Homeownership	\$366,857,696	
THDA Rural Repair Program	\$732,558	
LIHTC	\$21,586,120	
Multi-Family Bond Authority	\$41,970,000	
<i>Subtotal Other Resources</i>		\$598,297,050
Grand Total		\$694,171,744

B) INVESTMENT OF AVAILABLE RESOURCES

1. Community Development Block Grant (CDBG) Small Cities Program

During the reporting period, 148 awards were made to new recipients, city or county governments, totaling \$28,056,533. Proposed activities of new recipients are summarized in Table 2 below. Each number in the Frequency column represents a local government recipient carrying out said activity, and each local government may carry out multiple activities. More detailed information is contained in the PER (Exhibit A).

The CDBG program allows contracts between TECD and local governments to vary in term, and many contracts continue into subsequent fiscal years.

Table 2. CDBG Awards by Type of Activity: FY 2009-2010

	<i>activity</i>	<i>frequency</i>	<i>amount</i>	% of Total
Clearance	2, 6	15	\$3,180,215	11.34%
Relocation	8	1	\$90,000	0.32%
Administration, Planning, & Management	13, 13(P)	73	\$1,599,285	5.70%
Industrial: Land acquisition, Infrastructure, building acquisition, building construction, or other Industrial Improvements	14B(P)	1	\$430,784	1.54%
Public Facilities: Water/Sewer	4A, 4(B)	56	\$22,051,249	78.60%
Rehabilitation: Residential	9A	2	\$705,000	2.51%
		148	\$28,056,533	100.00%

As was the case in previous years, the largest portion of CDBG funds awarded, 78.6% was designated for public facilities improvements.

2. HOME Investments Partnership (HOME)

With the HOME Program, the State may spend up to ten percent of its allocation for administrative and planning expenses. The State will use three percent of these funds for its own administrative expenses. The remaining seven percent is available to pay the administrative cost of local governments and non-profit grant recipients. The State will also allow CHDOs to request up to seven percent for operating expenses. The balance of the State HOME allocation was divided programmatically as follows:

The HOME program provided \$17,460,572 to fund 47 applicants and to provide or preserve 423 units of affordable housing. The majority of those units, 76%, will be rehabilitated owner occupied units. The following table provides a breakdown by activity of the awards made from 2009 HOME Program funds.

Table 3. HOME Awards by Type of Activity: FY 2009-2010

Type of Activity (1 Activity Per Application)	Total Applications Awarded = 47		
	Apps.	Units	Total \$
Homeownership Rehab	37	367	\$13,298,215
Homeownership New Construction	2	11	\$946,108
Rental Acquisition/Rehab	2	10	\$492,113
Rental Acquisition/Rehab/New Construction	1	4	\$348,387
Rental New Construction	4	25	\$1,875,749
Type of Activity (>1 Activity Per Application)	1		
Homeownership New Construction		4	\$333,334
Rental New Construction		2	\$166,666
TOTAL	47	423	\$17,460,572

*Homeownership activities may include acquisition and rehabilitation of single family homes for homeownership, new construction, and/or homeownership down payment assistance.

3. Housing Opportunities for Persons with AIDS (HOPWA)

For the Fiscal Year 2009-2010 the State Department of Health awarded \$824,339 to seven nonprofit project sponsors, and retained \$6,229 for state administration. Contracts between the Department of Health and the project sponsors are for one-year terms and coincide with the state’s fiscal year. Table 4 which presents the amount awarded to each sponsor.

**Table 4. HOPWA Awards FY 2009-2010
By Grand Division**

Grand Division	Awarded
East	
Chattanooga Cares	\$225,800
East TN Human Resource Agency	\$261,900
Project HOPE	\$99,300
<i>Total East</i>	\$587,000
Middle	
Columbia CARES	\$72,200
Nashville CARES	\$36,100
Upper Cumberland Human Resource Agency	\$68,600
<i>Total Middle</i>	\$176,900
West	
West TN Legal Services	\$60,439
<i>Total West</i>	\$60,439
State Administration	\$6,229
<i>Total Administration</i>	\$6,229
<i>Grand Total</i>	\$830,568

4. Emergency Shelter Grants (ESG)

The State was allocated \$1,520,188 in FY 2009-2010 for the ESG Program. This amount was subdivided as follows:

Small Cities Set-Aside	\$ 737,373
TDMHDD Set-Aside	\$ 100,000
ESG Competitive Round	\$ 606,806
Program Total	\$1,444,179
State Administration	\$76,009
Total FY 2009-2010	\$1,520,188

Contracts between THDA and eligible entities are for one-year terms and coincide with the State’s fiscal year. The State received a total of 36 applications for this fiscal year with requests totaling \$1,890,034. A total of 17 applications were received from the East Region of the State, 11 from the Middle Region of the State and 8 from the West Region. The State completed a total of 31 contracts

with 13 private, non profit agencies both providing homeless assistance services through shelter and non-shelter based programs. Each of the eleven local government agencies sub-contracted with local non profit agencies. Prevention discretionary funds of \$100,000 (HUD does not require a match) were used for a statewide Homeless Prevention Project through the contracts with 7 Regional Housing Agencies providing housing assistance for persons with mental health issues. This activity will meet HUD's Discharge Planning requirement to ensure that persons being released from hospitals, prisons and mental health facilities are not discharged with no place to go.

There were no beds added during the year, leading to a total of 841 beds available at the end of the reporting period. More detailed information can be found in the ESGP Annual Report (Exhibit D).

5. Neighborhood Stabilization Program (NSP)

With NSP, the State may spend up to ten percent of its allocation for administrative and planning expenses. The State will use five percent of these funds for its own administrative expenses. The remaining five percent is available to pay the administrative cost of local governments grant recipients. The NSP program provided \$34,552,292 to fund 77 applicants through the end of FY 2009-2010.

6. HUD Section 8 Tenant-Based and Project-Based Rental Assistance Programs

The THDA Rental Assistance Division administers the Section 8 Tenant-Based assistance program through nine (9) field offices throughout the State with staff who provide services to families participating in the tenant-based program. In fiscal year 2009-2010, the Rental Assistance Division had \$37,086,058 for tenant based assistance.

The THDA Contract Administration division continued administration of project based units during this fiscal year. At the end of the year, the Housing Assistance Payments (HAP) totaled \$130,150,676.

7. THDA Homeownership Programs

During the reporting period, there were 3,448 loans made through the THDA homeownership programs totaling \$366,857,696. The basic homeownership program is known as Great Rate which offers a below market interest rate loan secured by a first mortgage. Great Start offers borrowers an amount equal to 4% of the loan amount for down payment and closing cost, with a higher interest rate applied to the loan. Great Advantage offers a rate set at one half (1/2) of a percentage point above Great Rate and two (2) percent of the mortgage amount to be used for downpayment and/or closing costs. The New Start program, delivered through non-profit organizations, promotes construction of new homes for very low income Tennesseans. Loans are available to first-time homebuyers for primary residences only, and limits on household income and acquisition price varies by county. The Preserve loan program offers a 4% interest rate and was developed by THDA to help low- and moderate-income homeowners make necessary home repairs.

Table 5. THDA Single Family Loans, FY 2009-2010

Program	Mortgages			Average \$
	#	%	\$	
Great Start	1,915	55.5%	\$204,678,897	\$106,882
Great Advantage	351	10.2%	\$38,925,074	\$110,898
Great Rate	995	28.9%	\$107,855,833	\$108,398
New Start	185	5.4%	\$15,378,115	\$83,125
<i>Preserve</i>	2	0.1%	\$19,777	\$9,889
All	3,448	100.0%	\$366,857,696	\$106,397

8. THDA Rural Repair Program

The THDA Rural Repair Program continued in partnership with the Rural Housing Service (RHS) of the U. S. Department of Agriculture. The program provides funds for the repair of the homes of low-income people. The THDA grant is restricted to 50% of the RHS approved repair costs and cannot exceed \$7,500 per household and is only available to homeowners aged 62+. A grant/loan combination is made if the applicant can repay part of the cost and cannot exceed \$27,500. During the fiscal year, THDA made 180 grants totaling \$732,558.

9. Low Income Housing Tax Credit Program (LIHTC)

The State of Tennessee received tax credit authority (not actual dollars) in calendar year 2009 in the amount of \$18,582,024 to be allocated to for-profit and non-profit developers of low-income housing. In addition the state allocated a total of \$3,004,096 in non-competitive tax credits to non-profit developers. The competitive and non-competitive LIHTCs totaled \$21,586,120.

10. Multi-Family Bond Authority

THDA allocates a maximum of \$11,500,000 of tax-exempt bond authority to a development involving new construction and \$17,250,000 for developments involving conversion and/or acquisition. The cost per unit must not exceed \$126,500. Points are awarded to applications demonstrating that developments address certain conditions – meeting housing needs, meeting energy/maintenance standards, serving special populations, and increasing housing stock. In calendar year 2009, a total of \$41,970,000 was allocated.

Summary – All Programs

For fiscal year 2009-2010, the State expended a total of \$680,803,261 in funds for community development and housing programs in Tennessee.

**Table 6. Recap of Investments
All Programs: FY 2009-2010**

PROGRAM	FUNDS AWARDED/GRANTED/LOANED	
INVESTMENT OF HUD RESOURCES REQUIRED IN THE CONSOLIDATED PLAN		
CDBG	\$28,056,533	
HOME	\$17,460,572	
HOPWA	\$830,568	
ESG	\$1,520,188	
NSP	\$34,552,292	
<i>Subtotal</i>		\$82,420,153
INVESTMENT OF OTHER RESOURCES MADE AVAILABLE		
Section 8 Rental Assistance	\$37,086,058	
Section 8 Contract Administration	\$130,150,676	
Homeownership	\$366,857,696	
THDA House Repair Program	\$732,558	
LIHTC	\$21,586,120	
Multi-Family Bond Authority	\$41,970,000	
<i>Subtotal</i>		\$598,383,108
<i>Grand Total</i>		\$680,803,261

C) GEOGRAPHIC DISTRIBUTION AND LOCATION OF INVESTMENTS

1. Community Development Block Grant (CDBG) Small Cities Program

ECD administers the CDBG program and prepared the state Performance and Evaluation Report (PER) which is presented in Exhibit A. The following table, derived from the PER, summarizes information on the location of new recipients and on funding amounts by grand division. An expanded version of this table is presented in Exhibit A.

Table 7. CDBG Funding By Grand Divisions: FY 2009-2010

Grand Division	New Recipients	Total Dollars	%
<i>Total East</i>	23	\$10,148,974	41%
<i>Total Middle</i>	27	\$10,588,119	34%
<i>Total West</i>	23	\$7,319,440	25%
GRAND TOTAL	73	\$28,056,533	100%

2. HOME Investments Partnership (HOME)

During the reporting period, THDA awarded HOME funds in the amount of \$17,460,572 to 47 grantees which propose to construct or improve 423 housing units. The following table presents the geographic distribution of HOME awards for the CHDO, Special Needs (SN), and Regional categories. The total award to CHDOs was \$2,821,857, the total award to Special Needs was \$1,044,650, and the total of the Regional award was \$13,594,065.

**Table 8. HOME Awards FY 2009-2010
Type of Activity & Dollar Amount by Grand Division**

Grand Division	Program	Activity	# of Apps Funded	Total Units	Total \$
East	CHDO	Homeownership New Construction & Rental New Construction	4	25	\$1,875,749
	SN	Rental Acquisition/Rehab/New Construction & Rental New Construction	2	10	\$848,387
	Regional	Homeownership Rehab	16	152	\$5,718,654
	<i>East Total</i>		22	187	\$8,442,790
Middle	CHDO	Homeownership New Construction & Rental New Construction	1	6	\$500,000
	SN		0	0	\$0
	Regional	Homeownership Rehab & Rental Acquisition/Rehab	15	169	\$5,527,050
	<i>Middle Total</i>		16	175	\$6,027,050
West	CHDO	Homeownership New Construction	1	5	\$446,108
	SN	Rental Acquisition/Rehab	1	2	\$196,263
	Regional	Homeownership Rehab	7	54	\$2,348,361
	<i>West Total</i>		9	61	\$2,990,732
		<u>CHDO Total</u>	6	36	\$2,821,857
		<u>SN Total</u>	3	12	\$1,044,650
		<u>Regional Total</u>	38	375	\$13,594,065
	<i>Funded Apps Total</i>		47	423	\$17,460,572

3. Housing Opportunities for Persons with AIDS (HOPWA)

The State Department of Health provided \$824,339 to seven project sponsors covering 77 counties in Tennessee, while withholding \$6,229 for administration. At the end of the reporting period, the project sponsors had expended \$824,339 with the majority of funds, 52.25% on Housing Assistance, and 1.05% of the funds for Supportive Services. Awards are made to sponsors in each of the three grand divisions, based on the number of clients to be served. East Tennessee received 70.67%, Middle Tennessee, 21.30%, and West Tennessee, 7.28%. The following table presents, by grand division, the amount expended by each project sponsor in each service category.

**Table 9. HOPWA Program – FY 2009-2010
Types of Services by Grand Division**

Grand Division	Housing Info	Housing Assistance	Supportive Services	Sponsor Admin.	Total
EAST					
Chattanooga Cares	\$0	\$89,200	\$7,800	\$128,800	\$225,800
ETHRA / PL	\$0	\$155,462	\$0	\$70,916	\$226,378
Project HOPE	\$0	\$50,044	\$0	\$49,256	\$99,300
<i>Total East</i>	\$0	\$294,706	\$7,800	\$248,972	\$551,478
MIDDLE					
Columbia CARES	\$0	\$14,527	\$0	\$31,918	\$46,445
Nashville CARES	\$0	\$23,056	\$887	\$12,157	\$36,100
UCHRA	\$0	\$23,507	\$0	\$40,568	\$64,075
<i>Total Middle</i>	\$0	\$61,090	\$887	\$84,643	\$146,620
WEST					
West TN Legal Services	\$0	\$74,955	\$0	\$69,545	\$144,500
<i>Total West</i>	\$0	\$74,955	\$0	\$69,545	\$144,500
<i>Grand Total</i>	\$0	\$430,751	\$8,687	\$403,160	**\$842,598

**Administrative funds are not reflected in this chart (\$6,229.00).

4. Emergency Shelter Grants (ESG)

During the reporting period, there were 31 contracts completed for the ESG Program. Of these, sixteen (16) were located in East Tennessee; seven (7) were in Middle Tennessee and eight (8) in the West Tennessee Region. Of the total amount of ESG funds, 53% were awarded in East Tennessee, 23% were in Middle Tennessee and 24% in West Tennessee. Table 10 shows amounts and location of awards. Greater detail is provided in Exhibit D.

Table 10. ESG Recipients by Grand Division: FY 2009-2010

GRANTEE	GD	TOTAL PRGM \$
Blount County Children's Home	E	\$75,000
Comm Hlth of East TN Fam Srvs Cntr	E	\$23,606
Interfaith Hospitality of Greater JC	E	\$75,000
Johnson County Safe Haven	E	\$46,800
Keystone Dental Care, Inc.	E	\$35,000
Smokey Mtn Area Rescue Ministries	E	\$39,800
AIM Center, Inc.	E	\$14,285
Frontier Health	E	\$14,286
Ridgeview Psychiatric	E	\$14,286
Bristol	E	\$40,034
Cleveland	E	\$67,782
Johnson City	E	\$89,456
Kingsport	E	\$80,551
Morristown	E	\$46,660
Oak Ridge	E	\$33,960
Chattanooga	E	\$84,000
<i>East Total</i>		<i>\$780,506</i>
Families in Crisis	M	\$35,000
Good Neighbor Mission	M	\$38,600
Centerstone CMHC	M	\$14,285
Park Center	M	\$14,286
Clarksville	M	\$90,905
Franklin	M	\$33,891
Murfreesboro	M	\$110,232
<i>Middle Total</i>		<i>\$337,198</i>
Area relief Ministries	W	\$43,000
Damascus Road	W	\$75,000
HOPE Ministries	W	\$35,000
Matthew 25:40	W	\$50,000
BHI, Inc.	W	\$14,286
Carey Counseling	W	\$14,286
Jackson	W	\$96,771
Northwest Safeline	W	\$35,000
<i>West Total</i>		<i>\$363,343</i>
<i>Total State Admin</i>		<i>\$39,140</i>
<i>GRAND TOTAL</i>		<i>\$1,520,187</i>

5. Neighborhood Stabilization Program (NSP)

During the reporting period, there were 77 contracts for the Neighborhood Stabilization Program. Of these, twenty-five (25) were located in East Tennessee; twenty-two (22) were in Middle Tennessee and thirty (30) in the West Tennessee Region. Of the total amount of NSP funds, 25% were awarded in East Tennessee, 23% were in Middle Tennessee and 52% in West Tennessee. Table 11 shows amounts and location of awards.

**Table 11. NSP Allocations
By Grand Division FY 2009-2010**

Grand Division	Allocation Totals	Percent of Total
East Tennessee Allocation	\$8,559,389	25%
Middle Tennessee Allocation	\$8,139,286	23%
West Tennessee Allocation	\$17,853,617	52%
Program Total	\$34,552,292	100%

6. HUD Section 8 Tenant-Based Rental Assistance and Section 8 Contract Administration

During the reporting period, \$37,086,058 was made available for the Section 8 Tenant Based program.

**Table 12. Section 8 Tenant Based Funds
By Grand Division FY 2009-2010**

Grand Division	Funds Available	Percent of Total
Eastern Division	\$ 4,224,298	12%
Middle Division	\$ 23,448,596	63%
Western Division	\$ 9,413,164	25%
Program Total	\$ 37,086,058	100%

THDA Contract Administration Division has the responsibility for the administration of Section 8 Project Based contracts throughout the state. At the end of the fiscal year, the Division reported 29,363 units under contract, 36% in East Tennessee, 33% in Middle Tennessee, and 31% in West Tennessee. Table 13 presents the location of these units. HAPs by grand division are not available.

**Table 13. Section 8 Contract Administration Units
By Grand Division and County FY 2009-2010**

East TN Counties	Contract Units	Middle TN Counties	Contract Units	West TN Counties	Contract Units
Anderson	405	Bedford	108	Benton	60
Bledsoe	119	Coffee	414	Carroll	40
Blount	258	Davidson	5,359	Chester	195
Bradley	521	DeKalb	72	Crockett	24
Campbell	286	Dickson	125	Decatur	50
Carter	315	Franklin	152	Dyer	303
Claiborne	30	Giles	181	Fayette	217
Cocke	144	Grundy	30	Gibson	199
Cumberland	66	Hickman	75	Hardeman	47
Grainger	24	Humphreys	100	Hardin	50
Greene	284	Lewis	36	Haywood	50
Hamblen	266	Lincoln	53	Henderson	110
Hamilton	1,467	Marshall	203	Henry	244
Hancock	50	Maury	155	Lake	179
Hawkins	119	Montgomery	334	Lauderdale	145
Jefferson	45	Overton	50	Madison	515
Johnson	123	Perry	24	McNairy	105
Knox	3,091	Pickett	24	Obion	324
Loudon	250	Putnam	160	Shelby	6,030
Marion	60	Robertson	99	Tipton	237
McMinn	308	Rutherford	873	Weakley	36
Meigs	24	Sequatchie	50	TOTAL	9,160
Monroe	139	Stewart	17		
Morgan	54	Sumner	429		
Polk	24	Van Buren	25		
Roane	351	Warren	252		
Scott	39	White	48		
Sevier	97	Williamson	50		
Sullivan	794	Wilson	126		
Unicoi	89	TOTAL	9,624	GRAND TOTAL	29,363
Washington	737				
TOTAL	10,579				

7. THDA Homeownership Programs

Loans were made in 84 of the 95 counties in the State with the greatest number of loans, 54.3%, made in Middle Tennessee. The breakdown by Grand Division is shown in Table 14.

**Table 14. THDA Homeownership
By Grand Division – FY 2009-2010**

Grand Division	% of Loans	# of Loans	Amount of Loans
East	27.9%	962	\$92,454,981
Middle	54.3%	1,871	\$216,857,845
West	17.8%	615	\$57,544,870
Total	100.0%	3,448	\$366,857,696

8. THDA Rural Repair Program

The THDA Rural Repair Program is a partnership with the Rural Housing Service (RHS) of the U. S. Department of Agriculture to provide forgivable loans for the repair of the homes of low-income people. The following table presents program activity by grand division at the end of the reporting period.

Table 15. FY 2009-2010 Rural Repair Program Activity by Grand Division

EAST			MIDDLE			WEST		
County	# Loan	Total \$	County	# Loan	Total \$	County	# Loan	Total \$
Anderson	1	\$1,650	Bedford	1	\$5,000	Carroll	1	\$873
Bradley	2	\$3,960	Cannon	1	\$7,500	Chester	1	\$1,047
Campbell	8	\$37,155	Clay	3	\$18,750	Crockett	2	\$6,836
Carter	3	\$12,925	Coffee	1	\$3,200	Decatur	1	\$1,308
Claiborne	5	\$28,137	Fentress	1	\$7,350	Dyer	3	\$12,242
Cumberland	1	\$7,500	Franklin	2	\$5,383	Fayette	5	\$31,579
Grainger	7	\$39,248	Giles	3	\$10,594	Gibson	5	\$20,413
Greene	5	\$19,861	Grundy	7	\$19,344	Hardeman	1	\$4,200
Hamblen	1	\$1,795	Hickman	2	\$12,412	Hardin	2	\$5,647
Hamilton	3	\$3,954	Humphreys	1	\$2,033	Haywood	1	\$1,925
Hancock	3	\$14,988	Jackson	1	\$7,450	Henderson	3	\$13,436
Hawkins	6	\$26,077	Lawrence	4	\$9,789	Henry	3	\$15,323
Jefferson	1	\$7,342	Lewis	1	\$2,508	Lauderdale	3	\$22,000
Johnson	5	\$25,457	Lincoln	3	\$8,995	Madison	3	\$14,721
Loudon	1	\$7,500	Macon	4	\$9,493	McNairy	1	\$2,250
Marion	1	\$4,700	Marshall	1	\$4,947	Obion	2	\$5,297
McMinn	18	\$43,233	Maurry	3	\$11,194	Tipton	3	\$11,194
Meigs	1	\$1,650	Perry	1	\$7,500	Weakley	4	\$20,856
Monroe	2	\$8,620	Pickett	3	\$22,260	Total West	44	\$191,147
Polk	1	\$1,000	Putnam	3	\$11,585	Grand Total	180	\$732,558
Rhea	1	\$1,023	Robertson	1	\$4,523			
Sevier	1	\$1,800	Sequatchie	1	\$7,351			
Sullivan	1	\$2,529	Warren	3	\$15,667			
Union	3	\$11,675	Wayne	2	\$2,785			
Washington	1	\$2,841	White	1	\$7,180			
Total East	82	\$316,618	Total Middle	54	\$224,793			

9. Low Income Housing Tax Credit Program (LIHTC)

Low Income Housing Tax Credits are allocated on a calendar year basis. During CY 2009, projects in 17 Tennessee counties received allocations for LIHTC, creating 2,051 units of affordable housing. Geographically, allocations were made in 5 East Tennessee counties, utilizing 30% of the total dollar allocation. In Middle Tennessee, allocations were made in 5 counties, utilizing 32% of the total dollar allocation, and in West Tennessee, allocations were made in 7 counties, utilizing 37% of the total allocations.

The following table presents additional information. It should be noted that a portion of the projects represented below will include Multi-Family Bond Authority allocation as well as LIHTC and that 1,054 units are also included in the subsequent Multi-Family Bond Authority section which follows.

**Table 16. Low Income Housing Tax Credit Allocations
by Grand Division: CY 2009**

Grand Division	County	Units	\$ Allocation
East	Anderson	188	\$1,544,525
	Blount	48	\$600,000
	Carter	48	\$600,000
	Knox	180	\$2,279,689
	Sullivan	97	\$1,646,541
	Total East	561	\$6,670,755
Middle	Davidson	245	\$3,091,076
	Lawrence	44	\$497,797
	Rutherford	300	\$2,306,912
	Warren	114	\$954,644
	White	48	\$596,430
	Total Middle	751	\$7,446,859
West	Carroll	43	\$533,456
	Crockett	32	\$240,000
	Fayette	36	\$186,592
	Haywood	48	\$618,000
	Henderson	65	\$649,841
	McNairy	64	\$715,025
	Shelby	451	\$4,525,592
	Total West	739	\$7,468,506
	GRAND TOTAL	2,051	\$21,586,120

10. THDA Tax-Exempt Multi-Family Bond Authority

In calendar year 2009, tax-exempt bond authority was reallocated to provide permanent financing for developments in 5 counties, which will result in a total of 1,054 units. Allocations were made in 2 East Tennessee counties, 2 Middle Tennessee counties, and 1 West Tennessee county. The following table presents additional data.

**Table 17. Tax-Exempt Multi-Family Bond Authority
by Grand Division: CY 2009**

Grand Division	County	Units	\$ Allocation
East	Knox	57	\$3,600,000
	Sullivan	256	\$11,050,000
	<i>Total East</i>	<i>313</i>	<i>\$14,650,000</i>
Middle	Davidson	513	\$20,365,000
	Warren	100	\$3,205,000
	<i>Total Middle</i>	<i>613</i>	<i>\$23,570,000</i>
West	Shelby	128	\$3,750,000
	<i>Total West</i>	<i>128</i>	<i>\$3,750,000</i>
	<i>GRAND TOTAL</i>	<i>1,054</i>	<i>\$41,970,000</i>

Summary

Overall, Middle Tennessee received the largest portion of funds largely because of THDA's homeownership, Section 8 Tenant Based, and Multifamily Bond Authority programs. Table 18 provides greater details of the amount of funds awarded in each program.

Table 18. Recap of Geographic Distribution - All Programs: FY 2009-2010

PROGRAM	EAST TN	MIDDLE TN	WEST TN	TOTAL
GEOGRAPHIC DISTRIBUTION OF HUD INVESTMENTS REQUIRED IN THE CONSOLIDATED PLAN				
CDBG	\$10,148,974	\$10,588,119	\$7,319,440	\$28,056,533
HOME	\$8,442,790	\$6,027,050	\$2,990,732	\$17,460,572
HOPWA*	\$551,478	\$146,620	\$144,500	\$842,598
ESG**	\$780,506	\$337,198	\$363,343	\$1,481,047
NSP	\$8,559,389	\$8,139,286	\$17,853,617	\$34,552,292
Total	\$28,483,137	\$25,238,273	\$28,671,632	\$82,393,042
% of Total	34%	31%	35%	100%
GEOGRAPHIC DISTRIBUTION OF OTHER INVESTMENTS				
Section 8 Tenant Based	\$4,224,298	\$23,448,596	\$9,413,164	\$37,086,058
Section 8 Project Based***				\$130,150,676
Homeownership	\$92,454,981	\$216,857,845	\$57,544,870	\$366,857,696
THDA Rural Repair Program	\$316,618	\$224,793	\$191,147	\$732,558
LIHTC	\$6,670,755	\$7,446,859	\$7,468,506	\$21,586,120
Multi-Family Bond	\$14,650,000	\$23,570,000	\$3,750,000	\$41,970,000
Total-(GD Not Including Sec. 8 PB)	\$118,316,65	\$271,548,093	\$78,367,687	\$598,383,108
% of Total (GD Not Including Sec. 8	25%	58%	17%	
Grand Total-(GD Not Including Sec.	\$146,799,78	\$296,786,366	\$107,039,319	\$680,776,150
% of Total (GD Not Including Sec. 8	27%	54%	19%	

*Administrative funds are not reflected in this chart (\$6,229.00).

**There is an additional \$39,140 that has been used for State administrative fees. When added, the new total is \$1,520,187.

***Payment information by Grand Division is not available.

D) FAMILIES AND PERSONS ASSISTED INCLUDING RACIAL AND ETHNIC STATUS

1. Community Development Block Grant (CDBG) Small Cities Program

The following table summarizes the data from the 2009 PER Part III: Civil Rights which reports on the CDBG Applicants and Beneficiaries, by race and gender characteristics. (Exhibit A) The racial categories are those reported in the PER. For the reporting period, the total for Applicants and Beneficiaries is 196,405 persons, with 23,533 minorities and 31,813 female heads of household.

Table 19. CDBG Program Demographics by Grant Year: FY 2009-2010

Racial Category	Total Served	%
White	172,872	88.02%
Black/African American	17,375	8.85%
Asian	180	0.09%
American Indian/Alaskan Native	246	0.13%
Native Hawaiian/Other Pacific Islander	17	0.01%
American Indian/Alaskan Native & White	430	0.22%
Asian & White	761	0.39%
Black/African American & White	488	0.25%
American Indian/Alaskan Native & Black/African American	20	0.01%
Other Multi-Racial	4,016	2.04%
Total	196,405	100.00%
Gender Characteristics		
Female Head of Household	31,813	16.20%

Information on the benefit to low- and moderate-income persons is also reported in the PER. The following table presents a summary of that information derived from CDBG contract closeouts. An expanded table is presented in Exhibit A. Based on that information, 3,430,482 persons are reported as beneficiaries, and of that number, 2,533,633 or 74% are low- and moderate-income persons.

**Table 20. CDBG Benefit to Low and Moderate Income Persons
By Projects Pending Final Audit: FY 2009-2010**

Purpose	Total # of Persons	Total # of LMI Persons	% of LMI
Total Economic Development	10,219	5,989	59%
Total Housing	6,553	6,009	92%
Total Public Facilities	3,413,710	2,521,635	74%
GRAND TOTAL	3,430,482	2,533,633	74%

2. HOME Investments Partnership (HOME)

For the HOME program, beneficiary information is obtained when the project completion report is entered into IDIS. During the reporting period, the HOME program assisted 303 units, with East Tennessee having the most with 156, or 51%. Sixty-two percent of the households were very low income.

The following two tables provide further information, by program and income categories.

Table 21. Income Characteristics of HOME Beneficiaries: FY 2009-2010

% of Median	East TN	Middle TN	West TN	Totals	%
0%-30%	46	17	20	83	27%
31%-50%	49	38	18	105	35%
51%-60%	32	12	4	48	16%
61%-80%	22	23	9	54	18%
Vacant	7	4	2	13	4%
Grand Totals	156	94	53	303	100%

Table 22. Household Income of HOME Beneficiaries: FY 2009-2010

% of Median	East TN	Middle TN	West TN	Totals	%
Very Low-0-50%	95	55	38	188	62%
Low-51-80%	54	35	13	102	34%
Vacant	7	4	2	13	4%
Grand Totals	156	94	53	303	100%

Of the households served by the HOME program, 22% were minority. Table 23 reflects this information.

Table 23. Race/Ethnicity Characteristics of HOME Beneficiaries: FY 2009-2010

Race	East TN	Middle TN	West TN	Totals	%
Caucasian	137	66	21	224	74%
African-American	12	24	30	66	22%
Vacant	7	4	2	13	4%
Grand Totals	156	94	53	303	100%

Ethnicity	East TN	Middle TN	West TN	Totals	%
Hispanic	0	0	0	0	0%
Grand Totals	0	0	0	0	0%

The following two tables present household size and household type of HOME beneficiaries. Forty-three percent of households assisted with HOME funds were one-person households.

Table 24. Household Size of HOME Beneficiaries: FY 2009-2010

HH Size	East TN	Middle TN	West TN	Total	%
1	71	37	24	132	43%
2	36	26	7	69	23%
3	21	14	8	43	14%
4	14	7	5	26	9%
5	4	4	3	11	4%
6	3	0	2	5	2%
7	0	2	2	4	1%
Vacant	7	4	2	13	4%
Totals	156	94	53	303	100%

The most frequent household type of HOME beneficiaries was Elderly with 38% followed closely by Single/Non-Elderly with 30%.

Table 25. Type of HOME Beneficiary Households: FY 2009-2010

HH Type	East TN	Middle TN	West TN	Total	%
Single/Non-Elderly	48	29	14	91	30%
Elderly	61	37	17	115	38%
Related/Single Parent	18	11	7	36	12%
Related/Two Parent	9	6	7	22	7%
Other	13	7	6	26	9%
vacant	7	4	2	13	4%
TOTAL	156	94	53	303	100%

3. Housing Opportunities for Persons with AIDS (HOPWA)

During the grant year, the HOPWA program reported 517 individuals with HIV/AIDS and 393 affected family members' as beneficiaries of Short Term Rent, Mortgage and Utility payments and Supportive Services.

The race/ethnicity of the beneficiaries is as follows:

Caucasian	65.93% of which 3.91% are Hispanic
Black/African American	28.90%
American Indian/Alaskan Native	1.98%
Black/African American & Caucasian	1.20%
Native Hawaiian/Other Pacific Islander	0.0%
Other Multi Racial	1.98% of which 44.44% are Hispanic

Hispanic comprises 3.91% of the total number served through Short Term, Rent, Mortgage and Utility payments.

Of the 910 persons who received housing assistance, 60.44% were male and 39.56% were female. The majority were between 31 and 50 years old, equaling 49.67%.

4. Emergency Shelter Grants (ESG)

Information contained in Exhibit D was summarized into Table 26 to show demographic information on Emergency Shelter Grant Activity. Overall numbers indicate that more females than males received assistance across the state. Agencies continue to report the increasing incidents of families with young children becoming homeless. The increasingly diverse population is also becoming a part of the homeless population as the immigrant population in the State continues to grow. Most of the shelters in Tennessee cannot accommodate family units and thus the families continue to encounter further disruption when fathers/ husbands must be sheltered apart from the wives and children. Agencies also report increasing numbers of homeless persons with physical disabilities, mental illness and drug/ alcohol problems for which placement options are limited.

Table 26. Emergency Shelter Grant Program Participants by Gender - FY 2009-2010

EAST				
Agency	Male	Female	Unavailable	Total
AIM Center	17	33	-	50
Blount County Children's Home	14	13	-	27
Community Health of East TN	1	57	-	58
Frontier Health	12	23	-	35
Interfaith Hospitality Network of Johnson City	68	75	35	178
Keystone Dental	-	-	151	151
Johnson County Safe Haven	2	258	-	260
City of Chattanooga	13,923	10,802	-	24,725
Ridgeview, Inc.	12	24	-	36
City of Morristown	7,155	10,998	-	18,153
City of Bristol	3,486	3,763	-	7,249
City of Johnson City	2,665	5,681	-	8,346
City of Kingsport	4,019	3,572	-	7,591
City of Cleveland	1,242	1,247	-	2,489
City of Oak Ridge	162	349	808	1,319
Smoky Mt. Area Rescue Mission	67	27	112	206
Total For East Tennessee	32,845	36,922	1,106	70,873
MIDDLE				
Centerstone	6	20	-	26
Good Neighbor Mission	302	225	-	527
Families in Crisis	-	132	-	132
Park Center	4	19	-	23
City of Franklin	14	21	2,213	2,248
City of Clarksville	1,612	2,769	-	4,381
City of Murfreesboro	1,122	1,941	-	3,063
Total for Middle Tennessee	3,060	5,127	2,213	10,400
WEST				
Area Relief Ministries	236	-	-	236
Behavioral Health Initiatives	14	15	-	29
Carey Counseling, Inc.	12	14	1	27
Damascus Road	124	118	-	242
HOPE Ministries	158	116	-	274
Matthew 25:40	245	372	-	617
Northwest Safeline	18	350	-	368
City of Jackson	678	554	-	1,232
Total For West Tennessee	1,485	1,539	1	3,025
Grand Total	37,390	45,588	3,320	84,298

Table 27. Emergency Shelter Grant Program Participants by Race/Ethnicity, FY 2009-2010

Agency	White	Black African American	Black African American/ White	Native Hawaiian Pacific Islander	Asian	Asian & White	American Indian Alaskan Native	American Indian Alaskan Native White	American Indian/ Alaskan Native/ Black/ Af. American	Balance/ Other	Total
Grand Division: East											
AIM Center	35	15	0	0	0	0	0	0	0	0	50
Blount Co. Children's Home	2	2	0	0	0	0	0	0	0	2	6
Comm. Health of East TN	51	1	4	0	0	0	1	0	0	1	58
Frontier Health	32	3	0	0	0	0	0	0	0	0	35
Interfaith Hospitality, Inc.	143	22	7	0	0	0	0	0	0	6	178
Keystone Dental Care	70	69	0	0	0	0	0	0	0	12	151
Johnson Co Safe Haven	252	0	0	0	0	0	1	0	1	6	260
City of Chattanooga	9,255	15,273	19	86	19	0	70	2	1	0	24,725
Ridgeview, Inc.	32	4	0	0	0	0	0	0	0	0	36
City of Morristown	15,256	2,808	4	2	34	0	4	1	0	44	18,153
City of Bristol	6,695	445	10	0	16	0	9	0	0	74	7,249
City of Johnson City	6,082	1,693	68	1	3	1	2	1	0	495	8,346
City of Kingsport	4,796	1,677	766	1	0	0	180	0	0	171	7,591
City of Cleveland	1,973	285	15	0	0	0	4	7	4	201	2,489
City of Oak Ridge	863	393	0	0	4	0	2	0	57	0	1,319
Smoky Mt. Area Rescue Mission	203	0	0	0	0	0	1	0	0	2	206
Total For East TN	45,740	22,690	893	90	76	1	274	11	63	1,014	70,852
Grand Division: Middle											
Centerstone	16	10	0	0	0	0	0	0	0	0	26
Good Neighbor Mission	300	196	6	0	0	0	3	0	0	22	527
Park Center	6	15	0	0	0	0	0	0	1	1	23
City of Franklin	1,930	228	13	0	18	0	5	0	0	54	2248
Families in Crisis	115	1	0	0	1	0	0	1	0	14	132
The City of Clarksville	2,180	1,922	39	3	16	0	31	0	0	190	4381
The City of Murfreesboro	1,962	1,016	27	2	16	0	6	0	0	34	3063
Total for Middle TN	6,509	3,388	85	5	51	0	45	1	1	315	10,400
Grand Division: West											
AIM Center	107	123	-	-	-	-	-	-	-	6	236
Behavioral Health	5	24	-	-	-	-	-	-	-	-	29
Carey Counseling, Inc.	1	-	-	-	-	-	-	-	-	26	27
Damascus Road	166	63	6	-	-	-	1	3	-	3	242
HOPE Ministries	220	46	7	-	-	-	1	-	-	-	274
Matthew 25:40	396	197	10	-	-	-	1	-	-	13	617
Northwest Safeline	312	50	-	-	-	-	-	-	-	6	368
City of Jackson	476	721	0	-	3	-	-	1	-	31	1232
Total For West TN	1,683	1,224	23	0	3	0	3	4	0	85	3,025
Grand Total	53,932	27,302	1,001	95	130	1	322	16	64	1,414	84,277

5. Neighborhood Stabilization Program (NSP)

Accurate demographic information on actual beneficiaries is not currently available under this program.

6. HUD Section 8 Tenant-Based and Project-Based Rental Assistance Programs

In the fiscal year, THDA managed both Tenant-Based and Project-Based Section 8 programs through the Divisions of Rental Assistance and Contract Administration, respectively. The following two tables present various point in time demographic information about the tenants assisted in the programs.

**Table 28. Section 8 Tenant-Based Rental Assistance Program
Selected Demographic Information FY 2009-2010**

Total Participants as of June 30, 2010	5,513
Household Income*	
With any wages	1.67%
With any TANF	20.24%
With any SS/SSI	32.20%
With any Child Support	25.65%
With any Other Income	97.13%
Annual Income*	
\$0	1.61%
\$1 to \$5,000	13.48%
\$5,001 to \$10,000	34.32%
\$10,001 to \$15,000	24.45%
\$15,001 to \$20,000	14.20%
\$20,001 to \$25,000	6.42%
>\$25,000	5.57%
Family Type**	
Age 62+	11.03%
Age<62,with Disability	28.25%
Families with Dependants	63.97%
Race/Ethnicity	
Minority	61.26%
Non-Minority	38.62%

Household Size	
0 Bedroom	1.38%
1 Bedroom	9.34%
2 Bedrooms	35.73%
3 Bedrooms	45.91%
4 Bedrooms	6.98%
> 4 Bedrooms	0.65%

* Household income includes the income for all household members.

**The family type categories of age 62 and over and less than age 62 with a disability include only those families where the head of household or spouse is either age 62 or over or has a disability.

The following table presents Section 8 Project-Based tenant information which encompasses all households benefiting from this program throughout the fiscal year, including move-ins and move-outs. Note that the total may vary from the previous section which presented the location of units by county, whereas the following tables are based upon actual participants.

**Table 29. Section 8 Project-Based Tenant Characteristics
FY 2009-2010 by Grand Division**

	East	Middle	West	TOTAL
Total Project-based Section 8 Participants	11,057	9,625	9,166	29,072
Income Category				
< 30.1% of median	32.1%	25.9%	26.6%	84.6%
30.1% - 50% of median	4.6%	5.8%	3.7%	14.1%
50.1% - 80% of median	0.4%	0.5%	0.4%	1.3%
Elderly				
	13.1%	12.5%	10.6%	36.1%
Race				
White	26.5%	18.3%	8.4%	53.2%
Black	5.7%	9.8%	19.4%	34.9%
Asian	0.1%	0.2%	0.0%	0.3%
Native Hawaiian Or Other Pacific Islander	0.0%	0.0%	0.0%	0.0%
American Indian Or Alaska Native	0.1%	0.1%	0.0%	0.2%
Multiple Race Households	0.6%	0.7%	0.4%	1.7%
unknown	4.0%	3.2%	2.5%	9.7%
Ethnicity				
Hispanic	0.6%	0.9%	0.4%	2.0%
Disabled				
	0.7%	0.7%	0.7%	2.2%

7. THDA Homeownership Programs

Demographics for the Homeownership programs are as follows: The largest number of Great Start loans was made to single female households, followed by single male and married with child households. The largest number of Great Advantage loans was made to single female households, followed by single male and married with child households. The largest number of Great Rate loans was made to single male households, followed by single female and married with child households. The majority of New Start loans were made to female with child households. Additional information is presented in Table 30.

**Table 30. THDA Mortgage Programs by Household Type
FY 2009-2010**

HH Size Type	Great Start					Great Advantage				
	1	2	3	4+	All	1	2	3	4+	All
Married Couple	7	215	0	0	222	0	40	0	0	40
Single Male	416	70	14	8	508	79	7	1	1	88
Single Female	439	59	18	4	520	83	8	5	0	96
Other	0	0	1	0	1	1	0	0	0	1
Male w/ child	16	28	24	20	88	1	1	2	0	4
Female w/ child	9	136	88	36	269	1	26	22	8	57
Married w/ child	0	0	143	164	307	0		34	31	65
All	887	508	288	232	1,915	165	82	64	40	351

HH Size Type	Great Rate					New Start				
	1	2	3	4+	All	1	2	3	4+	All
Married Couple	3	135		0	138	1	11	0	0	12
Single Male	235	44	8	4	291	19	1	0	1	21
Single Female	229	20	4	4	257	27	8	4	1	40
Other	0	0	0	0	0	1	0	0	0	1
Male w/ child	6	13	16	6	41		3	2	0	5
Female w/ child	2	62	27	12	103	2	27	31	20	80
Married w/ child	0	0	76	89	165			4	22	26
All	475	274	131	115	995	50	50	41	44	185

Income levels averaged \$42,434 for the Great Start program, \$42,469 for the Great Advantage program and \$41,683 for the Great Rate program. Both Great Rate and Great Start incomes are slightly lower compared with last year.

**Table 31. THDA Mortgage Programs
Average Income by Household Type - FY 2009-2010**

Household Type	Great Start		Great Advantage		Great Rate		New Start	
	Total # HHs	Average Income	Total # HHs	Average Income	Total # HHs	Average Income	Total # HHs	Average Income
Married Couple	222	\$46,748	40	\$46,248	138	\$45,291	12	\$25,184
Single Male	508	\$40,518	88	\$41,194	291	\$39,686	21	\$18,141
Single Female	520	\$38,843	96	\$39,756	257	\$38,083	40	\$21,043
Other	1	\$66,776	1	\$46,050	0	\$0	1	\$13,896
Male w/ child	88	\$45,180	4	\$41,165	41	\$42,622	5	\$24,452
Female w/child	269	\$40,502	57	\$41,066	103	\$39,812	80	\$25,602
Married w/ child	307	\$49,395	65	\$47,134	165	\$48,731	26	\$25,394
All	1,915	\$42,434	351	\$42,469	995	\$41,683	185	\$23,619

The following two tables present mortgage program data by race/ethnicity and age. During the reporting period, 74.3% of all mortgages were made to non-minorities and 25.7% were made to minorities. Households age 29 and younger accounted for 47.9% of all mortgages.

Race	# Served	% Served
White	2,563	74.3%
Black	778	22.6%
Asian/Pacific Islander	15	0.4%
Amer. Indian/Alaskan Native	28	0.8%
Native American	24	0.7%
Other	40	1.2%
All	3,448	100.0%
Ethnicity	# Served	% Served
Hispanic	15	0.4%

Age Group	# Served	% Served
<25	656	19.0%
25-29	995	28.9%
30-34	580	16.8%
35-39	367	10.6%
40-44	248	7.2%
45 +	602	17.5%
All	3,448	100.0%

8. THDA Rural Repair Program

The THDA Rural Repair Grant program, a partnership with Rural Housing Services of the USDA, continued into this reporting period. Presented below is summary beneficiary data by grand division.

**Table 34. THDA Rural Repair Grant Program Selected Household Characteristics by Grand Division
FY 2009-2010**

	EAST	MIDDLE	WEST	TOTAL	%
INCOME					
VERY LOW	82	54	44	180	100%
TOTALS	82	54	44	180	100%
RACE					
WHITE	66	45	22	133	73.7%
BLACK	16	9	19	44	24.6%
ASIAN	0	0	1	1	0.6%
BLACK/WHITE			1	1	0.6%
NATIVE HAWAIIAN			1	1	0.6%
TOTALS	82	54	44	180	100%
ETHNICITY					
HISPANIC	1	0	0	1	0.01%
TOTALS	1	0	0	1	0.01%
HH SIZE					
1	55	33	27	115	64%
2	21	12	14	47	26%
3	4	2	1	7	4%
4	0	4	2	6	3%
5	1	1	0	2	1%
6	1	2	0	3	2%
TOTALS	82	54	44	180	100%

9. Low Income Housing Tax Credit Program (LIHTC)

Demographic information on actual tenants is not collected under this program.

10. Tax-Exempt Multi-Family Bond Authority

No demographic information is compiled for this program.

Summary

Information on the numbers of families and persons assisted is maintained in different forms. Information for CDBG, and ESG is in the form of persons. HOPWA provided information both on individual beneficiaries and on family beneficiaries. Information on the remaining programs was in the form of households. Table 35 reflects these separately.

**Table 35. 2009-2010 Recap of Families and Persons Assisted
All Programs**

PROGRAM	NON-MIN	MIN	HHS	PERSONS	FEMALE HH
PROGRAMS REQUIRED BY CONSOLIDATED PLAN					
CDBG	172,872	23,533	-	196,405	31,813
HOME (1)	224	66	290	-	-
HOPWA (2)	580	330	-	910	-
ESG	53,932	30,345	-	84,277	-
NSP	n/a	n/a	-	-	-
Total	227,608	54,274			-
OTHER PROGRAMS					
Section 8 RA	2,136	3,377	5,513	-	-
Section 8 CA (3)	16,280	12,792	29,072	-	-
Homeownership	2,563	885	3,448	-	-
Rural Repair Program	133	47	180	-	-
LIHTC	n/a	n/a	2,051	-	-
Multifamily Bond Authority (4)	n/a	n/a	0	-	-
Total	21,112	17,101		-	-
Grand Total	248,720	71,375	40,554	281,592	31,813

- (1) There were 13 vacant units in the HOME program. When added, the new total is 303.
- (2) HOPWA includes 393 beneficiary families and 517 individuals.
- (3) A large amount of beneficiary data was missing, thus the totals were based on percentages of what was provided under the program.
- (4) To avoid double counting, 1,054 units are included with LIHTC.

E) ACTIONS TAKEN TO AFFIRMATIVELY FURTHER FAIR HOUSING

The State of Tennessee carried out a variety of activities to affirmatively further fair housing as described below.

The *Tennessee Fair Housing Matters* conference, held in April, was the seventh year of the partnership involving Tennessee Housing Development Agency, Tennessee Department of Economic and Community Development, Tennessee Human Rights Commission, The City of Murfreesboro, Community Development Department, and two Metropolitan Nashville-Davidson County agencies: Metropolitan Development and Housing Agency (MDHA) and Metropolitan Human Relations Commission. Over 150 housing practitioners, advocates, and consumers from across the state gathered to hear presentations on a variety of issues and to participate in discussions of fair housing issues. Through the partnering process, the results of state and local agency activities to affirmatively further fair housing are amplified, and duplicative efforts are avoided.

The Department of Economic and Community Development continues to work with recipients of CDBG funds to update the Analysis of Impediments. At this time 81 counties have completed updates, and one is working toward completion. This process continues.

The THDA Tennessee Homebuyer Education Initiative continued in this reporting period. West Tennessee Legal Services conducted the initial fair housing component of this effort and developed training materials for the trainers to use in their homebuyer education sessions. Participants of the Homebuyer Education program receive a manual that includes fair housing information. A Spanish language manual is also available.

The HOME program continues to distribute a guide to the Fair Housing Act to every grantee and every beneficiary of the program. In addition, HOME grantees were given fair housing information, written in Spanish, for beneficiaries. Both HOME and CDBG programs provide all grantees with the State list of minority and female contractors.

The Section 8 Rental Assistance Division works on a continuing basis with West Tennessee Legal Services to provide Fair Housing Training for staff and landlords.

THDA worked with the Office of the Governor to have April declared Fair Housing Month.

Through the Homeownership program, the State continued to target first time homebuyers, including minorities and women, in order to make homeownership available and to encourage non-concentration of minorities in certain census tracts. During the reporting period, 25.7% of loan recipients were minorities.

F) OTHER ACTIONS INDICATED IN THE STRATEGIC PLAN AND ACTION PLAN

Section 8 Family Self Sufficiency Program

Family Self Sufficiency (FSS) is a requirement of the HUD Section 8 Housing Choice Voucher Program which began in 1990 as an effort to enable Section 8 participants to become self sufficient or independent of welfare assistance. The program is administered by the Rental Assistance Division of THDA with additional federal funds to support FSS staff.

Participants sign a five-year contract in which they agree to find employment and identify goals which they must reach for achieving financial independence. Staff assists participants in identifying goals and provides referrals for resources in the community. Participants are eligible for the establishment of an escrow account which is based on increased income as a result of employment. The funds in the escrow account may be accessed by the participant once the contract is fulfilled or the family is paying all their rent.

There are currently 200 families participating in the program across the state. Already 191 families have completed the program. Of the 191 who completed the program, 163 received escrow funds. At least 36 families used the escrow fund toward the purchase of a home.

Homeownership Voucher Program

The THDA Homeownership Voucher Program offers a mortgage subsidy to low-income families who are not able to afford to purchase a home through traditional financing. In the Homeownership Voucher program, families typically pay 30% of their monthly-adjusted income (or the family's Total Tenant Payment) toward homeownership expenses, and THDA pays the difference between the family's Total Tenant Payment and the actual monthly mortgage payment. The mortgage assistance payment must be paid directly to the lender or loan servicing company, and not to the family. At the end of the reporting period, June 30, 2010, 51 home closings has occurred using this program.

Lead-Based Paint

Title X of the Federal Lead-Based Paint regulation became effective on September 15, 2000, and, on September 26, 2000, the Tennessee Department of Environment and Conservation (TDEC) developed a certification program and compiled a registry of certified lead inspectors, testing laboratories, contractors and training facilitators.

In April 2001, HUD and EPA issued a joint memorandum to clarify Title X requirements for rehabilitation of housing to clarify the definition of abatement under regulations issued by EPA and HUD and to assert that HUD and EPA regulations are complementary. On May 2, 2001, THDA and TDEC issued a joint memorandum that allows for the use of HUD regulations in rehabilitation projects. TDEC certified lead-based paint professionals must be used. These joint efforts have enabled rehabilitation efforts to resume.

THDA distributes to all grantees the Lead Chapter of the HOME operations manual, providing further guidance for compliance with HUD regulations.

Part II

Assessment of Annual Performance

The Consolidated Plan established two priorities:

1. Housing Priority: Low-and Moderate-Income Households

Tennessee will encourage that funding priority be given for housing that serves low- and moderate-income households. These are households whose income is 80 percent or less of the median family income for the particular area.

2. Community Development Priority: Serious and Resolvable Community Development Problems

Tennessee will encourage that funding priority be given to programs and projects that address serious and resolvable community development problems.

To address these priorities, the Consolidated Plan established four foundational goals and eleven policy initiatives, all of which are broad in scope and not easily measured. For purposes of discussion and assessment of annual performance, the focus will be on the four foundational goals. The foundation goals and policy initiatives are as follows:

Foundation Goals:

- 1) Provide Decent Housing
- 2) Provide a Suitable Living Environment
- 3) Provide Expanded Economic Opportunities
- 4) Improve the Effectiveness of Programs

Policy Initiatives:

- 1) Increase the availability of affordable housing and preserve the affordable housing stock.
- 2) Help homeless persons and persons at risk of becoming homeless to obtain appropriate housing.
- 3) Increase the supply of supportive housing for persons with special needs.
- 4) Revitalize deteriorating or deteriorated neighborhoods and improve the safety and livability of neighborhoods and communities.
- 5) Reduce the isolation of persons by income or race within a community or area and increase the fair access to quality public and private facilities and services.
- 6) Restore and preserve properties of an historic, aesthetic, or architectural value and conserve energy resources.

- 7) Make mortgage financing available to low and moderate income persons at reasonable rates using nondiscriminatory lending practices.
- 8) Increase the access to capital and credit for community, economic, small business, and entrepreneurial development.
- 9) Increase the accessibility of jobs in relation to housing that is affordable to low-income persons.
- 10) Increase job training, skill development, education, empowerment, and self-sufficiency opportunities for low-income persons to reduce generational poverty.
- 11) Strengthen and extend the effectiveness of programs and public/private partnerships.

Assessment of Annual Performance

1. Provide Decent Housing

The State of Tennessee showed significant performance in this area. The State increased the availability of affordable housing by making below market-rate mortgage loans to 3,448 low- to moderate-income first-time homebuyers. This was accomplished through the THDA homeownership programs.

An increase in the availability of affordable rental housing was accomplished through the rehabilitation or new construction of rental housing utilizing the HOME and LIHTC funded programs. Grant awards and tax credit allocations were made in these programs that are expected to create 2,051 new or improved rental units, which include those units created through the Multi-Family Bond Authority program. No data was available on the number of new units actually completed during the reporting period. The HOME Special Needs set aside funded 12 units of housing.

The State preserved the affordable housing stock by utilizing the CDBG and HOME programs for owner-occupied rehabilitation projects. Information was available for HOME on the number of units funded, of which there were 303. Through the CDBG housing rehabilitation program, 54 low and moderate income homeowners now live in safe, decent housing. Through the THDA Rural Repair Program 180 households received housing rehabilitation assistance.

This foundational goal also encompasses assisting homeless persons and persons at risk of becoming homeless. Through the State-administered ESG and HOPWA programs, 83,884 persons and 393 family members were assisted. This number includes all persons reported as being served under the ESG program and those persons receiving assistance under HOPWA.

2. Provide a Suitable Living Environment

The HOME program provides funds for single family construction and rehabilitation which, when coupled with local neighborhood community programs, contribute to sustaining and building quality neighborhoods and communities. Home Buyer Education, Rental Assistance Section 8 to Homeownership, and Family Self Sufficiency (FSS) all help families and individuals invest in their personal futures and their communities.

The majority of CDBG program funding goes to public facility projects which improve or expand water, wastewater, and drainage and flood control systems, all of which contribute to the sustainability of a suitable living environment.

3. Provide Expanded Economic Opportunities

Under this foundational goal in the Consolidated Plan, it was mentioned that mortgages should be offered at below market rates in every area of the State. THDA's homeownership programs continue to do this.

Through ECD, the economic development component of the CDBG program resulted in new jobs for 6,275 who were determined to be low and moderate income persons prior to hiring.

Relative to increased accessibility to jobs, job training, etc., the THDA Rental Assistance Division continues to administer the Family Self Sufficiency Program.

Having a safe, affordable, decent place to call home is the foundation of economic well being for a family and is essential for community sustainability.

4. Improve the Effectiveness of Programs

This year the representatives of the Consolidated Plan programs continued discussions and meetings in which the common visions and goals are established. The effectiveness of the programs should continue to improve.

This fiscal year represents the completion of the 2005-2010 Consolidated Plan. We continue to work towards achieving implementation of performance measure systems.

Future Actions

The State of Tennessee will continue its efforts to implement the Consolidated Plan. We will continue working on implementing our new five-year plan; continue to work with public housing authorities as they adopt their long-term plans, and work to improve reporting in uniform ways. We will continue to work toward a truly consolidated program by exploring ways to make it easier for eligible entities to access federal and state funds to meet the housing needs of low- and moderate-income citizens throughout Tennessee. We will continue to report on the amount of dollars awarded, and activities funded in the CDBG, HOME, ESG, HOPWA, and NSP programs. We also report on the ways in which the programs provide decent housing, a suitable living environment, and expanded economic opportunity. The state does not carry out these programs nor provide direct services, rather we make funds available to local governments as well as non-profit agencies who deliver services to local communities and individuals in need. We will continue our efforts toward utilization of performance measurement systems.

A) EVALUATION OF THE JURISDICTION'S PROGRESS IN MEETING ITS SPECIFIC OBJECTIVE OF PROVIDING AFFORDABLE HOUSING

Affordable Housing

The State of Tennessee made considerable progress in providing affordable housing during this reporting period. Several policy initiatives stated in the Consolidated Plan were addressed through the housing activities discussed in this document. A brief evaluation of each program and the particular objective addressed appears below. A full evaluation of the State's progress in providing affordable housing is in Exhibit E, the CHAS Annual Performance Report.

1. Community Development Block Grant (CDBG) Small Cities Program

Information provided in the PER showed the CDBG program assisting 54 low- and moderate-income homeowners with housing rehabilitation. This activity specifically addressed Policy Initiatives 1 and 4.

2. HOME Investments Partnership (HOME)

The HOME program addressed affordable housing units through homeowner rehabilitation, rental rehabilitation, homeownership, and new construction, assisting 303 low-income households. The percentage of benefit to low-and moderate-income households is 100%. This activity specifically addressed Policy Initiatives 1, 3, and 4.

3. Housing Opportunities for Persons with AIDS (HOPWA)

The HOPWA program provided housing assistance to 517 individuals plus 393 family members. This activity specifically addressed Policy Initiatives 2 and 3.

4. Emergency Shelter Grants (ESG)

The ESG program contributed to the continuation of 841 shelter beds. This activity is specifically addressed in the Policy Initiatives 2, 3, and 5.

5. Neighborhood Stabilization Program (NSP)

The NSP program provided \$34,552,292 to fund 77 applicants through the end of FY 2009-2010. This activity specifically addressed Policy Initiatives 1 and 4.

5. HUD Section 8 Tenant-Based and Project-Based Rental Assistance Program

At the end of the reporting period, the Section 8 Tenant Based program provided rental assistance to 5,513 households and the Section 8 Project-Based program provided 29,072 rental units. In addition, the Family Self-Sufficiency Program continued. These activities specifically addressed Policy Initiatives 1, 2, 3, 9, and 10.

6. THDA Homeownership Programs

THDA Homeownership program assisted 3,448 low- and moderate-income households in the purchase of their first home. This activity is specifically addressed Policy Initiatives 1 and 7.

7. THDA Rural Repair

The Rural Repair program provided a total of 180 units of affordable housing; of these, 26% will assist minority households. These activities specifically addressed Policy Initiatives 1 and 4.

8. Low Income Housing Tax Credit Program (LIHTC)

During calendar year 2009, LIHTCs were allocated in 17 counties to be used to develop 2,051 units of affordable housing. This activity specifically addressed Policy Initiatives 1, 4, 9, and 11.

9. Multi-Family Bond Authority Program

In CY 2009, the Multi-Family Bond Authority program allocation to local issuers will be used for the development of 1,054 units of multi-family rental housing, with units also receiving LIHTC allocations. This activity specifically addressed Policy Initiatives 1, 4, 9, and 11.

Summary - All Programs

The numbers, demographics, and types of families assisted can be seen in various tables contained in Section D. Families and Persons Assisted Including Racial and Ethnic Status.

B) ADDITIONAL INFORMATION

1. Community Development Block Grant (CDBG) Small Cities Program

Table 2 shows that under the CDBG program, the majority of funds, or 78.6%, were awarded for public facility activities. Installation and/or rehabilitation of water sewer systems were the primary use of funds in the public facilities category. Other activities included economic development, residential rehabilitation, acquisition/demolition, and relocation. These activities specifically addressed Policy Initiatives 1, 4, 5, 8, and 9.

2. HOME Investments Partnership (HOME)

The HOME program awarded 47 grants assisting 423 housing units for low-income households. Results from on-site inspections and an assessment of jurisdiction's affirmative marketing actions and outreach to minority-owned and women-owned businesses are explained in Exhibit B. Owner and tenant characteristics are provided in Tables 20 through 24.

Public Comments

The State of Tennessee published a notice in seven newspapers in the State inviting public comments on the Summary Annual Performance Report. The notice was published on September 8, 2010, allowing a 15-day comment period and instructing interested citizens on locations where they could review the Annual Performance Report as well as make comments. The notice appeared in the following publications:

- Memphis Commercial Appeal
- Jackson Sun
- Nashville Tennessean
- Clarksville Leaf-Chronicle
- Chattanooga Free Press
- Knoxville News-Sentinel
- Johnson City Press

Copies of the Summary Annual Performance Report were distributed to the nine Development District offices throughout the State and posted to the THDA website. At the end of the public comment period, September 24, 2010, no public comments were received.

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