

STATE OF TENNESSEE
FISCAL YEAR 2022-23
CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT



TENNESSEE HOUSING DEVELOPMENT AGENCY
TENNESSEE DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT
TENNESSEE DEPARTMENT OF HEALTH

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan.

The Consolidated Annual Performance and Evaluation Report (CAPER) serves as the State of Tennessee's annual performance report to the U.S. Department of Housing and Urban Development (HUD) for five formula grant programs: Community Development Block Grant (CDBG), Emergency Solutions Grants (ESG), Home Investment Partnership Program (HOME), Housing Trust Fund (HTF), and Housing Opportunities for Persons Living with AIDS (HOPWA). The reporting period for this Fiscal Year's (FY 22-23) CAPER is July 1, 2022 – June 30, 2023.

A brief description of the grant programs, expenditures for FY 22-23, notable achievements, and the names of the administering state agencies are as follows:

Community Development Block Grant (CDBG): The primary purpose of this program is to develop and improve public facilities and infrastructure across Tennessee. CDBG awarded 65 contracts to city governments, county governments, and other subrecipients, totaling \$22,417,087.28 of funding. This amount includes the FY 22-23 award amount plus additional funds that were recaptured, unspent funds from completed projects from previous years, and CDBG loan repayment funds from the CDBG Economic Development Loan Program. A total of 690,178 persons, of whom 421,475 are low- and moderate-income (LMI) persons, will be assisted. Tennessee's Department of Economic and Community Development (ECD) administers the CDBG program.

Community Development Block Grant - Recovery Housing Program (CDBG-RHP): The purpose of this program is to develop transitional housing for persons in recovery from substance use disorders. CDBG-RHP has awarded \$952,698 in funds from FY 22-23 allocations. Environmental reviews are underway. Acquisitions and bidding are expected to occur in the fall of 2023. ECD administers the CDBG-RHP program.

Emergency Solutions Grants (ESG): The purpose of the ESG program is to provide services to enable persons experiencing homelessness or those at risk of becoming homeless to regain stability in permanent housing. The ESG program expended \$2,779,684.75 of funding for this reporting period. ESG awarded contracts to 27 agencies and cities. Total ESG funding during the reporting period assisted more than 4,800 low-, very low-, and extremely low-income persons. Of the ESG beneficiaries who reported their status, 193 were veterans, 392 were chronically homeless, 909 were children, and 355 were fleeing domestic violence. The Tennessee Housing Development Agency (THDA) administers the ESG program.

HOME Investment Partnership Program: The purpose of the HOME program is to promote the production, preservation, and rehabilitation of single family housing for low-income households. The HOME program expended \$10,713,821.72 in funds during FY 22-23. In addition, HOME completed a total of 123 housing units in FY 22-23. Previous years' allocations funded these units, since HOME projects take multiple years to complete. Of the 123 households assisted, 36 were extremely low-income, 31 very low-income, and 56 low-income. THDA administers the HOME program.

Housing Trust Fund (HTF): The purpose of the HTF program is to develop and rehabilitate rental housing for households with incomes at or below 30 percent of the area median income (AMI). The HTF program expended \$5,380,779.66 in FY 22-23. Like HOME projects, HTF projects take multiple years to complete. 45 HTF units were completed and put into service in FY 22-23. THDA administers the HTF program.

Housing Opportunities for Persons With AIDS (HOPWA): The purpose of this program is to provide housing and services benefitting low-income persons living with HIV/AIDS and their families. The HOPWA program expended \$1,437,865.78 to six project sponsors across the state and for State of Tennessee administrative activities. HOPWA funds are used to provide assistance in the following categories: Tenant Based Rental Assistance (TBRA), short term rental assistance, mortgage and utility assistance (STRMU), supportive services, permanent housing placement, resource ID, and ongoing housing case management. The HOPWA program served 608 qualifying individuals and their families in need of HOPWA services during FY 22-23. The Tennessee Department of Health (DOH) administers the HOPWA program.

In addition, descriptions of temporary programs to respond to the COVID-19 pandemic with funding from the CARES Act are as follows:

CDBG-CV: The purpose of this program is to fund community development, public facilities, and infrastructure projects related to the impacts of the COVID-19 pandemic. An amended action plan for use of the \$53,248,623 in funding was submitted in August 2021. Approximately half of CDBG-CV funds have been awarded, and the remaining half will be awarded in the fall of 2023. With HUD's waiver of the 80 percent expenditure requirement, the state has through July 2026 to expend the funds. CDBG submitted a substantial amendment to HUD in September 2023 to allow the award of more shovel-ready activities. ECD administers the CDBG-CV program.

ESG-CV: The purpose of this program is to provide support to previous and current ESG grantees, CoC partners, HMIS Leads, cities, and service providers to prevent, prepare for, and respond to the impacts of the COVID-19 pandemic. Tennessee received three Nonentitlement ESG-CV allocations, totaling \$34,164,458.59. ESG-CV expended \$6,935,924.14 in this reporting period. As of June 30, 2023, ESG-CV has served a total of 19,328 persons, including 833 veterans, 1,790 people experiencing chronic homelessness, 5,010 children, and 1,112 persons fleeing domestic violence. These numbers reflect total people served with ESG-CV funds, not just those served during this reporting period. Because of this, these accomplishments are not reflected in the yearly outcome tables in IDIS. THDA administers the ESG-CV program.

Program Year Goals and Outcomes

Some of the goals may have been prioritized or accomplished in prior years, or may be scheduled to be completed in future years, according to the Consolidated Plan and/or based on priority needs and

funding available.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Program Year Outcomes
Creation and preservation of affordable housing	Affordable Housing	HOME: \$10,713,821.72 CDBG: \$525,000 HTF: \$5,380,779.66 LIHC/MTBA: \$40,530,082 S8RA: \$235,365,776 HCV: \$44,777,682 TN HTF: \$1,923,000 CITC: \$414,946,848	Rental units constructed	Household Housing Unit	HTF: 45 LIHC: 324 TN HTF: 0 CITC: 1203
			Rental units rehabilitated	Household Housing Unit	LIHC: 202 TN HTF: 0 CITC: 953
			Homeowner housing added	Household Housing Unit	HOME: 17 CITC: 80
			Homeowner housing rehabilitated	Household Housing Unit	HOME: 82 CDBG: 6 TN HTF: 426 CITC: 0
			Direct financial assistance to homebuyers	Households Assisted	HOME: 24 HCV: 45
			Tenant-based rental assistance / Rapid rehousing	Households Assisted	HCV: 6,567 S8RA: 26,043
Fair housing	Affordable Housing Public Housing Homeless	Homeowner Counseling/Homebuyer Education: \$142,300	Other	Households Assisted	Homeowner Counseling/Hom ebuyer Education: 751
Physical infrastructure development	Non-Housing Community Development	CDBG: \$13,249,940	Public facility or infrastructure activities for low/moderate income housing benefit	Households (Persons) Assisted	CDBG: 117,529
Preserve homeless facilities & supportive services	Homeless	ESG: \$2,779,684.75 ESG-CV: \$6,935,924.14	Tenant-based rental assistance / Rapid rehousing	Households Assisted	ESG: 566

Goal	Category	Source / Amount	Indicator	Unit of Measure	Program Year Outcomes
			Homeless person overnight shelter	Persons Assisted	ESG: 2,227
			Homelessness prevention	Persons Assisted	ESG: 243
Preserve housing for persons with AIDS/HIV	Affordable Housing Non-Homeless Special Needs	HOPWA: \$1,982,098 Leveraged Funds Ryan White: \$0	Tenant-based rental assistance / Rapid rehousing	Households Assisted	HOPWA: 89
			Overnight/emergency shelter/transitional housing beds added	Beds	HOPWA: 63
			Homelessness prevention	Persons Assisted	HOPWA: 287
			Supportive services	Persons Assisted	HOPWA: 507
Revitalize disinvested areas & improve livability	Non-Housing Community Development	CDBG: \$13,805,237.50	Other	Other (Persons Assisted)	CDBG: 566,094
TA, Job/Business Development, Administration	Non-Housing Community Development	CDBG: \$945,341 CDBG-RHP: \$50,100	Other	Other	CDBG: 0 CDBG-RHP: 0

Goal	Category	Source / Amount	Indicator	Unit of Measure	Program Year Outcomes
Business Support and Technical Assistance	Non-Housing Community Development	CDBG-CV: \$10,870	Businesses assisted	Businesses Assisted	CDBG-CV: 10
Addressing Food Access and Insecurity	Non-Housing Community Development	CDBG-CV: \$14,975,000	Public service activities other than low/moderate income housing benefit	Persons Assisted Jobs created/retained Businesses Assisted	CDBG-CV: 616,568
Broadband expansion and Internet Access	Non-Housing Community Development	CDBG-CV: \$ 0	Public facility or infrastructure activities for low/moderate income housing benefit Public service activities other than low/moderate income housing benefit	Households Assisted Persons Assisted	CDBG-CV: 0 CDBG-CV: 0
Daycare Assistance	Non-Housing Community Development	CDBG-CV: \$8,388,499	Public service activities other than low/moderate income housing benefit	Persons Assisted	CDBG-CV: 1,320
Create recovery transitional housing	Non-Homeless Special Needs	CDBG-RHP: \$952,698	Persons assisted	Persons Assisted	CDBG-RHP: 20

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

One of the State of Tennessee's highest housing priority areas is to provide affordable housing opportunities throughout the state. Strategies to address this include preserving the existing affordable

housing stock, increasing new affordable housing, or creating new homeownership opportunities. The State has made progress on each aspect of this priority area during this reporting period.

With regard to preserving the affordable housing stock, HOME grantees completed 82 housing rehabilitations projects in FY 22-23. To increase the number of new affordable housing units and create new homeownership opportunities, HOME completed 17 single-family new construction units during this reporting period, and HTF completed 45 rental units. Note that, in addition to the Consolidated Planning programs, other THDA programs including the Community Investment Tax Credit (CITC) Program, the Low Income Housing Credit (LIHC) Program, Multifamily Bond Authority Program, and the Tennessee Housing Trust Fund also contribute to the state's goal of preserving and developing new housing opportunities for Tennesseans.

CDBG funds in Tennessee are primarily awarded to water and sewer public infrastructure projects and public facilities projects. These activities contribute to the state's priority to provide for the viability of communities through ensuring infrastructure development, community livability, health and safety, and targeting economic distress. For FY 22-23, approximately 48 percent of CDBG funds were used for infrastructure development, and approximately 46 percent for community livability, health and safety projects.

In addition, CDBG funds some affordable housing activities. For example, the CDBG program expects to rehabilitate six low- to moderate-income (LMI) owned houses with FY 22-23 awards. In addition, the state anticipates creating new transitional recovery housing to benefit at least 20 people with the FY 22-23 CDBG-RHP awards. This will be accomplished through the funding of two grant activities: one to acquire and rehabilitate an existing house to be converted and the other to construct new housing units.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

	CDBG*	HOME	ESG*	HOPWA*	HTF	Total
Race						
White	616,104	86	3,124	339	24	619,677
Black/African American	43,205	33	1,418	195	19	44,870
Asian	10,122	-	25	1	-	10,148
American Indian or American Native	1,152	-	61	2	-	1,215
Native Hawaiian or Other Pacific Islander	761	-	11	1	-	773
Other/Multi-racial	18,834	4	306	71	2	19,217
Total	690,178	123	4,892	608	45	695,846
Ethnicity						
Hispanic	25,654	4	194	16	2	25,870
Non Hispanic	664,524	119	4,498	-	43	669,184
Unknown	-	-	153	592	-	745

*CDBG, ESG, and HOPWA represent individual level demographic data, while HTF and HOME represent household level demographics.

Note: Some programs are missing client data either because the program did not collect the data or a client preferred not to report. As a result, the totals for race and ethnicity may not always match. In addition, other/multiracial totals are not collected in IDIS, but are reported here.

Narrative

The demographic characteristics of the CDBG-RHP and CDBG-CV funds are unknown at this time. Due to the design of these programs, demographic characteristics will not be known until the completion of the activities. Therefore, this information is not included in the table above.

In addition, the demographic data for ESG-CV is only available for all persons served since the beginning of the program in 2020. Therefore, it is not included in the table above, which captures the demographic characteristics of program beneficiaries for FY 22-23.

CR-15 - Resources and Investments

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	CDBG	\$27,580,177.50	\$22,417,087.28
CDBG-RHP	CDBG-RHP	\$952,698.00	\$0.00
CDBG-CV	CDBG-CV	\$23,374,369.00	\$2,555,119.76
HOME	HOME	\$15,495,291.00	\$10,713,821.72
HOPWA	HOPWA	\$1,982,098.00	\$1,437,865.78
ESG	ESG	\$3,291,827.00	\$2,779,684.75
ESG-CV	ESG-CV	\$34,164,458.59	\$6,935,924.14
Housing Trust Fund	Housing Trust Fund	\$10,916,268.00	\$5,380,779.66
LIHC/MTBA*	LIHC/MTBA	-	\$40,530,082.00
Section 8 Rental Administration	S8RA	-	\$235,365,776.00
Housing Counseling/Homebuyer Education**	Homebuyer Education	-	\$142,300.00
TN Housing Trust Fund	TN HTF	-	\$1,923,000.00
CITC	CITC	-	\$319,666,927.00
Housing Choice Vouchers***	HCV	-	\$44,777,682.00

*The amount expended represents the following: 1) an award allocated/closed for one Multi-family Tax Exempt Bond Authority project, 2) the one-year award amount for the 4% LIHC allocation for two projects, 3) and the one-year award for the 9% LIHC allocation for one project. Three projects were placed in service during FY 22-23.

**The amount expended represents only the HUD Housing Program grant expenditures without administrative funding.

*** The amount expended represents Housing and Utility Assistance Payment expenditures for all HCV programs: Mainstream Voucher Program, Section 811 Non-elderly Disabled (NED) & HCV for Homeownership, not including administrative funding.

Narrative

CDBG-RHP funds from FY 22-23 allocations have been awarded, and environmental reviews are underway. Acquisitions and bidding are expected to occur in the fall of 2023.

Approximately half of CDBG-CV funds have been awarded, and the remaining half will be awarded in the fall of 2023. With HUD's waiver of the 80 percent expenditure requirement, the state has through July 2026 to expend the funds. CDBG submitted a substantial amendment to HUD in September 2023 to allow the award of more shovel-ready activities.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Non-Entitlement Statewide Grant Allocation Priority	87%	87%	State Funding Priority
Statewide Grant Allocation Priority	13%	13%	State Funding Priority

Narrative

For some programs, funds were directed to areas of the state with the greatest need and/or areas that have had disproportionately fewer funds made available to them in previous years. For example, all applicants for CDBG funding are scored with respect to community need and the relationship between the county's unemployment rate and per capita income. All CDBG applicants (other than those considered under the slums and blight and urgent need national objectives) must serve residential areas where at least 51 percent of the residents are low- and moderate-income persons. In addition, the HOME program uses the Not Proportionately Served measure to advantage counties that did not receive as many HOME funds per capita as other counties in previous years. The HOME competition also divides the resources between urban and rural counties to ensure that the state's HOME program serves a mixture of urban and rural counties.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

CDBG: HUD does not require CDBG to have match requirements. Tennessee's CDBG program, however, awards many projects each year that will be completed on publicly-owned property, particularly water and sewer system improvement projects where work is often done at water and wastewater treatment plants or other similar properties.

ESG: The ESG program requires grantees to provide a dollar-for-dollar match for ESG funds. All grantees must supplement their ESG funds with equal amounts of funds or in-kind support from non-ESG sources. Matching funds or in-kind support must be provided after the date of the grant award to the recipient and within the period of the ESG contract with THDA.

HOME: THDA awards points in its application scoring matrix to encourage applicants to leverage additional resources with the HOME program, including resources like the Federal Home Loan Bank of Cincinnati, other federal funds (including the Self-Help Homeownership Opportunity Program), local agency resources, and homeowner contributions. Additionally, homes constructed by Community Housing Development Organizations (CHDOs) will often use the THDA mortgage revenue bond financed first mortgage program as leverage to provide an affordable low-interest, fixed-rate loan for the home buyer.

HTF: Though match and leveraging are encouraged in the development budget of the proposed projects, neither are required. However, applicants receive additional points in the competitive application scoring process for providing match and/or leverage to the projects. In most cases, leverage was included in the projects through competitive grants from the Tennessee State Housing Trust Fund and tax credits from Community Investment Tax Credits (CITC) or the Low Income Housing Credits (LIHC). In addition, some applicants who were Public Housing Authorities (PHAs) brought leverage, and in some cases match, by providing owner equity to the projects.

HOPWA: HUD does not require HOPWA to have match requirements. In the State of Tennessee, however, the HOPWA program sometimes utilizes Ryan White Part B Program funding as leveraging in the state administration of the program. For FY 22-23, HOPWA did not leverage Ryan White funds.

HOME MATCH REPORT

The match information below is from the federal fiscal year October 1, 2021 - September 30, 2022, since Tennessee's CAPER reporting deadline is September 28, 2023.

Fiscal Year Summary – HOME Match	
Source of Match	Amount
1. Excess match from prior Federal fiscal year	\$3,446,893.47
2. Match contributed during current Federal fiscal year	\$631,464.02
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	\$4,078,357.49
4. Match liability for current Federal fiscal year	\$0.00
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	\$4,078,357.49

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
14842	02/15/2022	\$863	\$53,427	-	-	-	-	\$454,290
15088	01/14/2022	\$1,000	\$57,993	-	-	-	-	\$58,923
15112	01/28/2022	\$1,400	440,877	-	-	-	-	\$42,277
15194	06/15/2022	\$0	\$49,237	-	-	-	-	\$49,237
15240	03/11/2022	\$0	\$248	-	-	-	-	\$248
15306	12/09/2021	\$0	\$840	-	-	-	-	\$1,740
15468	01/20/2022	\$3,606	\$84,091	-	-	-	-	\$87,697
15477	12/17/2021	\$41,423	41,998	-	-	-	-	\$43,421
15487	12/22/2021	\$0	\$46,516	-	-	-	-	\$46,516
15523	11/19/2021	\$2,650	488,288	-	-	-	-	\$90,878
15610	04/20/2022	\$1,964	\$36,188	-	-	-	-	\$38,152
15621	02/25/2022	\$2,600	486,060	-	-	-	-	\$88,660
15720	07/29/2022	\$0	\$80,379	-	-	-	-	\$80,379
15733	09/01/2022	\$15,000	\$128,660	-	-	-	-	\$143,660

HOME Minority Business Enterprise / Women's Business Enterprise (MBE/WBE) Report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period	Amount received during reporting period	Total amount expended during reporting period	Amount expended for TBRA	Balance on hand at end of reporting period
\$0	\$264,079.42	\$264,079.42	\$0	\$0

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	\$0	\$0	\$0	\$0	\$0	\$0
Number	0	0	0	0	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	\$0	\$0	\$0	\$0	\$0	\$0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	\$0	40	\$0			
Number	0	0	0			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	\$0	\$0	\$0			

Note: Totals for non-MBE and non-WBE were not calculated.

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	\$0	\$0	\$0	\$0	\$0	\$0

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0	0			
Businesses Displaced		0	0			
Nonprofit Organizations Displaced		0	0			
Households Temporarily Relocated, not Displaced		0	0			
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	\$0	\$0	\$0	\$0	\$0	\$0

CR-20 - Affordable Housing

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	Actual
Number of Homeless households to be provided affordable housing units	ESG: 451 HCV: 44 HOPWA: 17
Number of Non-Homeless households to be provided affordable housing units	ESG: 198 CITC: 3191 HOME: 22
Number of Special-Needs households to be provided affordable housing units	CDBG-RHP: 20 HOPWA: 57* TN HTF: 86 HCV: 2906*

*Households with at least one person reporting a disability.

	Actual
Number of households supported through Rental Assistance	HOPWA: 408 ESG: 1230 S8CA: 26,043 HCV: 6,667 HOME: 15
Number of households supported through The Production of New Units	HOME: 17 CITC: 1283 TN HTF: 288 LIHC: 324 HTF: 45
Number of households supported through Rehab of Existing Units	CDBG: 6 HOME: 82 CITC: 953* TN HTF: 499 LIHC: 202
Number of households supported through Acquisition of Existing Units	CITC: 955** TN HTF: 22

*Of the 953 households reported in the table, 124 are rehabilitation only projects. The other 829 are acquisition and rehabilitation projects.

**Of the 955 households reported in the table, 126 are acquisition only. The other 829 are acquisition and rehabilitation projects.

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The actual households supported through the various activities listed above include outcomes for the five formula programs, as well as LIHC, S8RA, HCV, CITC, and the Tennessee Housing Trust Fund. However, it does not include the totals of COVID-19 programs. Depending on the program, this has caused the outcomes to be much greater or fewer than the one-year goals calculated in IDIS. Due to the ongoing impacts of the COVID-19 pandemic, many programs have experienced increased demand, increased funding, or both. Additionally, the clients some programs typically serve may have been served by another program developed in response to COVID-19, or some program activities have been slowed due to supply chain issues and other issues associated with the pandemic.

Discuss how these outcomes will impact future annual action plans.

The Consolidated Planning Partners will adjust our annual housing goals to reflect the programs, resources, and challenges impacting affordable housing in Tennessee. In addition, the State of Tennessee will consult its five-year Consolidated Plan for FY 20-24 to ensure any proposed strategies and changes are aligned to the state's goals. Finally, the state will review the results in past CAPERs to understand progress toward goals and to set realistic goals for future years.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual	HTF Actual
Extremely low-income	139,373	36	45
Low-income	111,232	87	0
Moderate-income	170,870	0	0
Total	421,475	123	45

Extremely low-income households have an income of 30 percent or less of the Area Median Income (AMI). Low-income households have an income of between 30 and 80 percent of the AMI. (Very low-income households, a subset of the low-income households category, have an income of between 30 and 50 percent AMI.) Moderate income households have an income between 80 and 120 percent of AMI.

The income classifications for the beneficiaries of CDBG-RHP and CDBG-CV are unknown at this time. However, the beneficiaries of the CDBG-RHP funds are likely to be LMI persons, and the vast majority of the beneficiaries of the food bank, food insecurity, and child care activities funded with CDBG-CV funds are expected to be LMI persons.

HOME does not serve moderate-income households. Of the households classified as low-income, 31 were considered very low-income (with incomes between 30 and 50 percent of AMI), and 56 were considered low-income (with incomes between 50 and 80 percent of AMI).

HTF only serves extremely low-income households.

In addition to those listed in the table above, In addition, THDA administers many other housing programs that support affordable housing for lower income households.

The LIHC program is a substantial contributor to new and renovated affordable housing units for low-income Tennesseans. For FY 22-23, \$40,530,082 was expended for one Multi-family Bond Authority Program project and two LIHC projects to create or rehabilitate 526 units of affordable housing. In addition, lenders received Community Investment Tax Credits (CITC) on \$414.9M in below market loans or contributions made to eligible non-profit agencies and public housing authorities to assist 3,191 households through a range of housing services and to create or preserve units of affordable rental housing.

The Tennessee Housing Trust Fund (TN HTF) provides funding for several programs within THDA to address significant housing needs. During this reporting period, the Emergency Repair Program helped 338 elderly and/or disabled homeowners with critical home repairs. 88 homes were provide ramps and modifications based on disability needs. 28 homes were bought by low-income homebuyers through TN HTF's support of Habitat for Humanity. However, TN HTF did not hold a grant round for FY 22-23, as the funds usually allocated to a grant round were awarded in gap funds to existing grantees to offset increases in construction costs due to the impacts of the COVID-19 pandemic.

Many low-income homebuyers are also supported with the homebuyer education initiative (HBEI). In total, 1,755 THDA borrowers received homebuyer education during the program year as part of the Great Choice Home Loan Program.

Each of these efforts is critical to affordable housing goals and aligned to decreasing impediments to fair housing choice. More information about any of the programs listed in this section can be found at [THDA.org](https://www.thda.org). Calendar year annual spending and outcomes for these and other THDA programs are detailed in the Investments and Impacts Report.

CR-25 - Homeless and Other Special Needs

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

For the ESG program, street outreach activities are a key component for grantees. These activities include 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. Eligible participants under this category/activity are unsheltered individuals and families who qualify as homeless under Category 1 of HUD's Definition of Homelessness.

Beyond engaging homeless persons through street outreach, grantees of the ESG program continue their support to this population through case management, which includes an assessment of housing and service needs, and coordinating the delivery of individualized services. To reach out to homeless persons and assess their individual needs, ESG grantees provided six main services:

- Engagement: 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 rehousing programs.
- Case Management: 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 participant progress; providing information and referrals to other providers; and developing an individualized housing and service plan, including planning a path to permanent housing stability.
- Emergency health services: outpatient treatment of urgent medical conditions by licensed medical professionals; and providing medication and follow-up services.
- Emergency mental health services: outpatient treatment of urgent mental health conditions by licensed professionals; medication costs and follow up services.
- Transportation travel by outreach workers or other service providers during the provision of eligible outreach activities and the transportation of clients to emergency shelters or other service providers.

- Services to special populations which are essential services that have been tailored to address the needs of homeless youth, victims of domestic violence, and related crimes/threats, and/or people living with HIV/AIDS who are literally homeless.

Addressing the emergency shelter and transitional housing needs of homeless persons

To address emergency shelter and transitional housing needs of homeless persons, ESG grantees rehabilitate existing shelter or convert buildings for the purposes of providing emergency shelter, essential services and operational expenses. Renovation is defined as rehabilitation that involves costs of 75 percent or less of the value of the building before renovation. Major rehabilitation is defined as rehabilitation that involves costs in excess of 75 percent of the value of the building before rehabilitation. Finally, conversion is defined as a change in the use of the building to an emergency shelter for the homeless, where the cost of conversion exceeds 75 percent of the value of the building after conversion. Grantees receiving ESG assistance for major rehabilitation or conversion must maintain the building as a shelter for homeless individuals and families for 10 years; grantees receiving ESG assistance for renovations must maintain the building as a shelter for homeless individuals and families for three years.

In addition to rehabilitation, ESG grantees provide essential services connected to emergency shelter and transitional housing, including services concerned with employment, health, drug abuse, and education, as well as the staff salaries necessary to provide these services. These services may include, but are not limited to, the following: assistance in obtaining permanent housing; medical and psychological counseling and supervision; employment counseling; nutritional counseling; substance abuse treatment and counseling; assistance in obtaining other federal, state and local assistance including mental health benefits; employment counseling; medical assistance; veteran's benefits; and income support assistance such as Supplemental Security Income, food stamps and aid to families with dependent children; other services such as child care, legal services, life skills training, transportation, job placement and job training; and the staff salaries necessary to provide the above services.

Under this category, operating expenses related to the operation of emergency and transitional housing, including but not limited to, maintenance, operation, rent, repair, security, fuel, equipment, insurance, utilities, food and furnishings are also included, which makes the State of Tennessee's efforts under this category possible.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

For the ESG program, eligible activities include those related to preventing persons from becoming homeless and to assist participants in regaining stability in their current or other permanent housing. Specifically, ESG grantees typically provide financial assistance in order to help prevent and rapidly re-house clients in the following ways: pay rental application fees (excludes pet deposit), moving costs, security deposit for rental or utility, payment of rental arrears up to six months, and short-term (up to three months) or medium-term (up to nine months) rental and/or utility assistance.

Under this category, THDA defines these low-income individuals and families as extremely low-income individuals and families with household incomes of at or below 30 percent of AMI 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."

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

To help homeless persons make the transition to permanent housing and independent living, ESG grantees provide financial assistance for the following: moving costs, security deposit for rental or utility, payment of rental arrears up to six months, and short-term (up to 3 months) or medium-term (up to 9 months) rental and/or utility assistance. Under this category, in order to be eligible, individuals and families must meet the definition of homeless, living in an emergency shelter or other place described in the definition provided by HUD.

CR-30 - Public Housing

Actions taken to address the needs of public housing

During this reporting period, THDA met with Public Housing Authority (PHA) Executive Directors and conducted a survey related to seniors/65+ persons residing in public housing and services available on site to inform ongoing discussion surrounding the growing need for affordable housing with integrated services among seniors. The 2023 Qualified Allocation Plan (QAP) for the Low Income Housing Credit (LIHC) program includes a set-aside of up to 25 of the state's competitive housing credit ceiling to assist the redevelopment of public housing units. Within the set-aside, THDA prioritizes applications involving public housing authorities (PHAs), which HUD has selected for the Rental Assistance Demonstration (RAD) program. The 2023 QAP includes a preference for subsequent phases to previously funded RAD conversions. In this way, THDA ensures that local PHAs have the resources necessary to complete largescale multiphase RAD conversions. The 2023 QAP sets aside an additional \$1.7M of Tennessee's annual competitive tax credit authority to assist PHAs awarded a Choice Neighborhoods Initiative (CNI) Implementation Grant from HUD. In this way, THDA is confronting gentrification and helping serve Tennessee's low-income residents and communities. THDA also uses its discretionary basis boost authority under the Housing and Economic Recovery Act (HERA) to ensure that these transactions are financially viable. The 2023 QAP has been approved by the THDA Board of Directors and Governor Lee as of November 30, 2022.

Additionally, PHAs are eligible applicants for the Housing Trust Fund (HTF) and THDA has made a considerable effort to communicate with and encourage PHAs to apply for HTF funds to support their RAD conversions.

Actions taken to encourage public housing residents to become more involved in management and participate in homeownership

THDA created the New Start Loan Program, which is designed to promote the construction of new homes for homeownership opportunities for low- and very-low income Tennesseans, which is often the income range for public housing residents. The New Start Loan Program is a zero percent interest loan program delivered through non-profit organizations with established programs for the construction of single family housing for low- and very-low-income households. The total number of New Start Loans funded during FY 22-23 was 24, an increase from the 17 funded in the previous fiscal year.

THDA manages a Family Self Sufficiency (FSS) program for its Housing Choice Voucher (HCV) Program participants as an effort to enable participants to become self-sufficient or independent of welfare assistance.

The FSS program includes financial counseling and pre-purchase homeownership counseling for participants. FSS participants sign a five-year contract in which they agree to find employment and identify goals for achieving financial independence. Staff assists participants in identifying goals and

provides referrals for resources in the community. Participants are eligible for the establishment of an escrow account, which is based on increased income as a result of employment. The funds in the escrow account may be accessed by the participant once the contract is fulfilled or the family requires an interim disbursement in pursuit of an established goal.

In 1998, the FSS program was mandated to have 181 participants. Since 1998, over 181 participants have graduated from the program, making the program voluntary. THDA has opted to have 175 slots available to Housing Choice Voucher participants. At the end of this reporting period, June 30, 2023, 107 total home closings had occurred using this program.

THDA also offers a homeownership voucher option to participants of the FSS program. The THDA Homeownership Voucher Program offers a mortgage subsidy to low-income families who are not able to afford to purchase a home through traditional financing. With the Homeownership Voucher Program, families typically pay 30 percent of their monthly-adjusted income (or the family's Total Tenant Payment) towards homeownership expenses and THDA pays the difference between the family Total Tenant Payment and the actual monthly mortgage payment. The mortgage assistance payment is paid directly to the lender or loan servicing company and not to the family.

Actions taken to provide assistance to troubled PHAs

Not applicable.

CR-35 - Other Actions

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.

The State of Tennessee implements a number of programs outside of the five Consolidated Planning programs that remove barriers to affordable housing and support our FY 2020-2024 Consolidated Plan. The following programs encourage the preservation and creation of affordable housing units.

Community Investment Tax Credit Program (CITC): In order to encourage the development of affordable housing units, this program enables financial institutions to obtain a credit against the sum total of taxes imposed by the Franchise and Excise Tax Laws when qualified loans, qualified investments, grants or contributions are extended to eligible housing entities for engaging in eligible low income housing activities. Eligible activities include creating or preserving affordable housing for low-income Tennesseans; activities that assist low-income Tennesseans in obtaining safe and affordable housing; activities that build the capacity of an eligible non-profit organization to provide housing opportunities for low-income Tennesseans; and any other low-income housing related activity approved by the THDA Executive Director and the Commissioner of Revenue.

Low Income Housing Credits (LIHC): Another program that encourages the development and preservation of affordable housing is the Low Income Housing Credit (LIHC) program. LIHC is a credit against federal income tax liability each year for 10 years for owners and investors in low-income rental housing. The amount of tax credits is based on the portion of the buildings' total depreciable cost basis dedicated to serving qualified low-income residents. THDA ensures that costs are reasonable and determined in compliance with Section 42 of the Internal Revenue Code.

Multifamily Tax-Exempt Bond Authority (MTBA): The Bond Authority program, like the LIHC program, supports rehabilitation, acquisition and rehabilitation, and new construction of affordable rental units. Municipalities request an allocation of the state's bond authority and sell bonds in support of housing development. Proposed developments utilizing tax exempt bonds are eligible for non-competitive Low Income Housing Credits.

Tennessee Housing Trust Fund (TN HTF): Many of the primary programs within THDA to address difficult housing needs are funded through the state's Housing Trust Fund. During this reporting period, the Emergency Repair Program helped 338 elderly and/or disabled homeowners with critical home repairs; 88 homes were provide ramps and modifications based on disability needs; and 28 homes were bought by low-income homebuyers through the state's Trust Fund support of Habitat for Humanity. In addition, the Rebuild and Recover Program reconstructed ten weather-damaged homes.

Actions taken to address obstacles to meeting underserved needs.

The State of Tennessee is committed to addressing the obstacles facing underserved Tennesseans. Our 2020-2024 Consolidated Plan identified affordable housing, community development and infrastructure, and housing and services for persons experiencing homelessness and those with special needs as focus areas to better meeting the needs of those underserved.

Funds were directed to the areas of the state with greatest need and/or areas that have had disproportionately fewer funds made available to them. HOME used the Not Proportionally Served measure to advantage counties not receiving as many funds per capita as other counties. CDBG used the Ability to Pay measure that determines the level of local financial contribution that is required, allowing impoverished communities receiving grants to receive more funds. This ability to pay determination includes per capita income, the value of taxable property, and the value of taxable sales.

CDBG-DR: Another underserved need is supporting communities in Tennessee with disaster relief and resilience. An accomplishment worth noting is that the Tennessee Department of Economic and Community Development (ECD) was a winner of the National Disaster Resilience Competition (CDBG-NDRC) from HUD and the Rockefeller Foundation during this reporting period. NDRC is funded through CDBG – Disaster Recovery appropriations provided by the Disaster Relief Appropriations Act of 2013. The initiative is a federal, state and local collaborative effort to create rural resilient communities along the Mississippi River in Tennessee. HUD funding will help with the restoration of two miles of degraded floodplain, the rehabilitation of a wastewater lagoon, and the creation of wetlands and recreation space.

Tennessee has been awarded CDBG Disaster Recovery and Mitigation funds to address the impacts of federally declared major disasters that occurred in 2020 and 2021 and to prepare for and mitigate future natural disasters in the designated areas. Collectively, Tennessee is receiving approximately \$85 million. Currently ECD is in the process of developing the action plan with requirements for awarding funding.

CDBG-CV: This program is funding several programs/activities that are new uses of Tennessee's CDBG funds. This, along with the strategic allocation of billions of dollars of pandemic funding to agencies and programs across the state, led to a delay in the allocation of CDBG-CV. However, approximately half of the funds have been allocated and the remaining half is expected to be deployed in the fall of 2023. While the programs are new for the state, they were specifically developed and designed to meet the needs of Tennesseans and areas of the state that are most impacted by the pandemic. The goal of these programs is to aid the long-term recovery for these families and communities while being positioned to face future health emergencies and pandemics.

Due to the COVID-19 pandemic, many Tennesseans experienced unexpected periods of unemployment or underemployment in the last few years with significant impacts on housing stability. The Homeowner Assistance Fund (HAF) was created under the American Rescue Plan Act to assist states in preventing mortgage delinquencies, foreclosures, defaults and other related housing expenses. Similarly, the Renter Assistance Program was created to support renters who are or have been struggling to pay rent, utilities,

or other home energy costs. Finally, HUD granted THDA 325 Emergency Housing Vouchers in 2021 and has maintained this number each year since. These vouchers are available for eligible families, who CoCs refer because they are experiencing homelessness, are at-risk of homelessness, or are fleeing violence.

Actions taken to reduce lead-based paint hazards.

Title X of the federal Residential Lead Based Paint Hazard Reduction Act of 1992 became effective on December 6, 1996. On September 26, 2000, the Tennessee Department of Environment and Conservation (TDEC) implemented a certification program and compiled a registry of certified lead inspectors, risk assessors, contractors, and training facilitators.

In April 2001, HUD and the Environmental Protection Agency (EPA) issued a joint memorandum to clarify Title X requirements for rehabilitation of housing, specifically the definition of abatement under regulations issued by EPA and HUD. It also asserted in the memorandum that HUD and EPA regulations were complementary. On May 2, 2011, THDA and TDEC issued a joint memorandum that allowed for the use of HUD regulations in rehabilitation projects. TDEC certified that lead-based paint professionals must be used. These joint efforts have enabled rehabilitation efforts to continue safely.

Each of the five Consolidated Planning grant programs have lead-based paint requirements. In regards to the CDBG and HOME programs, subrecipients must give participants of the program notice of possible lead hazards within the unit when the house is dated pre-1978 and must inform them of possible dangers. The Lead Chapter of the HOME Operations Manual, which provides further guidance for compliance with HUD regulations, is made available to all grantees and can be found on THDA's website. THDA monitors for compliance with lead-based paint regulations during project monitoring. Housing assisted with RSG funds are also subject to the Lead Based Paint Poisoning Prevention Act and based on the activity, must comply with various subparts of the Act.

The Housing Trust Fund follows the same requirements as the HOME program. Data on lead-based paint in Tennessee was updated in the 2020-2024 Consolidated Plan.

Actions taken to reduce the number of poverty-level families.

Reducing the number of poverty-level families in the State of Tennessee is a core mission of the Tennessee Consolidated Planning Partners. Each program utilizes data to inform decision-making and adapts processes to consider the special needs of lower income individuals and families. The Consolidated Planning programs serve mainly individuals and families under 80 percent of the AMI, with a few exceptions. A few programs have special considerations for those who fall into even lower income ranges.

CDBG: As a part of its scoring mechanism for housing rehabilitation, ECD (CDBG) project need points are awarded based on the number of persons with higher poverty levels in the state, specifically persons 62 years of age or above, and/or female heads of household, and/or disabled individuals.

ESG: The program provides services geared towards assisting families who are homeless or at risk of becoming homeless. In addition to shelter services, ESG provides rapid rehousing services, homelessness prevention activities, and rental assistance. Additional activities were added with ESG-CV funds, such as providing incentives to landlords to help families achieve or maintain housing and providing hazard pay, incentives, and training to recruit additional outreach workers and volunteers who can provide needed services to individuals and families.

HOME: The program serves all households under 80 percent of the AMI. Very low-income households are defined as those households whose annual income is 50 percent or less of the AMI for the county in which the household resides. Low-income households are defined as those households whose annual income is between 50 percent and 80 percent of the AMI for the county in which the household resides. Over the reporting period, just under a third of households served by HOME (36 households) were extremely low-income, or had incomes at or below 30 percent of the AMI. 31 households were considered very low-income, while 56 households were low-income. Over the last few years, HOME has committed to serving increased numbers of families who meet the extremely low-income definition.

HTF: The program provides rental housing for families or individuals whose income is at or below 30 percent of the AMI. As of the end of the program year, 45 HTF completed 45 units and put them into service.

HOPWA: The program serves families impacted by HIV/AIDS who fall under 80 percent of the AMI with services such as rental, mortgage, and utility assistance, as well as other supportive services. In total, HOPWA served 608 persons and their family members with housing related activities in FY 22-23.

Additionally, the state coordinates resources so that services to households at or below 80 percent of the AMI are effectively administered. Continued coordination efforts include plans to further address the housing needs of those who face additional barriers. Specifically, youth transitioning out of foster care and formerly incarcerated people, groups who are often experiencing poverty or are at-risk of poverty, have become a focus for THDA and its grantees. We have enhanced a number of our housing programs to encourage the development of housing options for these populations.

Actions taken to develop institutional structure.

Please see below.

Actions taken to enhance coordination between public and private housing and social service agencies.

To enhance coordination between public and private housing and social service agencies, as well as the development of the institutional structure, the Consolidated Planning partners and their programs complete the following activities and foster the following partnerships:

By using CHDOs, local and regional governments, and social service agencies, the state has invested in the existing structure to implement our programs while requiring and monitoring a level of quality that improves the housing affordability and quality of the units impacted by these funds.

THDA has a Lender/Realtor Advisory Board, as well as an advisory board for homebuyer educators, that assist THDA in ensuring programs are responsive to the needs of consumers and partners. THDA also hosts a peer session for the Homebuyer Education Initiative, which includes a section of fair housing education, and the Energy Efficiency/Weatherization Advisory Board.

THDA's grantees include local governments, regional Development Districts and not-for-profit organizations. Each of these partnerships adds strength to the overall institutional structure as well as the strong public-private partnerships that exist throughout the state.

Additionally, THDA promotes participation and the active involvement of HCV residents in all aspects of the Housing Choice Voucher program mission and operation. HCV participants are invited to serve on a Resident Advisory Board to represent their interests. THDA's Resident Advisory Board is composed of active HCV participants who provide supportive assistance to HCV personnel. The Resident Advisory Board consist of a maximum of 15 members. If more than 15 persons volunteer for the Board, THDA utilizes a random selection process to ensure proportionate representation from the East, West and Middle divisions of the state. In addition, as required by the federal regulations, the THDA Board of Directors includes one eligible resident board member who can vote on Housing Choice Voucher program issues. The goal of the Resident Advisory Board is to positively impact the overall quality and delivery of HCV services and improve the overall quality of life for HCV participants.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice.

Appendix A provides a detailed assessment of fair housing activities undertaken by CDBG, HOME, HTF, ESG, HOPWA, and other relevant programs, including updates on fair housing planning for 2023 – 2024.

CR-40 - Monitoring

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The State of Tennessee has established standards and procedures to monitor the use of federal grant funds. Each state department that manages a Consolidated Planning grant program allocates grant resources received in accordance with the preapproved uses of the funds. Contracts, agreements, and other documentation with program participants incorporate the services and activities to be completed, the compliance requirements, and the specific conditions under which funds may be released.

Further, designated staff are responsible for monitoring compliance with applicable federal and state regulations for programs. Each department conducts monitoring activities regularly or as required by HUD regulations to ensure compliance. Some examples of monitoring activities for funded programs include program site visits, regular review of participant-level data via web-based tracking systems, reviews of deliverables reported in monthly and quarterly reports, environmental reviews, on-site construction inspections, and other activities that ensure program compliance.

Specific to minority business outreach and Section 3, within the program documents that grantees receive, policies and procedures are detailed regarding the affirmative steps that must be taken to ensure that women and minority businesses are afforded opportunities to bid on service, material, and construction contracts. Grantees also receive a statewide Diversity Business Enterprise Directory to help connect grantees to women and minority owned business options in the state. They are also given the Disadvantaged Business Enterprise Directory to help grantees be in compliance with Section 3 and the required HUD forms for both of these areas to ensure awareness of their obligations to affirmatively market and connect with minority owned businesses and provide economic opportunities for low- and very low-income persons.

Citizen Participation Plan 91.105(d); 91.115(d)

Description of the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

For the FY 22 – 23 CAPER, the State of Tennessee provided an Overview in English and Spanish and a draft of the CAPER in English on the THDA website. Public notices were translated into Arabic, Badini, Chinese, Korean, Laotian, Spanish, Somali, Sorani, and Vietnamese, and available on the THDA website and the SurveyMonkey feedback form. Public notices in English and Spanish and links were published on Tennessee Department of Economic and Community Development website, Tennessee Department of Health website, most of the nine Development District websites, and thirteen major newspapers across the State. The State of Tennessee also sent an email blast promoting the draft and public comment period to advocacy and social service groups serving protected classes in Tennessee. This year, the

public notice was published in ten English newspapers and in three Spanish newspapers:

- Memphis Commercial Appeal
- The Tennessean (Nashville)
- The Herald – Citizen (Cookeville)
- The State Gazette (Dyersburg)
- Chattanooga Times Free Press (Chattanooga)
- The Leaf Chronicle (Clarksville)
- Johnson City Press (Johnson City)
- The Knoxville News Sentinel (Knoxville)
- The Daily Herald (Columbia)
- The Jackson Sun (Jackson)
- La Prensa Latina (Memphis)
- El Crucero de Tennessee (Nashville)
- La Campana (Franklin/Nashville)

The Executive Summary and public comment form were made available on THDA's website from September 6 -22, 2023, which meets the requirements set forth in the State of Tennessee's Citizen Participation Plan. No comments were received via the feedback form.

A public meeting was held on September 21, 2023 from 1:00 – 2:00 PM with options to participate in person at an accessible location or online. No members of the public attended in person, and one person joined online but did not make a comment.

The final appendix contains copies of the translations, posted notices, and other outreach efforts.

CR-45 - CDBG

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

To reach as many people as possible, the CDBG public meeting and trainings are now being conducted in a hybrid format. The virtual meetings held during the pandemic increased attendance and participation, but TNECD still strongly believes in-person participation provides the strongest opportunity for public connection and feedback, so this option was brought back. Still, during this year's public meeting only a few comments were received, mostly concerning the reduction in funding being allocated for water and sewer infrastructure that was continued from the year prior. CDBG reassured everyone that this change is not permanent and will be reassessed at the next public meeting.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

CR-50 - HOME

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

With the expiration of COVID-19 Monitoring Waiver, THDA staff was charged with completing all delinquent and delayed compliance monitoring cases within FY 22-23. As a result of the previous year's monitoring tasks, THDA HOME staff did not incur any monitoring duties for this fiscal year.

Since its implementation of the 2013 HOME funds in calendar year 2014, THDA has not funded rental housing activities under its HOME program. Beginning with Program Year 2013, THDA moved all rental production from HOME to the THDA-funded Tennessee Housing Trust Fund Competitive Grants program. HOME has re-introduced rental projects in the 2023-24 grant cycles. In addition, THDA has granted HOME-ARP funding with rental activities. Outcomes of these programs will be captured in future CAPER reports.

For FY 22-23 and prior year HOME funding, THDA required that the units meet all applicable local codes, rehabilitation standards, ordinances, and zoning ordinances at the time of project completion and prior to making the final payment on rehabilitation or construction of rental units. In the absence of a local code, HOME-assisted rental new construction of apartments of three or more units must have met the State-adopted International Building Code; HOME-assisted new construction or reconstruction of single-family rental units or duplexes must have met the State-adopted International Residential Code for One- and Two-Family Dwellings; and HOME-assisted rental rehabilitation must have met the State-adopted International Existing Building Code. Rental new construction must also have met the International Energy Conservation Code. In addition, all new construction must have met Energy Star standards as certified by an independent Home Energy Rating System (HERS) rater. All other HOME-assisted rental housing (e.g., acquisition) must meet all applicable state and local housing quality standards and code requirements, and if there were no such standards or code requirements, the housing must have met the Uniform Physical Condition Standards (UPCS).

The 2013 HOME Rule made significant revisions to the Property Standards at §92.251, which were to be effective January 24, 2014. However, the effective date was delayed pending additional guidance from HUD. THDA moved forward with the requirements of the new regulations and adopted written design standards for all HOME-assisted rehabilitation activities. In addition, new construction of rental units must also have met accessibility requirements and mitigated disaster impact, as applicable per state and local codes, ordinances, etc. THDA reviewed and approved written cost estimates and determined cost reasonableness prior to the grantee putting the project out to bid. These changes were implemented

with the 2012 HOME projects funded under Supported Housing Development and 2012 CHDO rental projects in advance of a new effective date.

An assessment of the jurisdiction's affirmative marketing actions for HOME units.

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:

- Methods for informing the public, owners and potential tenants about fair housing laws and the local program's policies;
- A description of what owners and/or the program administrator will do to affirmatively market housing assisted with HOME funds;
- A description of what owners and/or the program administrator will do to inform persons not likely to apply for housing without special outreach;
- Maintenance of records to document actions taken to affirmatively market HOME-assisted units and to assess marketing effectiveness; and
- Description of how efforts will be assessed and what corrective actions will be taken where requirements are not met.

THDA encourages its grantees to identify those populations who are least likely to apply for assistance and to make outreach to those populations. To accomplish this, THDA recommends that the grantee advertise for assistance availability at churches, convenience stores, libraries, senior centers, and local offices of the TN Department of Human Services. Additionally, THDA requires that each grantee have policies and procedures to assist non-English speaking applicants. Each grantee must also have a process that notifies LEP persons of language assistance availability (i.e. notices, signs) and that is accessible to individuals seeking assistance. Grantee staff should be knowledgeable of all procedures and processes.

THDA also requires all grantees to use the Fair Housing logo on all program materials.

Data on the amount and use of program income for projects, including the number of projects and owner and tenant characteristics.

During this reporting period, THDA received and expended \$264,079.42 in HOME program income.

In FY 22-23, there were 123 HOME units completed that assisted 36 extremely low-income households, 31 very low-income households, and 56 low-income households.

All 123 HOME units completed during 2022-23 were owner-occupied. 99 were rehabilitation only

projects, and 24 were new construction only.

In terms of racial demographics, 86 of the HOME program beneficiaries identified as white, and 33 identified as Black/African American. In addition, HOME assisted 25 single, non-elderly residents, 53 elderly residents, 40 single-parent households, 30 two-parent households, and 10 households of other compositions. About a third of beneficiaries—46 of 123—live alone.

Other actions taken to foster and maintain affordable housing, including the coordination of LIHC with the development of affordable housing.

The State of Tennessee will continue to invest HOME, HTF, and CDBG funds to promote the production, preservation, and rehabilitation of affordable housing for individuals and families of low- and very low-income. The state will also invest in community infrastructure to support communities that are home to low-income households. ESG and HOPWA also provide both permanent and short-term affordable housing to special needs populations to support their affordable housing needs. The state also maintains relationships with local organizations, which provide alternative housing services to fill the gaps between government-funded programs. These efforts foster and maintain affordable housing throughout the state.

Additional efforts are being made, both through regulatory and development avenues, to find new ways of providing quality, affordable housing. Energy efficiency improvements to the existing housing stock, emergency repair programs, and low-income housing credits are just some of the housing considerations being made to foster more affordable housing in close proximity to resources and services. Further, THDA utilizes the Tennessee Housing Trust Fund (TN HTF), which targets assistance to persons of very low-income, those earning 50 percent or less of the AMI. Within TN HTF, competitive grants support the chronically homeless, persons with disabilities, single mothers recovering from substance addiction or physical abuse, veterans with multiple needs, formerly incarcerated persons, and youth transitioning out of foster care. This allows for complimentary housing activities, in addition to those funded through CDBG, HTF, and HOME, to provide and maintain critical affordable housing throughout Tennessee.

THDA's Low Income Housing Credit (LIHC) Qualified Allocation Plan (QAP) prioritizes the preservation of affordable housing. The 2023 Draft QAP sets-aside up to 25 percent of the state's competitive housing credit ceiling to existing multifamily housing or adaptive reuse of existing buildings. Through this set-aside, THDA is creating new affordable housing opportunities while respecting historical character of existing communities. THDA's Qualified Contract Guide assists in the preservation of affordable housing. LIHC properties eligible to exit from the program are marketed for sale on THDA's website. As potential purchasers contact THDA about these exiting properties, other THDA financing options can be discussed, which can assist the preservation of this housing.

CR-55 – HOPWA

Identify the number of individuals assisted and the types of assistance provided

This table captures the one-year goals for the number of households provided housing through the use of HOPWA activities, including short-term rent, mortgage, and utility assistance (STRMU) payments to prevent homelessness of the individual or family; tenant-based rental assistance (TBRA); and units provided in housing facilities developed, leased, or operated with HOPWA funds (ST-TFBH or hotel vouchers).

Number of Households Served Through:	One-year Goal	Actual
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	475	287
Tenant-based rental assistance	35	35
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	109	57
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	77	63
Total	545 minus 42 duplication = 503	442 minus 34 duplication = 408

Narrative

During the reporting period, the HOPWA program served 608 eligible individuals (total individuals including family or household members benefiting from services), with some receiving multiple services, including other supportive services not mentioned above. A comprehensive assessment of HOPWA and its beneficiaries can be found in HOPWA's annual CAPER.

CR-56 - HTF

Describe the extent to which the grantee complied with its approved HTF allocation plan and the requirements of 24 CFR part 93.

Housing Trust Fund (HTF): HTF provides rental housing for families or individuals whose income is at or below 30 percent of AMI. As of the end of the program year, \$5,380,779.66 has been expended, and 45 HTF units have been completed and put into service.

HTF Units in HTF activities completed during the period

Tenure Type	0 – 30% AMI	0% of 30+ to poverty line (when poverty line is higher than 30% AMI)	% of the higher of 30+ AMI or poverty line to 50% AMI	Total Occupied Units	Units Completed, Not Occupied	Total Completed Units
Rental	45	0	0	45	0	45
Homebuyer	0	0	0	0	0	0

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	2	3	0	0	5
Total Labor Hours	5,557	51,249			218,627
Total Section 3 Worker Hours	381	0			5,706
Total Targeted Section 3 Worker Hours	0	0			0

Table 1 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	0	3			3
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	0	2			1
Direct, on-the job training (including apprenticeships).	0	0			6
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.	0	0			0
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	0	0			0
Outreach efforts to identify and secure bids from Section 3 business concerns.	0	1			3
Technical assistance to help Section 3 business concerns understand and bid on contracts.	0	0			1
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.	0	0			3
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	0	0			1
Held one or more job fairs.	0	0			2
Provided or connected residents with supportive services that can provide direct services or referrals.	0	0			0
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	0	0			1
Assisted residents with finding child care.	0	0			0
Assisted residents to apply for, or attend community college or a four year educational institution.	0	0			1
Assisted residents to apply for, or attend vocational/technical training.	0	0			0
Assisted residents to obtain financial literacy training and/or coaching.	0	0			1
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.	0	0			1
Provided or connected residents with training on computer use or online technologies.	0	0			0
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	0	0			2
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.	0	0			0

Other.	0	2			0
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Table 2 – Qualitative Efforts - Number of Activities by Program

Narrative

Only two CDBG-funded activities were completed that funded after the date that requires compliance with the new Section 3 rule. Going forward we do expect to have more information to report. For both activities the awarded contractor did not need additional employees; however one of the contractors already employed 5 persons who qualified as Section 3 workers.

Although there were no subrecipients of HOME and HTF funding who reported meeting the target thresholds, several reported total labor hours and engagement in Section 3 qualitative efforts. Moving forward, the State's CDBG and HOME/HTF program leaders will continue to work with subrecipients to improve Section 3 data collection and outcomes.

CR-70 – ESG - Assistance Provided and Outcomes

Shelter Utilization

Number of New Units – Rehabbed	0
Number of New Units - Conversion	0
Total Number of bed-nights available	5,429
Total Number of bed-nights provided	3,443
Capacity Utilization	68.00%

Project Outcomes Data measured under the performance standards developed in consultation with the CoC(s)

The Tennessee ESG Policies and Procedures Manual instructs grantees to adopt performance standards consistent with HUD and THDA program requirements.

Performance Standards/Measures: THDA must ensure that programs and activities funded through the ESG program meet certain Performance Standards as set by the local Continuum of Care, THDA, and HUD. The following is an example of the types of Standards that THDA and its sub-recipients will be required to meet in order to demonstrate success of the ESG program:

- Reducing the average length of time a person is homeless
- Reducing returns to homelessness
- Improving program coverage
- Reducing the number of homeless individuals and families
- Reducing the number of chronically homeless individuals and families
- Improving employment rate and income amounts of program participants
- Reducing first time homelessness
- Preventing homelessness and achieving independent living in permanent housing for families and youth defined as homeless under other Federal programs

Although THDA understands many sub-recipients have chosen to provide one-time emergency rent or utility assistance to prevent homelessness, sub-recipients receiving ESG funds should use all available resources that will ensure the ongoing housing stability of program participants.

CR-75 – Expenditures

ESG Expenditures for Homelessness Prevention

	Dollar Amount of Expenditures in Program Year				
	2018	2019	2020	2021	2022
Expenditures for Rental Assistance	\$0	\$0	\$0	\$0	\$99,464.59
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	\$67,782	\$35,968.52	\$101,324.24	\$138,673.86	\$10,554.18
Expenditures for Housing Relocation & Stabilization Services - Services	\$40,998	\$8,992.13	\$15,261.74	\$55,835.90	\$33,745.46
Expenditures for Homeless Prevention under Emergency Shelter Grants Program	\$0	\$0	\$0	\$0	\$0
Subtotal Homelessness Prevention	\$108,780	\$44,960.65	\$116,585.98	\$194,509.76	\$143,764.23

ESG Expenditures for Rapid Re-Housing

	Dollar Amount of Expenditures in Program Year				
	2018	2019	2020	2021	2022
Expenditures for Rental Assistance	\$0	\$0	\$0	\$0	\$321,784.03
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	\$733,253	\$676,467.15	\$429,013.49	\$220,746.72	\$166,512.97
Expenditures for Housing Relocation & Stabilization Services - Services	\$568,381	\$553,473.13	\$359,593.80	\$222,476.70	\$269,712.33
Expenditures for Homeless Assistance under Emergency Shelter Grants Program	\$0	\$0	\$0	\$0	\$0

Subtotal Rapid Re-Housing	\$1,301,634	\$1,229,940.28	\$788,607.29	\$443,223.42	\$758,009.33
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ESG Expenditures for Emergency Shelter

	Dollar Amount of Expenditures in Program Year				
	2018	2019	2020	2021	2022
Essential Services	\$748,206.00	\$706,245.23	\$520,696.08	\$359,687.30	\$581,795.96
Operations	\$493,059.00	\$470,830.16	\$403,261.48	\$464,330.88	\$617,979.20
Renovation	\$0	\$0	\$0	\$0	\$0
Major Rehab	\$0	\$0	\$0	\$0	\$0
Conversion	\$0	\$0	\$0	\$0	\$0
Subtotal	\$1,241,265	\$1,177,075.39	\$923,957.56	\$824,018.18	\$1,199,775.16

Other Grant Expenditures

	Dollar Amount of Expenditures in Program Year				
	2018	2019	2020	2021	2022
Street Outreach	\$86,544	\$99,671.55	\$121,398.67	\$91,436.04	\$214,551.89
HMIS	\$286,579	\$272,004.08	\$260,654.85	\$165,623.26	\$254,531.40
Administration	\$33,650	\$40,686.03	\$207,156.67	\$187,912.53	\$209,052.74

Total ESG Grant Funds

Total ESG Funds Expended	2018	2019	2020	2021	2022
	\$3,058,452	\$2,864,337.98	\$2,418,361	\$1,906,723	Autopopulated in IDIS

Match Source

Source	2018	2019	2020	2021	2022
Other Non-ESG HUD Funds	\$128,779	\$265,001.88	\$248,615.58	\$150,296.70	\$247,805.48
Other Federal Funds	\$190,072	\$449,474.11	\$86,477.73	\$55,000.85	\$190,216.08
State Government	\$49,607	\$0	\$0	\$113,500.00	\$119,598.70
Local Government	\$24,154	\$314,078.14	\$40,909.90	\$185,646.20	\$55,686.82
Private Funds	\$418,863	\$112,000.00	\$629,805.07	\$695,704.21	\$672,650.02

Other	\$439,735	\$1,860,398.38	\$1,539,095.27	\$1,282,980.88	\$1,666,106.69
Fees	\$0	\$0	\$0	\$0	\$0
Program Income	\$0	\$0	\$0	\$18,041.96	\$53,492.00
Total Match Amount	\$1,251,210	\$3,000,952.51	\$2,544,903.55	\$2,501,170.80	\$3,005,555.79

Total

Total Amount of Funds Expended on ESG Activities	2018	2019	2020	2021	2022
	\$4,309,662	\$5,865,290	\$4,963,265	\$4,407,894	Autopopulated in IDIS

List of Appendices

Appendix A: Fair Housing Discussion and Fair Housing Plan

Appendix B: HOPWA CAPER

Appendix C: CDBG PER

Appendix D: FY 2022-2023 ESG SAGE Reporting (Draft)

Appendix E: Public Outreach and Comments

Appendix A:
Fair Housing Discussion
Fair Housing Plan

Impediments & Recommended Actions		
Lack of Access to Affordable Rental Housing Opportunities		
<i>Impediments</i>	<i>Recommended Actions</i>	<i>2022-2023 Progress/Actions</i>
Insufficient supply of decent, rental housing affordable to 0-80% AMI across the state, which may disproportionately affect persons in a protected class who are low income.	<ol style="list-style-type: none"> 1. Develop and implement rental housing and tenant based rental assistance programs targeted to 0-80% AMI households through THDA's HOME program. 2. Support the development of rental units targeted to households at 30% and 50% AMI through THDA's National Housing Trust Fund (HTF) and the TN Housing Trust Fund Competitive Grants. 3. Incentivize awardees of THDA's National HTF to create project based rental assistance (PBRA) units and increase affordability for extremely low-income households. 4. Support Continuums of Care (CoC) through THDA's Emergency Solutions grant (ESG) program to develop or refine a framework to address veteran and chronic homelessness more effectively through the Community Solutions "Built for Zero" program. 5. Provide targeted ESG grant funding to CoCs and other qualified entities to respond to the effects of COVID-19 in the housing and sheltering of homeless individuals and families. 6. Assist the maximum number of eligible households through THDA's Housing Choice Voucher (HCV) program through judicious management of budget authority. 7. Provide a set-aside of up to 20% of THDA's annual competitive housing credit authority to support the redevelopment of public housing units to help ensure access to rental housing for Tennessee's lowest income residents. 	<ul style="list-style-type: none"> Ø THDA awarded Na. Housing Trust Fund grants to create or preserve 24 rental units serving extremely low-income households. Ø THDA awarded TN Housing Trust fund grants to support the development of 22 rental units designated for households at 30-50% AMI in 2022-2023. Ø THDA continued to pass through ESG CARES Act funds to CoC organizations across Tennessee to reduce the effect of the pandemic on homeless households by providing rent (& utility) relief targeted to very low income TN renters (0-80% AMI) in areas where local governments did not receive funding. Ø THDA utilized 89% of its assigned HCV to help 6,667 very low-income families afford rent payments in FYE2023. A significant percentage of families assisted through THDA's HCV program have members who are in a protected class. Ø THDA awarded housing credits through the PHA or Choice Neighborhoods set aside to two public housing agencies in the 2022 multifamily competitive allocation to support the redevelopment of 116 units targeted to low income households.
Lack of knowledge about available rental housing opportunities, especially those that are affordable and accept vouchers, which may disproportionately affect persons in a protected class who are low income.	<ol style="list-style-type: none"> 1. Require or encourage property owners/managers of local, state and federally funded affordable rental properties to list available and wait list units on TNHousingSearch.org to create a statewide inventory of affordable housing for the public. TNHousingSearch.org is supported by Google translate and a bi-lingual (English/Spanish) call center to ensure access by persons with limited English proficiency (LEP). 2. Send quarterly reminders to THDA funded properties, local entities, such as public housing agencies (PHAs) and other registered listing agents, to update available unit listings on TNHousingSearch.org. 	<ul style="list-style-type: none"> Ø THDA's HOME, Housing Trust Fund and LIHC programs require or encourage available rental units to be listed on TNHousingSearch.org. Developers & grantees were provided information on the site during annual workshops. Ø THDA posted all THDA HCV waiting list openings on THDA's website and social media.

Impediments & Recommended Actions		
Lack of Access to Affordable Rental Housing Opportunities, cont.		
<i>Impediments</i>	<i>Recommended Actions</i>	<i>2022-2023 Progress/Actions</i>
Lack of knowledge about available rental housing opportunities, especially those that are affordable and accept vouchers, which may disproportionately affect persons in a protected class who are low income.	<p>3. Regularly post notices on THDA's social media accounts of the need for affordable rental units, particularly those accepting rental vouchers, and the process to list on TNHousingSearch.org. Announce THDA Housing Choice Voucher (HCV) waiting list openings on TNHousingSearch.org and on THDA's website, and encourage Public Housing Agencies that operate voucher programs outside of THDA's jurisdiction to notify THDA when waiting lists open for posting on TNHousingSearch.org.</p> <p>4. Educate THDA grantees, LIHC properties, other state and federal partners about the features within TNHousingSearch.org that allow for listing detailed accessibility features, marketing accessible units to persons with disabilities and targeting special populations.</p> <p>5. Disseminate information on the need for additional rental housing opportunities affordable at lower income levels (or that accept vouchers) and on the use of TNHousingSearch.org through THDA Industry and Governmental Affairs outreach.</p> <p>6. Evaluate opportunities to improve collaboration & communication between local CoCs & THDA's HCV Program in order to support the transition of homeless individuals to permanent housing opportunities through the regular HCV program and through THDA's Non-Elderly Disabled (NED) voucher program.</p> <p>7. Add a Rental Education course to THDA's HBEI curriculum to help individuals in the US Courts program (ex-offenders) prepare to be a successful renter & for homeownership opportunities long term.</p>	<p>∅ THDA's Rental Assistance staff attends regular meetings with local and regional governments and non-profit organizations who support the homeless populations to improve knowledge of rental assistance and other programs, including the NED voucher program.</p> <p>∅ THDA's Housing Education division collaborated with the Department of Correction to offer "The Good Tenant" training program to ex-offenders. 308 individuals completed the training in FY2022-2023 (138 East TN counties, 103 West TN counties, 67 Middle TN counties).</p>

Lack of Access to Affordable Rental Housing Opportunities		
<i>Impediments</i>	<i>Recommended Actions</i>	<i>2022-2023 Progress/Actions</i>
Discrimination on the basis of membership in a protected class when trying to lease a rental unit. Discrimination includes refusal to rent, harassment, quoting different terms and conditions including rent amount and steering to units or properties not of their choice.	<ol style="list-style-type: none"> 1. Provide Fair Housing information relevant to renters on THDA's website and TNHousingSearch.org, including how to file a discrimination complaint (in English and Spanish languages). 2. Require annual non-discrimination training for all THDA staff to help staff identify and properly respond to Fair Housing concerns. 3. Require sub-recipients of THDA's federal funds to complete annual non-discrimination training and self-certify Fair Housing activities. 4. Monitor sub-recipients of THDA's funding for compliance with Fair Housing, including distribution of Fair Housing pamphlets and information on how to file a discrimination complaint. 5. Encourage THDA partners (HCV landlords, LIHC developers & managers, etc.) and members of the public to improve their understanding of Fair Housing by providing online training and other non-discrimination resources on the THDA website & TNHousingSearch.org. 6. Require annual Fair Housing training as part of THDA's Low Income Housing Credit (LIHC) Certified Property Management process. 7. Distribute Fair Housing information to participants in THDA's rental assistance programs, including where to file a discrimination complaint. 8. Collaborate when requested with external organizations that conduct audit testing, such as legal aid organizations, to document discrimination against protected classes seeking housing. 	<ul style="list-style-type: none"> Ø THDA continued to provide online Fair Housing resources and important links on the website, including how to file a discrimination complaint with THDA or other jurisdictional agencies. A Spanish version of the complaint form is also available. Ø All THDA staff (287 employees) completed a virtual non-discrimination training exercise (May 2023). Ø THDA offered virtual non-discrimination training to sub-recipient agencies in March 2022 with representatives from 125 sub-recipient agencies and 8 development districts or grant administrators attending. All sub-recipients are required to self-certify Fair Housing training & other activities for all employees each fiscal year through a self-survey. Ø THDA maintains basic Fair Housing & non-discrimination training presentations on its' website as an educational tool for the public or partner agencies. Ø THDA requires Fair Housing as a component of the LHC Property Management certification. Ø THDA provides every participant in the voucher programs a copy of HUD's <i>Fair Housing: Know Your Rights</i> brochure & conducts annual compliance monitoring of sub-recipients in the HOME, Na. HTF and ESG programs to include distribution of Fair Housing pamphlets & other Fair Housing requirements.
Cost of utilities increases housing cost burden for all protected classes and may reduce housing choice or access to quality housing.	<ol style="list-style-type: none"> 1. Provide utility assistance to the maximum number of eligible households each year through THDA's Low Income Home Energy Assistance Program (LIHEAP) by advertising when funding is available on the THDA websites and social media accounts and by offering an online application process. 2. Provide post-repair or energy efficiency education to participants in THDA's weatherization and repair programs, where appropriate, or support efforts by outside partners to provide post-repair or energy efficiency education to help households minimize monthly utility costs. 	<ul style="list-style-type: none"> Ø A notice was posted periodically on TNHousingSearch.org to alert individuals using the service to search for rental units about available utility assistance and how to access help. Ø Energy education is provided to all households in the WAP and LIHEAP Wx programs during the home energy audit. At this time, post-repair education is not offered.

Lack of Housing Choice in Opportunity Areas		
<i>Impediments</i>	<i>Recommended Actions</i>	<i>2022-2023 Progress/Actions</i>
Affordable rental units are often located in areas of high poverty or economic distress, and low-income renters often lack access to affordable rental housing in areas of opportunity, which may disproportionately impact persons in a protected class.	<ol style="list-style-type: none"> 1. Implement scoring preferences or systems in THDA multifamily development programs that incorporate measures of opportunity, such as economic security, mobility and education to encourage development in areas with certain features determined to improve economic opportunity and/or livability. 2. Engage in activities or targeted outreach to increase participation in the HCV program by property owners who have units available in areas of greatest need. 	<ul style="list-style-type: none"> Ø THDA staff proposed a scoring change in the 2021 QAP to include measures of opportunity, but the final version adopted did not include these proposals or opportunity measures. No additional activity was completed toward this goal in 2022-2023. Ø Landlord participation incentives were offered in THDA's Emergency Voucher Program (HCV). Up to \$2,000 dollars was offered, along with an incentive to receive up to one month's rent when holding a unit for an EHV participant.
Lack of access to broadband in some communities.	<ol style="list-style-type: none"> 1. Provide Department of Economic & Community Development (ECD) funding to establish or increase broadband access to communities without access & to connect homes without current access. 	<ul style="list-style-type: none"> Ø No progress updates were reported for FYE2023 on this goal.
Lack of Access to Homeownership Opportunities/ Lack of Resources to Maintain Homeownership		
<i>Impediments</i>	<i>Recommended Actions</i>	<i>2022-2023 Progress/Actions</i>
Lack of knowledge of the home buying process and awareness of rights during home purchase that would allow the prospective homebuyer to recognize discriminatory lending practices, which may disproportionately impact persons in a protected class, particularly minorities.	<ol style="list-style-type: none"> 1. Continue THDA's "Train the Trainer" Homebuyer Education Initiative (HBRI) to certify new Homebuyer Education trainers throughout the state and ensure every prospective THDA loan customer is connected with a homebuyer counseling program that includes Fair Housing principles in the curriculum. 2. Pursue partnerships with, and grant funding through, Tennessee financial institutions with a Community Benefit Agreement to improve homeownership & financial empowerment opportunities for minority and low to moderate-income households. 3. Work with the National Community Reinvestment Coalition (NCRC) to provide additional training opportunities for homebuyer educators and other industry professionals on Affirmatively Furthering Fair Housing & Fair Lending. 	<ul style="list-style-type: none"> Ø Every THDA loan customer (1,755) completing homebuyer workshops in 2022-23 received education in fair housing/fair lending. Ø THDA's July 2023 Housing Education symposium included a session on culturally relevant homebuyer education, and identifying underserved populations. 125 individuals, primarily from non-profit housing counseling agencies throughout Tennessee and THDA staff, attended the symposium.

Lack of Access to Homeownership Opportunities/ Lack of Resources to Maintain Homeownership		
<i>Impediments</i>	<i>Recommended Actions</i>	<i>2022-2023 Progress/Actions</i>
Less opportunity to achieve homeownership among minority populations, particularly among African American households in the Memphis area.	<ol style="list-style-type: none"> 1. Continue THDA agency membership in the Tennessee chapters of the National Association of Real Estate Brokers (NAREB) & the National Association of Hispanic Real Estate Professionals (NAHREP); encourage staff attendance at NAREB & NAHREP training/events and support Tennessee Chapter NAREB & NAHREP organization events as requested. 2. Partner with the national Mortgage Bankers Association in their pilot program to increase homeownership opportunities and rates among African-Americans in Memphis. 3. Offer downpayment assistance & manual underwriting with a minimum credit score of 640 in the THDA Great Choice mortgage programs to expand access to homeownership among underserved populations. 4. Work with NCRC to secure Fair Lending reports for regions throughout the state to identify areas of the state where disparities among the protected classes may exist in lending and develop a plan for targeted outreach for THDA's mortgage programs in those areas. 5. Raise awareness of the THDA Great Choice mortgage programs among underserved populations, particularly eligible minority buyers, through strategic partnerships & outreach in target areas. 6. Provide vital THDA lending documents in the Spanish language & include outreach in Spanish language publications. 	<ul style="list-style-type: none"> Ø THDA continued its membership, sponsorship and participation in the TN chapters of: <ul style="list-style-type: none"> • Na. Assoc. of Real Estate Brokers/Realists; • Na. Assoc. of Hispanic Real Estate Professionals; • Women's Council of Realtors; • Black Chamber of Commerce; • Na. Association of Asian American Professionals; • Latin American Chamber of Commerce; • Na. Association of Minority Mortgage Bankers of America Ø THDA created new homeowner marketing materials for the Great Choice loan program in the Spanish language during FY2022-2023. Ø THDA continued the partnership with the Mortgage Bankers Association for the Convergence Program, which engages in activities to improve the Black homeownership rate in Memphis. THDA staff participate in monthly meetings and events to share information on THDA's Homeownership, downpayment assistance and housing counseling programs. Ø THDA continued to participate in the Middle TN NAACP housing committee meetings as held and presented information on THDA's Homeowner Assistance Fund and Emergency Rental Assistance Fund in 2022-23. Ø THDA provided all vital lending documents in the Spanish language and offered reimbursement to HBEI providers up to \$400 for providing up to four hours of one-on-one interpretation of HBEI materials. Ø Almost 18% of THDA's Great Choice buyers in FY2022-2023 were Black/African Am. and 8% were Hispanic. The rate of loan closings among the Hispanic/Latino population was about 2% higher than prior fiscal years, while loan closings among the Black/African Am. population stayed relatively constant.

Lack of Access to Homeownership Opportunities/ Lack of Resources to Maintain Homeownership, cont.		
<i>Impediments</i>	<i>Recommended Actions</i>	<i>2022-2023 Progress/Actions</i>
Lack of resources among low-income homeowners to make needed repairs, improve energy efficiency (reduce utility costs) or add accessibility features, which may disproportionately impact persons in a protected class.	<ol style="list-style-type: none"> 1. Offer THDA home repair loans and grants to low income households aimed at good repair, affordability, accessibility and energy efficiency, with preferences for the elderly and disabled. 2. Provide post-repair or energy efficiency education where appropriate or support efforts by outside partners to provide post-repair or energy efficiency education to help households who receive THDA assistance minimize their monthly utility costs. 	<p>During 2022-23, the TN Housing Trust Fund programs:</p> <ul style="list-style-type: none"> Ø Provided home repair assistance for 338 elderly, disabled or elderly/disabled households & funding to make 88 homes accessible for persons with disabilities. Ø Supported \$840,000 in loans to assist low-income households secure homeownership through a Habitat set-aside. Ø Energy education is provided to all households in the WAP and LIHEAP Wx programs during the home energy audit. At this time, post-repair education is not offered.
Inadequate Supply of Accessible, Affordable Housing		
<i>Impediments</i>	<i>Recommended Actions</i>	<i>2022-2023 Progress/Actions</i>
Lack of accessible and affordable rental and for sale housing for persons with disabilities.	<ol style="list-style-type: none"> 1. Prioritize the development and/or preservation of affordable rental housing for the elderly, persons with disabilities or other special needs in THDA's TN HTF Competitive Grant program. 2. Target low-income elderly and disabled homeowners in THDA's Home Modifications/Ramps and Emergency Repair Programs. 3. Incentivize universal design (UD) features in THDA's HOME CHDO single-family, TN HTF Competitive Grants & National HTF multifamily rental development programs. 4. Require Center for Medicare & Medicaid (CMS) accessibility ("settings") standards in multifamily projects developed through THDA's NHTF program and LIHTC projects that offer supportive services to persons with disabilities; deduct points for project applications that target individuals with disabilities that do not meet the CMS settings standards in the TN HTF Competitive Grants program. 5. Collaborate with one or more Fair Housing agencies to develop educational materials specific to Fair Housing for persons with disabilities to improve understanding of the requirements and the need to improve housing choice for persons with disabilities through reasonable accommodation and reasonable modifications. Distribute educational materials digitally on THDA's website, TNHousingSearch.org & share with partner agencies for posting electronically or distributing. 	<ul style="list-style-type: none"> Ø During FY2022-2023, TN Housing Trust Fund grants: <ul style="list-style-type: none"> o Funded the construction of 25 new and rehabilitation of 4 rental units. All units included UD features. o Emergency Repair program grants funded home repair assistance for 338 elderly/disabled households. o Home Modifications/Ramps improved accessibility of 88 homes for disabled persons. Ø THDA executed a memorandum of understanding with the West Tennessee Legal Aid Society in 2020 to develop an educational booklet specific to Fair Housing for persons with disabilities. The booklet was completed and published to THDA's website and distributed to partner agencies in 2022.

Inadequate Supply of Accessible, Affordable Housing, cont.		
<i>Impediments</i>	<i>Recommended Actions</i>	<i>2022-2023 Progress/Actions</i>
Lack of accessible, service-enriched and/or integrated affordable housing opportunities for persons with disabilities, particularly those with mental health disabilities and seniors with physical or cognitive decline.	<ol style="list-style-type: none"> 1. Prioritize funding for new rental developments with wrap around services targeted to special populations through THDA's National HTF program, Tennessee HTF Competitive Grants & through the Creating Homes Initiative (CHI-2), a partnership with the state Department of Mental Health and Substance Abuse Services (DMHSS). 2. Continue partnerships with TennCare, TN DMHSAS & the Tennessee Commission on Aging & Disabilities (TCAD) to maximize the utilization of THDA Non-Elderly Disabled (NED) vouchers. Apply for additional NED vouchers when HUD makes funding available. 3. Support CoCs through THDA ESG program to develop or refine a framework to address veteran and chronic homelessness more effectively through the Community Solutions Built for Zero program. 4. Prioritize assistance in the ESG program to organizations that minimize barriers in access to services, such as criminal background, financial requirements, & sobriety. 	<ul style="list-style-type: none"> Ø TN Housing Trust Fund CHI-2 program grants funded permanent recovery housing options for 67 individuals recovering from the use of opioids or opioid derivatives during FY2022-23 through a partnership with DMHSS. Ø THDA continued its partnerships to utilize NED vouchers with TennCare, TN DMHSAS, TCAD, TN DIDD, TN DOH & various related non-profit agencies. 100 households were assisted with NED vouchers, on average, during calendar year 2022.
Lack of Understanding of Fair Housing Laws & Enforcement		
<i>Impediments</i>	<i>Recommended Actions</i>	<i>2022-2023 Progress/Actions</i>
Lack of knowledge among local governments and regional stakeholders of Fair Housing laws, protections and responsibilities.	<ol style="list-style-type: none"> 1. Provide THDA sponsor funding and other technical support for annual Fair Housing conferences held throughout the state led by partner agencies such as the Tennessee Human Rights Commission (THRC), Fair Housing Council, ECHO & legal aid organizations. 2. Provide THDA technical assistance grants to Development Districts to support local Fair Housing training, consumer referrals, completion of language access plans and capacity building. 3. Develop a Fair Housing activity guidebook for CDBG grantees and support education and training of local government officials. 	<ul style="list-style-type: none"> Ø THDA participated in or sponsored the following Fair Housing conference/training events in 2022-2023: <ul style="list-style-type: none"> • Middle TN NAACP Housing Education Fair (in person & virtual), January 28 and February 4, 2023 • Middle Tennessee Fair Housing Matters (virtual), TN Fair Housing Council, April 19, 2023 • East Tennessee Fair Housing Summit (virtual & in person), THRC & W. TN Legal Services, June 21, 2023 Ø THDA included a Fair Housing session at the Tennessee Housing Conference (TNHC 2023), <i>Building Equity into Strategies to Increase and Preserve Housing Supply and Choice</i>

Lack of Understanding of Fair Housing Laws & Enforcement, cont.		
<i>Impediments</i>	<i>Recommended Actions</i>	<i>2022-2023 Progress/Actions</i>
Lack of knowledge of Fair Housing laws and rights by renters and buyers and perceived lack of timely enforcement of Fair Housing laws among Tennesseans.	<ol style="list-style-type: none"> 1. Maintain Fair Housing information, including how to file a discrimination complaint with THDA or enforcement agencies on THDA's website and on TNHousingSearch.org. 2. Distribute Fair Housing information (HUD pamphlets) to recipients of all HUD funded rental development and assistance programs, including information on where to file a complaint with the agency, or appropriate state or federal enforcement agencies. 3. Connect every prospective THDA loan customer with either an online counseling program or a THDA network counselor that includes Fair Housing principles in the curriculum. 4. Cooperate with Fair Housing enforcement agencies as requested to combat Fair Housing issues that emerge related to COVID-19. 	<ul style="list-style-type: none"> Ø THDA provides Fair Housing information on the website and ensures information on filing a discrimination complaint with THDA, state & federal jurisdictional agencies is visibly located. Ø Every recipient of THDA's HUD funded rental programs (administered by THDA or THDA's sub-recipients) receives a HUD Fair Housing booklet at admission and/or annually as a participant. Ø Every prospective THDA loan customer was connected with an online or network homebuyer counseling option that included Fair Housing/Fair Lending information.
Lack of understanding of Fair Housing laws by project sponsors, property managers, owners/agents, realtors and homeowner associations, which may lead to disparate treatment of persons in a protected class, including the failure to make or approve reasonable accommodations & modifications for persons with disabilities.	<ol style="list-style-type: none"> 1. Provide THDA sponsor funding and other technical support for annual Fair Housing conferences held throughout the state led by partner agencies such as the THRC, Fair Housing Council, ECHO & legal aid organizations. 2. Require sub-recipients of THDA's federal funds to complete annual non-discrimination training and self-certify annual non-discrimination activities. 3. Provide training for HOPWA project sponsors annually. 4. Monitor sub-recipients of THDA, ECD and HOPWA funding for compliance with Fair Housing and Equal Opportunity. 5. Add a requirement for annual Fair Housing training to the THDA LIHC Certified Property Management process. 6. Provide Fair Housing resources on the THDA website & TNHousingSearch.org. 7. Collaborate with one or more Fair Housing agencies to develop educational materials specific to Fair Housing for persons with disabilities to improve understanding of the requirements and the need to improve housing choice for persons with disabilities through reasonable accommodation and reasonable modifications. 	<ul style="list-style-type: none"> Ø THDA updated sub-recipient online training presentations in 2023; included non-discrimination in grantee workshops and continued to self-certify annual non-discrimination activities. Ø TN DOH provided Fair Housing training for project sponsors at their annual statewide meeting & monitored for the distribution of Fair Housing materials & other non-discrimination activities. Ø THDA requires Fair Housing as a component of the LIHC Property Management certification. Ø Fair Housing resources & educational materials are updated regularly on THDA's website. Ø THDA worked with the W. TN Legal Aid Society to publish a Web booklet on Reasonable Accommodation & Modification for Persons with a Disability.

Appendix A: Fair Housing Activities Narrative and Fair Housing Plan

State of Tennessee FY 2022-23 CAPER

Analysis of Impediments (AI) to Fair Housing Choice Briefs

THDA and the Consolidated Planning partners conducted activities to assess impediments to fair housing choice during 2019-2020. Prior to the US Department of Housing and Urban Development (HUD) issuing the Preserving Community and Neighborhood Choice rule in the summer of 2020, THDA had completed a statewide fair housing survey. THDA used the survey results and additional analysis to revise the Fair Housing Plan, which was submitted and approved with the 2020-2024 Consolidated Plan. Fair Housing activities that occurred under the new plan follow this discussion in this appendix.

After the implementation of the Preserving Community and Neighborhood Choice rule, THDA and Consolidated Planning partners worked on a series of fair housing briefs, each focused on a particular issue identified to be critical to fair housing in Tennessee. The completed briefs review some of the important findings of the consolidated planning partners' assessments of the analysis of impediments (AI) to fair housing choice and expand on the Fair Housing Plan, as well as inform ongoing work in the formula and other THDA housing programs. These briefs include discussions of fair housing trends in Tennessee (including a discussion of the statewide fair housing survey), impediments experienced by persons with a disability, racial disparities in mortgage originations, fair housing impacts on utility costs and broadband access, and impediments for renters. The briefs can be accessed at this link:

<https://thda.org/research-reports/issue-briefs>.

Fair Housing Activities Narrative

The specific activities of each agency administering the five Consolidated Plan grant programs are described below.

1. Tennessee Department of Economic and Community Development (ECD), CDBG Program

The overall programmatic activities funded through the CDBG program work towards furthering fair housing across the state. CDBG projects are targeted at infrastructure and community improvements, which benefit low- and moderate-income people, as well as minorities, persons with disabilities, elderly persons and female-headed households. ECD collects and analyzes data on those served by CDBG projects and reports findings to HUD annually.

In its CDBG manual, ECD informs all grantees of their roles and responsibilities and program requirements. Each grantee is required to conduct a fair housing activity, which has to be approved by ECD's Director of Community Programs. Based on the impediments in the AI, during the –2022-23 program year, grantees continued to focus on educating elected officials about fair housing laws and

responsibilities and on communicating fair housing laws to realtors and bankers in their communities. Other activities included various ways to educate the public about their rights.

At the end of each CDBG project, the grantee signs off that they have completed a fair housing activity, how that activity related to the AI, and the funds spent on the activity. These activities including publishing notices in newspapers about fair housing month or about activities completed by commissions to support fair housing, public service announcements from the local radio stations, trainings for local officials at council/commission meeting, sending fair housing information to local lenders, etc.

Each grantee must also document relocation that occurs due to grant activities, include equal opportunity language in their contracts, create and post an Equal Opportunity Employer policy, follow Section 3 requirements, follow Section 504, involve minority and female contractors and complete contractor activity reports that outline contracts.

ECD worked closely with THDA in developing the new Fair Housing Plan, which was submitted and approved with the 2020-2024 Consolidated Plan. ECD and CDBG will continue to provide educational opportunities for grantees/subrecipients on identifying fair housing issues and will keep working to improve existing impediments as outlined in the action steps of the fair housing plan. A guide for grantees is in development to help them plan for the Fair Housing Activity and assure that it addresses impediments identified in the AI and Fair Housing Plan.

2. Tennessee Housing Development Agency (THDA), HOME, ESG, and HTF Programs

As noted above, THDA led the planning for a statewide AI with the Consolidated Partners and subsequently the series of fair housing briefs when the AI guidance was withdrawn. THDA completed a statewide Fair Housing Plan in May 2020 with the Consolidated Plan informed by conclusions drawn from the AI research and analysis as of that time. THDA also provides updates on the state's progress through Consolidated Planning documents, such as the Annual Action Plan and CAPER, and has provided periodic updates on progress as requested by the office of Fair Housing and Equal Opportunity (FHEO). Aside from leading the development of the AI and the state-wide Fair Housing Plan, THDA engages in a number of fair housing activities through the HOME, ESG, and HTF programs, as well as other programs administered by THDA that are included in this report.

HOME Program requirements detailed in the HOME Program Description state "no person in the United States shall on the grounds of race, color, religion, sex, familial status, national origin, age 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 Program Description also details federal requirements as set forth in 24 CFR 5.105(a) that are applicable to HOME projects, including 24 CFR Part 100, 24 CFR Part 107, 24 CFR Part 1, 24 CFR Part 146, 24 CFR Part 8, 24 CFR Part 6, 42 USC §12101 *et seq.*, 24 CFR Parts 5, 200, 203, 236, 400, 570, 574, 882, 891 and 982, and 24 CFR Part 135. The HOME Operations Manual

further discusses applicable federal laws, executive orders and regulations that pertain to fair housing and equal opportunity. THDA HOME grantees must comply with each of the federal laws, executive orders and regulations detailed in Chapter 6, Section 2.1 of the HOME Operations Manual.

Local programs are also required to adopt affirmative marketing procedures and requirements, which must be approved by THDA prior to any HOME funds being committed to a rental or homebuyer project of five or more units. One requirement of affirmative marketing is detailing the methods for informing the public, owners and potential tenants about fair housing laws and the local program's policies.

In addition to meeting all requirements of the HOME Program Description and HOME Operations Manual, grantees have certain responsibilities to ensure protected persons or groups are not denied benefits. Responsibilities of grantees, which are undertaken throughout the progress of the projects, are outlined in Chapter 6, Section 3 of the HOME Operations Manual. The HOME Operations Manual requires certain activities of grantees and include: a minimum of one fair housing activity, which includes distribution of the *Fair Housing Equal Opportunity for All* pamphlet to each program applicant, Section 3 activities and documentation, creation and distribution of a policy of nondiscrimination, Equal Opportunity requirements in construction-generated employment, minority and female solicitation, Section 504 requirements, site and neighborhood standards and consideration of fair housing and local zoning ordinances.

Grantees are required to maintain records of their actions for FHEO monitoring purposes, including advertisements for employment and documentation of subsequent applications and individuals hired. An extensive list of recordkeeping requirements are found in Chapter 6, Section 5 of the HOME Operations Manual. Grantees are monitored through the duration of a project and an Equal Opportunity/Fair Housing/Title VI checklist is used by program monitors to determine compliance with requirements, responsibilities, activities and recordkeeping. This checklist also contains questions regarding complaints filed and any indications of Equal Opportunity and Fair Housing policy violations.

Each year, HOME Recipients attend the HOME Workshop, which includes a session dedicated to fair housing. Training for HOME grantees included fair housing basics, fair housing law, how to identify fair housing issues and ways to make the public and clients aware of fair housing and ways to affirmatively further fair housing. HOME administrators located throughout the state attend the training.

Supplemental fair housing information is provided in the HOME Operations Manual, which is available to the public on THDA's website. HTF has similar components in its manuals for HTF funding recipients. In addition, both programs include a fair housing component in their annual application and grantee workshops.

Both HOME and HTF submit contractor and subcontractor activities for minority and women owned businesses as well as report Section 3 contractors, subcontractors, spending, new hires, and outreach.

THDA provides a template for the rehabilitation and construction contracts to be used by our grantees/administrators that includes Relocation under URA and EO/FH (Section II- Applicable Laws and Regulations), and a requirement to follow Section 3 requirements (Section III). During monitoring, we check for the Equal Opportunity poster and for solicitation of minority and female contractors within in the county and in the surrounding counties. Each administrator must submit the Contractor/Subcontractor Activity Report annually for reporting in the HOME APR.

As detailed in the ESG Program Description, all ESG recipients must perform and document action in the area of enforcement and promotion to affirmatively further fair housing. During the grant year, recipients must carry out a minimum of one activity to promote fair housing. Nondiscrimination and equal opportunity laws are also applicable to ESG programs and recipients. The ESG Program Manual requires all grantees to make facilities and services available to all persons and families on a nondiscriminatory basis. Publicity surrounding the availability of shelter facilities should reach all persons regardless of handicap, race, color, religion, sex, age, familial status or national origin. Grantees must also establish additional procedures to disseminate information to those interested in handicap accessible services and facilities. Additionally, grantees are required to give each participant a "Fair Housing for All" brochure. Information regarding fair housing requirements and activities can be found in the ESG Program Guidelines and the ESG Program manual, which is available to the public on THDA's website.

ESG's specific fair housing activities this year include:

- ESG 2021-22 recipients completed Non-Discrimination in Service Self-Assessment/Surveys, which THDA uses to determine compliance with discrimination laws, and help facilitate subrecipient of fair housing compliance and any needed further online training.
- ESG Staff completed two online ESG application workshops in January 2022. One was recorded and posted online to reach more grantees that were unable to attend the live virtual workshop. Fair housing training was offered as part of the ESG application workshop.
- ESG grantees were offered a virtual non-discrimination training with the THDA Civil Rights Compliance Advisor on March 30 and April 21, 2022, which covered Title VI, Fair Housing and Section 504 requirements, along with required THDA non-discrimination reporting.

Other THDA programs also engage in fair housing activities similar to those of the HOME, HTF, and ESG programs. Tennessee's AI and the Action Plan both discuss a significant need of education around Fair Housing. Through multiple efforts, THDA supports the availability and accessibility of fair housing education across the state.

Each year, THDA hosts the annual Homebuyer Education Conference for education providers of THDA's Homebuyer Education Initiative (HBEI). HBEI agencies providing education to potential homebuyers use the *Realizing the American Dream* manual and deliver training on the Fair Housing Act through multiple curriculum components. The manual used by HBEI agencies covers the rights of potential borrowers or homeowners and helps them identify fair housing issues through examples. Information is provided regarding the Equal Credit Opportunity Act, Truth in Lending Act, Fair Credit Billing Act, Fair Credit Reporting and the Fair Debt Collection Practices Act. Homebuyer education is required for THDA loan programs that provide down payment assistance (Great Choice and New Start) and is voluntary for

THDA's other loan programs. The cost of homebuyer education used in conjunction with a THDA loan is paid by THDA. The 2022 Housing Education Symposium for HBEI was an in-person event that took place in Nashville from July 10 – 12, 2022. The following Fair Housing sessions were offered: Call to Action Part 1: Data & Research (introduced the TN Housing Indicators Tool to compare housing data by race & ethnicity), Call to Action Part 2: Housing Opportunities for Communities of Color (Fair Housing experts shared solutions for furthering Fair Housing in communities of color), HUD Boot Camp (training educated partners about Fair Housing for housing counselors), and Alternative Housing Solutions (one speaker discussed how the Franklin community has expanded housing opportunities for communities of color). There were 98 total conference attendees, and 16 THDA staff members attended.

THDA also implements Tennessee's Housing Trust Fund to provide additional resources for fair and affordable housing in Tennessee. The Tennessee Housing Trust Fund did not offer competitive grants during FY 2022-23. As a result, the usual fair housing components of competitive grants trainings did not occur this year.

THDA regularly hosts the Tennessee Housing Conference (formerly the TN Governor's Housing Summit), a two-day event that provides informational sessions to affordable housing professionals on topics related to providing safe, sound and affordable housing opportunities for Tennesseans. This year's conference was held February 28 – March 1, 2023 and included a session specifically focused on overcoming impediments to fair housing.

Additionally, many THDA staff members attend other fair housing or nondiscrimination training throughout the year. Resources to attend this training come from THDA's training budget. These trainings and events are often provided by a variety of organizations including: HUD, West Tennessee Legal Services, the Tennessee Fair Housing Council, Tennessee Human Rights Commission, Tennessee Association of Housing and Redevelopment Agencies, and National Council on State Housing Agencies.

THDA regularly sponsors Fair Housing events/training across the state, either through cash donations or through in kind donations of gifts and supplies, to ensure training is available to THDA staff and other housing professionals.

The state is also engages in efforts to make its communications regarding fair housing reach a greater audience. The regularly state updates its protected class mailing list to be even more inclusive of advocacy groups that support individuals who may experience discrimination on the basis of membership in a protected class as well as agencies that support fair housing in Tennessee.

The state also has resources to support effective communication in multiple languages. THDA's Language Access Plan (LAP) and Limited English Proficiency (LEP) policy provide guidelines for THDA staff who encounter individuals whom may have difficulty understanding or speaking English. THDA provides oral interpretation services to all LEP individuals through the Avaza Language Services language line. Avaza Language Services can be contacted at:

Avaza Language Services
5209 Linbar Drive, Suite 603
Nashville, TN 37211
(615) 534-3404

THDA provides vital program notices and documents in both English and Spanish. Documents that are not translated may contain a tagline notice of free language assistance translated into the most common languages spoken in Tennessee other than English (Spanish, Arabic, Chinese, Vietnamese, Korean, Kurdish, and Somali). This same notice is posted on THDA's website. THDA staff also has a system to track LEP encounters. THDA LEP procedures help to ensure that resources or services are effectively provided to individuals with limited English proficiency.

THDA translates public notices and documents for public comment to Spanish, Arabic, Chinese, Vietnamese, Korean, Kurdish, and Somali. THDA also publishes its public notices in three Spanish newspapers to promote public participation among Spanish speaking persons. Email blasts are sent out in English and Spanish to advocates who may work with populations in protected classes, fair housing advocates, program applicants and grantees, as well as other stakeholders in our Consolidated Planning programs. Specific to this FY 2022-23 CAPER, THDA was also able to translate the Executive Summary into Spanish and publish the translation on THDA's website. In addition, THDA's website is convertible to over 90 languages using Google Translator technology. Persons seeking information about THDA may click on the "Powered by Google Translate" drop down button to translate the majority of the website's content to the language of their choice.

THDA representatives serve on the Tennessee Council on Developmental Disabilities and the Tennessee Department of Mental Health and Substance Abuse Services, Mental Health Policy and Planning Council. These meetings are regularly attended by a THDA representative and help ensure that THDA's efforts are known by the disability and mental health communities. Also, THDA representatives serve on the Tennessee No Wrong Door Advisory Board. Chaired by the Tennessee Commission on Aging and Disability, this group develops strategies to enable streamlined access to healthcare, information and human supports for older adults and adults with disabilities. The agency's role on these councils keeps our program directors informed of emerging and persistent issues around housing for the populations served.

THDA offers the nine Development Districts of Tennessee funding and partnership opportunities to perform fair housing activities and outreach. Each Development District publishes THDA information on their website, including public notices for Consolidated Planning outreach. Many use funds to develop fair housing materials for meetings and workshops.

THDA continued to encourage sub-recipients and other partner agencies to utilize online training modules posted to THDA's website during FY 2022-23. The modules cover Title VI and Fair Housing activities. THDA also requires sub-recipients to complete and submit a self-survey that describes their activities to promote fair housing. The survey collects additional information related to required non-

discrimination activities. The survey is collected during the Title VI monitoring process and assists with THDA's monitoring responsibilities, as well as helps guide future sub-recipient non-discrimination training and development activities. Each THDA sub-recipient/grantee is required to complete non-discrimination training, and each agency must submit a self-survey form to THDA annually.

Activities funded through the Consolidated Plan programs further fair housing across the state by providing affordable housing, services, resources, or community improvements for populations in Tennessee with the highest need. In addition to those with lower-incomes, our programs consider racial/ethnic groups disproportionately in need of assistance, persons with disabilities, elderly persons, and female-headed households. Further, in each program manual, the state agencies inform all grantees of their roles and responsibilities related to fair housing. Each grantee is required to conduct fair housing activities to ensure housing and services are inclusive. Required activities include community outreach, affirmative marketing, and education.

THDA also reviews and approves certifications of consistency with the state's Consolidated Plan at the request of PHAs, Continuums of Care, and others seeking funding through affordable housing programs. This process is posted online at <https://thda.org/research-reports/consolidated-planning>.

3. Tennessee Department of Health

HOPWA is involved in a number of fair housing initiatives that positively impact HOPWA grantees and beneficiaries both directly and indirectly. Title II of the Americans with Disabilities Act (ADA) prohibits discrimination against persons with disabilities in all services, programs and activities made available by state and local governments. HOPWA project sponsors are required to comply with anti-discrimination legislation including the ADA, Title VI and the Fair Housing Act. Title II of the ADA directly influences neighborhoods where minimal public investment has led to poor living standards. HOPWA funds are made available to help upgrade and transform these neighborhoods. Upgrades are often made to make public housing safer and to make more units available for homeless and disabled populations.

The majority of HOPWA funds are used for Supportive Services in Tennessee, which include: health and mental health assessment; drug and alcohol abuse treatment; counseling; day care; nutritional services; intensive care when required; and assistance in gaining access to local, state and federal government benefits and services. Although the Supportive Services category does not emphasize housing assistance (which is covered in other service categories including Housing Information Services, the Short-Term Rent, Mortgage and Utility Payment Program and the Permanent Housing Placement Program) all funds in the Supportive Services category are used to assist HOPWA beneficiaries regardless of race, color, religion, national origin, disability and familial status. The Tennessee Department of Health and HOPWA Service Providers comply with all fair housing and anti-discrimination laws while delivering services through the Housing Information Services, Short-Term Rent, Mortgage and Utility Payment Program and the Permanent Housing Placement Program. Additionally, HOPWA is involved with job fairs, which promote fair housing practices and training, including issues regarding lead paint and other safety factors that may impede the health of residents.

Each contract between the Tennessee Department of Health and HOPWA service providers contains anti-discrimination conditions (Section D.8.). It states that no person will be excluded from participation, denied benefits or subjected to discrimination in the performance of the grant contract or in the employment practices of the grantee on the grounds of handicap or disability, age, race, color, religion, national origin or any other classification protected by Federal or Tennessee State constitutional or statutory law. Grantees are required to show proof of nondiscrimination upon request and must post notices of nondiscrimination. HOPWA continues to review its program materials and contracts with project sponsors and program materials to strengthen language regarding fair housing.

The State HOPWA program delivered fair housing training and presentations to all HOPWA Project sponsors at the Tennessee Department of Health annual statewide meeting in September 2023.

4. Collaborative Activities Conducted by the Consolidated Partners

Although each agency conducts activities tailored to the programs it administers throughout the year, the Consolidated Partners came together throughout the reporting period to plan and develop ways to improve fair housing activities and fulfill the State's obligation to affirmatively further fair housing. The Consolidated Partners have continued to work together in FY 2022-23 to complete the activities outlined in the Fair Housing Plan to overcome the barriers and impediments to fair housing choice. Additionally, the Consolidated Planning Partners will continue to collaborate not only with one another but also with other state agencies.

Appendix B:

HOPWA CAPER

Narrative Questions	Response - Maximum 4,000 characters for each question.	Character Count
<p>Provide a maximum of 4,000 characters narrative summarizing major achievements and highlights that were proposed and completed during the program year. Include a brief description of the grant organization, area of service, the name(s) of the program contact(s), and an overview of the range/type of housing activities provided. This overview may be used for public information, including posting on HUD's website.</p>	<p>During the Tennessee State Fiscal year SFY 2022 (July 1, 2022 - June 30, 2023) the state of Tennessee Department of Health (TDH), Communicable and Environmental Diseases and Emergency Preparedness (CEDEP) HIV/STD/Viral Hepatitis Program received \$1,982,098 in formula based Housing Opportunities for Persons with AIDS (HOPWA) formula funds from HUD. HOPWA Program funds were administered to the the following six (6) Project Sponsors covering seven (7) areas throughout the State of Tennessee. The State of Tennessee Project Sponsor regions cover 80 counties within the State. The remaining 15 counties are Eligible Metropolitan Statistical Area (EMSA) entitlemnts. Nashville EMSA and Memphis EMSA area served through a separate formula HUD grant is not affiliate with The Tennessee Department of Health. The following Regions are serviced by the following Project Sponsors: South East Region is serviced by CEMPA Community Services, South Central Region is serviced by Columbia Cares, North East Region is serviced by HOPE for Tennessee / Frontier Health, East TN Region is serviced by Positively Living, Mid-Cumberland Region is serviced by Nashville Cares, Upper Cumberland Region is serviced by Positively Living, and West Tennessee Region is serviced by Children & Family Services, Inc. The Department of Housing and Urban Development (HUD) HOPWA programs funds are available to qualifying local governments and nonprofit organizations that demonstrated the capability and capacity to deliver short-term rent, mortgage, and utility assistance (STRMU), facility-based transitional/short-term facility (Hotel/Motel Emergency Shelter Voucher), tenant-based rental assistance (TBRA), supportive services (SS) such as nutritional, transportation, mental health and medical assistance services (i.e. glasses, wheelchairs), permanent housing placement (PHP), and case management (CM) services in the State of Tennessee for persons directly impacted by HIV/AIDS and threatened with homelessness. Community networks continue to be strongly encouraged effectively addressing the needs of each community in Tennessee's 6 project-sponsored regions. Each region in the state has its own unique challenges; reflecting each project sponsor's available HOPWA specific services and funding allocations to specific assistance to individuals in their region. The project sponsors are dedicated to educating their clients on budgeting, HOPWA housing guidelines, housing rights (leases), fair housing, housing opportunities in their community, and assisting clients with obtaining gainful employment. These accomplishments are meant by providing resources such as computer access, internet access, phone access, educational material, and resources to develop resumes, completing job applications, and developing interview skills through ongoing classes and educational newsletters. Once HOPWA funds have been awarded to a Project Sponsor, the State provides grant management oversight, which includes group and individual agency technical assistance (TA), monthly project sponsor conference calls, written feedback to all quarterly CAPER reports and accomplishments, trainings via webinar, HUD exchange, statewide meetings bi-annually, local and out of state housing conferences as well as fiscal and programmatic monitoring of each HOPWA funded agency annually. In FY 2022-2023 the State of Tennessee conducted monitoring visits and provided technical assistance for the HOPWA Program to all of the six project sponsors to assist each organization to maintain full compliance with HUD regulations.</p>	0
<p>Assess your program's success in enabling HOPWA beneficiaries to establish and/or better maintain a stable living environment in housing that is safe, decent, and sanitary, and improve access to care. Compare current year results to baseline results for clients. Describe how program activities/projects contributed to meeting stated goals. If program did not achieve expected targets, please describe how your program plans to address challenges in program implementation and the steps currently being taken to achieve goals in next operating year. If your program exceeded program targets, please describe strategies the program utilized and how those contributed to program successes.</p>	<p>Cempa is committed to helping clients achieve housing stability. Many studies show that safe and stable housing is imperative to improving health outcomes. We know that people who are living with HIV have lower rates of viral load suppression if they are not in safe, stable housing. If we can help clients access safe and affordable housing, then we can begin intensive case management to assess other needs and break down other barriers to healthcare for the client. Cempa came very close to meeting all housing goals for the 2022-2023 year. There were some challenges, including exhausting funds before the grant year was complete and there were staff changes within the organization. Children & Family Services, Inc. (CFS) began its inaugural year providing HOPWA services to the West Tennessee Region. With this being the first year, we do not have baselines for comparisons. CFS staff began a training process and received training and technical assistance through Cloudburst for administering the program. We began becoming familiar and building relationships with the local housing areas and its availabilities and landlords for short term and extended rental and mortgage needs. It is the principle of Columbia CARES that clients who have access to affordable housing services maintain a healthier lifestyle, are more likely to request ancillary services such as nutrition and transportation, are more efficacious at managing their HIV treatment, and more successful in achieving HIV viral suppression. While CARES was just short of our goal of how many clients served, clients outcomes of continuing their HIV care, and reducing the risk of homelessness and stability was met. Our strategy for meeting our goal the upcoming year is to educate new clients, maintain and start new relationships with landlords in hopes of finding affordable housing. Frontier Health reported despite there being new applicants to take the place of those that have graduated the program, there is a struggle to find available housing that meets Fair Market Rent standards in their service area. Nashville Cares continued to struggle with a lack of affordable housing in the region, as well as an extreme lack of housing that falls within the FMR which greatly limits the TBRA program. There are clients that would be excellent candidates for the TBRA program and has been unable to find housing that falls within the FMR in which to place them. Nashville Cares has shifted to providing more nutrition and transportation assistance to clients in an effort to help with their overall life affordability due to the challenges in affordable housing in the region. Positively Living program success can be measured by satisfaction survey results completed by HOPWA program participants. The HOPWA program completed satisfaction surveys. The survey measured overall client satisfaction, staff accessibility and subjective client reporting on housing stability. Positively Living's goal for satisfaction surveys was to average at least a Satisfied (4 out of 5 on a 5-point Likert scale) for each measure (satisfaction, accessibility, and housing stability). This goal was exceeded in each category. During the SFY23, Positively Living's survey response rate averaged 23%. The goal for the upcoming year is to continually increase response rates to 40%. Research continues to show that housing instability and homelessness create barriers to achieving and maintaining viral suppression. Improved viral suppression rates from program baseline, to end of year data demonstrates the positive impact the HOPWA program has on viral suppression rates for those clients engaged in the program.</p>	4004

<p>Describe significant accomplishments or challenges in achieving the number of housing units supported and the number households assisted with HOPWA funds during this operating year compared to plans for this assistance, as approved in the Consolidated Plan/Action Plan. Describe how HOPWA funds were distributed during your operating year among different categories of housing and geographic areas to address needs throughout the grant service area, consistent with approved plans.</p>	<p>During this contract year SFY 2022-2023, \$1,982,098 HOPWA program funds were distributed among the state's 6 project sponsors to directly provide HOPWA services. Each project sponsor reported their accomplishments throughout the fiscal year on the spreadsheet created specifically for their agency. Collectively each project sponsor echoed the struggle with locating units that fall within the Fair Market Rent standards. The exponential rent increases have been a barriers for those seeking housing but have also caused many to lose their housing. The rising housing crisis has greatly impacted clients' ability to find and secure affordable housing. Income limits and fair market rent have also made this difficult. Additional challenges are clients with a history of poor credit, unsatisfactory previous rental history, and criminal history are less likely to get approval from landlords.</p>	<p>897</p>
<p>Report on program coordination with other mainstream housing and supportive services resources, including the use of committed leveraging from other public and private sources that helped to address needs for eligible persons identified in the Consolidated Plan/Strategic Plan.</p>	<p>The HOPWA-funded providers are responsible for maintaining relationships with housing, employment, health, and other resource providers in each of the counties served. Project sponsors participated in housing meetings in regions including the Continuum of Care meetings. CEMPA has hosted on-site trainings with the Chattanooga Housing Authority and the City of Chattanooga Office of Homelessness and Supportive Housing (OHS) to better understand resources available in the community and learn how to help client access these resources. Cempa has a memorandum of understanding with the Chattanooga Housing Authority as part of the Housing First program. Client referrals from our organization go to the top of the waitlist for a couple of the housing authority units. We assist clients with Section 8 applications as needed. The OSHS program helps unhoused clients with housing navigation and financial assistance. CFS compiled a very beneficial and helpful resource tool to provide information and referrals to additional support services in the region to support other and/or additional needs for clients. A positive collaboration was developed with other community and support service agencies to help HOPWA families with additional resources. The services added resources to help clients with daily living items (i.e., food, transportation assistance, clothing, and personal hygiene) in the continuum of care. Agencies and businesses included: United Way of Jackson-Madison County, Southwest Human Resource Agency, Northwest Human Resource Agency, RIFA, Area Relief Ministries, Jackson Housing Authority, Local Red Cross, Tennessee Homeless Solutions, The Dream Center, West Tennessee Legal Services, Madison County Health Department, and the Jackson-Madison County Schools System, Columbia Cares continued to watch for Section 8 and low income community housing options for their clients while working with other local non-profits and housing resources. Frontier Health used the Ryan White Program to leverage funds and provide emergency assistance for PLWHA. This includes nutrition and transportation vouchers which were leveraged to assist clients with lack of funds for nutrition and access to medical care. They have developed and maintain relationships with local Housing Authorities and Continuum of Care members by regularly attending community meetings. Nashville Cares continued to coordinate with multiple providers within the service area, as well as leverage funding from other programs, including Ryan White. Positively Living Case management staff have maintained active relationships within the community and have continued to participate in local Continuums of Care (CoCs), which enhances referral efficacy and collaboration efforts in housing placement and housing support. HOPWA staff have also been participating in the Tennessee Valley Coalition for the Homeless (TVCHC) CoC. PL/CHN has also enhanced their relationship with a local apartment complex historically known as "Goodman-Powell", an apartment complex with some units designated specifically for PLWHA. Traditional leveraging sources such as Ryan White supports, LIHEAP, local churches, local social service agencies, and food banks have also been utilized heavily this fiscal year. As new resources become available or made known, case management team members distribute the resource information among all other members of staff to contribute to greater access.</p>	<p>3948</p>
<p>Describe any program technical assistance needs and how they would benefit program beneficiaries.</p>	<p>HOPWA continues to utilize the Cloudburst Group which has proven to be an excellent resource for this program. Cloudburst hosted a series of training that were beneficial to new staff and provided refresher training for seasoned workers. TA sessions were encouraged and available throughout the year to continually increase programmatic knowledge and better assist with meeting grant requirements. TA opportunities are always appreciated and the expertise of the Cloudburst Group and Collaborative Solutions, Inc., and HUD staff as we work with sponsors to improve our efforts and program outcomes. Monthly case management HOPWA conference calls ensured team members were abreast of current HOPWA changes.</p>	<p>711</p>
<p>Describe any barriers (including regulatory and non-regulatory) encountered in the administration or implementation of the HOPWA program, how they affected your program's ability to achieve the objectives and outcomes discussed, and, actions taken in response to barriers, and recommendations for program improvement. Provide an explanation for each barrier selected. Describe any trends in the community that may affect the way in which the needs of persons living with HIV/AIDS are being addressed, and provide any other information important to the future provision of services to this population. Identify any evaluations, studies, or other assessments of the HOPWA program that are available to the public.</p>	<p>Barriers found during this grant year include criminal justice history, credit history, and multiple diagnoses, housing affordability, and geographical/rural access. A client's history whether criminal, financial, or legal may make them ineligible to obtain housing or other forms of assistance. Criminal status may limit housing opportunities in certain areas due to restrictions of location. Past legal and criminal history may also make them ineligible for assistance in other programs. Many clients have mental illnesses that go untreated which prevents them from taking care of their physical health. Geography is yet another factor that plays into housing. In a rural community, a client without personal transportation is confined to a smaller area. This limits the affordable housing options and makes the process of finding a sustainable home a more difficult and lengthier process. The housing shortage and rising housing prices also make it difficult for many clients who may still be recovering from the pandemic, making it more difficult to get on stable ground. Again, the main barrier seen was housing affordability, an issue that is compounded by low housing availability. This has impacted clients across all services: FB and PHP clients struggled to find decent affordable housing, and those that did locate acceptable units often ran into barriers with landlords who, in this housing market, are less willing to accept applications from tenants with poor rental history, a justice system involvement, or poor credit report – when the demand for housing outweighs the housing units available, costs increase and landlords are able to be more scrupulous in their tenant requirements. For STRMU clients, the impact of housing affordability has been evidenced in rising rent costs. Many STRMU clients are at risk of getting 'priced out' of their current leases. It is commonplace for landlords to raise the rent at the time of lease renewal, but the drastic rent increases are extremely challenging for clients to accommodate, and hard to plan for. This has led to high STRMU use among these clients, as STRMU helps to support them while they adjust their income and expenses to be able to continue to afford their permanent housing.</p>	<p>2249</p>

Appendix C:

CDBG PER

Part 1												
State: Tennessee					Reporting Period FY: 2022							
Grant Number: B-22-DC-47-0001					Date as of: June 30, 2023							
1. Financial Status					2. National Objectives							
A. Total Funds					A. Period Specified for Benefit: FY 2022 to FY 2023							
(1) Allocation: \$28,178,019.00					B. Amount Used to:							
(2) Program Income: \$235,361.00					(1) Benefit to Low/Moderate Income Persons: \$27,040,330.50							
(3) Unexpended Funds from Prior Years: \$347,499.07					(2) Prevent/Eliminate Slums/Blight: \$304,486.00							
B. Amount Obligated to Recipients: \$27,580,177.50					(3) Meet Urgent Community Development Needs: \$235,361.00							
C. Amount Drawn Down: \$344,723.17					(4) Acquisition/Rehabilitation Noncountable: \$0.00							
D. Amount for State Administration: \$945,340.57					(5) Local Administration: \$0.00							
E. Technical Assistance: \$0.00					TOTAL: \$27,580,177.50							
F. Section 108 Loan Guarantees: \$0.00												
					8. Accomplishments							
					Proposed				Actual			
3.	3a.	4.	4a.	5.	6.	7.	a.	b.	c.	d.	e.	f.
Locality	Status	activity	Status	Amount	Purpose	Nat'l Objective	# of Units/Loans	Total # of Persons Jobs	Total # of L/M Persons / L/M Jobs	# of Units/Loans	Total # of Persons/ Jobs	Total # of L/M Persons/ L/M Jobs
Adamsville	NR	6		420,000.00	PF	LMI						
Ashland City	NR	4b		286,600.00	PF	LMI						
Byrdstown	NR	4A		630,000.00	PF	LMI						
Campbell County	NR	6		420,000.00	PF	LMI						
Clifton	NR	6		248,400.00	PF	LMI						
Cocke County	NR	6		420,000.00	PF	LMI						
Coffee County	NR	6		420,000.00	PF	LMI						
Columbia	NR	6		630,000.00	PF	LMI						
Covington	NR	6		304,486.00	PF	S/B						
Dyer County	NR	6		503,244.00	PF	LMI						
Dyersburg	NR	6		630,000.00	PF	LMI						
Erwin	NR	6		630,000.00	PF	LMI						
Fentress County	NR	6		420,000.00	PF	LMI						
Finger	NR	6		338,603.00	PF	LMI						
Friendship	NR	4A		461,316.00	PF	LMI						
Gates	NR	6		316,200.00	PF	LMI						
Greene County	NR	6		420,000.00	PF	LMI						
Hamilton County	NR	6		200,045.00	PF	LMI						
Hancock County	NR	6		630,000.00	PF	LMI						
Hartsville/Trousdale County Metro	NR	9a		525,000.00	H	LMI						
Hickory Valley	NR	6		327,943.00	PF	LMI						
Hohenwald	NR	4b		630,000.00	PF	LMI						
Hornbeak	NR	6		340,200.00	PF	LMI						
Houston County	NR	6		285,600.00	PF	LMI						
Humphreys County	NR	4b		354,185.00	PF	LMI						
Huntingdon	NR	6		228,543.00	PF	LMI						
Jackson County	NR	6		332,157.00	PF	LMI						
Jellico	NR	6		368,480.00	PF	LMI						
Lafayette	NR	4b		541,800.00	PF	LMI						
LaFollette	NR	6		630,000.00	PF	LMI						
Lenoir City	NR	6		630,000.00	PF	LMI						
Lewis County	NR	4b		630,000.00	PF	LMI						
Marion County	NR	6		420,000.00	PF	LMI						
McEwen	NR	6		152,599.00	PF	LMI						

[illegible]

Appendix D:

ESG FY 2022-23 SAGE Reporting (Draft)

Report: **CAPER**

Period: **7/1/2022 - 6/30/2023**

Your user level here: **Data Entry**

Contains all user-entered forms and aggregate CAPER-CSV data.

Report Date Range

7/1/2022 to 6/30/2023

Contact Information

First Name	Jodi
Middle Name	
Last Name	Smith
Suffix	
Title	Housing Program Manager
Street Address 1	502 Deaderick St.
Street Address 2	
City	Nashville
State	Tennessee
ZIP Code	37243
E-mail Address	jsmith@thda.org
Phone Number	(615)815-2038
Extension	
Fax Number	

Project types carried out during the program year

Components	Projects	Total Persons Reported	Total Households Reported
Emergency Shelter	20	2227	1650
Day Shelter	2	294	293
Transitional Housing	0	0	0
Total Emergency Shelter Component	22	2521	1943
Total Street Outreach	9	1141	820
Total PH - Rapid Re-Housing	21	987	568
Total Homelessness Prevention	6	243	106

Grant Information

Emergency Shelter Rehab/Conversion

Did you create additional shelter beds/units through an ESG-funded rehab project	No
Did you create additional shelter beds/units through an ESG-funded conversion project	No

Are there any funded projects, except HMIS or Admin, which are not listed on the Project, Links and Uploads form? This includes projects in the HMIS and from VSP No

Project Outcomes

- no data -

ESG Information from IDIS

As of 7/21/2023

FY	Grant Number	Current Authorized Amount	Funds Committed By Recipient	Funds Drawn	Balance Remaining	Obligation Date	Expenditure
2022	E22DC470001	\$3,238,192.00	\$3,237,817.00	\$2,512,997.65	\$725,194.35	8/31/2022	8/31/2024
2021	E21DC470001	\$3,220,924.00	\$3,220,924.00	\$3,219,726.70	\$1,197.30	8/18/2021	8/18/2023
2020	E20DC470001	\$3,232,927.00	\$3,232,927.00	\$3,232,903.64	\$23.36	6/22/2020	6/22/2022
2019	E19DC470001	\$3,085,852.00	\$3,085,852.00	\$3,085,852.00	\$0	7/31/2019	7/31/2021
2018	E18DC470001	\$2,977,606.00	\$2,977,606.00	\$2,977,606.00	\$0	8/22/2018	8/22/2020
2017	E17DC470001	\$3,640,860.00	\$3,640,860.00	\$3,640,860.00	\$0	9/22/2017	9/22/2019
2016	E16DC470001	\$2,932,401.00	\$2,932,401.00	\$2,932,401.00	\$0	7/14/2016	7/14/2018
2015	E15DC470001	\$2,948,182.00	\$2,948,182.00	\$2,948,182.00	\$0	8/4/2015	8/4/2017
Total		\$30,238,820.00	\$30,238,445.00	\$29,512,404.99	\$726,415.01		

Expenditures	2022 Yes	2021 No	2020 No	2019 No	2018 No	2017 No
	FY2022 Annual ESG Funds for					
Homelessness Prevention	Non-COVID					
Rental Assistance	99,464.59					
Relocation and Stabilization Services - Financial Assistance	10,554.18					
Relocation and Stabilization Services - Services	33,745.46					
Hazard Pay <i>(unique activity)</i>						
Landlord Incentives <i>(unique activity)</i>						
Volunteer Incentives <i>(unique activity)</i>						
Training <i>(unique activity)</i>						
Homeless Prevention Expenses	143,764.23					
	FY2022 Annual ESG Funds for					
Rapid Re-Housing	Non-COVID					
Rental Assistance	321,784.03					
Relocation and Stabilization Services - Financial Assistance	166,512.97					
Relocation and Stabilization Services - Services	269,712.33					
Hazard Pay <i>(unique activity)</i>						
Landlord Incentives <i>(unique activity)</i>						
Volunteer Incentives <i>(unique activity)</i>						
Training <i>(unique activity)</i>						
RRH Expenses	758,009.33					
	FY2022 Annual ESG Funds for					
Emergency Shelter	Non-COVID					
Essential Services	581,795.96					
Operations	617,979.20					
Renovation	0.00					
Major Rehab	0.00					
Conversion	0.00					
Hazard Pay <i>(unique activity)</i>						
Volunteer Incentives <i>(unique activity)</i>						
Training <i>(unique activity)</i>						
Emergency Shelter Expenses	1,199,775.16					
	FY2022 Annual ESG Funds for					
Temporary Emergency Shelter	Non-COVID					
Essential Services						
Operations						
Leasing existing real property or temporary structures						

Acquisition	
Renovation	
Hazard Pay <i>(unique activity)</i>	
Volunteer Incentives <i>(unique activity)</i>	
Training <i>(unique activity)</i>	
Other Shelter Costs	
Temporary Emergency Shelter Expenses	
	FY2022 Annual ESG Funds for
Street Outreach	Non-COVID
Essential Services	214,551.89
Hazard Pay <i>(unique activity)</i>	0.00
Volunteer Incentives <i>(unique activity)</i>	0.00
Training <i>(unique activity)</i>	0.00
Handwashing Stations/Portable Bathrooms <i>(unique activity)</i>	0.00
Street Outreach Expenses	214,551.89
	FY2022 Annual ESG Funds for
Other ESG Expenditures	Non-COVID
Cell Phones - for persons in CoC/YHDP funded projects <i>(unique activity)</i>	
Coordinated Entry COVID Enhancements <i>(unique activity)</i>	
Training <i>(unique activity)</i>	
Vaccine Incentives <i>(unique activity)</i>	
HMIS	254,531.40
Administration	209,052.74
Other Expenses	463,584.14
	FY2022 Annual ESG Funds for
	Non-COVID
Total Expenditures	2,779,684.75
Match	
Total ESG expenditures plus match	2,779,684.75

Total expenditures plus match for all years

Sources of Match

- no data -

Appendix E:

Public Outreach and Comments

Public Outreach

Public Comments

No public comments were received.

Overviews

STATE OF TENNESSEE FISCAL YEAR 2022-23 CAPER OVERVIEW

The Consolidated Annual Performance and Evaluation Report (CAPER) serves as the State of Tennessee's annual performance report to the U.S. Department of Housing and Urban Development (HUD) for five formula grant programs: Community Development Block Grant (CDBG), Home Investment Partnership Program (HOME), Emergency Solutions Grants (ESG), Housing Trust Fund (HTF), and Housing Opportunities for Persons Living with AIDS (HOPWA). The reporting period for this Fiscal Year's CAPER is July 1, 2022 – June 30, 2023.

The names of the grant programs, the administering state agencies, notable achievements, and the expenditures* for FY 2022-23 are as follows:

- Community Development Block Program (CDBG) administered by the Tennessee Department of Economic and Community Development (ECD), \$22,417,087.28
 - Awarded 65 contracts to city and county governments and other recipients for community development projects serving 690,178 Tennesseans.
- HOME Investment Partnership Program (HOME) administered by Tennessee Housing Development Agency (THDA), \$10,713,821.72
 - Completed 123 HOME units for low-income homeowners.
- Emergency Solutions Grants (ESG) administered by THDA, \$2,779,684.75
 - Served over 4,800 individuals who were homeless or at-risk of becoming homeless.
- Housing Trust Fund (HTF) administered by THDA, \$5,380,779.66
 - Completed 45 units of rental housing for extremely low-income households.
- Housing Opportunities for Persons with AIDS (HOPWA) administered by the Tennessee Department of Health (DOH), \$1,437,865.78
 - Served 608 individuals and family members impacted by HIV and AIDS.

In addition to discussing the resources made available to the State of Tennessee in FY 2022-23 through the five formula programs, the CAPER reports the performance of the State of Tennessee in meeting objectives and action steps described in the 2020-24 Consolidated Plan. The CAPER also assesses the State's overall performance in meeting affordable housing, community development, and fair housing goals.

While THDA has been designated as the lead agency for Tennessee's consolidated planning requirements, all of the administering agencies of the five formula grant programs participate in the development of the CAPER and administration of their respective programs. The FY 2022-23 CAPER represents the cooperation of these agencies to further affordable housing and community development in Tennessee. In addition, the plan is developed in consultation with the citizens of Tennessee. The draft plan is available for review and public comment according to the guidelines outlined in the Citizen's Participation Plan. This document and other Consolidated Planning information and reports can be found at <https://thda.org/research-reports/consolidated-planning>.

*Note: Not all program achievements may correlate to that year's expenditures; notably, HOME and HTF allow multi-year projects.

ESTADO DE TENNESSEE AÑO FISCAL 2022-23 CAPER VISIÓN GENERAL

El Informe Anual Consolidado de Desempeño y Evaluación (CAPER, por sus siglas en inglés) sirve como el informe anual de desempeño del Estado de Tennessee al Departamento de Vivienda y Desarrollo Urbano de Estados Unidos (HUD, por sus siglas en inglés) para cinco programas de subvenciones de fórmula: Subvención de Bloque de Desarrollo Comunitario (CDBG, por sus siglas en inglés), Programa de Asociación de Inversión en Viviendas (HOME, por sus siglas en inglés), Subvenciones de Soluciones de Emergencia (ESG, por sus siglas en inglés), Fondo Fiduciario de Vivienda (HTF, por sus siglas en inglés) y Oportunidades de Vivienda para Personas que Viven con SIDA (HOPWA, por sus siglas en inglés). El período de información para el CAPER de este Año Fiscal es del 1 de julio de 2022 al 30 de junio de 2023.

Los nombres de los programas de subvenciones, las agencias estatales administradoras, los logros notables y los gastos* para el año fiscal 2022-23 son los siguientes:

- Programa de Bloques de Desarrollo Comunitario (CDBG) administrado por el Departamento de Desarrollo Económico y Comunitario de Tennessee (ECD, por sus siglas en inglés), \$22,417,087.28 Se adjudicaron 65 contratos a gobiernos de ciudades y condados y otros beneficiarios para proyectos de desarrollo comunitario que atienden a más de 690,000 habitantes de Tennessee.
- El Programa de Socios Inversionistas HOME (HOME, por sus siglas en inglés) administrado por la Agencia de Desarrollo de la Vivienda de Tennessee (THDA), \$10,713,821.72
 - Se completaron 123 unidades HOME para propietarios de viviendas de bajos ingresos.
- Subvenciones de Soluciones de Emergencia (ESG, por sus siglas en inglés) administradas por THDA, \$2,779,684.75
 - Más de 4,800 personas sin hogar o en riesgo de quedarse sin hogar han sido atendidas.
- Fondo Fiduciario de Vivienda (HTF, por sus siglas en inglés) administrado por THDA, \$5,380,779.66
 - Se completaron 45 unidades de viviendas de alquiler para familias de ingresos sumamente bajos.

- Oportunidades de Vivienda para Personas con SIDA (HOPWA) administrado por el Departamento de Salud de Tennessee (DOH, por sus siglas en inglés), \$1,437,865.78
 - Más de 600 personas y familiares afectados por el VIH y el SIDA han sido atendidas.

Además de discutir los recursos puestos a disposición del Estado de Tennessee en el año fiscal 2022-23 a través de los cinco programas de fórmula, el CAPER informa el desempeño del Estado de Tennessee en el cumplimiento de los objetivos y pasos de acción descritos en el Plan Consolidado 2020-24. El CAPER también evalúa el desempeño general del Estado en el cumplimiento de los objetivos de vivienda asequible, desarrollo comunitario y vivienda justa.

Si bien THDA ha sido designada como la agencia líder para los requisitos de planificación consolidados de Tennessee, todas las agencias administradoras de los cinco programas de subvenciones de fórmula participan en el desarrollo del CAPER y la administración de sus respectivos programas. El CAPER del año fiscal 2022-23 representa la cooperación de estas agencias para promover la vivienda asequible y el desarrollo comunitario en Tennessee. Además, el plan es desarrollado en consulta con los ciudadanos de Tennessee. El borrador del plan está disponible para revisión y comentario público conforme con las directrices establecidas en el Plan de Participación Ciudadana. Este documento y otras informaciones e informes de Planificación Consolidada pueden encontrarse en <https://thda.org/research-reports/consolidated-planning>.

*Nota: No todos los logros del programa pueden ser correlacionados con los gastos de ese año; en particular, HOME y HTF permiten proyectos multianuales.

Translations

English

THDA Public Notice: Please Review and Comment on Housing and Community Development Activities in Tennessee

In the recently released 2022-2023 Consolidated Annual Performance and Evaluation Report (CAPER), the Tennessee Housing Development Agency (THDA) describes how federal CDBG, ESG, HOME, HOPWA, and HTF funds were spent on housing and community development activities to benefit low and moderate income Tennesseans. A draft of this report will be available for public review and comment at <https://thda.org/research-reports/consolidated-planning> from September 6 - 22, 2023. An overview of the report in English and Spanish will also be available, along with details about a public meeting on Thursday, September 21, 2023. Please send questions and accommodation requests to Research@thda.org.

Arabic

إخطار عام من وكالة تينيسي لتنمية الإسكان (THDA):
يُرجى المراجعة والتعليق على أنشطة الإسكان والتنمية المجتمعية في ولاية تينيسي

في تقرير الأداء السنوي الموحد والتقييم (CAPER) لعام 2022-2023 الذي صدر مؤخرًا، تصف وكالة تينيسي لتنمية الإسكان (THDA) كيفية إنفاق صناديق منحة تنمية المجتمع (CDBG) والممارسات البيئية والاجتماعية وحوكمة الشركات (ESG) و HOME وفرص الإسكان للأشخاص المصابين بالإيدز (HOPWA) والصناديق الاستثمارية للإسكان (HTF)، على أنشطة الإسكان والتنمية المجتمعية لتحقيق الفائدة لسكان تينيسي من أصحاب الدخل المنخفض والمتوسط. ستتوفر نسخة أولية من هذا التقرير ليتمكن العامة من مراجعتها والتعليق عليها <https://thda.org/research-reports/consolidated-planning> من 06-22 سبتمبر 2023. كما سيتوفر موجز لهذا التقرير باللغتين الإنجليزية والإسبانية بالإضافة إلى تفاصيل بشأن الاجتماع العام المقرر انعقاده في يوم الخميس الموافق 21 سبتمبر 2023. يُرجى إرسال الأسئلة وطلبات الإقامة على البريد الإلكتروني Research@thda.org.

Bahdini

ئاگه هدارینا ما گشتی یا THDA

هیقیه بیتدا جوونی ب جالاکیتن خانووبه ره و بهر بیتدا کومه لگه ی ل تینسی بکه و لیدوانه کی لسه رده

د راپورتا جالاکی و سهنگاندنا سالانه یا (CAPER) 2022-2023 کو نوکه هاتیه بهلافکرن، دهزگه ی بهر بیتدا خانووبه ری پی تینسی (THDA) بهحسی و جهندی دکهت کو چهوا سهرمایا فیدرالی CDBG، ESG، HOME، HOPWA، و HTF د جالاکیتن خانووبه ره و بهر بیتدا کومه لگه ی دهیتیه مهزاختن ژبوگه هاندنا مفای ب وان خه لکین تینسی کو داهاتی وان کیمه یان نافنجی یه. ره شنفیسسه کی و راپورتی ژبو بیتدا جوونی و لیدوانا ثالبین گشتی دی بهردهست بیت ل <https://thda.org/research-reports/consolidated-planning> ل ۱۷-۳۱ ئه یلوولی 2023. پوختیه کی گشتی پی و راپورتی ب ئینگلیزی و ئیسپانیژی دی بهردهست بیت. دگه ل هوورگولیتن دهرباری جفینیه ک گه له مپه ری روژا بیتنجشه ی، 21 ئیلونا 2023. هیقیه پرسیار و داخواریتن ئاکنجیوونی فریکه ن بو Research@thda.org. سوپاس بو پشکداریکرنا ته!

Chinese

THDA 公告: 请审查并评论田纳西州住房和社区发展活动

在近期发布的 2022-2023 年综合年度绩效和评估报告 (CAPER) 中, 田纳西州住房发展局 (THDA) 介绍了如何将联邦 CDBG、ESG、HOME、HOPWA 和 HTF 基金用于住房和社区发展活动, 惠及田纳西州中低收入群体。报告草案将于 2023 年 10 月 17-31 日发布在 <https://thda.org/research-reports/consolidated-planning>。并将提供英语和西班牙语报告概述, 以及将于 2023 年 9 月 21 (星期四) 举行的公开会议相关详情。如有问题或需要通融, 请发送至 Research@thda.org。

Korean

THDA 공개 고지: 테네시주 주택 및 지역사회 개발 활동에 대해 검토하시고 의견을 제시해주십시오.

최근 발행된 2022-2023 통합 연례 성과 및 평가 보고서 (Consolidated Annual Performance and Evaluation Report, CAPER)에서 테네시주 주택개발국 (Tennessee Housing Development Agency, THDA)은 테네시주 저소득 및 중간소득 주민을 위해 연방 CDBG, ESG, HOME, HOPWA, 및 HTF 기금을 주택 및 지역사회 개발 활동에 어떻게 지출하였는지 설명하였습니다. 이 보고서 초안은 2023 년 9 월 6 일- 22 일 동안 <https://thda.org/research-reports/consolidated-planning> 에서 공개 검토 및 의견 제시가 가능합니다. 2023 년 9 월 21 일 목요일 공개 회의에 대한 세부 정보와 함께 영어 및 스페인어로 작성된 보고서 개요를 곧 이용하실 수 있습니다. 질문 및 편의 제공 요청은 Research@thda.org 로 보내주십시오.

Laotian

ແຈ້ງການສາທາລະນະຂອງTHDA: ກະຊວງທຳມະນາໄສ ແລະ ໃຫ້ຄໍາເຫັນກ່ຽວກັບກິດຈະການພັດທະນາທີ່ຢູ່ອາໄສ ແລະ ຊຸມຊົນໃນລັດ Tennessee

ໃນບົດລາຍງານການປະເມີນຜົນ ແລະ ການປະເມີນຜົນລວມປະຈຳປີ 2022-2023 ທີ່ປອມອອກມາເມື່ອບໍ່ດົນມານີ້, ອົງການພັດທະນາທີ່ຢູ່ອາໄສຂອງລັດ Tennessee (Tennessee Housing Development Agency, THDA) ອະທິບາຍວ່າກອງທຶນ CDBG, ESG, HOME, HOPWA ແລະ HTF ຂອງລັດຖະບານກາງຖືກໃຊ້ເຂົ້າໃນກິດຈະການພັດທະນາທີ່ຢູ່ອາໄສ ແລະ ຊຸມຊົນເພື່ອຜົນປະໂຫຍດຕໍ່າ ແລະ ລາຍໄດ້ບ້ານກາງ Tennesseans. ຮ່າງບົດລາຍງານສະບັບນີ້ຈະມີໃຫ້ບໍລິຫານໄດ້ສາມາດທົບທວນ ແລະ ໃຫ້ຄໍາເຫັນໄດ້ຢູ່ທີ່ <https://thda.org/research-reports/consolidated-planning> ແຕ່ວັນທີ 6 -22 ກັນຍາ 2023. ພາບລວມຂອງບົດລາຍງານເປັນພາສາອັງກິດ ແລະ ຈະມີພາສາສະເປນໃຫ້ເຊິ່ນກັນ, ພ້ອມທັງລາຍລະອຽດກ່ຽວກັບກອງປະຊຸມພົບປະກັບສາທາລະນະໃນວັນພະຫັດ ວັນທີ 21 ກັນຍາ 2023. ກະຊວງສົ່ງຄໍາຖາມ ແລະ ຄໍາຮ້ອງຂໍສົ່ງອໍານວຍຄວາມສະດວກມາທີ່ Research@thda.org.

Somali

Ogeysiiska Dadweynaha ee THDA: Fadlan Dibu-fiiri oo ka Faaloo Hawlaha Horumarinta Bulshada iyo Guryeynta ee Tennessee

Warbixinta dhawaantan lasii daayey 2022-2023 Waxqabadka Sanadlaha iyo Qiimeynta (CAPER), ee Wakaalada Horumarinta Guryeynta Tennessee (THDA) waxay sharxaysaa maalgalinaha CDBG, ESG, HOME, HOPWA, iyo HTF lagu kharash gareeyey guryeynta iyo hawlaha horumarinta bulshada si ay uga faa'idaystaan dadka dakhliga hooseeya ama dhexdhexaadka ee Tennesseans. Qabyo-qoraalka warbixintan ayaa dadweynuhu ka heli doonaan kana faaloon doonaan halkan <https://thda.org/research-reports/consolidated-planning> laga bilaabo Oktoobar 17 - 31, 2023. Hordhaca warbixinta oo Ingiriisi iyo Isbaanisha ayaa sidoo kale la heli doonaa, iyadoo ay la socdaan faahfaahinta kulanka dadweynaha ee Khamiista, Sabteembar 21, 2023. Fadlan u dir su'aalaha iyo codsiyada Research@thda.org.

Sorani

ئاگادارنامەى گشتى THDA

تکایه سهیری جالاکیه کانی خانووبه ره و بهرهبیدانی کۆمهنگا له تینیسى بکهوه و لیدوانی له سهه بده

له راپۆرتی کارایی و هه‌سه‌نگاندنی سالانه‌ی یه‌کخراوی (CAPER) 2023-2022 که تازه‌ ب‌لاو کراوه‌ته‌وه، ده‌زگی په‌ره‌پیدانی خانووبه‌ره‌ی تینیسى (THDA) باسی ئه‌وه‌ ده‌کات که چۆن سه‌رمایه‌ی فیدرایی CDBG، ESG، HOME، HOPWA، و HTF له‌ جالاکیه‌کانی خانووبه‌ره‌و و به‌ره‌پیدانی کۆمه‌نگادا سه‌رف ده‌کریت بۆ سوود گه‌ياندن به‌و خه‌لکه‌نه‌ی تینیسى که داها‌تیا‌ن که‌م یا‌ن مامنا‌وه‌نده. په‌شنووسێکی ئه‌م راپۆرته‌ بۆ پێدا‌چوونه‌وه و لیدوانی لایه‌نی گشتی به‌رده‌ست ده‌بێت له <https://thda.org/research-reports/consolidated-planning> له 17-31 ی ئه‌یلوولی 2023. پوخته‌یه‌کی گشتی راپۆرته‌ که به‌ ئینگلیزی و ئیسپانی‌ش به‌رده‌ست ده‌بێت، له‌ گه‌ڵ ورده‌کاریه‌کان سه‌باره‌ت به‌ کۆبوونه‌وه‌یه‌کی گشتی له‌ پینچسه‌مه‌مه، 21 ی ئه‌یلوولی 2023. تکایه پرسیار و داواکاریه‌کانی نیشه‌ته‌جی‌بوونتان بنێرن بۆ Research@thda.org. سوپاس بۆ به‌شداریکردنت!

Spanish

Aviso Público de THDA:

Favor de Revisar y Comentar sobre las Actividades de Vivienda y Desarrollo Comunitario en Tennessee

En el recientemente publicado Informe Consolidado de Desempeño y Evaluación 2022-2023 (CAPER, por sus siglas en inglés), la Agencia de Desarrollo de Vivienda de Tennessee (THDA, por sus siglas en inglés) describe cómo fondos federales de CDBG, ESG, HOME, HOPWA y HTF fueron usados en actividades de vivienda y desarrollo comunitario para beneficiar a habitantes de Tennessee de bajos y moderados ingresos. Un borrador de este informe estará disponible para su revisión pública y comentarios en <https://thda.org/research-reports/consolidated-planning> del 6 al 22 de septiembre de 2023. Un resumen del informe también estará disponible en inglés y español junto con detalles sobre una reunión pública el jueves, 21 de septiembre de 2023. Favor de enviar sus preguntas y solicitudes para ajustes a Research@thda.org.

Vietnamese

**Thông Báo Công Khai của THDA:
Vui Lòng Xem Xét và Góp Ý về các Hoạt Động Phát Triển Cộng Đồng và Nhà Ở tại
Tennessee**

Trong Báo Cáo Tổng Hợp về Hiệu Suất và Đánh Giá Hàng Năm (Consolidated Annual Performance and Evaluation Report, CAPER) 2022-2023 mới được công bố gần đây, Cơ Quan Phát Triển Nhà Ở Tennessee (Tennessee Housing Development Agency, THDA) đã mô tả cách các nguồn quỹ CDBG, ESG, HOME, HOPWA và HTF của liên bang được chi tiêu vào các hoạt động phát triển cộng đồng và nhà ở nhằm mang lại lợi ích cho những người dân Tennessee có thu nhập thấp và trung bình. Bản thảo báo cáo này sẽ được công bố để xin ý kiến đánh giá và nhận xét của công chúng tại <https://thda.org/research-reports/consolidated-planning> từ ngày 6 - 22 tháng 9 năm 2023. Thông tin tổng quan về báo cáo này bằng tiếng Anh và tiếng Tây Ban Nha cũng sẽ được cung cấp cùng với thông tin chi tiết về một cuộc họp công khai vào Thứ Năm, ngày 21 tháng 9 năm 2023. Vui lòng gửi câu hỏi và các yêu cầu đề xuất đến Research@thda.org.

Website Notices

Consolidated Planning
THDA Public Notice: Review and Comment on Housing and Community Development Activities in Tennessee

In the recently released 2022-2023 Consolidated Annual Performance and Evaluation Report (CAPER), the Tennessee Housing Development Agency (THDA) describes how federal CDBG, ESG, HOME, HOPEWA, and HTF funds were spent on housing and community development activities to benefit low and moderate income Tennesseans.

The FY 22-23 CAPER will be available for review and public comment from September 6 - 22, 2023.

[Read the FY 22-23 CAPER Overview here.](#)
[Read the FY 22-23 CAPER draft here.](#)
[Comment on the FY 22-23 CAPER here.](#)

The details of the public meeting are here:

Thursday, September 21, 2023, 1:00 - 2:00 PM
Tennessee Tower, Tennessee 2 Meeting Room (Floor 3), 312 Rosa L. Parks Ave, Nashville, TN 37243

The building is ADA accessible with ground level entry on the second floor.
Additionally, participants can join the public meeting virtually.

[Click here to join the meeting via Microsoft Teams Online.](#)
Microsoft Teams Online Meeting ID: 274-674-301-491
Or call in using this number: +1 469-998-6047
Phone conference ID: 853 393 480#

For questions and accommodations, contact Amara Mattingly at research@thda.org.

Aviso Público de THDA: Favor de Revisar y Comentar sobre las Actividades de Vivienda y Desarrollo Comunitario en Tennessee

En el recientemente publicado Informe Consolidado de Desempeño y Evaluación 2022-2023 (CAPER, por sus siglas en inglés), la Agencia de Desarrollo de Vivienda de Tennessee (THDA, por sus siglas en inglés) describe cómo fondos federales de CDBG, ESG, HOME, HOPEWA y HTF fueron usados en actividades de vivienda y desarrollo comunitario para beneficiar a habitantes de Tennessee de bajos y moderados ingresos.

El CAPER estará disponible para su revisión y comentarios del 6 al 22 de septiembre de 2023.

[Visión general de CAPER](#)
[Haga clic aquí para comentar sobre el CAPER.](#)

Los detalles de la reunión pública figuran a continuación:

Jueves, 22 de septiembre de 2023, 1:00 - 2:00 PM
Tennessee Tower, Tennessee 2 Meeting Room (Floor 3), 312 Rosa L. Parks Ave, Nashville, TN 37243

El edificio cuenta con accesibilidad ADA, con entrada a nivel terrestre en el segundo piso.

[Regístrese en línea.](#)
Microsoft Teams ID: 274 674 301 491
Teléfono: +1 469-998-6047
ID: 853 393 480#

Si tiene preguntas o necesita algún apoyo comuníquese con Amara Mattingly en research@thda.org.

Instructions for Placing a Request for a Certification of Consistency with the State of Tennessee's Consolidated Plan

Public Housing Authorities, Continuum of Care applicants and applicants to other affordable housing program programs.

Recent Publications
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THDA Program Reports, Maps & Data
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THDA Public Notice and Comment

THDA Public Notice: Review and Comment on Housing and Community Development Activities in Tennessee

In the recently released 2022-2023 Consolidated Annual Performance and Evaluation Report (CAPER), the Tennessee Housing Development Agency (THDA) describes how federal CDBG, ESG, HOME, HOPWA, and HTF funds were spent on housing and community development activities to benefit low- and moderate-income Tennesseans.

The FY 22-23 CAPER will be available for review and public comment from September 6 - 22, 2023.

[Read the FY 22-23 CAPER Overview here.](#)

[Read the FY 22-23 CAPER in full here.](#)

[Comment on the FY 22-23 CAPER here.](#)

The details of the public meeting are here:

Thursday, September 21, 2023, 1:00 - 2:00 PM
Tennessee Tower, Tennessee 2 Meeting Room (Floor 3), 512 Ross L. Parks Ave, Nashville, TN 37243

The building is ADA accessible with ground-level entry on the second floor.

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[Click here to join the meeting via Microsoft Teams Online.](#)
Microsoft Teams Online Meeting ID: 274 674 301 491
Or call in using this number: +1 405-998-6047
Phone conference ID: 013 393 4808

For questions and accommodations, contact Amara Mattingly at amara@thda.org.

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THDA Public Notice and Comment
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Aviso Público de THDA: Favor de Revisar y Comentar sobre las Actividades de Vivienda y Desarrollo Comunitario en Tennessee

En el recientemente publicado Informe Consolidado de Desempeño y Evaluación 2022-2023 (CAPER), por sus siglas en inglés, la Agencia de Desarrollo de Vivienda de Tennessee (THDA, por sus siglas en inglés) describe cómo fondos federales de CDBG, ESG, HOME, HOPWA y HTF fueron utilizados en actividades de vivienda y desarrollo comunitario para beneficiar a habitantes de Tennessee de bajos y moderados ingresos.

El CAPER estará disponible para su revisión y comentarios del 6 al 22 de septiembre de 2023.

[Visión general de CAPER](#)

[Haga clic aquí para comentar sobre el CAPER.](#)

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[Resúase en línea.](#)
Microsoft Teams ID: 274 674 301 491
Teléfono: +1 405-998-6047
ID: 013 393 4808

Si tiene preguntas o necesita algún ajuste comuníquese con Amara Mattingly en amara@thda.org.

Notice of Public Hearing for THDA's Proposed Issuance of Bonds

Notice is hereby given of the intent of the Tennessee Housing Development Agency ("THDA") to hold a public hearing on THDA's proposed issuance of tax-exempt mortgage revenue bonds or notes, in one or more series, on one or more dates.

The screenshot shows the Tennessee Department of Health's HOPWA website. The header includes the state logo and a search bar. The navigation menu lists various resources. The main content area is split into a sidebar and a main body. The sidebar lists 'Sexually Transmitted Diseases' and a list of programs including HIV Prevention Services, Ryan White Program, and HOPWA. The main body features a large 'HOPWA' heading and a 'News & Announcements' section. Under 'HOPWA SERVICE PROVIDERS', there are two links for public notices from CAPER, one in English and one in Spanish. Below that, the 'WHAT IS HOPWA?' section provides a brief overview of the program, stating it was established under the AIDS Housing Opportunities Act of 1990 and is the only federal program dedicated to addressing the housing needs of persons living with HIV/AIDS.

Public Notices

THDA Public Notice:
Please Review and Comment on Housing and Community Development Activities in Tennessee

In the recently released 2022-2023 Consolidated Annual Performance and Evaluation Report (CAPER), the Tennessee Housing Development Agency (THDA) describes how federal CDBG, ESG, HOME, HOPWA, and HTF funds were spent on housing and community development activities to benefit low and moderate income Tennesseans. A draft of this report will be available for public review and comment at <https://thda.org/research-reports/consolidated-planning> from September 5 - 22, 2023. An overview of the report in English and Spanish will also be available, along with details about a public meeting on Thursday, September 21, 2023. Please send questions and accommodation requests to research@thda.org.

Aviso Público de THDA:
Favor de Revisar y Comentar sobre las Actividades de Vivienda y Desarrollo Comunitario en Tennessee

En el recientemente publicado informe Consolidado de Desempeño y Evaluación 2022-2023 (CAPER por sus siglas en inglés), la Agencia de Desarrollo de Vivienda de Tennessee (THDA, por sus siglas en inglés) describe cómo fondos federales de CDBG, ESG, HOME, HOPWA y HTF fueron usados en actividades de vivienda y desarrollo comunitario para beneficiar a habitantes de Tennessee de bajos y moderados ingresos. Un borrador de este informe estará disponible para su revisión pública y comentarios en <https://thda.org/research-reports/consolidated-planning> del 5 al 22 de septiembre de 2023. Un resumen del informe también estará disponible en inglés y español junto con detalles sobre una reunión pública el jueves 21 de septiembre de 2023. Favor de enviar sus preguntas y solicitudes para ajustes a research@thda.org.

Blue Springs Lutheran Church

FIRST TENNESSEE DEVELOPMENT DISTRICT
Blue Springs Lutheran Church
Rutherford County, TN 37085

THDA

THDA Public Notice:
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Project: Historic Preservation Phase II - Blue Springs Lutheran Church

Bids Received to: First Tennessee Development District
Physical Address: 12-11 N. East Street
Johnson City, TN 37601
Hiring Agency: 12-11 N. East Street
Johnson City, TN 37601
LMD, LLC
On September 28, 2023

Project Bid Manual: Contractor may request a bid form, instructions, and project manual by contacting First Tennessee Development District at 615-722-5294 or ebd@thda.org.

The Blue Springs Lutheran Church is located on a lot owned by Blue Springs Historical Association, Inc. and is currently vacant.

This project is jointly funded through a Smart Connect with the State of Tennessee.

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Aviso Público de THDA:

Favor de Revisar y Comentar sobre las Actividades de Vivienda y Desarrollo Comunitario en Tennessee

En el recientemente publicado Informe Consolidado de Desempeño y Evaluación 2022-2023 (CAPER, por sus siglas en inglés), la Agencia de Desarrollo de Vivienda de Tennessee (THDA, por sus siglas en inglés) describe cómo fondos federales de CDBG, ESG, HOME, HOPWA y HTF fueron usados en actividades de vivienda y desarrollo comunitario para beneficiar a habitantes de Tennessee de bajos y moderados ingresos. Un borrador de este informe estará disponible para su revisión pública y comentarios en <https://thda.org/research-reports/consolidated-planning> del 6 al 22 de septiembre de 2023. Un resumen del informe también estará disponible en inglés y español junto con detalles sobre una reunión pública el jueves, 21 de septiembre de 2023. Favor de enviar sus preguntas y solicitudes para ajustes a Research@thda.org.

931-422-4111

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UC:DD Upper Cumberland Development District

and Comment on Housing and Community Development Activities

THDA Public Notice: Please Review and Comment on Housing and Community Development Activities in Tennessee

THDA Public Notice: Please Review and Comment on Housing and Community Development Activities in Tennessee

In the recently released 2022-2023 Consolidated Annual Performance and Evaluation Report (CAPER), the Tennessee Housing Development Agency (THDA) describes how federal CDBG, ESG, HOME, HOPWA, and HTF funds were spent on housing and community development activities to benefit low and moderate income Tennesseans. A draft of this report will be available for public review and comment at <https://thda.org/research-reports/consolidated-planning> from September 6 – 22, 2023. An overview of the report in English and Spanish will also be available, along with details about a public meeting on Thursday, September 21, 2023. Please send questions and accommodation requests to Research@thda.org.

September 7th, 2023 | ECD Public Notices, Housing Public Notices, Regional News, UCDD News | 0 Comments

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Now Accepting Public Comments on the State of Tennessee 2022-23 CAPER *September 6 - 22, 2023*

Visit <https://thda.org/research-reports/consolidated-planning> to review the draft or to submit a comment.

In the recently released 2022-2023 Consolidated Annual Performance and Evaluation Report (CAPER), the Tennessee Housing Development Agency (THDA) describes how federal CDBG, ESG, HOME, HOPWA, and HTF funds were spent on housing and community development activities to benefit low and moderate income Tennesseans. A draft of this report will be available for public review and comment at <https://thda.org/research-reports/consolidated-planning> from September 6-22, 2023. An overview of the report in English and Spanish will also be available. Please send questions and accommodation requests to Research@thda.org.

En Español:

Aviso público de la THDA: Actividades de vivienda y desarrollo comunitario en Tennessee

Revisión y comentarios: del 6 al 22 de septiembre de 2023
<https://thda.org/research-reports/consolidated-planning>

En el recientemente publicado Informe Consolidado de Desempeño y Evaluación 2022-2023 (CAPER, por sus siglas en inglés), la Agencia de Desarrollo de Vivienda de Tennessee (THDA, por sus siglas en inglés) describe cómo fondos federales de CDBG, ESG, HOME, HOPWA y HTF fueron usados en actividades de vivienda y desarrollo comunitario para beneficiar a habitantes de Tennessee de bajos y moderados ingresos. Un borrador de este informe estará disponible para su revisión pública y comentarios en <https://thda.org/research-reports/consolidated-planning> del 6 al 22 de septiembre de 2022. Un resumen del informe también estará disponible en inglés y español. Favor de enviar sus preguntas y solicitudes para ajustes a Research@thda.org.

For more information on the Consolidated Planning process, updates, and to view prior year reports, please visit <https://thda.org/research-reports/consolidated-planning>



Sign-in Sheet for Public Meeting for FY22-23 CAPER

September 21, 2023, 1:00 – 2:00 PM

1. Amara Mattingly - THDA
2. Cheryl Taylor (online)
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.
- 11.
- 12.
- 13.
- 14.
- 15.
- 16.
- 17.
- 18.
- 19.
- 20.



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AFFIDAVIT

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

To Whom It May Concern:

The enclosed itemized statement is for publication in the list of newspaper(s) on invoice **S23.5143** on the date (s) stated therein as authorized by your office.

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

I, *Alisa Subhakul*, Junior Media Buyer of Tennessee Press Service, Inc., do hereby certify that the attached is true and correct.

This Thirteenth day of September, 2023

Alisa Subhakul

Alisa Subhakul, Junior Media Buyer

Sworn before me this 13th day of September, 2023

Earl Goodman

Earl Goodman, Notary Public

My commission expires July 1, 2024



MEETINGS/HEARINGS

MEETING NOTICE

Pursuant to Chapter 442, Tennessee Public Act of 1974, "The Sunshine Law" the following public entities will hold a meeting on **Tuesday, September 26th, 2023**, at the time listed below. The meeting will be held at the **Rhea County Welcome Center/Chamber of Commerce located at 107 Main Street, Dayton, TN 37321 10:30 AM (EST)**. **Southeast TN Development District/Chatanooga Area Regional Council of Governments Executive Committee**
D. Gary Davis, Chairman

PUBLIC COMMENT: Members of the public will have the opportunity to comment on agenda items and make general comments at the beginning of the Board meeting. Individuals seeking to make public comment are required to sign in prior to the commencement of the meeting. Speakers are limited to three minutes, with any exceptions to be made by the Board chair. Individuals must be present in person to make a comment to the Board. Individuals with disabilities who wish to participate in these proceedings should contact the Southeast Tennessee Development District (SETDD) to discuss any auxiliary aids or services needed to facilitate such participation. Such contact may be in person, by writing, telephone, or other means and should be made no less than ten (10) days prior to the scheduled meeting date to allow time to provide such aid or service. Contact SETDD, 1000 Riverfront Parkway, Tel. No. 423-266-5781. Hearing impaired callers may use TN Relay 711. To request access to the meeting information or request agenda time for the public comment period, please contact: Kelly Puckett at kpuckett@sedeve.org or by calling 423-424-4224.

PUBLIC NOTICE - TO THE OWNERS AND PARTIES WITH AN INTEREST IN THE PROPERTY LOCATED:

Attempts have been made to notify you that property listed below will be discussed at a hearing before the Public Officer, Wednesday, September 20, 2023 at 8:30 a.m., in the Development Resource Center, Conference Room 1A, 1250 Market Street. Your presence is requested at that time.

2003 Wilcox Blvd 136L K 012 East Chact Development, LLC, Owner	Hicks
2508 Dodson Ave 136D J 023 Thornhill Management Group, LLC, Owner	Paris
1025 E 11th Street 146I C 012 11th Central LLC, Owner	Hicks
2600 Glass St 137A Q 001 Thornhill Management Group LLC, Owner	Paris
312 W 40th St 167C L 010 Angela Stoudemire, Owner	Chandler
4208 Dorris St 167C R 013 Prince Amos, c/o William James Amos, Owner	Chandler
113 N Lovell Ave 157K B 027 A Z Investments LLC, Owner	Chapman
1040 E Main St 146P K 002 1040 E Main LLC, Owner	Hicks
2113 Vance Ave KA 2143/2145 Vance Ave 146N W 013 Curtis Wilson, Owner	Hoyle
1031 E Martin Luther King Blvd 146H L 017 Ericka Stearns, Owner	Hicks
4140 Quinn Adams St 167D B 043 The Lewin Brothers, LLC, Owner	Chandler

NOTICE TO CREDITORS

NOTICE TO CREDITORS

Estate of BARRY MITCHELL OWENS Deceased No. 23-P-695
Notice is hereby given that on August 25, 2023, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECE- DENT who died July 26, 2023. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, otherwise their claims will be forever barred:
1. (a) Four months from the date of the first publication of this NOTICE if the creditor received an actual copy of this NOTICE at least sixty days before the date that is four months from the date of the first publication; OR
(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR
2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 25th day of August, 2023

JUDITH ANN VICKNAIR, EXECUTOR
MICHELE L. COFFMAN, ADMINISTRATOR C.T.A.
Michele L. Coffman, Attorney

NOTICE TO CREDITORS

Estate of BEVERLY LOUISE MATHIS WILSON Deceased No. 23-P-713
Notice is hereby given that on August 25, 2023, Letters of Administration were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECE- DENT who died June 24, 2023. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, otherwise their claims will be forever barred:
1. (a) Four months from the date of the first publication of this NOTICE if the creditor received an actual copy of this NOTICE at least sixty days before the date that is four months from the date of the first publication; OR
(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR
2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 25th day of August, 2023

BEVERLY WILSON DOSS, ADMINISTRATOR
Peter C. Ensign, Attorney

NOTICE TO CREDITORS

Estate of BILLY B. CRUM Deceased No. 23-P-732
Notice is hereby given that on August 31, 2023, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECE- DENT who died June 13, 2023. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, otherwise their claims will be forever barred:
1. (a) Four months from the date of the first publication of this NOTICE if the creditor received an actual copy of this NOTICE at least sixty days before the date that is four months from the date of the first publication; OR
(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR
2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 31st day of August, 2023

DAVID R. CRUM, EXECUTOR
Stephen R. Wright, Attorney

NOTICE TO CREDITORS

NOTICE TO CREDITORS

Estate of CAROLYN JEAN COLE Deceased No. 23-P-739
Notice is hereby given that on September 1, 2023, Letters of Administration were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died March 8, 2023. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, otherwise their claims will be forever barred:
1. (a) Four months from the date of the first publication of this NOTICE if the creditor received an actual copy of this NOTICE at least sixty days before the date that is four months from the date of the first publication; OR
(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR
2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 1st day of September, 2023

CATHERINE E. SHEWARD, ADMINISTRATOR
G. Robert Edwards, Attorney

NOTICE TO CREDITORS

Estate of DALE L. RUSSELL Deceased No. 23-P-731
Notice is hereby given that on August 31, 2023, Letters of Administration were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died June 26, 2023. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, otherwise their claims will be forever barred:
1. (a) Four months from the date of the first publication of this NOTICE if the creditor received an actual copy of this NOTICE at least sixty days before the date that is four months from the date of the first publication; OR
(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR
2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 31st day of August, 2023

TINA JACKSON HILLMAN, ADMINISTRATOR
John R. Burman, Attorney

NOTICE TO CREDITORS

Estate of DENNIS W. HIGGINS Deceased No. 23-P-730
Notice is hereby given that on August 30, 2023, Letters of Administration were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died July 11, 2023. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, otherwise their claims will be forever barred:
1. (a) Four months from the date of the first publication of this NOTICE if the creditor received an actual copy of this NOTICE at least sixty days before the date that is four months from the date of the first publication; OR
(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR
2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 30th day of August, 2023

HOUSTON T. DUKE, ADMINISTRATOR
Robert S. Burns, Attorney

NOTICE TO CREDITORS

Estate of DIANE R. WIRZ Deceased No. 23-P-742
Notice is hereby given that on September 5, 2023, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died March 16, 2023. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, otherwise their claims will be forever barred:
1. (a) Four months from the date of the first publication of this NOTICE if the creditor received an actual copy of this NOTICE at least sixty days before the date that is four months from the date of the first publication; OR
(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR
2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 5th day of September, 2023

DEREK T. WIRZ, EXECUTOR
J. Edward Nanney, Attorney

NOTICE TO CREDITORS

Estate of DOUGLAS THOMAS ALLMARAS Deceased No. 23-P-707
Notice is hereby given that on August 24, 2023, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECE- DENT who died February 10, 2023. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, otherwise their claims will be forever barred:
1. (a) Four months from the date of the first publication of this NOTICE if the creditor received an actual copy of this NOTICE at least sixty days before the date that is four months from the date of the first publication; OR
(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR
2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 24th day of August, 2023

JODY OTTE, EXECUTOR
Martin L. Pierce, Attorney

NOTICE TO CREDITORS

Estate of JAMES E. LACKY Deceased No. 23-P-743
Notice is hereby given that on September 5, 2023, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died June 24, 2023. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, otherwise their claims will be forever barred:
1. (a) Four months from the date of the first publication of this NOTICE if the creditor received an actual copy of this NOTICE at least sixty days before the date that is four months from the date of the first publication; OR
(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR
2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

NOTICE TO CREDITORS

2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 5th day of September, 2023

JULIE L. SANDERS, EXECUTOR
John R. Buhrman, Attorney

NOTICE TO CREDITORS

Estate of JAMES N. KIRVAN Deceased No. 23-P-733
Notice is hereby given that on August 31, 2023, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECE- DENT who died April 5, 2023. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, otherwise their claims will be forever barred:
1. (a) Four months from the date of the first publication of this NOTICE if the creditor received an actual copy of this NOTICE at least sixty days before the date that is four months from the date of the first publication; OR
(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR
2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 31st day of August, 2023

ANGELA K. TURNER, EXECUTOR
Darren W. Kennedy, Attorney

NOTICE TO CREDITORS

Estate of JOSEPH DAVE KRAMER Deceased No. 23-P-726
Notice is hereby given that on August 30, 2023, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECE- DENT who died August 20, 2023. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, otherwise their claims will be forever barred:
1. (a) Four months from the date of the first publication of this NOTICE if the creditor received an actual copy of this NOTICE at least sixty days before the date that is four months from the date of the first publication; OR
(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR
2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 30th day of August, 2023

STUART D. KRAMER, EXECUTOR
Colter A. Parker, Attorney

NOTICE TO CREDITORS

Estate of MARION SLAVIN KRAMER Deceased No. 23-P-725
Notice is hereby given that on August 30, 2023, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECE- DENT who died July 2, 2023. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, otherwise their claims will be forever barred:
1. (a) Four months from the date of the first publication of this NOTICE if the creditor received an actual copy of this NOTICE at least sixty days before the date that is four months from the date of the first publication; OR
(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR
2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 30th day of August, 2023

STUART D. KRAMER, EXECUTOR
Colter A. Parker, Attorney

NOTICE TO CREDITORS

Estate of PERRY ARTHUR MAPLES Deceased No. 23-P-718
Notice is hereby given that on August 29, 2023, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECE- DENT who died February 25, 2023. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, otherwise their claims will be forever barred:
1. (a) Four months from the date of the first publication of this NOTICE if the creditor received an actual copy of this NOTICE at least sixty days before the date that is four months from the date of the first publication; OR
(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR
2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 29th day of August, 2023

VICKIE HARRILL AND STEVEN P. MAPLES, CO-EXECUTORS
C. Michelle Allsup, Attorney

NOTICE TO CREDITORS

Estate of RICHARD HERMAN CARVER Deceased No. 23-P-714
Notice is hereby given that on August 25, 2023, Letters of Administration were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died June 5, 2023. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, otherwise their claims will be forever barred:
1. (a) Four months from the date of the first publication of this NOTICE if the creditor received an actual copy of this NOTICE at least sixty days before the date that is four months from the date of the first publication; OR
(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR
2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 25th day of August, 2023

NICHOLAS D. DREW, ADMINISTRATOR
Amanda N. Jelks, Attorney

NOTICE TO CREDITORS

Estate of ROBERT E. GOYNE Deceased No. 23-P-737
Notice is hereby given that on September 1, 2023, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died July 18, 2023. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed

NOTICE TO CREDITORS

in 1 or 2 below, otherwise their claims will be forever barred:
1. (a) Four months from the date of the first publication of this NOTICE if the creditor received an actual copy of this NOTICE at least sixty days before the date that is four months from the date of the first publication; OR
(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR
2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 1st day of September, 2023

BARBARA GOYNE, EXECUTOR
Martin L. Pierce, Attorney

NOTICE TO CREDITORS

Estate of ROBERT JUNIOUS CARR, JR. Deceased No. 23-P-708
Notice is hereby given that on August 24, 2023, Letters of Administration were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died May 7, 2023. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, otherwise their claims will be forever barred:
1. (a) Four months from the date of the first publication of this NOTICE if the creditor received an actual copy of this NOTICE at least sixty days before the date that is four months from the date of the first publication; OR
(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR
2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 24th day of August, 2023

ROBERT JUNIOUS BLIZZARD, ADMINISTRATOR
Terri Braswell Gilbert, Attorney

NOTICE TO CREDITORS

Estate of ROGER LYNN FLOOD Deceased No. 23-P-744
Notice is hereby given that on September 5, 2023, Letters of Administration were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died February 7, 2023. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, otherwise their claims will be forever barred:
1. (a) Four months from the date of the first publication of this NOTICE if the creditor received an actual copy of this NOTICE at least sixty days before the date that is four months from the date of the first publication; OR
(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR
2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 5th day of September, 2023

KAREN B. FLOOD, ADMINISTRATOR
David L. McGuffey, Attorney

NOTICE TO CREDITORS

Estate of STAR-BETH REGAN Deceased No. 23-P-738
Notice is hereby given that on September 1, 2023, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died July 17, 2023. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, otherwise their claims will be forever barred:
1. (a) Four months from the date of the first publication of this NOTICE if the creditor received an actual copy of this NOTICE at least sixty days before the date that is four months from the date of the first publication; OR
(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR
2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 1st day of September, 2023

CONNELLY ENSIGN AND L. KATHERINE ADAMS-CARTER, CO-EXECUTORS
John R. Buhrman, Attorney

NOTICE TO CREDITORS

Estate of THOMAS A. HAYS Deceased No. 23-P-746
Notice is hereby given that on September 6, 2023, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died July 20, 2023. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, otherwise their claims will be forever barred:
1. (a) Four months from the date of the first publication of this NOTICE if the creditor received an actual copy of this NOTICE at least sixty days before the date that is four months from the date of the first publication; OR
(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR
2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 6th day of September, 2023

ESTHER R. HAYS, EXECUTOR
John R. Buhrman, Attorney

NOTICE TO CREDITORS

Estate of THOMAS JEFFERSON BENNETT Deceased No. 23-P-727
Notice is hereby given that on August 30, 2023, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECE- DENT who died February 7, 2023. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, otherwise their claims will be forever barred:
1. (a) Four months from the date of the first publication of this NOTICE if the creditor received an actual copy of this NOTICE at least sixty days before the date that is four months from the date of the first publication; OR
(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR
2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 30th day of August, 2023

KATHY NELOMS, EXECUTOR
Charles G. Wright, Jr., Attorney

NOTICE TO CREDITORS

NOTICE TO CREDITORS

Estate of TIMOTHY EDWARD BURT Deceased No. 23-P-712
Notice is hereby given that on August 25, 2023, Letters of Administration were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died August 27, 2023. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, otherwise their claims will be forever barred:
1. (a) Four months from the date of the first publication of this NOTICE if the creditor received an actual copy of this NOTICE at least sixty days before the date that is four months from the date of the first publication; OR
(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR
2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 25th day of August, 2023

AMY BURT, ADMINISTRATOR
James R. McKoon, Attorney

NOTICE TO CREDITORS

Estate of WELTON FRANKLIN, JR. Deceased No. 23-P-734
Notice is hereby given that on August 31, 2023, Letters of Administration were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECEDENT who died October 7, 2022. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, otherwise their claims will be forever barred:
1. (a) Four months from the date of the first publication of this NOTICE if the creditor received an actual copy of this NOTICE at least sixty days before the date that is four months from the date of the first publication; OR
(b) Sixty days from the date the creditor received an actual copy of this NOTICE if the creditor received an actual copy of this NOTICE less than sixty days prior to the date that is four months from the date of first publication; OR
2. Twelve (12) months from DECEDENT'S date of death. Claim forms may be obtained by calling the Probate Division, Hamilton County Chancery Court at (423) 209-6615.

This 31st day of August, 2023

CHRISTOPHER FRANKLIN, ADMINISTRATOR
Amanda N. Jelks, Attorney

NOTICE TO CREDITORS

Estate of WILLIAM HENRY BARGER Deceased No. 23-P-719
Notice is hereby given that on August 29, 2023, Letters Testamentary were issued to the undersigned by the Chancery Court of Hamilton County, Tennessee for administration of the estate of DECE- DENT who died June 2, 2023. All persons, resident and nonresident, having claims, matured or unmatured against this estate are required to file them with the clerk of the above named court on or before the earlier of the dates prescribed in 1 or 2 below, otherwise their claims will be forever barred:
1. (a) Four months from the date of the first publication of this NOTICE if the creditor received an actual copy of this NOTICE at least sixty days before the date that is four months from the date of the first publication; OR
(b) Sixty days from the date the creditor received an actual copy of this NOTICE if

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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 Clarksville Leaf Chronicle 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 Clarksville Leaf Chronicle 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.

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THDA Public Notice: Please Review and Comment on Housing and Community Development Activities in Tennessee
In the recently released 2022-2023 Consolidated Annual Performance and Evaluation Report (CAPER), the Tennessee Housing Development Agency (THDA) describes how federal CDBG, ESG, HOME, HOPWA, and HTF funds were spent on housing and community development activities to benefit low and moderate income Tennesseans. A draft of this report will be available for public review and comment at <https://thda.org/research-reports/consolidated-planning> from September 6 - 22, 2023. An overview of the report in English and Spanish will also be available, along with details about a public meeting on Thursday, September 21, 2023. Please send questions and accommodation requests to Research@thda.org.

Your Source Public Notices
for the latest...

Public Notices

0005774094
Woodlawn Utility District will hold its monthly board meeting on the third Tuesday of each month at 7:30 AM at 2172 Woodlawn Road, Woodlawn, TN 37191. To address the board, send in writing; name, address, phone number and subject matter. Email address is office@woodlawnutility.com or by U.S. mail. All correspondence needs to be in office 48 hours before the meeting date.

0005816386
MaxXx'd Out Collision & Towing
2631 Ft Campbell Blvd
Clarksville, TN 37042
931-431-6096

MaxXx'd Out will sell at auction to satisfy storage lien on the following vehicles on 09/22/2023 at 7:30am:

09 Chrysler
Vin# 2A8HR54119R567631
01 Buick
Vin# 2G4WS52JX11331175
00 Chrysler
Vin# 1C4GJ44GXYB746997

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Commercial

EQUAL HOUSING OPPORTUNITY
Equal Housing Opportunity
All real estate advertising in this newspaper is subject to the Federal Fair Housing Act of 1968 as amended which makes it illegal to advertise "any preferences, limitation, or discrimination based on race, color, religion, sex, handicap, familial status or nation origin, or an intention to make any such preference, limitation or discrimination."
This newspaper will not knowingly accept any advertisement for real estate which is in violation of the law. Our readers are hereby informed that all dwellings advertised in this newspaper are available on an equal opportunity basis. To complain of discrimination, call HUD Toll-free at 1-800-669-9777. For hearing impaired call 1-800-927-9275.

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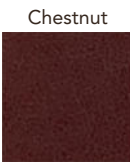
White glove delivery included in shipping charge. Professionals will deliver the chair to the exact spot in your home where you want it, unpack it, inspect it, test it, position it, and even carry the packaging away! You get your choice of Luxurious and Lasting Miralux, Genuine Italian Leather, stain and liquid repellent Duralux with the classic leather look, or plush MicroLux microfiber, all handcrafted in a variety of colors to fit any decor. Call now!

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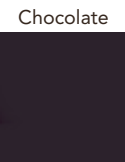
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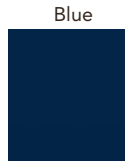
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Use Kennel Dip as an area spray to control deer ticks, fleas, stable flies, and mosquitoes where they breed. MAURY FARMERS CO OP 388-0714. (www.happyjackinc.com)

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LOOK!

YARD/ESTATE SALE Fri Sept 8th, 8am-4pm. Sat Sept 9th, 8am-1pm. 416 Rutherford Ln. Columbia. Liquidating Household items of Doris Beck Estate. Furniture, tools, kitchenware, linens, lamps, pictures & misc.

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In the recently released 2022-2023 Consolidated Annual Performance and Evaluation Report (CAPER), the Tennessee Housing Development Agency (THDA) describes how federal CDBG, ESG, HOME, HOPWA, and HTF funds were spent on housing and community development activities to benefit low and moderate income Tennesseans. A draft of this report will be available for public review and comment at <https://thda.org/research-reports/consolidated-planning> from September 6 - 22, 2023. An overview of the report in English and Spanish will also be available, along with details about a public meeting on Thursday, September 21, 2023. Please send questions and accommodation requests to Research@thda.org.

Govt Bids & Proposals

INVITATION TO BID

On September 21, 2023 Maury County will receive proposals for Bid 24-018 - Window Replacement -WES until 2:00 p.m. local time, with a public bid opening immediately following at the Maury County Purchasing Department, 10 Public Square, Second Floor, Columbia, Tennessee 38401.

Bid instructions and bid documents may be obtained by going to the Maury County Website at <https://www.maurycounty-tn.gov/bids.aspx>. Bids should meet all specifications. Maury County reserves the right to accept or reject any and all bids to negotiate both prices and specifications. No bids shall be withdrawn for a period of 60 days subsequent to the opening of bids with-

Govt Bids & Proposals

out the consent of Maury County.

Maury County does not discriminate on the basis of race, creed, religion, national origin, age, gender, marital status, disability or any other unlawful area in the operation of its educational programs and in personnel administration.

Public Notices

INVITATION TO BID

On September 18, 2023 Maury County will receive proposals for Bid 24-016 - Fire Alarm Upgrades - RHES until 2:00 p.m. local time, with a public bid opening immediately following at the Maury County Purchasing Department, 10 Public Square, Second Floor, Columbia, Tennessee 38401.

Bid instructions and bid documents may be obtained by going to the Maury County Website at <https://www.maurycounty-tn.gov/bids.aspx>. Bids should meet all specifications. Maury County reserves the right to accept or reject any and all bids to negotiate both prices and specifications. No bids shall be withdrawn for a period of 60 days subsequent to the opening of bids without the consent of Maury County.

Maury County does not discriminate on the basis of race, creed, religion, national origin, age, gender, marital status, disability or any other unlawful area in the operation of its educational programs and in personnel administration. #9218064

Invitation to Bid

The City of Columbia is seeking sealed bids for a 1,200 Square foot Simunitions Portable Shoot House for the firing range. Copies of the solicitation (#421-0923-25) are available at 700 North Garden St., Columbia TN 38401 or by contacting the purchasing agent at 931-560-1515 or online at <https://vrapp.vendorregistry.com/Vendor/Register/Index/columbia-tn-vendor-registra->

Public Notices

Sealed bids are due no later than 2:00 PM CT, Thursday, September 21, 2023. Submissions may be hand delivered to the City, sent by US Mail or private courier or submitted electronically through Vendor Registry. Pub: September 6, 2023

Invitation to Bid

The City of Columbia is seeking sealed bids for a 12 target all-electric 180 degree turning target system. Copies of the solicitation (#421-0923-24) are available at 700 North Garden St., Columbia TN 38401 or by contacting the purchasing agent at 931-560-1515 or online at <https://vrapp.vendorregistry.com/Vendor/Register/Index/columbia-tn-vendor-registra->

Sealed bids are due no later than 2:00 PM CT, Wednesday, September 20, 2023. Submissions may be hand delivered to the City, sent by US Mail or private courier or submitted electronically through Vendor Registry. Pub: September 6, 2023

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10100 Announcements

Equal Housing Opportunity
PUBLISHER'S NOTICE: All real estate advertised in this newspaper is subject to the Federal Fair Housing Act of 1968 and the Tennessee Human Rights Act which makes it illegal to advertise "any preference, limitation or discrimination based on race, color, religion, sex, familial status or national origin, handicap/disability or an intention to make any such preference, limitation or discrimination." This newspaper will not knowingly accept any advertising for real estate which is in violation of the law. Our readers are informed that all dwellings advertised in this newspaper are available on an equal opportunity basis. Equal Housing Opportunity, M/F.
Herald-Citizen & Regional Buyers Guide
269 S. Willow Ave., Suites A&B, Cookeville, TN 931-526-9715
(FAX) 526-1209

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.

10150 Garage Sales

ESTATE SALE
1108 BILL SMITH RD
FRI 9/8 7AM-5PM &
SAT 9/9 7AM-5PM
Furniture, cabinets, pictures, household items, tires & lots of misc.

HUGE YARD SALE
865 ASHWOOD DR
(Rain or Shine)
FRI 9/8 & SAT 9/9
7AM-5PM
Dining room suite, bedroom suites, cherry desk, entertainment center, tools, curio cabinet, dishes, couch, linens.

MULTI-FAMILY YARD SALE
504 W. 12TH ST
(Rain or Shine)
THURS 9/7 & FRI 9/8
7AM-4PM
Antiques, furniture, 1970's Fuji bicycle, kitchen items, Disney stuffed animals, Halloween items & more.

10600 Real Estate For Rent
2 BDR/1 BA HOME FOR RENT: CHA; \$800 + deposit. Background check required. Call 931-252-4365

2 BDR/2 BA CONDO IN TOWN WITH POOL
water included; \$1100/mth plus deposit. 931-528-3333

10900 Legals
City of Baxter

Special Called Meeting

The City of Baxter Board of Mayor and Councilmen will hold a special called meeting on Thursday, September 14, 2023 at 5:00 p.m. at Baxter City Hall 200 Main St. On the agenda is the second reading of the following ordinance:

1. Ordinance 2023-5- "Ordinance Of The Governing Body Of Baxter, Tennessee Amending Title 18, Water And Sewers, Chapter 1, Water And Sewer Service, 18-105, Connection Charges, 18-108 Meters, 18-109 Meter Test, And 18-126 Water And Sewer Service Charges"- 2nd Reading

The public is invited to attend.

Sharon Carlile
City Recorder

NOTICE OF TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated December 6, 2019, and the Deed of Trust of even date securing the same, recorded December 10, 2019, in Book No. 1163, at Page 342, in Office of the Register of Deeds for Putnam County, Tennessee, executed by Susan N Zappacosta, conveying certain property therein described to Paramount Title Services, LLC as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for NTFN, Inc., its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by AmeriHome Mortgage Company, LLC.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by AmeriHome Mortgage Company, LLC, will, on September 26, 2023 on or about 11:00 AM, at the Putnam County Courthouse 300 East Spring Street, Cookeville, TN 38501, offer for sale certain property herein-after described to the highest bidder FOR certified funds paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust

said property being real estate situated in Putnam County, Tennessee, and being more particularly described as follows:

SITUATED, LYING AND BEING in the THIRD (3rd) Civil District of Putnam County, Tennessee, bounded and described as follows: Tract 1: BEGINNING at a 1/2 inch rebar (old) #762 in the West right-of-way of Rocky Point Road, being a corner of Charles & Tommie Nelson, also being a corner of Glenda Ann Welch; thence with the West right-of-way of Rocky Point Road, South 42° 13' 04" East 279.84' to a 1/2 inch rebar (New) #762; thence leaving the West right-of-way of Rocky Point Road and severing the land of Glenda Ann Welch, South 53° 52' 58" West 459.04' to a 1/2 Inch rebar (new) #762; thence South 15° 26' 15" East 156.26' to a 1/2 inch rebar (new) #762; thence South 55° 08' 49" West 156.32' to a wood post in a fence line; thence South 48° 27' 39" West 23.14' to a wood post in a fence line; thence continuing to sever the lands of Glenda Ann Welch, South 25° 36' 50" West 20.18' to a wood post in a fence line; thence South 11° 16' 02" West 41.60' to a wood post in a fence line; thence South 05° 31' 21" West 18.97' to a wood post in a fence line; thence South 12° 08' 28" East 4.19' to a 6" beech in a fence line; thence South 00° 10' 12" East 215.36' to a 24" poplar in a line of City of Cookeville; thence with said line of City of Cookeville, South 35° 31' 47" West 107.36' to a 1/2 inch rebar (new) #762; thence North 85° 19' 15" West 102.57' to a 4" Maple; thence South 75° 27' 16" West 86.90' to a 12" Oak; thence South 73° 49' 06" East 38.36' to a 6" Maple; thence South 80° 35' 43" West 112.74' to a 4" Iron-wood; thence continuing with a line of the City of Cookeville, North 69° 41' 10" West 154.97' to a 1/2" rebar (new) #762; thence North 67° 23' 40" West 121.75' to a 1/2" rebar (new) #762; thence North 61° 07' 36" West 130.18' to a 1/2" rebar (new) #762; thence North 36° 02' 38" West 101.42' to a double dogwood; thence North 21° 37' 52" West 20.73' to a 12" Ash; thence South 23° 14' 02" West 22.70' to a 6" Oak; thence South 68° 15' 10" West 21.82' to a double buckeye; thence South 30° 22' 02" West 13.16' to a 1/2" rebar (new) #762; thence South 76° 03' 25" West 50.53' to a 4" Ash; thence South 89° 30' 24" West 117.98' to a 1/2" rebar (old) #762, being a corner of Charles and Tommie Nelson, also being a corner of Glenda Ann Welch; thence leaving said line of City of Cookeville and with a line of Charles & Tommie Nelson, North 51° 43' 59" East 330.19' to a steel post in a fence line; thence North 57° 23' 50" East 128.31' to a wood post at a fence corner, thence continuing with said line of Charles & Tommie Nelson, North 54° 15' 58" East 1003.58' to a wood post in a fence line; thence North 53° 28' 01" East 188.19' to the POINT OF BEGINNING. Containing 15.57 acres, more or less, by survey done by Barlett Surveyed, 214 B Stevens St., Cookeville, TN 38501, Alfred M Bartlett, RLS #762, on January 26, 2012 Drawing #2012-013

Tract 2: BEGINNING in a 1/2" rebut (new) in the West margin of Rocky Point Road, being a corner of Glenda Welsh; thence leaving the West margin of Rocky Point Road and with a line of Glenda Welch, South 56° 37' 33" West 193.22' to a wood post; thence South 57° 25' 33" West 1003.58' to a wood post; thence South 60° 33' 22" West 128.31' to a steel post (old); thence continuing with a line of Glenda Welch, South 54° 53' 31" West 330.19' to a 1/2 inch rebar (new) at a fence corner in a line of the City of Cookeville, being a corner of Glenda Welch; thence with said line of City of Cookeville, North 41° 09' 40" West 204.94' to a 1/2" inch pipe (old), being a corner of Charlene Harris; thence leaving said line of City of Cookeville and with a line of Charlene Harris, North 49° 21' 54" East 125.85' to a 36" black oak; thence North 56° 52' 37" East 219.03' to a wood post; thence continuing with the line of Charlene Harris, North 57° 51' 09" East 117.93' to a 1/2" rebar (new), being a corner of Glendon & Roberta Vinson; thence leaving said line of Charlene Harris and with a line of Glendon & Roberta Vinson, South 41° 58' 00" East 103.70' to a wood post at a fence corner, being a corner of Glendon & Roberta Vinson; thence continuing with a line of Glendon & Roberta Vinson, North 57° 33' 46" East 719.20' to a wood post at a fence corner, being a corner of Glendon & Roberta Vinson; thence continuing with a line of Glendon & Roberta Vinson, North 34° 43' 54" West 11.10' to a 1/2" pipe (old) at a fence corner, being a corner of Glendon & Roberta Vinson; thence continuing with the line of Glendon & Roberta Vinson, North 57° 44' 25" East 464.15' to a 1/2 " pipe (old) in the

West margin of Rocky Point Road, being a corner of Glendon & Roberta Vinson; thence with the West margin of Rocky Point Road, South 40° 07' 32" East 208.46' to the POINT OF BEGINNING. Containing 6.347 acres, more or less, as surveyed by Allen Maples, J.R., R.L.S. #2171, Bartlett Surveying, 214 E. Stevens St, Cookeville, TN 38501, on May 26, 2005. Subject to the Application for Greenbelt of record in Book 696, Page 383, in the official records of Putnam County, Tennessee. No boundary survey was made at the time of this conveyance and the legal description is the same as the prior deed of record.

ALSO KNOWN AS: 4679 Rocky Point Road, Cookeville, TN 38506

This sale is subject to all matters shown on any applicable recorded plat; 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; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above-referenced property:

SUSAN N ZAPPACOSTA
TENANTS OF
CARLA ZAPPACOSTA
PUTNAM 1ST MERCANTILE
BANK VANDERBILT MORTGAGE AND FINANCE, INC.

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 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. In the event of inclement weather, the trustee hereby announces that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record. **W&A No. 355764**

DATED August 31, 2023
WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee
9/6, 9/13, 9/20

IN THE JUVENILE COURT FOR FENTRESS COUNTY, TENNESSEE

IN RE: OWEN SYLVESTER DALLAS MELTON
d/o/b 03/06/2019
by his next friend and mother,

Case No. 2023-JV-146

SKYLAR ELDGRIDGE, PETITIONER
V.
AUSTIN MELTON, father
RESPONDENT

ORDER OF PUBLICATION

It appears that process is unable to be served on the Respondent, Austin Melton, and he cannot be located to effectuate service of process upon the person.

Austin Melton is hereby required to appear and answer or otherwise defend against the Petition for Name Change by Skylar Eldridge, whose attorney is Harold E. (Toby) Deaton, P.O. Box 1540, Jamestown, Tennessee 38556, within 30 days after the publication of this notice, otherwise default judgment may be entered against him for the relief demanded in the petition.

It is further ordered that this notice shall be published in the Herald-Citizen for Putnam County for four consecutive weeks – August 23, 30, and September 6 and 13, of 2023, and a hearing date set for November 20th, 2023 in the Juvenile Court at the the Justice Center in Jamestown at 9:00 a.m. for the relief demanded in the petition should Austin Melton fail to appear and answer or otherwise defend.

Signed this 14th day of August 2023.

HONORABLE JOHN MCAFEE, CIRCUIT COURT JUDGE
BY INTERCHANGE
8/23, 8/30, 9/6, 9/13

10900 Legals

NOTICE TO CREDITORS
JOE TERRY DANIELS, DECEASED. Notice is hereby given that on 29TH day of AUGUST, 2023, Letters ADMINISTRATION in respect of the Estate of **JOE TERRY DANIELS**, deceased who died **JANUARY 4TH, 2022** 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 29TH day of AUGUST, 2023.

Signed: TERRY DALE DANIELS
ADMINISTRATOR

Attorney for the Estate
W.I. HOWELL ACUFF
101 S JEFFERSON AVENUE
COOKEVILLE TN 38501

Jennifer Wilkerson,
Circuit and Probate Clerk
421 E. Spring Street
Cookeville, TN 38501
931-528-1508

9/6, 9/13

NOTICE TO CREDITORS
LORA YVONNE MEADOWS, DECEASED. Notice is hereby given that on 22ND day of AUGUST, 2023, Letters TESTAMENTARY in respect of the Estate of **LORA YVONNE MEADOWS**, deceased who died **JANUARY 26TH, 2023** 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 22ND day of AUGUST, 2023.

Signed: DONNY MEADOWS
EXECUTOR

Attorney for the Estate
NOLAN R. GOOLSBY
100 SOUTH JEFFERSON AVENUE
COOKEVILLE TN 38501

Jennifer Wilkerson,
Circuit and Probate Clerk
421 E. Spring Street
Cookeville, TN 38501
931-528-1508

8/30, 9/6

STATE OF TENNESSEE
CIRCUIT COURT OF
PUTNAM COUNTY AT
COOKEVILLE,
TENNESSEE

No. 2023-CV-178

RONALD E. REAGANS
Petitioner,

VS

STACEY ANN REAGANS
Respondent,

Take notice that Petitioner, RONALD E. REAGANS, has filed a Complaint for Divorce in the Circuit Court in and for Putnam County, Case #2023-CV-178 at Cookeville, Tennessee.

By publication the Petitioner RONALD E. REAGANS is notifying the Respondent STACEY ANN REAGANS to file an answer

10900 Legals

swer with attorney FRANK KESSLER, whose address is 3126 Middleford Drive, Cookeville, TN 38506 within 30 days of 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.

ENTER this 3rd day of August, 2023.

Signed: Judge Caroline Knight
8/16, 8/23, 8/30, 9/6

NOTICE OF PUBLIC HEARING

A public meeting will be held on September 12, 2023, at 11:00 a.m., at Baxter City Hall.

The purpose of said meeting is to discuss the completion and close-out of the 2020 Community Development Block Grant (CDBG) through the Tennessee Department of Economic and Community Development (TDEC).

This meeting is open to the public, and active participation is encouraged. No person in the United States should, on the grounds of race, religion, color, or national origin be excluded from participation in, be denied benefits of, or be subject to discrimination under any program or activity receiving Federal assistance.

If special needs accommodations are needed, please call the mayor's office at (931) 858-4111.
8/30, 9/6

NOTICE TO CREDITORS
RICKY EDMON HOWELL, DECEASED. Notice is hereby given that on 22ND day of AUGUST, 2023, Letters ADMINISTRATION in respect of the Estate of **RICKY EDMON HOWELL**, deceased who died **AUGUST 9TH, 2023** 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 22ND day of AUGUST, 2023.

Signed: TOMMY RAY MORGAN
ADMINISTRATOR

Attorney for the Estate
JOHN E LANGFORD
18 NORTH JEFFERSON AVENUE
COOKEVILLE TN 38501

Jennifer Wilkerson,
Circuit and Probate Clerk
421 E. Spring Street
Cookeville, TN 38501
931-528-1508

8/30, 9/6

NOTICE TO CREDITORS
VICKIE SUE BRYANT, DECEASED. Notice is hereby given that on 29TH day of AUGUST, 2023, Letters ADMINISTRATION in respect of the Estate of **VICKIE SUE BRYANT**, deceased who died **JULY 12TH, 2023** 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

10900 Legals

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 29TH day of AUGUST, 2023.

Signed: AMANDA LIKOVICH
ADMINISTRATOR

Attorney for the Estate
MARTELIA T. CRAWFORD
101 S JEFFERSON AVENUE
COOKEVILLE TN 38501

Jennifer Wilkerson,
Circuit and Probate Clerk
421 E. Spring Street
Cookeville, TN 38501
931-528-1508

9/6, 9/13

NOTICE TO CREDITORS
WILLIE SLAVEN, DECEASED. Notice is hereby given that on 28TH day of AUGUST, 2023, Letters ADMINISTRATION in respect of the Estate of **WILLIE SLAVEN**, deceased who died **APRIL 14TH, 2023** 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 28TH day of AUGUST, 2023.

Signed: VICKIE LIVELY
ADMINISTRATRIX

Attorney for the Estate
IAN DEADERICK
480 NEAL STREET,
STE 201
COOKEVILLE TN 38501

Jennifer Wilkerson,
Circuit and Probate Clerk
421 E. Spring Street
Cookeville, TN 38501
931-528-1508

9/6, 9/13

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HC

Classifieds!

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THDA Public Notice: Please Review and Comment on Housing and Community Development Activities in Tennessee

In the recently released 2022-2023 Consolidated Annual Performance and Evaluation Report (CAPER), the Tennessee Housing Development Agency (THDA) describes how federal CDBG, ESG, HOME, HOPWA, and HTF funds were spent on housing and community development activities to benefit low and moderate income Tennesseans. A draft of this report will be available for public review and comment at <https://thda.org/research-reports/consolidated-planning> from September 6 - 22, 2023. An overview of the report in English and Spanish will also be available, along with details about a public meeting on Thursday, September 21, 2023. Please send questions and accommodation requests to Research@thda.org.

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Fax: 286-6183 Advertisers are advised to check their ad immediately after it appears in the paper and report at once any errors found.

DEADLINES for Display Ads

Tuesday, Friday 3 pm
Wednesday, Monday 3 pm
Thursday, Tuesday 3 pm
Friday, Wednesday 3 pm
Sunday, Thursday 3 pm



Legals

Legal 08-5154

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on October 31, 2023 at 11:00AM local time, at the north door, Dyer County Courthouse, 1 Veterans Square, Dyersburg, Tennessee pursuant to Deed of Trust executed by William T. Simmons and Sondra F. Simmons, to Alan E. South, Attorney at Law, Trustee, as trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Proficio Mortgage Ventures, LLC on November 14, 2013 at Record Book 800, Page 237, Instrument No. 20135652; conducted by LLG Trustee TN LLC, having been appointed Substitute or Successor Trustee, all of record in the Dyer County Register's Office. Default has occurred in the performance of the covenants, terms, and conditions of said Deed of Trust and the entire indebtedness has been declared due and payable. Party Entitled to Enforce the Debt: WILMINGTON SAVINGS FUND SOCIETY, FSB, not individually but solely as trustee for FINANCE OF AMERICA STRUCTURED SECURITIES ACQUISITION TRUST 2018-HB1, its successors and assigns. The real estate located in Dyer County, Tennessee, and described in the said Deed of Trust will be sold to the highest call bidder. The terms of the said Deed of Trust may be modified by other instruments appearing in the public record. Additional identifying information regarding the collateral property is below and is believed to be accurate, but no representation or warrant is intended. Street Address: 215 Shawnee Cobb Road, Newbern, Tennessee 38059 Parcel Number: 043 038.02 Current Owner(s) of Property: William

T. Simmons and Sondra F. Simmons This sale is subject to, without limitation, all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory right of redemption of any governmental agency, state or federal; any prior liens or encumbrances including those created by a fixture filing or any applicable homeowners association dues or assessments; all claims or other matters, whether of record or not, which may encumber the purchasers title and any matter that an accurate survey of the premises might disclose. The following parties may claim an interest in the above-referenced property to be affected by the foreclosure: any judgment creditor or lien holder with an interest subordinate to the said Deed of Trust or any party claiming by, through,

or under any of the foregoing. Such parties known to the Substitute Trustee may include: Secretary of Housing and Urban Development; Republic Finance, LLC c/o Terry Canady, Attorney. Terms of Sale will be public auction, for cash, free and clear of rights of homestead, redemption and dower to the extent disclaimed or inapplicable, and the rights of William T. Simmons and Sondra F. Simmons, and those claiming through him/her/it/them. Any right of equity of redemption, statutory and otherwise, and homestead are waived in accord with the terms of 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. 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 LOGS Legal Group LLP. No personal checks will be accepted. To this end, you must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered. This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, the purchaser shall only be entitled to a return of any

money paid towards the purchase price and shall have no other recourse. Once the purchaser tenders the purchase price, the Substitute Trustee may deem the sale final in which case the purchaser shall have no remedy. The real property will be sold AS IS, WHERE IS, with no warranties or representations of any kind, express or implied, including without limitation, warranties regarding condition of the property or marketability of title. This office may be a debt collector. This may be an attempt to collect a debt and any information obtained may be used for that purpose. LLG Trustee TN LLC Substitute Trustee 10130 Perimeter Parkway, Suite 400 Charlotte, NC 28216 Phone (704) 333-8107 Fax (704) 333-8156 File No. 21-121507 Published: August 31, 2023 September 07, 2023 September 14, 2023

Legal 09-5165

The City of Newbern Tennessee is accepting bids for the following item: **Transportation and Disposal of Sludge at the Newbern Wastewater Treatment Plant.** Specifications may be picked up at the City of Newbern Wastewater Treatment Plant, 310 Hwy 77, Newbern, TN 38059 Bids must be received at City Hall, 103 Jefferson St Newbern, TN by September 18, 2023 Contact Cody Reagan at (731) 445-7405 for additional information.

Publication: September 7, 2023

Legal 09-5166

The City of Newbern is seeking bids for its **Solid Waste and Disposal Service.** Sealed bids must be delivered in person or via mail to Newbern City Hall Attn: Jason Roberts by 2:00

pm October 16, 2023. Bid packets can be picked up at Newbern City Hall, 103 Jefferson St, Newbern TN. For detailed bid information please contact Jason Roberts at 731-627-3221 or jroberts@cityofnewbern.org.

Publication: September 7, 2023

Super Savers

4 Kittens. Half Himalayan to give away to a good home. Litter box trained. Call 731-334-3864

FS: 2 Wheel Cart for Deer. \$125. 2 Climbing Deer Stands \$80 each, 1 Hunting Tent \$150. 2 Kerosene Heaters \$15. & \$80. Target 2 1/2 x 2 1/2 \$20. Call: 731-445-1618

FOR SALE
Metal Table 36" x 30" \$100. Graco SN4G Ride Car Seat \$30. Baby Walker \$10. Call 731-285-0269

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Miscellaneous Services

Powers Tree Service. 30 yr exp. 731-446-8121 731-446-0797

The Dyer County Planning Commission will meet Thursday, September 14, 2023 at 3:30 at the Dyer County Building and Zoning Office located at 1910 Pioneer Rd.

The Agenda is as follows:

The owner of 284 Parker Rd. Map:097 Parcel: 009.04 and the owner of the owner of 8475 Hwy 104 E. Map: 096 Parcel: 054.02 are requesting approval of a plat with septic easement.

The owner of 5898 Hwy 104 W. Map: 086 Parcel: 064.00 is requesting a rezone for rice mill.

This meeting is open to the public.

PUBLIC NOTICE

8/29/2023

The attached notice was sent in December of 2021 to Dyer County residents that subscribed to the City of Dyersburg county fire protection service. We appreciate those that responded and continued their service. However, there were many that we never received a response from. The City of Dyersburg is in the process of reviewing the County Fire Protection list of subscribers and will remove those names/addresses that never responded. Please contact us at 731-288-2540 to see if you:

- Are a current subscriber
- Would like to continue to subscribe
- Are a new county resident and would like to subscribe

If we do not hear from you by November 1, 2023 the name/address will be removed from the County Fire Protection list. We will continue to send reminders and ask that you share this information. Thank you!

URGENT NOTICE FROM

The City of Dyersburg

YOUR COUNTY FIRE PROTECTION SUBSCRIPTION IS PAST DUE!

Your County Fire Protection Subscription has EXPIRED!

Pursuant to the annual City Audit, accounts 60 days or more past due now require notification of delinquency and must be given an additional 30 days to bring the account to current status prior to subscription termination.

County Fire Protection Fees not paid by the above date will result in termination of your subscription. Your insurance company will be notified immediately, as well as the City of Dyersburg Fire Department and E911 Dispatch.

NO FURTHER NOTICE WILL BE SENT

City of Dyersburg
425 W Court Street
Dyersburg, TN 38024
731-288-2540

List Your Personal Sales Items for

Value must be \$250 or under. No cars, trucks, commercial and farm equipment, or real estate for sale or rent.

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YOU CAN SEND YOUR AD IN BY ONE OF FOUR WAYS:

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Public Notices

0005816236

The City of Jackson will receive sealed requests for Proposals for Playground Equipment Parks & Rec until 10:30 a.m., Tuesday, September 26, 2023. The Proposal packet can be obtained from our website at City of Jackson under Purchasing. Proposals must be mailed or delivered to City Hall, 115 E. Main St., Suite 202, Jackson, TN 38301 Attn: Purchasing. Bonds and State Contractors' License will be required if over \$25,000. The City reserves the right to waive informalities and to reject any and all proposals. The City of Jackson is an Equal Opportunity Title VI employer. Below is a QR link to our Purchasing website.



Real Estate

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All real estate advertising in this newspaper is subject to the Federal Fair Housing Act of 1968 as amended which makes it illegal to advertise "any preference, limitation, or discrimination based on race, color, religion, sex, handicap, familial status or nation origin, or an intention to make any such preference, limitation or discrimination."
"This newspaper will not knowingly accept any advertisement for real estate which is in violation of the law. Our readers are hereby informed that all dwellings advertised in this newspaper are available on an equal opportunity basis. To complain of discrimination, call HUD Toll-free at 1-800-669-9777. For hearing impaired call 1-800-927-9275."

Public Notices

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Real Estate Services

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Equal Housing Opportunity
All real estate advertising in this newspaper is subject to the Federal Fair Housing Act of 1968 which makes it illegal to advertise any preference, limitation or discrimination based on race, color, religion, sex, national origin, handicap or familial status or an intention to make any such preference, limitation or discrimination.
This newspaper will not knowingly accept any advertising for real estate which is in violation of the law. Our readers are hereby informed that all dwellings advertised in this newspaper are available on an equal opportunity basis.

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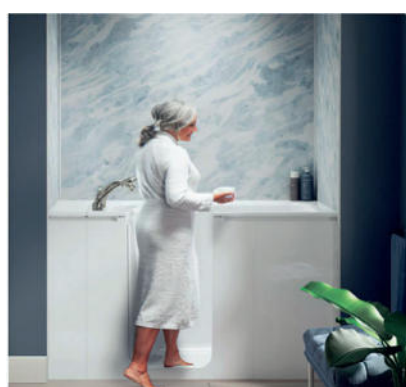
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TAYLOR

From Page B1

“I feel like I see the field and where the ball should be played, and I’m a loud player,” Taylor said. “I’m that player you hear because I believe communication is a big thing in soccer.

“But the most challenging part for me is if I have a bad game. A lot of the younger players look up to me and Mia and Maggie. When we have a bad game, we can’t also have a bad attitude because it can bring the whole team down.”

Lady Indians’ head coach Tony Weaver said Taylor’s leadership skills are obvious.

“You knew she would be a leader from the start,” Weaver said. “You knew she would be somebody the girls would follow. She’s very vocal, and that’s great on the soccer field.”

ONE OF THE GOALS

One thing Taylor would like to help her team do is end D-B’s long losing streak against Science Hill. In this year’s first meeting, the Lady Hilltoppers won by a score of 3-1.

“We grew up playing with the girls from Science Hill since we were 6 or

7 years old,” Taylor said. “We played on the same club team. I’m competitive with my friends, and something I want to do is beat them. Last year we lost 4-0 to them every game until the region championship, and that game went to double overtime and was 3-2. That was when I felt like we could really do some damage this year.”

The inner competitiveness has been there for a long time, Taylor said.

“When I was younger I would get mad if I lost board games, especially Candy Land,” she said with a laugh. “I would get so upset losing that game.”

DOWN THE ROAD

Taylor’s dad, Whitney, played soccer at Dobyns-Bennett and later at Mars Hill College. But Taylor said she doesn’t see herself continuing with the sport at the next level.

“I heard the same things from my dad and one of the assistant coaches who played in college as well,” Taylor said. “It’s a job and your whole life as a student. They said I shouldn’t play if I’m doubting whether I want to play in college.

“If I played in college, it would probably be at a smaller school. But I want to experience a big university.”

Taylor is a straight-A student, and she said there are several avenues she

may pursue academically in college. “Throughout high school I have done a lot of elective focus on medical careers,” she said. “My dad is a lawyer, and that’s always something I have been interested in.”

HELPING HER

Taylor said her dad has been her biggest soccer influence.

“We used to go out in the yard and kick soccer until it got dark outside,” said Taylor, who added that an athlete she looks up to is United States Women’s National Team standout Alex Morgan.

As for school work, Taylor said her mom has helped her remain focused.

“My mom is my academic rock,” Taylor said.

DAD WON THE COIN TOSS

“My mom and dad had two names picked out,” Taylor said. “They were in the hospital waiting for me to be born. My dad wanted London and my mom liked Ava. They flipped a coin and it landed on heads.”

Perhaps it was meant to be, Taylor said, because if she had been named Ava London Taylor it might have been easier to confuse her with another standout player for the Lady Indians, whose name is Ava Taylor Flanary.

HENRY

From Page B1

there and being a guy really (for) his team for this long, I mean it’s just something that I want to do here with the Raiders,” Jacobs said.

Henry became the eighth man in NFL history to run for at least 2,000 yards in 2020.

A strong regular season puts Henry in range of Eddie George’s career franchise rushing mark of 10,009 yards.

Titans coach Mike Vrabel has seen Henry’s value up close the past five seasons.

“We’ve relied on Derrick as a large part of our offense and our success, and he’s had a level of consistency to be able to handle a workload,” Vrabel said.

Henry is already the franchise’s record holder for most touchdowns scored (81) and rushing

TDs (78). He can join Hall of Famer LaDainian Tomlinson (nine) and Adrian Peterson (seven) as the only NFL players with at least 10 rushing TDs for at least six consecutive seasons.

If Henry runs for 1,500 yards and has 15 TDs in 2023, Henry would become the first player in NFL history to reach both marks in the same season for the third time.

The 6-foot-3, 247-pound Henry is ready to work when the Titans open the season Sept. 10 at New Orleans.

Henry said too often people focus more on the workload with the number of touches, and he’s has had at least 303 carries in three of the past four seasons. What people miss when it comes time to talk contracts and pay is the production, which almost is used against running backs.

“All you can do is try to be the best player you can,” Henry said.

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Announcements

096 Special Notices



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THDA Public Notice: Please Review and Comment on Housing and Community Development Activities in Tennessee

In the recently released 2022-2023 Consolidated Annual Performance and Evaluation Report (CAPER), the Tennessee Housing Development Agency (THDA) describes how federal CDBG, ESG, HOME, HOPWA, and HTF funds were spent on housing and community development activities to benefit low and moderate income Tennesseans. A draft of this report will be available for public review and comment at <https://thda.org/research-reports/consolidated-planning> from September 6 - 22, 2023. An overview of the report in English and Spanish will also be available, along with details about a public meeting on Thursday, September 21, 2023. Please send questions and accommodation requests to Research@thda.org.



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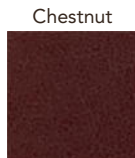
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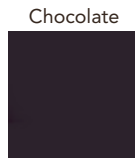
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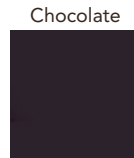


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Public Notices

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Housing and Community
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in Tennessee

In the recently released 2022-2023
Consolidated Annual Performance
and Evaluation Report (CAPER),
the Tennessee Housing Develop-
ment Agency (THDA) describes
how federal CDBG, ESG, HOME,
HOPWA, and HTF funds were spent
on housing and community devel-
opment activities to benefit low and
moderate income Tennesseans. A
draft of this report will be available
for public review and comment at
[https://thda.org/research-reports/
consolidated-planning](https://thda.org/research-reports/consolidated-planning) from Septem-
ber 6 - 22, 2023. An overview of the
report in English and Spanish will
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Parks Maintenance I -

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Facilities Maintenance Tech -

The Town of Arlington is seeking a highly motivated, organized professional for a full time position to work under the supervision of the Parks Director. The position will devote a significant amount of time to routine maintenance tasks, and often work closely with the Parks Crew Leader, contractors, vendors, and department heads to provide all aspects of Building and Facilities Maintenance. Employee must also be able to work independently with minimal supervision. This position will work Monday through Friday from 7 AM until 3:30 PM. Afterhours on-call rotation will be required.



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Public Notices

0005815890
NOTICE OF SALE
1244 Catawba Way,
Murfreesboro, Tennessee 37130

LEGAL NOTICE: Pursuant to 28 U.S.C. § 2001, Burton W. Wiand, as the Court-appointed Receiver in SECURITIES AND EXCHANGE COMMISSION V. BRIAN DAVISON, et al., CASE NO. 8:20-CV-325-T-35UAM (M.D. Fla.), will conduct a private sale of the property located at 1244 Catawba Way, Murfreesboro, Tennessee 37130 to Angly & Gerges LLC for \$370,000. The sale is subject to approval by the U.S. District Court. Pursuant to 28 U.S.C. § 2001, bona fide offers that exceed the sale price by 10% must be submitted to the Receiver within 10 days of the publication of this notice. All offers or inquiries regarding the property or its sale should be made to the Receiver at 114 Turner St. Clearwater, FL 33756. Telephone: (727) 235-6769. Email: Burt@BurtonWWiandPA.com.

Public Notices

0005815886
NOTICE OF SALE
1234 Catawba Way,
Murfreesboro, Tennessee 37130

LEGAL NOTICE: Pursuant to 28 U.S.C. § 2001, Burton W. Wiand, as the Court-appointed Receiver in SECURITIES AND EXCHANGE COMMISSION V. BRIAN DAVISON, et al., CASE NO. 8:20-CV-325-T-35UAM (M.D. Fla.), will conduct a private sale of the property located at 1234 Catawba Way, Murfreesboro, Tennessee 37130 to Angly & Gerges LLC for \$370,000. The sale is subject to approval by the U.S. District Court. Pursuant to 28 U.S.C. § 2001, bona fide offers that exceed the sale price by 10% must be submitted to the Receiver within 10 days of the publication of this notice. All offers or inquiries regarding the property or its sale should be made to the Receiver at 114 Turner St. Clearwater, FL 33756. Telephone: (727) 235-6769. Email: Burt@BurtonWWiandPA.com.

Public Notices

THDA Public Notice:
Please Review
and Comment on
Housing and Community
Development Activities
in Tennessee

In the recently released 2022-2023 Consolidated Annual Performance and Evaluation Report (CAPER), the Tennessee Housing Development Agency (THDA) describes how federal CDBG, ESG, HOME, HOPWA, and HTF funds were spent on housing and community development activities to benefit low and moderate income Tennesseans. A draft of this report will be available for public review and comment at <https://thda.org/research-reports/consolidated-planning-from-september-6-22-2023>. An overview of the report in English and Spanish will also be available, along with details about a public meeting on Thursday, September 21, 2023. Please send questions and accommodation requests to Research@thda.org.

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To Whom It May Concern:

The enclosed itemized statement is for publication in the list of newspaper(s) on invoice **\$23.5143A** on the date (s) stated therein as authorized by your office.

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

I, *Alisa Subhakul*, Junior Media Buyer of Tennessee Press Service, Inc., do hereby certify that the attached is true and correct.

This Fifteenth day of September, 2023

Alisa Subhakul

Alisa Subhakul, Junior Media Buyer

Sworn before me this 15th day of September, 2023

Earl Goodman

Earl Goodman, Notary Public

My commission expires July 1, 2024



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Aviso Público de THDA: Favor de Revisar y Comentar sobre las Actividades de Vivienda y Desarrollo Comunitario en Tennessee

En el recientemente publicado Informe Consolidado de Desempeño y Evaluación 2022-2023 (CAPER, por sus siglas en inglés), la Agencia de Desarrollo de Vivienda de Tennessee (THDA, por sus siglas en inglés) describe cómo fondos federales de CDBG, ESG, HOME, HOPWA y HTF fueron usados en actividades de vivienda y desarrollo comunitario para beneficiar a habitantes de Tennessee de bajos y moderados ingresos. Un borrador de este informe estará disponible para su revisión pública y comentarios en <https://thda.org/research-reports/consolidated-planning> del 6 al 22 de septiembre de 2023. Un resumen del informe también estará disponible en inglés y español junto con detalles sobre una reunión pública el jueves, 21 de septiembre de 2023. Favor de enviar sus preguntas y solicitudes para ajustes a Research@thda.org.

Emprendedores hispanos: sazón y éxito en la economía de EE.UU.

Hispanic Entrepreneurs Mean Success for the U.S. Economy



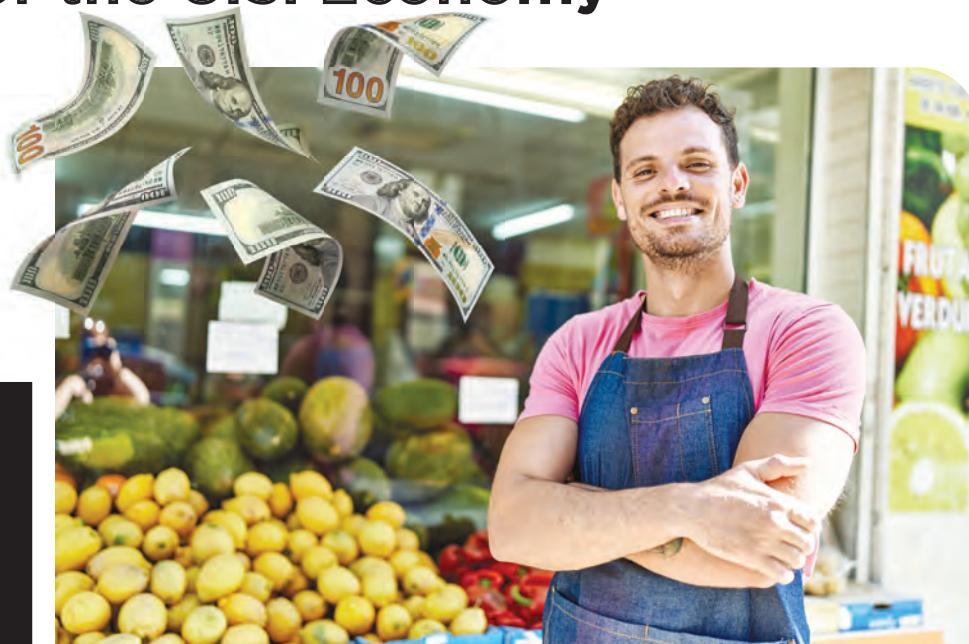
ACERCA DE ADRIANA GALLARDO

Adriana Gallardo es conferencista internacional, autora y líder del emporio AGI Business Group, el cual incluye a Adriana's Insurance. Nacida en México y siendo residente de California, Adriana es Business y Life Coach, autora, productora y creadora de "Chingona Circle", un grupo que empodera a las mujeres. Además, es Doctora Honoris Causa por la Universidad Ejecutiva del Estado de México, madre, esposa y empresaria, cuya misión de vida es inspirar a las personas a enfrentar el miedo y a lograr lo que se proponen.

IG @adrianagallardo1
www.adrianagallardo.com

La comunidad latina ha demostrado ser una fuerza imparable en la economía estadounidense. Desde el 2010, los latinos han sido la fuerza impulsora detrás del 75% del crecimiento de la fuerza laboral en los Estados Unidos. Las empresas de propiedad latina, desde los gigantes como Grupo Bimbo y Telemundo hasta los negocios locales, han dejado huella en la economía del país. Según cálculos, este tipo de empresas y negocios han generado más de 800.000 millones de dólares en ingresos anuales y han contribuido en la creación de empleo.

Y a pesar de que nos hemos enfrentado a importantes obstáculos como la



falta de apoyo financiero e incluso la crisis que azotó a los negocios durante la pandemia, no sólo hemos resistido, ¡hemos resurgido con más fuerza que nunca! Según el proyecto de investigación SOLE, de la Stanford Graduate School of Business, el número de empresas de origen latino aumentó de 257.000 en el 2007 a 345.000 en el 2019, mientras que las empresas propiedad de norteamericanos disminuyeron de 4,1 millones a 3,9 millones durante el mismo período.

¿Cómo lo hacemos? Algunos puntos clave que me han permitido crear un emporio y mantenerme como líder en el sector de seguros para autos, enfocado en un público latino por más de 30 años:

1. Cultivar la mentalidad de resiliencia. Estar preparada para los desafíos y abrazar cada obstáculo como una oportunidad de crecimiento.

2. Construir conexiones sólidas. La comunidad es un gran activo. Cuando establecemos relaciones sólidas con otros líderes de la industria, nos fortalecemos mutuamente.

3. Innovar con pasión. Nuestra pasión

es la chispa que enciende la innovación. Encontrar formas únicas para diferenciarnos en el mercado ha sido una de nuestras mejores jugadas.

4. Desarrollar un liderazgo generativo. Promover el avance, la conexión y la comunicación y desarrollar una mirada amplia nos permite salir de los problemas y conectar con la creatividad para brindar mejores soluciones.

Nuestra comunidad hispana continúa siendo una fuerza dinámica en la economía de Estados Unidos. Nuestra pasión, resiliencia y determinación nos han llevado lejos, y con el liderazgo adecuado y la educación continua, estamos listos para alcanzar aún más logros. ¿Te gustaría ampliar tus habilidades de liderazgo y crecer las ganancias de tu empresa? Te apoyo con mi programa "Empodérate Business System".

ENGLISH

The Latin community has proven to be an unstoppable force in the U.S. economy. Since 2010, Lati-

HOROSCOPO SEMANAL

ARIES

21 de marzo al 19 de abril

Esta semana, tu espíritu aventurero estará en su punto máximo. ¡Sal de tu zona de confort y explora nuevos territorios! En el amor, tu pasión ardiente será irresistible, así que asegúrate de que tu pareja esté lista para una semana emocionante.

TAURO

23 de julio al 22 de agosto

Tauro, tu sensualidad natural estará en plena forma esta semana. Aprovecha para mimarte y disfrutar de los placeres de la vida. Invita a tu pareja a un masaje relajante o una cena romántica en casa.

GEMINIS

21 de mayo - 21 de junio

Tu encanto y tu ingenio te harán el centro de atención esta semana. No temas mostrar tu lado coqueto y seductor. En el amor, es el momento perfecto para tener una conversación sexy y profunda con tu pareja.

CANCER

21 de junio al 22 de julio

Esta semana, te sentirás más sensual y en sintonía con tus deseos. Dedicar tiempo a cuidarte y a conectar con tu pareja a nivel emocional y físico. ¡Las sorpresas románticas están en el aire!

LEO

23 de julio al 22 de agosto

Leo, tu carisma será irresistible esta semana. Sal y socializa, porque podrías conocer a alguien especial. Si ya tienes pareja, organiza una noche romántica llena de pasión y diversión.

VIRGO

23 de agosto al 22 de septiembre

Tu atención a los detalles estará en su punto máximo esta semana, lo que hará que tu pareja se sienta muy apreciada. Aprovecha para planear una velada romántica perfecta.

LIBRA

23 de septiembre al 22 de octubre

El amor estará en el aire esta semana, Libra. Tu encanto y elegancia natural te ayudarán a conquistar corazones. Si tienes pareja, planea una escapada romántica para avivar la chispa.

ESCORPIO

23 de octubre al 21 de noviembre

Tu intensidad y pasión estarán en su punto máximo esta semana. No tengas miedo de expresar tus deseos más profundos y explorar nuevas fronteras en el amor. ¡La seducción será tu juego!

SAGITARIO

22 de noviembre al 20 de diciembre

Tu sentido del humor y tu espíritu aventurero te llevarán lejos esta semana. Planea una cita divertida y emocionante con tu pareja o alguien que te interese. ¡El amor y la risa van de la mano!

CAPRICORNIO

21 de diciembre al 20 de enero

Tu determinación y ambición te hacen sexy esta semana. En el amor, muestra tu lado apasionado y comprometido. Tu pareja se sentirá atraída por tu fuerte ética de trabajo y dedicación.

ACUARIO

21 de enero al 19 de febrero

Tu originalidad y tu mente creativa serán tus mayores activos esta semana. Sorprende a tu pareja con ideas únicas y atrevidas. ¡La innovación es la clave de la pasión!

PISCIS

20 de febrero al 20 de marzo

Tu sensibilidad y comprensión te hacen irresistible esta semana. Escucha a tu pareja con atención y muestra tu apoyo incondicional. El amor fluye cuando te conectas a un nivel profundo.



AVISO PÚBLICO DE THDA:

FAVOR DE REVISAR Y COMENTAR SOBRE LAS ACTIVIDADES DE VIVIENDA Y DESARROLLO COMUNITARIO EN TENNESSEE

En el recientemente publicado Informe Consolidado de Desempeño y Evaluación 2022-2023 (CAPER, por sus siglas en inglés), la Agencia de Desarrollo de Vivienda de Tennessee (THDA, por sus siglas en inglés) describe cómo fondos federales de CDBG, ESG,

HOME, HOPWA y HTF fueron usados en actividades de vivienda y desarrollo comunitario para beneficiar a habitantes de Tennessee de bajos y moderados ingresos. Un borrador de este informe estará disponible para su revisión pública y comentarios en <https://thda.org/research-reports/>

consolidated-planning del 6 al 22 de septiembre de 2023. Un resumen del informe también estará disponible en inglés y español junto con detalles sobre una reunión pública el jueves, 21 de septiembre de 2023. Favor de enviar sus preguntas y solicitudes para ajustes a Research@thda.org.

4 empleadores catalogados como 'los mejores' por la revista Forbes



CHATTANOOGA, Tennessee — Cuatro empleadores en Chattanooga figuran en la lista de Forbes de los “Mejores empleadores de Estados Unidos”.

Ellos son:

- La Universidad de Tennessee-Chattanooga (UTC),
- Sistema de salud erlanger,

- Escuelas del condado de Hamilton y
- BlueCross BlueShield de Tennessee

Forbes entrevistó a 70.000 empleados de empresas con un mínimo de 500 empleados en todo el país, quienes clasificaron a sus empresas en función de aspectos como salario, beneficios, cultura y si recomendarían trabajar en ellas a amigos y familiares. /Agencias.

4 employers listed as 'the best' by Forbes magazine

CHATTANOOGA, Tenn. — Four employers in Chattanooga appear on Forbes' list of "America's Best Employers."

They are:

- The University of Tennessee-Chattanooga (UTC),
- Erlanger health system,
- Hamilton County Schools and
- BlueCross BlueShield of Tennessee

Forbes interviewed 70,000 employees at companies with at least 500 employees nationwide, who ranked their companies based on aspects such as salary, benefits, culture and whether they would recommend working there to friends and family. /Agencies.

Aviso Público de THDA: Favor de Revisar y Comentar sobre las Actividades de Vivienda y Desarrollo Comunitario en Tennessee

En el recientemente publicado Informe Consolidado de Desempeño y Evaluación 2022-2023 (CAPER, por sus siglas en inglés), la Agencia de Desarrollo de Vivienda de Tennessee (THDA, por sus siglas en inglés) describe cómo fondos federales de CDBG, ESG, HOME, HOPWA y HTF fueron usados en actividades de vivienda y desarrollo comunitario para beneficiar a habitantes de Tennessee de bajos y moderados ingresos. Un borrador de este informe estará disponible para su revisión pública y comentarios en <https://thda.org/research-reports/consolidated-planning> del 6 al 22 de septiembre de 2023.

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