

Appendix C:

Fair Housing Plan

Private Sector Impediments

Impediments, Suggested Actions and Objectives	Action(s)	Measurement(s)	Responsible Agencies	Timeline	Cost
<p>1. Discriminatory terms, conditions, privileges or services and facilities in the rental market</p> <p><i>Action 1.1</i> – Continue to educate landlords and property management companies about fair housing law. <i>Objective 1.1</i> – Increase number of outreach and education activities conducted.</p> <p><i>Action 1.2</i> – Continue to educate housing consumers in fair housing rights. <i>Objective 1.2</i> – Increase number of outreach and education activities conducted.</p> <p><i>Action 1.3</i> – Enhance audit and testing activities and document the outcomes of tests <i>Objective 1.3</i> – Increase number of testing activities conducted</p> <p>Priority: High</p>	<p>1.1a – Provide information & training or support the Fair Housing Council to bring information and training on fair housing to developers, property managers and the apartment association.</p> <p>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.</p> <p>THDA's Civil Rights Advisor and legal staff are available for agency trainings with sub-recipients/grantees & external partners agencies, such as LIHTC developer workshops.</p> <p>Fair Housing reminders, updates, information is placed on TNHousingSearch website and/or THDA's social media sites.</p>	<p>1.1a – Fair housing training for non-profit and for profit developers and apartment managers completed.</p> <p>Online training module made available.</p> <p>THDA Division Directors invite THDA Civil Rights Advisor and/or legal staff to participate in routine training or outreach activities.</p> <p>Fair Housing reminders, updates, information are placed on TNHousingSearch website and/or THDA's social media sites.</p>	THDA	FY 2017-2018 & On going	THDA: \$3,500 (cost could be higher if Development Districts use TA grant funds for language assistance)
	<p>1.1b – Continue to educate THDA staff who work with rental programs and landlords (Section 8 HCV staff) on an annual basis.</p> <p>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.</p>	<p>1.1b – THDA staff continues training in fair housing issues in the rental market.</p> <p>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.</p>	THDA	FY 2017-2018 & On-going	\$2,500
	<p>1.1c – Continue to educate staff on Fair Housing through attendance at the Tennessee Fair Housing Council annual</p>	<p>1.1c – Attendance at fair housing events continues, number of staff trained increases.</p>	THDA, ECD	Annually in April	THDA: \$4,500 ECD: \$1,700

	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
	1.2b – Consistently review THDA website fair housing page & make updates as needed; make AI available for review.	1.2b – Fair housing page of website is accessible and updated regularly. AI is available to review through site.	THDA	On-going	\$500
	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

<p>2. Discriminatory acts under Section 818 (coercion, etc.)</p> <p><i>Action 2.1 – Continue to educate landlords and property management companies about fair housing law</i> <i>Objective 2.1 – Increase number of outreach and education activities</i></p> <p><i>Action 2.2 – Continue to educate housing consumers in fair housing rights</i> <i>Objective 2.2 – Increase the number of outreach and education activities conducted</i></p> <p><i>Action 2.3 – Enhance audit and testing activities and document the outcomes of tests</i> <i>Objective 2.3 – Increase number of testing activities conducted</i></p> <p><i>Priority: Low</i></p>	<p>2.1a – Provide information & training (online or in person) &/or support the Fair Housing Council to bring information and training on fair housing to developers, property managers and the apartment association.</p> <p>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.</p> <p>THDA's Civil Rights Advisor and legal staff are available for agency trainings with sub-recipients/grantees & external partners agencies, such as LIHTC developer workshops.</p> <p>Fair Housing reminders, updates, information is placed on TNHousingSearch website and/or THDA's social media sites.</p>	<p>2.1a – Fair housing training for non-profit and for profit developers and apartment managers completed.</p> <p>Online training module made available.</p> <p>THDA Division Directors invite THDA Civil Rights Advisor and/or legal staff to participate in routine training or outreach activities.</p> <p>Fair Housing reminders, updates, information is placed on TNHousingSearch website and/or THDA's social media sites.</p>	FY 2017-2018 & On going	On-going	\$2,000
	<p>2.1b – Continue to educate THDA staff who work with rental programs and landlords (Section 8 HCV staff) on an annual basis.</p> <p>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.</p>	<p>2.1b – THDA staff continues training in fair housing issues in the rental market.</p> <p>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.</p>	FY 2017-2018 & On-going	On-going	\$2,500
	<p>2.1c – Continue to educate staff on Fair Housing through attendance at Fair Housing Matters Conference and West Tennessee Fair Housing Celebration. Provide support and sponsorship to both events and encourage attendance among sub-recipients and partners.</p>	<p>2.1c – Attendance at fair housing events by THDA staff continues.</p> <p>Sponsorship of fair housing meetings continues. Marketing fair housing conferences on Facebook, Twitter and via bulk email mailing lists to enhance</p>	THDA, ECD	Annually in April	THDA: \$4,500 ECD: \$1,700

		attendance among sub-recipients and partners.			
	2.2a – Consistently review THDA website fair housing page & make updates as needed; make AI available for review.	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 – Continue to give written HUD Fair Housing information to program beneficiaries and monitor sub-recipients to ensure compliance.	2.2a – 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 – 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.	2.3a – Priority is communicated to testing organizations.	THDA, ECD, DOH	On-going	THDA: \$25
	2.3b – Continue to monitor sub-recipients for compliance with Fair Housing and Equal Opportunity, utilizing Fair Housing and Equal Opportunity checklists.	2.3b – Sub-recipients are monitored for Fair Housing and Equal Opportunity, using checklists.	THDA, ECD, DOH	On-going	THDA: \$1,500 ECD: \$250 DOH: \$125

3. Failure to make reasonable accommodation and modification <i>Action 3.1 – Enhance audit and testing activities and document the outcomes of tests</i> <i>Objective 3.1 – Increase number of testing activities conducted</i> <i>Action 3.2 – Educate housing providers about requirements for reasonable accommodation or modification</i> <i>Objective 3.2 – Increase number of training sessions conducted</i>	3.1a – The State will communicate reasonable accommodation testing as a priority to partners engaged in testing which include: the Fair Housing Council, West Tennessee Legal Services, and the Tennessee Human Rights Commission.	3.1a – Priority is communicated to testing organizations, testing increases.	THDA, ECD, DOH	On-going	THDA: \$25
	3.1b – Continue to monitor sub-recipients for compliance with Fair Housing and Equal Opportunity, including reasonable accommodation & modification, utilizing Fair Housing and Equal Opportunity checklists.	3.1a – Sub-recipients are monitored for Fair Housing and Equal Opportunity, using checklists.	THDA, ECD, DOH	On-going	THDA: \$1,500 ECD: \$250 DOH: \$125
	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	3.2a – Attendance at fair housing events continues. Sponsorship of fair housing meetings continues. Marketing fair housing conferences on Facebook, Twitter and via bulk email mailing lists to enhance	THDA, ECD	Annually in April	THDA: \$4,500 ECD: \$1,700

Priority: Medium	<p>sponsorship to both events and encourage attendance among sub-recipients and partners.</p>	<p>attendance among sub-recipients and partners. Increasing attendance at regional (West Tennessee Fair Housing Celebration and ECHO Spring Fair Housing Workshop) meetings with increased THDA staff attendances.</p>			
	<p>3.2b – Support the Fair Housing Council in providing fair housing training for developers, property managers and the apartment association.</p> <p>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.</p>	<p>3.2b –Fair housing training for non-profit and for profit developers and apartment managers offered.</p>	THDA	Ongoing	\$1,500
	<p>3.2dc– Continue to educate THDA program staff that work with housing providers and landlords on an annual basis.</p> <p>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 & 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.</p>	<p>3.2c – Number of THDA staff trained on reasonable accommodation increases.</p> <p>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.</p>	THDA	On-going	\$3,500
	<p>3.2d – Increase training of elected officials and landlords in CDBG grantee communities of fair housing responsibilities.</p> <p>Online training for sub-recipients/grantees of THDA funding & other THDA business associates (HCV landlords, LIHTC developers & property managers, etc.) is</p>	<p>3.2d – THDA online training is made available.</p> <p>THDA Civil Rights or legal staff attend local community training to discuss fair housing as requested.</p>	THDA, ECD	FY 2017-18	\$1,500

	<p>under development and will be available by the end of FY 2017-2018.</p> <p>THDA's Civil Rights Advisor and legal staff are available for agency trainings with sub-recipients/grantees & external partners agencies, such as LIHTC developer workshops.</p>				
--	--	--	--	--	--

<p>4. Discriminatory patterns in home purchase loan denials</p> <p><i>Action 4.1 – Educate buyers through credit counseling and home purchase training</i> <i>Objective 4.1 – Increase number of outreach and education activities conducted</i></p> <p><i>Action 4.2 – Educate lenders and make developers aware of the counseling and training</i> <i>Objective 4.2 – Increase number of outreach and education activities conducted</i></p> <p><i>Priority: Low</i></p>	<p>4.1a – Continue homebuyer education courses (with fair housing components in the curriculum) for THDA loan programs (required for Great Choice Plus; Homeownership for the Brave and HOME). Continue to support the Homebuyer Education Initiative (HBEI) across the state for homebuyers not utilizing a THDA loan product.</p> <p>Expand HBEI to include 3 HUD certified counselors within THDA focused on foreclosure prevention & delinquency.</p>	<p>4.1a – Homebuyer education classes are conducted, program continued and marketed serving THDA borrowers and non-THDA borrowers (depending on demand).</p> <p>HUD certified counselors are hired to assist THDA low/moderate income buyers with foreclosure and delinquency prevention.</p>	THDA	FY2017-2018 & Ongoing	\$350,000
	<p>4.1b – Continue to support and train HBEI agencies through provision of NeighborWorks America course curriculum materials and training.</p>	<p>4.1b – Deliver NeighborWorks American materials to HBEI agencies annually in March.</p>	THDA	On-going	\$5,000
	<p>4.1c – Continue “Training the Trainer” to certify new Homebuyer Education Trainers throughout the state and continuing education sessions (Peer Sessions) for certified Homebuyer Education Trainers.</p>	<p>4.1c – “Training the Trainer” and Peer Sessions conducted annually in July.</p>	THDA	On-going	\$3,500
	<p>4.1d – Continue marketing and outreach on Homebuyer Education Initiative on THDA website.</p> <p>Create a program to encourage state employees to receive HBEI & pursue homeownership.</p>	<p>4.1d – Website updated, new outreach activities identified.</p> <p>Step-In Program Launched; increase number of state employees securing THDA mortgage.</p>	THDA	FY 2016-2017 & ongoing	\$50,000
	<p>4.1e – Explore analyzing counseling agency data that is collected to provide agencies</p>	<p>4.1e – Decision to analyze data is made, analysis completed annually and</p>	THDA	FY 2016-17 & ongoing	\$500

	feedback to improve program performance.	reported to agencies at HBEI Peer Sessions.			
	4.1f – Continue to find new and improved ways to educate buyers and improve financial literacy through the operation of the Housing Education Advisory Board.	4.1f – Quarterly meetings of the advisory boards continue.	THDA	On-going	\$500
	4.2 – Invite lenders and developers to the Governor’s Housing Conference, which includes fair housing training and education.	4.2 – Include annual fair housing training and invite lenders and developers to the Governor’s Housing Conference.	THDA	On-going	\$1,000

5. Discriminatory patterns in predatory lending <i>Action 5.1 – Educate buyers through credit counseling and home purchase training</i> <i>Objective 5.1 – Increase number of outreach and education activities conducted</i> <i>Action 5.2 – Educate lenders and developers’ counseling and training</i> <i>Objective 5.2 – Increase number of outreach and education activities conducted</i> <i>Priority: Low</i>	5.1a – Continue homebuyer education courses (with fair housing components in the curriculum) for THDA loan programs (required for Great Choice Plus; Homeownership for the Brave and HOME). Continue to support the Homebuyer Education Initiative (HBEI) across the state for homebuyers not utilizing a THDA loan product.	5.1a – Homebuyer education classes are conducted, program continued and marketed serving THDA borrowers and non-THDA borrowers (depending on demand).	THDA	FY2018-2018 &	\$350,000
	Expand HBEI to include 3 HUD certified counselors within THDA focused on foreclosure prevention & delinquency.	HUD certified counselors are hired to assist THDA low/moderate income buyers with foreclosure and delinquency prevention.			
	5.1b – Continue to support and train HBEI agencies through provision of NeighborWorks America course curriculum materials and training.	5.1b – Deliver NeighborWorks American materials to HBEI agencies, annually in March.	THDA	On-going	\$5,000
	5.1c – Continue “Training the Trainer” to certify new Homebuyer Education Trainers throughout the state and continuing education sessions (Peer Sessions) for certified Homebuyer Education Trainers	5.1c – “Training the Trainer” and Peer Sessions conducted annually in July.	THDA	On-going	\$3,500
	5.1d – Continue marketing and outreach on Homebuyer Education Initiative on THDA website. Explore new ways to market homebuyer education and credit counseling.	5.1d – Website updated, new outreach activities identified including development of a new on-line Homebuyer Education portal.	THDA	On-going	\$50,000
	5.1e – Explore analyzing counseling agency data that is collected to provide agencies feedback to improve program performance.	5.1e– Decision to analyze data is made, analysis completed and reported annually to agencies at HBEI Peer Sessions.	THDA	Ongoing	\$500

	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. Lack of sufficient education about fair housing law <i>Action 6.1</i> – Have the THRC develop a core outreach and education curriculum, with the assistance of other organizations that provide fair housing services, in Tennessee <i>Objective 6.1</i> – Track the consistency in fair housing messaging throughout the State of Tennessee. <i>Action 6.2</i> – Educate the public and housing stakeholders about fair housing law and rights of housing consumers <i>Objective 6.2</i> – Increase number of outreach and education activities conducted <i>Action 6.3</i> – Enhance documentation of fair housing activities conducted throughout the State <i>Objective 6.3</i> – Request that the THRC provide such documentation for all activities conducted under the auspices of the core curriculum <i>Priority: High</i>	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. Online training for THDA employees, 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. Fair Housing reminders, updates, information is placed on TNHousingSearch website and/or THDA’s social media sites.	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. 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.	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

	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
	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.	6.2e – THDA Civil Rights Advisor attends Advisory Board meetings, describes need for educational opportunities or conducts Fair Housing presentations and seeks input.	THDA	On-going	\$250
	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.	6.2f – Discuss opportunities and ideas with Outreach Team and conduct annual meeting to revisit efforts.	THDA	On-going	\$500
	6.2g – Continue training for HOPWA Program Sponsors at annual network meeting and monitor for compliance during monitoring interviews.	6.2g – Training and monitoring continues.	DOH	On-going	\$1,500
	6.3 – Discuss with Tennessee Human Rights Commission opportunities to enhance the documentation of fair housing activities.	6.3 – Contact THRC to discuss documentation opportunities.	THDA	Ongoing	No cost

Public Sector Impediments

Impediment/Suggested Action/Objective	Action(s)	Measurement(s)	Responsible Agencies	Timeline	Cost
1. Lack of local fair housing ordinances or policies <i>Action 1.1</i> – Create template fair housing ordinance, resolution, policy or other commitment to AFFH <i>Objective 1.1</i> – Present policy to all prospective grantees <i>Action 1.2</i> – Educate local government staff about fair housing regulations and the statewide commitment to AFFH <i>Objective 1.2</i> – Increase number of education activities <i>Action 1.3</i> – Increase monitoring and enforcement policies that affirmatively further fair housing choice <i>Objective 1.3</i> – Increase number of monitoring and enforcement activities <i>Priority: High</i>	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.	1.1a – Partnership established and policy completed.	ECD, THDA	Ongoing	THDA: \$5,000 ECD: \$800
	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.	1.1b – Establish partnership and determine best method for information delivery.	ECD, THDA	Ongoing	THDA: \$1,000 ECD: \$800
	1.1c – After development of Fair Housing materials, present to grantees and local governments within jurisdiction.	1.1c – Deliver materials to grantees, as well as local governments within the state’s jurisdictions.	ECD, THDA	Ongoing	THDA: \$500 ECD: \$400
	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 & other THDA business associates (HCV landlords, LIHTC developers & property managers, etc.) is	1.2a – Grantees trained in fair housing at grantee workshops. Online training is made available & sub-recipients are notified.	THDA, ECD	FY 2017-2018 & On-going	THDA: \$1,500 ECD: \$400

	under development and will be available by the end of FY 2017-2018.				
	<p>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.</p> <p>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.</p>	<p>1.2b – Fair housing training made available statewide.</p> <p>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.</p>	ECD, THDA, 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
<p>2. Insufficient establishment and enforcement of building codes regarding special needs housing</p> <p><i>Action 2.1 – Create examples of building code policies that sufficiently provide for special needs housing such as group homes and accessible housing</i></p> <p><i>Objective 2.1 – Present examples to all prospective grantees</i></p> <p><i>Action 2.2 – Educate local government staff about fair</i></p>	2.1a – Incorporate Medicaid Home and Community Based Service Settings rule in special needs housing project priorities in THDA Housing Trust Fund program.	2.1a – HCBS Settings rule incorporated into Trust Fund Program.	ECD, THDA	FY 2016-17	THDA: \$1,000 ECD: \$800
	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 & accessible housing.	2.1b – Establish partnership and determine best method for information delivery.	ECD, THDA	FY 2017-18	THDA: \$1,000 ECD: \$800
	2.1c – After development of Fair Housing materials, present to grantees and local governments within jurisdiction.	2.1c – Deliver materials to grantees, as well as local governments within the state’s jurisdictions.	ECD, THDA	FY 2017-18	THDA: \$500 ECD: \$400

<p>housing regulations and the statewide commitment to AFFH</p> <p><i>Objective 2.2</i> – Increase number of education activities conducted</p> <p><i>Action 2.3</i> – Increase monitoring and enforcement of building codes of jurisdictions across the state</p> <p><i>Objective 2.3</i> – Increase number of monitoring and enforcement activities</p> <p><i>Priority: Medium</i></p>	<p>2.2a – 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.</p> <p>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.</p>	<p>2.2a – – Grantees trained in fair housing at grantee workshops.</p> <p>Online training is made available & sub-recipients are notified.</p>	THDA, ECD	On-going	THDA: \$1,500 ECD: \$400
	<p>2.2b Explore providing state-wide fair housing trainings or forums with local government officials, housing stakeholders and citizens, that focus on fair housing law, affirmatively furthering fair housing, impediments to fair housing in Tennessee and local actions to overcome impediments.</p> <p>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.</p>	<p>2.2b – – 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.</p>	ECD, THDA	On-going	THDA: \$1,500 ECD: \$400
	<p>2.2c – Present AI findings at Governor’s Housing Summit, which is attended by housing stakeholders, citizens and local government officials.</p>	<p>2.2c – Findings are presented.</p>	ECD, THDA	Completed	THDA: \$1,000 ECD: No cost

	2.2d – Encourage and promote THDA’s accessibility and visitability program, which is a voluntary certification program created by the TN Council on Developmental Disabilities that encourages builders (single family and multi-family) to voluntarily implement design features that make homes accessible, visitable and convenient for everyone.	2.2d – 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.	THDA	FY2017-2018 & ongoing	THDA: \$24,678
	2.3a – Continue to monitor grant programs for compliance with fair housing and equal opportunity, utilizing fair housing and equal opportunity checklists.	2.3a – Programs are monitored for activity and compliance consistent with information required in checklists.	THDA, ECD, DOH	On-going	THDA: \$500 ECD: \$250 DOH: \$125
3. Lack of local government understanding of duties of AFFH <i>Action 3.1 – Educate local government staff about fair housing law and federal formula grant funding requirements to affirmatively further fair housing</i> <i>Objective 3.1 – Increase number of educational activities conducted</i> <i>Priority: High</i>	3.1a – Continue to educate local government staff and sub-recipients by contracting with the Tennessee Fair Housing Council or other fair housing education providers to conduct fair housing training at grantee workshops, with an emphasis on duty to affirmatively further fair housing, raising citizen awareness of fair housing law, discrimination in rental, ramifications of a failure to make reasonable accommodation, codes, zoning and other priority areas. Continue to publish ECD notices and promote participation at fair housing events and trainings. 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.	3.1a – Grantees trained in fair housing at grantee workshops, ECD notices regarding fair housing increased, and attendance at fair housing events increases. 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.	ECD, THDA	On-going	THDA: \$1,500 ECD: \$400
	3.1b – Explore providing state-wide fair housing trainings or forums with local government officials, housing stakeholders and citizens, that focus on fair housing law, affirmatively furthering fair housing,	3.1b – Online training made available. THDA Civil Rights Advisor or legal team is made available for trainings or forums; Tennessee Fair Housing	ECD, THDA, DOH	On-going	ECD: \$400

	<p>impediments to fair housing in Tennessee and local actions to overcome impediments.</p> <p>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.</p>	Council or other local fair housing organization is contracted as needed.			
	3.1c - Present AI findings at Governor's Housing Summit, which is attended by housing stakeholders, citizens and local government officials.	3.1c – Findings are presented.	ECD, THDA	Completed October 2013	THDA: \$1,000 ECD: No cost
	3.1d – Explore partnerships with state, county and local government stakeholders, such the Tennessee Advisory Commission on Intergovernmental Relations (TACIIR) and Tennessee's Development Districts to determine best way to reach local governments and present examples of Fair Housing policy.	3.1d – Establish partnership and determine best method for information delivery.	ECD, THDA		THDA: \$1,000 ECD: \$800
	3.1e – Develop online training for sub-recipients/grantees, including CDBG & 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.	3.1e – Online training made available. Sub-recipient monitoring continues with self-assessment form added to compliance monitoring.	ECD, THDA	FY2017-2018	THDA: \$2,000 ECD: \$800
	3.1f – Encourage local elected officials to complete THDA online Title VI/Fair Housing training as a CDBG Fair Housing Activity.	3.1f – Local elected officials notified of availability of online training.	ECD	FY 2016-17	THDA: \$1,500 ECD: \$150
4. Lack of uniformity of codes and land use policies	4.1a – Explore opportunities to work with fair housing partners, including West Tennessee Legal Services and the Tennessee Fair Housing Council, and	4.1a – Online training made available. THDA Civil Rights Advisor or legal team is made available for trainings or forums; Tennessee Fair Housing	ECD, THDA	On-going	THDA: \$1,500 ECD: \$800

<p><i>Action 4.1 – Create examples of codes and land use policies that are in the spirit of AFFH</i> <i>Objective 4.1 – Present examples to all prospective grantees</i></p> <p><i>Action 4.2 – Educate local government staff about fair housing regulations and the statewide commitment to AFFH</i> <i>Objective 4.2 – Increase number of education activities conducted</i></p> <p><i>Action 4.3 – Increase monitoring and enforcement of policies that affirmatively further fair housing choice</i> <i>Objective 4.3 – Increase number of monitoring and enforcement activities conducted</i></p> <p><i>Priority: Medium</i></p>	<p>local/county government associations to develop examples of codes and land use policies to provide examples of Fair Housing policy related to codes & land use policies to local governments and sub-recipients.</p> <p>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.</p>	<p>Council or other local fair housing organization is contracted as needed.</p>			
	<p>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 & land use policies.</p>	<p>4.1b – Establish partnership and determine best method for information delivery.</p>	<p>ECD, THDA</p>	<p>Ongoing</p>	<p>THDA: \$1,000 ECD: \$800</p>
	<p>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.</p> <p>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.</p>	<p>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.</p>	<p>ECD, THDA</p>	<p>On-going</p>	<p>THDA: \$1,500 ECD: \$400</p>

	Continue to publish ECD notices and promote participation at fair housing events and trainings.				
	<p>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.</p> <p>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.</p>	<p>4.2b –Encourage attendance by grantees at Fair Housing Matters Conference and West TN Fair Housing Conference.</p> <p>Encourage local elected officials to complete THDA online Title VI/Fair Housing training.</p>	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



HOUSING GRANT APPLICATION
HOME PROGRAM FOR FISCAL YEAR 2017
Program Description and Application Package
Tennessee Housing Development Agency

The Tennessee Housing Development Agency (THDA) administers the federally funded HOME program to promote the production, preservation and rehabilitation of single family housing for low-income households. The purpose of this Program Description is to explain the requirements and the application process of the HOME program.

HOME funds are awarded through a competitive application process to cities, counties and non-profit organizations outside local participating jurisdictions. Local participating jurisdictions (Local PJs) are those local governments in Tennessee that receive HOME funds directly from the Department of Housing and Urban Development (HUD). The Local PJs are Clarksville, Chattanooga, Jackson, Knoxville, Memphis, Nashville-Davidson County, Knox County, Shelby County and the Northeast Tennessee/Virginia Consortium (the cities of Bristol, Kingsport, Johnson City, Bluff City, Sullivan County, and Washington County, excluding the Town of Jonesborough). Non-profit organizations located in a local participating jurisdiction may apply for projects located outside the local participating jurisdictions. *For the 2017 application cycle, nonprofit 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:

HOME GRANT YEAR	SPEND DOWN REQUIREMENT
1992 – 2011	100%
2012 CHDOs	100%
2012 – 2013 Regular Rounds	100%
2013 CHDOs	75%
2014 Regular and CHDOs	50%
2015-2016 Regular Round and CHDOs	25%
2016 CHDO Mini-Round 2	Not Eligible

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:

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

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

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

MINIMUM HOME DOLLARS	\$ 1,000	PER UNIT
MAXIMUM HOME DOLLARS	\$58,378	0-BEDROOM (EFFICIENCY) LIMIT
	\$66,923	1-BEDROOM LIMIT
	\$81,377	2-BEDROOM LIMIT
	\$105,276	3-BEDROOM LIMIT
	\$115,560	4-BEDROOM OR MORE LIMIT

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 Code. New construction projects must also meet the State-adopted edition of the International Energy Conservation Code. Copies of the Energy Code may also be obtained from the International Code Council at the address listed above.

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

Section 504. Section 504 of the Rehabilitation Act of 1973 prohibits discrimination in federally assisted activities and programs on the basis of 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 (Equal Opportunity in Housing)	24 CFR Part 107
Title VI of the Civil Rights Act of 1964 (Nondiscrimination in Federal programs)	24 CFR Part 1
Age Discrimination Act of 1975	24 CFR Part 146
Section 504 of the Rehabilitation Act of 1973	24 CFR Part 8
Section 109 of Title I of the Housing and Community Development Act of 1974	24 CFR Part 6
Title II of the Americans with Disabilities Act	42 U.S.C. §12101 <i>et seq.</i>
Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity	24 CFR Parts 5, 200, 203, 236, 400, 570, 574, 882, 891 and 982
Section 3 of the Housing & Urban Development Act of 1968	24 CFR 135
<ul style="list-style-type: none"> • Section 3 requires that the employment and other economic opportunities generated by Federal financial assistance for housing and community development programs shall, to the greatest extent feasible, be directed toward low-income persons, particularly those who are recipients of government assistance for housing. 	
Executive Order 11246, as amended (Equal Employment Opportunity Programs)	41 CFR 60
Executive Order 11625, as amended (Minority Business Enterprises)	
Executive Order 12432, as amended (Minority Business Enterprise Development)	
Executive Order 12138, as amended (Women's Business Enterprise)	

- Executive Orders 11625, 12432, and 12138 (Minority/Women's Business Enterprise) require that PJs and local programs must prescribe procedures acceptable to HUD for a minority outreach program to ensure the inclusion, to the maximum extent possible, of minorities and women and entities owned by minorities and women in all contracts. Local programs must also develop acceptable policies and procedures if their application is approved by THDA.

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

Architectural Barriers Act of 1968

42 U.S.C. §4151 *et seq.*

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

Executive Order 12898

Executive Order 13166
(Limited English Proficiency)

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

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

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/lea 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 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

1. PROGRAM DESIGN

Up to 50 points

The proposed program demonstrates exceptional planning, readiness and administrative capability. All necessary components to accomplish the project have been identified in the application.

- Program administrators with the following characteristics have been identified:
 - Has personnel who are knowledgeable in HOME grant administration;
 - Has relevant experience in the administration of housing grants; and/or has otherwise shown the capability to administer the project;
 - Has the ability to follow the timeframe of Attachment B: Implementation Plan of the Working Agreement;
 - Is able to draw down funds in a timely manner;
 - Has a lack of monitoring findings associated with past grants on which the administrator has worked;
 - Has not left HOME funds in excess of \$75,000 in 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 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

The project's sources include an eligible HOME match contribution that is less than 1% of the proposed HOME funds to be used for project costs. 0 points

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**.

1. CAPABILITY**Up to 50 points**

The proposed project demonstrates exceptional planning and readiness.

Up to 25 points

- The program design is complete and all necessary components to accomplish the project are identified in the application.
- Sites have been identified and CHDO has site control. 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 as 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.

Up to 25 points

- The CHDO has produced successful affordable housing projects of similar size, scope and complexity.
- The CHDO has a demonstrated capacity to manage homeownership programs.
- The CHDO has paid staff with demonstrated housing development experience as documented by W-2 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**

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**

The project's sources include an eligible HOME match contribution that is less than 0 points
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 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

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



HOUSING GRANT APPLICATION
HOME CHDO MINI-ROUND PROGRAM FOR FISCAL YEAR 2017
Program Description and Application Package
Tennessee Housing Development Agency

The Tennessee Housing Development Agency (THDA) administers the federally funded HOME program to promote the production, preservation and rehabilitation of single family housing for low-income households. The purpose of this Program Description is to explain the requirements and the application process of the HOME program.

HOME funds 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:

HOME GRANT YEAR	SPEND DOWN REQUIREMENT
1992 – 2012	100%

2013 CHDOs	75%
2014 CHDOs	50%
2015-2016 CHDOs	25%
2016 CHDO Mini-Round 2	25%
2017 CHDO Round	Not Eligible

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 home owner since purchase, the grant recipient shall share the net proceeds according to the following formula:

HOME Subsidy

HOME Subsidy + Homeowner Investment

X Net Proceeds = HOME Amount to Recapture

Homeowner Investment

X Net Proceeds = HOME Amount to Recapture

HOME Subsidy + Homeowner Investment

The net 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

MINIMUM HOME DOLLARS	\$ 1,000	PER UNIT
MAXIMUM HOME DOLLARS	\$58,378	0-BEDROOM (EFFICIENCY) LIMIT
	\$66,923	1-BEDROOM LIMIT
	\$81,377	2-BEDROOM LIMIT
	\$105,276	3-BEDROOM LIMIT
	\$115,560	4-BEDROOM OR MORE LIMIT

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

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 Code. New construction projects must also meet the State-adopted edition of the International Energy Conservation Code. Copies of the Energy Code may also be obtained from the International Code Council at the address listed above.

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

Section 504. Section 504 of the Rehabilitation Act of 1973 prohibits discrimination in federally assisted activities and programs on the basis of 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:

Fair Housing Act	24 CFR Part 100
Executive Order 11063, as amended (Equal Opportunity in Housing)	24 CFR Part 107
Title VI of the Civil Rights Act of 1964 (Nondiscrimination in Federal programs)	24 CFR Part 1
Age Discrimination Act of 1975	24 CFR Part 146
Section 504 of the Rehabilitation Act of 1973	24 CFR Part 8
Section 109 of Title I of the Housing and Community Development Act of 1974	24 CFR Part 6
Title II of the Americans with Disabilities Act <i>seq.</i>	42 U.S.C. §12101 <i>et</i>
Equal Access to Housing in HUD Programs Regardless of 203, Sexual Orientation or Gender Identity 882,	24 CRF Parts 5, 200, 236, 400, 570, 574, 891 and 982
Section 3 of the Housing & Urban Development Act of 1968	24 CFR 135
<ul style="list-style-type: none"> Section 3 requires that the employment and other economic opportunities generated by Federal financial assistance for housing and community development programs shall, to the greatest extent feasible, be directed toward low-income persons, particularly those who are recipients of government assistance for housing. 	
Executive Order 11246, as amended (Equal Employment Opportunity Programs)	41 CFR 60
Executive Order 11625, as amended (Minority Business Enterprises)	
Executive Order 12432, as amended (Minority Business Enterprise Development)	
Executive Order 12138, as amended (Women's Business Enterprise)	
<ul style="list-style-type: none"> Executive Orders 11625, 12432, and 12138 (Minority/Women's Business Enterprise) require that PJs and local programs must prescribe procedures acceptable to HUD for a minority outreach program to ensure the inclusion, to the maximum extent possible, of minorities and women and entities owned by minorities and women in all contracts. Local programs must also develop acceptable policies and procedures if their application is approved by THDA. 	

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

Architectural Barriers Act of 1968	42 U.S.C. §4151 <i>et seq.</i>
------------------------------------	--------------------------------

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/lea 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

Total Points Available: 180

1. CAPABILITY

Up to 50 points

The proposed project demonstrates exceptional planning and readiness.

Up to 25 points

- The program design is complete and all necessary components to accomplish the project are identified in the application.
- Sites have been identified and CHDO has site control. 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.

Up to 25 points

- The CHDO has produced successful affordable housing projects of similar size, scope and complexity.
- The CHDO has a demonstrated capacity to manage homeownership programs.
- The CHDO has paid staff with demonstrated housing development experience as documented by W-2 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

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

The project's sources include an eligible HOME match contribution that is less than 1% of the proposed HOME funds to be used for project costs. 0 points

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 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

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 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 1*: An individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:
 - (i) An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport or camping ground;
 - (ii) An individual or family living in a supervised publicly or privately operated shelter designed to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government programs for low-income individuals); or

- (iii) An individual who is exiting an institution where he or she resided for 90 day or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution;
- (2) *Category 2: An individual or family who will imminently lose their primary nighttime residence, provided that:*
- (i) The primary nighttime residence will be lost within 14 days of the date of application for homeless assistance;
 - (ii) No subsequent residence has been identified; and
 - (iii) The individual or family lacks the resources or support networks, e.g., family friends, faith-based or other social networks, needed to obtain other permanent housing;
- (3) *Category 3: Unaccompanied youth under 25 years of age, or families with children and youth, who do not otherwise qualify as homeless under this definition, but who:*
- (i) Are defined as homeless under section 387 of the Runaway and Homeless Youth Act (42 U.S.C. 5732a), section 637 of the Head Start Act (42 U.S.C. 9832), section 41403 of the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2), section 330(h) of the Public Health Service Act (42 U.S.C. 254b(h)), section 3 of the Food and Nutrition Act of 2008 (7 U.S.C. 2012), SECTION 17(b) or section 725 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434A);
 - (ii) Have not had a lease, ownership interest, or occupancy agreement in permanent housing the 60 days immediately preceding the date of application for assistance;
 - (iii) Have experienced persistent instability as measured by two moves or more during the 60-day period immediately preceding the date of applying for homeless assistance; and
 - (iv) Can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse (including neglect), the presence of a child or youth with a disability, or two or more barriers to employment, which include the lack of a high school degree or General Education (GED), illiteracy, low English proficiency, a history of incarceration or detention for criminal activity, and a history of unstable employment; or
- (4) *Category 4: Any individual or family who:*
- (i) Is fleeing, or is attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member, including a child, that has either taken place within the individual's or family's primary nighttime residence or has made the individual or family afraid to return to their primary nighttime residence;
 - (ii) Has no other residence; and
 - (iii) Lacks the resources or support networks, e.g., family, friends, faith-based or other social networks, to obtain other permanent housing.

HUD defines 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 Johnson City |
| • City of Clarkesville | • City of Kingsport |
| • City of Cleveland | • City of Knoxville |
| • City of Franklin | • City of Morristown |
| • City of Jackson | • 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".

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

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

Annual Action Plan	June 15 – June 30, 2017
Housing Trust Fund Allocation Plan	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 below. 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. 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](#)
 - [Executive Summary](#)
- [Click Here for Draft Housing Trust Fund Allocation Plan](#)

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 EE.UU. 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.thda.org. Los planes también estarán disponibles para revisar en los sitios web de la Asociación de Distritos de Desarrollo de Tennessee en www.tennesseedevelopmentdistricts.org. Comentarios por escrito vía presentación electrónica en el sitio web de THDA serán aceptados para del 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.

- [Haga clic aquí para comentar](#)

- [Click Here – Arabic](#)
- [Click Here – Bahdini](#)
- [Kliknite ovdje](#)
- [Click Here – Burmese](#)
- [Riix halkan](#)
- [Click Here – Sorani](#)
- [Bà`m vào đây](#)



- Advisory Boards +
- Board of Directors +
- Frequently Asked Questions
- Governor's Housing Conference +
- Know Your Rights +
- Municipal Advisor Notice
- Other Housing Resources
- Public Notice and Comment
- Public Records Policy and Request
- Strategic Plan 2015
- Welcome to THDA.org



Governor's Housing Conference

Tennessee's premier event for housing professionals

[LEARN MORE](#)

Tennessee Housing Dev

www.tn.gov/main/event/tennessee-housing-development-agency-notice-for-public-comments

Suggested Sites Helpful Links THDA USHMC - National H Governing www.edison.tn.gov Travel IDIS Gentrification Data Sources Info

Residents Business Government Employment Services Directory Help

Calendar

Months with Events

June 2017 (2)

July 2017 (1)

Tennessee Housing Development Agency Notice for Public Comments

June 15, 2017 - July 15, 2017

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 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>. 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. 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 EE.UU. 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.thda.org. Los planes también estarán disponibles para revisar en los sitios web de la Asociación de Distritos de Desarrollo de Tennessee en www.tennesseedevelopmentdistricts.org. Comentarios por escrito vía presentación electrónica en el sitio web de THDA serán aceptados para del 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://thda.org/about-thda/public-notice-and-comment>.

Event

June 15, 2017 - July 15, 2017

Annual Action Plan - TN

tn.gov/ecd/topic/cdbg-annual-action-plan

Suggested Sites Helpful Links THDA USHMC - National H Governing www.edison.tn.gov Travel IDIS Gentrification

TN Department of **Economic & Community Development**

Go to TN.gov

Search TNECD

Advantages Industries Corporate Expansion Small Business Rural Development News OpenECD

Community Development Block Grant

About CDBG

Community Development ("Regular Round")

Disaster CDBG Program

Fair Housing

Annual Action Plan

Annual Action Plan

[FY 2017-18 Annual Action Plan Executive Summary](#)

[Public Notice - English](#)

[Public Notice - Spanish](#)

[Public Notice - Arabic](#)

[Public Notice - Bahdini](#)

[Public Notice - Bosnian](#)

[Public Notice - Burmese](#)

[Public Notice - Somali](#)

[Public Notice - Sorani](#)

[Public Notice - Vietnamese](#)

Social Media

TN Department of **Health**

Go to TN.gov

Search Health

Contact Us Program Areas News Room Health Professionals Parents Individuals Statistical Data Calendar of Events

PUBLIC HEALTH ADVISORY CONCERNING FENTANYL AND FENTANYL-LACED SUBSTANCES

HOPWA

Sexually Transmitted Diseases

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 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>. 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. 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 EE.UU. 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.thda.org. Los planes también estarán disponibles para revisar en los sitios web de la Asociación de Distritos de Desarrollo de Tennessee en www.tennesseedevelopmentdistricts.org. Comentarios por escrito via 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://thda.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 address the housing needs of persons living with HIV/AIDS and

South Central TN Development District

Helpful Links: How to remove dupli... pbcgis cultivating sp... Imported From IE Loan Performance Fa ArcGIS | Main InformationNOW Media Library + Gover Research & Planning Partners Health & We BLS Southeast Data Demand and Captu CHAS Data Query To


Home Regional Data Aging & Disability Community Development Economic Development Public Transportation Contact Us

About SCTDD
 Aging Department
 Community Development
 Economic Development
 Public Transportation

Community Development
 Infrastructure
 Preservation
 Housing
 Solid Waste
 Staff Directory
 Helpful Links

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



Action Plan and Housing Trust Fund Allocation 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.tennnesseedevelopmentdistricts.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 Expand button on www.thda.org for translation in multiple languages.

THDA Unimpossible

Economic & Community x

swtdd.org/economic-community-development/

Helpful Links: How to remove dupli... pbcgis cultivating sp... Imported From IE Loan Performance Fa ArcGIS | Main InformationNOW Media Library + Gover Research & Planning Partners Health & We BLS Southeast

swtdd

Aging & Disability Economic & Community Development About Us REDI

GRANT PROGRAMS PLANNING SMALL BUSINESS LOANS SOAR

TACIR

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 - English

Public Notice - Arabic

Public Notice - Bahdini

Public Notice - Bosnian

Public Notice - Samali

Public Notice - Sorani

Public Notice - Spanish

Public Notice - Vietnamese

Action Plan-National Housing Trust Public Notice

Public Notice ENGLISH
Public Notice Arabic
Public Notice Bahdini
Public Notice Bosnian
Public Notice Somali
Public Notice Sorani
Public Notice Spanish
Public Notice Vietnamese


Housing


Affordable Housing Prog x
nwtd.org/nwtd/regional-planning/affordable-housing-programs/
Suggested Sites Helpful Links THDA USHMC - National Ho Governing www.edison.tn.gov

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.

**NWTDD**
Northwest Tennessee
Development District

**Northwest Tennessee
Human Resource
Agency**

Social, Economic & Environmental Resident Quality of Life

124 Weldon Dr. • Martin, Tennessee 38237
731-587-4213 • 1-800-750-6866

FTDD :: Public Notices

www.ftdd.org/public-notice/

Suggested Sites

Helpful Links

THDA

USHMC - National Ho

Governing

www.edison.tn.gov

Travel

IDIS

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 Español button on www.thda.org for translation in multiple languages.

#

Page 1 / 9

Housing & Family Service
www.ucdd.org/housing---family-services.html
Suggested Sites
Helpful Links
THDA
USHMC - National Hc
Governing
www.edison.tn.gov
Travel
»


Upper Cumberland Development District
 "Providing Solutions through Regional Cooperation"
 


Home
About Us
Aging
Economic & Community Development
Housing & Family Services

HOUSING & FAMILY SERVICES

- About Us
- Cumberland Regional Development Corporation & Housing Opportunities
- Relative Caregiver Program
- Emergency Home Repair
- THDA Programs
- Public Hearing Announcements & Notices**

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 nhtf@thda.org

Recent News

Public Notice – THDA Draft of Annual Action Plan
Bethel Road Economic Impact Assessment Survey
Request for Proposal – Retail Marketing Initiative
2017 Tennessee Greenways & Trails Forum
PUBLIC NOTICE – Arts Builds Communities Workshop

Archives

June 2017
May 2017
April 2017
March 2017
February 2017
November 2016
October 2016
June 2016
May 2016
April 2016
January 2016
November 2015
September 2015
August 2015
June 2015
May 2015
April 2015
March 2015
December 2014
November 2014
September 2014
August 2014
April 2014
December 2011

View
GNRC
Members



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.

بيان

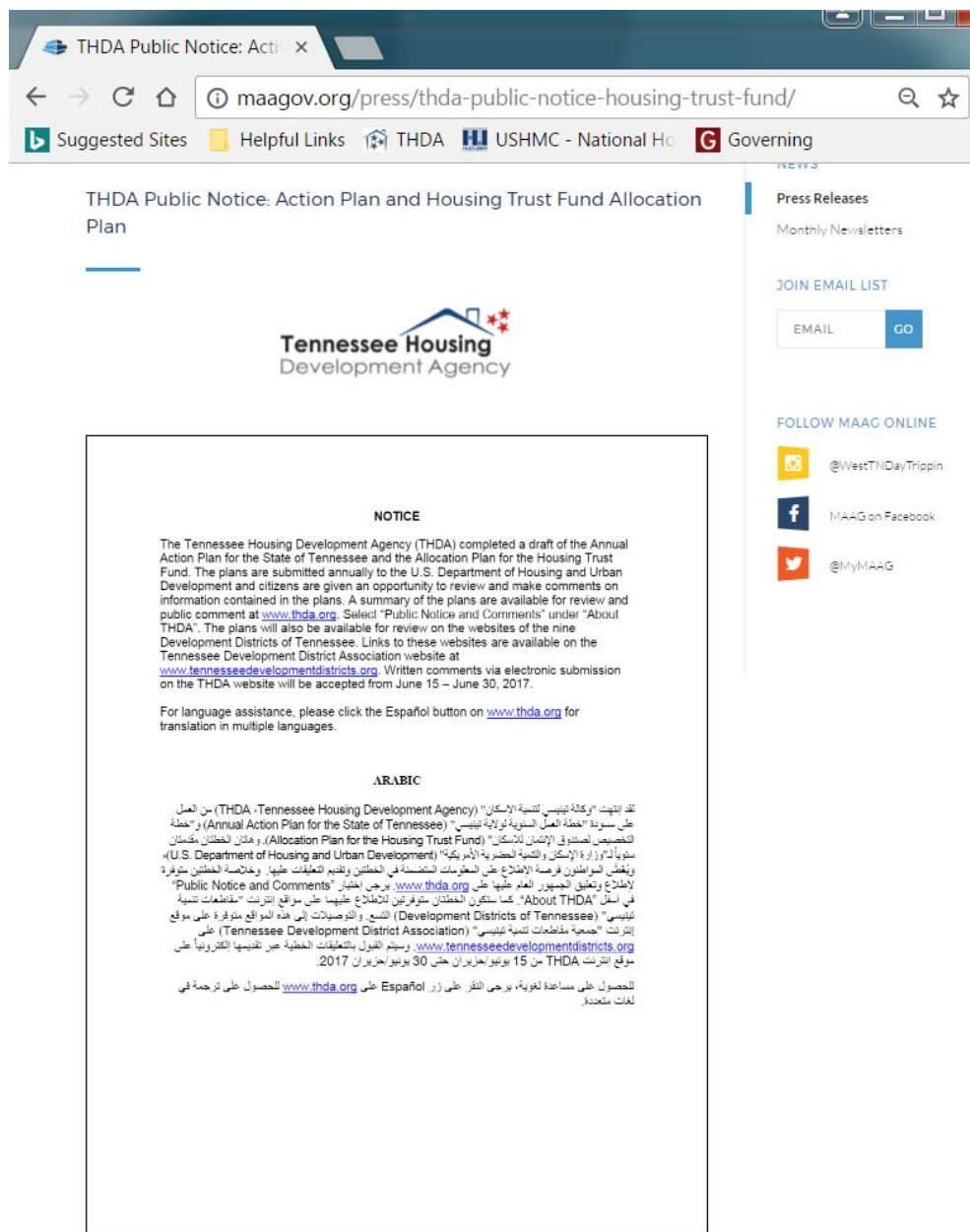
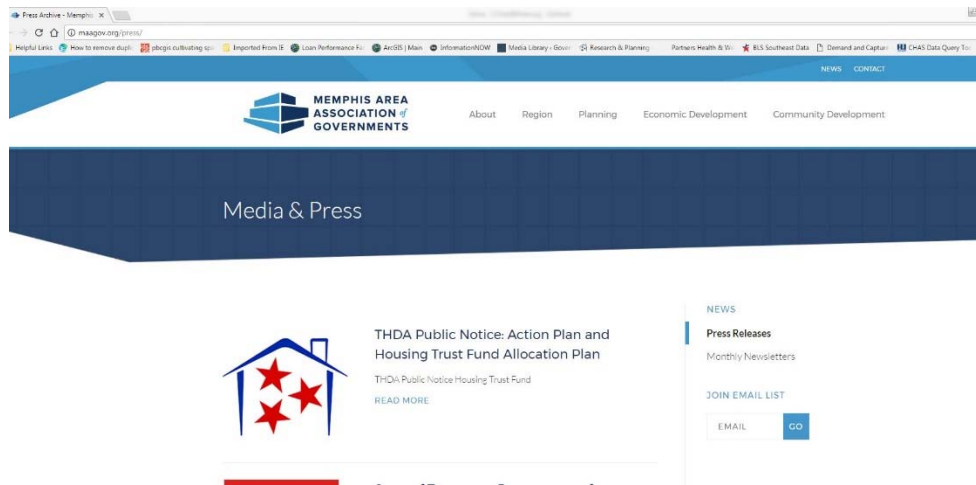
من العمل على مسودة "خطة العمل السنوية (Tennessee Housing Development Agency, THDA) "لقد إنتهت "وكالة تينيسي لتنمية الإسكان (Annual Action Plan for the State of Tennessee) "و"خطة التخصيص لصندوق الإئتمان للإسكان (U.S. Department of Housing and Urban Development) "وهذان الخطتان ممتتان سنوياً لـ"وزارة الإسكان والتنمية الحضرية الأمريكية (Public Notice and Comments" يرجى إختيار www.thda.org متوفرة لإطلاع وتعليق الجمهور العام عليها على التسع (Development Districts of Tennessee) "كما ستكون الخطتان متوفرتين لإطلاع عليهما على مواقع إترنت "مقاطعات تنمية تينيسي (Tennessee Development District Association) "والتوصيات إلى هذه المواقع متوفرة على موقع إترنت "جمعية مقاطعات تنمية تينيسي من 15 يونيو / THDA وسيتم القول بالتعليقات الخطية عبر تقديمها إلكترونياً على موقع إترنت www.tennesseedevelopmentdistricts.org. حزيران حتى 30 يونيو/حزيران 2017.

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

داخوياتي

إن يبتسفا برناميكا يراتيكي يا سالي يا ياريزگه ما تنسبي و برناميكا ترخانگه سندوق مالي نامده THDA لژانسا گمشيدانا مالان نا تنسبي "ناسيار ب" كريب. لاف برناميكا هم سالي رابري و وزارت مالي و گمشيدانا بزارى نى كرن و لاف درفت ز بؤ دلاتيان نى دابين كرن كو فن برناميكا هلكولفن هاتيه www.thda.org و تيرينين خوه ل سبر ناقروكا وئ رابري بكن. كورتيكا فن برناميكا ز بؤ هلكولاندن و رابريكرنا بير و رابين دلاتيان ل ماليكا بدن. (About THDA) "ئ THDA ز ميتويا " ل بارا (Public Notice and Comments) "وشاندن. سوري ل بعنا "داخوياتيكا غلبيميري و تيرين برناميكا ز بؤ هلكولاندن ل ماليكا 9 ناقمين گمشيدانا تنسبي نى وشاندن. هوون دكارن لينكا فان ماليكا ل ماليكا لژانسا ناقمين يا گمشيدانا تنسبي يعدا بكن. هوون دكارن ز رورزا 15 هئا 30 نى ماما هزيرانا 2017 نان تيرينين خوه www.tennesseedevelopmentdistricts.org ب ناقشانا ب ناواين لعلمكرونيكي ل ماليكا تهديا نى رابري بكن

ينل بكن و زانبارين كو ب زمانين حوروجوور هاتيه www.thda.org ل ماليكا Español ز بؤ و مرگرتا تاليكازيا زمانى ل سبر بشكوفكا و مرگيراندن، ب كار بينن



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.

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 nhtf@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





Tennessee Housing Development Agency

June 19 at 5:30am · 🌐

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](https://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>

👍 Like

💬 Comment

➦ Share

👍 6

1 share



Tennessee Housing Development Agency

June 23 at 2:19pm · 🌐

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/YYPMMYS>



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](https://thda.org)

👍 Like

💬 Comment

➦ Share

👍 2



Tennessee Housing Development Agency

Yesterday at 11:17am · 🌐

THDA is collecting comments for 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



Like



Comment



Share



Tennessee Housing Development Agency

2 mins · 🌐

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!



Tennessee Housing Development Agency

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



Like



Comment



Share

Translations

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

*English and Spanish shown under “Website
Notices”

بیان

لقد إنتهت "وكالة تينيسي لتنمية الإسكان" (THDA، Tennessee Housing Development Agency) من العمل على مسودة "خطة العمل السنوية لولاية تينيسي" (Annual Action Plan for the State of Tennessee) و "خطة التخصيص لصندوق الإئتمان للإسكان" (Allocation Plan for the Housing Trust Fund). وهاتان الخطتان مقدمتان سنوياً لـ "وزارة الإسكان والتنمية الحضرية الأمريكية" (U.S. Department of Housing and Urban Development)، ويُعطى المواطنون فرصة الإطلاع على المعلومات المتضمنة في الخطتين وتقديم التعليقات عليها. وخلاصة الخطتين متوفرة لإطلاع وتعليق الجمهور العام عليها على www.thda.org. يرجى إختيار "Public Notice and Comments" في أسفل "About THDA". كما ستكون الخطتان متوفرتين للإطلاع عليهما على مواقع إنترنت "مقاطعات تنمية تينيسي" (Development Districts of Tennessee) التسع. والتوصيلات إلى هذه المواقع متوفرة على موقع إنترنت "جمعية مقاطعات تنمية تينيسي" (Tennessee Development District Association) على www.tennesseedevelopmentdistricts.org. وسيتم القبول بالتعليقات الخطية عبر تقديمها إلكترونياً على موقع إنترنت THDA من 15 يونيو/حزيران حتى 30 يونيو/حزيران 2017.

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

داخوياني

"ناز انسا گهشپیدانا مالان نا تنسی" ناسیار ب THDA ی پشقیسا برنامہ پرانیکی یا سالی یا پاریزگهها تنسی و برنامہ تهرخانکرنا سندوقا مالی ناماده کریه. نهف برنامہ هر سالی رابری و وزارت مالی و گهشپیدانا بازاری تی کرن و نهف دهرفت ژ بو ولاتیان تی دابین کرن کو قی برنامہ هلیکولین و نیرینن خوه ل سهر ناقروکا وی رابری بکن. کورتیا قی برنامہ تی بو هلیکولاندن و رابری کرنا بیر و رابین ولاتیان ل مالیهر www.thda.org هاتیه وهشاندن. سهری ل بهشا "داخویانیا گلهپهری و نیرین" (Public Notice and Comments) ژ مینویا "ل بارا THDA تی" (About THDA) بدن. برنامہ ژ بو هلیکولاندنی ل مالیهرین 9 ناقچمین گهشپیدانا تنسی تی وهشاندن. هوون دکارن لینکا فان مالیهران ل مالیهر لژنیا ناقچی یا گهشپیدانا تنسی ب ناقیشانا www.tennesseedevelopmentdistricts.org پهیدا بکن. هوون دکارن ژ رور 15 همتا 30 تی مهها هریرانا 2017 نان نیرینن خوه ب ناوی نهلهکترونیکی ل مالیهر تهدا یی رابری بکن.

ناگذاری

«نهز انسی تنسی بو گهشپیدانی نیشتهجیبون» (THDA) رهشونوسی پلانی کردارانهی سالانهی ویلاهی تنسی و پلانی تهرخانکردنی سندوقی نیشتهجیبونی دابینکردوه. نهف پلانه هر سال پیشکش به وزارت نیشتهجیبون و گهشهی شار دهریت و دهرفت دهریت هاولاتیان که هلسهنگاندنی نهف پلانه بکن و روانگی خویان دهربارهی ناوهرکی نهوان پیشکش بکن. پوختهی نهف پلانه بو هلسهنگاندن و ناراستهکردنی تیپینی له www.thda.org دا بلاو بوتوه. سهردانی بهشی «زانیاری گشتی و تیپینیکان» (Public Notice and Comments) له لیستهی «دهربارهی THDA» (About THDA) بکه. پلان بو هلسهنگاندن له مالیهری 9 ناوچی گهشهی تنسی ش بلاو دهیتوه. دهنوی لینکی نهف مالیهر له مالیهری نهجیومانی ناوچی گهشهی تنسی بدوزیه به ناویشانی www.tennesseedevelopmentdistricts.org. له 15 تا 30 ی ژون(حوزیران)ی 2017 دهنوی تیپینی و روانگی خوت بهشیوهی نهلهکترونی پیشکش به مالیهری THDA بکیت.

بو وهرتی یارمهی زمانی کلیک بکه لهسر دوگهی Español له www.thda.org و زانیاریهکانی وهرگیردراو به زمانه جوراوجور مکان بهکار بینه.

OBAVIJEST

Agencija za razvoj stanovanja države Tennessee (THDA) završila je nacrt Godišnjeg akcionog plana za državu Tennessee i Plan raspodjele sredstava za stanovanje iz stambenog fonda. Planovi se jednom godišnje dostavljaju Ministarstvu Sjedinjenih Američkih Država za stanovanje i urbanistički razvoj, a građani imaju priliku da ih pregledaju i daju svoje komentare na osnovu informacija sadržanih u planovima. Sažetak ovih planova dostupan je za pregled i javni komentar na stranici www.thda.org. Odaberite "Javne obavijesti i komentari/Public Notice and Comments" pod "THDA". Planovi će takođe biti dostupni za pregled na web stranicama devet razvojnih okruga države Tennessee. Linkovi do ovih web stranicama dostupni su na web stajtu Okružnog udruženja za razvoj države Tennessee na www.tennesseedevelopmentdistricts.org. Pisani komentari koji se dostavljaju elektroničkim putem podnošenja na web sajt THDA će se primati od 15. juna do 30. juna 2017.

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

အသိပေးအကြောင်းကြားခြင်း

တက်နက်ဆက်အိမ်ရာထောက်ပံ့ရေးအေဂျင်စီ(THDA) သည် တက်နက်ဆက်ပြည်နယ်အတွက် နှစ်စဉ် လုပ်ဆောင်နေသည့်အစီအစဉ်နှင့် အိမ်ရာယုံကြည်သည့်ငွေရင်းအတွက် ခွဲတမ်းအစီအစဉ်ကို အကြမ်း ရေးဆွဲခဲ့ပါသည်။ ထိုအစီအစဉ်များကို အမေရိကန်အိမ်ရာနှင့်မြို့ပြတိုးတက်မှုဌာန သို့နှစ်စဉ်တင်သွင်း ပါသည်။ ပြည်သူလူထုကိုလည်း အစီအစဉ်ထဲတွင်ပါဝင်သည့် အချက်အလက်များကို လေ့လာပြီး မှတ်ချက်များပေးရန် အခွင့်အရေးပေးထားပါသည်။ အစီအစဉ်အကျဉ်းချုပ်ကို လေ့လာရန်နှင့် အများပြည်သူ မှတ်ချက်ပေးရန်အတွက် www.thda.org တွင်တင်ထားပါသည်။ "About THDA" အောက်တွင် "Public Notice and Comments" ဆိုသည်ကိုရွေးချယ်ပေးပါ။ တက်နက်ဆက်၏ ကိုးခရိုင်အတွက် ဝက်ဘ်ဆိုဒ်တွင်လည်း ထိုအစီအစဉ်များကိုကြည့်ရှုနိုင်ပါသည်။ ထိုဝက်ဘ်ဆိုဒ်များအတွက်လင့်ခ် ကိုလည်း တက်နက်ဆက် တိုးတက်မှုခရိုင်အဖွဲ့အစည်းဝက်ဘ်ဆိုဒ် www.tennesseedevelopmentdistricts.org တွင်လည်းကြည့်ရှုနိုင်ပါသည်။ ရေးသားထားသော မှတ်ချက်များကို THDA ဝက်ဘ်ဆိုဒ်ပေါ်တွင် ဇွန်လ ၁၅ ရက် - ဇွန် ၃၀ ၂၀၁၇ အထိအီလက်ထရောနစ်နည်းသုံး၍ လက်ခံသွားမည်ဖြစ်သည်။

ဘာသာစကားအကူအညီများရယူရန် www.thda.org ပေါ်တွင် Espanol ခလုတ်ကိုနှိပ်ပြီး အမျိုးမျိုးဘာသာစကားပြန်ခြင်းအတွက် ရယူနိုင်ပါသည်။

OGEYSIIS

Wakaaladda Horumarinta Guryaha ee Tennessee [The Tennessee Housing Development Agency (THDA)] waxay dhamaystirtay qabyo qoraal ah Qorshaha Tallaabada Sanadlaha ee Gobolka Tennessee iyo Qorshaha Meelaynta ee Sanduuqa Maaliyadda Guryaynta. Qorshayaasha si sanadle ah ayaa waxaa loo gudbiyaa Waaxda Guryaha iyo Horumarinta Magaalooyinka Mareykanka [U.S. Department of Housing and Urban Development] oo muwaadinniinta ayaa waxaa la siiyaa fursad ay dib ugu eegayaan oo ay faallo uga bixiyaan macluumaadka ku qoran qorshaha. Qoraalka qorshayaasha oo kooban waxaad ka akhrisan kartaa oo dadka uga faalloon karaan bogga ah www.thda.org. Dooro "Ogysiisyada Dadweynaha iyo Faallooyin" ["Public Notice and Comments"] oo hoostimaada "THDA ku Saabsan" ["About THDA"]. Sidoo kale qorshayaasha waxaad ka heli kartaa oo aad ka akhrisan kartaa bogga internetka ee sagaalka ah ee Horumarinta Degmooyinka Tennessee [Development Districts of Tennessee]. Isku xirayaasha [links] waxaad ka heli kartaa bogga internetka ee Urrurada Horumarinta Degmooyinka Tennessee [Tennessee Development District Association] oo ah www.tennesseedevelopmentdistricts.org. Faallooyin qoraal ah oo dhanka elegtaroonigga lagu soo gudbiyo bogga internetka THDA waxaan ogolaan doonaa laga bilaabo 15^{ka} Juun - ilaa iyo 30^{ka} Juun, 2017.

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

THÔNG BÁO

Cơ quan Phát triển Gia cư Tennessee (Tennessee Housing Development Agency, THDA) đã hoàn thành bản dự thảo Kế hoạch Hành động Thường niên cho Tiểu bang Tennessee và Kế hoạch Phân bổ cho Quỹ Tín thác Gia cư. Các kế hoạch này được nộp cho Bộ Phát triển Đô thị và Gia cư Hoa Kỳ (U.S. Department of Housing and Urban Development) hàng năm và công dân có cơ hội xem xét và đưa ra nhận xét về các thông tin có trong các kế hoạch. Xem xét và nhận xét công khai bản tóm tắt các kế hoạch có sẵn tại www.thda.org. Hãy chọn "Public Notice and Comments" (Thông báo và Nhận xét Công khai) dưới mục "About THDA" (Về THDA). Các kế hoạch để xem xét cũng sẽ có sẵn trên các trang web của chín Quận Phát triển của Tennessee. Đường dẫn tới các trang web này có sẵn trên trang web của Hiệp hội Quận Phát triển Tennessee (Tennessee Development District Association) tại www.tennesseedevelopmentdistricts.org. Sẽ chấp nhận các nhận xét bằng văn bản nộp qua hình thức điện tử trên trang web của THDA từ ngày 15 tháng 6 - ngày 30 tháng 6 năm 2017.

Để được trợ giúp về ngôn ngữ, vui lòng nhấp chuột 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 Services

Sworn before me this 26th Day of July, 2017


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



Classified

JohnsonCityPress.com

423-722-0509
Fax: 423-929-9097
Monday thru Friday 8 am - 5 pm
classifieds@johnsoncitypress.com

LEGALS.....010
ANNOUNCEMENTS.....019-096

SERVICE & REPAIR.....100-178
EMPLOYMENT.....180-296

INSTRUCTION.....300-310
FARMING.....320-370

MERCHANDISE.....380-596
RENTAL.....600-700

REAL ESTATE FOR SALE.....710-800
FINANCIAL.....810-850

TRANSPORTATION.....870-980

Announcements

060 Lost

LOST CAT
Elizabethbeth, may be between Daytona Place & K Street. Elderly and partially deaf Tabby with white feet and chest, Red collar with tag. If you see her **REWARD OFFERED PLEASE** call 423-542-0410

080 Auctions

AN ANTIQUES Auction House
We Buy Estates
www.auctionhouse.com
Kimball M. Sterling
(TFL-1915) 928-1471

095 Personals

SINGLE WHITE MALE
seeking a lifetime partner to give our lives meaning.
Single white female 50 to 65.
Call 423-323-5116.

Employment

180 General Employment

Exp carpenters Needed in Tri-Cities area. Must have current drivers lic. & transportation.
423-677-3949 or 423-543-3693

Experienced Nollchucky River Guides
Top Pay for Top Guides
828-262-5774

Janitorial Position Available
Day Porter 9 to 5:30. Exp Req.
Call 423-677-3853

Now Hiring Part Time Cashier -
Apply in person @ The Stock Pot, 3215 Hanover Rd, JC
NO Phone calls please.

Unicoi Baptist Church seeks a piano player for the 11:00am Worship Service - Compensation Negotiable call 423-747-6136

White Construction - CDL Drivers Needed- Mon - Fri 8-4:30. Apply in Person! 1775 Old Gray Station Rd, JC

200 Medical & Dental

Comcare, Inc.
FT/PT LPN/RN

18+ years old/Clean MVR/
Drug-TB Test/FBI-TBI
Background Check

Drug Free Workplace

Excellent Benefit Plan

Apply at
www.comcareinc.com

Must Have:
• Social Security Card
• Tennessee DL
• Vehicle Liability Insurance
• HS Diploma/GED
• TN Nursing License

No phone calls please!
(EOE)

Dental Hygienist needed
Tue. - Fri. 8-5
for fast paced office
Please call 423-283-8830

Johnson City Eye Clinic
Seeking Certified Ophthalmic Assistant/Lead Scribe
Duties include transcribing medical record, assisting physician with minor procedures, interview patients and document ocular histories, performs a variety of diagnostic tests. Will also train and oversee scribe staff. Must be Certified Ophthalmic Assistant /Technician. Previous Scribe experience preferred. Our employees enjoy competitive Compensation package including medical and dental care. 401K retirement plan and paid time off. Fulltime M-F Apply online
www.johnsoncityeye.com

220 Industrial & Trades

NOW HIRING! Local Concrete Company
SUPERINTENDENT, FORM CARPENTERS, CONCRETE FINISHERS AND GENERAL LABOR. Full time, with partial company benefits. Serious inquiries need only apply. Apply in person @197 Airport Rd., Gray, TN. No phone calls please.

SERVICE TECH
Local HVAC co is expanding
Minimum 5 years exp.
Excellent pay w/benefits.
HVAC Helper
Trade school helpful
HVAC Salesperson
Exp. helpful commission
+ base salary. 423-217-1600

230 Office & Clerical

LOCAL HVAC COMPANY
expanding seeking Clerical Position. Apply at 1905 Brookside Lane, Kingsport, TN

230 Office & Clerical

Professional secretary needed, must be proficient in phone skills, scheduling, Microsoft office, organization, multi tasking and works well with others and independently. Please send resume to: Box 1002, Johnson City Press, P.O. Box 1717, Johnson City, TN 37605

Help Wanted

299 Help Wanted

LIVE-IN HOUSEKEEPER to clean, cook, do laundry, and for good conversation. Private bedroom and bath provided. \$150/week
470-2036 or 512-1346 or 474-2873

NEEDED Experienced seamstress to do alteration on clothing. Full or Part Time. Call: Days: 423-282-4544 or Nights: 334-728-5051

Farm

320 Farm Equipment

Miller Crest Stables
Located in Jonesborough TN
Now offering English hunter/jumper lessons, western lessons, trail rides, boarding, birthday parties, and summer camp! Are you looking to start riding or looking to further your riding ability? Offering lessons for beginners to advanced riders. Horse training also available. For more information please call
Michelle McCurry
(423)444-9376.
Summer Camp:
• June 19-23
• July 17-21
1. Camp will be held from 8am - 3pm.
2. Campers will learn but not limited to ride and care for horses.
3. Friday we will hold a small show for the parents to watch what the children have achieved during the week.
4. Camp is for ages 6 and up
Please call Michelle McCurry from more information
423-444-9376

N. H. 4 Basket Tedder

N.H. 20' Haywagon

Grass Hay

Lincoln Commercial 4000 Welder with leads - Diesel 4cyl

423-794-6132

Sleeve Hitch Turning Plow \$100.00. Call 423-360-3998 or 276-594-2702.

330 Food

Smith Farm & Produce
224 Hwy 107, Jonesborough, TN
423-913-2900
OPEN DAILY 8am - 7pm
Freshly Picked Strawberries (we harvest daily, dep. on weather)
Half-Runner Beans & much more!

Smith Farm & Produce
224 Hwy 107, Jonesborough, TN
423-913-2900
OPEN DAILY 8am - 7pm
Half-Runner Beans & much more!

370 Feed, Seed & Plants

SMITH'S TOP SOIL
Screened Available 357-8854

SMITH'S TOP SOIL
Screened Available 357-8854

Tomato Sticks - \$5.00 Bundle

Crossties - \$10.00 ea

Call 423-483-5490 or 423-753-8562

Merchandise

380 Appliances

Brand New Whirlpool stacked Washer and Dryer, Still in Box, Bought at Lowes, Compact Size for apt. Camper, or limited space. Will take \$1,000
Call 423-360-3998 or 276-594-2702

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.tndevelopmentdistricts.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.

BUSINESSES & SERVICES

100 Professional Services

A Clear Choice
• Gutter Cleaning
• Window Cleaning
• Pressure Washing
www.clearchoicecwc.com
423-943-7575

*****BUSHHOGGING*****
FREE ESTIMATES
423-282-3091

EXPERIENCED MASONS
Stone Brick, Block Work, Chimneys, & Repairs! References Available
Free Estimates
CALL Perry 423-895-8606
(if no answer, leave message)

SPRING SPECIAL ROOMS FOR RENT
BUDGET INN - UNICOI
Single \$200+tax wkly/ Double \$225+tax wkly All Util. paid
948-0553

110 Home Improvements

A1-SKILLED HANDYMAN
Paint, Deck Maint., Plumbing, Flooring, Fress Wash, Repairs.
30 yrs exp. Lic & Ins. Free Est.
423-328-4940

ACE SIDING
Siding / Roofing / Windows / Storm Repairs / Ins Claims/ Residential/Commercial. 17 yrs Exp / Local References / Licensed, Bonded & Insured
Call Rocky: 423-794-6145

Home Owners & Bldg Contractors
Lowest Price in Painting, hardwood flooring, tile, Lic & Ins. Free Est.
Hardwood Tek 423-833-5764

John's Son's Home
Repair/Restoration, Roof to Basement, additions, kitchen, bath, flooring, inside & out.
Free Estimates.
423-773-8973

IF THE out-of-door is your thing, don't miss reading Classified every day for great bargains.

390 Machinery & Tools

A salesman of an early moving dolly on wheels of metal and wood about 24"x18". \$125.
423-247-1639

CRAFTSMAN
PLANER/MOLDER w/extra molding blades. \$120
423-571-6430.

DRILL PRESS- AMT table top model. \$100
423-571-6430.

WERNER Extension Ladder
16ft. Red fiberglass, used once. \$135. 423-323-1051.

WERNER Extension Ladder
20ft. Red fiberglass. NEW \$160
423-323-1051.

WERNER STEP LADDER
10ft. red fiberglass, 300 pound type 1A NEW \$120.
423-323-1051

Nurse Practitioner Position:

Busy Gastroenterology office seeking a **Nurse Practitioner** to join our team. Full-time position in an office setting, Monday through Friday with no call. Successful candidates must demonstrate high standards of patient care, must have a current state medical license, board certification, excellent communication skills both verbal and written and the ability to work well with others and demonstrate leadership qualities. Excellent salary and benefit package offered. Qualified candidates please fax resume to 423-929-0662 or email resume to asee@glanetn.com

Goodwill has retail employment positions available in Johnson City area.

(1) Full-time & (2) Part Time Sales Associate/Stockers position needed.

Must have Retail experience with motivation / teamwork skills. Cashier experience, excellent custom service, outgoing and friendly. Must be able to work weekends and/or until 8:15 pm. Benefits are Health Insurance, vacation, dental, life, 403-B retirement, holiday pay, flex spending account and bonus plan.

Goodwill Retail Store at 2004 South Roan Street, Johnson City (at the new Food City) NO PHONE CALLS

Registered Nurse
We are seeking nurses for a home health care position serving a patient in need of ongoing care. This is a role for a compassionate person who enjoys a challenge. Both day and night opportunities are available in 12 hour shifts for our client in the Jonesborough/Johnson City area. Pay is \$30-\$32/hr. PTO and 401K offered. The home includes both dogs and cats but is a clean, pleasant smoke-free environment.
Requirements:
Must be an LPN or RN
Must be in good physical condition and healthy.
Track experience, a plus.
No lifting is required as the patient uses an electric lift.
About BrightStar
BrightStar Care is a leader in the home health care industry. Each independently owned BrightStar location makes more possible for the community and clients it serves. If providing compassionate, high quality care as a nurse is your passion, BrightStar has an opportunity for you.
Apply now and receive a response within 24 hours. We are interviewing candidates immediately.
Call 847-782-8282 today or send resume to reggie.miller@brightstarcare.com

110 Home Improvements

Kitchens, Baths, Custom Cabinetry, Basements.
Remodeling & Repair
Small projects to whole house remodel. Free Est.
Lic & Ins. Call Michael
423-957-0167

TJ's Handy Man Service
No job too big or too Small
We do decks, flooring, tile, pressure washing, remodeling and some plumbing & electrical & much more!!
Licensed & Insured
Free Estimates
423-202-5795

111 Lawn Service

FOR SALE:
Clean Topsoil & Landscaping Mulch
423-743-6408 / 747-0087

TOTAL LAWN CARE OF TENNESSEE
>>> YARD CLEAN UP <<<
Lawn Maintenance, Mowing, Trimming, Mulching, Tree Removal, Pressure Washing and Clean Gutters. We also do any type of yard work needed. License & Insured
FREE ESTIMATE
(423) 914-1106 - Cell (323) 243-2469

YARD Mowing & Trimming
Low Rates, Free Estimates.
Yard, Gray, Shih-Tzu, JC, Insured.
Call Jim at 423- 418-4366

MAKING YOUR Advertising Dollars go further is a natural with a Classified Ad. List your business services here daily.

390 Machinery & Tools

WERNER STEP LADDER
6ft. Red fiberglass, 300 pound type 1A used once. \$70.
423-323-1051.

WOODWORKING TOOLS/ SUPPLIES. For Sale: Miter Saw, Router/ router table, Delta variable speed lathe, miscellaneous centers, gouges and other woodworking hand tools plus 350-400 board foot of aged lumber (various woods) for sale for \$1.75/bf. Can sell individually, but will sell all tools for \$750, and all wood for \$500.
(423) 743-0552.

400 Pets & Supplies

3-Yorkie Shih-Tzu mix puppy, 1 female / 2 male, Mix color. 8 wks old. 1st shots given. \$500 /each. 423-791-3311

130 Paving

A+ BBB
BG Paving
423-741-5435
\$1,000. Discount
Free Estimates.
Military, Church & Senior Citizens Discounts
Check out our website
Bg-paving.com

AAA PAVING
Where Excellence Meets Quality. Driveways - Parking Lots & much more. Top-Rated Pro on HomeAdvisor.com
We will beat any proposal.
www.aaapavingtn.com
For AAA Job
Call 423-963-7163

A+ RELIABLE PAVING PAVING SPECIAL
Spring Discount
Sr. Discount, Gravel, hauling, grading & paving, seal coating driveways & parking lots, tar & chip. Will beat any written contract.
FREE ESTIMATES
Locally owned and operated
423-963-2747

178 Tree Service

A1 Discount Tree & Stump Removal,
topping, trimming, removal, lot land clearing, Bucket truck, brush grinder, logging Lic & Ins'd. Senior Citizen Discount & Free Estimate
Emergency Storm Damage
Call or Text 423-773-1816

DOGWOOD TREE WORKS
Topping, Removal, Stumps, Firewood, Lot / Land Clearing, Bobcat, Masonry Work/ Crane Serv. Insured 423-773-0449

400 Pets & Supplies

AKC LAB PUPS, some trained, litter due July 12, all color Health guarantee, vet checked.
276-988-5725 chipslabs.com

AKC SIBERIAN HUSKIES
PUPPIES \$700-\$900
Call for more info
423-530-0529

FREE KITTENS to a good home. 8 weeks old, cute, adorable. Gray and white, uses the litter box. 423- 245-0455.

IVY HALL NURSING HOME
Currently Recruiting for:
LPN/RN Flex Schedule Full Time (Days/Evening)
Housekeeper Full/Part Time Day Shift
When you join our team, you'll enjoy
COMPETITIVE WAGES AND BENEFIT PACKAGE
SHIFT AND WEEKEND DIFFERENTIAL PAY and BIWEEKLY ATTENDANCE BONUSES
Apply at:
301 S Watauga Ave, Elizabethton, TN
EO/Minorities/Females/
VET/Disability



EARLY BIRD SPECIAL!!

BUY TWO GET ONE FREE!

Place Friday & Saturday
yard sale ads by
NOON on Wednesday and Get
Thursday FREE!

Call the
Classified Department at
423.929.3111

Johnson City Press

400 Pets & Supplies

FREE KITTENS
to a good inside home.
Call 423-833-2003

Siberian Husky Puppies CKC
Sables. \$600/ea.
Call 423-512-2837 or
423-747-9749

Six Shi-Poo Puppies for Sale
We have 6 adorable little baby puppies looking for new loving families. WE ARE NOT BREEDERS. This was an accident. We did not get our female spayed in time. These little angels are Shih Tzu & poodle mix. The father is shih tzu and the mother a shi-poo. We have had the mother and father since they were 8 weeks old. The puppies will be 7 weeks old on Saturday, June 10th. They have been seen by the vet, had their first vaccination and their 3 deworming treatments. We have 5 females and 1 male. They are fully weaned and eating puppy chow. We have spent a lot of time with the puppies and they are well socialized. Expected weight full grown will be approx. 12 to 14 pounds. Puppies are \$600. If interested please call 423-217-7553 or email me @ronncha@msn.com

Yorkie female, will be small Black & Gold, 8 weeks old, first shots & wormed, \$750.00
Call: 423-341-7058 call only

410 Garage & Yard Sales

ERWIN - 117 Rolling Hills Road
Family Yard Sale - There will be something for everybody. Some items include: men and women's clothing, teen girls clothing, household and kitchen items, linens, bicycles, mens tools and workshop items, and outdoor cushions.

JC - Big Moving Sale
Decorative items from Pier 1, TJ Maxx, Kirklands, Yamaha key board...many many household items. 2905 Browns Mill Road, JC, TN 8-5 Friday & Saturday (June 16th & 17th)

JONESBOOUGH
Neighborhood Garage Sale
1921 Glen Echo Rd
Thursday only 9-3. 2 family sale lots of good items to sale & 648 Summit Dr Thurs & Fri 9-3

JONESBOROUGH
Saturday, June 17, 8am - 12pm
302 Alfalfa Ln.
Moving Sale! antiques, book cabinet, cotton quilting material, and many other items. Priced to move!

420 Miscellaneous

15' 1.95-60-R15, set of 4, hard-used, \$60
16' 1 set P 255-70R-16, over 1/2 tread on tires, \$75 for set
Brand New 19" Color TV w/ VCR, still in box, never used.
Solid wood tables, like new, coffee tables, round tables, \$20 each
CALL (423) 316-1055

(Continued on 8B)



Notice of Public Auction

The following storage units are in delinquent status, and the stored goods will be sold at public auction to satisfy the owner's lien in accordance with Chapter 33 of the Tennessee lien laws. The sale is to take place promptly at 10:00 A.M. on June 28, 2017 at Rocky Hill Storage 1409 Wrights Ferry Rd, Knoxville TN, 37919

Units to be sold:
 4016 - Kaye Taylor Branham,
 4128 - Lee R. Valentine
 4109 - Kenneth Treese

Sale is subject to termination or postponement prior to sale date. All sales are cash and final. Highest bidder must have sufficient means of transporting goods immediately.



NOTICE TO CREDITOR ESTATE OF PAUL BICKLEY BERNEY DOCKET NUMBER 78917-1

Notice is hereby given that on the 8TH day of MAY 2017, letters testamentary in respect of the Estate of

PAUL BICKLEY BERNEY

Who died Apr 16, 2017, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named Court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

(1)(A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of this first publication; or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1)(A); or

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

This the 8TH day of MAY, 2017.

ESTATE OF PAUL BICKLEY BERNEY

PERSONAL REPRESENTATIVE(S)
 MARY NELL DUNGAN; EXECUTRIX
 525 MERRITT RD,
 MARYVILLE, TN 37804
 June 14 & 21, 2017

NOTICE TO CREDITORS ESTATE OF ANNETTE ELLEN SMALLEY DOCKET NUMBER 78877-3

Notice is hereby given that on the 28TH day of APRIL 2017, letters testamentary in respect of the Estate of ANNETTE ELLEN SMALLEY Who died Mar 22, 2017, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

(1)(A) Four (4) months from the date of the first date of the publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is (4) months from the date of the first publication; or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is (4) months from the date of first publication as described in (1) (A); or

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

This the 28TH day of APRIL, 2017.

ESTATE OF ANNETTE ELLEN SMALLEY

PERSONAL REPRESENTATIVE (S)
 ALAN N. SMALLEY, EXECUTOR
 11700 GEORGETOWNE DR.,
 KNOXVILLE, TN 37934

BRADLEY S. LEWIS
 ATTORNEY-AT-LAW
 10413 KINGSTON PIKE, STE. 200,
 KNOXVILLE, TN 37922
 Publish June 7 & 14, 2017

NOTICE TO CREDITORS

ESTATE OF ANNETTE R TANKERSLEY DOCKET NUMBER 78895-3

Notice is hereby given that on the 9 day of MAY 2017, letters administration in respect of the Estate of

ANNETTE R TANKERSLEY

who died Dec 20, 2016, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

(1)(A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of this first publication; or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1)(A); or

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

This the 9 day of MAY, 2017.

ESTATE OF ANNETTE R TANKERSLEY

PERSONAL REPRESENTATIVE(S)
 KEVIN M CLARK, ADMINISTRATOR
 7333 OAKEN DRIVE
 KNOXVILLE, TN. 37938

THOMAS R RAMSEY, III
 ATTORNEY AT LAW
 550 W MAIN STREET, SUITE 310
 KNOXVILLE, TN. 37902
 June 14 & 21, 2017

NOTICE TO CREDITORS ESTATE OF CLETA B THOMAS DOCKET NUMBER 79007-1

Notice is hereby given that on the 11ST day of MAY 2017, letters testamentary in respect of the Estate of CLETA B. THOMAS Who died Nov 29, 2016, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

(1) (A) Four (4) months from the date of the first date of the publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is (4) months from the date of the first publication; or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1)(A); or



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

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

This the 31st day of MAY, 2017.

ESTATE OF CLETA B. THOMAS

PERSONAL REPRESENTATIVE (S)
 ANITA Y. MOORE; EXECUTRIX
 1600 ROBINSON RD,
 KNOXVILLE, TN 37923

CAROLE LYNCH WORTHINGTON
 ATTORNEY-AT-LAW
 861 EBENEZER RD.,
 KNOXVILLE, TN 37923
 Publish June 7 & 14, 2017

NOTICE TO CREDITORS

ESTATE OF CLYDE C SMITH DOCKET NUMBER 78822-2

Notice is hereby given that on the 9 day of MAY 2017, letters testamentary in respect of the Estate of

CLYDE C SMITH

who died Mar 11, 2017, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named Court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

(1)(A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of this first publication; or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1)(A); or

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

This the 9 day of MAY, 2017.

ESTATE OF CLYDE C SMITH PERSONAL REPRESENTATIVE(S)
 WELDON C SMITH; EXECUTOR
 1381 SPRINGVIEW CIRCLE
 SEYMOUR, TN. 37865

M SUE WHITE ATTORNEY AT LAW
 216 PHOENIX COURT, SUITE D
 SEYMOUR, TN. 37865
 June 14 & 21, 2017

NOTICE TO CREDITORS ESTATE OF DUANE RALPH WINKLER DOCKET NUMBER 78875-2

Notice is hereby given that on the 27TH day of APRIL 2017, letters testamentary in respect of the Estate of DUANE RALPH WINKLER Who died Apr 9, 2017, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

(1) (A) Four (4) months from the date of the first date of the publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is (4) months from the date of first publication as described in (1) (A); or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is (4) months from the date of first publication as described in (1) (A); or

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

This the 27TH day of APRIL, 2017.

ESTATE OF DUANE RALPH WINKLER

PERSONAL REPRESENTATIVE (S)
 BRADLEY S. LEWIS; EXECUTOR
 10413 KINGSTON PIKE, STE 200
 KNOXVILLE, TN 37922

BRADLEY S. LEWIS
 ATTORNEY-AT-LAW
 10413 KINGSTON PIKE, STE. 200,
 KNOXVILLE, TN 37922
 Publish June 7 & 14, 2017

NOTICE TO CREDITORS

ESTATE OF ELMER EUGENE MAJOR DOCKET NUMBER 78922-3

Notice is hereby given that on the 9 day of MAY 2017, letters testamentary in respect of the Estate of

ELMER EUGENE MAJOR

who died Nov 14, 2016, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named Court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

(1)(A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of this first publication; or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1)(A); or

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

This the 9 day of MAY, 2017.

ESTATE OF ELMER EUGENE MAJOR

PERSONAL REPRESENTATIVE(S)
 JAMES HENDERLIGHT; EXECUTOR
 8304 HILL ROAD
 KNOXVILLE, TN. 37938

JERRY M MARTIN ATTORNEY AT LAW
 112 GLENLEIGH COURT, SUITE 1
 KNOXVILLE, TN. 37934
 June 14 & 21, 2017

NOTICE TO CREDITORS

ESTATE OF HELEN PATTERSON WILSON DOCKET NUMBER 78920-1

Notice is hereby given that on the 8 day of MAY 2017, letters testamentary in respect of the Estate of

HELEN PATTERSON WILSON

who died Aug 18, 2016, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named Court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

(1)(A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of this first publication; or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1)(A); or



(1)(A); or

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

This the 8 day of MAY, 2017.

ESTATE OF HELEN PATTERSON WILSON

PERSONAL REPRESENTATIVE(S)
 KYLE WILSON; EXECUTOR
 1416 CURRIER LANE
 KNOXVILLE, TN. 37919

JOHN NEAL, ATTORNEY AT LAW
 P.O. BOX 51930
 KNOXVILLE, TN. 37950
 June 14 & 21, 2017

NOTICE TO CREDITORS

ESTATE OF HOWARD FLOWERS JOHNSTON DOCKET NUMBER 79044-2

Notice is hereby given that on the 8TH day of JUNE 2017, letters testamentary in respect of the Estate of

HOWARD FLOWERS JOHNSTON

who died May 8, 2017, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named Court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

(1)(A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of this first publication; or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1)(A); or

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

This the 8TH day of JUNE, 2017.

ESTATE OF HOWARD FLOWERS JOHNSTON

PERSONAL REPRESENTATIVE(S)
 HUGH MACLIN JOHNSTON;
 CO-EXECUTOR
 30 WENTWORTH COURT,
 NASHVILLE, TN 37215

KATHERINE JOHNSTON MILNE;
 CO-EXECUTOR
 2 GLEN ABBEY,
 NASHVILLE, TN 37215

REBECCA ARBOTT
 ATTORNEY-AT-LAW
 118 HUXLEY RD., SE. 7,
 KNOXVILLE, TN 37922

NOTICE TO CREDITORS ESTATE OF JAMES EDWARD COX DOCKET NUMBER 78878-1

Notice is hereby given that on the 27TH day of APRIL 2017, letters administration in respect of the Estate of JAMES EDWARD COX Who died Dec 4, 2016, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

(1) (A) Four (4) months from the date of the first date of the publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is (4) months from the date of the first publication; or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is (4) months from the date of first publication as described in (1) (A); or

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

This the 27TH day of APRIL, 2017.

ESTATE OF JAMES EDWARD COX

PERSONAL REPRESENTATIVE (S)
 SHERRILL T. COX; ADMINISTRATRIX
 1012 SUNDROP DR,
 KNOXVILLE, TN 37921

STEPHEN L. CARPENTER
 ATTORNEY-AT-LAW
 10413 KINGSTON PIKE, STE. 200,
 KNOXVILLE, TN 37922
 Publish June 7 & 14, 2017

NOTICE TO CREDITORS

ESTATE OF JAMES LESLIE MCELVEA DOCKET NUMBER 78921-2

Notice is hereby given that on the 9 day of MAY 2017, letters administration in respect of the Estate of

JAMES LESLIE MCELVEA

who died Apr 16, 2017, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named Court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

(1)(A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of this first publication; or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1)(A); or

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

This the 9 day of MAY, 2017.

ESTATE OF JAMES LESLIE MCELVEA

PERSONAL REPRESENTATIVE(S)
 CRYSTAL MCCURRY;
 ADMINISTRATRIX
 2528 SABLE POINT LANE
 KNOXVILLE, TN. 37924
 June 14 & 21, 2017

NOTICE TO CREDITORS ESTATE OF JIMMY RAY VALENTINE DOCKET NUMBER 78861-2

Notice is hereby given that on the 8TH day of MAY 2017, letters testamentary in respect of the Estate of

JIMMY RAY VALENTINE

who died Mar 27, 2017, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named Court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

(1)(A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of this first publication; or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1)(A); or



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

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

This the 8TH day of MAY, 2017.

ESTATE OF JIMMY RAY VALENTINE

PERSONAL REPRESENTATIVE(S)
 ALAN DARRELL VALENTINE;
 EXECUTOR
 3410 MCCOWANS FERRY RD.,
 VERSAILLES, KY 40383
 June 14 & 2017

NOTICE TO CREDITORS ESTATE OF KAREN ANITA MCDONALD DOCKET NUMBER 78883-3

Notice is hereby given that on the 28TH day of APRIL 2017, letters administration in respect of the Estate of KAREN ANITA MCDONALD Who died Mar 30, 2017, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

(1) (A) Four (4) months from the date of the first date of the publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is (4) months from the date of the first publication; or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is (4) months from the date of first publication as described in (1) (A); or

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

This the 28TH day of APRIL, 2017.

ESTATE OF KAREN ANITA MCDONALD

PERSONAL REPRESENTATIVE (S)
 ROBERT E. MCDONALD, III; ADMIN-ISTRATOR
 661 WHITESBURG DR.,
 KNOXVILLE, TN 37918

EDWARD L. SUMMERS
 ATTORNEY-AT-LAW
 5401 KINGSTON PIKE, STE. 130,
 KNOXVILLE, TN 37919
 Publish June 7 & 14, 2017

NOTICE TO CREDITORS ESTATE OF LUCILLE IMOGENE MYNATT DOCKET NUMBER 78872-1

Notice is hereby given that on the 28TH day of APRIL 2017, letters testamentary in respect of the Estate of LUCILLE IMOGENE MYNATT Who died Feb 24, 2017, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

(1) (A) Four (4) months from the date of the first date of the publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is (4) months from the date of the first publication; or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is (4) months from the date of first publication as described in (1) (A); or

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

This the 28TH day of APRIL, 2017.

ESTATE OF LUCILLE IMOGENE MYNATT

PERSONAL REPRESENTATIVE (S)
 RICKY D. WISE; EXECUTOR
 8436 ZINC RD,
 KNOXVILLE, TN 37938
 Publish June 7 & 14, 2017

NOTICE TO CREDITORS ESTATE OF MICHAEL A. TALLENT DOCKET NUMBER 78860-1

Notice is

Localfileds

Where local meets classifieds. Place your ad with us 901-529-2700

- Announcements
- Garage Sales
- Real Estate Commercial
- Training and Education
- Employment
- Legals
- Real Estate Rentals
- Transportation
- Farmer's Market Trading Post
- Merchandise
- Real Estate Sales
- Services Offered
- Financial
- Pets
- Recreation

PEANUTS By Charles M. Schulz



FRANK & ERNEST By Bob Thaves



CRANKSHAFT By Tom Batiuk & Chuck Ayers



BORN LOSER By Art and Chip Sansom



Employment

Construction/Facilities

COMMERCIAL CARPENTERS

Experienced Commercial Carpenters needed. Applications are being accepted at 1635 Wynne Road, Cordova, TN between 8am and 4pm Monday through Friday. For more information please call 901-213-3993

Employment Wanted

CERTIFIED NSG. ASST: 24-Yrs. exper. in skilled/med-surg. care and homemaker. Avail. 6pm.-8am., Mon.-Fri., Carolyn, 901-240-3267. Thank You

HOUSEKEEPER & CAREGIVER

Total Cleaning, Full patient care, prepare light meals, run errands, 7-days wk., exp. & Ref. CALL: 901-281-3672

In-Home Care

CARE FOR SICK & ELDERLY

Light housework, errands & appts., excellent experience & references. (901) 324-5061

Farmer's Mkt/Trading Post

Wanted to Buy

GREAT DEAL!

CALL ME BEFORE U SELL

Furn., appls., House fulls, etc

Vaughan Furniture

(501)323-3393

FREON R12 WANTED

Freon R12 WANTED: Certified buyer will pickup and pay CASH for cylinders of R12. 312-291-9169

Merchandise

Buy it. Sell it. Find it here!

Localfileds

Building Supplies

CHICKASAW LUMBER

CABINETS-WINDOWS

2x4x8.....\$2.29

4x8 7/16" OSB.....\$12.49

Ceramic Tile.....49¢ ft.

4x8 1/2" Sheetrock.....\$9.95

8"x12" Tex. Siding.....\$4.95

LUMBER IN STOCK

140 SCOTT STREET • 324-3833

DISCOUNT BUILDING SUPPLY

327-1625

1260 N. HOLLYWOOD

8-5 Mon. - Fri. 8-12 Sat.

DELIVERY SERVICE

1/2" x 4/8 Plywood.....\$17.99

90 lbs. Roll Roofing.....\$18.99

Roof Shingles, sq.....\$34.99

4x8 Siding.....\$15.95

12" x 12" Lapsiding.....\$6.95 ea.

Lumber, Cabinets & Doors

Financial

Business Opportunities

GREAT DEAL!

JANITORIAL FRANCHISE

Bonus Building Care

3910 S. Perkins Cut Off Rd. \$1000 down required. Mphs, TN. 38118

901-601-8255

Legals

Legal Notices

INVITATION FOR BID & CONTRACT

GRAD Academy Memphis located at 1880 Prospect Street, Memphis 38106, is now accepting vendor bids for full School Food Authority -daily food service. To receive a bid packet contact Greg L. Oliver, Sr. VP of School Operations, golver@projectgradusa.org, phone: 614-934-7143

NOTICE OF FORECLOSURE SALE

TENNESSEE, SHELBY COUNTY, STATE OF TENNESSEE THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Default has been made in the terms, conditions and payments provided for in that certain Deed of Trust dated 12/28/2006, recorded in Instrument 07019464, Shelby County, Tennessee records, from Chris D. Clothier and Michelle Clothier (Borrower), to Everett L. Anschutz, Jr. (Trustee) for the benefit of First Magnus Financial Corporation (Lender), securing the Note/Indebtedness therein described, the entire Note/Indebtedness having been declared in default and immediately due and payable by the lawful owner and holder thereof. Surfinvestor, Inc. (Holder), now being the present owner/holder of said indebtedness, has now requested that foreclosure proceedings be instituted, and said Holder has appointed the firm listed below as Successor Trustee under said Deed of Trust, by an instrument duly recorded in the aforesaid records, to serve in the place and stead of the aforementioned Trustee. NOW, THEREFORE, said Successor Trustee, or agent thereof, pursuant to said Deed of Trust, having been requested by the Holder so to do, and by virtue of the authority and power vested in said Successor Trustee by said Deed of Trust, will on July 5, 2017, at 10:00 a.m., at the usual and customary location at the Shelby County, Tennessee, Courthouse, sell at public outcry to the highest bidder for cash (or credit upon the indebtedness secured if the lawful owner and holder thereof is the successful purchaser), the following-described property: Lot 4, Tim

Help Wanted

ProLogistix

Immediate Openings!

Reach & Cherry Picker Operators

TO START ASAP!

2ND & 3RD SHIFT

\$200.00 SIGN ON BONUS

AFTER 3 WEEKS!

APPLY IN PERSON:

PROLOGISTIX

5425 EAST RAINES ROAD,

SUITE 111

M-F, 8:30AM-4:00PM

Legal Notices

Tam Subdivision, as shown on plat of record in plat of record in Plat Book 25, Page 74, in the Registers Office of Shelby County, Tennessee, to which plat reference is given for a more particular description of said property. For informational purposes only, this property is commonly known as 2064 HEDMAN AVENUE, Memphis, TN 38127. The property shall be free from all right and equity of redemption, statutory or otherwise, homestead, dower, courtesy, elective share, and all other exemptions that are expressly waived in said Deed of Trust, and the title is believed to be good, but the Successor Trustee will sell and convey only as Successor Trustee, "as is" and "where is" and without covenants of seeling or warranties of title. This sale is subject to liens; encumbrances; encumbrances; property taxes; rights of redemption of taxing entities; all matters shown on any recorded plan(s) or plat(s); any unpaid taxes; any restrictive covenants, easements or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; any matter that an accurate survey of the premises might disclose; and other matters which are prior in right to the lien of the aforesaid Deed of Trust. If a high bidder fails to close a sale, the Successor Trustee shall have the option of making the sale to the next highest bidder. The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option at any time. The right is reserved to adjourn the sale to another day, time and/or place without further publication, upon announcement at the time and place for the sale set forth above, or at any date and time fixed by a preceding postponement. Alternatively, at its option, Successor Trustee may give a new notice of sale. The sale will be conducted subject to (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed. Weissman PC Attn: Lender Services One Alliance Center, 4th Floor 3500 Lenox Road Atlanta, GA 30326 Ad #118266; 2017-06-14 2017-06-21 2017-06-28

Garage Sale

Garage Sales

2400 BRACHTON AVE - Saturday 6/10/17, 7-11 a.m. MOVING SALE.

Furniture, dishes, Small appliances, pictures, lamps, linens, men and women's clothes, outdoor tools, holiday decor, CDs, DVDs, Xbox 360 games. Too much to list. Come see us.

Driver/Transport

Class A CDL Local Dedicated Position Available

OLIVE BRANCH, MS

- Home Nights & Weekends
- We Offer Affordable Medical.
- Benefits/Vision Benefits
- Weekly Pay Period/Direct Deposit
- Paid vacation up to 10 days
- Safety, Longevity, Inspection Bonus
- No Slip Seating Assigned Equipment

MUST HAVE 2 YEARS OF OTH EXPERIENCE

CALL DANCOR INC. 666-677-3333

www.dancortransit.com

Family Owned and Operated

Garage Sales

BARTLETT

6317 Ledgewood Cove, Saturday June 17th 8am-2pm

Estate Sales

ESTATE SALE 1824 Foster -38114

June 14 - 18. 3 p.m.- 7 p.m. Furniture, clothes, salon equipment, household appliances.

Merchandise

Appliances

APPLIANCE REPAIR

Washers, Dryers, Refrig & More. Monday & Sun. Call (901) 949-7476 OR text me, anytime is a good time

Appliances: Refrig./Freezer, W's, Heaters, Elec./Gas Stove

\$100. Bids \$30 & Up. Sofa, Loveseat \$100. 901-949-2935 Or 901-643-9615

Miscellaneous

AC & HEAT

Window & central units, PTACs, Floor Furnace. Cleaning & Service

Call Morgan 774-COOL

Quick-Reasonable Sales & Service

Pets

Dogs

BEAGLE PUPPIES \$125 females \$100 males. Wormed 1st shots Gun dog stock. Jimmy at Johnson Creek Kennels. If no answer leave message. 731-394-9905

CHIHUAHUA PUPPIES

White with tan spots. CKC reg. with papers. \$250 each. Call 901-832-8052

puppies

German Shep.+More!

Lay-A-Way & Credit Cards

Mid-South's Largest Selection of Beau. Pups

COUNTRY KENNELS

9850 E. Holmes-Collerville. Open Mon-Sat 7a-7p; Close Sun New Arrivals*901-316-5388 www.countrykennels.us

LOOK!

GERMAN SHEPHERDS

AKC Registered, 8 wks old. Shots & wormed. \$500 each. (901)859-3262

Legal Notices

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.tennessee-developmentdistricts.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.

Dogs

GREAT DEAL!

GERMAN SHEPHERD Pups

AKC Reg. 4 generation history, parents on site, large black/red. Very alert & easily trained for either guard dogs or lovable pets. 11 weeks old, Vet checked, 2nd shots & wormed. \$500. Call 662-654-9456 or 662-934-7365

GOLDEN DOODLE & LABRADOODLE Puppies.

available now. \$1800. 501-514-1026

www.platinumgoldendoodles.com

GOLDEN RETRIEVER PUPS

Beautiful Champion Blood line. Irish cream color. Born 04/17/17. Vet. OK. S/W. \$950. CALL: * 901-553-1365*

Pets

Find your next best friend here! The Commercial Appeal Localfileds

Merchandise

Lucky finds here

Localfileds

Now Hiring

Need extra cash?

Earn up to \$1,500 per month

Become a Commercial Appeal carrier.

Call today! 901-529-2230

THE COMMERCIAL APPEAL

Carriers must have a valid driver's license and reliable insured vehicle. Routes subject to availability. Earnings vary by route. Carriers are independent contractors and are not employees of The Commercial Appeal.

Leadership Tennessee announces 2017-18 class

Program brings together leaders from across state

ALEX HUBBARD
USA TODAY NETWORK - TENNESSEE

Leadership Tennessee has announced the members of its 2017-18 class.

The statewide program, which brings together leaders from across government, nonprofit, education and business sectors, focuses on addressing the state's challenges and opportunities. It is a part of Lipscomb University's College of Leadership and Public Service.

This year's class, the program's fifth, is made up of 42 members.

"When Lipscomb University launched Leadership Tennessee in 2013, the need for a space for collaborative conversation was certainly understood," said Cathy Cate, executive director of Leadership Tennessee. "What wasn't completely understood was how important this network of connected and better-informed leaders would be to the success of Tennessee. Over the past four years we have celebrated the diversity of our state and provided a common understanding of how each geographic region and professional sector can work together to support the success of the entire state."

The program is 10 months and will focus on collaboration and dialogue across the state.

Middle Tennessee members of the 2017-18 Leadership Tennessee class include:

Greg Allen, president, Midsouth,

Cigna
Paul C. Stumb, president, Cumberland University

Danielle Barnes, commissioner, Tennessee Department of Human Services

Jeff Bivins, chief justice, Tennessee Supreme Court

Lyndsay Botts, deputy commissioner/chief of staff, Tennessee Department of Transportation

Maya Bugg, CEO, Tennessee Charter Center

Alex Jahangir, medical director, Vanderbilt Center for Trauma, Burn, and Emergency Surgery, Vanderbilt University Medical Center

Mike Krause, executive director, Tennessee Higher Education Commission

Kenyatta Lovett, executive director, Complete Tennessee

Rob McCabe, chairman, Pinnacle Financial Partners

Janet Miller, CEO/market leader, Colliers International

Rob Mortensen, principal/founder, Kettle Hill Solutions

Gini Pupo-Walker, senior director of education policy and strategic growth, Conexión Americas

Lisa Quigley, chief of staff, U.S. Rep. Jim Cooper, U.S. House of Representatives

Tara Scarlett, president/CEO, Scarlett Family Foundation

Stephen Susano, COO and principal, Stones River Group

Stephanie Teatro, co-executive director, Tennessee Immigrant and Refugee Rights Coalition

Phil Wenk, president and CEO, Delta Dental of Tennessee

YouTube

Continued from Page 1D

the subscription revenue, YouTube, which is owned by Google, collects advertising whenever a video is played.

Problems the industry faces

The problem confronting YouTube and the music industry is that music fans often upload songs without permission, sometimes as innocently as background music to a wedding video, but other times in order to post a new

album for people to listen to for free.

In fact, music industry stakeholders have pushed for a change to copyright law that would require YouTube to use special software to identify and filter out illegally posted music.

According to a transparency report that is regularly updated on its website, Google has removed 2.44 billion webpages containing illegal content for copyright reasons.

"YouTube is dedicated to ensuring artists, publishers and songwriters are fairly compensated," said Lyor Cohen, Global Head of Music at YouTube.

Reach Nate Rau at 615-259-8094 and nrau@tennessean.com.



Lorde performs on the final night of the Bonnaroo Music and Arts Festival in Manchester. CALVIN MATTHEIS/TENNESSEAN.COM

Music

Continued from Page 1D

filed a public records request last year with the Coffee County government and calculated the sales figures.

Under its agreement with Coffee County, Bonnaroo sends \$3 per ticket plus \$30,000 to the government's general fund. That agreement expires at the end of this year and the two sides are talking about a new arrangement.

A Live Nation spokeswoman confirmed a story by Billboard that sales grew to "more than 65,000" this year.

That would mark the third-worst year for Bonnaroo ticket sales. In 2008, there were 65,164 tickets sold.

The highest year for Bonnaroo attendance was 2011 when there were 85,094 tickets sold.

Between 2006 and 2016, Bonnaroo sent \$2.7 million to Coffee County. The festival's organizers want that money dedicated to a fund that would be used to pay for infrastructure upgrades around the property. They say those upgrades would help the farm attract more music festivals and other events to boost tourism.

Reach Nate Rau at 615-259-8094 and nrau@tennessean.com. Follow him on Twitter @tnnaterau.

Dilbert



CLASSIFIED ads

ALL CLASSIFIED ADS are subject to the applicable rate card, copies of which are available from our Advertising Dept. All ads are subject to approval before publication. The Tennesseean reserves the right to edit, refuse, reject, classify or cancel any ad of any kind. Errors must be reported in the first day of publication. The Tennesseean shall not be liable for any loss or expense that results from an error in or omission of an advertisement. No refunds for early cancellation of order.

In some cases, statutes or regulations apply to advertising; you should consult a legal advisor in appropriate circumstances. We make no certifications, warranties, or representations that your advertising complies with laws. You are solely and exclusively responsible for your own advertising and advertising which you have placed.

Your Source
Public Notices
for the latest...
Public Notices

0002170755
SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE
Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated JANUARY 28TH, 2010 executed by ROBERT DUNCAN II, A MARRIED PERSON AND ELIZABETH JANE CAVANAH-DUNCAN, 217 MCGAVOCK PIKE, NASHVILLE, TN 37214, JONATHAN R. VINSON, 50 FRANKLIN ST., CLARKSVILLE, TN 37040, Trustee, of

Continued to next column

Continued from last column
record in INSTRUMENT NO. 20100216-001177, for the benefit of F&M BANK, EXISTING UNDER THE LAWS OF THE STATE OF TENNESSEE, 50 FRANKLIN STREET, CLARKSVILLE, TN 37040, in the County of Davidson, Tennessee, PHILLIP JONES, JESSICA D. BINKLEY, either of whom may be employed as Substitute Trustee in an Instrument of record in the Register's Office for Davidson County, Tennessee, to which the indebtedness described; WHEREAS, the said Deed of Trust was lost assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder of the subject property, and as provided in said Deed of Trust, I, J. PHILLIP JONES/JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on THURSDAY, JULY 6, 2017 AT 10:00 A.M., LOCAL TIME AT THE FRONT ENTRANCE OF THE HISTORIC DAVIDSON COUNTY COURTHOUSE, ONE PUBLIC SQUARE, NASHVILLE, DAVIDSON COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are ex-

Continued to next column

Continued from last column
pressly waived, and subject to any unpaid taxes, if any, the following described property in DAVIDSON County, Tennessee, TO WHOM: PROPERTY LOCATED IN THE COUNTY OF DAVIDSON, TENNESSEE: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT(S) 190, AS SHOWN ON THE MAP ENTITLED "EVAMOR HEIGHTS, SECTION 3, OF RECORD IN BOOK 1835, PAGE 92, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION.

Continued to next column

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.tennesseehousingdevelopmentdistricts.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 translations in multiple languages.

Continued to next column

Public Notices
Public Notices
Public Notices
Public Notices

INVITATION TO BIDDERS FOR Runway 2L/20R Pavement Rehabilitation MNAA PROJECT NO. 1812A
ELECTRONIC BIDS, submitted through www.aerobid2aero.com, for SEALED NON-ELECTRONIC BIDS, if Bidder has written authorization from MNAA for furnishing all materials, labor, tools, and appurtenances for the construction for the Runway 2L/20R Pavement Rehabilitation and other incidental items shall be received by the Metropolitan Nashville Airport Authority, in the 4th Floor Administrative Offices, Terminal Building, Nashville International Airport, not later than 2:00 p.m. (local time), July 18, 2017. All bidders must be licensed contractors as required by the Contractor's Licensing Act of 1994, T.C.A. § 62-6-101 et seq.
A Pre-Bid Conference will be conducted at 10:00 a.m. (local time), June 22, 2017, in the Nashville International Airport, Chamber Room, 4th Floor, Terminal Building, Nashville, Tennessee. Attendance at this meeting is not mandatory. A one-time tour of the project site will be conducted after the meeting.
Copies of the Contract Documents (ITE, Bid Schedule, Attachments, etc.) will be available on or after June 14, 2017 and may be obtained electronically from www.mnnaa.com, an online tendering service. The requester shall pay the cost of the document printing.
The Small Minority Woman-Owned Business Enterprise (SMWBE) participation level established for this project is 2.5% MBE and/or WBE. For information on eligible SMWBE firms, bidders should contact the Director, Business Diversity Development, (615) 275-1468, or visit www.tnnaa.com/bid/bidder.
Further detail concerning this bid may be obtained from the MNAA web site: <http://www.tnnaa.com/bid/bidder>

Continued from last column
THEM, AND THE SALE WILL BE SUBJECT TO ALL APPLICABLE GOVERNMENTAL ENTITIES RIGHT TO REDEEM THE PROPERTY, ALL AS REQUIRED BY 26 U.S.C. 7425, T.C.A. 67-1-1433, AND 28 U.S.C. 2410 (C). THE NOTICE REQUIREMENTS OF T.C.A. 35-5-101 ET SEQ. HAVE BEEN MET.
THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. TO THE RIGHT OF ANY TRUSTEE RESERVES THE RIGHT TO RESCIND THE SALE IF YOU PURCHASE A PROPERTY AT THE FORECLOSURE SALE, THE ENTIRE PURCHASE PRICE IS DUE AND PAYABLE AT THE CONCLUSION OF THE AUCTION IN THE FORM OF A CERTIFIED/BANK CHECK MADE PAYABLE TO OR ENDORSED TO LAW OFFICE OF J. PHILLIP JONES, NO PERSONAL CHECKS WILL BE ACCEPTED. TO THIS END, YOU MUST BRING SUFFICIENT FUNDS TO OBTAIN THE LENDER AND ANY OTHER BIDDERS INSUFFICIENT FUNDS WILL NOT BE ACCEPTED. AMOUNTS RECEIVED IN EXCESS OF THE WINNING BID WILL BE REFUND TO THE SUCCESSFUL PURCHASER AT THE TIME THE FORECLOSURE DEED IS DELIVERED. OTHER INTERESTED PARTIES: NONE OF RECORD. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. This is improved property known as 327 TAMWORTH DR., NASHVILLE, TENNESSEE 37214 (327 TAMWORTH

Continued to next column

Public Notices
Public Notices
Public Notices
Public Notices

REQUEST FOR QUALIFICATIONS STATE OF TENNESSEE Best Value Type One for Construction SBC Project No. 529-000-04-2016
The Tennessee Department of General Services Division of Real Estate Asset Management invites qualification submittals from interested Contractors who can display experience with the implementation of physical security and technology upgrades and/or systems replacement for multiple statewide facilities. The project scope includes electronic access control, security video, intrusion detection, and a new contemporary access control platform. The project will take place at multiple facilities statewide. This is a Best Value Type-One process wherein the State will evaluate a Contractor's qualifications, experience, and project approach. After evaluation of submitted qualifications, a limited number of the Contractors will be invited to submit bids. The State intends to secure a construction contract with the apparent low bidder as a result of this process. Submittals of Qualifications are estimated to be due July of 2017. A Pre-Submittal Conference is planned for 10:30 AM Central, June 22, 2017. The full text of the RFQ and all requirements is available at the State website listed below in * PDF format following the Acrobat Reader utility. The RFQ text can be directly printed from the following web address:
<http://tn.gov/general-services/procurement/procurement.htm>
Contractors may request a copy of the RFQ by contacting Nickie Smith, RFQ Coordinator, at (615) 532-7475, or Nickie.Smith@tn.gov

Continued from last column
DRIVE, NASHVILLE, TENNESSEE 37214). J. PHILLIP JONES/ JESSICA D. BINKLEY, Substitute Trustee, 1800 HAYES STREET, NASHVILLE, TN 37203 (615) 254-4430 www.phillipjoneslaw.com F17-0396 Run: May 31, June 2, 9, 2017

Continued to next column

Public Notices
Public Notices
Public Notices
Public Notices

Public Notices
Public Notices
Public Notices
Public Notices

Tennessee Press Service
Tennessee Press Service
D-2-All
S17.6816 TN

Advertiser:
Agency:
Section-Page-Zone(s):
Description:

0001155285
N/A
1 Col x 3.5 in
0

Ad Number:
Insertion Number:
Size:
Color Type:

THE TENNESSEAN
Wednesday, June 14, 2017

Ad Number: 0001155279

Insertion Number: N/A

Size: 1 Col x 3.5 in

Color Type: 0

Advertiser:

Agency:

Section-Page-Zone(s):

Description:

TNP (MISC ACCTS)/TN PRESS SVC

Tennessee Press Service

B-9-All

S17.6816 JS

The Jackson Sun

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

classifieds

wheels « homes « merch « announce « jobs

Continued from last column

CHANGES, FLUID CHECKS & BRAKE WORK ON ALL MADISON COUNTY SHERIFF'S DEPARTMENT VEHICLES. CONTRACT PERIOD: JULY 1, 2017 THROUGH JUNE 30, 2018.

THE RIGHT IS RESERVED, AS THE INTEREST OF THE COUNTY MAY REQUIRE, TO ACCEPT OR REJECT ANY AND/OR ALL BIDS. SPECIFICATIONS AND BID FORMS WILL BE FURNISHED UPON REQUEST TO THE COUNTY PURCHASING OFFICE, 1981 HOLLYWOOD DRIVE - SUITE 100, JACKSON, TN 38305. 731/660-6221 EXT. 7 OR TO bvinson@madisoncountyttn.gov.

MADISON COUNTY GOVERNMENT, NOR ANY OF ITS DEPARTMENTS, OFFICES OR AGENCIES, DISCRIMINATES ON THE GROUNDS OF RACE, COLOR, RELIGION, DISABILITY, SEX, AGE OR NATIONAL ORIGIN.

MADISON COUNTY, TN

FINANCE DEPT.,

PURCHASING OFFICE

0002205660

Public Notice to Cable Television

Customers of

Jackson Energy Authority.

JEAP/Plus Broadband Cable TV

Subscribers: Effective July 15, 2017

Universal HD will be ceasing distribution.

Channel 455 in the Digital HD tier will not be available on the lineup effective on this date.

Customers may need to modify any DVR/VCR recordings scheduled for this channel.

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.tennessedevopmentdistricts.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.

Go Beyond the Job Search.

CAREER
BUILDER™

Check out the new CareerBuilder.com

WONDERWORD

By DAVID
OUELLET

HOW TO PLAY: All the words listed below appear in the puzzle — horizontally, vertically, diagonally and even backward. Find them, circle each letter of the word and strike it off the list. The leftover letters spell the WONDERWORD.

FAMOUS PEOPLE NAMED JOHN

Solution: 7 letters

M L S T A R K S Y R R E K S T
A E E R E V E L Y D O N D R A
L M L N B R L A E W O R A D E
K C A L N I R P A S A V A O L
O C B D E O P Y R W O M R Z I
V A A R D N N A D L S N T K T
I I I P O E C E T E E L C R H
C N R G S R N A T C O I B A G
H T D E E A Y E M M N O Y S O
A O E V R D V M S P E D E I W
N L I T E A A O I H N N K N A
C L L N S Y M L N A O I C S T
O O N S E A N E C J S T A K E
C E A R T U R T U R R O M I R
K C A S U C A S H A N N A H S

© 2017 Andrews McMeel Syndication www.wonderword.com

6/14

Adams, Baird, Boehner, Candy, Carson, Cash, Cassavetes, Cena, Cleese, Coltrane, Cusack, Depp, Edwards, Hancock, Hannah, Jones, Kennedy, Kerry, Krasinski, Lennon, Lever, Lipnicki, Lithgow, Lydon, Mackey, Madden, Malkovich, Mayer, McCain, McEnroe, Mellencamp, Ogdon, Oliver, Reilly, Smoltz, Stamos, Starks, Terry, Travoita, Turturro, Waters, Wayne

Yesterday's Answer: Mustard
Treasures 13 through 23 can be purchased online at www.WonderWordBooks.com.

THE ACES ON BRIDGE®

Bobby Wolff

"Believe me, wise men don't say, 'I shall live to do that.' Tomorrow's life's too late; live today."
— Martial

In last year's European Championships, West led his singleton spade against four hearts, for the six, seven and ace. He ducked the first trump and took the second round, East having followed with the six and nine. How should West choose to get his ruff?

Had East played the heart nine followed by the six, that would have been suit preference for diamonds. His actual sequence of plays might have indicated no special preference. So West tried a club and was disappointed with the result.

You could argue that a diamond shift needs West to find less from partner, but why not lead your diamond ace and see if partner encourages? If not, shift to a club and hope for the best.

At another table, Cedric Lorenzini, North, declared four spades. The defenders cashed two diamonds ending in West, then shifted to the club 10. (A third diamond was best and would have defeated the game by force.) Lorenzini saw that if trumps were 4-1, he would have to play on hearts before drawing all the trumps. The defenders would then probably be able to duck a heart and take a ruff. So Lorenzini won the club in hand and thoughtfully advanced the heart king. When East showed an even number of hearts, West won the first heart and continued the attack on clubs. Now declarer could survive the bad trump break.

In the other room, declarer drew two rounds of trumps before playing hearts; now West knew to duck the first heart and defeat the game.

NORTH 06-14-A

♠ K Q 8 6
♥ K J 10
♦ 9 3 2
♣ K J 6

WEST

♠ 3
♥ A 3 2
♦ A Q 10 6
♣ 10 9 8 4 3

EAST

♠ 9 7 5 4
♥ 9 6
♦ K 8 4 3
♣ Q 5 2

SOUTH

♠ A J 10 2
♥ Q 8 7 5 4
♦ J 7
♣ A 7

Vulnerable: East-West
Dealer: North

The bidding:

South	West	North	East
1♥	Pass	1NT	Pass
2♦	Dbl.	2♥	Pass
4♥	All pass		

Opening Lead: Spade three

BID WITH THE ACES

06-14-B

South holds:

♠ A J 10 2
♥ Q 8 7 5 4
♦ J 7
♣ A 7

South	West	North	East
?	Pass	Pass	1♦

ANSWER: This is a rare hand where I think many experts would reject overcalling in a five-card major and take some other action instead. If you bid hearts, the spades may get lost, while passing is out of the question and a one-spade overall is not my cup of tea. I would double, and blame partner if he cannot find a major to bid.

For details of Bobby Wolff's autobiography, "The Lone Wolf," contact chevolf@bobbywolff.com. If you would like to see "The Lone Wolf," a reprint of the book, contact bobbywolff@mindsping.com.
Copyright 2017, Distributed by Andrews McMeel for UPS

Whooooooosh!
Find it faster.

Whatever you need, find it fast. All the same ads you see here, searchable with a click of your mouse.

jacksonsun.com
Find it faster. It's all here.

service directory

Professional
Service
all your needs.

Business Service

Addiction Treatment
★★★★★
No Waiting List!!!
www.dvwellnessinc.com
★ ★ ★ ★ ★
(731) 661-1798

BUY JUNK CARS
& REMOVAL
all appliances
farm equipment
and metal
building material
FREE OF CHARGE
731-928-5363

CHRIS WALKER
DOZER & TRACKHOE
SERVICE
Any kind of dirt construction,
demolition, farm, bldg sites,
driveways, lakes & ponds,
PLUS: Trees/Tree stump
removal & storm debris.
★ ★ ★ 731-267-8286 ★ ★ ★

CONTAIN-IT
MOBILE
STORAGE UNITS
20 & 40 ft. containers
For Sale, Rent or
Lease to Own
Secure, Dry & Convenient
731-616-1091
731-300-4652

Power Washing

- Home Washing
- Drive-way
- Patios • Gutters
- Business Walk-ways
- Outside Mold and Mildew Removal
- Swimming Pool Areas

Check us out on Facebook!
David McGough
Humboldt / Jackson
(731)-695-5658

Business Service

Keepsake Estate Sales
Estate, Moving, & Downsizing Sales
731-307-9494
Our sales company is professional,
experienced, licensed, & insured.
KeepsakeSales.com
We Love what we do
& it shows in our work.
info@keepsakesales.com

JOYE CAGLE
Estate Sales & Appraisals
Specializing in estate, moving &
private sales. 40 years in
business! #1 in sales!
Licensed, bank & attorney
references. Professionally held
with respect & dignity. Free
Consultation. Insured. Bonded.
Call 731-661-0561

JUNIOR KIDDIE
KOLLEGE, INC.
We offer quality child care
24/7 days a week.
Full/Part time rates
+ Tutoring grades 3-5.
We offer daily reading,
spelling, math, computer,
English, science, writing,
sign language, alphabet,
out side & indoor activities,
art, music & Spanish
taught by Cidalia.
Accepting appl 6wks-12yrs.
Walk-ins welcome.
Jelani Tolbert
college tutoring.
More info. @
731-423-5424

Shanita's Home Care Services
• Personal Hygiene • Meals
• Transportation
• Medicine Assistance
From a few hours a day,
weekends, holidays. 24/7
CPR & CNA Lic. & Bonded
Call 731-803-8929

TOP
PRICES
FOR YOUR TIMBER
Hardwood and/or Pine.
Quality work.
Insurance coverage
& references avail.
wadenorrislogging.com
731-664-9386

Find your next home!

Home Improvement

Affordable Dirt Work
& Landscaping
DIRT WORK OF ALL TYPES!
• Track Hoe, Dzer, & Tractor Work
• Dirt Gravel • Bush Hogging
• Lakes • Tree Removal
• Demolition & Haul Away
• Storm Shelter Sales & Installation
Free Estimates - Insured
Call 731-225-6250

ALPINE ROOFING
Experience, Quality, Fast Service
From a Hole In The Roof,
To The Whole Roof!
Metal-Asphalt Shingles-Slate
Free Estimates • 20 years exp.
731-608-1293 / 731-983-0869

Concrete Storm
Shelters
Underground, Hillside &
Above-Ground Shelters Avail
Starting @ \$2,495 Installed.
Call 731-424-1114
or 888-527-7700

DAVES CONSTRUCTION
& HOME REPAIR
• Storm Damage
• House Leveling
• Carpentry • Roofing
• Electrical • Fencing
• Room Additions
Serving West Tenn.
731-733-8031

Dennis O'Dell
Contractor

REMODELING
INTERIOR / EXTERIOR
ROOFING / ROOF REPAIRS
SMALL JOBS WELCOME
22 Years Experience
Financing Available
731-225-6442
Jackson, TN
www.dennisodellroofingandhomeimprovement.com

Find your next job!

Home Improvement

DON'T SWEAT THE
SMALL JOBS!
PHILLIPS!
Loader, excavator, dozer
clearing. Driveways. Clean
ditches. Pond banks. Culverts.
Patios. Leveling. Stumps.
Raymond Phillips D.O.
Free Estimates
731-660-6940 or 731-217-5733

LOOK
MOBILE HOME
PARTS, INC.
75 Riverport Dr. Jackson, TN
731-422-6226

Furnace Parts, Motors
Plumbing Parts, Tubs,
Showers & Sinks
Doors, Windows & Flooring
We have everything to make
your home new again.
We also install.
W/financing 12 mo. same
as cash
Financing Available
Mon-Fri, 8am - 5pm

Over 30 Years Experience
COMPLETE HOME
MAINTENANCE
HEAT AND AIR

- Remodeling
- Electrical
- Plumbing
- Decks • Fences
- Patios
- Sheetrock
- Vinyl Siding
- Concrete
- Mobile Home Repairs

No Job Too Small
Free Est / Lic / Ins
Call Joe Thomas
731-394-4700

Steel Safe Rooms
4 ft x 6.5 ft,
\$3,370
Other sizes avail.
731-424-1114
or 888-527-7700

Find your
next home!

Home Improvement

LOOK HERE!
PINSON
HOME
REPAIR
Serving ALL WEST
TENNESSEE
10% DISCOUNT FOR
SENIOR CITIZENS.
• We level floors
• Water damage
• Moisture under homes
• Roofs & additions
• Windows & vinyl siding
Insurance claims welcome.
Over 38 yrs. exp.
Licensed & Insured.
General Contractor.
BILLY RAMEY
Call 731-423-6894
or 731-431-4706

★ QUICK FIX ★
HOME REPAIR
• Painting • Carpentry •
• Electrical •
• Plumbing Repairs •
• Licensed & Insured •
Barry Fulghum
Bus.# 731-660-0023

Find your next job!

Personal Services

★★★★★★★★★
"A Home Away
From Home"
Adult Day Care
Services LLC
Coming Soon!
June 2017
7:30 - 4:30

For more
information call
Timeka, Director
731-747-5112
★★★★★★★★★

Personal Services

Private Sitter
Seeking Jobs For
Elderly In Home or
Facilities
• Dependable
• Reasonable
• Very Good References
★ 731-935-2121 ★

Classified Marketplace

Where neighbors deal with neighbors

Lawn - Garden Care

A-1 Lawn Care
• Hedge • Trimming
• Sm./Med. Tree Trimming
• Landscaping
• Mowing Mulching
• Hauling/Removal of items
• Yard Clean up
• Pressure Washing,
Drive-way, siding
731-343-1879

★ ★ ★ ★ ★ CROSSROADS TREE SERVICE ★ ★ ★ ★ ★
FREE ESTIMATES
No Job Too Small;
DIRT EXCAVATING
Lic. Ins. Workman's comp.
• WE BUY TIMBER •
Credit Cards accepted.
We Finance 731-616-1565
or 1-800-CUT-TREE
See us on Facebook
★ Crossroads Tree Service ★

PHINNESSEE
TREE, LLC

• Year-Round
Firewood Surplus
• Complete Tree Removal
• Stump Grinding
• Storm Clean Up
• DEMOLITION
• Dirt Work
• And So Much More!
• Years Of References
Available
www.aacfirewood.org
731-803-3647

TD's Lawn Care

We Mow and Do Lawn Work!

731-661-1235
731-499-0960

Continued to next column

Continued to next column

Continued in next column

Wanted: A recliner at a cushy price. Find what you want in The Leaf-Chronicle Classifieds.

NOTICE
The Tennessee Housing Development Agency (THDA) completed

Real Estate
Rentals
great places to live..

Real Estate
Homes
starting fresh

Land-Stewart
Near Montgomery Cty line 10 acres
woods, paved road, perfect for lake,
perfect for shooting range, lake scenic
view. Owner must \$2000 plus 20% add'l



Go Beyond the Job Search.
CAREER **BUILDER**
 Check out the new CareerBuilder.com

Color Type: 0

THE LEAF-CHRONICLE

Wednesday, June 14, 2017

PUBLIC NOTICE
TENNESSEE DEPARTMENT OF ENVIRONMENT AND CONSERVATION

Division of Water Resources
William R. Snodgrass Tennessee Tower
312 Rosa L. Parks Avenue, 11th Floor
Nashville, Tennessee 37243

TO WHOM IT MAY CONCERN: The application described below has been submitted for an Aquatic Resource Alteration Permit under The Tennessee Water Quality Control Act of 1977, T.C.A., §69-3-106. In addition, federal permits may be required from the U. S. Army Corps of Engineers and the Tennessee Valley Authority under §404 of the Clean Water Act and §262 of the Tennessee Valley Authority Act, respectively. Section 401 of the Clean Water Act requires that an applicant obtain a water quality certification permit if such a permit is required. This notice may cover applications subject to §401. No decision has been made whether to issue or deny this application. The purpose of this notice is to inform interested parties of this permit application and to ask for comments and information necessary to determine possible impacts to water quality. Persons wishing to comment on the proposal are invited to submit written comments to the Division. Written comments must be received within thirty days of the date that this notice is posted. Comments will become part of the record and will be considered in the final decision. The applicant's name and permit number should be referenced. Send all written comments to the Division's address listed above and to the attention of the permit coordinator (indicated below). You may also comment via email to water.permits@tn.gov. After the Division makes a final permit decision, a permit appeal may be filed by the applicant or by any person who participated in the public comment period whose appeal is based on comments given to the Division in writing during the public comment period or in testimony at a formal public hearing. The permit application, supporting documentation including detailed plans and maps, and related comments are available at the Division's address (listed above) for review and/or copying or by visiting the TDEC website at <https://www.in.gov/environment/topic/ppw-water> and searching on the Application Number listed below. Interested persons may also request in writing that the Division hold a public hearing on this application. The request must be filed within the comment period, indicate the interest of the person requesting it, the reason(s) that the hearing is warranted, and the water quality issues being raised so there is sufficient public interest in water quality issues; the Division shall hold a public hearing in accordance with 0400-40-03-.06. If no petitioning party is submitting a petition to deny a permit, the Division will consider all comments of record and the requirements of applicable federal and state laws. In making this decision, a determination will be made regarding the lost value of the resource compared to the value of any proposed mitigation. The Division shall consider practicable alternatives to the alteration, loss of waters or habitat, diminishment in biological diversity, cumulative or secondary impacts to the water resource, and adverse impacts to unique, high quality, or impaired waters.

APPLICATION NUMBER: NRS 17.095 **PERMIT COORDINATOR:** Vena Jones (615-253-5320), Vena.Jones@tn.gov **APPLICANT:** TN Department of Transportation, c/o Michael White, 505 Deaderick St., Ste 900, Nashville, TN 37243, 615-532-4554 **LOCATION:** The proposed alterations to waters of the state are located in the Montgomery County along State Route 13 and State Route 149. **IMPACTS:**

STR-1 Barkley Reservoir Misc. Tributaries (TN0513020501T_0999)-Latitude: 36.469143 Longitude -87.387015, 44 linear feet of channel-lined stream, STR-2 Barkley Reservoir Misc. Tributaries (TN0513020501T_0999)-Latitude: 36.47269 N Longitude -87.378530 W, 150 linear feet of stream relocation, Stream relocations will be mitigated on-site, in-system as replacement. STR-4 Barkley Reservoir Misc. Tributaries (TN0513020501T_0999)-Latitude: 36.472095 N, Longitude:-87.377683 W, Existing 146 linear feet of stream 60-inch reinforced concrete pipe, Encapsulation of 250 linear feet of stream with a 60-inch reinforced concrete pipe, 10 linear feet of riprap at the inlet, 31 linear feet of riprap at the outlet, 9 linear feet of stream length loss, 195 linear feet of stream relocation, Additional aquatic resources losses = 146+250 = 396. Mitigation will be permittee responsible Thompson Branch mitigation site, Stream relocations will be mitigated on-site, in-system as replacement. STR-5 Barkley Reservoir Misc. Tributaries (TN0513020501T_0999)-Latitude: 36.473011 N Longitude:-87.377683 W, 47 linear feet of stream length loss, 535 linear feet of stream relocation, Additional aquatic resources losses = 47. Mitigation will be permittee responsible Thompson Branch mitigation site, Stream relocations will be mitigated on-site, in-system as replacement. STR-6 Barkley Reservoir Misc. Tributaries (TN0513020501T_0999)-Latitude: 36.471384 N Longitude:-87.376872 W, Water line crossing, 24 linear feet of stream length loss, 473 linear feet of stream relocation, Additional aquatic resource losses = 24. Stream relocations will be mitigated on-site, in-system as replacement, Mitigation will be permittee responsible Thompson Branch mitigation site. STR-7 Cumberland River (TN0513020501S_2000)-Latitude: 36.481146 N Longitude:-87.374560 W, 8-span concrete deck plate girder bridge, Barge launch pad, Spans Cumberland River. STR-9 Barkley Reservoir Misc. Tributaries (TN0513020501T_0999)-Latitude: 36.483635 N Longitude:-87.373200 W, Removal of 28 linear feet of a 36-inch RCP, 47 linear feet of stream addition, 1006 linear feet of stream relocation, Additional aquatic resource losses = 75. Stream relocations will be mitigated on-site, in-system as replacement. STR-10 Barkley Reservoir Misc. Tributaries (TN0513020501T_0999)-Latitude: 36.48358 N Longitude:-87.374141 W, 31 linear feet of stream addition, 626 linear feet of stream relocation, Additional aquatic resource losses = 31. Stream relocations will be mitigated on-site, in-system as replacement. STR-11 Barkley Reservoir Misc. Tributaries (TN0513020501T_0999)-Latitude: 36.484124 N Longitude:-87.373224 W, Encapsulate 41 linear feet of stream with a 48-inch RCP, 20 linear feet of riprap at outlet, 31 linear feet of riprap pad at outlet, 48 linear feet of stream relocation, 44 linear feet of stream addition, 1006 linear feet of stream relocation, Additional aquatic resource losses = 41. Stream relocations will be mitigated on-site, in-system as replacement. STR-12 Barkley Reservoir Misc. Tributaries (TN0513020501T_0999)-Latitude: 36.485769 N Longitude:-87.373484 W, Encapsulate 24 linear feet of stream with a 36-inch RCP, 50 linear feet of riprap at outlet of 48-inch RCP, 50 foot x 14 foot riprap pad at outlet of 48-inch RCP, 16 linear feet of riprap at outlet of 36-inch RCP, 11 linear feet of stream length addition, 1002 linear feet of stream relocation, Additional aquatic resource losses = 24 - 11 = 13. Stream relocations will be mitigated on-site, in-system as replacement. STR-13 Barkley Reservoir Misc. Tributaries (TN0513020501T_0999)-Latitude: 36.500526 N Longitude:-87.371782 W, Existing 150 linear feet of stream 30-inch reinforced concrete pipe, Encapsulation of 48 linear feet of stream with a 30-inch reinforced concrete pipe, 5 linear feet of riprap at the inlet, 15 linear feet of riprap at the outlet, Outfall structures include: (2) 18-inch storm pipes at the catch basin (LT) 18-inch and 24-inch storm pipe at catch basin (RT), Water line crossing, Sanitary sewer line crossing, Aquatic resources losses= 150 +48 = 198. Mitigation will be permittee responsible Thompson Branch mitigation site. STR-8 Barkley Reservoir Misc. Tributaries (TN0513020501T_0999)-Latitude: 36.481887 N Longitude:-87.374198, Temporary diversion and potential launch pad during construction, Total stream fill and replacement impacts total 4,603. These impacts will be offset through replacement on-site and in-kind. Total aquatic resources losses from permanent impacts to streams equals 890. Mitigation to offset for those losses will be permittee responsible at the Thompson Branch mitigation site. WTL 1 Barkley Watershed (0513020503)-Latitude: 36.483844 Latitude: 36.473451E, Permanent wetland fill for road widening 0.044 acres. WTL 2 Barkley Watershed (0513020503)-Latitude: 36.483844 Longitude: -86.96895, Permanent wetland fill for road widening 0.121 acres. WTL 3 Barkley Watershed (0513020503)-Latitude: 36.483843 Longitude: -86.96895, Permanent wetland fill for road widening is 0.366 acres. Total permanent wetland impact is approximately 0.561 acres. Proposed mitigation for wetlands impacts will be at the TDOT Yellow Creek mitigation site. PROJECT DESCRIPTION / PURPOSE: The Tennessee Department of Transportation is proposing to widen State Route 149 from River Road to State Routes 13 and SR-13 from SR-149 to Zinc Plant Road. This activity will impact twelve streams and three wetlands, all within the Barkley Lake watershed. Aquatic resource impacts to streams are a combination of on-site stream replacements (4,603 linear feet) and permanent losses that total 690 linear feet. These impacts will be offset through a combination of on-site, in-system mitigation and permittee responsible mitigation in Robertson County at the Thompson Branch Restoration site. Wetland impacts total 0.561 acre and will be offset at the Yellow Creek Wetland Mitigation site. Permitees responsible mitigation proposals can be viewed at <http://environment-online.tn.gov/WATERSHED/WATERBODYDESCRIPTION/>. This project is within the Lakes Barkley Watershed which is located in the northwestern section of Middle Tennessee and includes parts of Cheatham, Dickson, Houston, Montgomery, Robertson and Stewart counties. It is approximately 2,343 square miles (882 square miles in Tennessee) and drains to the Cumberland River – most information can be viewed at our website. Ecoregion: 71+ Western Highland Rim. To view the proposed location of these impacts and the condition of affected waters visit <http://dssonline.com/giswebmap.asp?search=TEN>. Antidegradation Statement: Rule 0400-40-03-(06), the division has made a preliminary determination that those proposed activities being regulated through off-site and in-system mitigation will result in greater than de minimis degradation to water quality. In accordance with the Tennessee Antidegradation Statement (Rule 0400-40-03-(06)), the division has made a preliminary determination that those proposed activities being regulated through off-site aquatics resource offsets, will result in greater than de minimis degradation to water quality. In accordance with the Tennessee Antidegradation Statement (Rule 0400-40-03-(06)), the division has made a preliminary determination that the proposed activities may result in more than de minimis degradation to wetlands. These wetlands may be considered Exceptional Tennessee Waters.

ANOTHER JOHN SANDERS AUCTION

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 these properties & your problem is solved! These 4 great adjoining properties will be offered in tracts or as a whole! Convenient to 1-24. In downtown Chattanooga, you're just minutes from everything. The home was built in 2008 & features 1,692+/- square feet with 3 beds/2 baths. The 3.8+/- acre tract has a utility building on it & is currently zoned M-1. The 2 adjoining vacant lots are each 50 x 150.

Personal Property Sells After the Sale of the Real Estate: 2006 PC200LC Komatsu Track Hoe, 2000 International M11, 1977 Peterbilt 575E Cat, 1992 Mack Dump Truck, 12x24 Utility Building, Tools, Antiques, furniture, Zero Turn Mower, Log Splitter, Winches, Ladders & Much More!

TERMS & CONDITIONS OF THE AUCTION & SALE: REAL ESTATE: 20% DOWN PAYMENT. Non-refundable, day of sale. Earnest money may be cash, business or personal check with a bank letter guaranteeing funds – payable to CRYE-LEIKE. REALTORS, balance due at closing within 30 days.
PERSONAL PROPERTY: Cash or good check day of sale. The credit or debit cards will be accepted. Must be paid in full on the day of sale.
BUYER'S PREMIUM: A buyer's premium of 10% will be added to successful bidder's high bid to determine the total contract price. Buyer's premium applies to all real and personal property.
CLOSINGS: The successful bidder will sign a real estate sales contract and any other forms as required by state law at the auction. Closings shall take place as set forth in the sales contract.
TITLE X: Under title a the purchaser of a single family residence built before 1978 has a maximum of 10 days to inspect the property for the presence of lead-based paint. This period of inspection is 10 days prior to auction. All bidders must sign a waiver of the 10-day post-inspection period.
DISCLAIMER: All property sold AS IS, where is, with no warranties either written or implied. Any announcement from the auctioneer on the day of sale will take precedence over any other statements, written or oral in written. All information included herein was delivered from sources believed to be correct, but is not guaranteed.

AGENTS: 2% BROKER PARTICIPATION OFFERED! • AGENTS CONTACT AUCTIONEER FOR DETAILS!

MOLLIE MAJORS
Office Manager

CRYE-LEIKE
THE NATION'S LARGEST AUCTIONS OF NASHVILLE, INC.
OFFICE: 423.238.5440
5913 MAIN STREET • COLETAH, TN 37363
FIRM #1473 TEL #4553 TREF #260682

JOHN SANDERS
423.314.6001
TAL #4526, AAL #1964, GAL #AUNR002746

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 to June 30, 2017. For language assistance, please click the "Equal Housing Opportunity" button on www.thda.org for translation in multiple languages.

PUBLISHER'S NOTICE

All real estate advertised herein is subject to the Federal Fair Housing Act, which makes it illegal to advertise "any preference, limitation, or discrimination because of race, color, religion, sex, handicap, family status or national origin, or intention to make any such preference, limitation or discrimination."

This publication will not knowingly accept any advertising for real estate which is in violation of the law. All persons are hereby informed that all dwellings advertised are available on an equal opportunity basis.



4X4 TRUCKS



Dodge Ram 2500 Laramie Quad Cab 4x4 2007 CUMMINGS DIESEL Auto Leather \$25,289 CALL C & C Motors 423-499-9799



Ford F-150 Lariat 4WD SuperCrew 2009 20" Wheels, Navigation, Backup Camera, Heated & Cooled Seats V8 \$15,715 - \$1448.99 MO. W.A.C. Call C & C Motors 423-499-9799



Ford F-250 Lariat Crew Cab 4x4 2004 Harley Davidson PKG, DIESEL, Sunroof, Heated Leather Seats \$23,626 Call C & C Motors 423-499-9799



Ford F-250 XLT Crew Cab 4WD 2005 DIESEL Fx4 PKG Chrome Wheels, Parking Sensors \$18,165 - \$398.87 MO. W.A.C. Call C & C Motors 423-499-9799



CHEVROLET EQUINOX 1LT 2012: #C408 \$14,499 noogausedcars.com Call University Motors 423-551-9115



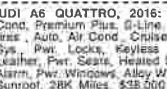
Dodge Nitro SXT 2WD 2008 70K Miles V6 Auto \$11,535 - \$256.59 MO. W.A.C. Call C & C Motors 423-499-9799



TOYOTA VENZA 2010: #C327 \$13,999 noogausedcars.com Call University Motors 423-551-9115



2003 Saturn L300, V6, A/C, 126K, Auto Senior Owned, \$2,100/bid 423-718-1809



AUDI A6 QUATTRO, 2016: Exc Cond, Premium Plus, 5-Line New Tree, Auto, Air Cond, Cruise, Nav, Sys, Pwr, Locks, Keyless entry, Leather, Pwr, Seats, Heated Seats, Alarm, Pwr Windows, Alloy Wheels, Sunroof, 28K Miles, \$38,500. 423-883-0059



BUICK LACROSSE 2010: #C322 \$12,499 www.NOOGAusedcars.com or Call University Motors 423-551-9115



CHEVROLET CORVETTE 1995: Coupe, 25K original miles, exc. cond. Garaged kept, like new. \$12,000, Call Jan, 423-899-5572

REAL ESTATE AND PERSONAL PROPERTY AUCTION

Saturday, JUNE 24th, 10 A.M.
649 Ballard Road, Trenton, GA 30752

4 Bedroom, 3 Bath 3,828+/- Sq ft cabin with main level, bonus loft, and full basement/garden level. Also, a 60' x 100' shop with "Cracker Barrel" style porch, 2 barns, lake, pond, timber, all on 156+/- acres with paved road frontage.

Perfect for personal use, retreat, camp, or hunting club.
Lots of Confederate war history on property.
Offered in tracts, combinations, or as a whole.

Personal property offered after the real estate includes Kubota M9540 4x4 Cab Tractor (250 hrs), 1995 Ford SuperDuty Bucket Truck (56k Miles), Chevrolet Box Dump Truck, 15' Bat Wing Rotary Cutter, 7' Woods BrushBull Rotary Cutter, Disc Harrows, Kubota RTV900 4x4, David Bradley Tractor, Toro Zipper Sickle Mower, Snappin' Turtle Mower, Horse Drawn Implements, 20 Church Pews, Chairs, Antiques, Vintage Items, and more!

Visit www.swaffordauctiongroup.com today for more pictures, terms, directions, and information or call us toll free at 877.222.5720.

Previews: Saturday, June 17th from 10 a.m. until 2 p.m. and Friday, June 23rd from 9 a.m. until 3 p.m.

Swafford AUCTION GROUP

1008 West Main Street, Centre, AL 35960
Phone: 256.927.8900 Toll Free: 877.222.5720
R. Shane Swafford, ASL#1589 GANR#2635

LEGAL NOTICES

notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Note holder, and that the undersigned, David L. Smith, Substitute Trustee, or his duly appointed attorneys or agents, by virtue of the power and authority vested in him, will on Tuesday, June 20, 2017, commencing at 1:00 p.m., on the steps of the Marion Courthouse, proceed to sell to public outcry to the highest and best bidder for cash, the following described property situated in Marion County, Tennessee, to-wit: Situated in the Town of Jasper, Second Civil District of Marion County, Tennessee, and being more particularly described as follows: A tract of land situated in the Second Civil District one (1) mile southwest of Jasper, northwest of the north-west right of way of U.S. Highway 41, 64 and 72, Marion County, Tennessee, and

LEGAL NOTICES

more particularly described as follows: Begin on a concrete right of way monument, being the eastern most corner of the Fowler Subdivided Tract, thence South 50 deg. 36 min. East with said highway right of way, 156 feet to a concrete right of way monument, thence with the said right of way North 48 deg. East 95 feet to an iron pin, being the point of beginning of the tract of land herein conveyed; thence North 62 deg. 30 min. West 260 feet to an iron pin; thence North 42 deg. 07 min. East 84.3 feet to an iron pin; thence South 50 deg. 36 min. East 235 feet to an iron pin in the Northwest right of way of U.S. Highway 41, 64, and 72; thence with said right of way South 50 deg. West 94.3 feet to the point of beginning; containing 1/2 acre, more or less. PRIOR AND LAST DEED REFERENCE: Book 478, Page 810, Register's Office of Marion County, Tennessee Tax ID:

LEGAL NOTICES

119F A 001.00 PROPERTY ADDRESS: 329 Loop Dr., Jasper, TN 37347. CURRENT OWNER(S): The Unknown Heirs of James N. Martin. Deceased The sale of the above-described property shall be subject to all matters shown on any recorded plan; any unpaid taxes; any restrictive covenants, easements or wet-back lines that may be applicable; any other liens or encumbrances as well as any priority created by a future filing; and any matter that an accurate survey of the premises might disclose. Substitute Trustee will only convey any interest herein may have in the property at the time of sale. Property is sold "as is, where is." All right and equity of redemption, statutory or otherwise, heretofore and down here expressly waived in said Deed of Trust, and the title is believed

LEGAL NOTICES

to be good, but the undersigned will sell and convey only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day, time, and place without further publication, upon announcement at the time and place for the sale set forth above. David L. Smith, Sub Trustee, Hamilton and Phipps 701 Highlander Blvd., Suite 270 Arlington, TX 76011 Telephone: 682-808-7448 File No.: 3000022789 A-4621781 05/31/2017, 05/07/2017, 06/14/2017

HOUSES FOR SALE

East Ridge

EAST RIDGE foreclosure. Remodeled 3 BR, garage, large yard, AC. \$79K Call 423-304-4041

HOUSES FOR SALE

Rhea County

Dayton Mtn. Steal this House! 3000 sf, fixer upper, on 10 acres. Must sell! Must See! \$60,000 Call 423-428-9552

HOUSES FOR SALE

Sequatchie County

GRAYSVILLE, A RARE FIND! 1.19 acres, level lot, 3BR, 2 bath, 1 level, det garage, well on property, manufactured home, 1.5 miles off Lewis Chapel 10 min. from Dunlap, 10 min. from Soddy. Asking \$129,900. If interested call Leann Stitt, Crye-Leike Realty, 423-670-5202

MOBILE HOMES

CHATT. 3 BR, 2 bath. Must be moved. Like new 16x80 - \$8K 304-4041

OFFICE FOR LEASE

Lookout Valley: Office Space for lease Various sizes. 423-894-0324

APTS FOR RENT FURNISHED

6936 Lee Highway, No pets, bus line, upstairs, large 1br/1ba, furnished, water, \$150 weekly, 2 yr. lease, app fee with dep. \$150. 423-699-4965

HOMEAWAY - HIKSON

efficiencies includes utilities, cable, wifi. \$199 per wk. (423) 643-4663.

APTS FOR RENT UNFURNISHED

2 MILES NORTH OF DOWNTOWN FREE HEAT, ELECTRIC, WATER! Plenty of FREE Parking! 1 Bedroom \$680 and Studio \$580 Senior Discount 2627 Hixson Pike 423-786-3797 RIVERHILLSMANOR.com

BRAINERD RUSTIC VILLAGE APARTMENTS

1, 2, Bedrooms & Efficiencys Near Hamilton Place Eastgate Newly Redecorated Available Call 423-894-0324.

RINGGOLD-2 miles from I-75

2BR Apartments, washer, dryer, all appliances, water, private deck. \$750/mo, \$299 deposit Credit cards accepted. No Pets 706-937-3100 or 423-689-9363

Rossville-remodeled 1BR, Water/cable furnished \$464/mo, 706-458-0140.

Shepherd, 2BR, 1 bath, kitchen appliances \$625 mo \$450 dep 1 yr. lease. No pets. 423-655-2866

DUPLEXES FOR RENT

AVONDALE. 1643 Ocoee St. 2BR, 1 bath, Appliances, Window AC, W/D h/kups, \$550 mo \$300 dep 423-503-3943

MOBILE HOMES FOR RENT

N. GA. 2br, 2 bath, back in woods, \$600 = deposit. 706-237-5471

PERSONAL WATERCRAFT

Hobie Mirage Drive Kayaks (4) 1 Oasis 2 seater, 2 Outbacks, 1 Revolution 4 Transport wheels, 1 sail, A/C for \$6800. Call 423-910-1903

MOTORCYCLES & SCOOTERS

2015 INDIAN CHIEF VINTAGE: Factory warranty until 11/2020. Like New 10K MI \$14,999, Call 423-664-6907

AUTOS/TRUCKS WANTED

I BUY JUNK CARS - Pay top dollar. Starting at \$150. Dennis 535-1132

CLASSIC SPECIALTY AUTOS

1999 FORD 4 DOOR DELUXE: Complete restoration 12V electronics Excellent condition, \$26,500, Call 628-507-5912

ATTENTION BIDDERS! Find your treasures under Auctions.

2003 FORD MUSTANG COBRA CONVERTIBLE 10TH ANNIVERSARY SVT EDITION \$25,000, 34K Miles, #271 of 2003 built, certificate of authenticity Call 423-413-0648

VANS

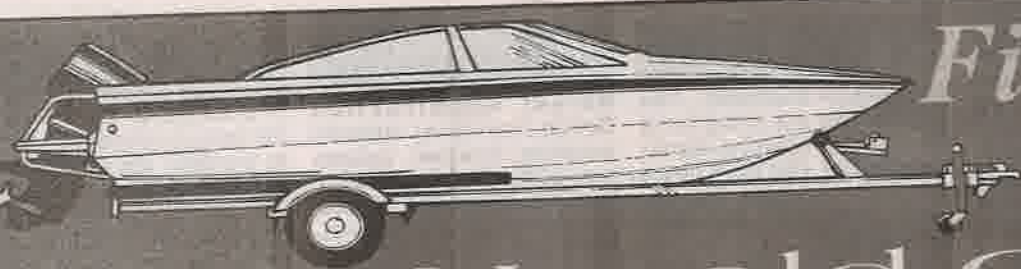
DODGE GRAND CARAVAN 2011: #C350 \$10,000 www.NOOGAusedcars.com or Call University Motors 423-551-9115

TRUCKS

CHEVROLET AVALANCHE 1500 LT, 2011: #C567 \$19,999 NOOGAusedcars.com University Motors 423-551-9115

FORD F-150 2010: Exc Cond, Super-Crew Cab XLT Pickup 4D 6 1/2 ft. V6, 24V, 4.6 Liter, 2WD, Keyless Start, AM/FM/CD/Sirius/SYNC, Hard Tonneau Cover, tough coat liner, tow package, Candy Red, Auto, Air Cond, Cruise, Pwr. Locks, Pwr. Seats, Pwr. Windows, Alloy Wheels, 56K Miles, \$17,900, Call 423-580-9519

TOYOTA TACOMA 2007 #C513 \$16,999 www.NOOGAusedcars.com Call University Motors (423)551-9115



*Fish for a great deal
in the classifieds!*

Herald-Citizen

Phone: 931-526-9715; Fax: 931-526-1209 • 1300 Neal Street • e-mail: <classified@herald-citizen.com>



Legals
**City of Baxter
Special Called Meeting**

The City of Baxter Board of Mayor and Aldermen will hold a special called meeting on Thursday, June 15, 2017 at 6:00 p.m. at Baxter Auditor's Center 216 Broad Street. On the agenda is the discussion of Industrial Access Road, Second Reading of Ordinance 2016-19, Resolution 2016-17, Budgeted Employee Raises, Public Springs Agreement, Purchase Order for Street, and Crossroads Liquors. The public is invited to attend.

Baron Carlile
City Recorder

6/14, 6/15

NOTICE OF SUBSTITUTE TRUSTEE'S SALE
WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated July 29, 2005, executed by BILLY TODD ROWE, conveying certain real property therein described to A MARTIN, as trustee, as same appears of record in the Register's Office of Putnam County, Tennessee recorded July 1, 2005, in Deed Book 17, Page 755-759; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Bayview Loan Servicing, LLC, a Delaware Limited Liability company who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, LLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Putnam County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, LLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **July 6, 2017 at 10:00 AM** at the Main Hall or Front steps of the Putnam County Courthouse, located in Cookeville, Tennessee, proceed to sell at public outcry the highest and best bidder for cash or certified funds ONLY, the following described property situated Putnam County, Tennessee, to wit: CERTAIN REAL ESTATE LOCATED IN THE FIRST CIVIL DISTRICT OF PUTNAM COUNTY, TENNESSEE, DESCRIBED AS FOLLOWS: TO-WIT: LOCATED IN THE FIRST CIVIL DISTRICT OF PUTNAM COUNTY, TENNESSEE, AND BEING A PORTION OF LOTS #3 AND #4 OF WILDWOOD SUBDIVISION OF PUTNAM COUNTY, TENNESSEE, AS SHOWN BY THE PLAT OF SAID SUBDIVISION WHICH IS OF RECORD IN THE REGISTERS OFFICE OF PUTNAM COUNTY, TENNESSEE, IN PLAT BOOK 1, PAGE 73 AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN IN THE EAST CORNER OF WILDWOOD ROAD SAID PIN ALSO BE-

Legals

any between this street address and the legal description of the property, the legal description shall control. **CURRENT OWNER(S): BILLY TODD CROWEOTHER INTERESTED PARTIES: WILCHER'S QUALITY METAL & BUILDING SUPPLY** The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. **THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.** Rubin Lublin TN, PLLC, Substitute Trustee 119 S. Main Street, Suite 500 Memphis, TN 38103
www.rubinelublin.com/property-listings.php Tel: (877) 813-0992 Fax: (404) 601-5846 Ad #117903
6/7, 14, 21

NOTICE TO CREDITORS
ESTATE OF DONNA J. HALE, DECEASED Notice is hereby given that on **8TH day of JUNE 2017**, Letters **TESTAMENTARY** in respect of the Estate of **DONNA J. HALE, deceased who died APRIL 30TH 2017** were issued to the undersigned by the Probate Court of Putnam County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against the estate are required to file same with the Clerk of the above-named Court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred: (1)(A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of the first publication; or (B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1)(A); or (2) Twelve (12) months from the decedent's date of death.

This **1ST DAY OF JUNE 2017**
Signed **MARTHA ANN DONNELLY ADMINIS-TRATRIX**
Attorney for the Estate **DANIEL H. RADER III**
46 N. JEFFERSON AVE
COOKEVILLE, TN 38501
Marcia Borys, Circuit and Probate Clerk
421 East Spring Street
Cookeville, TN 38501
6/7, 14

Legals

(1) or (2) otherwise their claims will be forever barred: (1)(A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of the first publication; or (B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1)(A); or (2) Twelve (12) months from the decedent's date of death.

This **1ST DAY OF JUNE 2017**

Signed **DOROTHY YOUNG EXECUTRIX**

Attorney for the Estate **MARGARET NOLAND**
P.O. BOX 655
COOKEVILLE, TN 38503

Marcia Borys, Circuit and Probate Clerk
421 East Spring Street
Cookeville, TN 38501
6/7, 14

NOTICE TO CREDITORS
ESTATE OF JOHN J. DONNELLY, DECEASED Notice is hereby given that on **1ST day of JUNE 2017**, Letters **ADMINISTRATION** in respect of the Estate of **JOHN J. DONNELLY, deceased who died MAY 8TH 2017** were issued to the undersigned by the Probate Court of Putnam County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against the estate are required to file same with the Clerk of the above-named Court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred: (1)(A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of the first publication; or (B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1)(A); or (2) Twelve (12) months from the decedent's date of death.

This **1ST DAY OF JUNE 2017**
Signed **MARTHA ANN DONNELLY ADMINIS-TRATRIX**
Attorney for the Estate **DANIEL H. RADER III**
46 N. JEFFERSON AVE
COOKEVILLE, TN 38501
Marcia Borys, Circuit and Probate Clerk
421 East Spring Street
Cookeville, TN 38501
6/7, 14

NOTICE TO CREDITORS
ESTATE OF DONNA J. HALE, DECEASED Notice is hereby given that on **8TH day of JUNE 2017**, Letters **TESTAMENTARY** in respect of the Estate of **DONNA J. HALE, deceased who died APRIL 30TH 2017** were issued to the undersigned by the Probate Court of Putnam County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against the estate are required to file same with the Clerk of the above-named Court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred: (1)(A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of the first publication; or (B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1)(A); or (2) Twelve (12) months from the decedent's date of death.

This **1ST DAY OF JUNE 2017**
Signed **MARTHA ANN DONNELLY ADMINIS-TRATRIX**
Attorney for the Estate **DANIEL H. RADER III**
46 N. JEFFERSON AVE
COOKEVILLE, TN 38501
Marcia Borys, Circuit and Probate Clerk
421 East Spring Street
Cookeville, TN 38501
6/7, 14

This **1ST DAY OF JUNE 2017**

Signed **MARTHA ANN DONNELLY ADMINIS-TRATRIX**

Attorney for the Estate **DANIEL H. RADER III**
46 N. JEFFERSON AVE
COOKEVILLE, TN 38501
Marcia Borys, Circuit and Probate Clerk
421 East Spring Street
Cookeville, TN 38501
6/7, 14

NOTICE TO CREDITORS

Legals

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

This **8TH DAY OF JUNE 2017**

Signed **JUSTIN CHARLES HALE & JILLIAN HALE CO-EXECUTORS**

Attorney for the Estate **BETH SHIPLEY**
253 N. JEFFERSON AVE
COOKEVILLE, TN 38501

Marcia Borys, Circuit and Probate Clerk
421 East Spring Street
Cookeville, TN 38501
6/14, 21

NOTICE TO CREDITORS
ESTATE OF PAULA ANDERSON, DECEASED Notice is hereby given that on **5TH day of JUNE 2017**, Letters **TESTAMENTARY** in respect of the Estate of **PAULA ANDERSON, deceased who died MAY 26TH 2017** were issued to the undersigned by the Probate Court of Putnam County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against the estate are required to file same with the Clerk of the above-named Court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred: (1)(A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of the first publication; or (B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1)(A); or (2) Twelve (12) months from the decedent's date of death.

This **6TH DAY OF JUNE 2017**
Signed **LORI HICKS EXECUTRIX**
Attorney for the Estate **JASON HICKS**
46 N. JEFFERSON AVE
COOKEVILLE, TN 38501
Marcia Borys, Circuit and Probate Clerk
421 East Spring Street
Cookeville, TN 38501
6/14, 21

The City of Algood will hold a Special Called meeting for public hearing on second and final reading of the following Ordinances on June 20, 2017 at 5pm at Algood City Hall:
Ordinance 616-17 adopting the annual budget and tax rate of \$0.4887 for the Fiscal Year 2017-2018
Ordinance 617-17 to amend the fee schedule contained within the Algood Zoning Ordinance
Ordinance 618-17 setting new commercial sanitation fees
Ordinance 619-17 authorizing appropriations for the Fiscal Year 2017-2018
All ordinances are available online for viewing at www.algood-tn.com or at city hall
The public is invited to attend.
6/14, 18

This **6TH DAY OF JUNE 2017**

Signed **LORI HICKS EXECUTRIX**

Attorney for the Estate **JASON HICKS**
46 N. JEFFERSON AVE
COOKEVILLE, TN 38501
Marcia Borys, Circuit and Probate Clerk
421 East Spring Street
Cookeville, TN 38501
6/14, 21

STATE OF TENNESSEE
CHANCERY COURT OF PUTNAM COUNTY
AT COOKEVILLE

AMY RENEE KING, Plaintiff
VS. Docket No. 2017-86
CHARLES ANDREW KING, Defendant
In this cause, it appearing from the Complaint, which is sworn to, that the Defendant, **CHARLES ANDREW**

KING, is a non-resident of the State of Tennessee, that the residence of the defendant is unknown and cannot be ascertained upon diligent inquiry, (T.C.A. 21-1-203), it is ordered by me that publication be made for four successive weeks, as required by law, in the Herald-Citizen, a Putnam County, Tennessee newspaper, notifying said non-resident Defendant to file an answer with Plaintiff's Attorney, Tessa N Lawson, 410 East Spring Street, Suite H, Cookeville, TN 38501, within 30 days from the last date of publication, exclusive of said last date of publication, or a judgment by default may be entered and the cause set for hearing ex parte as to him.

This 22nd day of May, 2017

Linda F. Reeder, Clerk & Master

Brandi Ashburn, Deputy Clerk & Master
5/24, 31, 6/7, 14

The City of Algood passed Ordinance 615-17 on second and final reading at the meeting held on June 9, 2017 to establish procedures for public inspection of, access to, and duplication of public records pursuant to the Tennessee Public Records Act.
6/14

The City of Algood will hold a Special Called meeting for public hearing on second and final reading of the following Ordinances on June 20, 2017 at 5pm at Algood City Hall:
Ordinance 616-17 adopting the annual budget and tax rate of \$0.4887 for the Fiscal Year 2017-2018
Ordinance 617-17 to amend the fee schedule contained within the Algood Zoning Ordinance
Ordinance 618-17 setting new commercial sanitation fees
Ordinance 619-17 authorizing appropriations for the Fiscal Year 2017-2018
All ordinances are available online for viewing at www.algood-tn.com or at city hall
The public is invited to attend.
6/14, 18

Ordinance 616-17 adopting the annual budget and tax rate of \$0.4887 for the Fiscal Year 2017-2018
Ordinance 617-17 to amend the fee schedule contained within the Algood Zoning Ordinance
Ordinance 618-17 setting new commercial sanitation fees
Ordinance 619-17 authorizing appropriations for the Fiscal Year 2017-2018
All ordinances are available online for viewing at www.algood-tn.com or at city hall
The public is invited to attend.
6/14, 18

All ordinances are available online for viewing at www.algood-tn.com or at city hall
The public is invited to attend.
6/14, 18

The public is invited to attend.
6/14, 18

The public is invited to attend.
6/14, 18

The public is invited to attend.
6/14, 18

The public is invited to attend.
6/14, 18

The public is invited to attend.
6/14, 18

The public is invited to attend.
6/14, 18

The public is invited to attend.
6/14, 18

The public is invited to attend.
6/14, 18

The public is invited to attend.
6/14, 18

The public is invited to attend.
6/14, 18

The public is invited to attend.
6/14, 18

Public Notices

Some secrets need to be shared.

SEXUAL ASSAULT
it's not your fault!

For confidential help or information, call



(931)526-5197 • 1-800-707-5197

Special Notices

FOR YOUR CONVENIENCE

The Herald Citizen has installed an after hours drop box for
• Circulation Dept. payments
• Classified Dept. payments
• Letters to the Editor
• Community News Bulletin
• I Like to Know Questions
• News & Sports Info and Photos

YOUR LOCAL NEWS SOURCE
Herald-Citizen
1300 Neal Street
Cookeville, TN 38501

PLEASE READ YOUR AD

The Herald-Citizen makes every effort to assure that your ad is accurate. Advertisers should read their advertisement the **first day** it appears and report any errors immediately. The Herald-Citizen is responsible for only the first incorrect insertion and no allowance will be made for more than one insertion.

Lost and Found

\$1000 REWARD! Lost Dog: Black w/Tan markings. Chihuahua, 12 years old lost on King St. No Collar. Weighs about 5 lbs. 526-9224 or 310-9879

Auto Svc./Repair

J & A AUTO SERVICE
Great service at discount prices! **TOWING AVAILABLE** 931-260-6459

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.tenndevelopmentdistricts.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.

LEFKOVITZ & LEFKOVITZ
Cookeville office opened in 1987
by Arnold E. Lefkovitz
ALL TYPES OF
BANKRUPTCIES
Chapter 7 • Chapter 11 • Chapter 12 • Chapter 13
More than 35 years of experience filing tens of thousands of bankruptcies.
• STOP Garnishments • STOP Foreclosures
• STOP Repossessions • STOP Debt Harassment
FREE CONSULTATION
ADOPTIONS
DIVORCE
CHILD CUSTODY
WILLS & PROBATE
312-A East Broad St., Cookeville
Serving Cookeville & the Entire Upper Cumberland Area
528-5297
www.lefkovitz.com
We are a debt relief agency. We help people file for relief.
© 2016 Lefkovitz & Lefkovitz



AFFIDAVIT

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

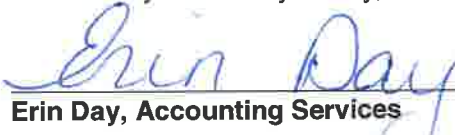
To Whom It May Concern:

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



NOTICIAS LIBRES

UNA PUBLICACION DE CHATTANOOGA TIMES FREE PRESS

PARA COLOCAR UN ANUNCIO

(423)757.6446

HORAS DE ATENCIÓN AL CLIENTE

Ventas por teléfono

Lunes - Viernes

8:00 a.m. - 5:00 p.m.

Cerrado los Sábados y Domingos

rep60@noticiaslibres.com

CLASIFICADOS

noticiaslibres.com

ANUNCIOS CLASIFICADOS GRATIS

CON GUSTO ACEPTAMOS



CARROS

TRABAJO

CASAS

COMPRAS

SERVICIOS

CONTABILIDAD-FINANZAS

ACCOUNTANT / BOOKKEEPER
Family owned businesses seeking intelligent, motivated full time accountant and/or bookkeeper. Position requires the ability to set-up and maintain books for multiple companies. Must be detail oriented with extensive knowledge of general principles of accounting. Quickbooks, Excel. Prior experience as a bookkeeper and/or a degree in finance/accounting required. Email resume to george31153@gmail.com.

ADMINISTRATIVO/ SECRETARIADO

Travel Coordinator / Air Charter Asst.
Local VIP travel company now hiring experienced Travel Coordinator/Air Charter Asst. Experience in travel, hotel, or airline a plus. Must have some knowledge of casinos and gaming. Salary commensurate to experience. Will train right candidate. Duties include: answering phones, taking and submitting reservations, clerical duties, assisting with air charters. If you are looking for a career in a fun and exciting industry with chance for advancement, this is for you. Must be able to work weekends, evenings and holidays. Send resume to info@epiplayers.com

AYUDA GENERAL DESEADA

AUTO TECH.
General service auto tech. Experience preferred but will train the right person. No tools required. Pay based on experience. Apply in person Mon. - Fri. at 3225 Broad Street

CSR Customer Service for Carriage Cleaners Dayton Blvd. Full-time. Hours 11-7pm week days and Saturdays 8-5 No Sundays. \$9 hr start. Apply in person at Big Ridge Cleaners 5538 Hickory Pike or online at www.bigridgecleaners.com No calls please.

DISPATCHER / DOCK COORDINATOR
Immediate Openings, Dalton, GA:
* Exp T/L Dispatcher multi-tasker, good computer and communication skills. Day shift position. Exp with TMS system preferred.

* Dock Coordinator Assist in planning of loading trucks, LTL freight, check calls, and ensure correct pickup work for Canadian freight. Plus if CDL certified. May drive pole lift at times. M-F until lunch.
Good benefits, 401k with match, competitive wages. Send resumes to: ralfew@rosedaletransport.com or drop off at: 1821 Vermont St Dalton, GA 30721. EOE

DRIVERS
LSC Final Mile has open opportunities for Service Providers for Chattanooga and surrounding areas. We are looking for customer friendly individuals that own their own minivan, box truck, or cargo van. Drivers can earn \$500-\$1000 weekly! LSC also has opportunities for Service Providers with small vehicles as well for nights and weekends! All contracted Service Providers must be able to pass background check and drug test! Call Ashleigh at 423-510-0271. Service Providers can start immediately!

RV TECHNICIAN

RV Technician needed with experience in electrical, carpentry work and mechanical background. Willing to work Saturdays. Please send resume to: sonya@northgatev.com or call Sonya at 706-935-8883

OFERTAS SOBRE RUEDAS

Powered by cars4lessfreeway.com

<p>Capital Toyota Pre-Owned Outlet \$9,950</p> <p>Bmw X3 3.0 si, 2007, Local Trade, Leather, Sunroof, Alloys, #F03544, + TTL & \$449 Doc Fee, Call 423-777-5103</p>	<p>Capital Toyota Pre-Owned Outlet \$15,950</p> <p>Mazda 6i Grand Touring 2014, Local Trade, 73K Miles, Leather, Sunroof, Alloys, #15950, + TTL & \$449 Doc Fee, Call 423-777-5103</p>	<p>Capital Toyota Pre-Owned Outlet \$10,979</p> <p>Nissan Versa SV, 2016, 1-Owner, 40K Miles, Power Windows, Power Locks, Cruise, #819102, + TTL & \$449 Doc Fee, Call 423-777-5103</p>
<p>Capital Toyota Pre-Owned Outlet \$14,750</p> <p>Chevrolet Malibu LTZ 2015, Local Trade, 80K Miles, Alloys, #124133, + TTL & \$449 Doc Fee, Call 423-777-5103</p>	<p>Capital Toyota Pre-Owned Outlet \$6,550</p> <p>Nissan Altima 2.5S 2009, 1-Owner, Power Windows, Power Locks, Cruise, #6550, + TTL & \$449 Doc Fee, Call 423-777-5103</p>	<p>Capital Toyota Pre-Owned Outlet \$12,950</p> <p>Toyota Camry LE 2013, 1-Owner, Power Windows, Power Locks, #258774, + TTL & \$449 Doc Fee, Call 423-777-5103</p>
<p>Capital Toyota Pre-Owned Outlet \$7,988</p> <p>Ford Focus S 2013, Local Trade, 81K Miles, Power Windows, Power Locks, #305424, + TTL & \$449 Doc Fee, Call 423-777-5103</p>	<p>Capital Toyota Pre-Owned Outlet \$8,750</p> <p>Nissan Murano SE 2007, Local Trade, Alloys, #645664, + TTL & \$449 Doc Fee, Call 423-777-5103</p>	<p>Capital Toyota Pre-Owned Outlet \$9,650</p> <p>Toyota Corolla LE, 2012, Local Trade, 84K Miles, Power Windows, Power Locks, #828902, + TTL & \$449 Doc Fee, Call 423-777-5103</p>
<p>Capital Toyota Pre-Owned Outlet \$6,950</p> <p>Honda Odyssey Van 2006, 1-Owner, 7 Passenger, Power Windows, #039980, + TTL & \$449 Doc Fee, Call 423-777-5103</p>	<p>Capital Toyota Pre-Owned Outlet \$12,989</p> <p>Nissan Murano LE 2011, Local Trade, Navigation, Leather Sunroof, #855466, + TTL & \$449 Doc Fee, Call 423-777-5103</p>	<p>Capital Toyota Pre-Owned Outlet \$7,850</p> <p>Toyota Sienna LE 2006, Local Trade, 8 Passenger, Power Windows, Power Locks, #463930, + TTL & \$449 Doc Fee, Call 423-777-5103</p>

AYUDA GENERAL DESEADA

SCIENCE TEACHER
We have a full time opening for a High School Science Teacher with Chemistry & Biology TN certification. Includes possible coaching position. Applicants can go to our website richardhardy.org to fill out an application. 423-837-7282 ext. 319

Respuesta rápida. Al anunciar sus artículos con nosotros, le da la oportunidad de venderlos rápidamente. Llame a 423-757-6200 o por correo electrónico advisor@timesspress.com.

WELDERS AND MACHINE OPERATORS
Openings for Welders, Machinists, Drill Press Operators, Laser Operators and Warehouse Parts Pullers. Multiple openings for Welders with MIG welding experience. Should have knowledge in the basic concepts of metalworking machining or fabrication of metal parts. Heavy lifting required and basic blueprint reading skills preferred. Competitive wages plus benefits of 401(k) plan, paid vacation, paid holidays, and healthcare plan includes medical, dental, vision and life insurance. Apply in person only. Interstate Machine Works 3145 Boynton Drive Ringgold, GA 30736

MÉDICO

CAREGIVERS & CNAs NEEDED IMMEDIATELY
Earn up to \$300/wk providing in-home care. Priority given to weekend & PRN availability. Apply online at: becomeacaregiver.net

MÉDICO

Derogators Needed ASAP
Chattanooga and surrounding area
5 Star Home Care
423-893-6181, option 2
www.5starhomecare.com

FABRICACIÓN

NOW HIRING!!
Full Time Extrusion Line Operators, Utility Material Handlers, Barring Operators, Weavers, Weaver Technicians, Non-Weaver Operators and Quality Lab Technicians, Ringgold, GA. Great starting pay. Complete benefits package for direct hires including Health, Dental and 401K. Hiring for all shifts. Contact Human Resources Dept. @ 423-553-2853

¡No busque más! Tenemos coches nuevos y usados, vehículos, por su presupuesto o por el concesionario. Etc: timesspress.com

MOTEL/HOTEL

MAINTENANCE PERSON / HOUSEKEEPERS / NIGHT AUDITOR

Maintenance Person Weekends required. On-call. Part-time. Also: Full-time Housekeepers & Night Auditor needed. Experience required.

No phone calls. Please apply in person: Holiday Inn Express & Suites 6274 Artesian Circle Ooltewah, TN 37363 OR Hampton Inn 6145 Weir Way, Ooltewah

CONDUCTORES/TRANSPORTE

DRIVERS
S.E.S. Transportation Now Hiring CDL-A Drivers OTR Up to .42/mile Call Ezell for details (615) 763-0636

DRIVERS
Tranham Services is hiring local drivers in Chattanooga, TN. Class A CDL with 2 yrs. clean driving experience needed. Top pay, home daily, & competitive benefits. Apply online at www.tranhaminc.com

Drivers Wanted! Owner Operators / Teams / Solos
CDL Class A, sign on bonus. Village and Safety Bonuses. New Pay Package. Late model equip. and great home time! Call Ash Transport 423-970-9981 or email: kim@ashtransport.com

AVISOS LEGALES

Aviso De Comentarios Públicos

La Agencia para el Desarrollo de la Vivienda de Tennessee (THDA, Tennessee Housing Development Agency) ha completado una versión preliminar del Plan de Acción Anual para el Estado de Tennessee y Plan de Asignación del Fondo Fiduciario de Vivienda (HTF, Housing Trust Fund). Los planes se presentan anualmente al Departamento de Vivienda y Desarrollo Urbano de los EE.UU. (HUD,

OPORTUNIDADES DE EMPLEO DE TIEMPO COMPLETO PARA COLGADORES DE POLLO VIVO

(Semana laborer complete con beneficios)
Aplique en persona Lunes-a-Viernes, 9:00AM-3:00PM
1826 Capella Street Chattanooga TN 37408

Colgadores de Pollo Vivo
Tiempo Completo Paga Comenzando, \$12.24,
Mas \$1.00 Bono de Asistencia y \$1.00 Incentivo de línea.

Tercer Turno, 9:40PM a 6:20AM
Primer Turno, 6:40AM a 4:30PM

La posición cuelga pollo vivo por ambos pies y debe colgar 25 pollos por minuto.

Koch Foods ofrece un paquete de Beneficios competitivos incluyendo, Salud, Dental, Vision, Discapacidad, Seguro de Vida y Beneficios 401K.
Empleador de Igualdad de Oportunidades.



KOCH FOODS

AVISOS LEGALES

Department of Housing and Urban Development), y los ciudadanos tienen oportunidad de revisarlo y hacer comentarios acerca de la información contenida en los planes. El 15 de Junio de 2017, los planes estarán disponibles para su revisión y comentarios por parte del público en www.thda.org. Seleccione "Public Notices and Comments" bajo "About THDA" (si presiona el botón para convertirlo en Español, seleccione "Avisos y comentarios públicos Foros" bajo "Acerca de THDA"). Los planes también estarán disponibles para su revisión en los nueve Distritos de Desarrollo de Tennessee. Ubicaciones de los nueve Distritos están disponibles por internet, en el sitio de web de la Asociación de Desarrollo de Distritos de Tennessee, en www.tennesseedevelopmentdistricts.org. Se aceptarán comentarios por escrito que sean presentados electrónicamente a través del sitio de web del THDA, por internet, del 15 de Junio al 30 de Junio de 2017.

AVISO LEGAL

La reunión de la Junta Ejecutiva de la Organización de Planificación del Transporte del Norte de Georgia y del condado de Hamilton-Chattanooga

La reunión de la Junta Ejecutiva de la Organización de Planificación del Transporte (TPO) del Norte de Georgia y del condado de Hamilton-Chattanooga, se llevará a cabo el miércoles, el 28 de junio de 2017 de la 1:30pm a las 3:00pm, en la sala de conferencias del primer piso 1A en el Centro de Recur-

AVISOS LEGALES

ros para el Desarrollo (Development Resource Center) 1250 Market Street, Chattanooga, Tennessee 37402. Junta Ejecutiva TPO tomará medidas en lo siguiente:

- * Aprobó por resolución una enmienda al Programa de Mejoramiento del Transporte 2017-2020
- * Grupo de Mejoras de Seguridad del Condado de Hamilton
- * Grupo de mantenimiento de los puentes de Chattanooga
- * Georgia 2016-2021 TIP (Programa de Mejoramiento del Transporte)
- * Este reunión de la Junta Ejecutiva de la TPO constituya la reunión pública para esta enmienda.
- * Aprobó por Resolución Emiendando al Programa de Trabajo de Planificación Unificado 2017-2017
- * Aprobó una resolución autorizando a la Agencia de Planificación Regional del Condado de Chattanooga-Hamilton, la entidad de planificación de la Organización de Planificación de Transporte del Condado de Chattanooga-Hamilton / North Georgia, a enmendar un contrato con RSG por un monto de cuarenta mil dólares (\$40,000), el monto revisado del contrato no exceda de cuatrocientos sesenta y cinco mil dólares (\$465,000)

Los materiales de la reunión estarán disponibles en la página de internet: www.chcrga.org después del miércoles, el 14 de junio de 2017 para su revisión, en la sección de Reunión Organización de Planificación del Transporte, a la Agencia de Planificación Regional (RPA), 1850 Market Street, Suite 2000, Centro de Recursos de Desarrollo, Chattanooga, TN 37402. RPA proporciona asistencia en lenguajes para personas con inglés limitado. Para más información o para hablar con el personal, por favor llame a RPA al 423-643-5800 o por correo electrónico TPO@chattanooga.gov.

En todos lados. En forma impresa, en línea, e incluso desde sus teléfonos. Lo gente acude a nosotros para obtener información que es local, relevante, actualizada y confiable. Poner su negocio en el mapa con la publicidad dirigida desde la fuente que obtiene resultados.
Chattanooga Times Free Press, 423-757-6200

(Averá la vieja! Venda sus artículos antiguos rápido, haciendo un anuncio clasificado en: Chattanooga Times Free Press. Llámame al 423-757-6200

ChattanoogaNOW.com
WHAT'S HAPPENING IN THE GREATER TENNESSEE VALLEY

The region's newest and most complete website for events, shows, attractions, reviews, arts comprehensive calendar of events, and so much more.

Restaurants, live tickets... All in one location.

HomeFinder

NEED TO SELL NOW?

List your property in the most distributed Real Estate publication in the Chattanooga market!

• 50,000 Total Magazines Distributed Monthly
• Delivered to 200+ locations, including street racks, real estate offices, banks, restaurants, etc.



¡Intégrate a nuestro equipo!

\$11.50+ por hora
40 horas por semana

¡Poplarmark 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 u otras áreas médicas.
 - Vacantes inmediatas para el primer y segundo 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.

PEOPLEMARK
3003 Airways
Memphis, TN 38131
901-332-5555



REEDY & COMPANY REALTORS, LLC

Tu oportunidad ha llegado.

Contamos con casas, casas estilo dúplex y apartamentos para la renta. Gran variedad de locaciones y precios que se ajustarán a tu presupuesto y necesidades. Las propiedades están ubicadas en Memphis y sus alrededores y en el Condado de DeSoto. Aceptamos el número ITIN.

¡HABLAMOS ESPAÑOL!

Pregunta por Josie Hernández

Contáctanos o visítanos hoy mismo y te ayudaremos a que te mudes al hogar que tú y tu familia merecen:

4701 Summer Ave
Tel. 901.271.6722
www.reedyandcompany.net

**We will gladly accept your
credit card on classified ads.
Call us today at 901.751.2100!**



B Four Plied, Inc
Roofing and Sheetmetal
(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 los bajos precios de la gasolina y una economía en plena recuperación, las ventas de automóviles están prosperando! Como resultado, el volumen de ventas de Landers Auto Group del Medio Sur está aumentando increíblemente y estamos contratando a vendedores que quieran unirse a nuestro equipo. El potencial de ingresos es ENORME.

¡Esta es tu oportunidad de ser parte del grupo de concesionarios de más rápido crecimiento en el Medio Sur! Landers Auto Group opera seis concesionarios en el Medio Sur: Landers Ford, Landers Chrysler Dodge Ram Jeep, Landers Nissan, Landers Buick GMC, Landers Auto Sales MS y Landers Auto Sales TN.

Nosotros te proporcionaremos un paquete de beneficios completo de primera categoría, incluyendo:

Plan de retiro 401k (la empresa colocaría una cantidad igual a la tuya en tu plan), pago con depósito directo, seguro médico, trabajo los 5 días de la semana. Cerramos los domingos. Ofrecemos una excelente formación y oportunidades de ascenso; un ambiente seguro, ameno y familiar. Somos el grupo de concesionarios de más rápido crecimiento en el Medio Sur.

El tener experiencia en ventas es una ayuda, pero no es necesario; nuestros representantes de ventas provienen de una variedad de industrias y con otros conocimientos. El candidato ideal es ambicioso, organizado, educado, rápido y tiene la capacidad y el deseo de mantener nuestro volumen de ventas, así como nuestro galardonado servicio al cliente, en la cima de la industria. ¡Debe ser capaz de comunicarse bien en inglés!

Solicita el empleo hoy mismo en LandersMemphis.com/jobs



LandersMemphis.com

Empleada Doméstica de Tiempo Completo

Posición disponible para una empleada doméstica, con mucha energía, de "tiempo completo" (40 horas por semana). Debe encargarse de todas las responsabilidades de la casa, incluyendo la cocina, la limpieza y organización, el lavado y planchado de ropa.

De lunes a viernes, de 8 a.m. a 4 p.m. Debe tener un vehículo propio, no fumar y tener referencias de trabajo.

Por favor, responda al 901-289-8809 (si no contesta, deje un mensaje) o por correo electrónico a carolwilliamson7@gmail.com

Casa ubicada en Cordova.

ESTAMOS CONTRATANDO HOY

**Se necesita: Líder de Equipo para
Jardinería. Debe tener licencia de
conducir, con o sin experiencia.
También estamos contratando
trabajadores sin licencia de conducir.
Llámenos al 901-461-1000 (English)
ó 901-279-0633 (Spanish)**

A & B Construction

Contratista está buscando a un carpintero con sus propias herramientas. Envíe su currículum al e-mail brandy@aandconstructionco.com o al fax (901)-383-7365. Se le aplicará la prueba de droga y la verificación de no antecedentes penales.

AVISO DE COMENTARIOS PÚBLICOS

La Agencia para el Desarrollo de la Vivienda de Tennessee (THDA, *Tennessee Housing Development Agency*) ha completado una versión preliminar del Plan de Acción Anual para el Estado de Tennessee y Plan de Asignación del Fondo Fiduciario de Vivienda (HTF, *Housing Trust Fund*). Los planes se presentan anualmente al Departamento de Vivienda y Desarrollo Urbano de los EE.UU. (HUD, *Department of Housing and Urban Development*), y los ciudadanos tienen oportunidad de revisarlo y hacer comentarios acerca de la información contenida en los planes. El 15 de Junio de 2017, los planes estarán disponibles para su revisión y comentarios por parte del público en www.thda.org. Seleccione "Public Notices and Comments" bajo "About THDA" (si presiona el botón para convertirlo en Español, seleccione "Avisos y comentarios públicos Foros" bajo "Acerca de THDA"). Los planes también estarán disponibles para su revisión en los nueve Distritos de Desarrollo de Tennessee. Ubicaciones de los nueve Distritos están disponibles por internet, en el sitio de web de la Asociación de Desarrollo de Distritos de Tennessee, en www.tennesseedevelopmentdistricts.org. Se aceptarán comentarios por escrito que sean presentados electrónicamente a través del sitio de web del THDA, por internet, del 15 de Junio al 30 de Junio de 2017.

quedarnos en el mero lamento. El mundo es de todos y de nadie. Todas las naciones del mundo en su coyuntura acordaron reconocer el inmenso daño que causa el cambio climático y la enorme oportunidad que representa la acción climática. Ahora no puede venir un nuevo presidente y retirarse del ansiado Acuerdo de París, máxime cuando es crucial que Estados Unidos siga siendo un líder en materia ambiental. El compromiso de nuestros antecesores cuando menos nos exige una valoración conjunta, pues el mundo lo formamos todos, un respeto y una consideración hacia algo tan significativo como lograr un crecimiento económico

no permitir atropello alguno a nadie, de ser una piña en humanidad, para poder gozar de una vida libre de salvajismo y abusos. No encuentro la manera de decirlo más claro, sino es en verso propio: "Cada ser con su ser para ser en los demás un respiro./ Un respiro de árbol que anide sueños y anude el sosiego de las almas". Por ello, nuestra continuidad está asegurada, pues el espíritu es inmortal y la vida es un despertar con su noche. Precisamente, lo que tiene esencia se distingue de lo que no la tiene por el hecho de andar. No perdamos, en consecuencia, el paso de la sencillez, que dios no somos por más que nos lo creamos que somos. ■

AVISO DE COMENTARIOS PÚBLICOS

La Agencia para el Desarrollo de la Vivienda de Tennessee (THDA, Tennessee Housing Development Agency) ha completado una versión preliminar del Plan de Acción Anual para el Estado de Tennessee y Plan de Asignación del Fondo Fiduciario de Vivienda (HTF, Housing Trust Fund). Los planes se presentan anualmente al Departamento de Vivienda y Desarrollo Urbano de los EE.UU. (HUD, Department of Housing and Urban Development), y los ciudadanos tienen oportunidad de revisarlo y hacer comentarios acerca de la información contenida en los planes. El 15 de Junio de 2017, los planes estarán disponibles para su revisión y comentarios por parte del público en www.thda.org. Seleccione "Public Notices and Comments" bajo "About THDA" (si presiona el botón para convertirlo en Español, seleccione "Avisos y comentarios públicos Foros" bajo "Acerca de THDA"). Los planes también estarán disponibles para su revisión en los nueve Distritos de Desarrollo de Tennessee. Ubicaciones de los nueve Distritos están disponibles por internet, en el sitio de web de la Asociación de Desarrollo de Distritos de Tennessee, en www.tennesseedevelopmentdistricts.org. Se aceptarán comentario por escrito que sean presentados electrónicamente a través del sitio de web del THDA, por internet, del 15 de Junio al 30 de Junio de 2017.

PUBLIC NOTICE

Disadvantaged Business Enterprise Goal for FFY 2018-2020

The Tennessee Department of Transportation (TDOT) here by 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 up 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

THDA 6816A

LA CAMPANA - 10 al 17 DE JUNIO 2017

Ran-6/15/17

Locales

Ordenanzas "UNIDOS POR NASHVILLE"

NOTIFICACION DE REUNION PUBLICA

La Autoridad Metropolitana de Tránsito (MTA por sus siglas en inglés) llevará a cabo reuniones públicas el jueves 15 de junio y el martes 20 de junio de 2017 con relación a mejoras al servicio y ajustes a la estructura de tarifas.

MTA presentará los siguientes ajustes a la estructura de tarifas:

- Todas las rutas – Implementación de transferencias de dos horas y reducciones a otros tipos de pases.

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

- Ruta 18 Airport/Downtown Hotels – Ajustes al servicio durante el mediodía

- 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 22 Bordeaux – Mejoras a la frecuencia (servicio cada 15 minutos días de semana, servicio cada 30 minutos en las noches y fines de semana)

- Ruta 29 Jefferson – Reemplazo del servicio con la Ruta 60 Music City Blue Circuit, culminando en Tennessee State University

- Ruta 60 & 61 Music City Circuit – Extensión del servicio en la Ruta 60 Music City Blue Circuit 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 Circuit

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 84X Murfreesboro Express para mejorar la confiabilidad del servicio. Las reuniones públicas tendrán lugar como sigue:

- Jueves 15 de junio de 2017 en el salón de reuniones de Music City Central, 400 Charlotte Ave, Nashville, TN 37219, 11:00 a.m.-12:30 p.m.

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

- Martes 20 de junio de 2017 en el salón de reuniones de Music City Central, 400 Charlotte Ave, Nashville, TN 37219, 4:30 p.m. - 6:00 p.m.

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

Para más información visite **NashvilleMTA.org.**

Recuerde que no es necesario estar presente en las reuniones para hacer comentarios.

Usted también puede enviar sus comentarios por correo al Departamento de Planificación, attn: Comentarios de Audiencias Públicas, 430 Myatt Drive Nashville, TN 37115, o enviar sus comentarios por fax al 615-862-6208, o puede llamar a servicio al cliente, 615-862-5950, o por correo electrónico a: mta.publicmeetings@nashville.gov hasta el 7 de julio de 2017.

Para información sobre ADA contacte a:

Coordinador de ADA, 430 Myatt Drive, Nashville, TN 37115, 615-862-5950

dades a través de Tennessee sigan nuestro ejemplo".

La siguiente es una cita de Abdil Nasir Gedi, un miembro de TIRAC quien vive en el Distrito 13:

"Como inmigrantes negros de un país predominantemente musulmán, mi comunidad es discriminada tres veces más. Desde enero, hemos visto a las comunidades somalíes de los Estados Unidos siendo objetivo de policías, redadas de inmigración y deportaciones. Para los somalíes las deportaciones son una sentencia de muerte. Aquí en Nashville, las familias somalíes están temerosas y preocupadas por su futuro, pero hoy estoy feliz de que el Consejo Metropolitano haya dado el primer paso para proteger a las comunidades de inmigrantes. Aunque todavía hay mucho por hacer, para acabar con la discriminación y la desigualdad, estoy orgulloso de apoyar la campaña "UNIDOS POR NASHVILLE" para que mi comunidad se sienta un poco más protegida. Estas ordenanzas nos hacen sentir un poco más comprometidos con las agencias públicas sin el temor de ser separados de nuestros seres queridos.

AVISO DE COMENTARIOS PÚBLICOS

La Agencia para el Desarrollo de la Vivienda de Tennessee (THDA, Tennessee Housing Development Agency) ha completado una versión preliminar del Plan de Acción Anual para el Estado de Tennessee y Plan de Asignación del Fondo Fiduciario de Vivienda (HTF, Housing Trust Fund). Los planes se presentan anualmente al Departamento de Vivienda y Desarrollo Urbano de los EE.UU. (HUD, Department of Housing and Urban Development), y los ciudadanos tienen oportunidad de revisarlo y hacer comentarios acerca de la información contenida en los planes. El 15 de Junio de 2017, los planes estarán disponibles para su revisión y comentarios por parte del público en www.thda.org. Seleccione "Public Notices and Comments" bajo "About THDA" (si presiona el botón para convertirlo en Español, seleccione "Avisos y comentarios públicos Foros" bajo "Acerca de THDA"). Los planes también estarán disponibles para su revisión en los nueve Distritos de Desarrollo de Tennessee. Ubicaciones de los nueve Distritos están disponibles por internet, en el sitio de web de la Asociación de Desarrollo de Distritos de Tennessee, en www.tennesseedevelopmentdistricts.org. Se aceptarán comentarios por escrito que sean presentados electrónicamente a través del sitio de web del THDA, por internet, del 15 de Junio al 30 de Junio de 2017.

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.



Months with Events

August 2017 (2)

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.

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. Un borrador del plan está disponible para su revisión y comentario público en <https://thda.org/about-thda/public-notice-and-comment>. Utilice "Seleccionar idioma" en la parte inferior de la página para varias traducciones. El borrador electrónico también está disponible en los nueve distritos de desarrollo de los sitios web de Tennessee (www.tennesseedevelopmentdistricts.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.

Event

August 3, 2017 - August 16, 2017



Public Notice and Comment

THDA Bond Finance Committee Meeting

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 615-815-2200. 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 615-815-2027 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.tennesseedevelopmentdistricts.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

About CDBG

Community Development ("Regular Round")

Disaster CDBG Program

Fair Housing

Annual Action Plan

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.

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. Un borrador del plan está disponible para su revisión y comentario público en <https://thda.org/about-thda/public-notice-and-comment>. Utilice "Seleccionar idioma" en la parte inferior de la página para varias traducciones. El borrador electrónico también está disponible en los nueve distritos de desarrollo de los sitios web de Tennessee (www.tennesseedevelopmentdistricts.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.





HOPWA

Sexually Transmitted Diseases

HOPWA

NEWS & ANNOUNCEMENTS

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.

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. Un borrador del plan está disponible para su revisión y comentario público en <https://thda.org/about-thda/public-notice-and-comment>. Utilice "Seleccionar idioma" en la parte inferior de la página para varias traducciones. El borrador electrónico también está disponible en los nueve distritos de desarrollo de los sitios web de Tennessee (www.tennesseedevelopmentdistricts.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.

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.

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. Un borrador del plan está disponible para su revisión y comentario público en <https://thda.org/about-thda/public-notice-and-comment>. Utilice "Seleccionar idioma" en la parte inferior de la página para varias traducciones. 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.

Housing

The ETDD Housing Planner works with local, regional and state partners to address the housing needs of East Tennessee. 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 Crockett at lcrockett@etdd.org.

ments-on-the-2017-18-annual-action-plan/

orted From IE Loan Performance Fa... ArcGIS | Main InformationNOW Media Library - Gover... Research & Planning Partners Health & W... BLS Southe



Home About GNRC Publications Agencies & Programs News & Events Calendar Contact

Home > News & Events > **Now Accepting Comments on the 2017-18 Annual Action Plan – Emergency Solutions Grant Program (ESG) Supplemental Funding August 3-16, 2017**

Recent News

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

Public Notice – THDA Draft of Annual Action Plan

Bethel Road Economic Impact Assessment Survey

Request for Proposal – Retail Marketing Initiative

2017 Tennessee Greenways & Trails Forum

Archives

August 2017

June 2017

May 2017

April 2017

March 2017

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.

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. Un borrador del plan está disponible para su revisión y comentario público en <https://thda.org/about-thda/public-notice-and-comment>. Utilice "Seleccionar idioma" en la parte inferior de la página para varias traducciones. 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.

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.

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. Un borrador del plan está disponible para su revisión y comentario público en <https://thda.org/about-thda/public-notice-and-comment>. Utilice "Seleccionar idioma" en la parte inferior de la página para varias traducciones. 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.

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

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.

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. Un borrador del plan está disponible para su revisión y comentario público en <https://thda.org/about-thda/public-notice-and-comment>. Utilice "Seleccionar idioma" en la parte inferior de la página para varias traducciones. 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.

For more information, please contact [Donna Duarte](#) , Program Liaison for Multifamily Development at **(615) 815-4142**.

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. Written comments via electronic submission on the THDA website will be accepted from August 3-16, 2017.

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. Un borrador del plan está disponible para su revisión y comentario público en <https://thda.org/about-thda/public-notice-and-comment>. Utilice "Seleccionar idioma" en la parte inferior de la página para varias traducciones. 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.



Social, Economic & Environmental



Resident Quality of Life

South Central TN Development

sctdd.org/content/comdev/php/index.php?page=4

Suggested Sites

Helpful Links

THDA

USHMC - National Housing

Governing


www.edison.tn.gov

Travel

IDIS

Gentrification

Data Sources



Home

Regional Data

Aging & Disability

Community Development

Economic Development

Public Transportation

Contact Us

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 person has access to safe, sound, affordable housing opportunities. More information about THDA programs is available on our website.

About SCTDD

Aging Department

Community Development

Economic Development

Public Transportation

Community Development

Infrastructure


Preservation

Housing

Solid Waste

Staff Directory

Helpful Links



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.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.

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 Accion 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 informacion que contiene. Un borrador del plan esta disponible para su revision comentario publico en <https://thda.org/about-thda/public-notice-and-comment>. Utilice "Seleccionar idioma" en la parte inferior de la pagina para varias traducciones. Los comentarios escritos a traves de la presentacion electronica en el sitio web de THDA seran aceptados del 3 al 16 de agosto de 2017.

etd | southeast tennessee development

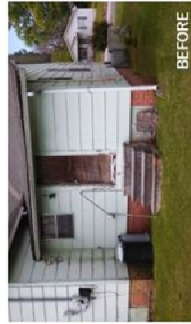
Housing Program

Current Public Notices:

HOME, ERP, CONTRACTORS Public Notice

Action Plan and Housing Trust Fund Allotment

Emergency Solutions Grant Program



The Southeast Tennessee 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.

Emergency-Solutions-Grant-Program-Notice (1).docx - Word

FILE HOME INSERT DESIGN PAGE LAYOUT REFERENCES MAILINGS REVIEW VIEW

Calibri 11 A A x x' Font Paragraph Styles Editing

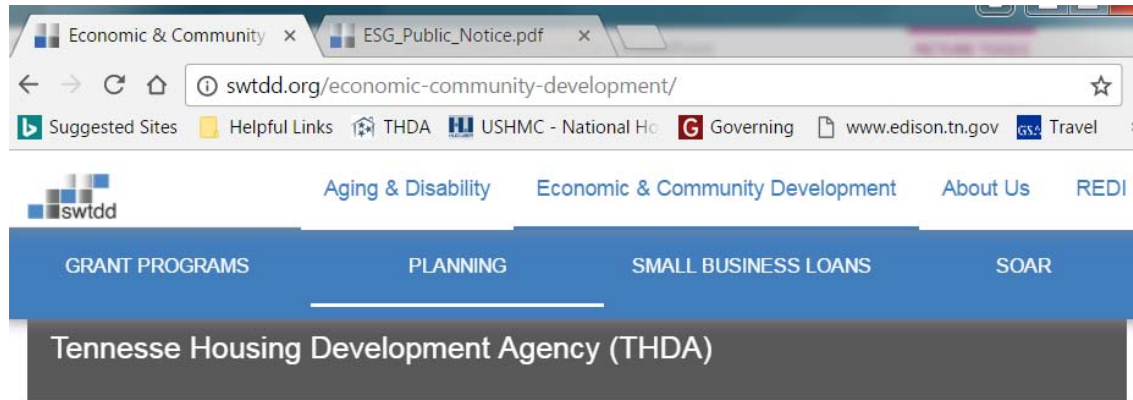
Find Replace Select

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.

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. Un borrador del plan está disponible para su revisión y comentario público en <https://thda.org/about-thda/public-notice-and-comment>. Utilice "Seleccionar idioma" en la parte inferior de la página para varias traducciones. 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.

PAGE 1 OF 1 240 WORDS



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.

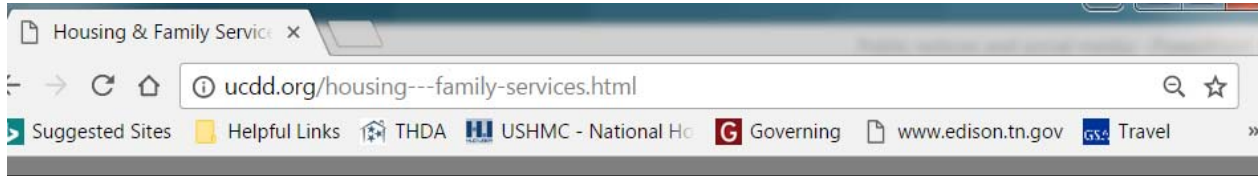
[Public Notice - Now Accepting Comments on the 2017-2018 Annual Action Plan - Emergency Solutions Program Supplemental Funding](#)

A screenshot of a web browser displaying a PDF document titled 'ESG_Public_Notice.pdf' from the URL 'swtdd.org/images/uploads/site-documents/ESG_Public_Notice.pdf'. The document content is as follows:

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.

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. Un borrador del plan está disponible para su revisión y comentario público en <https://thda.org/about-thda/public-notice-and-comment>. Utilice "Seleccionar idioma" en la parte inferior de la página para varias traducciones. 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.



Home	HOUSING & FAMILY SERVICES
About Us	About Us
Aging	Cumberland Regional Development Corporation & Housing Opportunities
Economic & Community Development	Relative Caregiver Program
Housing & Family Services	Emergency Home Repair
	THDA Programs
	Public Hearing Announcements & Notices
	Now Accepting Comments on the 2017 18 Annual Action Plan Emergency Solutions Grant Program (ESG) Supplemental Funding
	August 3-16, 2017
	<p>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.</p> <p>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. Un borrador del plan está disponible para su revisión y comentario público en https://thda.org/about-thda/public-notice-and-comment. Utilice "Seleccionar idioma" en la parte inferior de la página para varias traducciones. 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.</p>

Newspaper Tear Sheets



MOCCASIN BEND MENTAL HEALTH INSTITUTE

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.hrsa.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.moccasinbendmhjobs.com

or apply in person 100 Moccasin Bend Rd., Chattanooga, TN.

Call 423-265-2271



The State of Tennessee is an Equal Opportunity, Equal Access, and Affirmative Action Employer.
An Accredited Psychiatric Facility.

PUBLIC NOTICE

The Tennessee Housing Development Agency (THDA) has received additional funding for the Emergency Shelter Grant program 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 comment 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 top of the page for electronic translations. The electronic draft is also available at the nine Development Districts of Tennessee websites (www.tennesseedevelopmentdistricts.org). Written comments via electronic submission to the THDA website will be accepted from August 3-16, 2017.

[illegible]

NOTICE OF TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants contained in the deed of trust recorded as Public Record Case No. 07-000698, dated March 2, 2007, and the Deed of Trust dated March 2, 2009, and the Deed of Trust dated June eight securing the same, recorded as Public Record Case No. 07-000698, and the Deed of Trust dated April 4, 2009, at Page 875, in Office of the Register of Deeds for Maricopa County, Tempe, Arizona; and WHEREAS, the undersigned, acting by and through its duly authorized officer, conveying certain real property therein described to Donald J. Holsinger, Jr., as trustee of the MATAWIN VENTURES TRUST, a trust created by and under the terms of the Electronic Registration System Act, as now or hereafter amended, and the undersigned, Wilson & Associates, P.L.L.C., having been appointed receiver of the said real property, pursuant to the provisions of the said deed of trust, FSB, d/b/a Christus Bank N.A., the undersigned, Wilson & Associates, P.L.L.C., hereby give notice that the entire indebtedness herein declared due and payable; and

MATAWIN VENTURES TRUST SYSTEM 2016-2.

THEREFORE, notice is hereby given that the entire indebtedness herein declared due and payable; and

[illegible][illegible][illegible][illegible]

LEGAL NOTICES

THAT EXPRESS PURPOSE ONLY
THIS COMMUNICATION IS FROM
DEBT COLLECTOR.

This the 27th day of July, 2017,
Anthony H. Steele, Trustee
Winchester, Sellers,
Foster & Steele, P.C.
P.O. Box 2628
Knoxville, TN 37901
(865) 637-1980

Publication Dates:
gust 7, and 14, 2017.

July 31, Au-

HOUSES FOR SALE
Hixson, Chattanooga
City Limits

**SODDY DAISY, Lake & mountain
view ranch.** All one level ranch-
er, 2100sq-ft, Car Carport, 1800 sq ft
garage, screened in porch, 4 outside
amenities, pool with fire pit, well up-
dated. \$194,500. 423-332-6478

LOTS & ACREAGE

10 acres for sale. suitable for devel-

LOW COMMERCIAL LOT
10730 N. 10th Ave. • 1000 sq. ft. •
\$39K. Commercial • 423-304-4041

NICHOL River Hills
Gorgeous 1 & 2 car lot, sloping with
mature trees. \$75,500
Call 423-266-8257

SODDY DAY
Vacant lot for sale by owner.
Call 423-266-8257
\$20,000. Call 706-657-6496

**APTS FOR RENT
FURNISHED**

HOMELAY - Hixson
efficiencies includes utilities,
cable, w/hk. \$199 per wk.
(423) 463-4463

**APTS FOR RENT
UNFURNISHED**

2 MILES NORTH OF DOWNTOWN
FREE HEAT, ELECTRIC WATER!
Plenty of FREE PARKING!
1 bedroom, 1 bath, 1 kitchen \$580
Senior Discount
252-758-7397
423-786-3797

Shepherd, 2BR, 1 bath, kitchen appliances, \$625 to mo. \$450 per day. 1 yr. lease. No pets. 423-655-2860

HOUSES FOR RENT UNFURNISHED

E. BRAINERD 3BR, 2 bath, 2700sq. ft. Standiford Park Rd. Huge rooms, 1 level. Call for details. \$1500/mo. \$700/wk. 423-309-5443

HWY 58 3BR, 2 baths, huge den, hardwood floors all through, granite counter-tops, tile floors. Call me ready. Will go for 423-910-1890. 423-385-0662

N. CHATT. Great remodeled home. 1BR/1BA, nice fenced yard, new carpet, kitchen, \$695. No call 423-266-6257

POWER BOATS

Boat & Trailer, ship Johnson, trolling motor, depth finder, \$1,200, OBO! Call 423-667-7175

MOTORCYCLES & SCOOTERS

2001, H-D FVWDG2 Switchblade: Like new, H-D of show trophy winner. \$18,900. Call 423-687-8815

MOTORCYCLES & SCOOTERS

2001, HARLEY DAVIDSON ELECTRA GLIDE FLHT STD: Exc Cond, Quick-Release sissy bar, Quick-Release tour-pack, Serious inquiries only. \$8,500, Call 423-605-4932

2007, HARLEY DAVIDSON FLHTCUI ROAD KING: Exc Cond, See to appreciate!!! \$10,000, 423-596-4737

2015, HARLEY-DAVIDSON TRIKING Mystery Red, fully loaded, mileage under 5000. \$29,500, Call Don, 423-593-2936

**AUTOS/TRUCKS
WANTED**

I BUY JUNK CARS - Pay top dollar
Starting at \$150. Dennis 595-1132

**WE BUY JUNK
CARS**

Will Pay Top dollars 423-681-1279

TRUCKS

Chevy Colorado W/T 2012
2WD Reg Cab 2012
 Auto 4 Cyl 59,950 - 222.57 MO. W.A.C.
 Call C & C Motors 423-499-9799

CHEVROLET SILVERADO 1500 LS
 2005: Long Bed, 2WD
 #C686 noogausedcars.com,
 \$10,599. University Motors
 Call 423-551-9115


**FORD F-150 LARIAT
SUPERCREW 2WD 2008:**
#C536 noogausedcars.com,
\$16,999, University Motors
Call 423-551-9115


**RAM Pickup 1500
R/T Sport Reg Cab 2011**
AIRAID Cold Air Intake,
HEMI, 20" Wheels, Navigation
Rear Camera \$19,951
Call C & C Motors 423-499-9799


TOYOTA TACOMA PRERUNNER
2009: #C601
www.NOOGAusedcars.com
Call University Motors, \$17,999,
Call 423-551-9115


TOYOTA TACOMA DOUBLE CAB,
2013: #C417
www.NOOGAusedcars.com
Call University Motors 423-551-9111
\$29,999, Call 423-551-9115


**TOYOTA TACOMA PRERUNNER
DOUBLE CAB 2008:**
#C804 \$11,999
www.NOOGAusedcars.com
Call University Motors 423-551-9111


**TOYOTA TUNDRA 2002: 2WD, 4.7l
eng. 1 owner, new tires, very nice
truck. 79K Miles. \$12,500. 388-1878**

TRUCKS



TOYOTA TACOMA PRERUNNER,
2007: #CS13
www.NOOGAusedcars.com
Call University Motors, \$15,989,
Call 423-551-9115

4x4 TRUCKS



**Chevrolet Silverado 2500
LS Crew Cab 4WD 2004
Leather V8 Auto**
\$14,993 - \$330.80 MO. W.A.C.
Call C & C Motors 423-499-9799


DODGE RAM 1500 ST 2007:
4WD, #C538A \$8,500
www.NOOGAusedcars.com
University Motors 423-511-9115


Ford F-350 Super Cab XL 4WD 2004
WARN MT2000 Winch 6.8L V10 Auto
88K Miles \$9,985 - \$223.32 MO. W.A.C.
Call C & C Motors 423-499-9799



**GMC Sierra 1500 SLT
Crew Cab 4WD 2005
Heated Leather Seats
94K Miles V8 Auto \$18,958
Call C & C Motors 423-499-9799**



**GMC SIERRA 1500 SLT, 2010:
Crew Cab 4WD, #C681
NCOAutomatedcars.com
Park Motors, 324 099,
Call 423-551-9115**

**4X4 SPORT
UTILITY**



Jeep Liberty Limited 2WD 2008
Navigation, Sunroof, V6
\$9,845. -2000.32 MO/W.A. Call
Call C & C Motors 423-499-9799

**YOUR ITEMS SELL
FAST when you pub-
lish on the pages of
the Times Free Press.**

CARS

ACURA TL 2000: Exc Cond, 3.7L v6
power, clean title, 1 owner, Auto, New
Car, Air Conditioning, New, Sunroof,
Power, Locks, Leather, Pwr. Seats,
Heated Seats, Alarm, Pwr. Windows,
Alloy Wheels, Sunroof, 70,00K Miles,
\$4,300. Call 615-862-2519

HONDA Civic 2004: As is, Starts
I sell and run good. 2004, 2004, 200K
Miles, \$1,000. OBO. 423-962-8738



Find eager employees

Looking for eager, qualified candidates to fill your employment needs? Find them quickly and efficiently at jobs.timesfreepress.com. Post your career opportunities today.

 **jobs**.timesfreepress.com

To Advertise Call:
423.757.6494



RIGHT?KNOW
blog.3treespress.com/right2know

- MUG SHOTS
- SCHOOL REPORT CARDS
- PUBLIC SALARIES
- SHOOTINGS
- PLUS, MORE STUFF YOU HAVE THE RIGHT2KNOW

Legals

NOTICE TO CREDITORS
ESTATE OF FLORENCE ADELE MOORE
DOCKET NUMBER 79199-1

Notice is hereby given that on the 4TH day of AUGUST 2017, letters testamentary in respect of the Estate of

FLORENCE ADELE MOORE

Who died May 15, 2017, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

(1) (A) Four (4) months from the date of the first date of the publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is (4) months from the date of the first publication: or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is (4) months from the date of first publication as described in (1) (A); or

(2) Twelve (12) months from the decedent's date of death.
This the 4TH day of AUGUST, 2017.

ESTATE OF FLORENCE ADELE MOORE

PERSONAL REPRESENTATIVE (S)

CHRISTOPHER M. MOORE;
ADMINISTRATOR
4340 NW 48TH ST., #105,
GAINESVILLE, FL 32606

ERIN J. WALLEN
ATTORNEY-AT-LAW
4820 OLD KINGSTON PIKE,
KNOXVILLE, TN 37919
Publish August 8 & 15, 2017

NOTICE TO CREDITORS

ESTATE OF JACK MILTON SMIDDY
DOCKET NUMBER 79146-2

Notice is hereby given that on the 28TH day of JULY 2017, letters testamentary in respect of the Estate of

JACK MILTON SMIDDY

Who died Jun 10, 2017, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

(1) (A) Four (4) months from the date of the first date of the publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is (4) months from the date of the first publication: or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is (4) months from the date of first publication as described in (1) (A); or

(2) Twelve (12) months from the decedent's date of death.
This the 28TH day of JULY, 2017.

ESTATE OF JACK MILTON SMIDDY

PERSONAL REPRESENTATIVE (S)

JENNY E. ALLEY; EXECUTRIX
2790 REVERE MAIN NW,
KENNESAW, GA 30144
Publish August 1 & 8, 2017

NOTICE TO CREDITORS

ESTATE OF MARGARET INEZ
MCMILLIAN
DOCKET NUMBER 78715-3

Notice is hereby given that on the 28TH day of JULY 2017, letters administration in respect of the Estate of

MARGARET INEZ MCMILLIAN

Who died Feb 18, 2017, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

(1) (A) Four (4) months from the date of the first date of the publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is (4) months from the date of the first publication: or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is (4) months from the date of first publication as described in (1) (A); or

(2) Twelve (12) months from the decedent's date of death.
This the 28TH day of JULY, 2017.

Public Notices

Legals

ESTATE OF MARGARET INEZ
MCMILLIAN

PERSONAL REPRESENTATIVE (S)

TALLEE MCMILLIAN;
ADMINISTRATOR
2110 DONALDSON ST.,
KNOXVILLE, TN 37920

GAIL F. WORTLEY
ATTORNEY-AT-LAW
3715 POWERS ST.,
KNOXVILLE, TN 37917
Publish August 1 & 8, 2017

NOTICE TO CREDITORS

ESTATE OF MAXINE C. WASHINGTON
DOCKET NUMBER 79223-1

Notice is hereby given that on the 27TH day of JULY 2017, letters testamentary in respect of the Estate of

MAXINE C. WASHINGTON

Who died Jun 14, 2017, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

(1) (A) Four (4) months from the date of the first date of the publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is (4) months from the date of the first publication: or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is (4) months from the date of first publication as described in (1) (A); or

(2) Twelve (12) months from the decedent's date of death.
This the 27TH day of JULY, 2017.

ESTATE OF MAXINE C. WASHINGTON

PERSONAL REPRESENTATIVE (S)

KAREN WASHINGTON SMITH;
EXECUTRIX
5716 WALLWOOD RD.,
KNOXVILLE, TN 37912

N. DAVID ROBERTS, JR.
ATTORNEY-AT-LAW
P.O. BOX 2564,
KNOXVILLE, TN 37901
Publish August 1 & 8, 2017

NOTICE TO CREDITORS

ESTATE OF RACHEL FORTENBERRY
DOCKET NUMBER 79222-3

Notice is hereby given that on the 27TH day of JULY 2017, letters testamentary in respect of the Estate of RACHEL FORTENBERRY Who died Jun 11, 2017, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

(1) (A) Four (4) months from the date of the first date of the publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is (4) months from the date of the first publication: or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is (4) months from the date of first publication as described in (1) (A); or

(2) Twelve (12) months from the decedent's date of death.
This the 27TH day of JULY, 2017.

ESTATE OF RACHEL FORTENBERRY

PERSONAL REPRESENTATIVE (S)

KATHY FAYE MCCLOUD; EXECUTRIX
705 ADAMS RD.,
STRAWBERRY PLAINS, TN 37871
Publish August 1 & 8, 2017

Miscellaneous Notice

CARE AND PROTECTION, TERMINATION OF PARENTAL RIGHTS, SUMMONS BY PUBLICATION, DOCKET NUMBER: 16CP01718A, Trial Court of Massachusetts, Juvenile Court Department, COMMONWEALTH OF MASSACHUSETTS, Barnstable County Juvenile Court, Route 6A, PO Box 427, Barnstable, MA 02630

TO: Christie Marceline, Chris Vandiver, any unknown, unnamed father of Aaliyah Marceline: A petition has been presented to this court by DCF Hyannis, seeking, as to the following child, **Aaliyah Marceline**, that said child be found in need of care and protection and committed to the Department of Children and Families. The court may dispense the rights of the person named herein to receive a child or to consent to any legal proceeding affecting the adoption, custody, or guardianship or any other

Miscellaneous Notice

disposition of the child named herein, if it finds that the child is in need of care and protection and that the best interests of the child would be served by said disposition. You are hereby ORDERED to appear in this court, at the court address set forth above, on **09/14/2017 at 09:00 AM Pre Trial Conference (CR/CV)**

You may bring an attorney with you, if you have a right to an attorney and if the court determines that you are indigent, the court will appoint an attorney to represent you.

If you fail to appear, the court may proceed on that date and any date thereafter with a trial on the merits of the petition and an adjudication of this matter.

For further information call the Office of the Clerk-Magistrate at 508-362-1389.

WITNESS: Hon. James J. Torney, Jr., FIRST JUSTICE
J. David Bowlie, CLERK-MAGISTRATE
DATE ISSUED: 06/15/2017

IN THE JUVENILE COURT FOR KNOX COUNTY, TENNESSEE

STATE OF TENNESSEE
DEPARTMENT OF CHILDREN'S SERVICES

PETITIONER

v

ASHLEY NICHOLE VANENKENVOORT

RESPONDENT

IN THE MATTER OF:
Lillian Marie Shaw, b.d. 8-1-16

A CHILD UNDER EIGHTEEN (18) YEARS OF AGE

ORDER OF PUBLICATION

It appearing to the Court from the sworn allegations of the Petition to Terminate Parental Rights and the Affidavit of Diligent Search in this cause that the whereabouts of the Respondent are unknown and cannot be ascertained by diligent search so that ordinary process of law cannot be served upon her, it is, therefore, **ORDERED** that Respondent be served by publication of the following notice for four (4) consecutive weeks in the Knoxville News Sentinel, a newspaper of general circulation published in Knox County, Tennessee.

It is further **ORDERED** that if the Respondent does not enter an appearance or otherwise answer the petition, further personal service or service by further publication shall be dispensed with and service of any future notices, motions, orders or other legal documents in this matter may be made upon the Respondent by filing the same with the Clerk of the Juvenile Court of Knox County, Tennessee.

NOTICE

ASHLEY NICHOLE VANENKENVOORT:

The State of Tennessee, Department of Children's Services, has filed a petition against you seeking to terminate forever your parental rights to Lillian Shaw. It appears that ordinary process of law cannot be served upon you because your whereabouts are unknown. You are hereby **ORDERED** to file an Answer to the Petition to Termination Parental Rights with the Clerk of the Juvenile Court of Knox County, Tennessee, 3323 Division Street, Knoxville, Tennessee 37919, and to serve a copy of that Answer upon Susan D. Kovac, Attorney for the Tennessee Department of Children's Services, 2600 Western Avenue, Knoxville, TN 37921, within thirty (30) days of the last date of publication of this notice, which will be August 8, 2017. If you fail to do so, a judgment will be taken against you pursuant to Tenn. Code Ann. § 36-1-117(n) and Rule 55 of the Tenn. R. of Civ. P. for the relief demanded in the petition. You may view and obtain a copy of the petition and any other subsequently filed legal documents in the Juvenile Court Clerk's Office at the address shown above.

ENTER this the 13th day of July 2017.
JUDGE TIMOTHY E. IRWIN

IN THE JUVENILE COURT FOR KNOX COUNTY, TENNESSEE

STATE OF TENNESSEE
DEPARTMENT OF CHILDREN'S SERVICES

PETITIONER

v

APRIL LEIGH WEST

RESPONDENT

IN THE MATTER OF:
Treigh Mitchell West, b.d. 12-14-02

A CHILD UNDER EIGHTEEN (18) YEARS OF AGE

ORDER OF PUBLICATION

It appearing to the Court from the sworn allegations of the Petition to Terminate Parental Rights and the Affidavit of Diligent Search in this cause that the whereabouts of the Respondent are unknown and cannot be ascertained by diligent search so that ordinary process of law cannot be served upon her, it is, therefore, **ORDERED** that Respondent be served by publication of the following notice for four (4) consecutive weeks in the Knoxville News Sentinel, a newspaper of general circulation published in Knox County, Tennessee.

Miscellaneous Notice

It is further **ORDERED** that if the Respondent does not enter an appearance or otherwise answer the petition, further personal service or service by further publication shall be dispensed with and service of any future notices, motions, orders or other legal documents in this matter may be made upon the Respondent by filing the same with the Clerk of the Juvenile Court of Knox County, Tennessee.

NOTICE

AMBER LEIGH WEST:

The State of Tennessee, Department of Children's Services, has filed a petition against you seeking to terminate forever your parental rights to Treigh Mitchell West. It appears that ordinary process of law cannot be served upon you because your whereabouts are unknown. You are hereby **ORDERED** to file an Answer to the Petition to Termination Parental Rights with the Clerk of the Juvenile Court of Knox County, Tennessee, 3323 Division Street, Knoxville, Tennessee 37919, and to serve a copy of that Answer upon Susan D. Kovac, Attorney for the Tennessee Department of Children's Services, 2600 Western Avenue, Knoxville, TN 37921, within thirty (30) days of the last date of publication of this notice, which will be August 8, 2017. If you fail to do so, a judgment will be taken against you pursuant to Tenn. Code Ann. § 36-1-117(n) and Rule 55 of the Tenn. R. of Civ. P. for the relief demanded in the petition. You may view and obtain a copy of the petition and any other subsequently filed legal documents in the Juvenile Court Clerk's Office at the address shown above.

ENTER this the 13th day of July 2017.
JUDGE TIMOTHY E. IRWIN

IN THE JUVENILE COURT FOR KNOX COUNTY, TENNESSEE

STATE OF TENNESSEE
DEPARTMENT OF CHILDREN'S SERVICES

PETITIONER

v

BRANDY MONIEK DAVIS

RESPONDENT

IN THE MATTER OF:
Joyous Nicole Franklin, b.d. 10-17-01
Justice Christopher Franklin, b.d. 10-27-00

CHILDREN UNDER EIGHTEEN (18) YEARS OF AGE

ORDER OF PUBLICATION

It appearing to the Court from the sworn allegations of the Petition to Terminate Parental Rights and the Affidavit of Diligent Search in this cause that the whereabouts of the Respondent are unknown and cannot be ascertained by diligent search so that ordinary process of law cannot be served upon her, it is, therefore, **ORDERED** that Respondent be served by publication of the following notice for four (4) consecutive weeks in the Knoxville News Sentinel, a newspaper of general circulation published in Knox County, Tennessee.

It is further **ORDERED** that if the Respondent does not enter an appearance or otherwise answer the petition, further personal service or service by further publication shall be dispensed with and service of any future notices, motions, orders or other legal documents in this matter may be made upon the Respondent by filing the same with the Clerk of the Juvenile Court of Knox County, Tennessee.

NOTICE

BRANDY MONIEK DAVIS:

The State of Tennessee, Department of Children's Services, has filed a petition against you seeking to terminate forever your parental rights to Joyous and Justice Franklin. It appears that ordinary process of law cannot be served upon you because your whereabouts are unknown. You are hereby **ORDERED** to file an Answer to the Petition to Termination Parental Rights with the Clerk of the Juvenile Court of Knox County, Tennessee, 3323 Division Street, Knoxville, Tennessee 37919, and to serve a copy of that Answer upon Susan D. Kovac, Attorney for the Tennessee Department of Children's Services, 2600 Western Avenue, Knoxville, TN 37921, within thirty (30) days of the last date of publication of this notice, which will be August 8, 2017. If you fail to do so, a judgment will be taken against you pursuant to Tenn. Code Ann. § 36-1-117(n) and Rule 55 of the Tenn. R. of Civ. P. for the relief demanded in the petition. You may view and obtain a copy of the petition and any other subsequently filed legal documents in the Juvenile Court Clerk's Office at the address shown above.

ENTER this the 13th day of July 2017.
JUDGE TIMOTHY E. IRWIN

IN THE JUVENILE COURT FOR LOUDON COUNTY, TENNESSEE

IN THE MATTER OF:
LILLIEANN FAITH WATTS,
D.O.B. 08/28/2007
A child under 18 years of age.
Docket No. 17-JV-118

RYAN ALAN WATTS

Petitioner,

STEVEN WYATT

Respondent.

AMENDED NOTICE TO RESPONDENT

To the Respondent, Steven Wyatt:

You are hereby notified that a petition seeking to terminate forever your parental rights, bearing docket number 17-JV-118 has been filed against you in Loudon County Juvenile Court. Within thirty (30) days of the last date of publication, you are ORDERED to file an Answer to the Petition with the Juvenile Court Clerk of Loudon County, 12680 Hwy. 11E, Lenoir City, TN 37771. If you fail to do so, a judgment will be taken against you pursuant to TCA §36-1-117 for the relief demanded in the petition. Contact Petitioner's attorney, Brian Nichols, 865-458-4301. This matter shall be heard on the 9th day of October, 2017 at 9:00 a.m. in the Loudon County Juvenile Court at the above address.

Brian E. Nichols, BPR# 023330
Attorney for Petitioner
Ford & Nichols
P.O. Box 905
Loudon, TN 37774
(865) 458-4301

Public Notices

PUBLIC NOTICE

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.tennesseehousingdevelopmentdistricts.org). Written comments via electronic submission on the THDA website will be accepted from August 3-16, 2017.

Miscellaneous Notice

IN THE JUVENILE COURT OF KNOX COUNTY, TENNESSEE

STATE OF TENNESSEE
DEPARTMENT OF CHILDREN'S SERVICES

PETITIONER

IN THE MATTER OF:

Baby Boy Knox, b.d. 7/30/2017

A CHILD UNDER EIGHTEEN (18) YEARS OF AGE

ORDER FOR PUBLICATION

In this cause, it appears to the Court from the allegations of the Petition that the Department of Children's Services is seeking to declare Baby Boy Knox a voluntarily delivered child pursuant to Tenn. Code Ann. § 68-11-255 and Tenn. Code Ann. § 36-1-142. A copy of said Petition may be obtained at the Office of the Juvenile Court Clerk of Knox County, Knoxville, Tennessee, (865) 215-6400. The child was born on July 10, 2017, in Knoxville, Tennessee, at approximately 40 weeks gestation, has brown hair and blue eyes and weighed 8 lbs 4oz and appears to be of Caucasian descent. The mother voluntarily delivered the child to Tennova Hospital for adoption on July 10, 2017. The mother is believed to be of Caucasian descent and is believed to be from Knox County, Tennessee. The father is of unknown descent and his county of origin is unknown.

Failure by the biological mother to seek contact with the child through the Department of Children's Services or to revoke the voluntary delivery within thirty (30) days of the date of the last publication of notice shall constitute abandonment of the child and of the mother's interests, constituting grounds for termination of her parental rights. The putative father of said child who fails to claim paternity by contacting the Department or by registering with the putative father registry within thirty (30) days of the date of the last publication of notice shall be barred from thereafter bringing any action to establish paternity of the infant. Such failure will constitute abandonment of any right to notice of, or to a hearing in, any judicial proceeding for the adoption of such infant and that consent of such putative father shall not be required for adoption of the infant. In the event that the biological mother or the putative father require additional information, they should contact Kendra Shackelford, Family Services Worker, Department of Children's Services, 2600 Western Avenue, Knoxville, Tennessee, 37921, phone: 865-594-5378.

IT IS, THEREFORE, ORDERED, that said biological mother and putative father enter their appearance herein on December 19, 2017 at 9 A.M. and that a copy of this order be published for four consecutive weeks in The Knox News Sentinel, a newspaper published in Knox County, Tennessee.

The Final Hearing to terminate the parental rights of the biological mother and of the putative father is scheduled for **December 19, 2017 at 9 A.M.** Failure of said persons claiming an interest in the child to appear at the final hearing will result in the loss of their parental rights to the child.

Enter this 13th day of July 2017.
JUDGE TIMOTHY E. IRWIN

NOTICE OF FINAL PAYMENT

Final payment will be made to Blaine Construction Company contractor for Storm Damage (Zone 1) Brenda Larson SBC No. 540/009-21.011 at the University of Tennessee Knoxville thirty (30) days after the appearance of this notice. Written notice of any unsettled claims for labor, material, or services provided to the contractor or its subcontractors for this project must be sent to: John Sealy, Director of Facilities Planning, The University of Tennessee, 5723 Middlebrook Pike, Suite 119, Knoxville, TN 37996-0040. Such claims must be received by the University within thirty (30) days of the appearance of this notice. Providing such notice will only serve to inform the University of Tennessee of unsettled claims. Claimants must pursue its remedies against the appropriate entity in accordance with applicable law.

NOTICE OF FINAL PAYMENT

Final payment will be made to Allen's Roofing, Inc. contractor for Storm Damage (Zone 2) Austin Peay and Serf SBC No. 540/009-21.011 at the University of Tennessee Knoxville thirty (30) days after the appearance of this notice. Written notice of any unsettled claims for labor, material, or services provided to the contractor or its subcontractors for this project must be sent to: John Sealy, Director of Facilities Planning, The University of Tennessee, 5723 Middlebrook Pike, Suite 119, Knoxville, TN 37996-0040. Such claims must be received by the University within thirty (30) days of the appearance of this notice. Providing such notice will only serve to inform the University of Tennessee of unsettled claims. Claimants must pursue its remedies against the appropriate entity in accordance with applicable law.

STATE OF ALABAMA IN THE PROBATE COURT OF LIMESTONE COUNTY

IN THE MATTER OF ADOPTION PETITION OF KIMBERLY DERRICK REED

CASE NO.: 004-A209

NOTICE OF ADOPTION

TO: Any known or unknown father of Tayon Blake Gowdy, a minor.

Please take note that a petition for the adoption of the above-named minor child, who was born unto Catherine Gowdy on or about September 11, 2001 in Knox County, Tennessee, has been filed in this Court by the above-named petitioner. A hearing on said petition has been set for the 21st day of September, 2017 at 10:00 a.m. in the Office of the Probate Judge, located in Limestone County Clinton Street Courthouse Annex 100 South Clinton Street, Suite D, Athens, Alabama 35611. Please be advised that if you intend to contest this adoption, you must file a written response with the attorney for the petitioner named below and with the Clerk of the Probate Court at the address above as soon as possible, but no later than thirty (30) days from the last day this notice is published.

Amber Yerkey James
Attorney for the Petitioner
New Beginnings Family Law, P.C.
415-E Church Street, NW Suite 10
Huntsville, Alabama 35801

Notice Of Foreclosure

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, Rachel Donaldson Scott executed a Deed of Trust in favor of the City of Knoxville, dated June 21, 2005, and recorded on June 21, 2005 encumbering the real property described therein to secure three promissory notes executed by Rachel Donaldson Scott in the original principal amount of \$15,000.00, in the amount of \$29,360.00, and in the amount of \$6,460.00, (the "Notes") and executed an Agreement of Forbearance on March 2, 2007 and recorded on March 12, 2007, as well as all extensions, modifications, and/or renewals thereof, which deed of Trust, Instrument Number 200506210103052, and Agreement of Forbearance, Instrument Number 200703120074070, is recorded in the Register's Office, wherein W. Morris Kizer, Director of Law, is the Trustee for the City of Knoxville; and

WHEREAS, the "Notes" are past due and Rachel Donaldson Scott is in default in the performance of the covenants, terms, and conditions of the Notes, and the Notes and all other indebtedness related thereto have been duly accelerated and are immediately due and payable to the City of Knoxville; and

WHEREAS, by instrument

Notice Of Foreclosure

dated June 29, 2017 and recorded as Instrument Number 201703120074070 in the Register's Office, Douglas Gordon was appointed Substitute Trustee under a Deed of Trust in the place and stead of W. Morris Kizer, Director of Law; and

NOW THEREFORE, as a result of such facts and the City of Knoxville's instructions that he foreclose the Deed of Trust, Instrument #200506210103052, in accordance with the terms and conditions, notice is hereby given that Douglas Gordon, the above named Substitute Trustee, by virtue of such power, duty, and authority vested in him or his agent appointed pursuant to Tennessee Code Section 35-5-114 will, on **Tuesday, August 29, 2017**, commencing at **10:00 a.m.** Eastern Time, at the front door of the City County Building, 400 Main Avenue, Knoxville, Tennessee, offer for sale and sell at public auction, AS IS and WHERE IS, with no representations or warranties of any nature except as expressly provided in the Deeds of Trust, the following described real property to the highest bidder for cash, free from the equity of redemption, the statutory right of redemption, appraisal, homestead exemption, curtesy and dower rights, and the marshalling of liens and assets, all of which are expressly waived in the Deeds of Trust, said property consisting of a parcel of land being situated in Knox County, Tennessee and being more particularly described as follows:

SITUATED in District No. 1 (One) and in the 14th Ward of the City of Knoxville, Tennessee, being known and designated as Lot 12, Pine View Park Addition, as shown on the Map of same, of record in Map Book 7, Page 52, in the Register's Office for Knox County, Tennessee and being more fully described as follows:

BEGINNING at an iron pin in the east line of Tarleton Avenue, the common corner between Lots 11 and 12, said point being distant 5

Classified Legal Notices

Legals

Legal Notices

NOTICE OF FORECLOSURE SALE STATE OF TENNESSEE, SHELBY COUNTY

WHEREAS, Latanya Thigpen executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as nominee for SunTrust Mortgage, Inc, Lender and Larry A. Weissman, Trustee(s), which was dated November 20, 2013 and recorded on December 3, 2013 in Instrument No. 13143055, Shelby County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, SunTrust Mortgage, Inc., (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, by an instrument duly recorded in the Office of the Register of Deeds of Shelby County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **August 17, 2017, at 10:00AM** at the usual and customary location at the Comfort Inn Downtown, 100 N. Front Street, Memphis, TN 38103, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Shelby County, Tennessee, to wit:

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SHELBY, STATE OF TENNESSEE AND IS DESCRIBED AS FOLLOWS:

ALL THAT PARCEL OF LAND IN CITY OF MEMPHIS, SHELBY COUNTY, STATE OF TENNESSEE, AS DESCRIBED IN DEED DOC # 07060091, ID# 074075 00027, BEING KNOWN AND DESIGNATED AS:

LOT 84, SECTION D, FOX MEADOW SUBDIVISION, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 28, PAGE 38, IN THE REGISTER'S OFFICE OF SHELBY COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

PROPERTY ADDRESS: 3118 ESTES ST MEMPHIS TENNESSEE 38115.

BY FEE SIMPLE DEED FROM FANNIE MAE A/K/A FEDERAL NATIONAL MORTGAGE ASSOCIATION AS SET FORTH IN DOC # 07060091 DATED 03/29/2007 AND RECORDED 04/12/2007, SHELBY COUNTY RECORDS, STATE OF TENNESSEE.

Parcel ID Number: **074075 00027** Address/Description: **3118 Estes Street, Memphis, TN 38115.**

Current Owner(s): **LATANYA E. THIGPEN.**

Other Interested Party(ies): **N/A**
The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; a deed of trust; and any matter than an accurate survey of the premises might disclose; and

All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above.

This office is attempting to collect a debt. Any information obtained will be used for that purpose.

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
4360 Chamblee Dunwoody Road, Ste 310
Atlanta, GA 30341
PH: 404-789-2661
FX: 404-294-0919
File No.: **17-09017 FC01**

NOTICE OF FORECLOSURE SALE STATE OF TENNESSEE, SHELBY COUNTY

WHEREAS, Jeffrey Bradfield and Alicia Bradfield executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc. as nominee for Wilmington Finance Inc., Lender and The Hewgley Law Firm, Trustee(s), which was dated January 19, 2007 and recorded on January 24, 2007 in Instrument No. 07016086, Shelby County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, by an instrument duly recorded in the Office of the Register of Deeds of Shelby County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **August 22, 2017, at 10:00AM** at the usual and customary location at the Shelby County Courthouse, Memphis, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Shelby County,

Legal Notices

Tennessee, to wit: Lot 162, PHASE 25, Part of Parcels G & D, BUCKINGHAM FARMS P.D., plat of which is of record in Plat Book 219, Page 62, in the Register's Office of Shelby County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

Title to the real property is vested in JEFFREY BRADFIELD and ALICIA BRADFIELD, husband and wife. ALICIA BRADFIELD joins herein for the purposes herein set forth but is not in any way obligated for the payment of the indebtedness secured hereby.

Parcel ID Number: **D0242C G00014**
Address/Description: **8444 Kamin Lane, Memphis, TN 38125.**

Current Owner(s): **JEFFREY BRADFIELD AND WIFE ALICIA BRADFIELD.**

Other Interested Party(ies): **MERS as nominee for Wilmington Finance Inc..**

The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; a deed of trust; and any matter than an accurate survey of the premises might disclose; and

All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above.

This office is attempting to collect a debt. Any information obtained will be used for that purpose.

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
4360 Chamblee Dunwoody Road, Ste 310
Atlanta, GA 30341
PH: 404-789-2661
FX: 404-294-0919
File No.: **17-10545 FC01**

NOTICE OF SUBSTITUTE TRUSTEE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated May 5, 2010, executed by BRENDA L. ASHIR, conveying certain real property therein described to JEANINE B. SAYLOR, as Trustee, as same appears of record in the Register's Office of Shelby County, Tennessee recorded May 10, 2010, at Instrument Number 10047026; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to LakeView Loan Servicing, LLC, who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Shelby County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee, will, on **September 7, 2017 at 10:00 AM** in the Auction.com Room of the Comfort Inn Downtown, 100 N. Front Street, Memphis, TN 38103, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Shelby County, Tennessee, to wit: LOT 10, SECTION A, FIRST ADDITION, SANGA POINT SUBDIVISION, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 142, PAGE 2, IN THE REGISTER'S OFFICE OF SHELBY COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY. Parcel ID: 091130 00045 PROPERTY ADDRESS: The street address of the property is believed to be **8699 HERRING CV, CORDOVA, TN 38018**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): ESTATE OF ANY-AND-ALL-HEIRS OF BRENDA L. ASHIR, BRANDON TAYLOR BARTLETT, CANDACE LANE ASHROTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Rubin Lublin TN, PLLC, Substitute Trustee 119 S. Main Street, Suite 500 Memphis, TN 38103 www.rublinlublin.com/property-listings.php Tel: (877) 813-9992 Fax: (404) 601-5846 Ad # **121154** 07/31/2017, 08/07/2017, 08/14/2017, 08/21/2017

Legal Notices

NOTICE OF FORECLOSURE SALE STATE OF TENNESSEE, SHELBY COUNTY

WHEREAS, Gwennettee Partee and Marvin Partee executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as nominee for The CIT Group/Consumer Finance, Inc., Lender and Ernest B. Williams, IV, Trustee(s), which was dated June 22, 2007 and recorded on July 6, 2007 in Instrument No. 07104529, Shelby County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, by an instrument duly recorded in the Office of the Register of Deeds of Shelby County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on August 22, 2017, at 10:00AM at the usual and customary location at the Shelby County Courthouse, Memphis, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Shelby County, Tennessee, to wit:

Lot 19 Hi-Point Subdivision, Plat Book 21, page 24, in the Register's Office for Shelby County, Tennessee, which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to Gwennettee Holmes on 07/12/1993, by deed from Charles Jerome Holmes, filed for record on 07/13/1993, in Instrument Number DS 3503, Register's Office for Shelby County, Tennessee.

Being the same property conveyed to Gwennettee Partee and husband, Marvin Partee on 07/11/2005, by deed from Gwennettee Holmes n/k/a Gwennettee Partee, filed for record on 07/22/2005, in Instrument Number 05115833, Register's Office for Shelby County, Tennessee.

Parcel ID Number: **070057 00025** Address/Description: **1725 Martha Street, Memphis, TN 38127.**

Current Owner(s): **GWENNETTEE PARTEE AND HUSBAND MARVIN PARTEE.**

Other Interested Party(ies): **A & A Financial, LLC; Shelby County Department of Housing; and Tennessee Housing Development Agency.**

The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; a deed of trust; and any matter than an accurate survey of the premises might disclose; and

All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above.

This office is attempting to collect a debt. Any information obtained will be used for that purpose.

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
4360 Chamblee Dunwoody Road, Ste 310
Atlanta, GA 30341
PH: 404-789-2661
FX: 404-294-0919
File No.: **16-05482 FC01**

NOTICE OF FORECLOSURE SALE STATE OF TENNESSEE, SHELBY COUNTY

WHEREAS, J. D. Colmon And Gennes L. Colmon executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc. As Nominee For The Cit Group/Consumer Finance, Inc., Lender, and Ernest B. Williams IV, Trustee(s), which was dated February 21, 2007 and recorded on March 5, 2007 in Instrument No. 07037558, Shelby County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, by an instrument duly recorded in the Office of the Register of Deeds of Shelby County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **September 12, 2017, at 10:00AM** at the usual and customary location at the Shelby County Courthouse, Memphis, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Shelby County, Tennessee, to wit: Land situated in Shelby County, Tennessee to wit: Lot 2, V. D. Roberts Subdivision of Part of Lot 47, of Barron Heights Subdivision, as shown on plat of record in Plat Book

Legal Notices

12, Page 17, in the Register's Office of Shelby County, Tennessee, to which plat reference is hereby made for a more particular description thereof.

Being the same property conveyed to grantor, J.D. Colmon and wife, Gennes L. Colmon, herein by Warranty Deed of record at Instrument No. F4 8427, dated May 11, 1970, filed May 12, 1970, in the Register's Office of Shelby County, Tennessee.

Parcel ID Number: **04707300000050**

Address/Description: **2663 Fizer Road, Memphis, TN 38114.**

Current Owner(s): **The Estate of J. D. Colmon and The Estate of Gennes L. Colmon.**

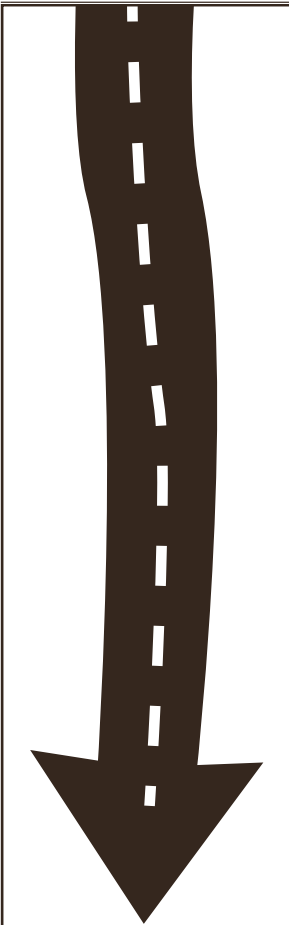
Other Interested Party(ies): **Portfolio Recovery Associates LLC.**

The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; a deed of trust; and any matter than an accurate survey of the premises might disclose; and

All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above.

This office is attempting to collect a debt. Any information obtained will be used for that purpose.

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
4360 Chamblee Dunwoody Road, Ste 310
Atlanta, GA 30341
PH: 404-789-2661
FX: 404-294-0919
File No.: **17-10537 FC01**



Lucky finds... here
Merchandise



Seek and find that unexpected pot of gold.
Browse about and be ready to grab it.
Your lucky discovery is closer than you think with easy-read Localfieds listings.

COMMERCIAL APPEAL

Localfieds

Where local buyer & seller meet!

Legal Notices

NOTICE OF FORECLOSURE SALE STATE OF TENNESSEE, SHELBY COUNTY

WHEREAS, Michael E. Chrisman executed a Deed of Trust to Delta Trust Mortgage Corp., Lender and Williams, McDaniel, Wolfe, And Womack, Trustee(s), which was dated March 2, 2006 and recorded on March 13, 2006 in Instrument No. 06039320, Shelby County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, The Bank of New York Mellon Trust Company, National Association FKA The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, N.A., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2006-RS4, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, by an instrument duly recorded in the Office of the Register of Deeds of Shelby County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **September 5, 2017, at 10:00AM** at the usual and customary location at the Shelby County Courthouse, Memphis, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Shelby County, Tennessee, to wit:

Lot 10, Fifth Addition, Sherwood Forest Subdivision, Plat Book 14, Page 6, in the Register's Office for Shelby County, Tennessee which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to Michael E. Chrisman by deed from Charlotte G. Edwards filed for record in Instrument #06029628, Register's Office for Shelby County Tennessee, dated 2/15/05.

Property address known as: 3700 Barron Avenue, Memphis, Tennessee 38111, Shelby County

Parcel ID Number: **058072 00034** Address/Description: **3700 Barron Avenue, Memphis, TN 38111.**

Current Owner(s): **MICHAEL E. CHRISMAN.**

Other Interested Party(ies): **Tennessee Department of Revenue- Tax Enforcement Division and Capital One Bank.**

In addition, this sale shall be subject to the right of redemption by the TENNESSEE DEPARTMENT OF REVENUE, TAX ENFORCEMENT DIVISION, pursuant to T.C.A. 67-1-1433(c) (1) by reason of the following tax lien(s) of record in Instrument 08072799. Notice of the sale has been given to the State of Tennessee in accordance with T.C.A. 67-1-1433(b) (1).

The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; a deed of trust; and any matter than an accurate survey of the premises might disclose; and

All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above.

This office is attempting to collect a debt. Any information obtained will be used for that purpose.

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
4360 Chamblee Dunwoody Road, Ste 310
Atlanta, GA 30341
PH: 404-789-2661
FX: 404-294-0919
File No.: **17-11239 FC01**

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **September 7, 2017 on or about 10:00AM local time**, at the Auction.com Room, Comfort Inn Downtown, 100 N. Front Street, Memphis, Tennessee, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by ROSALIND L. DURHAM AND CHARLES E. DURHAM, SR AND ROSALIND L. DURHAM, to L. PATRICK SANDLIN, Trustee, on June 28, 1991, as Instrument No. CG 7961 in the real property records of Shelby County Register's Office, Tennessee, and re-filed as Instrument No. 15103237 in the real property records of Shelby County Register's Office, Tennessee.

Owner of Debt: U.S. Bank National Association, as Trustee under the Pooling and Servicing Agreement, dated as of February 1, 2002, 2002-CB1 Trust, C-BASS Mortgage Loan Asset-Backed Certificates, Series 2002-CB1

The following real estate located in Shelby County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

LOT 5, SECTION B, STEVENSON SUBDIVISION, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 55, PAGE 23, OF THE RECORDS OF THE REGISTER'S OFFICE OF SHELBY COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

Tax ID: 0720550001010
Current Owner(s) of Property: ROSALIND L. DURHAM AND CHARLES E. DURHAM, SR AND

Legal Notices

ROSALIND L. DURHAM
The street address of the above described property is believed to be 3150 CHANDLER STREET, MEMPHIS, TN 38127, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION.

THE RIGHT IS RESERVED TO ADJOIN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE TRUSTEE.

OTHER INTERESTED PARTIES: SLEEP UNLIMITED INC.

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

If applicable, the notice requirements of T.C.A. 35-5-101 have been met.

All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, but the undersigned will sell and convey only as Substitute Trustee.

If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to them and the Sale will be subject to the applicable governmental entities' right to redeem the property as required by 26 U.S.C. 7425 and T.C.A. 667-1-1433.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the purchase price. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

MWZM File No. 16-002128-670
MACKEY WOLF ZIENTZ & MANN, P.C., Substitute Trustee(s)
PREMIER BUILDING, SUITE 404
5217 MARYLAND WAY
BRENTWOOD, TENNESSEE 37027
PHONE: (615) 238-3630
EMAIL: TNSALES@MWZMLAW.COM

SUBSTITUTE TRUSTEE'S SALE
Sale at public auction will be on **September 8, 2017 on or about 12:00PM local time**, at the Southwest Corner, Adams Avenue Entrance of the Shelby County Courthouse, Memphis, Tennessee, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by BERNICE MULL, to MICHAEL T. BATES, Trustee, on August 5, 2005, as Instrument No. 05134118 in the real property records of Shelby County Register's Office, Tennessee.

Owner of Debt: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR GSAMP TRUST 2006-HE1

The following real estate located in Shelby County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

LAND SITUATED IN SHELBY COUNTY, TENNESSEE TO WIT: LOT 115, MEADOW VILLAGE IN MILLER'S POND P.U.D., AS SHOWN ON PLAT OF RECORD IN V3 4954, IN THE REGISTER'S OFFICE OF SHELBY COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

BEING THE SAME PROPERTY CONVEYED TO GRANTOR, SONYA M. MULL AND BERNICE MULL, HEREIN BY WARRANTY DEED OF RECORD AT INSTRUMENT NUMBER FR 7291, DATED FEBRUARY 5, 1995, FILED FEBRUARY 14, 1996, IN THE REGISTER'S OFFICE OF SHELBY COUNTY, TENNESSEE.

ALSO BEING THE SAME PROPERTY CONVEYED TO GRANTOR BY QUIT CLAIM DEED OF RECORD BEING RECORDED SIMULTANEOUSLY HEREWIT IN SAID REGISTER'S OFFICE.

Tax ID: 081070 F00045

Current Owner(s) of Property: **BERNICE MULL**

The street address of the above described property is believed to be 2949 MILLERS POND DRIVE, MEMPHIS, TN 38119, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION.

THE RIGHT IS RESERVED TO ADJOIN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME

Legal Notices

PUBLIC NOTICE

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.

Ad Number:

0001160205

Insertion Number:

N/A

Size:

1 Col x 3 in

Color Type:

0

Advertiser:

Tennessee Press Service

Agency:

Tennessee Press Service

Section-Page-Zone(s):

C-6-All

Description:

\$17.6995 TN



classifieds

wheels « homes « merch « announce « jobs

place an ad online 24/7 at Tennessean.com/classifieds | call 615-242-SALE

ALL CLASSIFIED ADS are subject to the applicable rate card, copies of which are available from our Advertising Dept. All ads are subject to approval before publication. The Tennessean reserves the right to edit, refuse, reject, classify or cancel any ad at any time. Errors must be reported in the first day of publication. The Tennessean shall not be liable for any loss or expense that results from an error in or omission of an advertisement. No refunds for early cancellation of order.

In some cases, statutes or regulations apply to advertising; you should consult a legal advisor in appropriate circumstances. We make no certifications, warranties, or representations that your advertising complies with laws. You are solely and exclusively responsible for your own advertising or advertising which you have placed.

Public Notices

PUBLIC NOTICE

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.

0002322349 SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated MAY 29, 2012, executed by JUSTIN L. GROSS, AN UNMARRIED MAN, to FMLS, INC., A RESIDENT OF CHATTANOOGA, TENNESSEE, Trustee, of record in RECORD BOOK 410, PAGE 886, for the benefit of REGIONS BANK D/B/A REGIONS MORTGAGE in the Register's Office for CHEATHAM County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for CHEATHAM County, Tennessee, to secure the indebtedness described; the entire indebtedness having been declared due and payable by, REGIONS BANK D/B/A REGIONS MORTGAGE being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and, as provided in said Deed of Trust, I, J. PHILLIP JONES/JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on, WEDNESDAY, SEPTEMBER

Continued from last column

13, 2017 AT 10:00 A.M. (LOCAL TIME), AT THE OLD FRONT DOOR, CLOSEST TO MAIN STREET, AT THE CHEATHAM COUNTY COURTHOUSE, IN THE CENTER OF THE SQUARE, IN ASHLAND CITY, CHEATHAM COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in CHEATHAM County, Tennessee, to wit:

PROPERTY LOCATED IN PLAT BOOK 4, PAGE 10, SLIDE 313-B, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION. BEING THE SAME PROPERTY CONVEYED TO JUSTIN L. GROSS BY DEED FROM JAMES BENNETT AND WIFE, LINDA BENNETT, OF RECORD IN RECORD BOOK 410, PAGE 884, REGISTER'S OFFICE FOR CHEATHAM COUNTY, TENNESSEE.

SUBJECT TO ALL EASEMENTS, RESTRICTIVE COVENANTS AND CONDITIONS, AND OTHER MATTERS OF RECORD, INCLUDING ALL ITEMS SET OUT ON ANY APPLICABLE PLAT OF RECORD. THIS IS IMPROVED PROPERTY KNOWN AS 135 ASHLAND DR, ASHLAND CITY, TENNESSEE 37015 (135 ASHLAND DRIVE, ASHLAND CITY, TENNESSEE 37015).

MAP 050H GRP CTRL MAP 049D PARCEL 056.00. THE SALE OF THE SUBJECT PROPERTY IS WITHOUT WARRANTY OF ANY KIND, AND IS FURTHER SUBJECT TO THE RIGHT OF ANY TENANT(S) OR OTHER PARTIES ENTITLED IN POSSESSION OF THE PROPERTY. ANY REPRESENTATION CONCERNING ANY ASPECT OF THE SUBJECT PROPERTY BY A THIRD PARTY IS NOT THE REPRESENTATION/RESPONSIBILITY OF TRUSTEE(S)/SUBSTITUTE TRUSTEE(S) OR THEIR OFFICE.

THIS SALE IS SUBJECT TO ANY UNPAID TAXES, IF ANY, ANY PRIOR LIENS OR ENCUMBRANCES, LEASES, EASEMENTS AND ALL OTHER MATTERS WHICH TAKE PRIORITY OVER THE DEED OF TRUST UNDER WHICH THIS FORECLOSURE SALE IS CONDUCTED, INCLUDING BUT NOT LIMITED TO THE PRIORITY OF ANY FIXTURE FILING. IF THE U.S. DEPARTMENT OF THE TREASURY/ INTERNAL REVENUE SERVICE, THE STATE OF TENNESSEE DEPARTMENT OF REVENUE, OR THE STATE OF TENNESSEE DEPARTMENT OF LABOR AND WORK FORCE DEVELOPMENT ARE LISTED AS INTERESTED PARTIES IN THE ADVERTISEMENT, THEN THE NOTICE OF THIS FORECLOSURE SALE IS BEING GIVEN TO THEM, AND THE SALE WILL BE SUBJECT TO ALL APPLICABLE GOVERNMENTAL ENTITIES RIGHT TO REDEEM THE PROPERTY, ALL AS REQUIRED BY 26 U.S.C. 7425, T.C.A. 67-1-1432, AND 28 U.S.C. 2410 (C). THE NOTICE REQUIREMENTS OF T.C.A. 35-5-101 ET SEQ. HAVE BEEN MET.

Continued to next column

Continued from last column

SURE IS BEING GIVEN TO THEM, AND THE SALE WILL BE SUBJECT TO ALL APPLICABLE GOVERNMENTAL ENTITIES RIGHT TO REDEEM THE PROPERTY, ALL AS REQUIRED BY 26 U.S.C. 7425, T.C.A. 67-1-1433, AND 28 U.S.C. 2410 (C). THE NOTICE REQUIREMENTS OF T.C.A. 35-5-101 ET SEQ. HAVE BEEN MET.

THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TRUSTEE/SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO RESCIND THE SALE IN THE EVENT THE HIGHEST BIDDER DOES NOT HONOR THE HIGHEST BID WITHIN 24 HOURS. THE NEXT HIGHEST BIDDER AT THE NEXT HIGHEST BID WILL BE DEEMED THE SUCCESSFUL BIDDER.

OTHER INTERESTED PARTIES: MIDLAND FUNDING, LLC. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

This is improved property known as 135 ASHLAND DR, ASHLAND CITY, TENNESSEE 37015 (135 ASHLAND DRIVE, ASHLAND CITY, TENNESSEE 37015). J. PHILLIP JONES/JESSICA D. BINKLEY, SUBSTITUTE TRUSTEE, 1800 HAYES STREET NASHVILLE, TN 37203 (615) 254-4430 www.phillipjoneslaw.com F17-0692 Run: Aug 7, 14, 21, 2017

0002322344 SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated APRIL 22, 2010, executed by GARRY LYNN SIMERLY, AND WIFE KAREN SIMERLY, THEIR HEIRS AND ASSIGNS, to J. PHILLIP JONES, A RESIDENT OF NASHVILLE, TENNESSEE, Trustee, of record in BOOK R2114, PAGE 500 AS MODIFIED IN BOOK R2413, PAGE 439; (SEE SUBORDINATION AGREEMENT OF RECORD IN BOOK R2114, PAGE 497 WHEREIN THE DEED OF TRUST OF RECORD IN BOOK R2002, PAGE 1192 IS SUBORDINATED TO THE DEED OF TRUST OF RECORD IN BOOK R2114, PAGE 500), for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR U.S. BANK N.A., EXISTING UNDER THE LAWS OF THE UNITED STATES, 4801 FREDERICA STREET, OWENSBORO, KY 42301, in the Register's Office for MAURY County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for MAURY County, Tennessee, to secure the indebtedness described;

Continued to next column

Continued from last column

WHEREAS, the said Deed of Trust was last assigned to U.S. BANK NATIONAL ASSOCIATION, the entire indebtedness having been declared due and payable by U.S. BANK NATIONAL ASSOCIATION, 4801 FREDERICA STREET, OWENSBORO, KY 42301 0000, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/ JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on THURSDAY, AUGUST 31, 2017 AT 10:00 A.M., LOCAL TIME AT THE MAIN ENTRANCE OF THE MAURY COUNTY COURTHOUSE, 41 PUBLIC SQUARE, IN COLUMBIA, MAURY COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in MAURY County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF MAURY, TENNESSEE: THE FOLLOWING DESCRIBED PROPERTY: TRUSTED IN MAURY COUNTY, TENNESSEE, BEING ALL OF LOT NO. 102, ON THE PLAN OF VILLAGE ON CLAREMONT, SECTION 1, AS SHOWN BY PLAT APPEARING OF RECORD IN PLAT BOOK 6, PAGE 574B; OF THE REGISTER'S OFFICE OF MAURY COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR MORE COMPLETE DETAILS OF SAID LOT.

BEING THE SAME PARCEL CONVEYED TO GARRY LYNN SIMERLY AND KAREN SIMERLY FROM CHARLES D. WENDT AND VICKI A. WENDT, BY VIRTUE OF A DEED DATED 7/23/2007, RECORDED 7/25/2007, IN DEED BOOK 11996, PAGE 1199, AS INSTRUMENT NO. 07012340 COUNTY OF MAURY, STATE OF TENNESSEE. ASSESSOR'S PARCEL NUMBER: 060124J A 01900 ALSO BEING THE SAME PROPERTY CONVEYED FROM GARRY LYNN SIMERLY AND KAREN SIMERLY TO GARRY LYNN SIMERLY BY QUITCLAIM DEED DATED AUGUST 13, 2010 OF RECORD IN BOOK R2125, PAGE 1128, REGISTER'S OFFICE FOR MAURY COUNTY, TENNESSEE. SEE ALSO DOUBLE BARREL QUITCLAIM DEED DATED MARCH 3, 2014 FROM GARRY LYNN SIMERLY TO GARRY LYNN SIMERLY AND WIFE TAMMY SIMERLY OF RECORD IN BOOK R2288, PAGE 1365, AS CORRECTED BY SCRIVENER'S AFFIDAVIT IN BOOK R2404, PAGE 1023, REGISTER'S OFFICE FOR MAURY COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS 1039 CLAREMONT DR, COLUMBIA, TN 38401. MAP 1240 GRP A CTRL MAP 124J PARCEL 019.00 THE SALE OF THE SUBJECT

Continued to next column

Continued from last column

PROPERTY IS WITHOUT WARRANTY OF ANY KIND, AND IS FURTHER SUBJECT TO THE RIGHT OF ANY TENANT(S) OR OTHER PARTIES ENTITLED IN POSSESSION OF THE PROPERTY. ANY REPRESENTATION CONCERNING ANY ASPECT OF THE SUBJECT PROPERTY BY A THIRD PARTY IS NOT THE REPRESENTATION/RESPONSIBILITY OF TRUSTEE(S)/SUBSTITUTE TRUSTEE(S) OR THEIR OFFICE.

THIS SALE IS SUBJECT TO ANY UNPAID TAXES, IF ANY, ANY PRIOR LIENS OR ENCUMBRANCES, LEASES, EASEMENTS AND ALL OTHER MATTERS WHICH TAKE PRIORITY OVER THE DEED OF TRUST UNDER WHICH THIS FORECLOSURE SALE IS CONDUCTED, INCLUDING BUT NOT LIMITED TO THE PRIORITY OF ANY FIXTURE FILING. IF THE U.S. DE-

Continued to next column

Public Notices

0002315866
IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF TENNESSEE

In re: **WERTHAN PACKAGING, INC.,** Case No. 3:16-bk-08624
NOTICE OF (A) THE DEADLINE FOR CASTING VOTES TO ACCEPT OR REJECT THE PROPOSED FIRST AMENDED JOINT PLAN OF LIQUIDATION; (B) THE HEARING TO CONSIDER CONFIRMATION OF THE PROPOSED FIRST AMENDED JOINT PLAN OF LIQUIDATION; AND (C) RELATED MATTERS PLEASE TAKE NOTICE THAT:

On July 25, 2017, the above-captioned debtor and debtor in possession (the "Debtor") and the Official Committee of Unsecured Creditors (the "Committee," and together with the Debtor, the "Plan Proponents"), filed the Debtor's and Committee's First Amended Joint Plan of Liquidation of Under Chapter 11 the Bankruptcy Code and a First Amended Disclosure Statement. Pursuant to an Order of the Court dated July 28, 2017, the Disclosure Statement and certain related materials have been approved for solicitation of votes to accept or reject the Plan.

A hearing to consider confirmation of the Plan will be held before the Honorable Randal S. Mashburn, United States Bankruptcy Judge, at the United States Bankruptcy Court for the Middle District of Tennessee, Courtroom 1, Customs House, 701 Broadway, Nashville, TN 37203, on **September 19, 2017 at 9:00 a.m., Central Time**. Holders of claims against the Debtor as of July 25, 2017 shall receive a Ballot for voting on the Plan, with a Ballot receipt envelope. Ballots will contain instructions for voting to accept or reject the Plan. Completed Ballots must be returned as directed, and actually received by 5:00 p.m., Central time, on **Wednesday, September 6, 2017**.

If you wish to challenge the allowance or disallowance of your claim for voting purposes, you must file a motion, pursuant to Rule 3018(a) of the Federal Rules of Bankruptcy Procedure for an order temporarily allowing your Claim (a "Rule 3018 Motion") and serve such motion on Debtor's counsel, so that it is filed and actually received by 4:00 p.m. (Central Time) on **August 30, 2017**. A hearing to consider any timely filed Rule 3018 Motions will be held before Judge Mashburn on **September 5, 2017 at 9:00 a.m., Central Time**.

Objections, if any, to confirmation of the Plan must: (a) be in writing; (b) state the name and address of the objecting party and the nature of the Claim or Interest of such party; (c) state with particularity the basis and nature of any objection to the confirmation of the Plan; and (d) be filed with the Court and served so that they are received by 5:00 p.m. (Central Time) on **September 6, 2017**. The Plan Proponents' deadline to file a consolidated reply to such objections is **September 12, 2017**.

Copies of the Disclosure Statement (with all exhibits filed with the Court) and the Plan are available for review by parties in interest during normal business hours at the offices of: Bass, Berry & Sims PLC, located at 150 Third Avenue South, Suite 2800, Nashville, Tennessee 37201. Electronic copies of the Disclosure Statement (with all exhibits filed with the Court) and the Plan in pdf format can be obtained via email by contacting Debtor's counsel at the address below.

Dated: July 28, 2017
Nashville, Tennessee
Paul G. Jennings, Esq.
Gene L. Humphreys, Esq.
BASS, BERRY & SIMS PLC
150 Third Avenue South, Suite 2800
Nashville, Tennessee 37201
Telephone: (615) 742-6200
Facsimile: (615) 742-6293
pjennings@bassberry.com
ghumphreys@bassberry.com
Attorneys for Debtor, Werthan Packaging, Inc.

PARTMENT OF THE TREASURY/ INTERNAL REVENUE SERVICE, THE STATE OF TENNESSEE DEPARTMENT OF REVENUE, OR THE STATE OF TENNESSEE DEPARTMENT OF LABOR AND WORK FORCE DEVELOPMENT ARE LISTED AS INTERESTED PARTIES IN THE ADVERTISEMENT, THEN THE NOTICE OF THIS FORECLOSURE IS BEING GIVEN TO THEM, AND THE SALE WILL BE SUBJECT TO ALL APPLICABLE GOVERNMENTAL ENTITIES RIGHT TO REDEEM THE PROPERTY, ALL AS REQUIRED BY 26 U.S.C. 7425, T.C.A. 67-1-1432, AND 28 U.S.C. 2410 (C). THE NOTICE REQUIREMENTS OF T.C.A. 35-5-101 ET SEQ. HAVE BEEN MET.

THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE.

Continued to next column

Public Notices

HOW CAN YOU MOVE THE NEEDLE?

WHEN YOU'RE SITTING STILL.

TO MAKE A CONNECTION, CONSUMERS NEED TO BE MOVED; TO FEEL EMOTION. Adding video can increase conversion rates as much as 40%. Rolling across our rich, digital platforms, video helps your customers see, hear and feel your message loud and clear. Your competition may be talking but with video, your business will speak volumes.

Source: Lightswitch, Forrester

Take your share.

DOWNLOAD OUR DIGITAL TRENDS WHITEPAPER | (888) 573.4773 | tnmedia.com/takeyourshare