



U. S. Department of Housing and Urban Development
Nashville Field Office
Office of Public Housing
701 Broadway, Suite 130
Nashville, TN 37203

April 24, 2025

Ralph Perrey, Executive Director
Tennessee Housing Development Agency
Andrew Jackson Building Third Floor
502 Deaderick Street
Nashville, TN 37243

Dear Mr. Perrey:

SUBJECT: Tennessee Housing Development Agency (TN903)
2025 Streamlined Annual PHA Plan
2025 5-Year PHA Plan

Thank you for the submission of the 2025 Streamlined Annual PHA Plan and the 5-Year PHA Plan for Tennessee Housing Development Agency. The plans were reviewed and approved, effective July 1, 2025. This letter of approval does not constitute an endorsement of the strategies and policies outlined in the plans.

In the administration of housing programs covered by the plans, the PHA agrees to comply with the rules, standards, and policies established in its approved plans, as provided in 24 CFR Part 903 and other applicable regulations. The approved plans and all required attachments and documents must be made available for review and inspection at the principal office of the PHA during normal business hours.

If you have questions or concerns, please contact Ann L. Akbari, Portfolio Management Specialist, at (615) 515-8526 or via electronic mail at Ann.L.Akbari@hud.gov.

Sincerely,

A handwritten signature in black ink, which appears to read "Cynthia Mitchell", is written over the printed name of William L. Biggs.

for William L. Biggs, Director
Office of Public Housing
Knoxville/Memphis/Nashville Field Offices

cc:

Jeboria Scott, THDA Director of Section 8 Rental Assistance
Pasquel McLeod, THDA Assistant Director, Central Operations

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all.

5-Year PHA Plan (for All PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 03/31/2024
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals, and objectives for serving the needs of low-income, very low-income, and extremely low-income families.

Applicability. The Form HUD-50075-5Y is to be completed once every 5 PHA fiscal years by all PHAs.

A.	PHA Information.								
A.1	<div><div><div>PHA Name: Tennessee Housing Development Agency</div><div>PHA Code: TN903</div></div><div>PHA Plan for Fiscal Year Beginning: (MM/YYYY): 07/2025</div><div>The Five-Year Period of the Plan (i.e., 2019-2023): 2025-2029</div><div>Plan Submission Type <input checked="" type="checkbox"/> 5-Year Plan Submission <input type="checkbox"/> Revised 5-Year Plan Submission</div><div><p>Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p><p>How the public can access this PHA Plan: The THDA 5-Year Plan can be accessed by the public via our website in the Policy and Rules section by visiting the below: https://thda.org/help-for-renters-section-8/housing-choice-voucher-program/hcv-administrative-plans-policy-and-rules</p><div><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)</div><table><tr><th rowspan="2">Participating PHAs</th><th rowspan="2">PHA Code</th><th rowspan="2">Program(s) in the Consortia</th><th rowspan="2">Program(s) not in the Consortia</th><th colspan="2">No. of Units in Each Program</th></tr><tr><th>PH</th><th>HCV</th></tr></table></div></div>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV
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		PH	HCV						
B.	Plan Elements. Required for all PHAs completing this form.								
B.1	<div><p>Mission. State the PHA's mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA's jurisdiction for the next five years.</p><p>The THDA mission statement is Leading Tennessee Home by creating safe, sound, affordable housing opportunities.</p></div>								
B.2	<div><p>Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low-income, and extremely low-income families for the next five years.</p><p>THDA is committed to leading Tennessee home by creating safe, sound, and affordable housing opportunities. THDA will continue partnerships with other organizations that provide fair housing services in Tennessee. Specific Goals of the THDA Section 8 Rental Assistance Division Housing Choice Voucher Program are: Goal 1 – Enhancing Program Integrity and Efficiency through Technology. Over the past five-years we have prioritized increasing efficiency and accuracy in administering the Housing Choice Voucher program by implementing a new web-based software system. The new system allows program participants to complete their annual and interim certifications entirely online, enhancing accessibility and program compliance. Over the next five years, our goal is to maximize the software capabilities to further improve efficiency and minimize errors in rental calculations and subsidy determinations. This transition from a paper-based platform to a virtual system has streamlined operations across our field offices and centralized intake. By leveraging technology, we aim to enhance service delivery and maintain a SEMAP score of 96% or higher. Goal 2 – Expanding Access to Rental Housing through Enhanced Housing Search Platform. To improve program participants’ access to affordable rental units in the communities we serve, THDA is actively seeking a new provider to enhance our housing search database. Our existing platform contains outdated listings often resulting in participants encountering unavailable units. To address this issue, we are initiating a request for proposal (RFP) to identify a vendor capable of maintaining a more accurate and up-to-date database. The goal of THDA is to implement a system that provides real-time rental availability, streamlines the housing search process, and expands the reach to offer a larger pool of available affordable housing options. By securing a provider that can deliver a reliable and user-friendly platform, we aim to improve the overall experience for our program participants and increase successful lease-ups within the HCV program. Goal 3- Promote Fair Housing Rights and Fair Housing Choice. THDA continues to provide annual Fair Housing training to Section 8 staff. THDA has and will continue to promote awareness of housing opportunities through the Section 8 applicant briefings, the applicant booklet and on THDA’s online platforms (website). THDA has been and will continue to attend the Tennessee Fair Housing Conferences held in Tennessee. Goal 4- Reduce Discrimination in Housing. THDA provides equal access to vouchers and assists families with disabled household members and those with special</p></div>								

	<p>needs gain access to suitable housing opportunities. THDA currently includes the HUD Discrimination Complaint form and an explanation of Fair Housing in the applicant briefing materials. THDA will continue to provide education and awareness of client rights and responsibilities in an attempt to eliminate discrimination. Goal 5 – Increasing Participation in the Family Self-Sufficiency Program Due to current market conditions, our homeownership program is no longer available; however, THDA remains committed to empowering families through the Family Self-Sufficiency (FSS) Program. Over the next five-years, our primary focus will be increasing program participation to maximize its impact and help more families achieve self-sufficiency. To achieve this, we aim to enhance program visibility and awareness through targeted outreach efforts, ensuring that eligible participants fully understand the benefits and opportunities available to them. By expanding engagement and participation in the FSS program, we strive to equip more families with the tools and resources needed to achieve financial independence.</p>
B.3	<p>Progress Report. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.</p> <p>Goal 1- Concentrate on efforts to Secure Stability and Program integrity related to Administering the HCV Program via specific program management functions and efficiencies. Over the past 5 Years THDA has maintained financial stability of the THDA HCV Program. THDA has maintained utilization levels in the HCV program through an effective “maintenance leasing” strategy. THDA also plans to make use of technology via online platforms to increase efficiency in processing, provide ease of use to consumers; and provide additional access to housing opportunities for customers. In 2024, THDA upgraded our software to an online platform that enables participants to complete annual and interim certifications entirely online. Program Integrity and Monitoring Objective: Obtain a SEMAP Score of 96 or Higher. Result: THDA maintains the ‘High Performer’ designation for all SEMAP indicators.</p> <p>Goal 2- Increase Supply and Customer access to rental units in the communities that we serve. THDA underwrites an online housing database (http://tnhousingsearch.org) which HCV applicants/participants can access to find affordable rental units. The Tnhousingsearch.org website includes a variety of rental properties in locations throughout Tennessee. Over the past five years, THDA has expanded client use of the database and increased the number of regional owner/agents with available rental units who have opted into using the online database. THDA is actively seeking a new provider in an effort to further enhance our housing search database.</p> <p>Goal 3- Promote Fair Housing Rights and Fair Housing Choice. THDA currently provides and will continue to provide annual Fair Housing training to all Section 8 staff. The training emphasizes recognizing and eliminating discrimination in housing. THDA has and will continue to promote awareness of housing opportunities through the Section 8 applicant briefings, the applicant booklet and on THDA’s online platforms (website). THDA has been and will continue to attend the “Tennessee Fair Housing Conferences” held in Tennessee.</p> <p>Goal 4- Reduce Discrimination in Housing. THDA personnel assists families with disabled household members and those with special needs gain access to suitable housing opportunities. THDA offers voucher extensions with additional search time if a family is unable to locate a unit that accommodates their special needs. THDA also provides families with contact information to legal aid representatives so that they may file Fair Housing complaints if they believe they have been discriminated against when searching for suitable housing. THDA currently includes the HUD Discrimination Complaint form and an explanation of Fair Housing in the applicant briefing materials. THDA will continue to provide education and awareness of client rights and responsibilities in an attempt to eliminate discrimination.</p> <p>Goal 5- Increase participation in Family Self-Sufficiency and Homeownership Programs. Due to the current housing market conditions THDA no longer administers the Homeownership program. Currently THDA administers an active Family Self-Sufficiency program. Over the next five years, THDA will strive to increase or maintain the number of families active in the Family Self Sufficiency program.</p>
B.4	<p>Violence Against Women Act (VAWA) Goals. Provide a statement of the PHA’s goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking.</p> <p>The THDA strives to help child and adult victims of domestic violence, dating violence, sexual assault or stalking preserve their rental assistance. All persons who receive a housing choice voucher are notified of their rights under the Violence Against Women Act (VAWA) at the initial briefing, during annual reexamination, and if proposed for termination for program violation(s). Families are encouraged to notify the THDA when they need protection under this law. The THDA also works with owners to understand the Act and their obligations under it and the HAP Contract. To provide quicker processing of VAWA related protections, the THDA has a designated 504 Coordinator, whose role also includes receiving, processing, and determining eligibility of VAWA related protections afforded under the act, including emergency transfer requests from participants of the Section 8 Housing Choice Voucher Program. The primary goal of processing these requests is to ensure that participants and/or household members remain safely housed and free from domestic violence, dating violence, sexual assault, and stalking</p>
C.	Other Document and/or Certification Requirements.
C.1	<p>Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p>
C.2	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the 5-Year PHA Plan? Y <input type="checkbox"/> N <input checked="" type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
C.3	<p>Certification by State or Local Officials.</p> <p>Form HUD-50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.4	<p>Required Submission for HUD FO Review.</p> <p>(a) Did the public challenge any elements of the Plan? Y <input type="checkbox"/> N <input checked="" type="checkbox"/></p> <p>(b) If yes, include Challenged Elements.</p>
D.	Affirmatively Furthering Fair Housing (AFFH).

	<p>Affirmatively Furthering Fair Housing. (Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)</p> <p>Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.</p>
D.1	<p>Fair Housing Goal: Remove barriers to access housing.</p>
	<p><u><i>Describe fair housing strategies and actions to achieve the goal</i></u></p> <p>THDA is committed to engaging in ongoing, meaningful actions to affirmatively further fair housing in compliance with federal regulatory guidance. In alignment with the Consolidated Plan process, THDA has completed an assessment of fair housing and created a plan of action to remove barriers to housing access, reduce disparities in housing need based on protected characteristics, and reduce segregation, where possible through its housing programs and activities. THDA also provides resources to educate program participants and other Tennesseans about their housing rights under the Fair Housing Act and to educate grantees and partners about their fair housing obligations. Finally, THDA addresses violations of the Fair Housing Act in cooperation with state and federal enforcement agencies.</p>

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the 5-Year PHA Plan. The 5-Year PHA Plan provides the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families and the progress made in meeting the goals and objectives described in the previous 5-Year Plan.

Public reporting burden for this information collection is estimated to average 1.64 hours per year per response or 8.2 hours per response every five years, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Act Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.

Form identification: TN903-Tennessee Housing Development Agency form HUD-50075-5Y (Form ID - 2697) printed by Pasquel McLeod in HUD Secure Systems/Public Housing Portal at 05/02/2025 01:19PM EST

Certification by State or Local Official of PHA Plans Consistency with the Consolidated Plan or State Consolidated Plan (All PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing OMB No. 2577-0226 Expires 09/30/2027
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**Certification by State or Local Official of PHA Plans
Consistency with the Consolidated Plan or State Consolidated Plan**

I, Dhathri Chunduru, the Dir. Research & Planning certify that the 5-Year PHA Plan for fiscal years 2025-2029 and/or Annual PHA Plan for fiscal year 2025 of the TN903 - Tennessee Housing Development Agency is consistent with the Consolidated Plan or State Consolidated Plan including the Analysis of Impediments (AI) to Fair Housing Choice or Assessment of Fair Housing (AFH) as applicable to the State of Tennessee pursuant to 24 CFR Part 91 and 24 CFR § 903.15.

Provide a description of how the PHA Plan's contents are consistent with the Consolidated Plan or State Consolidated Plan.

See attached plan

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802).

Name of Authorized Official: Dhathri Chunduru	Title: Dir. Research & Planning
Signature: 	Date: 3/21/2025

The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality. This information is collected to ensure consistency with the consolidated plan or state consolidated plan.

Public reporting burden for this information collection is estimated to average 0.16 hours per year per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Form identification: *TN903-Tennessee Housing Development Agency form HUD-50077-SL (Form ID - 3484) printed by Pasquel McLeod in HUD Secure Systems/Public Housing Portal at 03/20/2025 10:22AM EST*