Appendix C:
Fair Housing Plan
## Private Sector Impediments

<table>
<thead>
<tr>
<th>Impediments, Suggested Actions and Objectives</th>
<th>Action(s)</th>
<th>Measurement(s)</th>
<th>Responsible Agencies</th>
<th>Timeline</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Discriminatory terms, conditions, privileges or services and facilities in the rental market</td>
<td>1.1a – Provide information &amp; training or support the Fair Housing Council to bring information and training on fair housing to developers, property managers and the apartment association. Online training for sub-recipients/grantees of THDA funding &amp; other THDA business associates (HCV landlords, LIHTC developers &amp; property managers, etc.) is under development and will be available by the end of FY 2017-2018. THDA’s Civil Rights Advisor and legal staff are available for agency trainings with sub-recipients/grantees &amp; external partners agencies, such as LIHTC developer workshops. Fair Housing reminders, updates, information is placed on TNHousingSearch website and/or THDA’s social media sites.</td>
<td>1.1a – Fair housing training for non-profit and for profit developers and apartment managers completed. Online training module made available. THDA Division Directors invite THDA Civil Rights Advisor and/or legal staff to participate in routine training or outreach activities. Fair Housing reminders, updates, information are placed on TNHousingSearch website and/or THDA’s social media sites.</td>
<td>THDA</td>
<td>FY 2017-2018 &amp; On-going</td>
<td>THDA: $3,500 (cost could be higher if Development Districts use TA grant funds for language assistance)</td>
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<tr>
<td></td>
<td>1.1b – Continue to educate THDA staff who work with rental programs and landlords (Section 8 HCV staff) on an annual basis. Online training for all THDA staff, including those who work with rental programs, is under development for Title VI and Fair Housing and will be made available by July 1, 2017. Existing employees will complete the training by September 1, 2017, and new employees will complete the training as part of on-boarding activities.</td>
<td>1.1b – THDA staff continues training in fair housing issues in the rental market. All THDA employees complete online training and quiz by September 1, 2017. All new employees complete training and quiz within first 90 days of employment.</td>
<td>THDA</td>
<td>FY 2017-2018 &amp; On-going</td>
<td>$2,500</td>
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<td></td>
<td>1.1c – Continue to educate staff on Fair Housing through attendance at the Tennessee Fair Housing Council annual</td>
<td>1.1c – Attendance at fair housing events continues, number of staff trained increases.</td>
<td>THDA, ECD</td>
<td>Annually in April</td>
<td>THDA: $4,500 ECD: $1,700</td>
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<tr>
<td>Priority: High</td>
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</table>
Middle Tennessee conference, West Tennessee Fair Housing Celebration and the ECHO Spring Fair Housing Workshop. Provide support and sponsorship to events and encourage attendance among sub-recipients and partners.

Sponsorship of fair housing meetings continues. Marketing fair housing conferences on Facebook, Twitter and via bulk email mailing lists to enhance attendance among sub-recipients and partners. Increasing attendance at regional (West Tennessee Fair Housing Celebration and ECHO Spring Fair Housing Workshop) meetings with increased THDA staff attendances.

| 1.2a – Continue to give written HUD Fair Housing information to program beneficiaries and monitor sub-recipients to ensure compliance. | 1.2a – Fair Housing brochure or written information is given to program beneficiaries; ensured through monitoring. | THDA, DOH, ECD | On-going | THDA: $500  
ECD: $250  
DOH: $125 |
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</thead>
<tbody>
<tr>
<td>1.2b – Consistently review THDA website fair housing page &amp; make updates as needed; make AI available for review.</td>
<td>1.2b – Fair housing page of website is accessible and updated regularly. AI is available to review through site.</td>
<td>THDA</td>
<td>On-going</td>
<td>$500</td>
</tr>
</tbody>
</table>
| 1.3a – Continue to monitor sub-recipients for compliance with Fair Housing and Equal Opportunity, utilizing Fair Housing and Equal Opportunity checklists. | 1.3a – Sub-recipients are monitored for Fair Housing and Equal Opportunity, using checklists. | THDA, ECD, DOH | On-going | THDA: $1,500  
ECD: $250  
DOH: $125 |
2. **Discriminatory acts under Section 818 (coercion, etc.)**

*Action 2.1* — Continue to educate landlords and property management companies about fair housing law

*Objective 2.1* — Increase number of outreach and education activities

*Action 2.2* — Continue to educate housing consumers in fair housing rights

*Objective 2.2* — Increase the number of outreach and education activities conducted

*Action 2.3* — Enhance audit and testing activities and document the outcomes of tests

*Objective 2.3* — Increase number of testing activities conducted

**Priority: Low**

<table>
<thead>
<tr>
<th>2.1a</th>
<th>Provide information &amp; training (online or in person) &amp;/or support the Fair Housing Council to bring information and training on fair housing to developers, property managers and the apartment association.</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.1b</td>
<td>Continue to educate THDA staff who work with rental programs and landlords (Section 8 HCV staff) on an annual basis.</td>
</tr>
<tr>
<td>2.1c</td>
<td>Continue to educate staff on Fair Housing through attendance at Fair Housing Matters Conference and West Tennessee Fair Housing Celebration. Provide support and sponsorship to both events and encourage attendance among sub-recipients and partners.</td>
</tr>
<tr>
<td>2.1a</td>
<td>FAIR H apartment training for nonprofit and for profit developers and apartment managers completed.</td>
</tr>
<tr>
<td>2.1b</td>
<td>THDA staff continues training in fair housing issues in the rental market.</td>
</tr>
<tr>
<td>2.1c</td>
<td>Attendance at fair housing events by THDA staff continues.</td>
</tr>
</tbody>
</table>

| FY 2017-2018 & On-going | THDA, ECD | THDA: $4,500 ECD: $1,700 |

| Priority: Low |

| $2,000 | $2,500 |
### 2. Attendance of sub-recipients and partners

<table>
<thead>
<tr>
<th>Action</th>
<th>Description</th>
<th>Responsible Agencies</th>
<th>Status</th>
<th>Budget</th>
</tr>
</thead>
</table>
| 2.2a  | Consistently review THDA website fair housing page & make updates as needed; make AI available for review. | THDA, ECD, DOH | On-going | THDA: $500  
ECD: $200 |
| 2.2b  | Continue to give written HUD Fair Housing information to program beneficiaries and monitor sub-recipients to ensure compliance. | THDA, ECD, DOH | On-going | THDA: $500  
ECD: $250  
DOH: $125 |

### 3. Failure to make reasonable accommodation and modification

**Action 3.1** – Enhance audit and testing activities and document the outcomes of tests

**Objective 3.1** – Increase number of testing activities conducted

<table>
<thead>
<tr>
<th>Action</th>
<th>Description</th>
<th>Responsible Agencies</th>
<th>Status</th>
<th>Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.1a</td>
<td>The State will communicate reasonable accommodation testing as a priority to partners engaged in testing which include: the Fair Housing Council, West Tennessee Legal Services, and the Tennessee Human Rights Commission.</td>
<td>THDA, ECD, DOH</td>
<td>On-going</td>
<td>THDA: $25</td>
</tr>
</tbody>
</table>
| 3.1b  | Continue to monitor sub-recipients for compliance with Fair Housing and Equal Opportunity, including reasonable accommodation & modification, utilizing Fair Housing and Equal Opportunity checklists. | THDA, ECD, DOH | On-going | THDA: $1,500  
ECD: $250  
DOH: $125 |

**Action 3.2** – Educate housing providers about requirements for reasonable accommodation or modification

**Objective 3.2** – Increase number of training sessions conducted

<table>
<thead>
<tr>
<th>Action</th>
<th>Description</th>
<th>Responsible Agencies</th>
<th>Status</th>
<th>Budget</th>
</tr>
</thead>
</table>
| 3.2a  | Continue to educate staff on Fair Housing, including reasonable accommodation & modification through attendance at Fair Housing Matters Conference, West Tennessee Fair Housing Celebration and the ECHO Spring Fair Housing Workshop. Provide support and sponsorship of fair housing events continues. | THDA, ECD | Annually in April | THDA: $4,500  
ECD: $1,700 |
| 3.2b  | Sub-recipients are monitored for Fair Housing and Equal Opportunity, using checklists. | THDA, ECD, DOH | On-going | THDA: $25 |

### 2.2a – Fair housing page of website is accessible and updated regularly. AI is available to review through site.

<table>
<thead>
<tr>
<th>Action</th>
<th>Description</th>
<th>Responsible Agencies</th>
<th>Status</th>
<th>Budget</th>
</tr>
</thead>
</table>
| 2.2a  | Fair housing page of website is accessible and updated regularly. AI is available to review through site. | THDA, ECD, DOH | On-going | THDA: $500  
ECD: $200 |
| 2.2b  | Fair Housing brochure or written information is given to program beneficiaries, ensured through monitoring. | THDA, ECD, DOH | On-going | THDA: $500  
ECD: $250  
DOH: $125 |

### 2.3a – Priority is communicated to testing organizations.

<table>
<thead>
<tr>
<th>Action</th>
<th>Description</th>
<th>Responsible Agencies</th>
<th>Status</th>
<th>Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.3a</td>
<td>The State will communicate reasonable accommodation testing as a priority to partners engaged in testing which include: the Fair Housing Council, West Tennessee Legal Services, and the Tennessee Human Rights Commission.</td>
<td>THDA, ECD, DOH</td>
<td>On-going</td>
<td>THDA: $25</td>
</tr>
</tbody>
</table>
| 2.3b  | Sub-recipients are monitored for Fair Housing and Equal Opportunity, utilizing Fair Housing and Equal Opportunity checklists. | THDA, ECD, DOH | On-going | THDA: $1,500  
ECD: $250  
DOH: $125 |
<table>
<thead>
<tr>
<th>Priority: Medium</th>
<th>sponsorship to both events and encourage attendance among sub-recipients and partners.</th>
<th>attendance among sub-recipients and partners. Increasing attendance at regional (West Tennessee Fair Housing Celebration and ECHO Spring Fair Housing Workshop) meetings with increased THDA staff attendances.</th>
<th>THDA</th>
<th>Ongoing</th>
<th>$1,500</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.2b – Support the Fair Housing Council in providing fair housing training for developers, property managers and the apartment association. Online training for sub-recipients/grantees of THDA funding &amp; other THDA business associates (HCV landlords, LIHTC developers &amp; property managers, etc.) is under development and will be available by the end of FY 2017-2018.</td>
<td>3.2b – Fair housing training for non-profit and for profit developers and apartment managers offered.</td>
<td>THDA</td>
<td>On-going</td>
<td>$3,500</td>
<td></td>
</tr>
<tr>
<td>3.2dc– Continue to educate THDA program staff that work with housing providers and landlords on an annual basis. Online training for all THDA staff, including those who work with rental programs, is under development for Title VI and Fair Housing, including information on reasonable accommodation &amp; modification, and will be made available by July 1, 2017. Existing employees will complete the training by September 1, 2017, and new employees will complete the training as part of on-boarding activities.</td>
<td>3.2c – Number of THDA staff trained on reasonable accommodation increases. All THDA employees complete online training and quiz by September 1, 2017. All new employees complete training and quiz within first 90 days of employment.</td>
<td>THDA</td>
<td>On-going</td>
<td>$3,500</td>
<td></td>
</tr>
<tr>
<td>3.2d – Increase training of elected officials and landlords in CDBG grantee communities of fair housing responsibilities. Online training for sub-recipients/grantees of THDA funding &amp; other THDA business associates (HCV landlords, LIHTC developers &amp; property managers, etc.) is</td>
<td>3.2d – THDA online training is made available. THDA Civil Rights or legal staff attend local community training to discuss fair housing as requested.</td>
<td>THDA, ECD</td>
<td>FY 2017-18</td>
<td>$1,500</td>
<td></td>
</tr>
</tbody>
</table>
4. **Discriminatory patterns in home purchase loan denials**

   **Action 4.1** – Educate buyers through credit counseling and home purchase training

   **Objective 4.1** – Increase number of outreach and education activities conducted

   **Action 4.2** – Educate lenders and make developers aware of the counseling and training

   **Objective 4.2** – Increase number of outreach and education activities conducted

   **Priority: Low**

<table>
<thead>
<tr>
<th>Action</th>
<th>Description</th>
<th>Responsible Party</th>
<th>Duration</th>
<th>Funding</th>
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<tbody>
<tr>
<td>4.1a</td>
<td>Continue homebuyer education courses (with fair housing components in the curriculum) for THDA loan programs (required for Great Choice Plus; Homeownership for the Brave and HOME). Continue to support the Homebuyer Education Initiative (HBEI) across the state for homebuyers not utilizing a THDA loan product. Expand HBEI to include 3 HUD certified counselors within THDA focused on foreclosure prevention &amp; delinquency.</td>
<td>THDA</td>
<td>FY2017-2018 &amp; Ongoing</td>
<td>$350,000</td>
</tr>
<tr>
<td>4.1b</td>
<td>Continue to support and train HBEI agencies through provision of NeighborWorks America course curriculum materials and training.</td>
<td>THDA</td>
<td>On-going</td>
<td>$5,000</td>
</tr>
<tr>
<td>4.1c</td>
<td>“Training the Trainer” to certify new Homebuyer Education Trainers throughout the state and continuing education sessions (Peer Sessions) for certified Homebuyer Education Trainers.</td>
<td>THDA</td>
<td>On-going</td>
<td>$3,500</td>
</tr>
<tr>
<td>4.1d</td>
<td>Continue marketing and outreach on Homebuyer Education Initiative on THDA website. Create a program to encourage state employees to receive HBEI &amp; pursue homeownership.</td>
<td>THDA</td>
<td>FY 2016-2017 &amp; ongoing</td>
<td>$50,000</td>
</tr>
<tr>
<td>4.1e</td>
<td>Explore analyzing counseling agency data that is collected to provide agencies with information regarding effective training.</td>
<td>THDA</td>
<td>FY 2016-17 &amp; ongoing</td>
<td>$500</td>
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<tr>
<td>5.</td>
<td>Discriminatory patterns in predatory lending</td>
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</tbody>
</table>
| **Action 5.1** – Educate buyers through credit counseling and home purchase training  
**Objective 5.1** – Increase number of outreach and education activities conducted |
| 5.1a – Continue homebuyer education courses (with fair housing components in the curriculum) for THDA loan programs (required for Great Choice Plus; Homeownership for the Brave and HOME). Continue to support the Homebuyer Education Initiative (HBEI) across the state for homebuyers not utilizing a THDA loan product.  
Expand HBEI to include 3 HUD certified counselors within THDA focused on foreclosure prevention & delinquency.  
5.1b – Continue to support and train HBEI agencies through provision of NeighborWorks America course curriculum materials and training.  
5.1c – Continue “Training the Trainer” to certify new Homebuyer Education Trainers throughout the state and continuing education sessions (Peer Sessions) for certified Homebuyer Education Trainers  
5.1d – Continue marketing and outreach on Homebuyer Education Initiative on THDA website. Explore new ways to market homebuyer education and credit counseling.  
5.1e – Explore analyzing counseling agency data that is collected to provide agencies feedback to improve program performance. | 5.1a – Homebuyer education classes are conducted, program continued and marketed serving THDA borrowers and non-THDA borrowers (depending on demand). HUD certified counselors are hired to assist THDA low/moderate income buyers with foreclosure and delinquency prevention.  
5.1b – Deliver NeighborWorks American materials to HBEI agencies, annually in March.  
5.1c – “Training the Trainer” and Peer Sessions conducted annually in July.  
5.1d – Website updated, new outreach activities identified including development of a new on-line Homebuyer Education portal.  
5.1e – Decision to analyze data is made, analysis completed and reported annually to agencies at HBEI Peer Sessions. | THDA | FY2018-2018 & | $350,000 | $5,000 | $3,500 | $50,000 | $500 |
<table>
<thead>
<tr>
<th>6. Lack of sufficient education about fair housing law</th>
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<tbody>
<tr>
<td><strong>Action 6.1</strong> – Have the THRC develop a core outreach and education curriculum, with the assistance of other organizations that provide fair housing services, in Tennessee.</td>
</tr>
<tr>
<td><strong>Objective 6.1</strong> – Track the consistency in fair housing messaging throughout the State of Tennessee.</td>
</tr>
<tr>
<td><strong>Action 6.2</strong> – Educate the public and housing stakeholders about fair housing law and rights of housing consumers.</td>
</tr>
<tr>
<td><strong>Objective 6.2</strong> – Increase number of outreach and education activities conducted.</td>
</tr>
<tr>
<td><strong>Action 6.3</strong> – Enhance documentation of fair housing activities conducted throughout the State.</td>
</tr>
<tr>
<td><strong>Objective 6.3</strong> – Request that the THRC provide such documentation for all activities conducted under the auspices of the core curriculum.</td>
</tr>
</tbody>
</table>

**Priority: High**

| 5.2 – Invite lenders and developers to the Governor’s Housing Conference, which includes fair housing training and education. |
| 5.2 – Include annual fair housing training and invite lenders and developers to the Governor’s Housing Conference. |
| THDA | On-going | $1,000 |

| 6.1 – Discuss with the Tennessee Human Rights Commission opportunities to develop an outreach and education curriculum on fair housing with other organizations in the state that provide fair housing services. |
| 6.1 – Discuss this opportunity with Tennessee Human Rights Commission. |
| THDA | Ongoing | No cost |

| 6.2a – Provide information & training (online or in person) &/or support the Fair Housing Council to bring information and training on fair housing to sub-recipients/grantees with an emphasis on duty to affirmatively further fair housing, raising citizen awareness of fair housing law, discrimination in rental, ramifications of failure to make reasonable accommodation, codes, zoning and other priority areas. |
| 6.2a – THDA online training module made available and sub-recipients and other business associates notified. |
| Training provided at Grantee & LIHTC workshops as requested. |
| THDA added Language Translation and Interpretation Access Services to the projects allowed under THDA technical assistance grants for the Development Districts in the 2017-2018 grant year. |
| THDA, ECD | On-going | THDA: $3,500 (cost may be higher if Development Districts use technical assistance grants for language assistance) ECD: $1,000 |

| 6.2b – Implement training for elected officials as part of grant requirements for CDBG grantees. |
| 6.2b – THDA sub-recipient online training is made available. CDBG grantees notified of training. |
| THDA, ECD | FY 2017-18 | THDA: $1,500 ECD: $500 |

| Fair Housing reminders, updates, information is placed on TNHousingSearch website and/or THDA’s social media sites. |

| ECD FY 2017–2018 |
| 6.2d – Consistently review THDA website fair housing page & make updates as needed; make AI available for review. | 6.2d – Fair housing page of website is accessible and updated regularly. AI is available to review through site. | THDA, ECD, DOH | On-going | THDA: $500  
ECD: $200 |
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<tr>
<td>6.2e – Explore working with THDA Advisory Boards (Housing Industry, Housing Education, and Energy Efficiency and Weatherization) to seek input and identify ways to increase educational opportunities for housing stakeholders and the public on fair housing issues in the private sector.</td>
<td>6.2e – THDA Civil Rights Advisor attends Advisory Board meetings, describes need for educational opportunities or conducts Fair Housing presentations and seeks input.</td>
<td>THDA</td>
<td>On-going</td>
<td>$250</td>
</tr>
<tr>
<td>6.2f – Explore opportunities for THDA’s Connect Team to educate housing stakeholders of their duty to AFFH, fair housing law and rights of housing consumers.</td>
<td>6.2f – Discuss opportunities and ideas with Outreach Team and conduct annual meeting to revisit efforts.</td>
<td>THDA</td>
<td>On-going</td>
<td>$500</td>
</tr>
<tr>
<td>6.2g – Continue training for HOPWA Program Sponsors at annual network meeting and monitor for compliance during monitoring interviews.</td>
<td>6.2g – Training and monitoring continues.</td>
<td>DOH</td>
<td>On-going</td>
<td>$1,500</td>
</tr>
<tr>
<td>6.3 – Discuss with Tennessee Human Rights Commission opportunities to enhance the documentation of fair housing activities.</td>
<td>6.3 – Contact THRC to discuss documentation opportunities.</td>
<td>THDA</td>
<td>Ongoing</td>
<td>No cost</td>
</tr>
<tr>
<td>Impediment/Suggested Action/Objective</td>
<td>Action(s)</td>
<td>Measurement(s)</td>
<td>Responsible Agencies</td>
<td>Timeline</td>
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<tr>
<td>1. Lack of local fair housing ordinances or policies</td>
<td>1.1a – Explore opportunities to work with fair housing partners and local/county government associations, including West Tennessee Legal Services and the Fair Housing Council, to develop policies to provide to local governments and sub-recipients.</td>
<td>1.1a – Partnership established and policy completed.</td>
<td>ECD, THDA</td>
<td>Ongoing</td>
</tr>
<tr>
<td></td>
<td>1.1b – Explore partnerships with the other state, county and local organizations, including the Tennessee Advisory Commission on Intergovernmental Relations (TACIR) and Tennessee’s Development Districts to determine best way to reach local governments and present policy.</td>
<td>1.1b – Establish partnership and determine best method for information delivery.</td>
<td>ECD, THDA</td>
<td>Ongoing</td>
</tr>
<tr>
<td></td>
<td>1.1c – After development of Fair Housing materials, present to grantees and local governments within jurisdiction.</td>
<td>1.1c – Deliver materials to grantees, as well as local governments within the state’s jurisdictions.</td>
<td>ECD, THDA</td>
<td>Ongoing</td>
</tr>
<tr>
<td>1.3 Increase monitoring and enforcement policies that affirmatively further fair housing choice</td>
<td>1.2a – Continue to educate local government staff and sub-recipients by contracting with the Tennessee Fair Housing Council or utilizing THDA’s Civil Rights Advisor and legal staff fair housing training at grantee workshops, with an emphasis on duty to affirmatively further fair housing, raising citizen awareness of fair housing law, discrimination in rental, the ramifications of a failure to make reasonable accommodation, codes, zoning and other priority areas. Continue to publish ECD notices and promote participation at fair housing events and trainings. Online training for sub-recipients/grantees of THDA funding &amp; other THDA business associates (HCV landlords, LIHTC developers &amp; property managers, etc.) is</td>
<td>1.2a – Grantees trained in fair housing at grantee workshops. Online training is made available &amp; sub-recipients are notified.</td>
<td>THDA, ECD</td>
<td>FY 2017-2018 &amp; On-going</td>
</tr>
</tbody>
</table>
under development and will be available by the end of FY 2017-2018.

| 1.2b – Explore providing state-wide fair housing trainings or forums with local government officials, housing stakeholders and citizens, that focus on fair housing law, affirmatively furthering fair housing, impediments to fair housing in Tennessee and local actions to overcome impediments. Online training for sub-recipients/grantees of THDA funding & other THDA business associates (HCV landlords, LIHTC developers & property managers, etc.) is under development and will be available by the end of FY 2017-2018. |
|---|---|---|---|
| 1.2b – Fair housing training made available statewide. Online training made available. THDA Civil Rights Advisor or legal team is made available for trainings or forums; Tennessee Fair Housing Council or other local fair housing organization is contracted as needed. |
| THDA, ECD, DOH | On-going | THDA: $1,500 ECD: $400 |

| 1.3a – Continue to monitor grant programs for compliance with fair housing and equal opportunity, utilizing fair housing and equal opportunity checklists. |
|---|---|
| 1.3a – Programs are monitored for activity and compliance consistent with information required in checklists. |
| THDA, ECD, DOH | On-going | THDA: $1,500 ECD: $250 DOH: $125 |

2. **Insufficient establishment and enforcement of building codes regarding special needs housing**

*Action 2.1* – Create examples of building code policies that sufficiently provide for special needs housing such as group homes and accessible housing

*Objective 2.1* – Present examples to all prospective grantees

*Action 2.2* – Educate local government staff about fair

<table>
<thead>
<tr>
<th>2.1a – Incorporate Medicaid Home and Community Based Service Settings rule in special needs housing project priorities in THDA Housing Trust Fund program.</th>
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</thead>
<tbody>
<tr>
<td>2.1a – HCBS Settings rule incorporated into Trust Fund Program.</td>
</tr>
<tr>
<td>ECD, THDA</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2.1b – Explore partnerships with state, county and local government stakeholders, such the Tennessee Advisory Commission on Intergovernmental Relations (TACIR) and Tennessee’s Development Districts to determine best way to reach local governments and present examples of Fair Housing policy related to special needs &amp; accessible housing.</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.1b – Establish partnership and determine best method for information delivery.</td>
</tr>
<tr>
<td>ECD, THDA</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2.1c – After development of Fair Housing materials, present to grantees and local governments within jurisdiction.</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.1c – Deliver materials to grantees, as well as local governments within the state’s jurisdictions.</td>
</tr>
<tr>
<td>ECD, THDA</td>
</tr>
<tr>
<td>Action</td>
</tr>
<tr>
<td>--------</td>
</tr>
<tr>
<td>Objective 2.2 – Increase number of education activities conducted</td>
</tr>
<tr>
<td>Objective 2.3 – Increase number of monitoring and enforcement activities</td>
</tr>
<tr>
<td>Priority: Medium</td>
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</tbody>
</table>

**Priority:** Medium
<table>
<thead>
<tr>
<th>Objective</th>
<th>Action</th>
<th>Description</th>
<th>Responsible</th>
<th>Funding Period</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.2d</td>
<td>Encourage and promote THDA’s accessibility and visitability program, which is a voluntary certification program created by the TN Council on Developmental Disabilities that encourages builders (single family and multi-family) to voluntarily implement design features that make homes accessible, visitable and convenient for everyone.</td>
<td>THDA</td>
<td>FY2017-2018 &amp; ongoing</td>
<td>$24,678</td>
<td>THDA:</td>
<td></td>
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<tr>
<td>2.2d</td>
<td>Visitability standards are included as part of our scoring criteria under HOME, HTF Competitive Grants Program and the LIHTC Qualified Allocation Plan for both new construction and rehab projects. Knowledge of visitability increases through education, builders voluntarily implement features.</td>
<td>THDA</td>
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<tr>
<td>2.3a</td>
<td>Continue to monitor grant programs for compliance with fair housing and equal opportunity, utilizing fair housing and equal opportunity checklists.</td>
<td>THDA, ECD, DOH</td>
<td>On-going</td>
<td></td>
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<tr>
<td>2.3a</td>
<td>Programs are monitored for activity and compliance consistent with information required in checklists.</td>
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<tr>
<td>3. Lack of local government understanding of duties of AFFH</td>
<td>3.1a</td>
<td>Continue to educate local government staff and sub-recipients by contracting with the Tennessee Fair Housing Council or other fair housing education providers to conduct fair housing training at grantee workshops, with an emphasis on duty to affirmatively further fair housing, raising citizen awareness of fair housing law, discrimination in rental, ramifications of a failure to make reasonable accommodation, codes, zoning and other priority areas. Continue to publish ECD notices and promote participation at fair housing events and trainings. Online training for sub-recipients/grantees of THDA funding &amp; other THDA business associates (HCV landlords, LIHTC developers &amp; property managers, etc.) is under development and will be available by the end of FY 2017-2018.</td>
<td>ECD, THDA</td>
<td>On-going</td>
<td>THDA: $1,500 ECD: $400</td>
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<td></td>
<td>3.1b</td>
<td>Explore providing state-wide fair housing trainings or forums with local government officials, housing stakeholders and citizens, that focus on fair housing law, affirmatively furthering fair housing, Online training made available. THDA Civil Rights Advisor or legal team is made available for trainings or forums; Tennessee Fair Housing Council or other local fair housing organization is contracted as needed.</td>
<td>ECD, THDA, DOH</td>
<td>On-going</td>
<td>ECD: $400</td>
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<tr>
<td><strong>3.1c</strong> - Present AI findings at Governor’s Housing Summit, which is attended by housing stakeholders, citizens and local government officials.</td>
<td><strong>3.1c</strong> - Findings are presented.</td>
<td>ECD, THDA</td>
<td>Completed October 2013</td>
<td>THDA: $1,000 ECD: No cost</td>
<td></td>
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<tr>
<td><strong>3.1d</strong> – Explore partnerships with state, county and local government stakeholders, such the Tennessee Advisory Commission on Intergovernmental Relations (TACIR) and Tennessee’s Development Districts to determine best way to reach local governments and present examples of Fair Housing policy.</td>
<td><strong>3.1d</strong> – Establish partnership and determine best method for information delivery.</td>
<td>ECD, THDA</td>
<td></td>
<td>THDA: $1,000 ECD: $800</td>
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<td><strong>3.1e</strong> – Develop online training for sub-recipients/grantees, including CDBG &amp; HOME sub-recipients, that includes required and encourages increased understanding of role in AFFH for local government and other stakeholders in the community. Continue compliance monitoring and increase reporting on fair housing activities, including a Title VI/Fair Housing self-assessment that includes the amount spent on the activities in local communities.</td>
<td><strong>3.1e</strong> – Online training made available. Sub-recipient monitoring continues with self-assessment form added to compliance monitoring.</td>
<td>ECD, THDA</td>
<td>FY2017-2018</td>
<td>THDA: $2,000 ECD: $800</td>
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<td><strong>3.1f</strong> – Encourage local elected officials to complete THDA online Title VI/Fair Housing training as a CDBG Fair Housing Activity.</td>
<td><strong>3.1f</strong> – Local elected officials notified of availability of online training.</td>
<td>ECD</td>
<td>FY 2016-17</td>
<td>THDA: $1,500 ECD: $150</td>
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<tr>
<td><strong>4. Lack of uniformity of codes and land use policies</strong></td>
<td><strong>4.1a</strong> – Explore opportunities to work with fair housing partners, including West Tennessee Legal Services and the Tennessee Fair Housing Council, and</td>
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<td><strong>4.1a</strong> – Online training made available. THDA Civil Rights Advisor or legal team is made available for trainings or forums; Tennessee Fair Housing Council, and</td>
<td>ECD, THDA</td>
<td>On-going</td>
<td>THDA: $1,500 ECD: $800</td>
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<tr>
<td>Action 4.1 – Create examples of codes and land use policies that are in the spirit of AFFH</td>
<td>4.1 – Create examples of codes and land use policies that are in the spirit of AFFH</td>
<td>4.1 – Create examples of codes and land use policies that are in the spirit of AFFH</td>
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<td>Objective 4.1 – Present examples to all prospective grantees</td>
<td>Objective 4.1 – Present examples to all prospective grantees</td>
<td>Objective 4.1 – Present examples to all prospective grantees</td>
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<td>Action 4.2 – Educate local government staff about fair housing regulations and the statewide commitment to AFFH</td>
<td>Objective 4.2 – Increase number of education activities conducted</td>
<td>Objective 4.2 – Increase number of education activities conducted</td>
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<tr>
<td>Objective 4.2 – Increase number of education activities conducted</td>
<td>4.2a – Continue to educate local government staff and sub-recipients by contracting with the Tennessee Fair Housing Council or other fair housing education providers to conduct fair housing training at grantee workshops, with an emphasis on duty to affirmatively further fair housing, raising citizen awareness of fair housing law, discrimination in rental, ramifications of a failure to make reasonable accommodation, codes, zoning and other priority areas. Online training for sub-recipients/grantees of THDA funding &amp; other THDA business associates (HCV landlords, LIHTC developers &amp; property managers, etc.) is under development and will be available by the end of FY 2017-2018.</td>
<td>4.2a – Grantees trained in fair housing at grantee workshops or through THDA online training, ECD notices regarding fair housing increased, and attendance at fair housing events increases.</td>
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<td>Action 4.3 – Increase monitoring and enforcement of policies that affirmatively further fair housing choice</td>
<td>Objective 4.3 – Increase number of monitoring and enforcement activities conducted</td>
<td>Objective 4.3 – Increase number of monitoring and enforcement activities conducted</td>
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<td>Priority: Medium</td>
<td>Priority: Medium</td>
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<td>4.1b – Explore partnership with the Tennessee Advisory Commission on Intergovernmental Relations and Tennessee’s Development Districts to determine best way to reach local governments and present examples of Fair Housing policy related to codes &amp; land use policies.</td>
<td>4.1b – Establish partnership and determine best method for information delivery.</td>
<td>4.1b – Establish partnership and determine best method for information delivery.</td>
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<tr>
<td>4.2a – Grantees trained in fair housing at grantee workshops or through THDA online training, ECD notices regarding fair housing increased, and attendance at fair housing events increases.</td>
<td>ECD, THDA</td>
<td>ECD, THDA</td>
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<tr>
<td>On-going</td>
<td>THDA: $1,000</td>
<td>THDA: $1,000</td>
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<td>ECD: $800</td>
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<td>THDA: $1,500</td>
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<td>ECD: $400</td>
<td>ECD: $400</td>
<td>ECD: $400</td>
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<tr>
<td>Activity</td>
<td>Description</td>
<td>Responsible Parties</td>
<td>Status</td>
<td>Cost</td>
<td></td>
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<tr>
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</table>
| Continue to publish ECD notices and promote participation at fair housing events and trainings. | 4.2b – Explore providing state-wide fair housing trainings or forums with local government officials, housing stakeholders and citizens, that focus on fair housing law, affirmatively furthering fair housing, impediments to fair housing in Tennessee and local actions to overcome impediments. 

Online training for sub-recipients/grantees of THDA funding & other THDA business associates (HCV landlords, LIHTC developers & property managers, etc.) is under development and will be available by the end of FY 2017-2018. | ECD, THDA | On-going | THDA: $1,500 ECD: $400 |
| 4.2c - Present AI findings at Governor’s Housing Summit, which is attended by housing stakeholders, citizens and local government officials. | 4.2c – Findings are presented. | ECD, THDA | Completed October 2013 | THDA: $1,000 ECD: No cost |
| 4.3a – Continue to monitor grant programs for compliance with fair housing and equal opportunity, utilizing fair housing and equal opportunity checklists. | 4.3a – Programs are monitored for activity and compliance consistent with information required in checklists. | ECD, THDA | On-going | THDA: $1,500 ECD: $250 DOH: $125 |
Appendix D:
HOME Program Description
The Tennessee Housing Development Agency (THDA) administers the federally funded HOME program to promote the production, preservation and rehabilitation of single family housing for low-income households. The purpose of this Program Description is to explain the requirements and the application process of the HOME program.

HOME funds are awarded through a competitive application process to cities, counties and non-profit organizations outside local participating jurisdictions. Local participating jurisdictions (Local PJs) are those local governments in Tennessee that receive HOME funds directly from the Department of Housing and Urban Development (HUD). The Local PJs are Clarksville, Chattanooga, Jackson, Knoxville, Memphis, Nashville-Davidson County, Knox County, Shelby County and the Northeast Tennessee/Virginia Consortium (the cities of Bristol, Kingsport, Johnson City, Bluff City, Sullivan County, and Washington County, excluding the Town of Jonesborough). Non-profit organizations located in a local participating jurisdiction may apply for projects located outside the local participating jurisdictions. For the 2017 application cycle, non-profit organizations seeking designation as a Community Housing Development Organization (CHDO) serving a local participating jurisdiction may apply for projects located within the local participating jurisdictions. An applicant must apply for at least $100,000 and may apply for a maximum HOME grant of $500,000. There is a $750,000 limit on the amount of HOME funds that can be awarded in any one county.

Applications for the HOME program must be received by THDA on or before 4:00 PM CST on Thursday, March 9, 2017. THDA anticipates notifying successful applicants by the end of May, 2017. HOME contracts will begin July 1, 2017 and will end June 30, 2020.

The program description is followed by the application package. The program description and application is also available at www.thda.org. Once at the THDA website, click on BUSINESS PARTNERS and then Grant Administrators for the links to the HOME program. Click on HOME for the link to the 2017 HOME Program Description, Application and the application attachments. If you have questions please call (615) 815-2030.

The HOME Program

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

A. ELIGIBLE APPLICANTS

The State of Tennessee, through THDA, will accept applications for the HOME program from cities, counties, and private, non-profit organizations.

To be eligible, a non-profit organization must:
1. Meet one of the two following criteria:

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

   Or

   b. Be organized and existing under the laws of another state and be qualified to do business in Tennessee (as evidenced by a Certificate of Existence from the other state’s Secretary of State dated no more than thirty (30) days prior to the application date and by a Certificate of Authorization to do business in Tennessee from the Tennessee Secretary of State, dated no more than thirty (30) days prior to the application date).

2. Demonstrate at least two (2) years of experience providing affordable housing or affordable housing related services in the state of Tennessee satisfactory to THDA, in its sole discretion.

3. Have no part of its net earnings inuring to the benefit of any member, founder, contributor or individual;

4. Have among its purposes the provision of decent housing that is affordable to low-income and moderate-income persons, as evidenced in its charter, articles of incorporation, resolutions or by-laws, and experience in the provision of housing to low income households;

5. Have standards of financial accountability that conform to 2 CFR Part 200, Uniform Administrative Requirements, Audit Requirements and Cost Principles; and

6. Have an IRS designation under Section 501(c)(3) or Section 501(c)(4) of the federal tax code. A 501(c)(3) non-profit applicant may not submit an application until they have received their designation from the IRS. A 501(c)(4) non-profit applicant must provide documentation satisfactory to THDA, in its sole discretion, that the non-profit has filed the necessary materials with the IRS and received a response from the IRS demonstrating 501(c)(4) status.

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

1. Not be controlled by, or under the direction of, individuals or entities seeking to derive profit or gain from the CHDO. If a CHDO is sponsored or created by a for-profit entity, all of the following shall apply:

   a. The for-profit entity may not be an entity whose primary purpose is the development or management of housing, such as a builder, developer or real estate management firm;

   b. The for-profit entity may not have the right to appoint more than one-third of the membership of the CHDO’s governing body. CHDO board members appointed by the for-profit entity may not appoint the remaining two-thirds of the board members;

   c. The CHDO must be free to contract for goods and services from vendors of its own choosing;
d. The officers, directors, owners (stockholders, managers, members, etc.) or employees of the for-profit entity cannot be officers, directors, owners (stockholders, managers, members, etc.) or employees of the CHDO.

2. Is not a governmental entity (including the participating jurisdiction, other jurisdiction, Indian tribe, public housing authority, Indian housing authority, housing finance agency, or redevelopment authority) and is not controlled by a governmental entity. An organization that is created by a governmental entity may qualify as a CHDO; however, the governmental entity may not have the right to appoint more than one-third of the membership of the organization’s governing body and no more than one-third of the board members may be public officials or employees of recipient governmental entity. Board members appointed by the State or local government may not appoint the remaining two-thirds of the board members. The officers or employees of a governmental entity may not be officers of the Board or employees of a CHDO.

3. Maintains accountability to low income community residents by:

   a. Including residents of low-income neighborhoods, other low-income community residents, or elected representatives of low-income neighborhood organizations in at least one-third of the CHDO’s governing board's membership. For urban areas, “community” may be a neighborhood or neighborhoods, city, county or metropolitan area; for rural areas, it may be a neighborhood or neighborhoods, town, village, county, or multi-county area (but not the entire State); and

   b. Providing a formal process for low-income program beneficiaries to advise the CHDO in its decisions regarding the design, site selection, development, and management of affordable housing.

4. Has a demonstrated capacity for carrying out housing projects assisted with HOME funds. A CHDO undertaking development activities as a developer or sponsor must satisfy this requirement by having paid employees with housing development experience who will work on projects assisted with HOME funds. Paid staffing may be documented by providing copies of the most recent W-2 or W-4, as applicable, issued by the nonprofit entity for each staff member. For its first year of funding as a CHDO, a CHDO may satisfy this requirement through a contract with a consultant who has housing development experience to train appropriate key CHDO staff. A CHDO that will own housing must demonstrate capacity to act as owner of a project and meet the requirements of 24 CFR 92.300(a)(2). A CHDO does not meet the test of demonstrated capacity based on any person who is a volunteer or whose services are donated or cost allocated by another organization, or by hiring a consultant.

5. Has a history of serving the community within which the housing to be assisted with HOME funds is to be located. In general, a CHDO must be able to show at least one year of serving the community through housing activities benefiting low income persons or families before HOME funds may be awarded to that CHDO. However, a newly created CHDO formed by local churches, service organizations, or neighborhood organizations may meet this requirement by demonstrating that its parent organization has at least one year of serving the community through housing activities benefiting low income persons or families.

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

All applicants with prior HOME grants from THDA must meet both of the following requirements:
1. *Requested* (submitted an official Request for Payment Form with supporting documentation) the following percentages of their grants by February 28, 2017 to be eligible for the 2017 HOME program:

<table>
<thead>
<tr>
<th>HOME GRANT YEAR</th>
<th>SPEND DOWN REQUIREMENT</th>
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<tr>
<td>1992 – 2011</td>
<td>100%</td>
</tr>
<tr>
<td>2012 CHDOs</td>
<td>100%</td>
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<tr>
<td>2012 – 2013 Regular Rounds</td>
<td>100%</td>
</tr>
<tr>
<td>2013 CHDOs</td>
<td>75%</td>
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<tr>
<td>2014 Regular and CHDOs</td>
<td>50%</td>
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<tr>
<td>2015-2016 Regular Round and CHDOs</td>
<td>25%</td>
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<tr>
<td>2016 CHDO Mini-Round 2</td>
<td>Not Eligible</td>
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</table>

These spending requirements also apply to applications from CHDOs. In addition, CHDOs that were funded for homeownership programs that generate CHDO proceeds will have to demonstrate a need for additional HOME funds and documentation that neighborhood market conditions demonstrate a need for the project to be eligible for the 2017 HOME program.

2. To be eligible, all applicants for the 2017 HOME application cycle must be in compliance with all other THDA programs in which they participate.

B. **ALLOCATION OF FUNDS**

HOME funds committed to the State of Tennessee, through THDA, will be allocated as provided in the State of Tennessee's Consolidated Plan, as amended. The amount of the 2017 HOME allocation is unknown until there is an approved federal budget; however, THDA anticipates receipt of an amount equivalent to the amount received in FY 2016, approximately $9,500,000. Additionally, THDA has approximately $1,800,000 in funds left over from its 2016 Urban/Rural Matrix competition that will be made available for the 2017 HOME Program. Finally, THDA anticipates the availability of approximately $223,000 in its 2016 HOME allocation set-aside available to CHDOs that will be made available under the CHDO Matrix.

THDA will spend up to ten percent (10%) of its 2017 HOME allocation for administrative and planning expenses. THDA will use four percent (4%) of these funds for its own administrative expenses. The remaining six percent (6%) is available to pay the administrative costs of local governments and non-CHDO non-profit grant recipients.

THDA will also set-aside up to 5% of its 2017 HOME allocation for CHDO operating expenses. Any funding remaining in the set-aside for CHDO operating expenses after all eligible CHDOs have been funded will be transferred to the Urban/Rural allocation.

The balance of THDA's FY 2017 HOME allocation, not including the 10% for administration and the 5% for CHDO operating expenses, will be divided as follows:

**CHDO Set-aside.** Fifteen percent (15%) of the total 2017 HOME allocation will be reserved for eligible applications from CHDOs, including CHDOs serving Local PJs. The THDA HOME funding to successful
CHDO applicants in the Local PJs will be reduced by the amount of funding the CHDO receives from the Local PJs to keep within the $500,000 maximum grant.

To be funded, an application must receive a minimum threshold score of 90, an amount equal to 50% of the total points available under the CHDO scoring matrix.

Beginning with the 2015 HOME allocation, HUD no longer consider a PJ as meeting its 24-month CHDO commitment through a cumulative total of CHDO commitments since 1992, and each grant year must meet its own 24-month commitment deadline. In addition, the execution of a HOME Working Agreement and the establishment of a CHDO sub-grant in IDIS is insufficient to meet this requirement. Thus a successful CHDO that receives an allocation of 2017 CHDO funds must commit those funds to specific units no later than June 30, 2019. Any 2016 HOME funds awarded to an organization must be committed to specific units no later than June 30, 2018. HUD will recapture any 2017 CHDO funds not committed to specific CHDO activities by June 30, 2019 and will recapture any 2016 CHDO funds not committed to specific CHDO activities by June 30, 2018. CHDO applicants need to be aware of these dates and have a pipeline of eligible home buyers so they can begin their projects as soon as the environmental reviews are completed. If in the opinion of THDA, the applications submitted do not contain viable proposals or are from a CHDO that lacks the organizational potential to comply with all HOME affordability requirements, THDA may choose not to award any or all of the funds set-aside for CHDOs in the current application round.

**Urban/Rural Allocation.** Seventy percent (70%) of the 2016 and 2017 HOME funds available will be allocated for eligible projects in Urban and Rural areas of the State. The urban areas include the following counties: Anderson, Blount, Bradley, Carter, Coffee, Dyer, Gibson, Hamilton, Hamblen, Haywood, Loudon, Madison, Maury, Montgomery, Putnam, Roane, Rutherford, Sumner, Unicoi, Williamson and Wilson. All other counties are considered Rural. The urban allocation is 45% of the remaining 70% of the funding, and the rural allocation is 55%. The percentages are based on the low-income population in the designated urban and rural counties. However, the urban areas do not include the low income populations of the local participating jurisdictions of Chattanooga, Clarksville, Jackson, Knox County, Knoxville, Memphis, Metropolitan Nashville-Davidson County, Shelby County, Sullivan County, and Washington County, excluding the Town of Jonesborough. THDA will score, rank and fund urban and rural applications separately. To be considered for funding, an application must receive a minimum threshold score of 95, an amount equal to 50% of the total points available under the urban or rural matrices. All applications will be ranked in descending order from highest to lowest score and HOME funds will be awarded until all funds are awarded or until the lowest scoring application that meets the threshold score is funded. Applications that do not meet the threshold score will not be considered for funding. Should an insufficient number of applications receive the minimum threshold score to award all funds allocated to either the urban or rural matrix, THDA may re-allocate the remaining funds to the other (Urban or Rural) matrix. There is a $750,000 maximum grant per county. Grants to successful applicants in the same county will be reduced proportionately should there be multiple successful applicants from the same county with a minimum grant of $250,000, however, the THDA Board of Directors may award less than $250,000 should there be more than three successful applicants from the same county.

HOME awards will be in the form of a reimbursement grant. Grantees will be required to repay any HOME funds expended on projects that are not completed and ready for occupancy within 3 years of the date the Written Agreement is executed between the Grantee and THDA. Grantees may also be required to repay HOME funds as described in the Working Agreement. Required HOME land use restrictive covenants must be recorded prior to any other financing documents.
C. ELIGIBLE ACTIVITIES

There are specific eligible activities under the HOME Program that must address the housing needs of low-income households. Manufactured housing and manufactured housing lots are not eligible for HOME assistance. Housing does not include emergency shelters (including shelters for disaster victims) or facilities such as nursing homes, convalescent homes, hospitals, residential treatment facilities, correctional facilities, and dormitories, including those for farm workers or housing for students. Eligible housing activities include:

1. **Homeowner Rehabilitation Program.**

   *Homeowner Rehabilitation:* The use of HOME funds will include the rehabilitation and reconstruction of existing housing units that are the principal residence of the owner. For the purposes of the HOME program, rehabilitation includes the demolition and rebuilding or reconstruction of substandard housing.

   “Reconstruction” is defined as the rebuilding, on the same lot, of housing standing on a site at the time of project commitment, except that housing that was destroyed by a disaster may be rebuilt on the same lot if HOME funds are committed within 12 months of the date of destruction. The number of housing units on the lot may not be decreased or increased as part of a reconstruction project. However, the number of rooms per unit may be increased or decreased depending upon the needs and the size of the household. The reconstructed housing must be substantially similar to the original housing unit. All reconstructed housing will have a compliance period of 15 years.

   For all homeowner rehabilitation activities, the value of the HOME assisted property after rehabilitation must not exceed 95 percent of the median purchase price for the area.

   If the proposed HOME investment for hard construction costs into a unit to be rehabilitated exceeds 75% of the after rehabilitation appraised value of the unit, the unit must be reconstructed. Hard construction costs exclude those for building inspections, lead-based paint inspections, energy related inspections, and work write-ups, but includes all remaining costs associated with addressing lead-based paint hazards for the unit.

   Priority should be given to the Uniform Property Condition Standards (UPCS) Checklist deficiencies identified during the initial inspection. Level 3, 2, and 1, respectively, rate the severity of the item needing the repair, including, but not limited to: roofs, HVAC systems, electrical systems, plumbing systems, foundation problems, water supply issues, exterior painting to maintain the structure, and limited interior painting. The structure must exhibit at least one code violation as revealed by the initial code inspection.

   HOME regulations require that after the work is complete, the entire structure must meet the Uniform Physical Condition Standards (UPCS) and the adopted building code in effect for the jurisdiction in which the housing unit is located, or in the absence of a local building code, the Existing Building Code of the International Code Council (ICC). Units assisted with HOME funds must require at least $1,000 of rehabilitation work to bring the unit into compliance with the applicable codes. Housing units that cannot be brought up to the applicable code using the maximum grant funds are ineligible.

   *Housing Rehabilitation Costs and Lead-based Paint.* If a unit to be rehabilitated was built after 1978, the rehabilitation costs are capped by the HOME subsidy limit. *All units built prior to 1978 will require a risk assessment by a qualified lead inspector.* If the risk assessment of a pre-
1978 unit discloses no lead, then the cap for rehabilitation costs will be the HOME subsidy limit. If the risk assessment for a pre-1978 unit reveals the presence of lead-based paint and the estimated rehabilitation costs are less than $25,000, then standard treatments will apply and the HOME subsidy for rehabilitation is limited to $25,000. If the risk assessment reveals the presence of lead-based paint and the estimated rehabilitation costs exceed $25,000, then abatement will be required by a qualified abatement contractor to provide rehabilitation assistance up to the HOME subsidy limit.

2. Homeownership Programs.

CHDO: CHDOs must use HOME funds to develop units for homeownership, including new construction or acquisition and substantial rehabilitation of substandard single-family dwellings. The CHDO must be the owner and developer of all units at the time the units are constructed or rehabilitated. When units are sold to eligible home buyers, the HOME funds must be repaid to the CHDO as CHDO proceeds and must be used to develop additional single-family units for homeownership. A CHDO must allow an amount up to $14,999 of HOME funds to remain with the unit as a soft second mortgage as necessary to qualify the household for permanent financing, but not less than $1,000. THDA requires that a subsidy remain in the financing when the unit is sold so affordability is based on the less restrictive recapture provision of the HOME regulations. Any homeownership unit developed by a CHDO that cannot be sold to an eligible homebuyer within nine months of the Certificate of Occupancy must be converted to rental housing and rented to an income eligible tenant.

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

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

Soft second mortgages. Any HOME funds used for a soft second mortgage in homeownership programs are limited to the lesser of $14,999 in HOME funds or the amount of HOME funds necessary to qualify the household for permanent financing, but not less than $1,000. All grant recipients using HOME for soft second mortgages must use the THDA single-family underwriting template to determine the amount of HOME assistance, and must submit the determination to THDA for review and final approval. If the underwriting template indicates that the home buyer does not have an unmet need for the soft second mortgage, the grant recipient may not provide direct HOME assistance to that home buyer. The amount of the soft second mortgage is the “direct HOME subsidy” provided to the home buyer and subject to recapture.

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

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

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

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

**Permanent Financing.** Under homeownership programs, THDA expects the use of THDA mortgage loans whenever suitable. Other financing may be used if it is comparable to a THDA mortgage loan. Permanent financing is considered comparable if the interest rate does not exceed the prevailing THDA Great Choice interest rate by more than one percentage point and when it is demonstrated that the home buyer represents a commensurate underwriting risk to the lender. All loans must have a fixed interest rate fully amortizing over the 30 year term of the loan. There can be no pre-payment penalty for early payoffs.

**Home Buyer Contribution.** The home buyer must make a contribution from their own funds equal to one percent (1%) of the purchase price of the property.

**Home Buyer Education.** All home buyers must complete a home buyer education program from a THDA qualified home buyer education provider prior to purchase.

**Neighborhood market conditions.** Applicants proposing homeownership projects must document that neighborhood market conditions demonstrate a need for the project and must complete a market study as part of the 2017 application cycle for homeownership programs.

**Deadline for Sale.** Homeownership units must be sold to an eligible home buyer within nine (9) months of project completion. If a homeownership unit is not sold to an eligible home buyer within nine months of the Certificate of Occupancy, the unit must be converted to rental housing for the appropriate rental affordability period or the HOME funds must be repaid by the grant recipient to THDA.

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

3. **CHDO Operating Expenses, Developer’s Fees and CHDO Proceeds.**

   a. **CHDO Operating Expenses.** A CHDO may request up to 7% of the funds awarded for the acquisition and rehabilitation or new construction of housing for sale to low and moderate income home buyers as CHDO operating expenses to help with the administrative costs of operating the organization. Operating expenses are separate from project funds and are funded from the 5% set-aside for CHDO operating expenses from the annual HOME allocation.

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

c. **CHDO Proceeds.** CHDO proceeds are the HOME funds returned to a CHDO upon the sale of a unit developed by the CHDO from the buyer’s permanent financing. The CHDO must use its CHDO proceeds to develop more housing for homeownership. A CHDO may use 15% of the CHDO proceeds for operating expenses, divided as follows: Maximum of 7% for administration and Maximum of 8% for developer’s fees. Once the CHDO proceeds are used a second time to develop more housing for homeownership, the HOME restrictions on the use of proceeds are eliminated. The 25% cap on the amount of CHDO proceeds that can be used for operating or administrative expenses has been eliminated. This policy applies retroactively to current, active CHDO grants.

4. **Project Soft Costs.**

In planning their programs, applicants may include the costs for inspections and work write-ups as a project-related soft cost. The costs for inspections and work write-ups are capped at $2,500. In addition to the costs for inspections and work write-ups, the costs for lead-based paint inspections, risk assessments and clearance testing, and architectural and engineering fees are also paid as project soft costs. Costs associated with HUD-mandated THDA inspections are also a project soft cost, but do not count against the $2,500 cap. All project soft costs count toward the HUD maximum per unit subsidy limit.

D. **PROHIBITED ACTIVITIES**

1. Provide project reserve accounts, or operating subsidies;

2. Provide tenant-based rental assistance for the special purposes of the existing Section 8 program, in accordance with Section 212(d) of the Act;

3. Provide non-federal matching contributions required under any other Federal program;

4. Provide assistance authorized under Section 9 of the 1937 Act (annual contributions for operation of public housing);

5. Carry out activities authorized under 24 CFR Part 968 (Public Housing Modernization);

6. Provide assistance to eligible low-income housing under 24 CFR Part 248 (Prepayment of Low Income Housing Mortgages);

7. Provide assistance (other than assistance to a home buyer to acquire housing previously assisted with HOME funds) to a project previously assisted with HOME funds during the period of affordability established by HUD or THDA in the written agreement. However, additional HOME funds may be committed to a project up to one year after project completion, but the amount of HOME funds in the project may not exceed the HUD maximum per-unit subsidy amount;

8. Pay for any cost that is not eligible under 24 CFR 92.206 through 92.209;

9. Use HOME funds for rental housing projects;
10. Provide assistance for a homeowner rehabilitation project by a CHDO from the 15% CHDO set-aside. A CHDO funded through the 15% CHDO Set-aside can only participate in the HOME program if they are the owner and developer of a project.

E. LAYERING

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

F. MATCH

For the FY 2017 HOME program, THDA will continue to provide the required federal match. Although no local match is required from applicants, THDA will award points based on the contribution of eligible match reflected in an application as specified in the scoring matrix. THDA will count any non-federal project funds or other resources reflected in successful applications that qualify as match under the HOME rule toward the match requirement.

HOME match is permanent, non-federal contributions to a project. Matching contributions may be in the form of one or more of the following:

a. Cash contributions not provided by the assisted household and not from a federal source, including the present value of the interest subsidy for loans made at rates below market.

b. Reasonable value of donated site-preparation and construction materials.

c. Reasonable rental value of the donated use of site preparation or construction equipment.

d. Waived fees and taxes.

e. Property donation or below-market sale. A copy of the appraisal and/or purchase contract must be submitted. The donor/seller of the property must also provide a statement certifying that the property was donated or sold for affordable housing purposes and an acknowledgment that the donor/seller received the URA Guide Form Notice Disclosure to Seller, as well as the HUD booklet entitled, “When a Public Agency Acquires Your Property.” If the property was originally acquired with federal funds, the value of the property is not match eligible.

f. The direct cost of donated home buyer counseling services provided to families that acquire properties with HOME funds under the provisions of 24 CFR §92.254, including on-going counseling services provided during the period of affordability. Counseling may not be valued at more than $40 per hour.

g. Reasonable value of donated or volunteer labor or professional services. Unskilled volunteer labor may not be valued at more than $10 per hour; skilled volunteer labor may be valued at the documented going rate.

h. Value of sweat equity may also be eligible if every assisted household under the HOME grant award is required to perform sweat equity. Sweat equity may not be valued at more than $10 per hour.

i. Other match sources as permitted under the HOME Final Rule.
THDA will monitor the contribution of match throughout the implementation of the grant.

G. LEVERAGE

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

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

H. HOME PROGRAM REQUIREMENTS

1. INCOME LIMITS

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

"Very low income household" means a household whose income does not exceed 50% of the area median income, adjusted for household size.

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

Current limits are in Attachment Three: Income Limits for the HOME Program. Median income for an area or the state shall be that median income estimate made by HUD. Median incomes change when HUD makes revised estimates.

2. FORMS OF ASSISTANCE

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

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

*Homeowner rehabilitation.* Grants for homeowner rehabilitation projects that do not include reconstruction shall have a compliance period of five years with a forgiveness feature of 20% annually. In order to enforce the compliance period, THDA will require that grant recipients obtain a grant note and a recorded deed of trust executed by the homeowners.

Grants for homeowner rehabilitation projects that include reconstruction shall have a compliance period of fifteen years with a forgiveness feature of 6.67% annually. In order to enforce the compliance period, THDA will require that grant recipients obtain a grant note and a recorded deed of trust executed by the homeowners.

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

4. AFFORDABILITY PERIOD

*Down Payment Programs by Local Governments or Non-CHDO Non-Profit Organizations.* A grant recipient that is a local government, or a non-CHDO non-profit agency may provide down payment and closing cost assistance as a soft second mortgage loan in an amount equal to the lesser of $14,999 in HOME funds or the amount of HOME funds necessary to qualify a household for permanent financing, but not less than $1,000. There will be an affordability period of five years, secured by a Note and Deed of Trust between the grant recipient and the home buyer. The HOME loan is forgiven at the end of the fifth year if the unit remains in compliance with HOME requirements. This means that the property remains the primary residence of the initial home buyer and is not leased or vacated; and if the property is sold or transferred at the end of the affordability period, the home buyer has complied with these recapture provisions. If the unit is sold or transferred during the affordability period, the amount of HOME subsidy subject to recapture will be reduced by twenty percent (20%) per year of occupancy by the initial home buyer. If the unit is leased or vacated during the affordability period, the entire HOME subsidy must be repaid to THDA by the Grantee.

*CHDOS.* At the time of the sale of the unit to an eligible home buyer, the CHDO must leave HOME funds in the unit as a soft second mortgage loan in an amount equal to the lesser of $14,999 or the amount of HOME funds necessary to qualify a household for permanent financing, but not less than $1,000. There will be an affordability period of five years secured by a Note and Deed of Trust between the CHDO and the home buyer. The HOME loan is forgiven at the end of the fifth year if the unit remains in compliance with HOME requirements. This means that the property remains the primary residence of the initial home buyer and is not leased or vacated; and if the property is sold or transferred at the end of the affordability period, the home buyer has complied with these recapture provisions. If the unit is sold or transferred during the affordability period, the amount of HOME subsidy subject to recapture will be reduced by twenty percent (20%) per year of occupancy by the initial home buyer. If the unit is leased or vacated during the affordability period, the entire HOME subsidy must be repaid to THDA.
Sale or Transfer of the Property. The HOME-assisted home buyer may sell or otherwise transfer the unit on or before the end of the affordability period to any willing buyer at any price, and the amount of the HOME subsidy subject to recapture will be reduced by 20% per year of occupancy by the initial home buyer. The amount subject to recapture is limited by the availability of net proceeds. The net proceeds are the sales price minus superior non-HOME loan repayments minus closing costs. If the net proceeds are not sufficient to recapture the remaining outstanding principal balance of the HOME Note plus the amount of the down payment made by the homeowner, if any, plus the amount of any capital improvement investment made by the homeowner, then the grant recipient shall recapture a pro rata share of the net proceeds of the sale in lieu of the full remaining outstanding principal balance of the HOME Note. “Capital improvement investment” means the improvements to the property made at the home buyer’s expense (and not through some other form of subsidy), as evidenced by receipts or cancelled checks detailing the capital improvements made. Capital improvements do not include items of maintenance, deferred maintenance or cosmetic improvements. The pro rata amount to be recaptured shall be calculated in accordance with the HOME Program Regulations at 24 CFR 92.254(a)(5)(ii)(A)(3) as follows:

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

\[
\text{HOME Subsidy} \times \text{Net Proceeds} = \text{HOME Amount to Recapture}
\]

\[
\text{HOME Subsidy + Homeowner Investment}
\]

\[
\text{Homeowner Investment} \times \text{Net Proceeds} = \text{HOME Amount to Recapture}
\]

\[
\text{HOME Subsidy + Homeowner Investment}
\]

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

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

b. **Amount subject to recapture.** The HOME investment that is subject to recapture is based on the amount of HOME assistance that enabled the home buyer to buy the housing unit. This includes any HOME assistance that reduced the purchase price from fair market value to an affordable price, but excludes the amount between the cost of producing the unit and the market value of the property (i.e., the development subsidy).

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

Construction Financing. For CHDOs using HOME for construction financing to develop homeownership units, the initial affordability period will be based on the amount of HOME
funding invested in the development of the unit under the resale provisions of the HOME regulations. In order to enforce the provisions of the Working Agreement with the CHDO, THDA will require that a Restrictive Covenant and Deed of Trust be recorded against the property prior to drawing down HOME funds for construction. When the unit is sold to an eligible home buyer, THDA will provide the closing agent a copy of the release for Restrictive Covenant and Deed of Trust. The CHDO must provide the closing agent with a Grant Note and Deed of Trust between the CHDO and the home buyer for the soft second mortgage loan under the recapture provisions. Upon receipt by THDA of a copy of the Grant Note, the recorded Deed of Trust between the home buyer and the CHDO, the recorded deed from the seller to the home buyer, and the fully executed final TILA-RESPA Integrated Disclosure (TRID) Settlement Statement, the original Release of Lien is forwarded to the closing agent for recording.

4. LEVEL OF SUBSIDY

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5. PROPERTY STANDARDS

Property standards must be met when HOME funds are used for a project. Any housing constructed or rehabilitated with THDA HOME funds must meet all applicable local, county and state codes, rehabilitation standards, Uniform Property Condition Standards (UPCS), and zoning ordinances at the time of project completion.

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

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

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

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

Eastern Regional Office (BIR) 900 Montclair Road
Birmingham, AL 35213
[P] 888-ICC-SAFE (888-422-7233) and press 0
[F] (205) 599-9871
Open 8 a.m. to 4 p.m., Central, Monday-Friday

Central Regional Office (CH) 4051 Flossmoor Road
Country Club Hills, IL 60478
[P] 888-ICC-SAFE (888-422-7233) and press 0
[F] (708) 799-4981 or 1-800-214-7167
Open 8 a.m. to 4 p.m., Central, Monday-Friday

Western Regional Office (LA) 5360 Workman Mill Road
Whittier, CA 90601
[P] 888-ICC-SAFE (888-422-7233) and press 0
[F] (562) 908-5524
Open 8 a.m. to 4 p.m., Pacific, Monday-Friday

Website:  www.iccsafe.org

Disaster Mitigation. All new construction should be built in a method and/or location that would attempt to protect all new construction from possible disaster due to either a man-made issue, or an act of God that may cause physical or structural damage to the home. The methods should include any items that may be recommended, or required by either local, state, or federal agencies dealing with disasters.


Energy Conservation. In addition to meeting the State-adopted edition of the International Energy Conservation Code, new construction projects must be Energy Star qualified as certified by an independent Home Energy Rating System (HERS) rater or achieve a HERS index of 85 or less when tested by a certified rater.

Section 504. Section 504 of the Rehabilitation Act of 1973 prohibits discrimination in federally assisted activities and programs on the basis of disability, and imposes requirements to ensure accessibility for qualified individuals with disabilities to these programs and activities.

6. AFTER REHABILITATION PROPERTY VALUE

For homeowner rehabilitation projects, the maximum after rehabilitation value permitted for the type of single-family housing (1-4 family residence, condominium, cooperative unit,) shall not exceed 95% of the median purchase price for the area as established by HUD. The after rehabilitation value is determined by adding the appraised value of the land and improvements from the county assessor's office and the cost of the rehabilitation (construction hard costs plus project soft costs). See Attachment Two: Property Value Limits – Existing Homes HOME Purchase Price.
7. **SALES PRICE LIMITS**

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

I. **UNIVERSAL DESIGN/VISITABILITY**

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

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

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

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

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

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

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

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

More information on Visitability can be found at: http://www.visitability.org.
J. HOME RELOCATION REQUIREMENTS

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

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

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

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

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

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

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

**WHO IS NOT A DISPLACED PERSON?** - A tenant evicted for cause, assuming the eviction was not undertaken to evade URA obligations. A person with no legal right to occupy the property under State or local law (e.g., squatter). A tenant who moved in after the application was submitted but before signing a lease and commencing occupancy, was provided written notice of the planned project, it’s possible impact on the person (e.g., the person may be displaced, temporarily relocated, or experience a rent increase), and the fact that the person would not qualify as a “displaced person” (or for any assistance under URA) as a result of the project. A person, after being fully informed of their rights, waives them by signing a Waiver Form.

**HOW IS DISPLACEMENT TRIGGERED?**

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

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

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

**K. HOME RESIDENTIAL ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE PLAN**

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

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

1. A description of the proposed assisted project;
2. The address, number of bedrooms, and location on a map of lower income housing that will be demolished or converted to a use other than as lower income housing as a result of an assisted project;
3. A time schedule for the commencement and completion of the demolition or conversion;
4. To the extent known, the address, number of bedrooms and location on a map of the replacement housing that has been or will be provided;
5. The source of funding and a time schedule for the provision of the replacement housing;
6. The basis for concluding that the replacement housing will remain lower income housing for at least 10 years from the date of initial occupancy; and

7. Information demonstrating that any proposed replacement of housing units with smaller dwelling units (e.g., a 2-bedroom unit with two 1-bedroom units), or any proposed replacement of efficiency or single-room occupancy (SRO) units with units of a different size, is appropriate and consistent with the housing needs and priorities identified in the approved Consolidated Plan.

L. EQUAL OPPORTUNITY AND FAIR HOUSING

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

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

  - Section 3 requires that the employment and other economic opportunities generated by Federal financial assistance for housing and community development programs shall, to the greatest extent feasible, be directed toward low-income persons, particularly those who are recipients of government assistance for housing.

- Executive Order 11246, as amended 41 CFR 60
  (Equal Employment Opportunity Programs)
- Executive Order 11625, as amended (Minority Business Enterprises)
- Executive Order 12432, as amended (Minority Business Enterprise Development)
- Executive Order 12138, as amended (Women’s Business Enterprise)
• Executive Orders 11625, 12432, and 12138 (Minority/Women's Business Enterprise) require that PJs and local programs must prescribe procedures acceptable to HUD for a minority outreach program to ensure the inclusion, to the maximum extent possible, of minorities and women and entities owned by minorities and women in all contracts. Local programs must also develop acceptable policies and procedures if their application is approved by THDA.

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


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

Executive Order 12898

Executive Order 13166
(Limited English Proficiency)

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

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

M. SITE AND NEIGHBORHOOD STANDARDS

Housing provided through the HOME program must be suitable from the standpoint of facilitating and furthering full compliance with the applicable provisions of Title VI of the Civil Rights Act of 1964, the Fair Housing Act, Executive Order 11063, and HUD regulations issued pursuant thereto; and must promote greater choice of housing opportunities. Grantees must ensure that the proposed activity does not allow or promote segregation on the basis of race, disability or income.

N. AFFIRMATIVE MARKETING

Prior to beginning a HOME project, grant recipients must adopt affirmative marketing procedures and requirements for all HOME funded home buyer projects with five or more units. Affirmative marketing steps consist of actions to provide information and otherwise attract eligible persons in the housing market area to the available housing without regard to race, color, national origin, sex, religion, familial status or disability. These must be approved by THDA prior to any HOME funds being committed to a project. Requirements and procedures must include:

1. Methods for informing the public, owners and potential tenants about fair housing laws and the local program's policies;

2. A description of what owners and/or the program administrator will do to affirmatively market housing assisted with HOME funds;

3. A description of what owners and/or the program administrator will do to inform persons not likely to apply for housing without special outreach;
4. Maintenance of records to document actions taken to affirmatively market HOME-assisted units and to assess marketing effectiveness; and

5. Description of how efforts will be assessed and what corrective actions will be taken where requirements are not met.

**O. ENVIRONMENTAL REVIEW**

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

THDA, as the Participating Jurisdiction, and the units of local government receiving HOME funds from THDA will be responsible for carrying out environmental reviews. THDA will approve the release of funds for local governments and must request the release of funds from HUD for any projects of non-profit organizations. The non-profit organizations will be responsible for gathering the information required for the environmental reviews. HOME funds and any other funds involved in the project cannot be committed until the environmental review process has been completed and the HOME funds have been released. The Environmental Review covers the entire project, not just the portion funded by HOME. Therefore, except under very limited circumstances, no funds, including both HOME and non-HOME resources, may be expended on a project prior to the release of funds under the Environmental Review process. Any such expenditure will make the entire project ineligible for funding under the HOME program.

**P. LEAD-BASED PAINT**

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

**Q. LABOR STANDARDS**

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

**R. DEBARMENT AND SUSPENSION**

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

**S. FLOOD PLAINS**

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

T. CONFLICT OF INTEREST

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

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

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

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

U. PROCUREMENT

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

Applicants should obtain 3 to 5 bids using formal advertising or requests for proposals for the procurement of professional services such as grant administration, inspections, and work write-ups. There must be an established selection procedure and a written rationale for selecting the successful bid or proposal.
V. APPLICATION AND EVALUATION PROCEDURE

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

Non-profit applicants must submit Part I of Attachment One: Non-Profit/CHDO Checklist with supporting documentation.

Additional requirements for non-profit organizations, including CHDOs, are listed on Attachment One: Non-Profit/CHDO Checklist. Documentation must be submitted along with the completed Checklist to demonstrate that the organization meets threshold requirements and has the capacity to provide affordable housing for low income households, including the administration of the proposed project.

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

| URBAN AND RURAL MATRICES | Up to 190 Points
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<tr>
<td>1. PROGRAM DESIGN</td>
<td>Up to 50 points</td>
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<tr>
<td>The proposed program demonstrates exceptional planning, readiness and administrative capability. All necessary components to accomplish the project have been identified in the application.</td>
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<tr>
<td>- Program administrators with the following characteristics have been identified:</td>
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</table>
  - Has personnel who are knowledgeable in HOME grant administration; |
  - Has relevant experience in the administration of housing grants; and/or has otherwise shown the capability to administer the project; |
  - Has the ability to follow the timeframe of Attachment B: Implementation Plan of the Working Agreement; |
  - Is able to draw down funds in a timely manner; |
  - Has a lack of monitoring findings associated with past grants on which the administrator has worked; |
  - Has not left HOME funds in excess of $75,000 in a prior grant at closeout; and |
  - Responds appropriately to client concerns or complaints, contractor’s concerns or complaints, and information requests from THDA staff. |
  - THDA will also consider the number and locations of current grants an administrator is administering and other |
factors THDA, in its sole discretion, deems relevant, in evaluating an application.

- Individuals/firms providing architectural, construction management and/or inspection services have been identified, appropriately procured, and are qualified to perform the services.
  - THDA will consider the number and locations of current grants for which an individual/firm is providing inspection services in any given program year, and other factors, THDA, in its sole discretion, deems relevant in evaluating an application.

- If applicable, the lead inspector and/or risk assessors have been identified and are qualified to perform the services.
- If the applicant is a local jurisdiction, the local government is involved in the administration of the project.
- The program design should provide a timeline, prepared in accordance with THDA’s application instructions, that clearly provides for the completion of all units and the close out of the grant by June 30, 2020.
- Program designs for homeowner rehabilitation activities that set-aside all or a portion of the available assistance to households with incomes at or below 50% of AMI will be prioritized.

2. **NEED**  
   **Up to 40 points**

THDA has calculated need factors using housing statistics for counties. Factors are based on percentages rather than absolute numbers. The need factors used are the percentage of owner households who are low income; the percentage of owner households with cost burden; the percentage of affordable owner units built before 1960; the percentage of food stamp recipient households in the county; percent of owner households greater than one and one-half times overcrowded; percent of county average homeowner delinquency rate; percent of county poverty rate for all households; and county unemployment rate. Scores to be used in the evaluations are shown in Attachment Four: 2017 HOME Need Scores for Homeowner Projects.

For multi-county projects, the need score is calculated proportionately according to the number of units proposed for each county.

3. **NOT PROPORTIONALLY SERVED**  
   **Up to 40 points**

THDA shall award up to 40 points to applications submitted from areas where the amount of prior HOME funding is below the state average. The formula for awarding these points is based on the percentage of 1992 - 2016 HOME dollars awarded in each county. These calculations are shown in Attachment Five: HOME Program Not Proportionally Served. For multi-county projects, this score is calculated proportionately according to the number of units in each county.

4. **DISASTER AREAS**  
   **10 points**

THDA shall award 10 points to applications for projects located in counties that have been declared a presidential disaster area under the Robert T. Stafford Disaster Relief and Emergency Assistance Act.
in the year prior to the application due date. See Attachment Six: Disaster Counties for the current disaster areas.

5. **MATCH**

   **Up to 20 points**

   THDA shall award up to 20 points to applications that include a committed contribution of eligible match resources towards the project implementation. A commitment of eligible match contribution from an external source must be documented in the application from the source providing the contribution. To determine the points awarded, THDA will not round the percentage calculated.

   The project’s sources include an eligible HOME match contribution that is equal to or greater than 15% of the proposed HOME funds to be used for project costs

   The project’s sources include an eligible HOME match contribution that is equal to or greater than 5% and less than 15% of the proposed HOME funds to be used for project costs.

   The project’s sources include an eligible HOME match contribution that is equal to or greater than 1% and less than 5% of the proposed HOME funds to be used for project costs.

   The project’s sources include an eligible HOME match contribution that is less than 1% of the proposed HOME funds to be used for project costs.

6. **LEVERAGE.**

   **Up to 10 points**

   THDA shall award up to 10 points to applications that include the use of funds from other sources. THDA will award points in this category based on the dollar value of the funds from other sources as a percentage of the total funds in the project. Leveraged funds counted in one program year do not qualify again as leverage in subsequent years. In order to receive points, there must be written documentation of the leveraged funds in the application.

7. **ENERGY CONSERVATION**

   **Up to 10 points**

   THDA shall award up to 10 points to applications for rehabilitation that include an independent energy audit and, to the extent feasible, incorporate the recommendations of the audit report in the rehabilitation work write-up.

8. **TENNESSEE GROWTH POLICY ACT**

   **10 Points**

   TCA Section 6-58-109(c) requires THDA to award 5 points on a 100 point scale or a comparable percentage on a different point scale to municipalities or counties with approved growth plans when the local communities apply for HOME funds. Applications from counties not subject to the Tennessee Growth Policy Act will also receive these points. See Attachment Seven: Growth Plan Approvals.
### CHDO MATRIX

<table>
<thead>
<tr>
<th>Up to 180 Points</th>
<th>Up to 50 points</th>
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<tbody>
<tr>
<td><strong>1. CAPABILITY</strong></td>
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<tr>
<td>The proposed project demonstrates exceptional planning and readiness.</td>
<td>Up to 25 points</td>
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<tr>
<td>- The program design is complete and all necessary components to accomplish the project are identified in the application.</td>
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<tr>
<td>- Sites have been identified and CHDO has site control. NOTE: THDA will not be able to issue a Working Agreement unless there are specific addresses or a legal description for the property.</td>
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<tr>
<td>- CHDO has a pipeline of potential home buyers ready to purchase or working toward readiness to purchase. NOTE: Commitment of CHDO funds must be to a specific address and home buyer to meet HUD’s definition of CHDO commitment by the 24-month deadline.</td>
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<tr>
<td>- CHDO has completed an examination of neighborhood market conditions demonstrating a need for the proposed housing and the anticipated housing types, as well at the target locations or neighborhoods for which the housing is intended.</td>
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<tr>
<td>- CHDO has the capacity to secure other funding for the project. Commitment letters are included in the application.</td>
<td>Up to 25 points</td>
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<tr>
<td>The CHDO demonstrates sufficient capacity beyond threshold.</td>
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<tr>
<td>- The CHDO has produced successful affordable housing projects of similar size, scope and complexity.</td>
<td>Up to 25 points</td>
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<tr>
<td>- The CHDO has a demonstrated capacity to manage homeownership programs.</td>
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<tr>
<td>- The CHDO has paid staff with demonstrated housing development experience as documented by W-2 or W-4 forms.</td>
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<tr>
<td>- The organization operating budget reflects multiple sources of funding.</td>
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<tr>
<td>- If previous experience under HOME:</td>
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<tr>
<td>- Has the demonstrated ability to conform to the timeframe of Attachment B: Implementation Plan of the HOME Working Agreement;</td>
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<tr>
<td>- Has demonstrated its ability to draw down funds in a timely manner;</td>
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<tr>
<td>- Has demonstrated the ability to complete a project within the contract term;</td>
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</tbody>
</table>
2. NEED Up to 40 points

THDA has calculated need factors using housing statistics for counties. Factors are based on percentages rather than absolute numbers. The need factors used are percentage of owner households that are low income; the percentage of low income owner households with cost burden; and the percent of affordable owner units built before 1960; the percentage of food stamp recipient households in the county; percent of owner households greater than one and one-half times overcrowded; percent of county average homeowner delinquency rate; percent of county poverty rate for all households; and county unemployment rate. Scores to be used in the evaluations are shown in Attachment Four: 2017 HOME Need Scores for Homeowner Projects.

For multi-county projects, the need score is calculated proportionately according to the number of units proposed for each county.

3. NOT PROPORTIONALLY SERVED Up to 40 points

THDA shall award up to 40 points to applications submitted from areas where the amount of THDA and HOME funding is below the state average. The formula for awarding these points is based on the percentage of 1992-2016 HOME dollars awarded in each county. These calculations are shown in Attachment Five: HOME Program Not Proportionally Served. For multi-county projects, this score is calculated proportionately according to the number of units in each county.

4. DISASTER AREAS 10 points

THDA shall award 10 points to applications for projects located in counties that have been declared a presidential disaster area under the Robert T. Stafford Disaster Relief and Emergency Assistance Act in the year prior to the application due date. See Attachment Six: Disaster Counties for the current disaster areas.

5. MATCH Up to 20 points

THDA shall award up to 20 points to applications that include a committed contribution of eligible match resources towards the project implementation. A commitment of eligible match contribution from an external source must be documented in the application from the source providing the contribution. To determine the points awarded, THDA will not round the percentage calculated.

The project’s sources include an eligible HOME match contribution that is equal to or greater than 15% of the proposed HOME funds to be used for project costs

20 points

The project’s sources include an eligible HOME match contribution that is equal to or greater than 5% and less than 15% of the proposed HOME funds to be used for project costs.

10 points

The project’s sources include an eligible HOME match contribution that is equal to or greater than 1% and less than 5% of the proposed HOME funds to be used for project costs.

5 points

➢ Has a lack of monitoring findings; and

➢ Appropriately responds to client concerns or complaints and to THDA staff.
The project’s sources include an eligible HOME match contribution that is less than 1% of the proposed HOME funds to be used for project costs.

6. **LEVERAGE.**

   Up to 10 points

   THDA shall award up to 10 points to applications that include the use of funds from other sources. THDA will award points in this category based on the actual percentage of other funds in the project. Leveraged funds counted in one program year do not qualify again as leverage in subsequent years. In order to receive points, there must be written documentation for the leveraged funds in the application.

7. **ENERGY CONSERVATION/UNIVERSAL DESIGN**

   Up to 10 points

   a. For acquisition/rehabilitation and sale type homeownership projects, THDA shall award up to 10 points to applications that, to the extent feasible, include at least three energy conservation measures beyond that required by THDA’s Design Standards for Rehabilitation in the rehabilitation of each unit.

   b. For new construction homeownership projects, THDA shall award up to 10 points to applications that agree to construct each single family unit in accordance with the following standards beyond that which is required by THDA’s Design Standards for New Construction:

      1. At least one entrance door, whether located at the front, side, or back of the building, or through an interior garage;

         (A) Is on an accessible route served by a ramp or no-step entrance; and

         (B) Has at least a standard 36 inch door;

      2. On the first floor of the building:

         (A) Each interior door is at least a standard 32 inch door, unless the door provides access only to a closet of less than 15 square feet in area;

         (B) Each hallway has a width of at least 36 inches and is level, with ramped or beveled changes at each door threshold;

         (C) Each bathroom wall is reinforced for potential installation of grab bars;

         (D) Each electrical panel or breaker box, light switch, or thermostat is not higher than 48 inches above the floor; and

         (E) Each electrical plug or other receptacle is at least 15 inches above the floor; and

      3. The main breaker box is located inside the unit on the first floor.
Appendix E:
HOME CHDO Mini-Round
Program Description
The Tennessee Housing Development Agency (THDA) administers the federally funded HOME program to promote the production, preservation and rehabilitation of single family housing for low-income households. The purpose of this Program Description is to explain the requirements and the application process of the HOME program.

HOME funds made available to Community Housing Development Organizations (CHDOs) are awarded through a competitive application process to eligible non-profit organizations that meet the designation as a CHDO by THDA. An applicant must apply for at least $100,000 and may apply for a maximum HOME grant of $500,000. There is a $750,000 limit on the amount of HOME funds that can be awarded in any one county.

Applications under this Program Description must be received by THDA on or before 4:00 PM CDT on Thursday, July 13, 2017. THDA anticipates notifying successful applicants by August 15, 2017. HOME contracts will begin on September 1, 2017 and will end June 30, 2020.

The program description is followed by the application package. The program description and application is also available at www.thda.org. Once at the THDA website, click on BUSINESS PARTNERS and then Grant Administrators for the links to the HOME program. Click on HOME for the link to the 2017 HOME CHDO Mini-Round Program Description, Application and the application attachments. If you have questions please call (615) 815-2030.

The HOME Program

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

A. ELIGIBLE APPLICANTS

The State of Tennessee, through THDA, will accept applications for the HOME program from private, non-profit organizations. To be eligible, a non-profit organization must:

1. Meet one of the two following criteria:

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

   Or
b. Be organized and existing under the laws of another state and be qualified to do business in Tennessee (as evidenced by a Certificate of Existence from the other state’s Secretary of State dated no more than thirty (30) days prior to the application date and by a Certificate of Authorization to do business in Tennessee from the Tennessee Secretary of State, dated no more than thirty (30) days prior to the application date).

2. Demonstrate at least two (2) years of experience providing affordable housing or affordable housing related services in the state of Tennessee satisfactory to THDA, in its sole discretion.

3. Have no part of its net earnings inuring to the benefit of any member, founder, contributor or individual;

4. Have among its purposes the provision of decent housing that is affordable to low-income and moderate-income persons, as evidenced in its charter, articles of incorporation, resolutions or by-laws, and experience in the provision of housing to low income households;

5. Have standards of financial accountability that conform to 2 CFR Part 200, Uniform Administrative Requirements, Audit Requirements and Cost Principles; and

6. Have an IRS designation under Section 501(c)(3) or Section 501(c)(4) of the federal tax code. A 501(c)(3) non-profit applicant may not submit an application until they have received their designation from the IRS. A 501(c)(4) non-profit applicant must provide documentation satisfactory to THDA, in its sole discretion, that the non-profit has filed the necessary materials with the IRS and received a response from the IRS demonstrating 501(c)(4) status.

In addition to meeting all of the requirements noted above, nonprofit organizations also must meet the requirements for designation as a CHDO:

1. Not be controlled by, or under the direction of, individuals or entities seeking to derive profit or gain from the CHDO. If a CHDO is sponsored or created by a for-profit entity, all of the following shall apply:

   a. The for-profit entity may not be an entity whose primary purpose is the development or management of housing, such as a builder, developer or real estate management firm;

   b. The for-profit entity may not have the right to appoint more than one-third of the membership of the CHDO’s governing body. CHDO board members appointed by the for-profit entity may not appoint the remaining two-thirds of the board members;

   c. The CHDO must be free to contract for goods and services from vendors of its own choosing;

   d. The officers, directors, owners (stockholders, managers, members, etc.) or employees of the for-profit entity cannot be officers, directors, owners (stockholders, managers, members, etc.) or employees of the CHDO.

2. Is not a governmental entity (including the participating jurisdiction, other jurisdiction, Indian tribe, public housing authority, Indian housing authority, housing finance agency, or redevelopment authority) and is not controlled by a governmental entity. An organization that is created by a governmental entity may qualify as a CHDO; however, the governmental entity may not have the right to appoint more than one-third of the membership of the organization’s governing body and no more than one-third of the board members may be public officials or
employees of recipient governmental entity. Board members appointed by the State or local government may not appoint the remaining two-thirds of the board members. The officers or employees of a governmental entity may not be officers of the Board or employees of a CHDO

3. Maintains accountability to low income community residents by:

a. Including residents of low-income neighborhoods, other low-income community residents, or elected representatives of low-income neighborhood organizations in at least one-third of the CHDO’s governing board's membership. For urban areas, “community” may be a neighborhood or neighborhoods, city, county or metropolitan area; for rural areas, it may be a neighborhood or neighborhoods, town, village, county, or multi-county area (but not the entire State); and

b. Providing a formal process for low-income program beneficiaries to advise the CHDO in its decisions regarding the design, site selection, development, and management of affordable housing.

4. Has a demonstrated capacity for carrying out housing projects assisted with HOME funds. A CHDO undertaking development activities as a developer or sponsor must satisfy this requirement by having paid employees with housing development experience who will work on projects assisted with HOME funds. Paid staffing may be documented by providing copies of the most recent W-2 or W-4, as applicable, issued by the nonprofit entity for each staff member. For its first year of funding as a CHDO, a CHDO may satisfy this requirement through a contract with a consultant who has housing development experience to train appropriate key CHDO staff. A CHDO that will own housing must demonstrate capacity to act as owner of a project and meet the requirements of 24 CFR 92.300(a)(2). A CHDO does not meet the test of demonstrated capacity based on any person who is a volunteer or whose services are donated or cost allocated by another organization, or by hiring a consultant.

5. Has a history of serving the community within which the housing to be assisted with HOME funds is to be located. In general, a CHDO must be able to show at least one year of serving the community through housing activities benefiting low income persons or families before HOME funds may be awarded to that CHDO. However, a newly created CHDO formed by local churches, service organizations, or neighborhood organizations may meet this requirement by demonstrating that its parent organization has at least one year of serving the community through housing activities benefiting low income persons or families.

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

All applicants with prior HOME grants from THDA must meet both of the following requirements:

1. The organization has requested (submitted an official Request for Payment Form with supporting documentation) funds by July 31, 2017, equal to the following percentages of the total of prior grants received in order to be eligible under this Program Description:

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<thead>
<tr>
<th>HOME GRANT YEAR</th>
<th>SPEND DOWN REQUIREMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>1992 – 2012</td>
<td>100%</td>
</tr>
</tbody>
</table>
CHDOs that were funded for homeownership programs that generate CHDO proceeds will have to demonstrate a need for additional HOME funds and provide supporting documentation that neighborhood market conditions demonstrate a need for the proposed project.

2. To be eligible, all applicants must be in compliance with all other THDA programs in which they participate.

B. ALLOCATION OF FUNDS

THDA currently has available approximately $1,000,000 in 2017 HOME funds that will be made available to support the development of housing provided under this program description.

Additionally, THDA has set-aside approximately $100,000 of its 2017 HOME allocation for CHDO operating expenses. The operating expense funds must be used to cover the salaries of the CHDOs paid staff in implementing the HOME funded project.

To be funded, an application must receive a minimum threshold score of 90, an amount equal to 50% of the total points available under the CHDO scoring matrix.

Beginning with the 2015 HOME allocation, HUD no longer consider a PJ as meeting its 24-month CHDO commitment through a cumulative total of CHDO commitments since 1992. Each grant year must meet its own 24-month commitment deadline. In addition, the execution of a HOME Working Agreement and the establishment of a CHDO sub-grant in IDIS is insufficient to meet this requirement. Thus a successful CHDO that receives an allocation of 2017 CHDO funds must commit those funds to specific units no later than June 30, 2019. **HUD will recapture any 2017 CHDO funds not committed to specific CHDO activities by June 30, 2019.** CHDO applicants need to be aware of these dates and have a pipeline of eligible home buyers so they can begin their projects as soon as the environmental reviews are completed. THDA will closely monitor the performance of selected grantees to meeting these commitment requirements. If by April 1, 2018, the organization has not made sufficient progress in implementing its funding award, at THDA’s sole determination, THDA may reduce the award in order to allow sufficient time for the funds to be reallocated to another qualified organization.

If in the opinion of THDA, the applications submitted do not contain viable proposals or are from a CHDO that lacks the organizational potential to comply with all HOME affordability requirements, THDA may choose not to award any or all of the funds set-aside for CHDOs in the current application round.

HOME awards will be in the form of a reimbursement grant. Grantees will be required to repay any HOME funds expended on projects that are not completed and ready for occupancy by the close of the grant term. Grantees may also be required to repay HOME funds as described in the Working
Agreement. Required HOME land use restrictive covenants must be recorded prior to any other financing documents.

C. ELIGIBLE ACTIVITIES

The HOME Program establishes specific eligible activities that must address the housing needs of low-income households. Manufactured housing and manufactured housing lots are not eligible for HOME assistance. Housing does not include emergency shelters (including shelters for disaster victims) or facilities such as nursing homes, convalescent homes, hospitals, residential treatment facilities, correctional facilities, and dormitories, including those for farm workers or housing for students.

1. **CHDOs must use HOME funds to develop units for homeownership, including new construction or acquisition and substantial rehabilitation of substandard single-family dwellings.** The CHDO must be the owner and developer of all units at the time the units are constructed or rehabilitated. When units are sold to eligible home buyers, the HOME funds must be repaid to the CHDO as CHDO proceeds and must be used to develop additional single-family units for homeownership. A CHDO must allow an amount up to $14,999 of HOME funds to remain with the unit as a soft second mortgage as necessary to qualify the household for permanent financing, but not less than $1,000. THDA requires that a subsidy remain in the financing when the unit is sold so affordability is based on the less restrictive recapture provision of the HOME regulations. Any homeownership unit developed by a CHDO that cannot be sold to an eligible homebuyer within nine months of the Certificate of Occupancy must be converted to rental housing and rented to an income eligible tenant.

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

The following requirements will also apply:

**Soft second mortgages.** Any HOME funds used for a soft second mortgage in homeownership programs are limited to the lesser of $14,999 in HOME funds or the amount of HOME funds necessary to qualify the household for permanent financing, but not less than $1,000. All grant recipients using HOME for soft second mortgages must use the THDA single-family underwriting template to determine the amount of HOME assistance, and must submit the determination to THDA for review and final approval. If the underwriting template indicates that the home buyer does not have an unmet need for the soft second mortgage, the grant recipient may not provide direct HOME assistance to that home buyer. The amount of the soft second mortgage is the “direct HOME subsidy” provided to the home buyer and subject to recapture.

The soft second mortgage will have an affordability period of five years which is forgiven at the end of the fifth year if the unit remains in compliance, i.e., the unit remains the permanent residence of the initial buyer and is not leased or vacated. If the unit is sold or transferred during the affordability period, the amount of the HOME subsidy subject to recapture will be reduced by twenty percent (20%) per year of occupancy by the initial home buyer. If the unit is leased or vacated during the affordability period, the entire HOME subsidy must be repaid.
The soft second mortgages may not be combined with other THDA-funded “second mortgage” assistance programs, including Great Choice Loan Plus assistance, or with funding available through the New Start program, and any subsequent or similar programs operated by THDA. The THDA HOME funded soft second mortgage may be combined with a THDA Great Choice first mortgage loan.

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

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

**Permanent Financing.** Under homeownership programs, THDA expects the use of THDA mortgage loans whenever suitable. Other financing may be used if it is comparable to a THDA mortgage loan. Permanent financing is considered comparable if the interest rate does not exceed the prevailing THDA Great Choice interest rate by more than one percentage point and when it is demonstrated that the home buyer represents a commensurate underwriting risk to the lender. All loans must have a fixed interest rate fully amortizing over the 30 year term of the loan. There can be no pre-payment penalty for early payoffs.

**Home Buyer Contribution.** The home buyer must make a contribution from their own funds equal to one percent (1%) of the purchase price of the property.

**Home Buyer Education.** All home buyers must complete a home buyer education program from a THDA qualified home buyer education provider prior to purchase.

**Neighborhood market conditions.** Applicants must document that neighborhood market conditions demonstrate a need for the project and must complete a market study as part of the 2017 HOME CHDO Mini-Round application cycle.

**Deadline for Sale.** Homeownership units must be sold to an eligible home buyer within nine (9) months of project completion. If a homeownership unit is not sold to an eligible home buyer within nine months of the Certificate of Occupancy, the unit must be converted to rental housing for the appropriate rental affordability period or the HOME funds must be repaid by the grant recipient to THDA.

THDA expects that the grant recipient will not only shepherd the home buyer through the home buying process, but also work toward fostering an on-going relationship with the home buyer. This responsibility includes facilitating additional homeowner counseling, verifying homeowner occupancy requirements annually, and monitoring mortgage loan default issues.

**2. CHDO Operating Expenses, Developer’s Fees and CHDO Proceeds.**

a. **CHDO Operating Expenses.** A CHDO may request up to 7% of the funds awarded for the acquisition and rehabilitation or new construction of housing for sale to low and moderate income home buyers as CHDO operating expenses to help with the administrative costs of operating the organization. Operating expenses are separate from project funds and are funded from the 5% set-aside for CHDO operating expenses from the annual HOME allocation.
b. **Developers Fees.** A CHDO may also request an 8% developer’s fee if the CHDO is acting as a developer of housing. The developer’s fee is 8% of the HOME funds used to construct or acquire and rehabilitate the unit. The developer’s fee is a project soft cost and counts against the maximum per unit subsidy limit.

c. **CHDO Proceeds.** CHDO proceeds are the HOME funds returned to a CHDO upon the sale of a unit developed by the CHDO from the buyer’s permanent financing. The CHDO must use its CHDO proceeds to develop more housing for homeownership. A CHDO may use 15% of the CHDO proceeds for operating expenses, divided as follows: Maximum of 7% for administration and Maximum of 8% for developer’s fees. Once the CHDO proceeds are used a second time to develop more housing for homeownership, the HOME restrictions on the use of proceeds are eliminated. The 25% cap on the amount of CHDO proceeds that can be used for operating or administrative expenses has been eliminated. This policy applies retroactively to current, active CHDO grants.

3. **Project Soft Costs.**

   In planning their programs, applicants may include the costs for inspections and work write-ups as a project-related soft cost. The costs for inspections and work write-ups are capped at $2,500. In addition to the costs for inspections and work write-ups, the costs for lead-based paint inspections, risk assessments and clearance testing, and architectural and engineering fees are also paid as project soft costs. Costs associated with HUD-mandated THDA inspections are also a project soft cost, but do not count against the $2,500 cap. All project soft costs count toward the HUD maximum per unit subsidy limit.

D. **PROHIBITED ACTIVITIES**

1. Provide project reserve accounts, or operating subsidies;

2. Provide tenant-based rental assistance for the special purposes of the existing Section 8 program, in accordance with Section 212(d) of the Act;

3. Provide non-federal matching contributions required under any other Federal program;

4. Provide assistance authorized under Section 9 of the 1937 Act (annual contributions for operation of public housing);

5. Carry out activities authorized under 24 CFR Part 968 (Public Housing Modernization);

6. Provide assistance to eligible low-income housing under 24 CFR Part 248 (Prepayment of Low Income Housing Mortgages);

7. Provide assistance (other than assistance to a home buyer to acquire housing previously assisted with HOME funds) to a project previously assisted with HOME funds during the period of affordability established by HUD or THDA in the written agreement. However, additional HOME funds may be committed to a project up to one year after project completion, but the amount of HOME funds in the project may not exceed the HUD maximum per-unit subsidy amount;

8. Pay for any cost that is not eligible under 24 CFR 92.206 through 92.209;
9. Use HOME funds for rental housing or homeowner rehabilitation projects, or to provide only down payment assistance without development activity. A CHDO funded through the 15% CHDO set-aside can only participate in the HOME program if they are the owner and developer of a project.

E. LAYERING

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

F. MATCH

For the FY 2017 HOME program, THDA will continue to provide the required federal match. Although no local match is required from applicants, THDA will award points based on the contribution of eligible match reflected in an application as specified in the scoring matrix. THDA will count any non-federal project funds or other resources reflected in successful applications that qualify as match under the HOME rule toward the match requirement.

HOME match is permanent, non-federal contributions to a project. Matching contributions may be in the form of one or more of the following:

a. Cash contributions not provided by the assisted household, not provided by the developer/owner, and not from a federal source, including the present value of the interest subsidy for loans made at rates below market.

b. Reasonable value of donated site-preparation and construction materials.

c. Reasonable rental value of the donated use of site preparation or construction equipment.

d. Waived fees and taxes.

e. Property donation or below-market sale. A copy of the appraisal and/or purchase contract must be submitted. The donor/seller of the property must also provide a statement certifying that the property was donated or sold for affordable housing purposes and an acknowledgment that the donor/seller received the URA Guide Form Notice Disclosure to Seller, as well as the HUD booklet entitled, “When a Public Agency Acquires Your Property.” If the property was originally acquired with federal funds, the value of the property is not match eligible.

f. The direct cost of donated home buyer counseling services provided to families that acquire properties with HOME funds under the provisions of 24 CFR §92.254, including on-going counseling services provided during the period of affordability. Counseling may not be valued at more than $40 per hour.

g. Reasonable value of donated or volunteer labor or professional services. Unskilled volunteer labor may not be valued at more than $10 per hour; skilled volunteer labor may be valued at the documented going rate.
h. Value of sweat equity may also be eligible if every assisted household under the HOME grant award is required to perform sweat equity. Sweat equity may not be valued at more than $10 per hour.

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

THDA will monitor the contribution of match throughout the implementation of the grant.

G. LEVERAGE

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

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

H. HOME PROGRAM REQUIREMENTS

1. INCOME LIMITS

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

"Very low income household" means a household whose income does not exceed 50% of the area median income, adjusted for household size.

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

Current limits are in Attachment Three: Income Limits for the HOME Program. Median income for an area or the state shall be that median income estimate made by HUD. Median incomes change when HUD makes revised estimates.
2. FORM OF ASSISTANCE

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

3. AFFORDABILITY PERIOD

At the time of the sale of the unit to an eligible home buyer, the CHDO must leave HOME funds in the unit as a soft second mortgage loan in an amount equal to the lesser of $14,999 or the amount of HOME funds necessary to qualify a household for permanent financing, but not less than $1,000. There will be an affordability period of five years secured by a Note and Deed of Trust between the CHDO and the home buyer. The HOME loan is forgiven at the end of the fifth year if the unit remains in compliance with HOME requirements. This means that the property remains the primary residence of the initial home buyer and is not leased or vacated; and if the property is sold or transferred at the end of the affordability period, the home buyer has complied with these recapture provisions. If the unit is sold or transferred during the affordability period, the amount of HOME subsidy subject to recapture will be reduced by twenty percent (20%) per year of occupancy by the initial home buyer. If the unit is leased or vacated during the affordability period, the entire HOME subsidy must be repaid to THDA.

Sale or Transfer of the Property. The HOME-assisted home buyer may sell or otherwise transfer the unit on or before the end of the affordability period to any willing buyer at any price, and the amount of the HOME subsidy subject to recapture will be reduced by 20% per year of occupancy by the initial home buyer. The amount subject to recapture is limited by the availability of net proceeds. The net proceeds are the sales price minus superior non-HOME loan repayments minus closing costs. If the net proceeds are not sufficient to recapture the remaining outstanding principal balance of the HOME Note plus the amount of the down payment made by the homeowner, if any, plus the amount of any capital improvement investment made by the homeowner, then the grant recipient shall recapture a pro rata share of the net proceeds of the sale in lieu of the full remaining outstanding principal balance of the HOME Note. “Capital improvement investment” means the improvements to the property made at the home buyer’s expense (and not through some other form of subsidy), as evidenced by receipts or cancelled checks detailing the capital improvements made. Capital improvements do not include items of maintenance, deferred maintenance or cosmetic improvements. The pro rata amount to be recaptured shall be calculated in accordance with the HOME Program Regulations at 24 CFR 92.254(a)(5)(ii)(A)(3) as follows:

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

HOME Subsidy + Homeowner Investment  \( X \text{ Net Proceeds} = \text{HOME Amount to Recapture} \)

Homeowner Investment  \( X \text{ Net Proceeds} = \text{HOME Amount to Recapture} \)

HOME Subsidy + Homeowner Investment

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

a.  \textit{Application of Forgiveness Feature}. Once the net proceeds are determined from the sale of the property, the grant recipient shall reduce the amount due based on the length of time the home buyer has occupied the home in relation to the affordability period. Soft second mortgages up to $14,999 have a five year affordability period and a forgiveness feature of 20% per year.

b.  \textit{Amount subject to recapture}. The HOME investment that is subject to recapture is based on the amount of HOME assistance that enabled the home buyer to buy the housing unit. This includes any HOME assistance that reduced the purchase price from fair market value to an affordable price, but excludes the amount between the cost of producing the unit and the market value of the property (i.e., the development subsidy).

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

\textit{Construction Financing}. For CHDOs using HOME for construction financing to develop homeownership units, the initial affordability period will be based on the amount of HOME funding invested in the development of the unit under the resale provisions of the HOME regulations. In order to enforce the provisions of the Working Agreement with the CHDO, THDA will require that a Restrictive Covenant and Deed of Trust be recorded against the property prior to drawing down HOME funds for construction. When the unit is sold to an eligible home buyer, THDA will provide the closing agent a copy of the release for Restrictive Covenant and Deed of Trust. The CHDO must provide the closing agent with a Grant Note and Deed of Trust under the recapture provisions. Upon receipt by THDA of a copy of the Grant Note, the recorded Deed of Trust between the home buyer and the CHDO, the recorded deed from the seller to the home buyer, and the fully executed final TILA-RESPA Integrated Disclosure (TRID) Settlement Statement, the original Release of Lien is forwarded to the closing agent for recording.
4. LEVEL OF SUBSIDY

<table>
<thead>
<tr>
<th>MINIMUM HOME DOLLARS</th>
<th>$ 1,000</th>
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<tr>
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5. PROPERTY STANDARDS

Property standards must be met when HOME funds are used for a project. Any housing constructed or rehabilitated with THDA HOME funds must meet all applicable local, county and state codes, rehabilitation standards, Uniform Property Condition Standards (UPCS), and zoning ordinances at the time of project completion.

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

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

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

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

The International Code books are available from:

**Eastern Regional Office (BIR)**
900 Montclair Road
Birmingham, AL 35213
[P] 888-ICC-SAFE (888-422-7233) and press 0
[F] (205) 599-9871
Open 8 a.m. to 4 p.m., Central, Monday-Friday

**Central Regional Office (CH)**
4051 Flossmoor Road
Country Club Hills, IL 60478
[P] 888-ICC-SAFE (888-422-7233) and press 0
[F] (708) 799-4981 or 1-800-214-7167
Open 8 a.m. to 4 p.m., Central, Monday-Friday
Disaster Mitigation. All new construction should be built in a method and/or location that would attempt to protect all new construction from possible disaster due to either a man-made issue, or an act of God that may cause physical or structural damage to the home. The methods should include any items that may be recommended, or required by either local, state, or federal agencies dealing with disasters.


Energy Conservation. In addition to meeting the State-adopted edition of the International Energy Conservation Code, new construction projects must be Energy Star qualified as certified by an independent Home Energy Rating System (HERS) rater or achieve a HERS index of 85 or less when tested by a certified rater.

Section 504. Section 504 of the Rehabilitation Act of 1973 prohibits discrimination in federally assisted activities and programs on the basis of disability, and imposes requirements to ensure accessibility for qualified individuals with disabilities to these programs and activities.

6. SALES PRICE LIMITS

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

I. UNIVERSAL DESIGN/VISITABILITY

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

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

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

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

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

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

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

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

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

### J. HOME RELOCATION REQUIREMENTS

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

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

Section 104(d) of the Housing and Community Development Act ("The Barney Frank Amendments") and HUD's Residential Anti-Displacement and Relocation Assistance Plan include additional relocation requirements. This extra level of relocation protection may be triggered for low-income households when units are converted or demolished with Community Development Block Grant (CDBG) or HOME funds. In addition, when Section 104(d) is triggered, jurisdictions may need to replace any low/moderate income dwelling units that are lost due to the conversion or demolition. This section refers only to residential relocation. If non-residential (commercial/industrial) relocation is involved, contact THDA.
Understanding how relocation requirements are triggered, alternate ways of meeting them, and the costs of the alternatives is essential in making HOME program decisions. Concerns about relocation may cause an administrator to consider establishing a preference for vacant buildings. However, administrators should also consider that vacant buildings are often much deteriorated. Rehabilitating an occupied building even with the cost of assisting tenants to remain or relocate, may be less costly than rehabilitating a vacant building. In occupied buildings, program administrators must consider whether occupants will be able to return after rehabilitation and whether Housing Choice Voucher (Section 8) assistance is available to help meet relocation costs. Selecting vacant projects does not relieve all relocation concerns. Vacant buildings in good condition may have been recently occupied. If so, the program administrator must consider whether the owner removed the tenants in order to apply for HOME assistance for a vacant building. If so, these tenants are displaced persons.

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

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

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

**WHO IS NOT A DISPLACED PERSON?** - A tenant evicted for cause, assuming the eviction was not undertaken to evade URA obligations. A person with no legal right to occupy the property under State or local law (e.g., squatter). A tenant who moved in after the application was submitted but before signing a lease and commencing occupancy, was provided written notice of the planned project, it’s possible impact on the person (e.g., the person may be displaced, temporarily relocated, or experience a rent increase), and the fact that the person would not qualify as a "displaced person" (or for any assistance under URA) as a result of the project. A person, after being fully informed of their rights, waives them by signing a Waiver Form.

**HOW IS DISPLACEMENT TRIGGERED?**

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

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

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

**K. HOME RESIDENTIAL ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE PLAN**

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

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

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

**L. EQUAL OPPORTUNITY AND FAIR HOUSING**

No person in the United States shall on the grounds of race, color, religion, sex, familial status, national origin, or disability be excluded from participation, denied benefits or subjected to discrimination under any program funded in whole or in part by HOME funds. The following Federal requirements as set forth in 24 CFR 5.105(a), Nondiscrimination and equal opportunity, are applicable to HOME projects:
<table>
<thead>
<tr>
<th>Law</th>
<th>CFR Part</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fair Housing Act</td>
<td>24 CFR 100</td>
</tr>
<tr>
<td>Executive Order 11063, as amended (Equal Opportunity in Housing)</td>
<td>24 CFR 107</td>
</tr>
<tr>
<td>Title VI of the Civil Rights Act of 1964 (Nondiscrimination in Federal programs)</td>
<td>24 CFR 1</td>
</tr>
<tr>
<td>Age Discrimination Act of 1975</td>
<td>24 CFR 146</td>
</tr>
<tr>
<td>Section 504 of the Rehabilitation Act of 1973</td>
<td>24 CFR 8</td>
</tr>
<tr>
<td>Section 109 of Title I of the Housing and Community Development Act of 1974</td>
<td>24 CFR 6</td>
</tr>
<tr>
<td>Title II of the Americans with Disabilities Act</td>
<td>42 U.S.C. §12101 et seq.</td>
</tr>
<tr>
<td>Equal Access to Housing in HUD Programs Regardless of 203, Sexual Orientation or Gender Identity 882</td>
<td>24 CFR Parts 5, 200, 236, 400, 570, 574, 891 and 982</td>
</tr>
<tr>
<td>Section 3 of the Housing &amp; Urban Development Act of 1968</td>
<td>24 CFR 135</td>
</tr>
<tr>
<td>• Section 3 requires that the employment and other economic opportunities generated by Federal financial assistance for housing and community development programs shall, to the greatest extent feasible, be directed toward low-income persons, particularly those who are recipients of government assistance for housing.</td>
<td></td>
</tr>
<tr>
<td>Executive Order 11246, as amended (Equal Employment Opportunity Programs)</td>
<td>41 CFR 60</td>
</tr>
<tr>
<td>Executive Order 11625, as amended (Minority Business Enterprises)</td>
<td></td>
</tr>
<tr>
<td>Executive Order 12432, as amended (Minority Business Enterprise Development)</td>
<td></td>
</tr>
<tr>
<td>Executive Order 12138, as amended (Women’s Business Enterprise)</td>
<td></td>
</tr>
<tr>
<td>• Executive Orders 11625, 12432, and 12138 (Minority/Women's Business Enterprise) require that PJs and local programs must prescribe procedures acceptable to HUD for a minority outreach program to ensure the inclusion, to the maximum extent possible, of minorities and women and entities owned by minorities and women in all contracts. Local programs must also develop acceptable policies and procedures if their application is approved by THDA.</td>
<td></td>
</tr>
<tr>
<td>The HUD Office of Fair Housing also includes the following fair housing laws and Presidential Executive Orders which are not included in 24 CFR 5.105(a) but which are applicable to federally-assisted programs:</td>
<td></td>
</tr>
</tbody>
</table>
Executive Order 12892, as amended  
(Affirmatively Furthering Fair Housing)

Executive Order 12898

Executive Order 13166  
(Limited English Proficiency)

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

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

M. SITE AND NEIGHBORHOOD STANDARDS

Housing provided through the HOME program must be suitable from the standpoint of facilitating and furthering full compliance with the applicable provisions of Title VI of the Civil Rights Act of 1964, the Fair Housing Act, Executive Order 11063, and HUD regulations issued pursuant thereto; and must promote greater choice of housing opportunities. Grantees must ensure that the proposed activity does not allow or promote segregation on the basis of race, disability or income.

N. AFFIRMATIVE MARKETING

Prior to beginning a HOME project, grant recipients must adopt affirmative marketing procedures and requirements for all HOME funded home buyer projects with five or more units. Affirmative marketing steps consist of actions to provide information and otherwise attract eligible persons in the housing market area to the available housing without regard to race, color, national origin, sex, religion, familial status or disability. These must be approved by THDA prior to any HOME funds being committed to a project. Requirements and procedures must include:

1. Methods for informing the public, owners and potential tenants about fair housing laws and the local program's policies;

2. A description of what owners and/or the program administrator will do to affirmatively market housing assisted with HOME funds;

3. A description of what owners and/or the program administrator will do to inform persons not likely to apply for housing without special outreach;

4. Maintenance of records to document actions taken to affirmatively market HOME-assisted units and to assess marketing effectiveness; and

5. Description of how efforts will be assessed and what corrective actions will be taken where requirements are not met.
O. ENVIRONMENTAL REVIEW

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

THDA, as the Participating Jurisdiction, will be responsible for carrying out environmental reviews. THDA must request the release of funds from HUD for any projects of non-profit organizations. The non-profit organizations will be responsible for gathering the information required for the environmental reviews. HOME funds and any other funds involved in the project cannot be committed until the environmental review process has been completed and the HOME funds have been released. The Environmental Review covers the entire project, not just the portion funded by HOME. Therefore, except under very limited circumstances, no funds, including both HOME and non-HOME resources, may be expended on a project prior to the release of funds under the Environmental Review process. Any such expenditure will make the entire project ineligible for funding under the HOME program.

P. LEAD-BASED PAINT

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

Q. LABOR STANDARDS

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

R. DEBARMENT AND SUSPENSION

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

S. FLOOD PLAINS

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

T. CONFLICT OF INTEREST

In the procurement of property and services, the conflict of interest provisions at 2 CFR 200.112, apply. In all cases not governed by 2 CFR 200.112, the conflict of interest provisions of the HOME Rule apply:
The HOME conflict of interest provisions apply to any person who is an employee, agent, consultant, officer, elected official or appointed official of THDA, a State recipient or subrecipient receiving HOME funds. No person listed above who exercise or have exercised any functions or responsibilities with respect to activities assisted with HOME funds or who are in a position to participate in a decision-making process or gain inside information with regard to these activities may obtain a financial interest or financial benefit from a HOME-assisted activity, or have a financial interest in any contract, subcontract or agreement with respect to the HOME-assisted activity, or the proceeds from such activity, either for themselves or those with whom they have business or immediate family ties, during their tenure or for one year thereafter. Immediate family ties include (whether by blood, marriage or adoption) the spouse, parent (including stepparent), child (including a stepchild), brother, sister (including a stepbrother or stepsister), grandparent, grandchild, and in-laws of a covered person.

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

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

U. PROCUREMENT

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

Applicants should obtain 3 to 5 bids using formal advertising or requests for proposals for the procurement of professional services such as grant administration, inspections, and work write-ups. There must be an established selection procedure and a written rationale for selecting the successful bid or proposal.

V. APPLICATION AND EVALUATION PROCEDURE

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

Non-profit applicants must submit Part I of Attachment One: Non-Profit/CHDO Checklist with supporting documentation. Documentation requested for submission through the Participant Information...
Management System (PIMS) must be submitted electronically through PIMS. THDA will not consider paper copies of these documents submitted with their application.

Additional requirements for non-profit organizations, including CHDOs, are listed on Attachment One: Non-Profit/CHDO Checklist. Documentation must be submitted along with the completed Checklist to demonstrate that the organization meets threshold requirements and has the capacity to provide affordable housing for low income households, including the administration of the proposed project.

Applications meeting the threshold criteria will be scored and ranked in descending numerical order within the based on the criteria outlined in the CHDO Scoring Matrix. In the event of a tie score, THDA first will select the application with the highest Need score and then, if a tie still remains, the application with the highest Not Proportionally Served score.

**CHDO SCORING MATRIX**

<table>
<thead>
<tr>
<th>Total Points Available: 180</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. <strong>CAPABILITY</strong></td>
</tr>
</tbody>
</table>

The proposed project demonstrates exceptional planning and readiness.

- The program design is complete and all necessary components to accomplish the project are identified in the application.

- Sites have been identified and CHDO has site control. NOTE: THDA will not be able to issue a Working Agreement unless there are specific addresses or a legal description for the property.

- CHDO has a pipeline of potential home buyers ready to purchase or working toward readiness to purchase. NOTE: Commitment of CHDO funds must be to a specific address and home buyer to meet HUD’s definition of CHDO commitment by the 24-month deadline.

- CHDO has completed an examination of neighborhood market conditions demonstrating a need for the proposed housing and the anticipated housing types, as well at the target locations or neighborhoods for which the housing is intended.

- CHDO has the capacity to secure other funding for the project. Commitment letters are included in the application.

The CHDO demonstrates sufficient capacity beyond threshold.

- The CHDO has produced successful affordable housing projects of similar size, scope and complexity.

- The CHDO has a demonstrated capacity to manage homeownership programs.

- The CHDO has paid staff with demonstrated housing development experience as documented by W-2 or W-4 forms.
• The organization operating budget reflects multiple sources of funding.

• If previous experience under HOME:
  ➢ Has the demonstrated ability to conform to the timeframe of Attachment B: Implementation Plan of the HOME Working Agreement;
  ➢ Has demonstrated its ability to draw down funds in a timely manner;
  ➢ Has demonstrated the ability to complete a project within the contract term;
  ➢ Has a lack of monitoring findings; and
  ➢ Appropriately responds to client concerns or complaints and to THDA staff.

2. NEED  Up to 40 points
THDA has calculated need factors using housing statistics for counties. Factors are based on percentages rather than absolute numbers. The need factors used are percentage of owner households that are low income; the percentage of low income owner households with cost burden; and the percent of affordable owner units built before 1960; the percentage of food stamp recipient households in the county; percent of owner households greater than one and one-half times overcrowded; percent of county average homeowner delinquency rate; percent of county poverty rate for all households; and county unemployment rate. Scores to be used in the evaluations are shown in Attachment Four: 2017 HOME Need Scores for Homeowner Projects.

For multi-county projects, the need score is calculated proportionately according to the number of units proposed for each county.

3. NOT PROPORTIONALLY SERVED  Up to 40 points
THDA shall award up to 40 points to applications submitted from areas where the amount of THDA and HOME funding is below the state average. The formula for awarding these points is based on the percentage of 1992-2016 HOME dollars awarded in each county. These calculations are shown in Attachment Five: HOME Program Not Proportionally Served. For multi-county projects, this score is calculated proportionately according to the number of units in each county.

4. DISASTER AREAS  10 points
THDA shall award 10 points to applications for projects located in counties that have been declared a presidential disaster area under the Robert T. Stafford Disaster Relief and Emergency Assistance Act in the year prior to the application due date. See Attachment Six: Disaster Counties for the current disaster areas.
5. MATCH

THDA shall award up to 20 points to applications that include a committed contribution of eligible match resources towards the project implementation. A commitment of eligible match contribution from an external source must be documented in the application from the source providing the contribution. To determine the points awarded, THDA will not round the percentage calculated.

The project’s sources include an eligible HOME match contribution that is equal to or greater than 15% of the proposed HOME funds to be used for project costs

The project’s sources include an eligible HOME match contribution that is equal to or greater than 5% and less than 15% of the proposed HOME funds to be used for project costs.

The project’s sources include an eligible HOME match contribution that is equal to or greater than 1% and less than 5% of the proposed HOME funds to be used for project costs.

The project’s sources include an eligible HOME match contribution that is less than 1% of the proposed HOME funds to be used for project costs.

6. LEVERAGE.

THDA shall award up to 10 points to applications that include the use of funds from other sources. THDA will award point in this category based on the actual percentage of other funds in the project. Leveraged funds counted in one program year do not qualify again as leverage in subsequent years. In order to receive points, there must be written documentation for the leveraged funds in the application.

7. ENERGY CONSERVATION/UNIVERSAL DESIGN

a. For acquisition/rehabilitation and sale type homeownership projects, THDA shall award up to 10 points to applications that, to the extent feasible, include at least three energy conservation measures beyond that required by THDA’s Design Standards for Rehabilitation in the rehabilitation of each unit.

b. For new construction homeownership projects, THDA shall award up to 10 points to applications that agree to construct each single family unit in accordance with the following standards beyond that which is required by THDA’s Design Standards for New Construction:

(1) At least one entrance door, whether located at the front, side, or back of the building, or through an interior garage;

   (A) Is on an accessible route served by a ramp or no-step entrance; and

   (B) Has at least a standard 36 inch door;

(2) On the first floor of the building:
(A) Each interior door is at least a standard 32 inch door, unless the door provides access only to a closet of less than 15 square feet in area;

(B) Each hallway has a width of at least 36 inches and is level, with ramped or beveled changes at each door threshold;

(C) Each bathroom wall is reinforced for potential installation of grab bars;

(D) Each electrical panel or breaker box, light switch, or thermostat is not higher than 48 inches above the floor; and

(E) Each electrical plug or other receptacle is at least 15 inches above the floor; and

(3) The main breaker box is located inside the unit on the first floor.
Appendix F:

ESG Program Description
Housing Grant Application  
2017 Emergency Solutions Grant Program

Program Description and Application Package
Tennessee Housing Development Agency

The Emergency Shelter Grants Program was established by the Homeless Housing Act of 1986 in response to the growing issue of homelessness in the United States. In 1987, the program was incorporated into Title IV of the Stewart B. McKinney Homeless Assistance Act (42 U.S.C. Sec. 11371-11378), now known as the McKinney-Vento Homeless Assistance Act. The U.S. Department of Housing and Urban Development (HUD) awards these funds to the State of Tennessee. The Governor of Tennessee has designated the Tennessee Housing Development Agency (THDA) to administer ESG funds on behalf of the State.

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

The new ESG Program is designed to identify sheltered and unsheltered homeless persons, as well as those at risk of homelessness, and provide the services necessary to help those persons to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness. The change in program name reflects the change in focus from addressing the needs of the homeless in emergency or transitional shelters to assisting people to regain stability in permanent housing. THDA anticipates an ESG allocation in 2017 of approximately $3 million.

Under the HEARTH regulations, the State is required to consult with each Continuum of Care (CoC) that serves its jurisdiction to determine how to allocate ESG funds. THDA will consult with each CoC as part of the application evaluation process to assess the applicant’s participation in and coordination with the activities of the CoC.

The purpose of this Program Description is to explain the requirements and the application process for the ESG Program. Agencies applying for 2017 ESG funding must include in their application documentation that is supported by data showing: 1) need for the program; 2) evidence of homelessness or at-risk of homelessness population within the community; 3) a plan that summarizes how funds will be used to address the unmet needs of their community; and 4) evidence that the applicant has collaborated with the local Continuum of Care (CoC) and that activities selected will help the CoC to meet its goals to address and end homelessness. Preference is given to applicants whose programs will help to meet priorities identified by HUD, the State of Tennessee, and the local Continuum of Care. Programs that will provide access to permanent rapid re-housing are preferred.
ESG funds are awarded on a competitive basis to local units of governments and to 501(c)(3) or 501(c)(4) non-profit organizations outside the CDBG entitlement communities that receive their own ESG funding directly from HUD. The Tennessee entitlement communities that receive their own allocation of ESG funds are Chattanooga, Memphis and Nashville-Davidson County.

Applications for the ESG program must be received by THDA on or before 4:00 PM CDT on Thursday, March 16, 2017. Contingent upon an announcement of a 2017 ESG allocation, THDA anticipates notifying successful applicants by May 31, 2017 and issuing 2017 ESG contracts effective July 1, 2017 for the period July 1, 2017 through June 30, 2018. An applicant must apply for at least $35,000 and may apply for a maximum of $150,000 in ESG funding.

The program description is followed by the application package. The program description and application is also available at www.thda.org. Once at the THDA website, click on Grant Administrators/ESG Program. There will be a link for the program description, the application and the application attachments. If you have questions, contact the Community Programs Division of THDA at (615) 815-2036.

THE ESG PROGRAM

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

The objectives of the ESG program are:

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

HUD defines “homeless” as:

(1)  *Category I*: An individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:

(i) An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport or camping ground;

(ii) An individual or family living in a supervised publicly or privately operated shelter designed to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government programs for low-income individuals); or
(iii) An individual who is exiting an institution where he or she resided for 90 day or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution;

(2)  **Category 2:** An individual or family who will imminently lose their primary nighttime residence, provided that:

(i) The primary nighttime residence will be lost within 14 days of the date of application for homeless assistance;

(ii) No subsequent residence has been identified; and

(iii) The individual or family lacks the resources or support networks, e.g., family friends, faith-based or other social networks, needed to obtain other permanent housing;

(3)  **Category 3:** Unaccompanied youth under 25 years of age, or families with children and youth, who do not otherwise qualify as homeless under this definition, but who:

(i) Are defined as homeless under section 387 of the Runaway and Homeless Youth Act (42 U.S.C. 5732a), section 637 of the Head Start Act (42 U.S.C. 9832), section 41403 of the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2), section 330(h) of the Public Health Service Act (42 U.S.C. 254b(h)), section 3 of the Food and Nutrition Act of 2008 (7 U.S.C. 2012), SECTION 17(b) or section 725 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434A);

(ii) Have not had a lease, ownership interest, or occupancy agreement in permanent housing the 60 days immediately preceding the date of application for assistance;

(iii) Have experienced persistent instability as measured by two moves or more during the 60-day period immediately preceding the date of applying for homeless assistance; and

(iv) Can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse (including neglect), the presence of a child or youth with a disability, or two or more barriers to employment, which include the lack of a high school degree or General Education (GED), illiteracy, low English proficiency, a history of incarceration or detention for criminal activity, and a history of unstable employment; or

(4)  **Category 4:** Any individual or family who:

(i) Is fleeing, or is attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member, including a child, that has either taken place within the individual’s or family’s primary nighttime residence or has made the individual or family afraid to return to their primary nighttime residence;

(ii) Has no other residence; and

(iii) Lacks the resources or support networks, e.g., family, friends, faith-based or other social networks, to obtain other permanent housing.
HUD defines an “at risk” individual or family as follows:

(1) **Category 1**

a. Has family income below 30 percent of median income for the geographic area;

b. Has insufficient resources immediately available to attain housing stability; and

c. Meets one or more of the following criteria:
   
i. Has moved frequently because of economic reasons
   
ii. Is living in the home of another because of economic hardship
   
iii. Has been notified that their right to occupy their current housing or living situation will be terminated
   
iv. Is living in a hotel or motel
   
v. Lives in severely overcrowded housing
   
vi. Is exiting an institution; or
   
 vii. Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness (as defined in the Consolidated Plan for the jurisdiction).

(2) **Category 2**

a. Such term includes all families with children and youth defined as homeless under other Federal statutes. Note that there are limits on expenses within this category in CoCs where homelessness (sheltered and unsheltered) is 1/10 or more of 1% of the total population (See CPD-12-001).

(3) **Category 3**

a. This category includes children/youth who qualify as homeless under the Education for Children and Youth project (Section 725*(2) of the McKinney-Vento Act) and the parents or guardians of that child/youth if living with him/her.

A. **CONSISTENCY WITH THE CONSOLIDATED PLAN**

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

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

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

B. ALLOCATION OF FUNDS

ESG funds committed to the State of Tennessee, through THDA, will be allocated as provided in the State of Tennessee’s Consolidated Plan, as amended. THDA will spend up to 7.5% of its ESG allocation for administrative and planning expenses. THDA will share the amount available for administration with successful local government applicants. Non-profit agencies are not eligible to receive funds for administration.

The remaining ESG funds will be allocated as follows:

Set-Aside. THDA will allocate $150,000 each to the cities of Clarksville, Johnson City, Knoxville, and Murfreesboro. Each of these jurisdictions have either recently lost their direct ESG allocation from HUD or are the location of a major entity serving veterans, a key priority under the Tennessee State Plan to End Homelessness. Each program will operate its ESG program in accordance with its approved Consolidated Plan. Eligible activities include street outreach, shelter activities, homeless prevention, rapid re-housing, Homeless Management Information Systems (HMIS) and administration activities.

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

C. ELIGIBLE APPLICANTS

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

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

1. Must meet one of the two following criteria:
   a. All private, non-profit organizations must be organized and existing in the State of Tennessee (as evidenced by a Certificate of Existence from the Tennessee Secretary of State, dated no more than thirty (30) days prior to the application date).
   Or
   b. Be organized and existing under the laws of another state and be qualified to do business in Tennessee (as evidenced by a Certificate of Existence from the other state’s Secretary of state dated no more than thirty (30) days prior to the application date and by a Certificate
of Authorization to do business in Tennessee from the Tennessee Secretary of State, dated no more than thirty (30) days prior to the application date).

2. Must demonstrate at least two (2) years of experience providing affordable housing or affordable housing related services in the state of Tennessee satisfactory to THDA, in its sole discretion.

3. Have no part of its net earnings inuring to the benefit of any member, founder, contributor or individual;

4. Be established for charitable purposes and whose activities include, but are not limited to, the promotion of social welfare and the prevention or elimination of homelessness, as evidenced in its charter, articles of incorporation, resolutions or by-laws, and experience in the provision of shelter and services to the homeless;

5. Have standards of financial accountability that conform to 24 CFR 84.21, Standards of Financial Management Systems; and

6. Have an IRS designation under Section 501(c)(3) or Section 501(c)(4) of the federal tax code. A 501(c)(3) non-profit applicant may not submit an application until they have received their designation from the IRS. A 501(c)(4) non-profit applicant must provide documentation satisfactory to THDA, in its sole discretion, that the non-profit has filed the necessary materials with the IRS and received a response from the IRS demonstrating 501(c)(4) status.

7. Faith-based organizations receiving ESG funds, like all organizations receiving HUD funds, must serve all eligible beneficiaries without regard to religion.

8. Have approved established ESG Written Standards in accordance with Continuum of Care Coordinated Entry process.

9. Be active member of the CoC and compliant with HMIS reporting.

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

D. ELIGIBLE ACTIVITIES

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

Eligible Program Participants: Unsheltered individuals and families who qualify as homeless under Category 1 of HUD’s Definition of “Homeless”.

FY 2017 ESG Program Description 6 11/2/16
**Allowable Activities:**

a.  *Engagement.* The costs of activities to locate, identify, and build relationships with unsheltered homeless people and engage them for the purpose of providing immediate support, intervention, and connections with homeless assistance programs and/or mainstream social services and housing programs. These activities consist of making an initial assessment of needs and eligibility; providing crisis counseling; addressing urgent physical needs, such as providing meals, blankets, clothes or toiletries; and actively connecting and providing information and referrals to programs targeted to homeless people and mainstream social services and housing programs, including emergency shelter, transitional housing, community-based services, permanent supportive housing and rapid re-housing programs. Eligible costs include the cell phone costs of outreach workers during the performance of these activities.

b.  *Case Management.* The cost of assessing housing and service needs, arranging, coordinating, and monitoring the delivery of individualized services to meet the needs of the program participant. Eligible services and activities are as follows: using the centralized or coordinated assessment system as required under § 576.400(d); conducting the initial evaluation required under § 576.401(a), including verifying and documenting eligibility; counseling; developing, securing and coordinating services; obtaining Federal, State, and local benefits; monitoring and evaluating program participants progress; providing information and referrals to other providers; and developing an individualized housing and service plan, including planning a path to permanent housing stability.

c.  *Emergency Health Services.*

   (i) Eligible costs are for the direct outpatient treatment of medical conditions and are provided by licensed medical professionals operating in community-based settings, including streets, parks, and other places where unsheltered homeless people are living.

   (ii) ESG funds may be used only for these services to the extent that other appropriate health services are inaccessible or unavailable within the area.

   (iii) Eligible treatment consists of assessing a program participant’s health problems and developing a treatment plan; assisting program participants to understand their health needs; providing directly or assisting program participants to obtain appropriate emergency medical treatment; and providing medication and follow-up services.

d.  *Emergency Mental Health Services.*

   (i) Eligible costs are the direct outpatient treatment by licensed professionals of mental health conditions operating in community-based settings, including streets, parks, and other places where unsheltered people are living.

   (ii) ESG funds may be used only for these services to the extent that other appropriate mental health services are inaccessible or unavailable within the area.
(iii) Mental health services are the application of therapeutic processes to personal, family, situational, or occupational problems in order to bring about positive resolutions of the problem or improved individual or family functioning or circumstances.

(iv) Eligible treatment consists of crisis interventions, the prescription of psychotropic medications, explanation about the use and management of medications, and combinations of therapeutic approaches to address multiple problems.

e. **Transportation.** The transportation costs of travel by outreach workers, social workers, medical professionals, or other service providers are eligible, provided that this travel takes place during the provision of services eligible under this section. The costs of transporting unsheltered people to emergency shelters or other service facilities are also eligible. These costs include the following:

(i) The cost of a program participant’s travel on public transportation;

(ii) If service workers use their own vehicles, mileage allowance for service workers to visit program participants;

(iii) The cost of purchasing or leasing a vehicle for the Grantee in which staff transports program participants and/or staff serving program participants, and the cost of gas, insurance, taxes, and maintenance for the vehicle; and

(iv) The travel costs of Grantee staff to accompany or assist program participants to use public transportation.

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

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

**Eligible Participants:** Individuals and families who qualify as homeless under Categories 1, 2, 3 and 4 of HUD’s Definition of “Homeless”.

**Allowable Activities:**

a. **Essential Services.** This includes services concerned with employment, health, drug abuse, education and staff salaries necessary to provide these services and may include, but are not limited to:
(i) **Case Management.** The cost of assessing, arranging, coordinating, and monitoring the delivery of individualized services to meet the needs of the program participant is eligible. Component services and activities consist of:

(A) Using the centralized or coordinated assessment system as required under §576.400(d);

(B) Conducting the initial evaluation required under §576.401(a), including verifying and documenting eligibility;

(C) Counseling;

(D) Developing, securing, and coordinating services and obtaining Federal, State and local benefits;

(E) Monitoring and evaluating program participant progress;

(F) Providing information and referrals to other providers;

(G) Providing ongoing risk assessment and safety planning with victims of domestic violence, dating violence, sexual assault, and stalking; and

(H) Developing an individualized housing and service plan, including planning a path to permanent housing stability.

(ii) **Child Care.** The costs of child care for program participants, including providing meals and snacks, and comprehensive and coordinated sets of appropriate developmental activities, are eligible. The children must be under the age of 13, unless they are disabled. Children with disabilities must be under the age of 18. The child-care center must be licensed by the jurisdiction in which it operates in order for its costs to be eligible.

(iii) **Education Services.** When necessary for the program participant to obtain and maintain housing, the costs of improving knowledge and basic educational skills are eligible. Services include instruction or training in consumer education, health education, substance abuse prevention, literacy, English as a Second Language, and General Educational Development (GED). Component service or activities are screening, assessment and testing; individual or group instruction; tutoring; provision of books, supplies and instructional material; counseling; and referral to community resources.

(iv) **Employment Assistance and Job Training.** The costs of employment assistance and job training programs are eligible, including classroom, online, and/or computer instruction; and services that assist individuals in securing employment, acquiring learning skills, and/or increasing earning potential. The cost of providing reasonable stipends to program participants in employment assistance and job training programs is an eligible cost. Learning skills include those skills that can be used to secure and retain a job, including the acquisition of vocational licenses and/or certificates. Services that assist individuals in securing employment consist of employment screening, assessment, or testing; structured job skills and job-seeking skills; special training and tutoring, including literacy training and prevocational training; books and instructional material; counseling or job coaching; and referral to community resources.
(v) **Outpatient Health Services.** Eligible costs are for the direct outpatient treatment of medical conditions and are provided by licensed medical professionals. Emergency Solutions Grant (ESG) funds may be used only for these services to the extent that other appropriate health services are unavailable within the community. Eligible treatment consists of assessing a program participant’s health problems and developing a treatment plan; assisting program participants to understand their health needs; providing directly or assisting program participants to obtain appropriate medical treatment, preventive medical care, and health maintenance services; including providing medication and follow-up services; and providing preventive and noncosmetic dental care.

(vi) **Legal Services.**

(A) Eligible costs are the hourly fees for legal advice and representation by attorneys licensed and in good standing with the bar association of the State in which the services are provided, and by person(s) under the supervision of the licensed attorney, regarding matters that interfere with the program participant’s ability to obtain and retain housing.

(B) ESG funds may be used only for these services to the extent that other appropriate legal services are unavailable or inaccessible within the community.

(C) Eligible subject matters are child support, guardianship, paternity, emancipation, and legal separation, orders of protection and other civil remedies for victims of domestic violence, dating violence, sexual assault, and stalking, appeal of veterans and public benefit claim denials, and the resolution of outstanding criminal warrants.

(D) Component services or activities may include client intake, preparation of cases for trial, provision of legal advice, representation at hearings, and counseling. (E) Fees based on the actual service performed (i.e., fee for service) are also eligible, but only if the cost would be less than the cost of hourly fees. Filing fees and other necessary court costs are also eligible. If the Grantee is a legal services provider and performs the services itself, the eligible costs are the Grantee’s employees’ salaries and other costs necessary to perform the services.

(F) Legal services for immigration and citizenship matters and issues relating to mortgages are ineligible costs. Retainer fee arrangements and contingency fee arrangements are ineligible costs.

(vii) **Life Skills Training.** The costs of teaching critical life management skills that may never have been learned or have been lost during the course of physical or mental illness, domestic violence, substance use, and homelessness are eligible costs. These services must be necessary to assist the program participant to function independently in the community. Component life skills training are budgeting resources, managing money, managing a household, resolving conflict, shopping for food and needed items, improving nutrition, using public transportation, and parenting.
(viii) **Mental Health Services.**

(A) Eligible costs are the direct outpatient treatment by licensed professionals of mental health conditions.

(B) ESG funds may only be used for these services to the extent that other appropriate mental health services are unavailable or inaccessible within the community.

(C) Mental health services are the application of therapeutic processes to personal, family, situational, or occupational problems in order to bring about positive resolution of the problem or improved individual or family functioning or circumstances. Problem areas may include family and marital relationships, parent-child problems, or symptom management.

(D) Eligible treatment consists of crisis interventions; individual, family, or group therapy sessions; the prescription of psychotropic medications or explanations about the use and management of medications; and combinations of therapeutic approaches to address multiple problems.

(ix) **Substance Abuse Treatment Services.**

(A) Eligible substance abuse treatment services are designed to prevent, reduce, eliminate, or deter relapse of substance abuse or addictive behaviors and are provided by licensed or certified professionals.

(B) ESG funds may only be used for these services to the extent that other appropriate substance abuse treatment services are unavailable or inaccessible within the community.

(C) Eligible treatment consists of client intake and assessment, and outpatient treatment for up to 30 days. Group and individual counseling and drug testing are eligible costs. Inpatient detoxification and other inpatient drug or alcohol treatment are not eligible costs.

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

(A) The cost of a program participant’s travel on public transportation;

(B) If service workers use their own vehicles, mileage allowance for service workers to visit program participants;

(C) The cost of purchasing or leasing a vehicle for the Grantee in which staff transports program participants and/or staff serving program participants, and the cost of gas, insurance, taxes, and maintenance for the vehicle; and

(D) The travel costs of Grantee staff to accompany or assist program participants to use public transportation.

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

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

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

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

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

**Eligible Participants:** Extremely low-income individuals and families with household incomes of at or below 30% of Area Median Income who qualify as homeless under Categories 2, 3 and 4 of HUD’s Definition of “Homelessness” or any category of HUD’s Definition of “At Risk of Homelessness”.

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

**Eligible Participants:** Individuals and families who meet HUD’s definition of “Homeless” under Categories 1 and 4.

**Allowable Activities for Prevention and Rapid Re-Housing:**

a. **Financial Assistance** – ESG funds may be used to pay housing owners, utility companies, and other third parties for the following costs:

   (i) Rental application fees. ESG funds may pay for the rental housing application fee that is charged by the owner to all applicants.

   (ii) Security deposits. ESG funds may pay for a security deposit that is equal to no more than 2 months’ rent.

   (iii) Last month’s rent. If necessary to obtain housing for a program participant, the last month’s rent may be paid from ESG funds to the owner of that housing at the time the owner is paid the security deposit and the first month’s rent. This assistance must not exceed one month’s rent and must be included in calculating the program participant’s total rental assistance, which cannot exceed 24 months during any 3-year period.
(iv) Utility deposits. ESG funds may pay for a standard utility deposit required by the utility company for all customers for the utilities listed in paragraph (5) of this section.

(v) Utility payments. ESG funds may pay for up to 24 months of utility payments per program participant, per service, including up to 6 months of utility payments in arrears, per service. A partial payment of a utility bill counts as one month. This assistance may only be provided if the program participant or a member of the same household has an account in his or her name with a utility company or proof of responsibility to make utility payments. Eligible utility services are gas, electric, water, and sewage. No program participant shall receive more than 24 months of utility assistance within any 3-year period.

(vi) Moving costs. ESG funds may pay for moving costs, such as truck rental or hiring a moving company. This assistance may include payment of temporary storage fees for up to 3 months, provided that the fees are accrued after the date the program participant begins receiving assistance under paragraph (b) of this section and before the program participant moves into permanent housing. Payment of temporary storage fees in arrears is not eligible.

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

(i) Housing search and placement. Services or activities necessary to assist program participants in locating, obtaining, and retaining suitable permanent housing, include the following:

(A) Assessment of housing barriers, needs and preferences;
(B) Development of an action plan for locating housing;
(C) Housing search;
(D) Outreach to and negotiation with owners;
(E) Assistance with submitting rental applications and understanding leases;
(F) Assessment of housing for compliance with ESG requirements for habitability, lead-based paint, and rent reasonableness;
(G) Assistance with obtaining utilities and making moving arrangements; and
(H) Tenant counseling.

(ii) Housing stability case management. ESG funds may be used to pay cost of assessing, arranging, coordinating, and monitoring the delivery of individualized services to facilitate housing stability for a program participant who resides in permanent housing or to assist a program participant in overcoming immediate barriers to obtain housing. This assistance cannot exceed 30 days during the period the program participant is seeking permanent housing and cannot exceed 24 months during the period the program participant is living in permanent housing. Component services and activities consist of:
(A) Using the centralized or coordinated assessment system as required under §576.400(d) to evaluate individuals and families applying for or receiving homeless prevention or rapid re-housing assistance;

(B) Conducting the initial evaluation required under §576.401(a), including verifying and documenting eligibility, for individuals and families applying for homelessness prevention or rapid re-housing assistance.

(C) Counseling

(D) Developing, securing, and coordinating services and obtaining Federal, State, and local benefits;

(E) Monitoring and evaluating program participant progress;

(F) Providing information and referrals to other providers;

(G) Developing an individualized housing and service plan, including planning a path to permanent housing stability; and

(H) Conducting re-evaluations required under §576.401(b).

(3) Mediation. ESG funds may pay for mediation between the program participant and the owner of person(s) with whom the program participant is living, provided that the mediation is necessary to prevent the program participant from losing permanent housing in which the program participant currently resides.

(4) Legal Services. ESG funds may pay for legal services, as set forth in §576.102(a)(1)(vi), except that the eligible subject matters also include landlord/tenant matters, and the services must be necessary to resolve a legal problem that prohibits the program participant from obtaining permanent housing or will likely result in the program participant losing the permanent housing in which the program participant currently resides.

(5) Credit Repair. ESG funds may pay for credit counseling and other services necessary to assist program participants with critical skills related to household budgeting, managing money, accessing a free personal credit report, and resolving personal credit problems. This assistance does not include the payment or modification of a debt.

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

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

c. Short and Medium Term Rental Assistance Requirements and Restrictions

(i) Compliance with FMR (Fair Market Rents) and Rent Reasonableness;

(ii) For purposes of calculating rent, the rent must equal the sum of the total rent, any fees required for rental (excluding late fees and pet deposits), and, if the tenant pays separately for utilities (excluding telephone) the monthly allowance for
utilities as established by the public housing authority for the area in which the housing is located;

(iii) Compliance with minimum habitability standards;

(iv) Tenant based rental assistance means that participants select a housing unit in which to live and receive rental assistance. Project based rental assistance means that grantees identify permanent housing units that meet ESG requirements and enter into a rental assistance agreement with the owner to reserve the unit and subsidize it so that eligible program participants have access to the unit;

(v) A standard and legal lease must be in place;

(vi) No rental assistance can be provided to a household receiving assistance from another public source for the same time period (with the exception of rental arrears); and

(vii) Participants must meet with a case manager at least monthly for the duration of the assistance (participants who are victims of domestic violence are exempt if meeting would increase the risk of danger to client).

(viii) The Grantee must develop an individualized plan to help the program participant remain in permanent housing after the ESG assistance ends.

(ix) The Grantee must make timely payments to each owner in accordance with the rental agreement. The Grantee is solely responsible for paying late payment penalties that it incurs with non-ESG funds.

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

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

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

E. **INELIGIBLE ACTIVITIES**

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

3. **Under Prevention and Rapid-Rehousing Activities**, ESG funds may not be used for the following:
   a. Mortgage loan payments;
   b. Pet deposits;
   c. Late fees incurred if grantee does not pay agreed rental subsidy by agreed date;
   d. Payment of temporary storage fees in arrears;
   e. Payment of past debt not related to rent or utility; and
   f. Financial assistance to program participants who are receiving the same type of
      assistance through other public sources or to a program participant who has been
      provided with replacement housing payments under URA during the same time period.

4. **Under HMIS**: Grantees that are not compliant with HUD’s standards on participation, data
   collection, and reporting under a local HMIS will not be eligible for reimbursement for HMIS
   activities.

F. **MATCHING FUNDS**

The ESG program requires a dollar for dollar match for the ESG funds. Each application must contain

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

G. OTHER FEDERAL REQUIREMENTS

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

Grantees must also comply with the requirements of 24 CFR Parts 5, 200, 203, et al Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity. The regulation is available at http://www.gpo.gov/fdsys/pkg/FR-2012-02-03/pdf/2012-2343.pdf. Grantees should include in their ESG standards a written policy for Fair Housing to all persons and/or families regardless of sexual orientation, gender identity or family identification.

2. LEAD BASED PAINT. - Housing assisted with ESG funds is subject to the Lead-Based Paint Poisoning Prevention Act and the Act’s implementing regulations at 24 CFR Part 35, Subparts C through M for any building constructed prior to 1978. Grantees using ESG funds only for essential services and operating expenses must comply with Subpart K to eliminate as far as practical lead-based paint hazards in a residential property that receives federal assistance for acquisition, leasing, support services or operation activities.

3. PROPERTY MANAGEMENT STANDARDS. – Grantees are required to follow uniform standards for using and disposing of capital improvements and equipment. Equipment is defined as having a useful life of one year and a per unit value of $5,000 or more.

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

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

THDA will review the release of funds for local governments and must request the release of funds from HUD for any projects of non-profit organizations. The non-profit organizations will be responsible for gathering the information required for the environmental reviews. ESG funds cannot be committed until the environmental review process has been completed. Commitments for expenditures made prior to the approval of the environmental review cannot be reimbursed with ESG funds.
6. **CONFLICT OF INTEREST.** - Each ESG Grantee must adopt a conflict of interest policy which prohibits any employee, persons with decision making positions or having information about decisions made by an organization, from obtaining a personal or financial interest or benefit from the organization’s activity, including through contracts, subcontracts, or agreements. (24 CFR 576.57).

7. **ASBESTOS.** - Prior to renovation, Tennessee State law requires an asbestos inspection for any structure that is not a residential building having four or fewer dwelling units. The costs of asbestos removal may be included in the grant request.

8. **CONTRACTUAL AGREEMENT.** - All Grantees must enter into a contractual agreement with THDA. This Working Agreement includes all requirements contained in the ESG Interim Rule (24 CFR Part 576 and 91) in addition to all other applicable rules and regulations. The Working Agreement will include, but is not limited to the following:

   a. **BUILDING STANDARDS.** - Grantees must ensure that any building for which ESG funds are used for meets the local government standards for safety and sanitation.

   b. **CERTIFICATION OF ASSISTANCE.** - Grantees must certify that on-going assistance will be provided to homeless individuals in obtaining appropriate supportive services, including permanent housing, medical and mental health treatment, counseling, supervision and other services essential for achieving independent living and other federal, state local and private assistance available for such persons.

   c. **CONFIDENTIALITY.** - Grantees must develop procedures to ensure the confidentiality of victims of domestic violence.

   d. **DRUG AND ALCOHOL-FREE FACILITIES.** - Grantees must administer a policy designed to ensure that each assisted homeless facility is free from the illegal use, possession or distribution of drugs or alcohol by its beneficiaries.

   e. **CLIENT PARTICIPATION.** - Grantees must involve the homeless individuals and families in the maintenance and operation of facilities, and in the provision of services to residents of these facilities to the maximum extent possible. The involvement of homeless persons is required through the Housing and Community Development Act of 1992.

   f. **PROCUREMENT PROCEDURES.** - Each ESG Grantee must have an appropriate procurement procedure in place. At a minimum, three telephone bids must be obtained for any equipment or furniture purchases to be charged totally or in part to ESG.

   g. **FAIR HOUSING.** - All ESG Grantees must perform and document action in the area of enforcement and/or promotion to affirmatively further fair housing. During the grant year Grantees must carry out a minimum of one activity to promote fair housing. Non-discrimination and equal opportunity are applicable to ESG programs (24 CFR 5.105(a) as amended).

   h. **TERMINATING ASSISTANCE.** - All ESG Grantees must have a formal process for terminating assistance to an individual or family. At a minimum, there must be an appeals
procedure with one level of administrative review for clients who are evicted or refused service from the facility for any reason.

i. REPORTING REQUIREMENTS. - Each ESG Grantee must complete periodic reporting forms as required by THDA.

j. HMIS PARTICIPATION. – All ESG Grantees must certify that they will fully utilize the Homelessness Management Information System (HMIS) for the Continuum of Care in which the assistance is delivered. While Grantees must work with their local HMIS administrator, please note that different areas within the state may use different systems and/or system administrators. The Grantee should work with their local CoC to coordinate HMIS access and technical assistance. The ESG Grantee assumes full responsibility for all reporting to THDA. Please check the following website for local CoC contact information and for information on the geographic areas covered by each CoC: http://thda.org/business-partners/esg. Please note that domestic violence programs are exempt from the HMIS requirement; however they will be required to provide aggregate data for ESG reporting purposes.

k. COORDINATED ENTRY. – All Grantees must participate in the Coordinated Entry process of the Continuum of Care in which services are delivered. Grantees serving multiple Continuums of Care must participate in each Coordinated Entry process established by each CoC.

l. SERVING FAMILIES WITH CHILDREN. – Organizations that use ESG funds for emergency shelter to families with children under the age of 18 shall not deny admission to any family based on the age of any child under age 18. Providing these families with stays in a hotel/motel or other off-site facility does not suffice. If the Grantee’s facility serves families, provisions must be made for the facility to accommodate all families.

H. APPLICATION AND EVALUATION PROCEDURE

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

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

Key Applicant Eligibility Factors

- Eligible non-profit agency or unit of general local government
• No outstanding findings or other issues from any program operated by THDA

• Experienced homeless services/prevention provider

• Must be able to meet recordkeeping and reporting requirements, including HMIS utilization

• Must be able to meet HMIS requirements or, if a domestic violence program provider, a comparable database that collects client level data over time and generates unduplicated aggregate reports based on the data

• Must be certified by local CoC Lead Agency as a participating member

• Must receive a Certification of Consistency with the Consolidated Plan if seeking funding for an emergency shelter and serving a community in which a Consolidated Plan is prepared locally

• Must receive local government approval if a nonprofit entity seeking funding to provide emergency shelter using ESG resources

• Must submit ESG Written Standards

• Must be participating in the Coordinated Entry process set up by the regional CoC.

• Must submit audit or financials dated not more than 12 months prior to the date of the application.

• Proposed activities must be in compliance with HUD requirements as specified in this Program Description.
ESG COMPETITIVE ALLOCATON RATING SCALE  

100 POINTS

1. PROGRAM DESIGN  

UP TO 25 POINTS

The degree to which the proposed program demonstrates:

a. An understanding of the ESG objectives and requirements, including whether the proposed activities are eligible by category, are realistic and are needed in the community.

b. A cost effective project with documentable and realistic outcomes, and, if the proposed project is a continuation of an ongoing program, the applicant’s demonstration that performance outcomes been met.

c. Support for the local CoC to end homelessness, including whether the proposed activities duplicate other resources within the region and the applicant’s demonstration of participation in the coordinated entry process.

d. A strategic plan to leverage and support other funding sources to reduce and end homelessness; and

e. Degree to which the project shows success in finding permanent housing solutions for the population served.

2. APPLICANT CAPACITY  

UP TO 25 POINTS

a. Relative experience of the individual(s) on staff of the applicant who shall have primary responsibility for the oversight and management of the proposed project;

b. Relative capacity of applicant’s organizational infrastructure to establish and administer the project, including demonstrated capacity to meet HUD reporting requirements through HMIS and to provide all HUD required deliverables in an accurate and timely manner.

c. Demonstrated experience of the applicant in establishing and operating ESG eligible activities, or similar projects, for at-risk and literally homeless persons.

d. Relative performance similar to existing or previously funded projects (i.e. past performance outcomes)

e. Relative experience in collaborating with relevant public and/or private entities to obtain appropriate mainstream services on behalf of the population to be served.

f. Active involvement of board of directors and volunteers to support the mission of the project.

3. FISCAL INFORMATION  

UP TO 25 POINTS

a. Clear and specific documentation of match, including the source and level of committed match. Letters of support, documentation of real value of buildings or donated lease are
included. Donations are supported by documentation of current year’s donations or financial records. Sample volunteer job descriptions/timesheets are included.

b. Completeness of budget, which includes both the narrative and the budget pages, demonstrating realistic staff compensation specific to the category of ESG activity and showing eligible line items under the ESG Regulations.

c. Applicant audit and/or financial records support applicant’s ability to cash-flow a reimbursement program.

4. PERFORMANCE UP TO 15 POINTS

THDA will award up to 15 points based on the applicant’s past performance with the administration of THDA grant funds and compliance with program policy, including:

a. Submission of accurate monthly draws reports and timely response to requests for information or documentation;

b. Current percentage of drawdown of THDA ESG funded grants;

c. Past monitoring of and compliance with ESG Regulations.

THDA will evaluate current ESG grantees based on the total funds drawn as of February 28, 2017. New applicants will be given the average score of all applicants with existing ESG grants.

5. COORDINATION WITH COC PRIORITIES UP TO 5 POINTS

THDA will award up to 5 points for an application that actively participates in and coordinates with the local CoC.

6. HOUSING FIRST MODEL UP TO 5 POINTS

THDA will award up to 5 points for an application that meets the objectives of the Housing First model in providing permanent housing solutions without unnecessary barriers or program requirements.
Appendix G: Consultation

Website Notices
Social Media and Email Outreach
Translations
Newspaper Tear Sheets
Website Notices
Public Notice and Comment

FY 2017-18 Draft Annual Action Plan and HTF Allocation Plan

THEDA is now accepting comments on the FY 2017-18 Draft Annual Action Plan and Draft Housing Trust Fund Allocation Plan - Comment period ends June 30, 2017

ANNUAL ACTION PLAN
June 18 - June 30, 2017

HOUSING TRUST FUND ALLOCATION PLAN
June 18 - June 19, 2017

The Tennessee Housing Development Agency (THEDA) completed a draft of the Annual Action Plan for the State of Tennessee and the Allocation Plan for the Housing Trust Fund. The plans are submitted annually to the U.S. Department of Housing and Urban Development and citizens are given an opportunity to review and make comments on information contained in the plans. A summary of the plans are available for review and public comment below. The plans will also be available for review on the websites of the nine Development Districts of Tennessee. Links to those websites are available on the Tennessee Development Districts website at tennsessedevdevelopmentdistricts.org. Written comments via electronic submission on the THDA website will be accepted for the Annual Action Plan from June 15 – June 30, 2017 and the National Housing Trust Fund from June 15 – July 15, 2017.

- Click Here to Comment
- Click Here for Draft of Annual Action Plan
- Tennessee Summaries
- Click Here for Draft Housing Trust Fund Allocation Plan

La Agencia del Desarrollo de Viviendas de Tennessee (THEDA) completó un borrador del Plan de Acción Anual para el estado de Tennessee y el Plan de Asignación para el Fondo Público de Viviendas. Se presentan los borradores anualmente al Departamento de Viviendas y Desarrollo Urbano de EEUU, y se dan a los ciudadanos una oportunidad para revisar y hacer comentarios sobre la información contenida en los planes. Una resumen de los planes está disponible para revisar y comentarios públicos en www.theda.org.

- Haga clic aquí para comentar

- Click Here - Arabic
- Click Here - Spanish
- Click Here - Italian
- Click Here - Greek
- Click Here - Russian
- Visit the site
Tennessee Housing Development Agency Notice for Public Comments

June 15, 2017 - July 15, 2017

Annual Action Plan June 15 - July 15, 2017
Housing Trust Fund June 15 - July 15, 2017

The Tennessee Housing Development Agency (THDA) completed a draft of the Annual Action Plan for the State of Tennessee and the Allocation Plan for the Housing Trust Fund. The plans are submitted annually to the U.S. Department of Housing and Urban Development and citizens are given an opportunity to review and make comments on information contained in the plans. A summary of the plans are available for review and public comment at [https://thda.org/about-thda/public-notice-and-comment](https://thda.org/about-thda/public-notice-and-comment). The plans will also be available for review on the websites of the nine Development Districts of Tennessee. Links to these websites are available on the Tennessee Development District Association website at [tennesseedevelopmentdistricts.org](http://tennesseedevelopmentdistricts.org). Written comments via electronic submission on the THDA website will be accepted for the Annual Action Plan from June 15 – June 30, 2017 and the National Housing Trust Fund from June 15 – July 15, 2017.

La Agencia del Desarrollo De Viviendas de Tennessee (THDA) completó un borrador del Plan Anual para el estado de Tennessee y el Plan de Asignación para el Fondo de Desarrollo de Viviendas. Se presentan los planes anualmente al Departamento de Viviendas y Desarrollo Urbano de EEUU, y se dan a los ciudadanos una oportunidad para revisar y hacer comentarios sobre la información contenida en los planes. Un resumen de los planes está disponible para revisión y comentarios públicos en [thda.org](http://thda.org). Los planes también están disponibles para revisión en los sitios web de la Asociación de Distritos de Desarrollo de Tennessee en [www.tennesseedevelopmentdistricts.org](http://www.tennesseedevelopmentdistricts.org). Comentarios por escrito o presentación electrónica en el sitio web de THDA serán aceptados para el Plan Anual del 15 de junio al 30 de junio de 2017 y el Plan de Asignación para el Fondo de Desarrollo de Viviendas del 15 de junio al 15 de julio de 2017.

For other languages and to comment, please visit [https://thda.org/about-thda/public-notice-and-comment](https://thda.org/about-thda/public-notice-and-comment).
Annual Action Plan

FY 2017-18 Annual Action Plan Executive Summary

Public Notice - English
Public Notice - Spanish
Public Notice - Arabic
Public Notice - Bosnian
Public Notice - Bulgarian
Public Notice - Croatian
Public Notice - Dutch
Public Notice - Vietnamese

Social Media

PUBLIC HEALTH ADVISORY CONCERNING FENTANYL AND FENTANYL-LACED SUBSTANCES

HOPWA

NEWS & ANNOUNCEMENTS

Public Comment Period Open for the State of Tennessee’s Annual Action Plan and the Housing Trust Fund Allocation Plan

Annual Action Plan: June 15-30, 2017
Housing Trust Fund: June 15-July 15, 2017

The Tennessee Housing Development Agency (THDA) completed a draft of the Annual Action Plan for the State of Tennessee and the Allocation Plan for the Housing Trust Fund. The plans are submitted annually to the U.S. Department of Housing and Urban Development and states are given an opportunity to review and make comments on information contained in the plans. A summary of the plans are available for review and public comment at https://tha.org/about-thda/public-notice-and-comment. The plans will also be available for review on the website of the time Development Districts of Tennessee. Links to these websites are available on the Tennessee Development District website at tennsasedvelopmenttrusts.org. Written comments via electronic submission on the THDA website will be accepted for the annual action plan from June 15 – June 30, 2017 and the national housing trust fund from June 15 – July 15, 2017.

La Agencia del Desarrollo De Viviendas de Tennessee (THDA) completó un borrador del Plan de Acción Anual para el estado de Tennessee y el Plan de Asignación para el Fondo Fiduciario de Viviendas. Se presentan los planes anualmente al Departamento de Viviendas y Desarrollo Urbano de EUA, y se dan a los ciudadanos una oportunidad para revisar y hacer comentarios sobre la información contenida en los planes. Una resumen de los planes está disponible para revisar y comentar públicamente en www.tnha.org. Los planes también están disponibles para revisar en los sitios web de la Asociación de Distritos de Desarrollo de Tennessee en www.tennsasedvelopmenttrusts.org. Comentarios por escrito o presentación electrónica en el sitio web de THDA serán aceptados para el Plan de Acción Anual del 15 de junio al 30 de junio de 2017 y el Plan de Asignación para el Fondo Fiduciario de Viviendas del 15 de junio al 15 de julio de 2017.

For other languages and to comment, please visit https://tha.org/about-thda/public-notice-and-comment.

WHAT IS HOPWA?

The Housing Opportunities for Persons with AIDS (HOPWA) Program was established under the AIDS Housing Opportunities Act (42 U.S.C. 12901) in 1990 and amended by the Housing Community Development Act of 1992. The HOPWA Program is the only federal program dedicated to addressing the housing needs of persons living with HIV/AIDS and...
The Tennessee Housing Development Agency (THDA)

As the State’s housing finance agency, the Tennessee Housing Development Agency (THDA) is a self-sufficient, independently funded, publicly accountable entity of the State of Tennessee. THDA’s mission is to ensure that every Tennessean has access to safe, sound, affordable housing opportunities. More information about THDA programs can be found online at www.thda.org.

Executive Order 12372, National Environmental Policy Act, and Other Environmental Assessments

Historic Preservation

Tennessee Housing Development Agency (THDA)

As the State’s housing finance agency, the Tennessee Housing Development Agency (THDA) is a self-sufficient, independently funded, publicly accountable entity of the State of Tennessee. THDA’s mission is to ensure that every Tennessean has access to safe, sound, affordable housing opportunities. More information about THDA programs can be found online at www.thda.org.
Public Notice

The Tennessee Housing Development Agency (THDA) completed a draft of the Annual Action Plan for the State of Tennessee and the Allocation Plan for the Housing Trust Fund. The plans are submitted annually to the U.S. Department of Housing and Urban Development and citizens are given an opportunity to review and make comments on information contained in the plans. A summary of the plans are available for review and public comment at www.thda.org. Select “Public Notice and Comments” under “About THDA”. The plans will also be available for review on the websites of the nine Development Districts of Tennessee. Links to these websites are available on the Tennessee Development District Association website at www.tennesseedevelopmentdistricts.org. Written comments via electronic submission on the THDA website will be accepted from June 15 – June 30, 2017.

For language assistance, please click the Español button on www.thda.org for translation in multiple languages.
THDA Annual Action Plan
State of Tennessee & the Allocation Plan for the Housing Trust Fund
(Multiple Translations Included)

NOTICE

The Tennessee Housing Development Agency (THDA) completed a draft of the Annual Action Plan for the State of Tennessee and the Allocation Plan for the Housing Trust Fund. The plans are submitted annually to the U.S. Department of Housing and Urban Development and citizens are given an opportunity to review and make comments on information contained in the plans. A summary of the plans are available for review and public comment at www.thda.org. Select “Public Notice and Comments” under “About THDA”. The plans will also be available for review on the websites of the nine Development Districts of Tennessee. Links to these websites are available on the Tennessee Development District Association website at www.tennesseedevelopmentdistricts.org. Written comments via electronic submission on the THDA website will be accepted from June 15 – June 30, 2017.

For language assistance, please click the Espanol button on www.thda.org for translation in multiple languages.
Submit Your Comments On The FY 2017-18
State Of Tennessee Annual Action Plan
And The National Housing Trust Fund Allocation Plan

The Tennessee Housing Development Agency (THDA), in collaboration with the TN Department of Economic and Community Development and the TN Department of Health, completed a draft of the Annual Action Plan for the State of Tennessee and the Allocation Plan for the Housing Trust Fund. The plans are submitted annually to the U.S. Department of Housing and Urban Development and citizens are given an opportunity to review and make comments on information contained in the plans. A summary of the plans are available for review and public comment at www.thda.org. Select “Public Notice and Comments” under “About THDA”. The plans will also be available for review on the websites of the nine Development Districts of Tennessee. Links to these websites are available on the Tennessee Development District Association website at www.tennesseedevelopmentdistricts.org For language assistance, please click the “Select Language” menu at the bottom of the THDA website.

Written comments via electronic submission on the THDA website will be accepted for the following:

Annual Action Plan: June 15 - June 30, 2017
National Housing Trust Fund: June 15 - July 15, 2017

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

CLICK HERE to read the summaries and full plans and to comment.

THANK YOU FOR PARTICIPATING. YOUR FEEDBACK IS IMPORTANT!

Questions about the Annual Action Plan? Email Bettie Teasley: BTeasley@thda.org
Questions about the National Housing Trust Fund? Email nhft@thda.org
Public Notice – THDA Draft of Annual Action Plan

The Tennessee Housing Development Agency (THDA) completed a draft of the Annual Action Plan for the State of Tennessee and the Allocation Plan for the Housing Trust Fund. The plans are submitted annually to the U.S. Department of Housing and Urban Development and citizens are given an opportunity to review and make comments on information contained in the plans. A summary of the plans are available for review and public comment at www.thda.org. Select “Public Notice and Comments” under “About THDA.” The plans will also be available for review on the websites of the nine Development Districts of Tennessee. Links to these websites are available on the Tennessee Development District Association website at www.tennesseedevelopmentdistricts.org. Written comments via electronic submission on the THDA website will be accepted from June 15 – June 30, 2017.

For language assistance, please click the Español button on www.thda.org for translation in multiple languages.
THDA Public Notice: Action Plan and Housing Trust Fund Allocation Plan

NOTICE
The Tennessee Housing Development Agency (THDA) prepared a draft of the Annual Action Plan for the State of Tennessee and the Allocation Plan for the Housing Trust Fund. The plans are submitted annually to the U.S. Department of Housing and Urban Development and citizens are given an opportunity to review and make comments on information contained in the plans. A summary of the plans are available for review and public comment at www.tn.gov. Select “Public Notice and Comment” under “About THDA.” The plans will also be available for review on the websites of the nine Development Districts of Tennessee. Links to these websites are available on the Tennessee Development District Association website at www.tennesseedevelopmentdistricts.org. Written comments via electronic submission on the THDA website will be accepted from June 15 – June 30, 2017.

For language assistance, please visit the Español button on www.tn.gov for translation in multiple languages.
Social Media and Email Outreach
Submit Your Comments On The FY 2017-18
State Of Tennessee Annual Action Plan
And The National Housing Trust Fund Allocation Plan

The Tennessee Housing Development Agency (THDA), in collaboration with the TN Department of Economic and Community Development and the TN Department of Health, completed a draft of the Annual Action Plan for the State of Tennessee and the Allocation Plan for the Housing Trust Fund. The plans are submitted annually to the U.S. Department of Housing and Urban Development and citizens are given an opportunity to review and make comments on information contained in the plans. A summary of the plans are available for review and public comment at www.thda.org. Select "Public Notice and Comments" under "About THDA". The plans will also be available for review on the websites of the nine Development Districts of Tennessee. Links to these websites are available on the Tennessee Development District Association website at www.tennesseedevelopmentdistricts.org. For language assistance, please click the "Select Language" menu at the bottom of our website.

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

CLICK HERE to read the summaries and full plans
and to comment.

THANK YOU FOR PARTICIPATING. YOUR FEEDBACK IS IMPORTANT!

Questions about the Annual Action Plan? Email Bettie Teasley: BTeasley@thda.org
Questions about the National Housing Trust Fund? Email nhff@thda.org

As the State’s housing finance agency, the Tennessee Housing Development Agency (THDA) is a self-sufficient, independently funded, publicly accountable entity of the State of Tennessee. THDA’s mission is to ensure that every
The Tennessee Housing Development Agency (THDA) is accepting comments on the 2017-18 draft of the Annual Action Plan for the State of Tennessee and the Allocation Plan for the Housing Trust Fund. The Annual Action Plan sets forth the state's plans for five federal programs in the coming year:

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships Program
- Emergency Solutions Grants (ESG)
- Housing Opportunities for Persons with AIDS (HOPWA)
- Housing Trust Fund

The plans are submitted annually to the U.S. Department of Housing and Urban Development and citizens are given an opportunity to review and make comments on information contained in the plans.

A summary of the plans are available for review and public comment on THDA.org. Written comments via electronic submission on the THDA website will be accepted through June 30, 2017.

https://thda.org/research-planning/consolidated-planning
THDA currently has 2 Consolidated Planning documents open for public comment:

Annual Action Plan (until 6/30)
Housing Trust Fund Allocation Plan (until 7/15)

There’s just one week left to comment on the State of Tennessee’s Annual Action Plan! This plan sets forth the state’s goals and activities for five federal programs in the coming year:

• Community Development Block Grant (CDBG)
• HOME Investment Partnerships Program
• Emergency Solutions Grants (ESG)
• Housing Opportunities for Persons with AIDS (HOPWA)
• Housing Trust Fund

Please submit comments before June 30, 2017. The full Housing Trust Fund Allocation Plan is also available for comment until July 15, 2017.

THDA uses your public comments to modify and improve the Annual Action Plan and the Housing Trust Fund Allocation Plan before submitting them to the U.S. Department of Housing and Urban Development (HUD).

Visit https://thda.org/about-thda/public-notice-and-comment to learn more or visit the link below to comment on either plan. We look forward to hearing from you!

Link to https://www.surveymonkey.com/r/YYPMMY5

Public Notice and Comment

THDA is now accepting comments on the FY 2017-18 Draft Annual Action Plan and Draft Housing Trust Fund Allocation Plan - Comment period ends June 30, 2017

THDA.ORG
THDA is collecting comments through tomorrow on Tennessee’s upcoming funding plan for five of HUD’s housing programs. Click the link below for the full plan and to add your comment.

Public Notice and Comment
THDA is now accepting comments on the FY 2017-18 Draft Annual Action Plan and Draft Housing Trust Fund Allocation Plan - Comment period ends June 30, 2017
THDA.ORG

Times running out!
You still have a chance to make your voice heard by adding your comments to Tennessee’s Annual Action Plan. All comments are due tonight!

THDA is now accepting comments on the draft of the Annual Action Plan for the State of Tennessee and the Allocation Plan for the Housing Trust Fund
THDA.ORG
Translations

Arabic, Badini, Sorani, Bosnian, Burmese, Somali, Vietnamese

*English and Spanish shown under “Website Notices”
بيان

قد أُنطبِنت "وكالة تنسيبيَّة لتنسيق الإسكان" (THDA، Tennessee Housing Development Agency) و"خطة العمل السنوية لولاية تنسيبيَّة" (Annual Action Plan for the State of Tennessee) و"خطة تنسيبيَّة" (Allocation Plan for the Housing Trust Fund) (U.S. Department of Housing and Urban Development) ل."بازار الإسكان والتنسيق الحضري الأمريكي" (Rezoning for Housing, and Urban Development) و."الإفلاس والتنظيم في المجتمع" (Public Notice and Comments).

يرجى الإطلاع وتصنيف المعايير المطلوبة في جلسة "THDA" (About THDA). كما ستكون الخطط المتاحة للإطلاع على مواقع الإنترنت "を見つけ" (Development Districts of Tennessee) و"التحديثات" (Tennessee Development District Association) من 15 يونيو/حزيران حتى 30 يونيو/حزيران 2017.

للحصول على معلومات إضافية، يرجى الاتصال بالآجال المذكورة في www.tn.gov.

للغات متعددة.

داخليات

"لنزامتنا لتصنيبيَّة مالاننا ننسيي" ناسينار بـ THDA "يمتَّن لاتيسا بيكورامانغ" ياتا ياباريزغها يتنسي و

بهم ناسينا كاه بستولا نسنا فاصلي ناماه كريبه. ناف بر ناسبه يربان ساي وضعهم مالي و nuisanceنا بأعاري

كير و ناف ديمه زو وولايتان كي دابي كراني كراني كي بيرباناسي هلكليج و نيزينين خوء ل سا نافه و تا و ياباني

WWW.tn.gov

وهتنيل تهانوا في بيرباناسي زو هلكليج و راكرنا نير و راكرنا ل نالير

WWW.tennessedevdevelopmentdistricts.org

ويوند الماعين كه "فوند أماثود و نيزين" (Public Notice and Comments).

About THDA (THDA) هوون ديكorns لينكا فان ليامران ل سايران فا نامجيا لفنيين نايغيا خااجيا تا لسه شيران

WWW.tennessedevdevelopmentdistricts.org

هل نان ينيتين خوء ب نا فوين دافانوتيكلي ل سايران نودا بير بان.

2017

ناغاداري

"لنزامتنا تامانبي يو غايشياينيا تشيستاهيوون" (THDA) (Rezoning for Housing, and Urban Development) (THDA) يلاتي تاكرهاخون دني سندووق ينيشياجويون دايديكردويه. نام بلاله هير ساي ييشياجويان بيتاره وأقاكيه ييشياجويان و جاسيي

نابورا دهيرن وا يورفام يارا لياتان كه هاكساكانان نام بلاله بكار و راونتاه خوياه يادره بلال نابوراiki

WWW.tn.gov

له ليستي "يوري" (Public Notice and Comments) (THDA) (About THDA "THDA"") نانو الراييا (فان ليامران) (THDA) لينكي جايران سايلام بساقوساي نايجيامو (THDA) تامامه يورن بلال نايوتياني.

WWW.tennessedevdevelopmentdistricts.org

رويتنيرما خوياه نامليويا نالاموتيي ييشياجويان بيه ماليي ي

و ينامبي كاني ويرغي داراي به "THDA" (SPANISH) (WWW.tn.gov) (Spanish) ينامبي كاني ويرغي داراي به "THDA" (WWW.tn.gov)
OBAVIJEST


Za jezičnu pomoć kliknite na dugme Španjolski/Espanol na www.thda.org za prevode na više jezika.
OGEYSIIS


Caawinnaada dhanka luqaddaha tarjumaad, fadlan rii xatoonka Español ee boggaa [www.thda.org] si aad u hesho tarjumaada luqaddid dhowr ah.

THÔNG BÁO


Để được trợ giúp về ngôn ngữ, vui lòng nhập chòt vào nút Español trên [www.thda.org] để có bản dịch bằng nhiều ngôn ngữ.
Newspaper Tear Sheets
AFFIDAVIT

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

To Whom It May Concern:

The enclosed itemized statement is for publication in the list of newspaper(s) on invoice S17.6816 on the date(s) stated therein as authorized by your office.

As requested, tearsheets are submitted herewith as further proof of publication.

I, Erin Day, Accounting Clerk of Tennessee Press Service, Inc., do hereby certify that the attached is true and correct.

This Twenty-Sixth day of July, 2017

Erin Day, Accounting Clerk

Sworn before me this 26th Day of July, 2017

Earl Goodman, Notary Public
My commission expires August 02, 2020
Music

Continued from Page 10

The subscription revenue, YouTube, which is owned by Google, includes advertising whenever a video is played.

Problems the industry faces

The concern over YouTube and other video-sharing websites is that they have no regard for copyright, said Jerry Bock, president of Nashville-based Professional Sound and Recording Association.

"They post a new video, and someone2 out there has no idea it's copyrighted," Bock said. "They say they're not making any money off copyrighted material. What they're saying is they're not making any money off their own music.""
To: Robert Ciavarro

As a resident of the State of Illinois, you are hereby
notified that a complaint has been filed with the
Court of Claims of the State of Illinois, Division of
Water Resources asserting that you are responsible
for certain unlawful acts.

The complaint alleges that you, as the owner of a
property located at 123 Main Street, Chicago, IL 60601,
failed to comply with the regulations governing the use
of channel-lined riprap. Specifically, the complaint
claims that the riprap was improperly installed on the
stream bed, causing a breach of the river's natural
channel and leading to erosion and pollution of the
surrounding area.

The complaint further alleges that you had notice of
the violation prior to the issuance of the行政处罚
notice, but took no action to correct the situation.

You are hereby advised that you have the right to
respond to the complaint within 30 days of the date
of this notice. Failure to respond may result in a
default judgment being entered against you.

Sincerely,

[Signature]

[Title]

[Name]

[Address]
PUBLIC AUCTION!

ANOTHER JOHN SANDERS AUCTION

Saturday, June 24 • 10:30am

GOING OUT OF BUSINESS LIQUIDATION

1004 E 32nd Street • 50 x 150 Lot
1006 E 32nd Street • 50 x 150 Lot
1017 E 33rd Street 3.8+- Acres Zone M-1 + 1, 100 Square Foot Utility Building
1021 E 33rd Street • 3 Bed/2 Bath Home with 1,692+/- Square Feet

CHATTANOOGA TN • HAMILTON COUNTY

Need a place to live that's convenient to work? Buy those properties & your problem is solved! These 4 great featuring properties will be sold "as is" on a "whole" piece of property! Convenient to I-24 in downtown Chattanooga, you're just minutes from everywhere! The home was built in 2008 & features 1,692+/- square feet with 3 bed/2 baths. The 3.8+- acre tract has a utility building on it & is currently paved. The 2 appearing vacant lots are each 30 x 150.


NOTICE: The Tennessee Housing Finance & Development Agency (THDFA) invites sealed bids for the sale of Residential Properties. The THDFA owns the properties as a result of foreclosures (with or without litigation) or via tax lien certificates. THDFA is seeking individual(s) to purchase the properties, repurpose the structures, and provide affordable housing. Bidders must provide certification of the ability to purchase the property and hold it for resale. Bids will be reviewed by the THDFA to ensure that qualified buyers are selected. NOTICES OF INTENT: 11TH ANNUAL ACTION

This Notice is for the purpose of announcing the availability of the properties listed below. The Notice also provides the location of the properties and current status of any repairs or improvements needed. The Notice is intended to inform potential buyers of the sale of the properties.

NOTICE: This Notice is intended to provide information about the availability of the properties listed below. Potential buyers are encouraged to review the Notice to understand the potential opportunities and challenges associated with purchasing and holding these properties for resale.

Publishers Notice

All real estate advertised herein is subject to the Federal Fair Housing Act, which makes it illegal to advertise "any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin, or to make any such preference, limitation, or discrimination." This publication will not knowingly accept any advertisement for real estate which is in violation of the law. All persons are hereby informed that all dwellings advertised are available on an equal opportunity basis.

Agents Participation Offered! Agents Contact Auctioneer for Details!
Some secrets need to be shared.

SEXUAL ASSAULT

It's not your fault!

For confidential help or information, call

(931)256-1197 or 1-800-898-8380

HELP

The Herald Citizen has installed an after-hours drop box for:
- Circulation Dept. payments
- Letters to the Editor
- Community News/Eul... News & Sports info and more

YOUR LOCAL NEWS
SOURCE
Herald Citizen
1300NealStreet
Cookie,ville, TN 38501

PLEASE READ YOUR AD

The Herald Citizen makes every effort to assure that your ad is accurate. Advertisers should read their ads on the first day they appear and report any errors immediately. The Herald Citizen is responsible for only the first incorrect insertion and no make-up will be made for more than one insertion.

500 Lost and Found

$1000 REWARD! Lost Dog. Black Female, short and long hair, hushus, 12 years old lost on King St. in dollars, 3/5 pds. 926-9224 or 310-8787

103 Auto Sale/Repairs

J & A AUTO SERVICE

Selling vehicles of all makes at discount prices.

TOWING AVAILABLE

315-260-6495

508 Legal Notices

FREE BANKRUPTCIES

Chapter 7 - Chapter 11 - Chapter 13

FREE CONSULTATION

No obligation.

103 Auto Sale/Repairs

J & A AUTO SERVICE

Selling vehicles of all makes at discount prices.

TOWING AVAILABLE

315-260-6495

508 Legal Notices

FREE BANKRUPTCIES

Chapter 7 - Chapter 11 - Chapter 13

FREE CONSULTATION

No obligation.
NOTICE OF SURPLUS REAL ESTATE

WHEREAS, by Deed of Trust dated June 15, 2007, recorded in Book B-645, page 837 of the Deed Records of Dyer County, Tennessee, Ronnie Lowery, an attorney at law, conveyed to Thm Webb, Trustee, the property above described.

NOW, THEREFORE, notice is hereby given that on Thursday, June 22, 2017, a Trustee’s sale will be held pursuant to the terms of a deed of trust, recorded in the Register of Deeds Office of Dyer County, Tennessee, in Book B-645, page 837, being a deed of trust conveying to Thm Webb, Trustee, a certain interest in described real estate, pursuant to note and deed of trust executed by Samuel Haskins, Beneficiary, to Thm Webb, Trustee, and being a deed of trust conveying to Thm Webb, Trustee, a certain interest in described real estate, pursuant to note and deed of trust executed by wrapping of his obligations for the account of Trustee.

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AFFIDAVIT

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

To Whom It May Concern:

The enclosed itemized statement is for publication in the list of newspaper(s) on invoice S17.6816A on the date(s) stated therein as authorized by your office.

As requested, tearsheets are submitted herewith as further proof of publication.

I, Erin Day, Accounting Clerk of Tennessee Press Service, Inc., do hereby certify that the attached is true and correct.

This Twenty - Sixth day of July, 2017

Erin Day, Accounting Services

Sworn before me this 26th Day of July, 2017

Earl Goodman, Notary Public

My commission expires August 02, 2020
¡Integrete a nuestro equipo!
$11.50+ por hora 40 horas por semana
PeopleMark está en busca de emprendedores para formar parte de un equipo exitoso!
• El personal calificado debe tener experiencia en el ramo médico manteniendo un área limpia, esterilizada y profesional.
• Preferentemente con experiencia en una clínica, oficina de doctor o otras áreas médicas.
• Vacantes inmediatas para el primer turno.
• Se requiere no tener antecedentes penales y pasar el examen de drogas de 10 paneles. Estas posiciones pueden ser permanentes después de un tiempo acordado.

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(901) 366-1544

Empresa de techos comerciales está buscando trabajadores a tiempo completo y techadores experimentados para ser contratados inmediatamente. Los candidatos deben ser capaces de pasar una prueba de drogas. Llamar al 901-366-1544 o llenar una solicitud de empleo en el 3980 Winchester Road, Memphis, TN 38118.

$500 de bonificación después de los 120 días de empleo.

Vendedores Automotrices
¡Nosotros pagamos mucho dinero!
Con las bajas prácticas de gasolina y una economía en plena recuperación, las ventas de automóviles están propiciando como resultado, el volumen de ventas de Landers Auto Group del Medio Sur está aumentando considerablemente a lo que estamos contando a vendedores que quieren unirse a nuestro equipo.

El potencial da beneficios en ENORME.
(fue en su oportunidad de ser parte del grupo de concesionarios de más rápido crecimiento en el Medio Sur.

Landers Automotive Group es un representante en el ramo de vehículos en el Medio Sur. Landers Ford, Landers Chrysler Dodge Ram Jeep, Landers Nissan, Landers Buick GMC, Landers Auto Sales, and Landers Auto Sales TN.

Remuneración proporcionada es un paquete de beneficios completo de primera categoría, incluyendo Plan de retiros para reemplazar la caridad generosidad de tiempo en el trabajo, pago con derecho directo, seguro médico, trabajar los 5 días de la semana, Cerramos los domingos. Ofrecemos una excelente ilustración y oportunidades de ascenso en un ambiente seguro, serio y familiar. Tenemos el grupo de concesionarios de más rápido crecimiento en el Medio Sur.

El equipo experimenta en ventas es una ayuda posible en encontrar nuestro representante de ventas/jefe de una variedad de industrias y se aplica conocimientos. Los candidatos saben en habilidades organizadas en el cuidado del cliente, rápido, y tiene la capacidad y el deseo de mantener nuestras ventas de ventas, así como nuestro galardonado servicio al cliente en esta era de la industria. ¡Déjese ser capaz de comentarles bien en inglés!

Solicita el empleo hoy mismo en LandersMemphis.com/jobs

AVISO DE COMENTARIOS PÚBLICOS
PUBLIC NOTICE

Disadvantaged Business Enterprise Goal for FFY 2018-2020

The Tennessee Department of Transportation (TDOT) hereby announces its FFY 2018-2020 Disadvantaged Business Enterprise (DBE) Program Goal under the guidelines of 49 CFR Part 26 and the regulations and directions of the U.S. Department of Transportation (DOT) of 8.05% for participation in the Federal Highway Construction Program.

This goal has been set based on information currently available and will be available for public inspection at the TDOT Civil Rights Division, Suite 1800, James K. Polk Bldg., 505 Deaderick Street, Nashville, TN 37243-0347 between the hours of 8:00 a.m. and 4:30 p.m. Monday through Friday for 30 days following the publication of this notice. Written comments will be accepted for 45 days following the date of publication, and can be sent to the Civil Rights Division address (listed previously) above or to the email below.

Written comments pertaining to this goal should be sent to the attention of the Small Business Development Program Director, at the address shown above.

E-mail comments maybe sent to
TDOT.DBE.Program@tn.gov

TDOT is an Equal Opportunity Employer
La Autoridad Metropolitana de Tránsito (MTApor sus siglas en inglés) tiene a cabo reuniones públicas al jueves, 15 de junio y al martes 20 de junio de 2017 con relación a mejoras al servicio y ajustes a la estructura de tarifas. MTA presentará los ajustes propuestos a la mañana de las tarifas:

- Todas las rutas - Implementación de transferencias de dos horas y reductores a otros países de la MTA.

MTA presentará propuestas de mejoras y ajustes para las siguientes rutas:

- Ruta 29 Jefferson - Remplazo del servicio con la Ruta 60 Music City Blue Circle, culminando en Tennessee State University.
- Ruta 60 & 61 Music City Circle - Extensión del servicio en la Ruta 60 Music City Blue Circle hasta Tennessee State University a lo largo de Jefferson Street, reemplazando la Ruta 29 Jefferson y cambios a la ruta y horario de la Ruta 61 Music City Green Circle.

Además, se están proponiendo ajustes de ruta menores y/o cambios de horario menores para varias rutas, incluyendo 23 Dickerson Pike, 35X Rivergate Express y 64X Murfreesboro Express para mejorar la confiabilidad del servicio. Las reuniones públicas tendrán lugar como sigue:

- Ruta 19 Herman - Ajustes al horario y ruta relacionados a los cambios a la Ruta 29 Jefferson incluyendo la extensión del servicio más allá de 51st Avenue North y Tennessee Avenue.
- Ruta 19 Cowan - Ajustes al horario y ruta relacionados.
- Ruta 22 BroadMoore - Mejoras a la frecuencia (servicio cada 15 minutos días de semana, servicio cada 30 minutos en los noches y fines de semana).

Servido por todas las rutas de MTA excepto por las rutas 21, 72, 76, 77.

Además de las reuniones, MTA presentará propuestas de mejoras y ajustes para las siguientes rutas:

- Ruta 30 12 de junio de 2017 en el salón de reuniones de Music City Central, 400 Charlotte Ave, Nashville, TN 37129.
Para más información sobre MTAmax.org.

Recuerda que no es necesario estar presente en las reuniones para hacer comentarios. Usted también puede enviar sus comentarios por correo electrónico a: mta.publicmeplings@nashville.gov, o enviar sus comentarios por fax 615-862-6208 u o puede llamar al servicio al cliente, 615-862-9950, o por correo electrónico a: mta.publicmeplings@nashville.gov hasta el 5 de julio de 2017.

Para información sobre ADA contacta a:
- Coordinador de ADA, 430 Myatt Drive, Nashville, TN 37135, 615-862-9950

La siguiente es una cita de Abe Lincoln: "El miedo no es un mal, el miedo a hacer cosas es un mal."

Mientras tanto, la MTA continuará con sus trabajos para mejorar la confiabilidad del servicio, proporcionando una mejor experiencia al usuario.

Recuerda que tus comentarios y sugerencias son muy valiosos para la mejora del servicio. Si tienes alguna duda o sugerencia, por favor no dudes en ponerse en contacto con nosotros.
Appendix I:
Supplemental ESG Funding

Documents from the Public Comment Period from August 3-16
Website Notices and Email Outreach
Now Accepting Comments on the 2017-18 Annual Action Plan -
Emergency Solutions Grant Program (ESG) Supplemental Funding
August 3-16, 2017

The Tennessee Housing Development Agency (THDA) has received additional funding for the Emergency Solutions Grant program (ESG) under the 2017-18 Annual Action Plan for the State of Tennessee. The plan is submitted annually to the U.S. Department of Housing and Urban Development and citizens are given an opportunity to review and make comments on information contained in it. A draft of the plan is available for review and public comment at https://thda.org/about-thda/public-notice-and-comment. Use "Select Language" at the bottom of the page for multiple translations. The electronic draft is also available at the nine Development Districts of Tennessee websites (www.tennesseedevelopmentdistricts.org). Written comments via electronic submission on the THDA website will be accepted from August 3-16, 2017.

CLICK HERE to read the full plan
and to comment.

THANK YOU FOR PARTICIPATING. YOUR FEEDBACK IS IMPORTANT!

Questions about the Annual Action Plan? Email Bettie Teasley: BTeasley@thda.org

As the State's housing finance agency, the Tennessee Housing Development Agency (THDA) is a self-sufficient, independently funded, publicly accountable entity of the State of Tennessee. THDA's mission is to ensure that every Tennessean has access to safe, sound, affordable housing opportunities. More information about THDA programs can be found online at www.thda.org.

Tennessee Housing Development Agency
Tennessee Housing Development Agency
Notice of Public Comment Period

August 3, 2017 - August 16, 2017

The Tennessee Housing Development Agency (THDA) has received additional funding for the Emergency Solutions Grant program (“ESG”) under the 2017-18 Annual Action Plan for the State of Tennessee. The plan is submitted annually to the U.S. Department of Housing and Urban Development and citizens are given an opportunity to review and make comments on information contained in it. A draft of the plan is available for review and public comment at https://thda.org/about-thda/public-notice-and-comment. Use "Select Language" at the bottom of the page for multiple translations. The electronic draft is also available at the nine Development Districts of Tennessee websites (www.tennesseedevelopmentdistricts.org). Written comments via electronic submission on the THDA website will be accepted from August 3-16, 2017.

Public Notice and Comment

THDA Bond Finance Committee Meeting

THDA Bond Finance Committee Meeting is on August 24 at 2:30 PM. It will be approximately 2:00 PM on August 23 before the actual meeting date will be known. To confirm the meeting date, please call THDA at 615-815-3200. The meeting may be conducted permitting participation by electronic or other means of communication. If members participate by electronic or other means of communication, the requirements of TCA Section 8-44-108 shall apply. Prospective attendees who need special accommodations should call 615-815-2207 no less than 24 hours in advance. For additional information click this Notice.

2017-18 Annual Action Plan ESG Supplemental Funding

Now Accepting Comments on the 2017–18 Annual Action Plan Emergency Solutions Grant Program (ESG) Supplemental Funding

Public Comment Period: August 3–16, 2017

The Tennessee Housing Development Agency (THDA) has received additional funding for the Emergency Solutions Grant program (ESG) under the 2017–18 Annual Action Plan for the State of Tennessee. The plan is submitted annually to the U.S. Department of Housing and Urban Development and citizens are given an opportunity to review and make comments on information contained in it. The electronic draft is also available at the nine Development Districts of Tennessee websites (www.tennesseedevelopmentdistricts.org)

Click HERE to Comment

Click HERE to view the Plan

La Agencia de Desarrollo de la Vivienda de Tennessee (THDA) ha recibido fondos adicionales para el Programa de Subvenciones para Soluciones de Emergencia (ESG) bajo el Plan de Acción Anual 2017-18 para el Estado de Tennessee. El plan se presenta anualmente al Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos y los ciudadanos tienen la oportunidad de revisar y hacer comentarios sobre la información que contiene. El borrador electrónico también está disponible en los nueve distritos de desarrollo de los sitios web de Tennessee (www.tennessee developmentdistricts.org). Los comentarios escritos a través de la presentación electrónica en el sitio web de THDA serán aceptados del 3 al 16 de agosto de 2017.

Haga clic AQUÍ para comentar en español
Community Development Block Grant

Public Notice

Now Accepting Comments on the 2017-18 Annual Action Plan - Emergency Solutions Grant Program (ESG) Supplemental Funding

August 3-16, 2017

The Tennessee Housing Development Agency (THDA) has received additional funding for the Emergency Solutions Grant program (ESG) under the 2017-18 Annual Action Plan for the State of Tennessee. The plan is submitted annually to the U.S. Department of Housing and Urban Development, and citizens are given an opportunity to review and make comments on information contained in it. A draft of the plan is available for review and public comment at https://thda.org/about-thda/public-notice-and-comment. Use “Select Language” at the bottom of the page for multiple translations. The electronic draft is also available at the nine Development Districts of Tennessee websites (www.tennesseedevelopmentdistricts.org). Written comments via electronic submission on the THDA website will be accepted from August 3-16, 2017.

PUBLIC NOTICE Now Accepting Comments on the 2017-18 Annual Action Plan - Emergency Solutions Grant Program (ESG) Supplemental Funding

August 3, 2017

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Now Accepting Comments on the 2017-18 Annual Action Plan – Emergency Solutions Grant Program (ESG) Supplemental Funding

August 3-16, 2017

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Housing

The ETDD Housing Planner works with local, regional and state partners to address the housing needs of East Tennesse. The Tennessee Housing Development Agency (THDA) contracts with ETDD to provide technical assistance to local communities across sixteen counties. ETDD primarily assists with housing-related inquiries and regularly submits grant applications for state and federal housing programs. Through our regional partnerships, we are able to disseminate information about housing programs, funding sources and Fair Housing laws to residents across East Tennessee.

For more information about our Housing Programs, please contact Lindsay Cockrell at lcockrell@etdd.org.
THDA - Emergency Solutions Grant Program
Public Comments

Now Accepting Comments on the 2017-18 Annual Action Plan - Emergency Solutions Grant Program (ESG) Supplemental Funding
August 3-16, 2017

The Tennessee Housing Development Agency (THDA) has received additional funding for the Emergency Solutions Grant program (ESG) under the 2017-18 Annual Action Plan for the State of Tennessee. The plan is submitted annually to the U.S. Department of Housing and Urban Development and citizens are given an opportunity to review and make comments on information contained in it. A draft of the plan is available for review and public comment at https://thda.org/about-thda/public-notice-and-comment. Use "Select Language" at the bottom of the page for multiple translations. Written comments via electronic submission on the THDA website will be accepted from August 3-16, 2017.

Public Notice: Tennessee Housing Development Agency (THDA)-Emergency Solutions Grant program (ESG) FY17-18

Now Accepting Comments on the 2017-18 Annual Action Plan – Emergency Solutions Grant Program (ESG) Supplemental Funding

August 3-16, 2017

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Public Notice

Now Accepting Comments on the 2017-18 Annual Action Plan - Emergency Solutions Grant Program (ESG) Supplemental Funding

August 3-16, 2017

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The Tennessee Housing Development Agency (THDA)

As the State's housing finance agency, the Tennessee Housing Development Agency (THDA) is a self-sufficient, independently funded, publicly accountable entity of the State of Tennessee. THDA's mission is to ensure that every Tennessean can find, affordable housing opportunities. More information about THDA programs and efforts can be found on their website.

Now accepting Comments on the 2017-2018 Annual Action Plan
Emergency Solutions Grant Program (ESG) Supplemental Funding
August 3-16, 2017

The Tennessee Housing Development Agency (THDA) has received additional funding for the Emergency Solutions Grant program (ESG) under the 2017-18 Annual Action Plan for the State of Tennessee. The plan is submitted annually to the U.S. Department of Housing and Urban Development and citizens are given an opportunity to review and make comments on information contained in it. A draft of the plan is available for review and public comment at https://thda.gov/about-thda/public-notice-and-comment
Use "Select Language" at the bottom of the page for multiple translations. Written comments via electronic submission on the THDA website will be accepted from August 3-16, 2017.

Housing Program

Current Public Notices:
HOME, ERP, CONTRACTORS Public Notices

Action Plan and Housing Trust Fund All

Emergency Solutions Grant Program

The Southeast Tennessee Development
through grants from Tennessee Housing
technical assistance and grant writing
also assist in the development of non-po
income housing in our area.

Now Accepting Comments on the 2017-18 Annual Action Plan - Emergency Solutions Grant Program (ESG) Supplemental Funding
August 9-16, 2017

The Tennessee Housing Development Agency (THDA) has received additional funding for the Emergency Solutions Grant Program (ESG) under the 2017-18 Annual Action Plan for the State of Tennessee. The plan is submitted annually to the U.S. Department of Housing and Urban Development, and citizens are given an opportunity to review and make comments on information contained in it. A draft of the plan is available for review and public comment at https://thda.org/about-thda/public-notices-and-comment. Use "Select Language" at the bottom of the page for multiple translations. Written comments via electronic submission on the THDA website will be accepted from August 9-16, 2017.

Tennessee Housing Development Agency (THDA)

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Public Notice - Now Accepting Comments on the 2017-2018 Annual Action Plan - Emergency Solutions Program Supplemental Funding

Now Accepting Comments on the 2017-18 Annual Action Plan - Emergency Solutions Grant Program (ESG) Supplemental Funding
August 3-16, 2017

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Now Accepting Comments on the 2017
18 Annual Action Plan
Emergency Solutions Grant Program (ESG) Supplemental Funding
August 3-16, 2017

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Newspaper Tear Sheets
We’re looking for candidates to fill

FULL-TIME RN 2 POSITIONS

The Scenic City has been voted one of the Best Places to Live for its affordability, cost of living and outdoor activities by Blue Ridge Outdoors and Outside Magazine.

No State Income Tax for Tennessee Residents

Nurse Corps Loan Repayment Program for those that qualify.

For more information visit www.hma.gov

Benefits Include: Health insurance, 401k tax-deferred retirement with employer contribution, pension fund available, 37.5 hour work week, paid sick leave, paid vacation, 11 holidays per year, 1 class per semester tuition paid

No prior psychiatric experience required

Experience equivalent to 1 year of registered nursing or a Bachelor’s in Nursing

All applicants must pass a drug screen and background check.

Apply on line at www.moccasinbendhsyle.com or apply in person 100 Moccasin Bend Rd., Chattanooga, TN.

Call 423-205-2271

The State of Tennessee is an Equal Opportunity, Equal Access, and Affirmative Action Employer.

An Accredited Psychiatric Facility.
NOW, THEREFORE,

WHEREAS,

WHEREAS,

WHEREAS,

WHEREAS,

WHEREAS,

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TO MAKE A CONNECTION, CONSUMERS NEED TO BE MOVED TO FEEL EMOTION. ADDING VISIBILITY AND MOVING CONVERSION RATES AS MUCH AS 40%. ROLLING ACROSS OUR RICH, DIGITAL PLATFORMS, WE HELP TO CUSTOMIZE, SHARE, AND FEED YOU WITH VIDEO, YOUR BUSINESS WILL SPEAK VOLUMES.

WE HAVE PLACED.

TENNESSEE WEBSITES (WWW.TENNESSEE.COM AND WWW.TENNESSEE.GOV) THE TENNESSEE HOUSING DEVELOPMENT AGENCY (THDA) HAS RECEIVED AN APPROXIMATE $5.0 MILLION FUNDING FROM THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT IN THE FORM OF THE ECONOMIC STRENGTHENING GRANTS PROGRAM (ESG). THE FUNDING IS TO BE USED FOR THE IMPROVEMENT AND RESTORATION OF LOW INCOME HOUSING.

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