



State of Tennessee

2015-2019 CONSOLIDATED PLAN & 2015 ACTION PLAN

The Consolidated Plan is an assessment of the affordable housing and community development needs and market conditions in the State of Tennessee. The Consolidated Planning process serves as the framework for a statewide dialogue to identify housing and community development priorities that align and focus funding from the Community Planning Development formula block grant programs: Community Development Block Grant (CDBG) Program, HOME Investment Partnerships (HOME) Program, Emergency Solutions Grant (ESG) Program, and Housing Opportunities for Persons with AIDS (HOPWA) Program.

Public Comment Period: March 18, 2015 – May 4, 2015

LEAD AGENCY
Tennessee Housing Development Agency

Executive Summary

ES-05 Executive Summary - 91.300(c), 91.320(b)

1. Introduction

The U.S. Department of Housing and Urban Development (HUD) requires the State of Tennessee, as a recipient of federal formula grant funds, to develop a Consolidated Plan every five years. This Plan describes the state's housing and community development priorities and multi-year goals, based on an assessment of housing and community development needs, examination of housing and economic market conditions, and analysis of available resources. The Consolidated Plan covers the period of July 1, 2015 through June 30, 2019. This document will also serve as the first-year Action Plan, outlining the projects to receive funding in 2015.

Federal resources provided by HUD that are discussed within the Plan include:

- **Community Development Block Grant (CDBG):** promotes economic and community development in small cities across the state.
- **HOME Investment Partnerships Program (HOME):** promotes the production, preservation, and rehabilitation of single family housing for low-income households.
- **Emergency Solutions Grant Program (ESG):** helps to provide services necessary to support persons that are at-risk of homelessness or homeless quickly regain stability in permanent housing.
- **Housing Opportunities for Persons with AIDS Program (HOPWA):** addresses the housing needs for low-income persons who are living with HIV/AIDS and their families.

CDBG, HOME, ESG, and HOPWA Programs are administered through Tennessee Housing Development Agency (THDA), Tennessee Department of Economic and Community Development (TNECD), and Tennessee Department of Health. While THDA is the lead agency responsible for coordinating the development of the Consolidated Plan, all of the administering agencies of the four grant programs participated in the development of the Consolidated Plan.

Other affordable housing resources made available to the state or having an impact on the state's performance are also discussed in the Consolidated Plan and include HUD's Section 8 Tenant-Based Housing Choice Voucher (HCV) and Project Based Rental Assistance Programs, the THDA Homeownership Programs, Disability Housing Assistance and Wheelchair Ramps, Habitat for Humanity Set-Aside, the THDA Rural Repair Program, USDA Rural Rental Housing Program, USDA Rural Rental Housing Guaranteed Loan Program, the Community Investment Tax Credit Program, the THDA

Emergency Repair Program for the Elderly (ERP), the Low-Income Housing Tax Credit (LIHTC) Program and the Housing Trust Competitive Grants Program.

The Consolidated Planning process is an opportunity for strategic planning and citizen participation to take place comprehensively. The Consolidated Plan serves as a guide for decisions regarding the use of these federal resources and sets forth program goals, specific objectives, and benchmarks for measuring progress.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The State of Tennessee identified four priority needs for the five-year period covered by the 2015 – 2019 Consolidated Plan. These priority needs include:

- **Limited housing opportunities:** Preserve affordable housing stock; increase the amount of affordable housing; and increase homeownership opportunities
- **Aging infrastructure, disinvestment in communities, and disaster recovery:** Provide for the viability of communities by creating and sustaining quality infrastructure; and improve community livability, health and safety, and economic development
- **Limited non-housing supportive services:** Provide supportive services for persons with HIV/AIDS; provide supportive services for homeless persons; and provide non-housing community development supportive services
- **Affirmatively furthering fair housing and fair housing outreach, education, and counseling:** Affirmatively furthering fair housing; and ensure access to quality housing for protected classes

In addition to these priority needs, HUD set forth three basic goals and objectives against which the plan and the state's performance under the plan will be evaluated. These goals are:

- **Provide decent housing:** Included within this broad goal are the following: assist homeless persons to obtain affordable housing; retain the affordable housing stock, increase the availability of permanent housing that is affordable to low-income Tennesseans without discrimination; and increase supportive housing that includes structural features and services to enable persons with special needs to live in dignity.
- **Provide a suitable living environment:** This includes improving the safety and livability of neighborhoods; elimination of blighting influences and deterioration of property and facilities, increasing access to quality facilities and services; reducing the isolation of income groups within areas by de-concentrating housing opportunities and revitalizing deteriorating neighborhoods; restoring, enhancing and preserving natural and physical features of special value for historic, architectural, or aesthetic reasons; and conserving energy resources.
- **Expand economic opportunities:** Within this goal are job creation and retention; stabilization and expansion of small businesses; the provision of public services concerned with employment; the provision of jobs involved in carrying out activities under programs and activities; providing

access to credit for community development that promotes long-term economic and social viability; and empowering low- and moderate-income persons in federally assisted and public housing to achieve self-sufficiency.

Each state's plan must indicate how it will pursue these goals for all community development programs, as well as all housing programs.

3. Evaluation of past performance

The State of Tennessee will continue to build upon the progress made over the past five years to increase the number of affordable and accessible housing units, contribute to economic sustainability, and foster community vibrancy in all areas across the state. Tennessee will continue to support program activities, which have proven to be effective while also looking for areas where the efficiency or impact of these programs can be improved. Specific information on the state's performance can be found within the Consolidated Annual Performance and Evaluation Report (CAPER), which is available on THDA's website: <http://thda.org/>

4. Summary of citizen participation process and consultation process

The State of Tennessee solicited citizen participation and consultation through the use of email invitations, presentations at local meetings and events, postings to state websites and social media accounts (Facebook and Twitter), newsletters, and newspaper advertisements. Direct public input was solicited through an online Housing and Community Needs Survey, which was available from February 4, 2015 – March 2nd, 2015. The survey enabled Tennesseans to communicate their housing and community needs so that the priorities within the Consolidated Plan can better address the needs of Tennessee residents. The survey was advertised through various announcements and at publically accessible events that typically targeted low-income residents and service providers. Direct consultations took place during an initial advisory group meeting in March 2015, then one-on-one consultations with advisory members.

Public Hearings: To encourage citizen participation, the State of Tennessee held nine public hearings during the Consolidated Planning process. The public hearings provided the opportunity for residents and community groups to communicate their views and needs to the State of Tennessee. All locations for the public hearings were held at accessible venues and open to the public. The State of Tennessee also created a space to submit comments and questions on the THDA website for those who were unable to attend the public hearings. The online public comment section was active from February 6th – May 4th. Public notices informing communities of the public hearings were published in the following periodicals:

- Chattanooga Times Free Press – Chattanooga (published two times)
- The Commercial Appeal – Memphis
- The Daily Herald – Columbia

- El Crucero De Tennessee – Nashville
- Herald-Citizen – Cookeville
- The Jackson Sun – Jackson
- Johnson City Press – Johnson City
- Knoxville News Sentinel – Knoxville
- La Campana – Franklin
- La Prensa Latina – Memphis
- The Leaf-Chronicle – Clarksville
- State Gazette – Dyersburg
- The Tennessean – Nashville

Information about the public hearings was emailed to relevant stakeholders and entitlement jurisdictions to encourage collaboration and data sharing. Accommodations such as translation services or interpreter services for persons with disabilities were available upon request.

Housing and Community Needs Survey: The State of Tennessee conducted an online survey of housing and community development needs and priorities of Tennesseans. The survey was open from February 4th – March 2nd, 2015 and taken by 671 respondents. The needs and priorities outlined in the survey informed the Needs Assessment and Market Analysis, and helped The State of Tennessee set appropriate goals in the Strategic Plan and Annual Action Plan. The online public survey was available in English with an embedded button to translate the survey into 90 different languages. The survey was also made available in other formats to ensure accessibility, upon request.

Advisory Group: A series of group meetings and one-on-one interviews was conducted to discuss issues and opportunities related to housing and community development, as well as fair housing issues, throughout Tennessee. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, and other interested parties were invited to participate to ensure that the priorities illuminated through this group were inclusive and a true reflection of the needs of Tennesseans. A list of groups and individuals that provided input on the Tennessee Consolidated Plan is provided in the Appendix.

5. Summary of public comments

The State of Tennessee received 39 comments during the public comment period from March 18th to May 4th, 2015. The state received the comments electronically and at the nine public hearings held across the state as well as via the Housing and Community Needs Survey. These comments are almost exclusively in response to three of the four grant programs of the Consolidated Plan: CDBG, HOME, and ESG. In general, these comments represent personal accounts with housing and community development activities as residents, service providers, governing bodies, and other stakeholders. Most concerns focused on rental housing, housing rehabilitation, disaster recovery, mobile homes, rural homelessness, the elderly, persons with disabilities, and supportive services for victims of domestic

violence and veterans. Many commenters praised the state's funding of brownfield developments, water and sewer system projects, the commercial façade program, and Habitat for Humanity set-aside.

The State of Tennessee accepted all responses during the public comment period and addressed concerns applicable to the Consolidated Plan throughout the report. Specific comments and State of Tennessee responses are in the appendix of this report.

6. Summary of comments or views not accepted and the reasons for not accepting them

The State of Tennessee accepted all responses during the public comment period and addressed concerns applicable to the Consolidated Plan throughout the report. Specific comments and State of Tennessee responses are in the appendix of this report.

7. Summary

Significant efforts were undertaken to obtain public input through public hearings, presentations, advisory groups, postings to State websites and social media accounts (Facebook and Twitter), newsletters, and newspaper advertisements. The State of Tennessee utilized public input to identify priority needs to be addressed with federal formula grant funds. All objectives and goals within the plan address a specific priority need identified by extensive data analysis and the public. The state will continue to obtain public input annually to ensure the plan is up to date and efforts address current community needs.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	TENNESSEE	Department of Economic and Community Development
HOPWA Administrator	TENNESSEE	Department of Health
HOME Administrator	TENNESSEE	Community Programs
ESG Administrator	TENNESSEE	Community Programs

Table 1 – Responsible Agencies

Narrative

While Tennessee Housing Development Agency (THDA) has been designated as the lead agency for Tennessee's Consolidated requirements, all of the administering agencies of the four programs participated in the development in the Consolidated Plan. Additionally, developing the plan involved input from citizens, organizations, state, local and federal government officials, developers, public housing authorities and housing professionals.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.110, 91.300(b); 91.315(l)

1. Introduction

The State of Tennessee consulted with several local and regional service providers, community organizations, government entities, public and private housing providers, Tennessee Continuum of Care agencies, and residents while identifying priority needs for the plan. The consultation process primarily consisted of outreach through community forums, public hearings, focus groups, and the housing and community needs survey.

Housing and Community Needs Survey: The State of Tennessee conducted an online survey to examine the housing and community development needs of Tennesseans. The survey was available from February 4th – March 2nd, 2015 and completed by 671 respondents. The priorities outlined in the survey informed the Needs Assessment and Market Analysis, and helped to set appropriate goals in the Strategic Plan and Annual Action Plan. The Housing and Community Needs Survey was available in English with an embedded button to translate the survey into 90 different languages. The survey was also made available in other formats to ensure accessibility, upon request.

Stakeholder Letter: The State of Tennessee reached out to multiple stakeholders at the state, local, private, and nonprofit level for their input. Letters included links to the Housing and Community Needs Survey and draft Consolidated Plan. Also, feedback was sought on specific program modifications, new initiatives, and the funding prioritizations of housing, community, and economic development programs.

Advisory Group: A series of meetings and interviews were conducted to discuss issues and opportunities related to housing and community development, as well as fair housing issues, throughout Tennessee. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, and other interested parties were invited to participate to ensure that the priorities discussed in the Consolidated Plan were inclusive of the needs of all Tennesseans.

Community Presentations: The State of Tennessee presented information and updates on the Consolidated Plan and Housing and Community Needs Survey at more than 10 events throughout the state. Presentations included a detailed description of the Consolidated Plan, the purpose and importance of the Housing and Community Needs Survey, and asked pointed questions about Tennessee's housing, community, and economic development needs and concerns. The events were attended by a variety of housing, health, and community stakeholders.

Public Hearings: The State of Tennessee held eight public hearings spread throughout the State of Tennessee. All locations for the public hearings were held at accessible venues and open to the public. THDA also created a space to submit comments and questions on the THDA website for those who were unable to attend public hearings. The online public comment section remained active from February 6th to May 4th, 2015. Public notices informing residents of the public hearings were published in the 13 English and Spanish periodicals covering regions all throughout Tennessee.

Emails marketing the public hearings were sent to governing bodies, housing providers, local organizations, and other relevant stakeholders statewide. Follow-up communication to entitlement jurisdictions encouraged their attendance and provided the opportunity for collaboration and data sharing. Accommodations such as translation services or interpreter services for persons with disabilities were available upon request. Meetings were held in: NASHVILLE, JACKSON, MARTIN, BARTLETT, CHATTANOOGA, JOHNSON CITY, ALCOA, MT. PLEASANT, COOKEVILLE.

Provide a concise summary of the state’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

All of the above mentioned outreach efforts included staff and representatives from governmental health, mental health and service agencies. Most specifically, the Departments of Health and Mental Health and Substance Abuse Services were instrumental in crafting our homeless needs assessment, our HIV/AIDS assessment and our lead-based poison prevention approach.

Advisory Group: A series of meetings and interviews were conducted to discuss issues and opportunities related to housing and community development, as well as fair housing issues, throughout Tennessee. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, and other interested parties were invited to participate to ensure that the priorities discussed in the Consolidated Plan were inclusive of the needs of all Tennesseans.

Each of these efforts also included health and mental health stakeholders as participants and/or invitees:

Housing and Community Needs Survey

Stakeholder Letter to request feedback

Community Presentations

Public Hearings

Emails marketing the public hearings were sent to governing bodies, housing providers, local organizations, and other relevant stakeholders statewide. Follow-up communication to entitlement jurisdictions encouraged their attendance and provided the opportunity for collaboration and data sharing. Accommodations such as translation services or interpreter services for persons with disabilities were available upon request.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

THDA administers Emergency Solutions Grant (ESG) contracts for the Tennessee Balance of State and Continuum of Care. Because service delivery structure and extent of homelessness differ regionally throughout Tennessee, THDA works with local continua continuously while administering the ESG program.

THDA is a member of numerous consortia that assist low-income households and those who are homeless in Tennessee. THDA coordinates with these groups to help align services regionally. Specific to the Consolidated Plan, THDA communicated with these groups through focus groups and presentations at local events to better understand the needs of the homeless population to include in the Consolidated Plan.

Describe consultation with the Continuum(s) of Care that serves the state in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

As previously mentioned, THDA administers ESG contracts for the Tennessee Balance of State and Continuum of Care (CoC) except in entitlement jurisdictions that receive their own allocation of ESG funds (Chattanooga, Memphis, and Nashville-Davidson County). THDA regularly attends CoC meetings and works closely with the CoC to administer the ESG program and address service gaps to homeless populations. THDA presented information on the Consolidated Plan and Housing and Community Needs Survey 15 times throughout the planning process to service providers and other stakeholders that address homelessness and affordable housing needs. THDA requested feedback from the CoC on the Housing and Community Needs Survey, draft Consolidated Plan, and invited these groups to the Public Hearings in their service area.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	HABITAT FOR HUMANITY OF GREATER NASHVILLE
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
2	Agency/Group/Organization	TN Commission on Aging and Disability
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
3	Agency/Group/Organization	TN Council on Developmental Disabilities
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
4	Agency/Group/Organization	Tennessee Department of Mental Health and Substance Abuse Services
	Agency/Group/Organization Type	Other government - State

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

Identify any Agency Types not consulted and provide rationale for not consulting

The State of Tennessee consulted with, or contacted to request comments/input, all relevant agencies.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		
Tennessee Labor Education Alignment Program (LEAP)	Tennessee State Legislature	The goals of improving the workforce and infrastructure within the State overlap with LEAP's goal to address ongoing problems with poor alignment among key stakeholders in the state's education and workforce development systems

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(l))

Narrative (optional):

PR-15 Citizen Participation - 91.115, 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The State of Tennessee solicited citizen participation through the use of email invitations, presentations at local meetings and events, postings to State websites and social media accounts (Facebook and Twitter), newsletters, and newspaper advertisements. Direct public input was solicited through an online Housing and Community Needs Survey, which was available from February 4, 2015 – March 2, 2015. The survey enabled Tennesseans to communicate their housing and community needs so that the priorities within the Consolidated Plan can better address the needs of Tennessee residents. The survey was advertised through various announcements and at publically accessible events that typically targeted low-income residents and service providers.

Public Hearings: To encourage citizen participation, The State of Tennessee held eight public hearings during the Consolidated Planning process. The Public Hearings provided the opportunity for residents and community groups to communicate their views and needs to the State of Tennessee. All locations for the public hearings were held at accessible venues and open to the public. The State of Tennessee also created a space to submit comments and questions on the THDA website for those who were unable to attend the public hearings. The online public comment section was active from February 6th – May 1st. Public notices informing communities of the public hearings were published in the following periodicals:

- Chattanooga Times Free Press – Chattanooga (published two times)
- The Commercial Appeal – Memphis
- The Daily Herald – Columbia
- El Crucero De Tennessee – Nashville
- Herald-Citizen – Cookeville
- The Jackson Sun – Jackson
- Johnson City Press – Johnson City
- Knoxville News Sentinel – Knoxville
- La Campana – Franklin
- La Prensa Latina – Memphis

- The Leaf-Chronicle – Clarksville
- State Gazette – Dyersburg
- The Tennessean – Nashville

Information about the public hearings was emailed to relevant stakeholders and entitlement jurisdictions to encourage collaboration and data sharing. Accommodations such as translation services or interpreter services for persons with disabilities were available upon request.

Housing and Community Needs Survey: The State of Tennessee conducted an online survey of housing and community development needs and priorities of Tennesseans. The survey was open from February 4th – March 2nd, 2015 and taken by 671 respondents. The needs and priorities outlined in the survey informed the Needs Assessment and Market Analysis, and helped The State of Tennessee set appropriate goals in the Strategic Plan and Annual Action Plan. The online public survey was available in English with an embedded button to translate the survey into 90 different languages. The survey was also made available in other formats to ensure accessibility, upon request.

Advisory Group: A series of one-on-one, group meetings, and interviews were conducted to discuss issues and opportunities related to housing and community development, as well as fair housing issues, throughout Tennessee. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, and other interested parties were invited to participate to ensure that the priorities illuminated through this group were inclusive and a true reflection of the needs of Tennesseans.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community	Attendees were from the Middle Tennessee, Nashville, and Davidson County region. There were 10 attendees in total.	Summary of the comments is in the appendix.	All comments were accepted.	
2	Public Hearing	Non-targeted/broad community	Attendees were from the Southwest Tennessee region. There were 5 attendees in total.	Summary of the comments is in the appendix.	All comments were accepted.	
3	Public Hearing	Non-targeted/broad community	Attendees were from the Northwest Tennessee region. There were 11 attendees in total.	Summary of the comments is in the appendix.	All comments were accepted.	
4	Public Hearing	Non-targeted/broad community	Attendees were from the West Tennessee region. There were 4 attendees in total.	Summary of the comments is in the appendix.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
5	Public Hearing	Non-targeted/broad community	Attendees were from the West Tennessee region. There were 4 attendees in total.	Summary of the comments is in the appendix.	All comments were accepted.	
6	Public Hearing	Non-targeted/broad community	Attendees were from the Southeast Tennessee region. There were 6 attendees in total.	Summary of the comments is in the appendix.	All comments were accepted.	
7	Public Hearing	Non-targeted/broad community	Attendees were from the East Tennessee region. There were 4 attendees in total.	Summary of the comments is in the appendix.	All comments were accepted.	
8	Public Hearing	Non-targeted/broad community	Attendees were from the East Tennessee region. There were 7 attendees in total.	Summary of the comments is in the appendix.	All comments were accepted.	
9	Public Hearing	Non-targeted/broad community	Attendees were from the Middle Tennessee region. There were 4 attendees in total.	Summary of the comments is in the appendix.	All comments were accepted.	
10	Public Hearing	Non-targeted/broad community	Attendees were from the South Central Tennessee region. There were 2 attendees in total.	Summary of the comments is in the appendix.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
11	Housing & Community Needs Survey	Non-targeted/broad community Housing Providers, Governing Bodies	671 responses in total.	See appendix for summary of survey responses.	All comments related to the Consolidated Plan were accepted.	
12	Public Meeting	Minorities Persons with disabilities Residents of Public and Assisted Housing Housing providers and stakeholders	Attendees were members of the affordable housing coalition (approximately 30 attendees).	There were no responses to the Consolidated Plan at this meeting.	NA	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
13	Public Meeting	Minorities Persons with disabilities Residents of Public and Assisted Housing Housing providers and stakeholders	Attendees were members of the affordable housing and community growth forum (approximately 50 attendees).	There were no responses to the Consolidated Plan at this meeting.	NA	
14	Public Meeting	HUD grantees and health/mental health service providers	Attendees were HOPWA grantees and mental health and health service providers (approximately 10 attendees).	There were no responses to the Consolidated Plan at this meeting.	NA	
15	Public Meeting	Residents of Public and Assisted Housing Housing providers and PHAs	Attendees were with the Tennessee Association of Housing and Redevelopment Authorities (approximately 10 attendees).	There were no responses to the Consolidated Plan at this meeting.	NA	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
16	Housing & Community Needs Survey	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Talk radio show listeners were from all throughout Middle Tennessee.	There was one comment in which a listener ask how to access resources for for first-time homebuyers.	NA	
17	Newspaper Ad	Non-targeted/broad community	Newspaper ad was published in the Chattanooga Times Free Press twice.	No comments were received.	NA	
18	Newspaper Ad	Non-targeted/broad community	Newspaper ad was published in The Commercial Appeal in Memphis TN.	No comments were received.	NA	
19	Newspaper Ad	Non-targeted/broad community	Newspaper ad was published in The Daily Herald in Columbia TN.	No comments were received.	NA	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
20	Newspaper Ad	Non-English Speaking - Specify other language: Spanish	Newspaper ad was published in El Crucero De Tennessee in Nashville	No comments were received.	NA	
21	Newspaper Ad	Non-targeted/broad community	Newspaper ad was published in Herald-Citizen in Cookeville TN.	No comments were received.	NA	
22	Newspaper Ad	Non-targeted/broad community	Newspaper ad was published in The Jackson Sun in Jackson TN.	No comments were received.	NA	
23	Newspaper Ad	Non-targeted/broad community	Newspaper ad was published in Johnson City Press in Johnson City TN.	No comments were received.	NA	
24	Newspaper Ad	Non-targeted/broad community	Newspaper ad was published in Knoxville News Sentinel in Knoxville TN	No comments were received.	NA	
25	Newspaper Ad	Non-English Speaking - Specify other language: Spanish	Newspaper ad was published in La Campana in Franklin TN	No comments were received.	NA	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
26	Newspaper Ad	Non-English Speaking - Specify other language: Spanish	Newspaper ad was published in La Prensa Latina in Memphis TN	No comments were received.	NA	
27	Newspaper Ad	Non-targeted/broad community	Newspaper ad was published in The Leaf-Chronicle in Clarksville TN	No comments were received.	NA	
28	Newspaper Ad	Non-targeted/broad community	Newspaper ad was published in State Gazette in Dyersburg TN	No comments were received.	NA	
29	Newspaper Ad	Non-targeted/broad community	Newspaper ad was published in The Tennessean in Nashville TN.	No comments were received.	NA	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment uses 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) data developed by the U.S. Census Bureau for HUD. CHAS data are custom tabulations of information, which demonstrates the extent of housing problems and needs that are largely not available through standard Census products. The needs assessment also integrated 2009 – 2013 American Community Survey (ACS) data and State Department data throughout the document to create an inclusive framework for overall needs to base decisions in selecting projects to be funded by entitlement grant funds.

The largest housing problems experienced in Tennessee are housing cost burden and severe housing cost burden. For renters, housing costs include rent paid by the tenant plus utilities. For home owners, housing costs include mortgage payments, taxes, insurance, and utilities. This problem is persistent both in Tennessee and nationally. A recent study from the Joint Center for Housing Studies found that in 2013, approximately 26 percent of all homeowners and 49 percent of all renters in the U.S. were experiencing a housing cost burden. In Tennessee, this issue is most severe at the lowest end of the income spectrum, with 106,475 renter households that earn less than 30 percent of the area median income, paying 50 percent or more of their income on housing. Pacific Islander households are disproportionately affected by housing problems such as a lack of complete kitchen or plumbing facilities. Of the Pacific Islander households that earn less than 30 percent of the area median income, 100 percent live in substandard housing. Hispanic households follow with 81.7 percent of households that earn less than 30 percent of the area median income living in substandard housing, then Black households with 76.7 percent of households that earn less than 30 percent of the area median income living in substandard housing.

The State of Tennessee combined data from Tennessee Housing Development Agency's (THDA) Housing Choice Voucher (HCV) database with public housing and voucher data reported by public housing authorities throughout the state to HUD's Public Housing Information Center (PIC) to determine the number of participants statewide. All together there are 5,890 households in the THDA Housing Choice Voucher Program and approximately 9,597 applicants on THDA's HCV Program waiting list.

The Point-In-Time (PIT) homeless count for Tennessee showed that on a given night in 2014, a total of 291 persons in families experienced chronic homelessness. Approximately 1,904 individuals were chronically homeless on a given night in Tennessee. HUD has defined chronic homelessness as an individual or family with a disabling condition who has been continuously homeless for a year or more or has had at least four episodes of homelessness in the past three years. There were fewer households experiencing homelessness overall in 2014 (7,375 households) than there were in 2013 (7,634 households).

Non-homeless populations at-risk include seniors, persons with physical, developmental and mental health disabilities, victims of domestic violence, persons living with HIV/AIDS, and immigrants. These populations require a variety of supportive services to remain safe, independent, healthy, and stable.

These priority needs include critical public services such as housing counseling, job training, fair housing education and outreach, and infrastructure improvements in low- and moderate-income communities including water and wastewater, fire protection, public health facilities, and storm water.

NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

Summary of Housing Needs

The following needs assessment is pursuant to the HUD Consolidated Plan requirements for the entire state. However, there are 17 larger cities and counties designated entitlement jurisdictions that directly administer their federal funding for housing and community development. Because of this structure, those entitlement jurisdictions must also prepare a Consolidated Plan. The needs outlined in this document should serve as a framework for those jurisdictions in the allocation of resources among housing and community development programs, but specific needs, strategies, and activities will be decided locally in those specific cities and counties.

The following table displays the population, number of households, and median income for the base year (2000) and the most recent year (2013) and calculates the percentage of change. According to the 2009 – 2013 American Community Survey estimates, Tennessee’s resident population grew to 6,402,387 residents, which represents an increase of 713,104 residents from 2000 Census data. This population increase is also reflected in the increase in Tennessee households, from 2,234,229 to 2,475,195 households. The median income for Tennessee households also increased from \$36,360 in the year 2000 to \$44,298 in 2013.

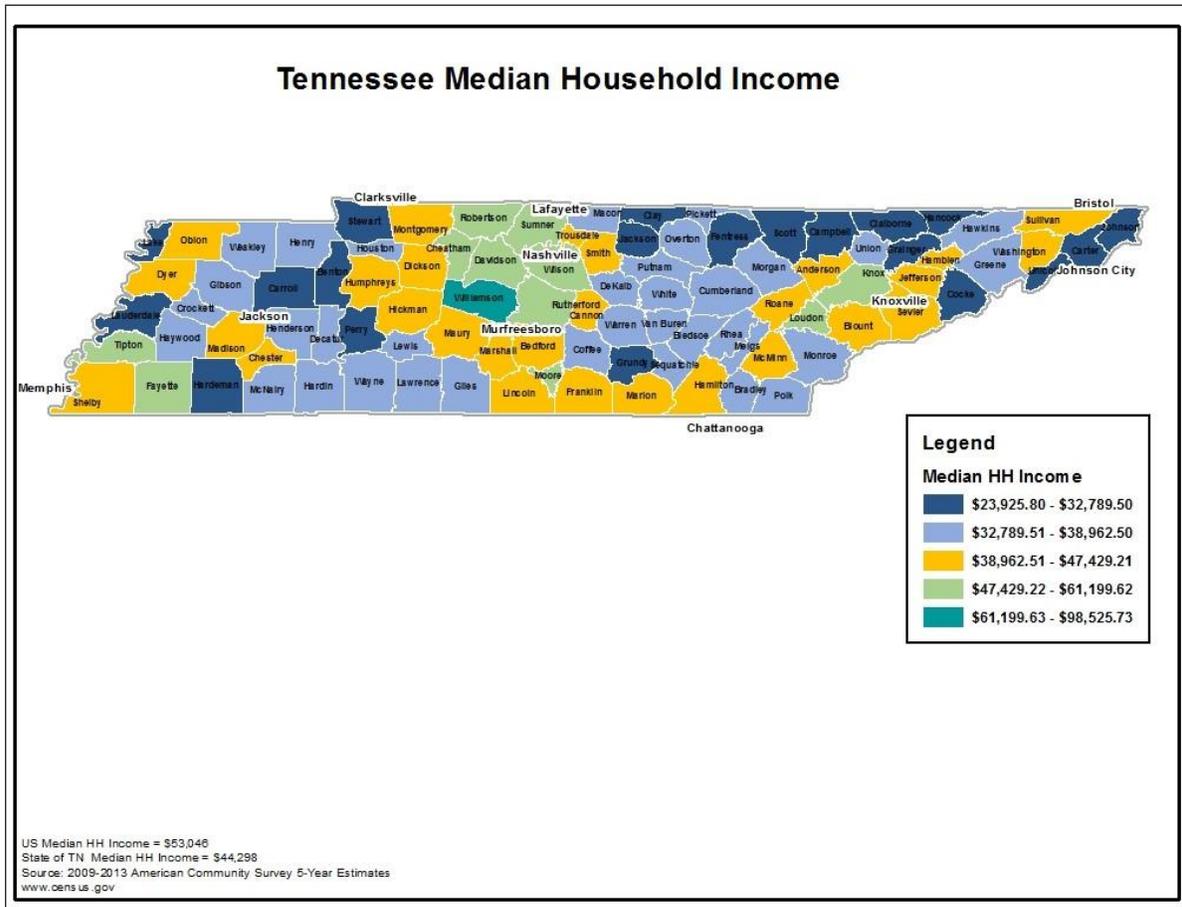
Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	5,689,283	6,402,387	13%
Households	2,234,229	2,475,195	11%
Median Income	\$36,360.00	\$44,298.00	22%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

Housing Needs Assessment Demographics

Data Source Comments:



Median Household Income by County, 2013

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	290,185	287,960	404,345	247,840	1,227,670
Small Family Households *	99,270	93,310	152,935	106,120	690,805
Large Family Households *	17,495	18,020	29,435	17,990	89,295
Household contains at least one person 62-74 years of age	44,000	63,320	86,190	48,980	229,945
Household contains at least one person age 75 or older	34,720	55,070	58,375	25,890	80,775
Households with one or more children 6 years old or younger *	57,040	46,510	68,320	41,090	141,325
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data 2007-2011 CHAS
 Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	3,580	3,030	2,980	1,530	11,120	2,055	1,365	1,930	1,065	6,415
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,440	1,580	1,115	305	4,440	285	360	625	420	1,690
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	5,740	4,620	5,135	2,145	17,640	1,300	1,535	3,845	1,665	8,345
Housing cost burden greater than 50% of income (and none of the above problems)	106,475	45,410	7,485	750	160,120	55,295	42,555	31,420	8,255	137,525

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	17,510	53,060	60,130	10,690	141,390	16,520	34,835	66,640	42,120	160,115
Zero/negative Income (and none of the above problems)	20,195	0	0	0	20,195	12,015	0	0	0	12,015

Table 7 – Housing Problems Table

Data 2007-2011 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	117,235	54,640	16,715	4,730	193,320	58,940	45,820	37,820	11,405	153,985
Having none of four housing problems	49,865	87,035	144,265	73,590	354,755	31,935	100,470	205,545	158,115	496,065

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Household has negative income, but none of the other housing problems	20,195	0	0	0	20,195	12,015	0	0	0	12,015

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	53,465	42,160	28,485	124,110	22,295	26,835	45,020	94,150
Large Related	10,565	7,875	3,925	22,365	3,505	5,705	9,080	18,290
Elderly	16,680	18,910	9,520	45,110	31,910	32,495	26,220	90,625
Other	51,695	35,725	28,535	115,955	16,645	14,285	19,940	50,870
Total need by income	132,405	104,670	70,465	307,540	74,355	79,320	100,260	253,935

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	46,910	18,110	2,535	67,555	18,505	16,670	13,085	48,260

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	8,995	2,640	370	12,005	3,100	3,090	1,905	8,095
Elderly	11,725	9,200	2,110	23,035	21,805	14,430	9,345	45,580
Other	46,010	17,590	3,165	66,765	13,975	9,195	7,480	30,650
Total need by income	113,640	47,540	8,180	169,360	57,385	43,385	31,815	132,585

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	6,175	5,045	4,935	1,745	17,900	1,190	1,235	2,980	1,365	6,770
Multiple, unrelated family households	980	1,050	1,220	665	3,915	365	705	1,495	735	3,300
Other, non-family households	155	255	230	100	740	35	25	30	15	105
Total need by income	7,310	6,350	6,385	2,510	22,555	1,590	1,965	4,505	2,115	10,175

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	731	635	639	2,005	159	197	451	807

Table 12 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

According to 2009–2013 American Community Survey data, 694,662 households in Tennessee were living alone, which is 28 percent of households in the state. The at-risk single person populations in need of housing assistance includes the working poor, seniors, persons with disabilities, homeless, those living with HIV/AIDS, and survivors of domestic violence, among others.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

In estimating the housing needs for persons with disabilities, the State of Tennessee reviewed data from Employment and Disability Institute (EDI) of Cornell University. EDI found that in 2012, 37 percent of working-age people with disabilities in Tennessee reported Medicaid coverage or other government-assistance plans for those with low incomes. In order to qualify for Medicaid in Tennessee, an individual adult must meet the monthly income limit of \$721 (\$1,082 for a two-person family). Families that live within these income limits are in need of housing assistance therefore it is estimated that approximately 188,800 disabled people in Tennessee are in need of housing assistance.

On September 17, 2013, every local domestic violence program in Tennessee participated in the 2013 National Census of Domestic Violence Services. During the 24-hour surveying period, 405 domestic violence victims (180 children and 225 adults) found refuge in emergency shelters or transitional housing provided by local domestic violence programs. 431 adults and children received non-residential assistance and services, including counseling, legal advocacy, and children's support groups. Although these numbers represent the need of housing and non-housing assistance for a 24-hour period, it is clear that there is a need for housing assistance for families that are victims of domestic violence. It is difficult to always differentiate between domestic violence, dating violence, sexual assault, and stalking. All of these crimes could impact victims' need for housing.

What are the most common housing problems?

The most common housing problems in Tennessee are housing cost burden and severe housing cost burden. HUD defines cost burden as monthly housing costs of more than 30 percent of household monthly income and severe cost burden as monthly housing costs of more than 50 percent of monthly household income. For renters, housing costs include rent paid by the tenant and utilities. For home owners, housing costs include mortgage payments, taxes, insurance, and utilities. Cost burden problem is persistent both in Tennessee and in the nation. A recent study from the Joint Center for Housing Studies found that in 2013, approximately 26 percent of all homeowners and 49 percent of all renters in the U.S. were experiencing a housing cost burden. In Tennessee, this issue is most severe at the lowest

end of the income spectrum, with 106,475 renters earning less than 30 percent of the area median income paying 50 percent or more of their income on housing.

Are any populations/household types more affected than others by these problems?

Households living in the 50-80 percent of AMI group are significantly impacted by the problem of cost burden (housing costs greater than 30 percent of income), but this issue also takes a significant toll on those households that fall within the 30-50 of AMI group. More renters are cost burdened than homeowners, and small related households and the elderly are more acutely affected by cost housing burden.

Extremely low-income households, the 0-30 percent of AMI group, are disproportionately affected by the problem of severe cost burden (housing costs greater than 50 percent of income); however, all other income groups also have a considerable number of households living with severe cost burden. More renters are severely cost burdened compared to homeowners and the elderly and small related households are acutely affected by severe cost burden.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Low-income individuals and families with children, who are at-risk of homelessness often experience both housing cost burden and co-occurring issues that make it difficult to maintain housing stability. These households often lack a stable source of income. In 2013, more than 10 percent of Tennesseans that were 16 years and over were unemployed. Low-income households at risk of homelessness also tend to lack high education levels. In 2013 it was estimated that 13 percent of Tennessee residents, 25 to 64 years old, earned less than a high school diploma. For 33 percent of residents between 25 to 64 years old, a high school diploma (including equivalency) was the highest educational attainment in 2013. Other barriers include limited transportation to and from work (especially in rural areas) and a lack of sufficient child care. In some circumstances, those at-risk of homelessness have mental illnesses or other disabilities that make it difficult to find both employment and safe, accessible, and affordable housing. According to 2013 ACS estimates, more than 20 percent of persons with disabilities in Tennessee were unemployed.

Families nearing the end of rapid re-housing assistance need sufficient income in order to afford rent after the rental subsidies end. It is not always possible to find the income necessary to pay housing costs, due to long waits for Social Security Income approvals, struggles with finding better-paying jobs, or Families First/Temporary Assistance to Needy Families (TANF) serving as a primary income source. In addition, homeless providers have expressed that the loss of case management services experienced at the same time as the loss of rental subsidy can cause some families to struggle with financial

management and day-to-day activities. Providers continue to focus on finding jobs for families during the program so that they can maintain housing stability after assistance ends.

To prevent low-income individuals and families from becoming homeless, Tennessee allocates a portion of the Emergency Solutions Grant (ESG) to homelessness prevention activities. Housing relocation and stabilization services and short-and/or medium-term rental assistance is meant to prevent an individual or family from moving to an emergency shelter. Residents qualify for these funds if they earn 30 percent of AMI. For a one-person household in Tennessee, 30 percent AMI was \$11,400 in 2013. The 2013 ACS reveals that more than one million individuals 15 years and over in Tennessee earn less than 30 percent AMI (19 percent of the total population 15 years and over). The State of Tennessee utilizes the Community Services Block Grant (CSBG) program to serve individuals and families at risk of homelessness by removing the barriers to self-sufficiency clients may encounter. Services range from "safety net" emergency services through job development, adult education, and self-sufficiency programs. Client eligibility for these services is based on income and need for services. Income eligibility means that the household income is at or below 125 percent of the poverty level. There were approximately 1,439,014 persons in Tennessee at or below 125 percent of the poverty level according to the 2013 American Community Survey.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The State of Tennessee does not provide estimates of populations at-risk of homelessness and therefore does not have a description of the operational definition of at-risk groups to generate the estimates.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Specific housing characteristics that have been linked with instability and an increased risk of homelessness are high housing costs, poor housing quality, unstable neighborhoods, and overcrowding. These factors often lead to eviction which can negatively impact one's credit rating. If a household has experienced an eviction, does not have a stable source of income, or has poor credit, they may have a difficult time finding a landlord willing to rent to them. This can create a cycle of housing instability where the household, even once co-occurring issues are stabilized, still cannot find housing.

Discussion

The data and analysis in this section shows that although there are persistent housing needs impacting all income levels and household types, severity of need is greatest for low-, very low-, and extremely low-income households. The State of Tennessee seeks to address the housing problems residents experience through programs focused on the needs represented in the tables in this section. Even with funding limitations and cutbacks, the State of Tennessee will continue to focus its federal funds to

support activities across the housing needs spectrum, seeking to increase and improve affordable housing stock, preserve existing affordable rental housing, rehabilitate existing single and multi-family housing, and to affirmatively further fair housing.

The Housing and Community Needs Survey revealed that when asked how important each of the following affordable housing needs is to his/her community, respondents chose “rehabilitation assistance” (56 percent of respondents that answered the question) the most for the “very important” category, followed by “increased affordable rental housing” (52 percent).

Non-entitlement jurisdictions are communities designated by HUD to be eligible to apply for CDBG funds from the State of Tennessee. The non-entitlement communities also chose “rehabilitation assistance” (57 percent) the most for the “very important” category. The activity that ranked the second highest among non-entitlement communities for the “very important” category was “accessibility improvement for persons with disabilities” (54 percent). These survey results support the findings of this Needs Assessment in that many residents are housing cost burdened which can prevent their ability to rehabilitate existing housing. The responses also reflect data that illustrates a statewide need for affordable housing and a need for increased housing options for persons with disabilities (discussed further in the section NA-45).

The survey also found that when asked to choose the three most important housing needs in the region, respondents ranked “extremely low-income households are at risk of homelessness” (52 percent), “current renters are cost-burdened due to high rental rates in their community” (45 percent), and “households are doubling-up with family/friends into overcrowded living arrangements” (35 percent) as the three most important housing needs. The non-entitlement communities chose the following as the three most important housing needs: “extremely low-income households are at risk of homelessness” (50 percent), “current renters are cost-burdened due to high rental rates in their community” (44 percent), and “housing conditions are unsafe, substandard, and/or lacking basic amenities” (39 percent).

NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines a disproportionate housing need as when the percentage of any racial or ethnic group has a disproportionately greater need in comparison to the needs of that category of need as a whole.

Specifically, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in a category as a whole. Housing needs are identified in the columns stating “Has one or more of 4 housing problems”. The four housing problems are defined as: lacks complete kitchen facilities; lacks complete plumbing facilities; household is overcrowded; and cost burden where more than 30 percent of gross income is spent on housing cost.

- The income levels are defined as follows:
- Extremely Low-Income: 0-30% AMI
- Very Low-Income: 30-50% AMI
- Low-Income: 50-80% AMI
- Moderate-Income: 80-100% AMI

0%-30% of Area Median Income

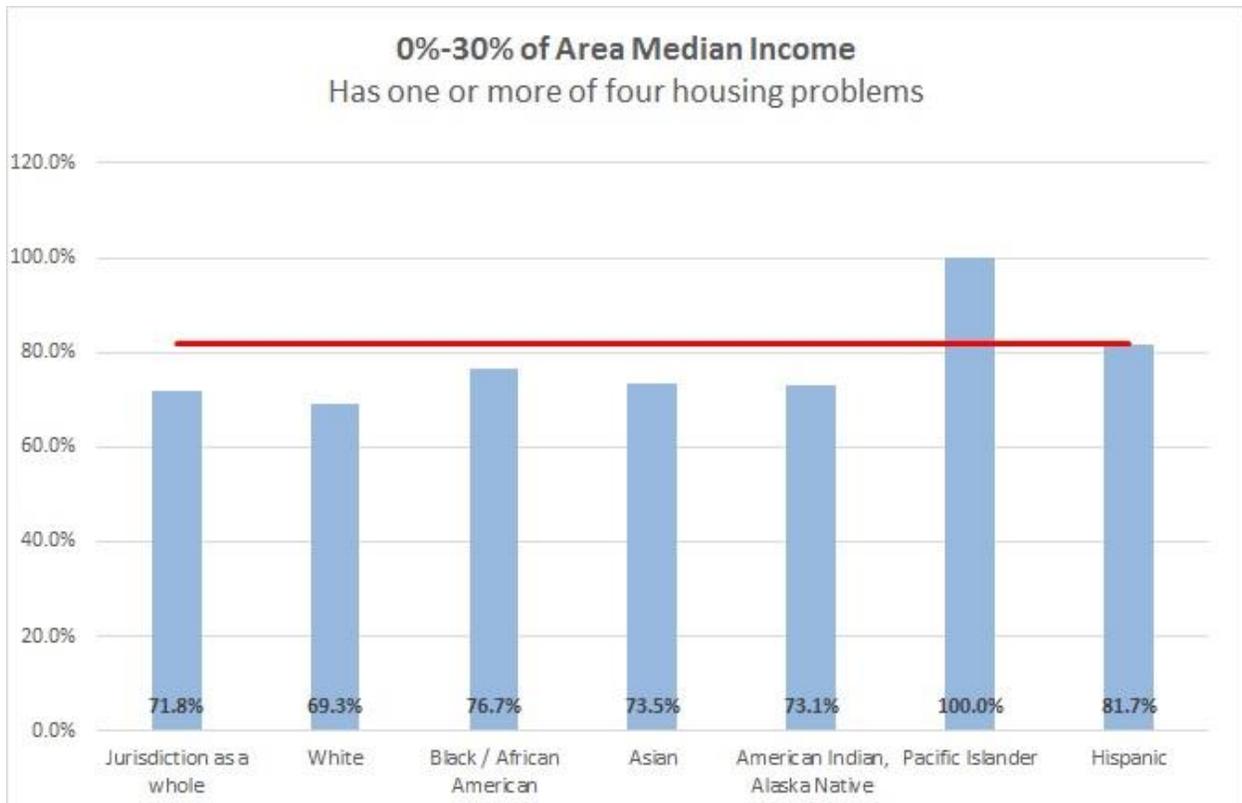
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	225,262	60,269	28,112
White	144,315	44,799	19,135
Black / African American	67,538	13,310	7,230
Asian	1,563	190	373
American Indian, Alaska Native	996	232	135
Pacific Islander	59	0	0
Hispanic	7,959	837	945

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%



Disproportionately Greater Need - 0-30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	180,287	110,253	0
White	120,528	92,353	0
Black / African American	46,472	13,745	0
Asian	1,864	512	0
American Indian, Alaska Native	677	410	0
Pacific Islander	40	0	0
Hispanic	8,964	2,055	0

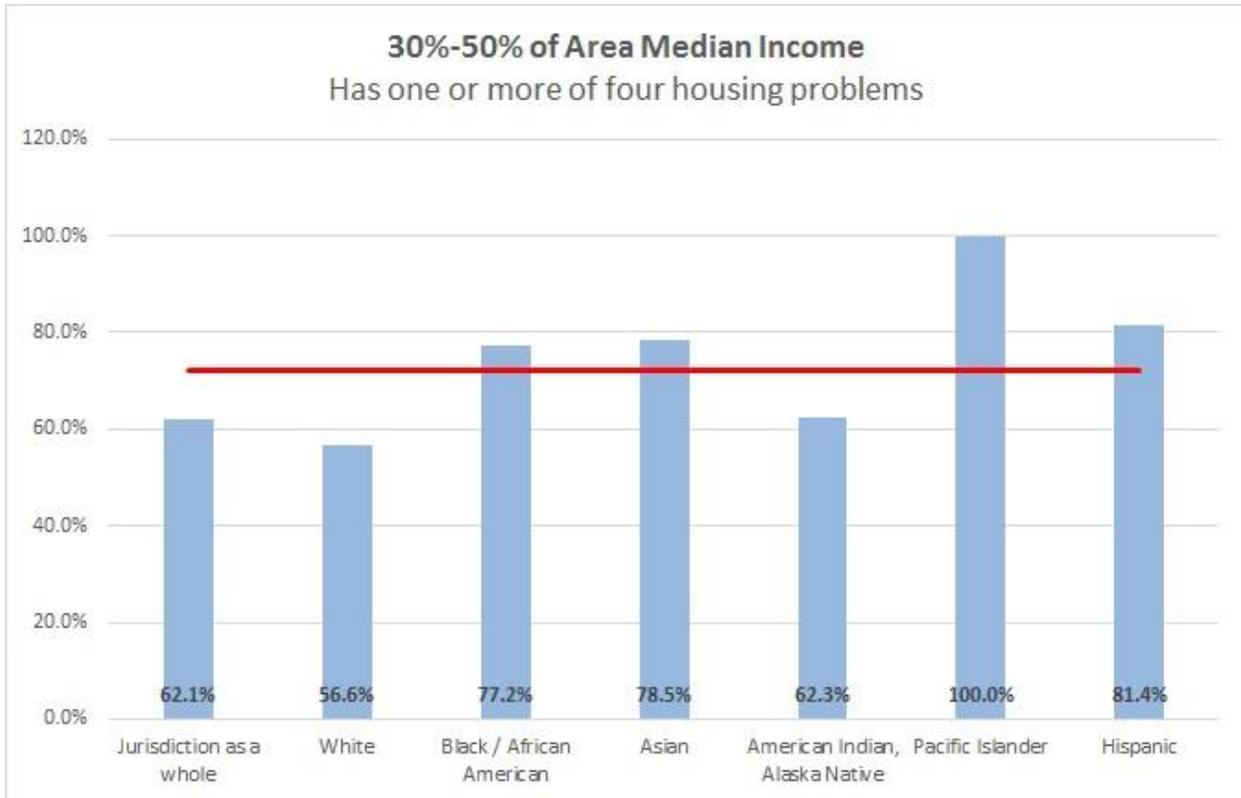
Table 14 - Disproportionately Greater Need 30 - 50% AMI

Data 2007-2011 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%



Disproportionately Greater Need - 30-50%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	162,637	251,636	0
White	113,182	203,783	0
Black / African American	38,426	35,875	0
Asian	2,424	1,516	0
American Indian, Alaska Native	679	628	0
Pacific Islander	49	75	0
Hispanic	6,008	7,314	0

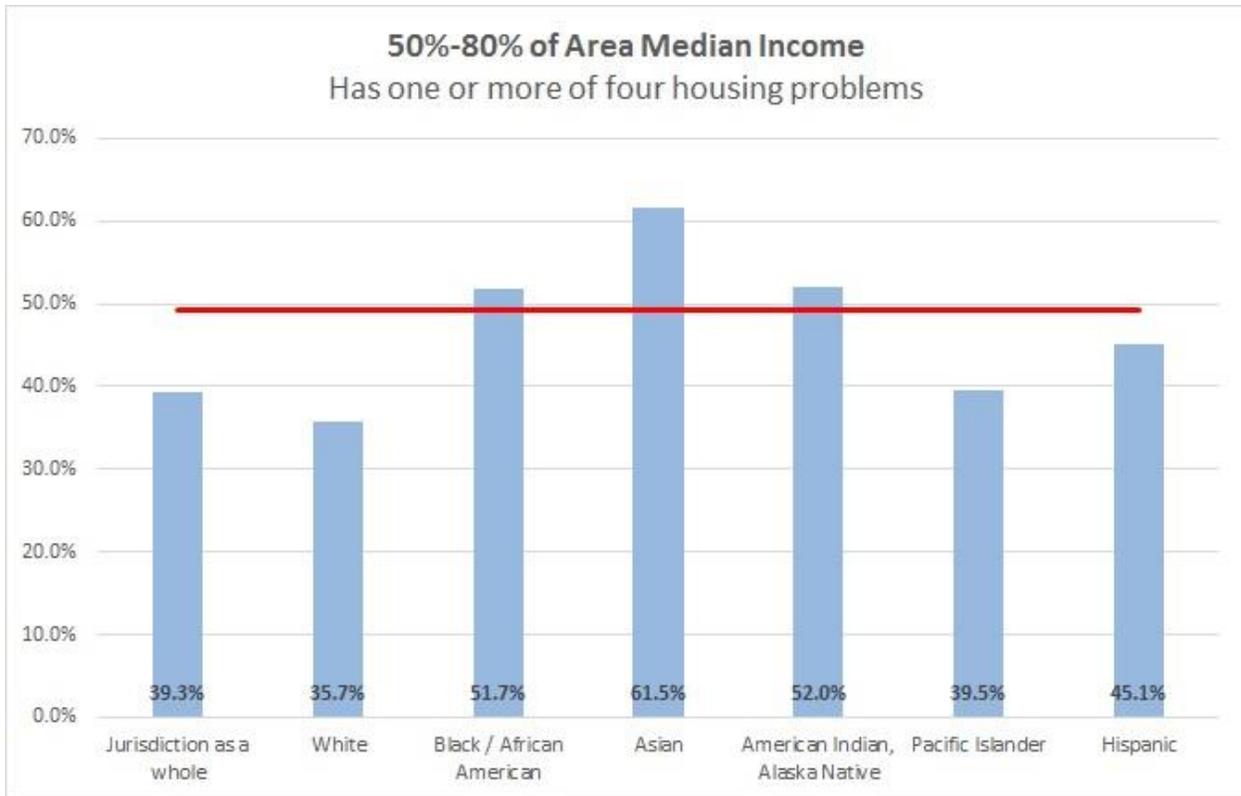
Table 15 - Disproportionately Greater Need 50 - 80% AMI

Data 2007-2011 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%



Disproportionately Greater Need - 50-80%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	58,019	197,538	0
White	44,070	162,600	0
Black / African American	10,925	26,418	0
Asian	889	1,458	0
American Indian, Alaska Native	144	511	0
Pacific Islander	0	0	0
Hispanic	1,529	4,889	0

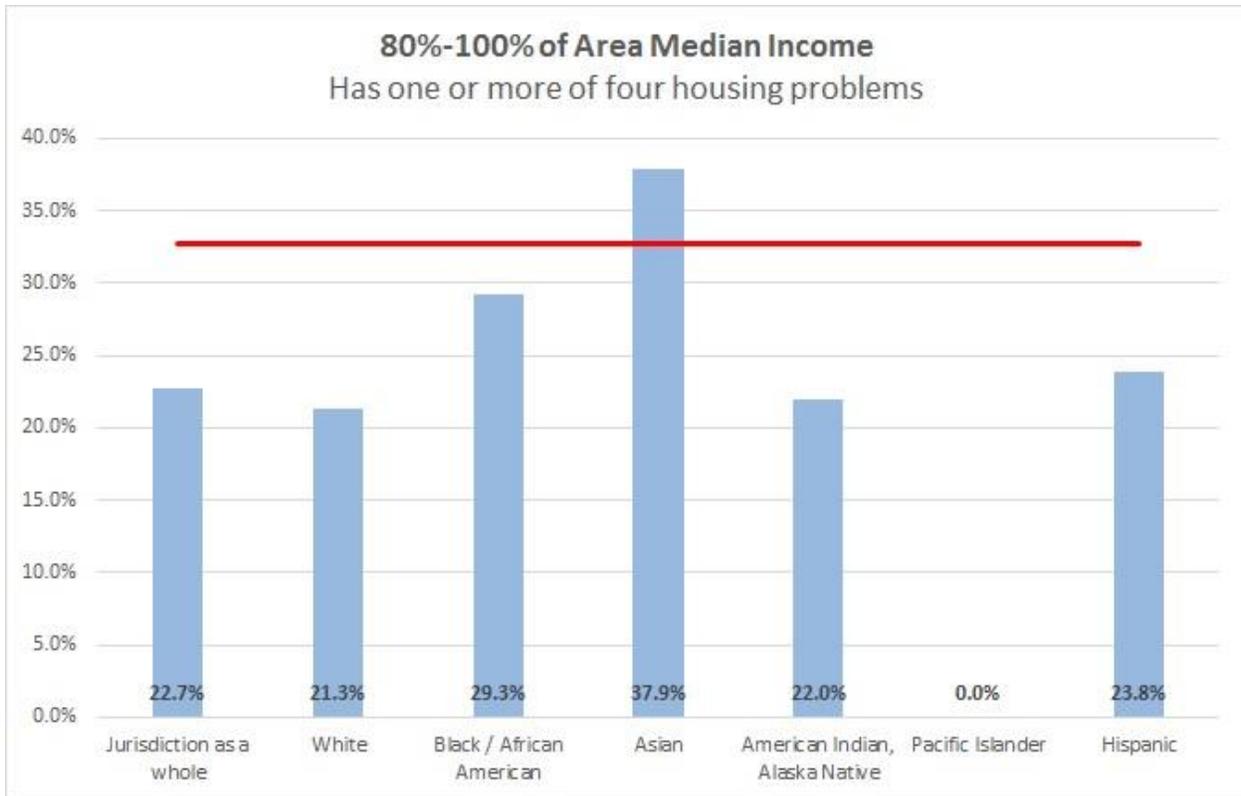
Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2007-2011 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%



Disproportionately Greater Need - 80-100%

Discussion

Below is a summary of racial or ethnic groups within the State of Tennessee with disproportionately greater housing problems:

Among Extremely Low-Income Households (0-30% AMI)

- There are 225,262 households in the extremely low-income group with one or more housing problems. Of these households with one or more housing problems, Pacific Islander households have housing problems at a rate that is 28.2 percentage points greater than extremely low-income households as a whole (71.8 percent). Pacific Islander households make up .03 percent of all extremely low-income households with housing problems in Tennessee. Approximately 60 percent of extremely low-income households have one or more housing problems.

Among Very Low-Income Households (30-50% AMI)

- There are 180,287 households in the very low-income group with one or more housing problems. Of these households with one or more housing problems, Black/African American (15.1 percentage points greater), Asian (16.4 percentage points greater), Pacific Islander (37.9 percentage points greater), and Hispanic (19.3 percentage points greater) households have

housing problems at a rate that is more than 10 percentage points greater than very low-income households as a whole (62.1 percent).

Among Low-Income Households (50-80% AMI)

- There are 162,637 households in the low-income group with one or more housing problems. Of these households with one or more housing problems, Black/African American (12.4 percentage points greater), Asian (22.2 percentage points greater), and American Indian, Alaska Native (12.7 percentage points greater) households have housing problems at a rate that is more than 10 percentage points greater than low-income households as a whole (39.3 percent).

Among Moderate-Income Households (80-100% AMI)

There are 58,019 households in the moderate-income group with one or more housing problems. Of these households with one or more housing problems, Asian households have housing problems at a rate that is 15.2 percentage points greater than moderate-income households as a whole (22.7 percent). Asian households make up 1.5 percent of all moderate-income households with housing problems in Tennessee.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines disproportionate severe housing need as when the percentage of any racial or ethnic group has a disproportionately greater need in comparison to the needs of that category of need as a whole. Specifically, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in a category as a whole. Housing needs are identified in the columns stating “Has one or more of 4 housing problems”. The four housing problems are defined as: lacks complete kitchen facilities; lacks complete plumbing facilities; household is severely overcrowded (more than 1.5 persons per room); and cost burden where more than 50 percent of gross income is spent on housing cost.

- The income levels are defined as follows:
- Extremely Low-Income: 0-30% AMI
- Very Low-Income: 30-50% AMI
- Low-Income: 50-80% AMI
- Moderate-Income: 80-100% AMI

0%-30% of Area Median Income

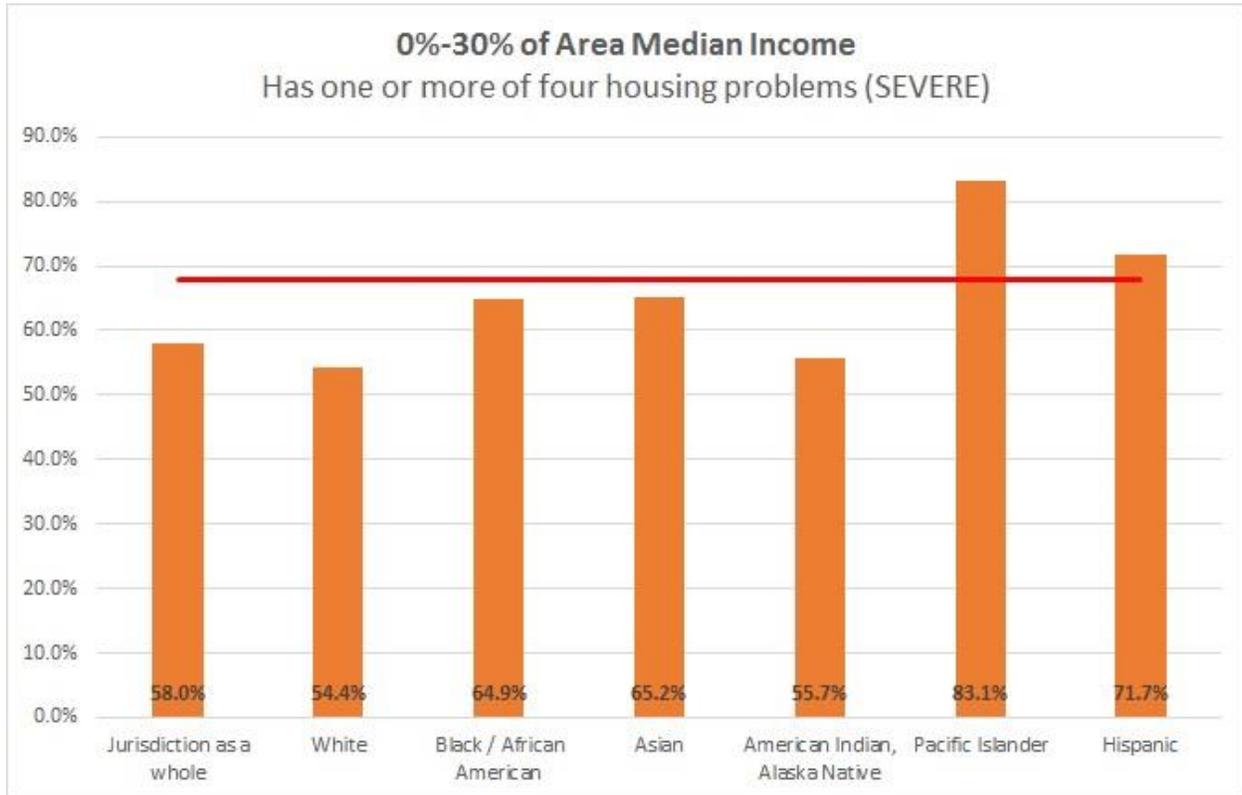
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	181,871	103,685	28,112
White	113,289	75,813	19,135
Black / African American	57,136	23,662	7,230
Asian	1,389	369	373
American Indian, Alaska Native	760	469	135
Pacific Islander	49	10	0
Hispanic	6,974	1,806	945

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

- 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



Disproportionately Greater Need - 0-30%

30%-50% of Area Median Income

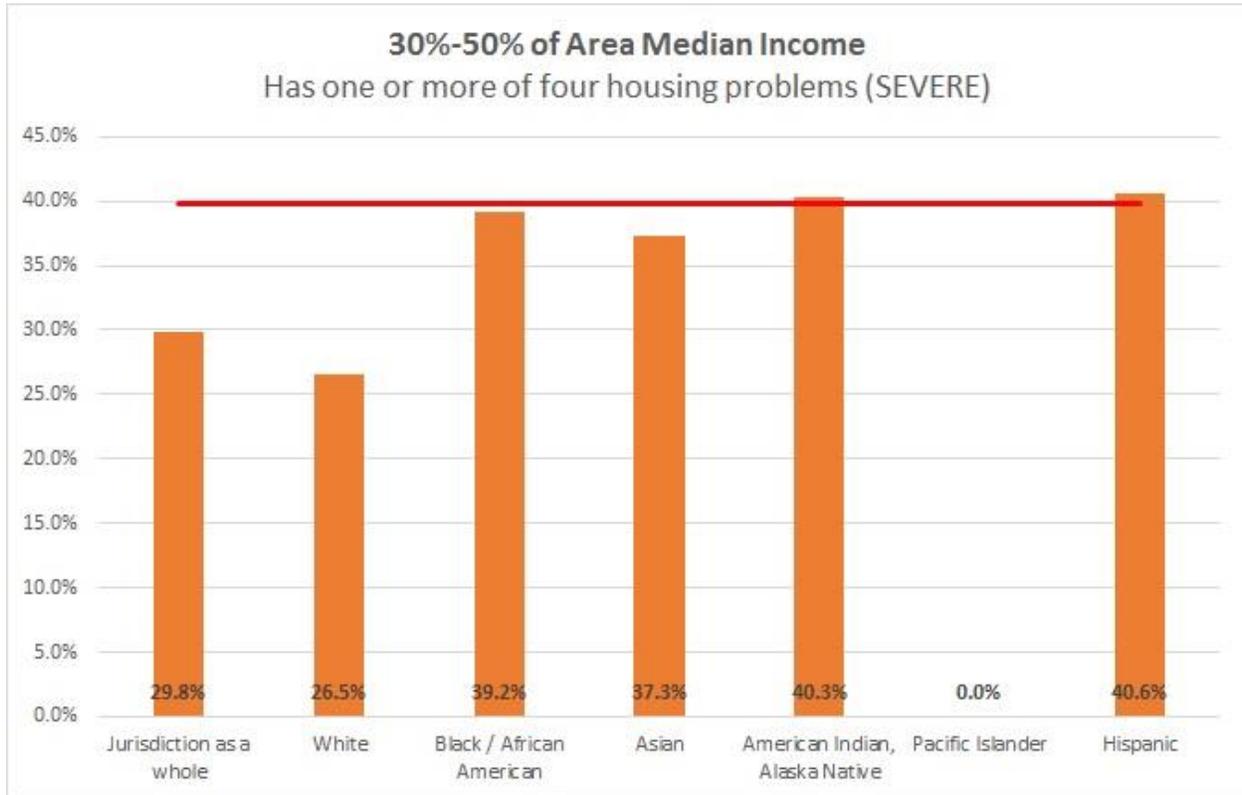
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	86,672	203,910	0
White	56,372	156,431	0
Black / African American	23,585	36,597	0
Asian	889	1,493	0
American Indian, Alaska Native	438	649	0
Pacific Islander	0	40	0
Hispanic	4,466	6,528	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

- 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



Disproportionately Greater Need - 30-50%

50%-80% of Area Median Income

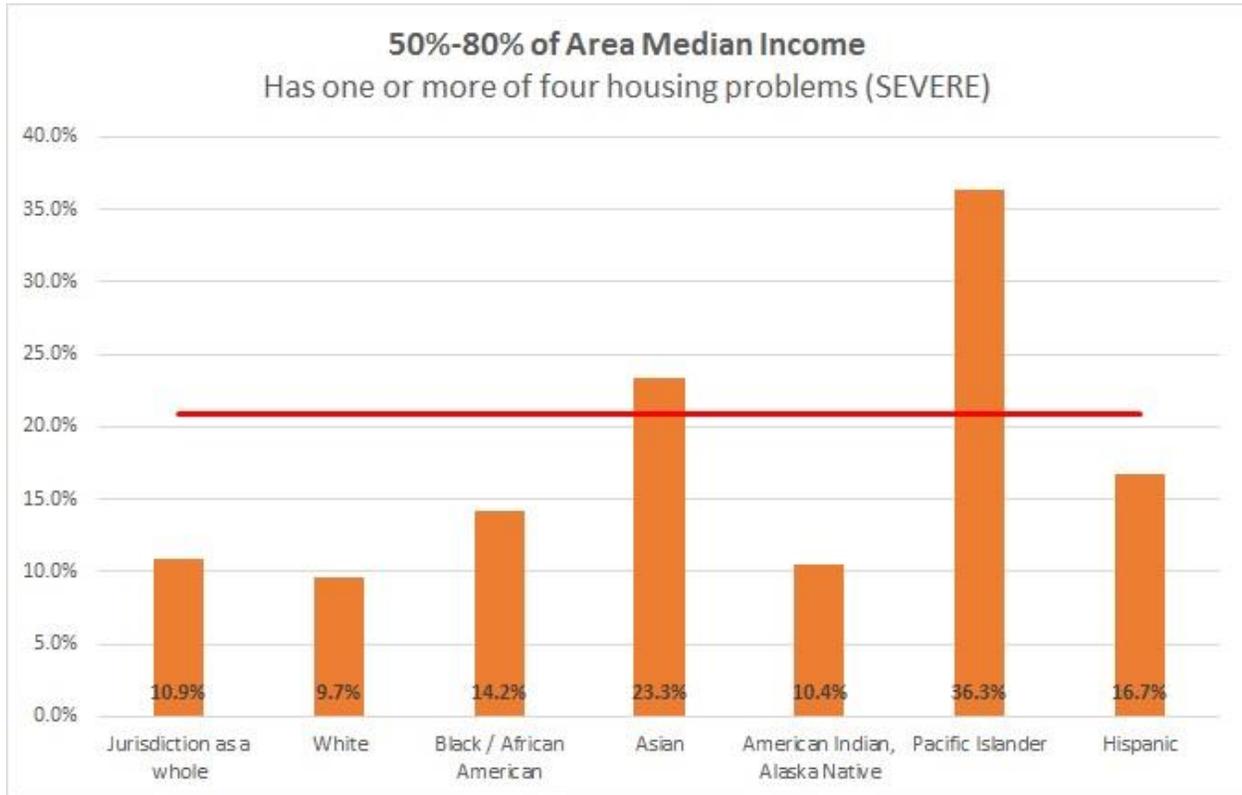
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	44,965	369,095	0
White	30,625	286,358	0
Black / African American	10,556	63,744	0
Asian	919	3,027	0
American Indian, Alaska Native	137	1,175	0
Pacific Islander	45	79	0
Hispanic	2,222	11,064	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



Disproportionately Greater Need - 50-80%

80%-100% of Area Median Income

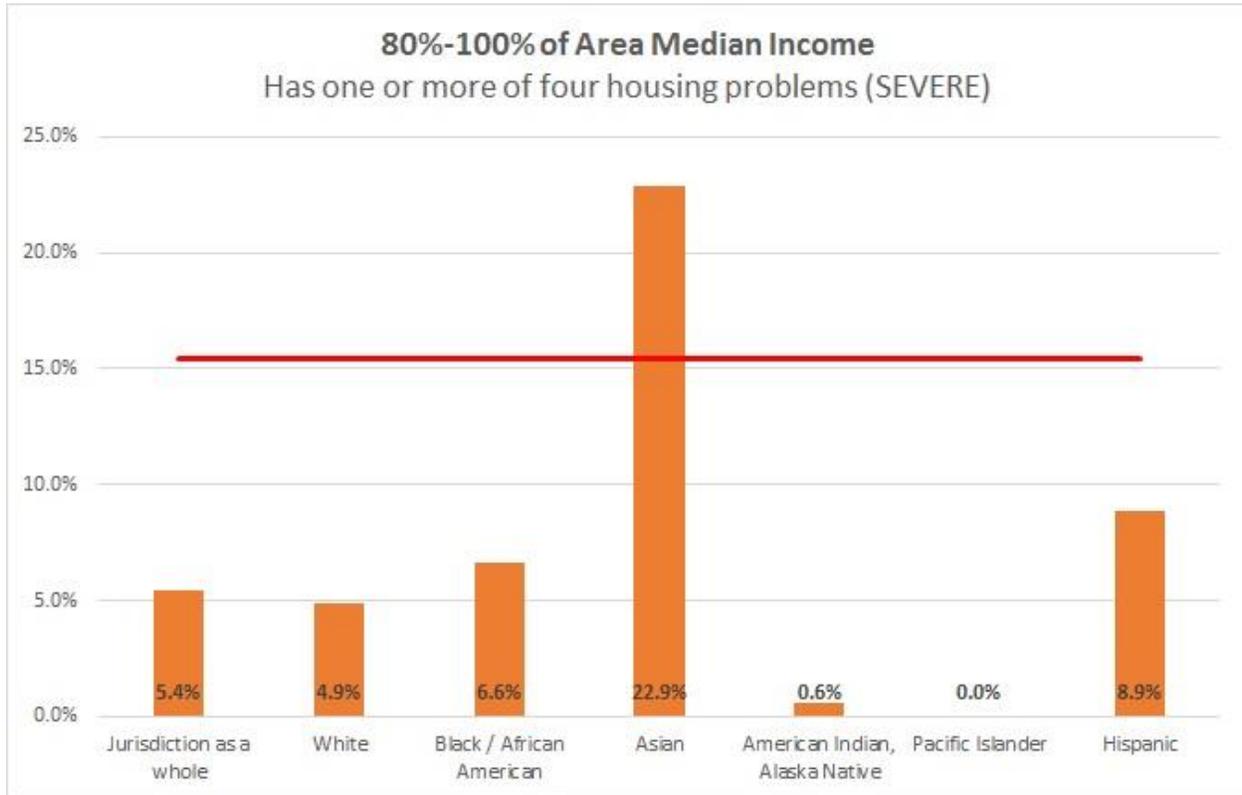
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13,855	241,819	0
White	10,051	196,693	0
Black / African American	2,466	34,896	0
Asian	537	1,810	0
American Indian, Alaska Native	4	651	0
Pacific Islander	0	0	0
Hispanic	572	5,854	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



Disproportionately Greater Need - 80-100%

Discussion

Below is a summary of racial or ethnic groups within the State of Tennessee with disproportionately greater severe housing problems:

Among Extremely Low-Income Households (0-30% AMI)

- There are 181,871 households in the extremely low-income group with one or more severe housing problems. Of these households with one or more severe housing problems, Pacific Islander (25.1 percentage points greater) and Hispanic (13.7 percentage points greater) households have severe housing problems at a rate that is more than 10 percentage points greater than extremely low-income households as a whole (58 percent).

Among Very Low-Income Households (30-50% AMI)

- There are 86,672 households in the very low-income group with one or more severe housing problems. Of these households with one or more severe housing problems, American Indian, Alaska Native (10.5 percentage points greater) and Hispanic (10.8 percentage points greater)

households have severe housing problems at a rate that is more than 10 percentage points greater than very low-income households as a whole (29.8 percent).

Among Low-Income Households (50-80% AMI)

- There are 162,637 households in the low-income group with one or more severe housing problems. Of these households with one or more severe housing problems, Asian (12.4 percentage points greater) and Pacific Islander (25.4 percentage points greater) households have severe housing problems at a rate that is more than 10 percentage points greater than low-income households as a whole (10.9 percent).

Among Moderate-Income Households (80-100% AMI)

- There are 13,855 households in the moderate-income group with one or more severe housing problems. Of these households with one or more severe housing problems, Asian households have severe housing problems at a rate that is 17.5 percentage points greater than moderate-income households as a whole (5.4 percent). Asian households make up 4 percent of all moderate-income households with housing problems in Tennessee.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines a disproportionate greater number of housing cost burdens as when a racial or ethnic group at an income level experiences housing cost burdens at a rate greater than 10 percent or more than for the income level as a whole.

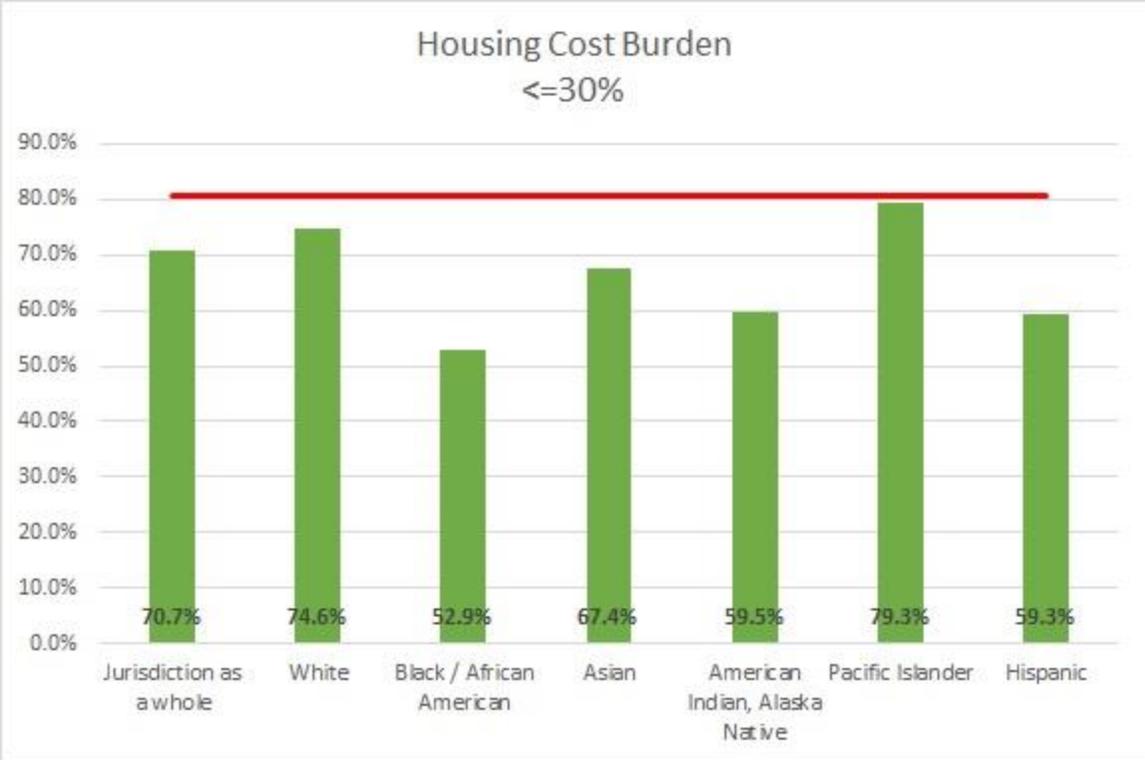
Table 17 displays cost burden information for the State of Tennessee and each racial and ethnic group, including no cost burden (less than 30 percent), cost burden (30-50 percent), and severe cost burden (more than 50 percent), and no/negative income.

Housing Cost Burden

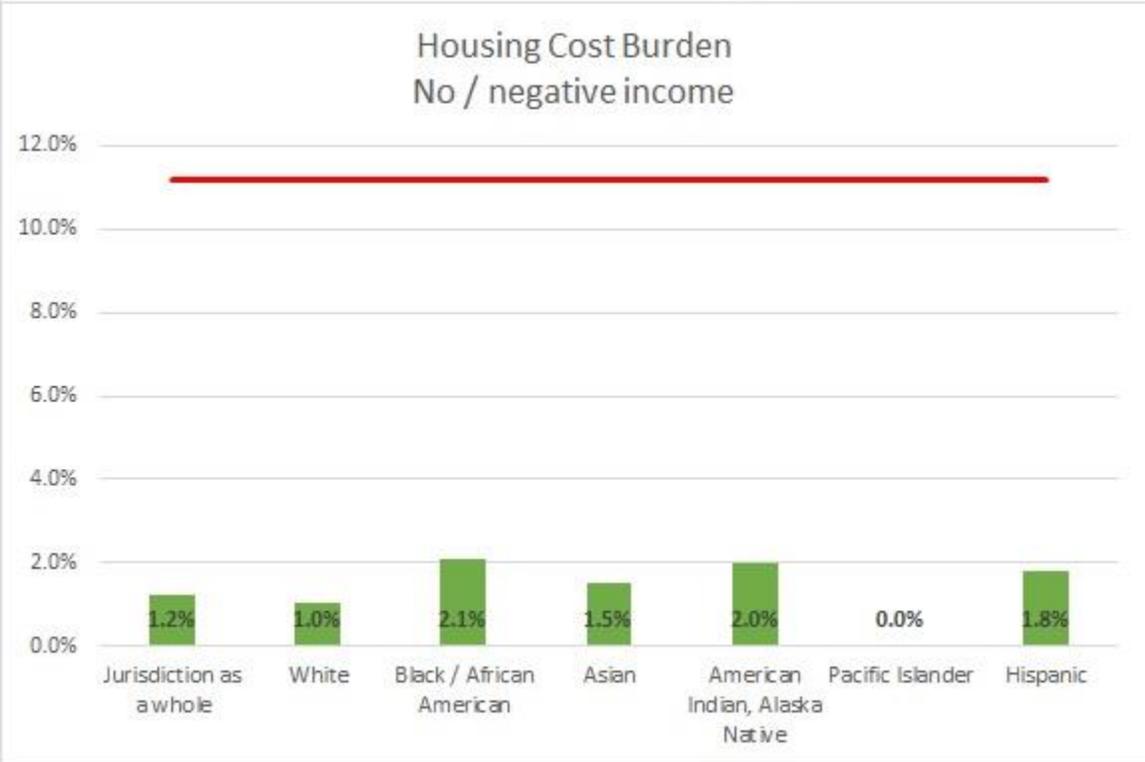
Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	1,705,087	376,632	301,283	29,427
White	1,439,289	273,497	197,193	19,829
Black / African American	196,462	80,915	85,932	7,739
Asian	16,720	4,401	3,324	373
American Indian, Alaska Native	3,988	1,400	1,177	135
Pacific Islander	547	79	64	0
Hispanic	34,057	12,375	9,979	1,035

Table 21 – Greater Need: Housing Cost Burdens AMI

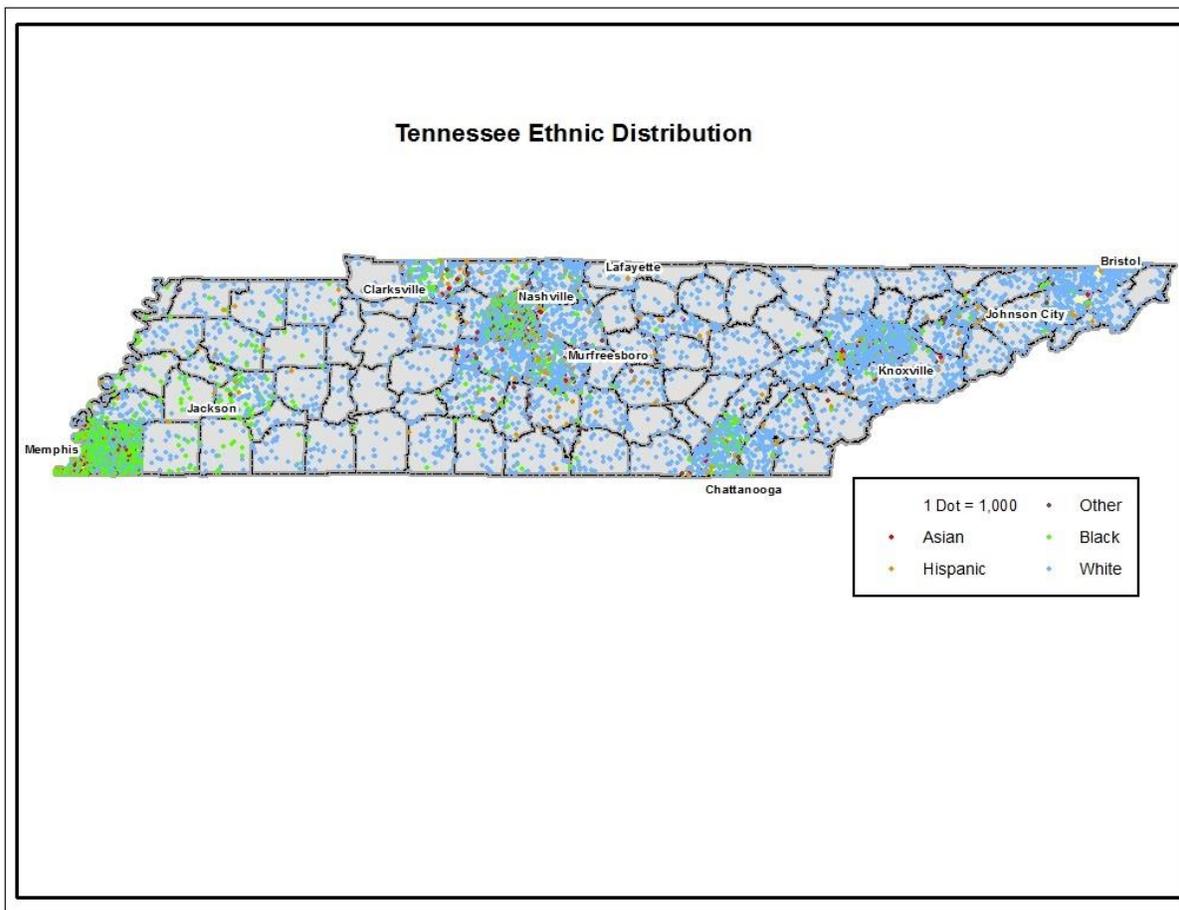
Data Source: 2007-2011 CHAS



Housing Cost Burden (a)



Housing Cost Burden (b)



Tennessee Population by Race, 2013

Discussion

The 2007-2011 CHAS data reflects that the share of total households in Tennessee that are cost burdened (30-50 percent of income spent on housing) is 15.6 percent. The share of total households that are severely cost burdened (more than 50 percent of income spent on housing) is 12.5 percent. Of these households, no race or ethnic group experienced a disproportionate housing cost burden. Black/African-American households did however experience a disproportionate severe housing cost burden. The total number of Black/African American households paying more than 50 percent of their income on housing costs was 85,932 or 23.2 percent, which was 10.7 percentage points higher than the percentage of households in the category as a whole.

NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole are as follows:

- Black/African American households experienced a disproportionate severe housing cost burden. The percentage of Black/African American households paying more than 50 percent of their income on housing costs was 23.2 percent (85,932 households) which was 10.7 percentage points higher than the percentage of households in the category as a whole.
- Pacific Islander households at 0-30 percent AMI had a disproportionate housing need (note: very small population for statistical analysis).
- Black/African American, Asian, Pacific Islander, and Hispanic households at 30-50 percent AMI had a disproportionate housing need.
- Black/African American, and American Indian, Alaska Native households at 50-80 percent AMI had disproportionate housing need.
- Asian households at 80-100 percent AMI had a disproportionate housing need and severe housing need.
- Pacific Islander and Hispanic households at 0-30 percent AMI had a disproportionate severe housing need.
- American Indian, Alaska Native and Hispanic households at 30-50 percent AMI had a disproportionate severe housing need.
- Asian and Pacific Islander households at 50-80 percent AMI had a disproportionate severe housing need.

If they have needs not identified above, what are those needs?

Households that experience a disproportionately greater need may have a heightened need for affordable rentals and homeownership options that are safe and accessible to community resources.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

All of the racial or ethnic groups with disproportionately greater housing need were minority groups. As indicated in the map on the following page, there are racially/ethnically concentrated areas of poverty (RCAPs/ECAPs) within the state. Based on the income levels that these racial or ethnic groups represent, they may be located in these RCAPs/ECAPs.

NA-35 Public Housing – (Optional)

Introduction

The state’s role with public housing programs is limited to two functions. The first is THDA’s administration of the Housing Choice Voucher (HCV) program in 72 counties. The second is the review and approval of Public Housing Authority (PHA) Annual and Five Year Plans and PHA continuation of funds requests as consistent with the state’s Consolidated Plan. The state approves consistency with the consolidated plans for PHAs located in non-entitlement jurisdictions only. PHAs located in entitlement jurisdictions (cities of Bristol, Chattanooga, Clarksville, Cleveland, Franklin, Jackson, Johnson City, Kingsport, Knoxville, Memphis, Morristown, Murfreesboro, Oak Ridge, metro Nashville-Davidson County, Knox and Shelby Counties) are responsible for the development of their own consolidated plans and approval process.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	6,123	1	6,038	0	0	49

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Public Housing by Program Type Data Source

*Data Source: Available HUD PIC reports do not show accessible units. **Available HUD reports do not distinguish between regular tenant-based vouchers and project based or special purpose. All types are reported under voucher totals. ***HUD reports show several agencies, in addition to THDA, with vouchers in multiple counties. Available HUD PIC reports do not distinguish the number of vouchers by county. ETHRA has 784 vouchers reported in Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Hancock, Jefferson, Loudon, Morgan, Monroe, Roane,*

Scott, Sevier and Union Counties. SETHRA has 227 vouchers reported in Bledsoe, Bradley, Franklin, Grundy, Marion, McMinn, Meigs, Polk, Rhea, and Sequatchie Counties. The totals for these counties may be underreported due to the lack of specific county-level information. ****All of Johnson City PHA units and vouchers are reported in Washington Co. Some vouchers may be located in Carter or Sullivan Counties.

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	785	0	769	0	0
# of Disabled Families	0	0	0	1,819	1	1,772	0	0
# of Families requesting accessibility features	0	0	0	6,123	1	6,038	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	2,436	1	2,413	0	0	9
Black/African American	0	0	0	3,667	0	3,606	0	0	40
Asian	0	0	0	10	0	9	0	0	0
American Indian/Alaska Native	0	0	0	6	0	6	0	0	0
Pacific Islander	0	0	0	4	0	4	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	107	0	107	0	0	0
Not Hispanic	0	0	0	6,016	1	5,931	0	0	49

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Section 504 provides that no qualified individual with a disability should, only by reason of his or her disability, be excluded from the participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance. This information is not available to the state for any public housing authority; however, THDA continues to incorporate accessibility standards into its construction for those in THDA housing and on its waiting lists.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The state has information only on the number of families waiting for assistance for THDA's HCV Program. However, the counties served by THDA's HCV Program represent a large number of non-entitlement jurisdictions. Table 21 shows the number of families waiting for THDA's HCV program assistance by county. The total number of those on the THDA's HCV Program waiting list is 9,597. Demographic or applicant characteristic information is not available at this time.

The large number of waiting families for just the state's HCV program suggests an immediate need for additional affordable rental units or rental assistance in non-entitlement jurisdictions across the state. The demographic information of current public housing program recipients shows that more than 25 percent are over the age of 62 and more than 21 percent are disabled. This reflects the need for continued and additional affordable rental housing options among those populations. The percent of minority recipients varies by county and region of the state. The percent of minorities participating in public housing programs is higher in counties with large cities (entitlement jurisdictions) and in middle and western parts of the state, reflecting the overall demographics of those regions.

How do these needs compare to the housing needs of the population at large

While the needs of PHA residents are more extensive, the need for decent and affordable housing reflects the needs of the population at large. Statewide, there are at-risk populations in need of greater assistance including homeless individuals and families, low-income seniors, and people with disabilities. The residents of public housing and the population at large have additional unmet needs in supportive services. Job training, medical, mental health, youth, and child care services are needed by community residents and those assisted through public housing.

Discussion:

In Tennessee, the demand for public housing greatly overwhelms existing public housing stock, meaning there is a greater need for public housing than the state is able to supply. This is evidenced in the

statewide PHA waiting lists as well as closed waiting lists. The State of Tennessee is considering a number of means to better support the individuals and families on these waiting lists.

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

The following section provides an assessment of the State of Tennessee’s homeless population and its needs. This data is derived from the 2014 Continuum of Care Homeless Assistance Programs – Homeless Populations and Subpopulations Report. This report is based on Point-In-Time (PIT) Homeless count submitted to HUD by Continuums of Care (CoCs) as part of their CoC Program application process. This provides an unduplicated count of homeless persons in Tennessee. To calculate rural homeless population, THDA utilized a measurement (seven percent of the homeless population are within rural areas) documented in a recent report from the National Alliance to End Homelessness.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	498	306	0	0	0	0
Persons in Households with Only Children	6	4	0	0	0	0
Persons in Households with Only Adults	4,630	1,932	0	0	0	0
Chronically Homeless Individuals	1,169	735	0	0	0	0
Chronically Homeless Families	195	96	0	0	0	0
Veterans	920	222	0	0	0	0
Unaccompanied Child	6	4	0	0	0	0
Persons with HIV	189	47	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: HUD's 2014 Continuum of Care Homeless Assistance Programs: Homeless populations and subpopulations

Indicate if the homeless population is: Partially Rural Homeless

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	35	21	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	324	135	0	0	0	0
Chronically Homeless Individuals	82	51	0	0	0	0
Chronically Homeless Families	14	7	0	0	0	0
Veterans	64	16	0	0	0	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	13	3	0	0	0	0

Table 27 - Homeless Needs Assessment

Data Source Comments: HUD's 2014 Continuum of Care Homeless Assistance Programs: Homeless populations and subpopulations

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

Although homelessness is most prevalent in urban environments, it is also experienced in rural areas of Tennessee. The lack of accessibility to supportive services for the rural homeless makes it difficult to provide detailed characteristics of this population in Tennessee. It is even more difficult to fully assess the homeless population in rural areas because rural homelessness can be less visible, as rural homeless people do not usually sleep in visible spaces (it is common for rural homeless individuals to live in their cars/campers or sleep in barns and garages). The distance to travel to emergency shelters can be farther in rural places, which can lessen the use of resources for those experiencing homelessness. Rural homeless families and individuals typically move between overcrowded, cost-burdened, and substandard housing situations. According to the National Alliance to End Homelessness, approximately seven percent of the nation's homeless population live in rural or mostly rural counties. To complete the Rural Homeless Needs Assessment Table, the State of Tennessee added seven percent of the homelessness population for each category in the Homeless Needs Assessment Table, to estimate the total populations in each category in the Rural Homeless Needs Assessment Table. Based on this measure, the greatest need is with adult only households in that there are approximately 459 adult only households in rural areas that are homeless on a given night. There are approximately 56 families with children experiencing rural homelessness on a given night; 20 families and 133 individuals experience chronic homelessness in rural areas. It is estimated that there are 80 veterans and 17 persons with HIV experiencing homelessness in rural areas of Tennessee on a given night.

In terms of the description used to define rural homelessness, HUD released new definitions for homelessness under the new ESG regulations in 2010 and these are incorporated in the current ESG Program Description. A resident in such a sleeping arrangement where there is no "roof, indoor plumbing, or electricity", would be considered homeless under Category 1 (a)(i) of the Program Description. However, individual policy clearances should be made with program staff. HUD regulation and policy govern who is included in the PIT count.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Chronically Homeless: HUD has defined chronic homelessness as an individual or family with a disabling condition who has been continuously homeless for a year or more or has had at least four episodes of homelessness in the past three years. This population is vulnerable, with high rates of mental illness and substance abuse disorders. In 2014, there were approximately 1,904 individuals experiencing chronic homelessness and 291 families experiencing chronic homelessness on a given night in Tennessee.

Families with Children: According to the National Alliance to End Homelessness, the majority of families with children who experience homelessness are in shelter for a brief period of time and do not become homeless again. Episodes of family homelessness are typically caused by some unforeseen housing or financial crisis and these families utilize the shelter system until the problem is resolved and they are then able to move forward. A small portion of families require more intensive services and longer-term assistance. Tennessee has seen a decline in homelessness among families with children. In 2014, there were approximately 804 households with at least one adult and one child experiencing homelessness on a given night; compared to 880 families with children experiencing homelessness on a given night in 2013.

Veterans: The U.S. Department of Veterans Affairs (VA) estimates that 12 percent of the adult homeless in the U.S. are veterans. The majority are single and live in urban areas. In addition to the complex set of factors influencing all homelessness, a large number of displaced and at-risk veterans live with lingering effects of post-traumatic stress disorder (PTSD) and substance abuse, which are compounded by a lack of family and social support networks. Additionally, many find it difficult to transfer military occupations and trainings to the civilian workforce, placing some veterans at a disadvantage when competing for employment. In 2014, there were approximately 1142 veterans experiencing homelessness on a given night in Tennessee.

Unaccompanied Youth: HUD defines unaccompanied youth as anyone under the age of 18 who are not accompanied by a parent or guardian. HUD recognizes that some service providers use a broader age range to define “youth”—e.g., persons who are 24 years old or younger. Communities have the discretion to use a broader definition of “youth” for a local program however; for the purposes of HUD reporting, CoCs must be able to report separately on unaccompanied homeless children who are under age 18. The subpopulation of unaccompanied youth is difficult to track. This population often doubles up, couch surfs, or live on the streets. In 2014, there were approximately 10 unaccompanied youth experiencing homelessness on a given night in Tennessee.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The 2014 Point-In-Time (PIT) count data for Tennessee indicates that 804 families with children (498 sheltered and 306 unsheltered) were experiencing homelessness on a given night and 1,142 veterans (920 sheltered and 222 unsheltered) experienced homelessness on a given night.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The 2014 Point-In-Time (PIT) count does not specify the racial and ethnic group of Tennesseans experiencing homelessness. According to the National Law Center on Homelessness and Poverty, an estimated 3.5 million people experience homelessness in the United States annually, of whom 42 percent are black/African American (despite being only 12 percent of the population overall); 20 percent Hispanic; four percent Native American; two percent Asian, and 31 percent white.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Persons in households with adults only make up the largest portion of unsheltered homeless households, followed by chronically homeless individuals then households with adults and children. For sheltered populations, again households with adults only make up the largest portion, chronically homeless individuals follow, then veterans experiencing homelessness. There are fewer persons experiencing homelessness overall and fewer persons experiencing unsheltered homelessness in Tennessee when compared to 2013. There are also fewer households and persons in transitional housing compared to 2013; however, there were more households and persons who utilized emergency shelters in 2014 than in 2013.

Discussion:

Tennessee uses the ESG, HOME, CDBG and HOPWA funds to provide housing and services to homeless individuals and families, or those threatened with homelessness, as well as case management services, job counseling and placement/follow-up assistance. Mental health and substance abuse services are also provided to stabilize individuals' lives and enable them to develop self-sufficiency. Presenting an accurate portrayal of Tennessee's homeless population is difficult due to the nature of homelessness and the limited scope of the PIT count. Homeless data shows that homeless populations in greatest need are persons in households with adults only, followed by chronically homeless individuals, then veterans. There are fewer persons experiencing homelessness overall in 2014 than in 2013. The hardships, which led to homelessness cover many of the housing problems extremely low- and low-income households and individuals experience.

The Housing and Community Needs Survey found that respondents chose "homelessness prevention" the most in the "very important" category for continuum of service activities (60 percent of respondents that answered the question), followed by "rapid-rehousing" (46 percent) then "shelter operation" (42 percent).

Non-entitlement jurisdictions are communities designated by HUD to be eligible to apply for CDBG funds from the State of Tennessee. The non-entitlement counties also chose "homelessness prevention" (58 percent), followed by "rapid re-housing" (45 percent) for the "very important" category. These survey results support the findings of this Needs Assessment in that many residents are at-risk of homelessness and are in need of supportive services to prevent or rapidly re-house households. Approximately one percent of survey respondents were currently homeless, 3 percent were formerly homeless, and 14 percent were a provider of shelter or other homeless services. The survey also found that when asked to choose the three most important housing needs in the region, respondents ranked "extremely low-income households are at risk of homelessness" (52 percent), "current renters are cost-burdened due to high rental rates in their community" (45 percent), and "households are doubling-up with family/friends into overcrowded living arrangements" (35 percent) as the three most important housing needs. Non-entitlement counties chose the following as the three most important housing needs: "extremely low-income households are at risk of homelessness" (50 percent), "current renters are cost-burdened due to high rental rates in their community" (44 percent), and "housing conditions are unsafe, substandard, and/or lacking basic amenities" (39 percent).

Disaster Recovery Needs: Between February and July, 2011, five Presidentially-declared disasters occurred in Tennessee, followed by others in February and March, 2012. In total, these disasters included severe storms, tornadoes, flooding, and straight-line winds affecting 69 counties. In response to these events, Congress appropriated CDBG Disaster Recovery (CDBG-DR) Funds to the State of

Tennessee. These funds have been used in Tennessee to meet housing, business, and infrastructure needs caused by the disasters. Applications for CDBG-DR funding were received from the communities affected by the storms. At this time, none of the applications specifically addressed the needs of the homeless. However, many of the grants were for emergency service projects that would affect the entire community. The awards will be made in 2015 for those funds.

NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

Introduction

This section describes the housing needs of persons who are not homeless but require supportive housing services. The non-homeless populations with special needs include the elderly, persons with disabilities (including mental, physical, and developmental disabilities as well as persons who chronically abuse drug and alcohol), victims of domestic violence, dating violence, or sexual assault and persons living with HIV/AIDS.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	16,466
Area incidence of AIDS	552
Rate per population	9
Number of new cases prior year (3 years of data)	1,574
Rate per population (3 years of data)	25
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	16,063
Area Prevalence (PLWH per population)	247
Number of new HIV cases reported last year	820

Table 28 – HOPWA Data

Tennessee Department of Health HIV/STD Section eHARS, accessed July 9, 2014, Annual Estimates of the Resident Population for the United States, Regions, States, and Puerto Rico: Population Estimate 2012 and 2013 (<http://www.census.gov/popest/data/state/totals/2014/index.html>), , Annual Estimates of the Resident Population for the United States, Regions, States, and Puerto Rico: Population Estimate 2010 (<http://www.census.gov/popest/data/state/totals/2014/index.html>), Tennessee began collecting AIDS data in 1982

Data Source Comments:

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	45
Short-term Rent, Mortgage, and Utility	64
Facility Based Housing (Permanent, short-term or transitional)	0

Table 29 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

Elderly: According to the 2009-2013 American Community Survey (ACS), there is an estimated 1,270,522 residents that are over 60 years of age in Tennessee, which comprises 20 percent of the population. Elderly households tend to be low-income and have high incidences of cost burden. Senior citizens often have difficulty maintaining residence in their homes because of physical barriers due to changes in physical health, increasing transportation and medical costs, and the need for home repairs.

Persons with Disabilities: The 2009 – 2013 ACS shows that an estimated 15 percent of the Tennessee population is a person with a disability (953,492 individuals). According to the Tennessee Council on Developmental Disabilities' 2011 Five-Year State Plan, in 2012, the employment rate of working-age people (ages 21 to 64) with disabilities in Tennessee was approximately 28 percent; 8 percent of persons with disabilities were actively looking for work. In 2012, the AMI for working-age people with disabilities was \$30,300 and the poverty rate of working-age people with disabilities was 32 percent. Persons with disabilities tend to have less access to resources as they are more likely to be unemployed or underemployed. Persons living with physical and/or developmental disabilities include those who have hearing, vision, cognitive/developmental, ambulatory, self-care, or independent living difficulties.

Persons with alcohol or other drug addictions: The Treatment Episode Data Set (TEDS) reveals that in 2013 there were 14,476 admissions to substance abuse treatment programs in Tennessee. 14.7 percent of those admissions were for alcohol treatment. TEDS provides information on the demographic and substance abuse characteristics of admissions to treatment for abuse of alcohol and drugs in facilities that report to individual state administrative data systems. TEDS is an admission-based system, and TEDS admissions do not represent individuals. Thus, an individual admitted to treatment twice within a calendar year would be counted as two admissions. It includes admissions to facilities that are licensed or certified by the state substance abuse agency to provide substance abuse treatment.

Victims of domestic violence, dating violence, sexual assaults, and stalking: Domestic violence affects people of all ages and backgrounds. Domestic violence can be defined as a pattern of behavior in any relationship that is used to gain or maintain power and control over an intimate partner. Abuse can be physical, sexual, emotional, economic or psychological actions or threats of actions that influence another person. This includes any behaviors that frighten, intimidate, terrorize, manipulate, hurt, humiliate, blame, injure or wound someone. According to the Tennessee Bureau of Investigation, in 2012, domestic violence accounted for more than 50 percent of all crimes against persons in Tennessee. Approximately 51 percent of all female-victim homicides in Tennessee are domestic violence-related. It is difficult to always differentiate between domestic violence, dating violence, sexual assault, and stalking. All of these crimes could impact victims' need for housing.

Persons living with HIV/AIDS and their families: The Tennessee Department of Health reported that the number of HIV infections diagnosed in 2013 decreased from the amount of new diagnoses in 2011 and 2012. Males are disproportionately affected by HIV in Tennessee and account for 80 percent of HIV infection diagnoses. The Center for Disease Control estimates that one in six people with HIV in the United States do not know that they are infected.

What are the housing and supportive service needs of these populations and how are these needs determined?

The most recent Consolidated Annual Performance and Evaluation Report (CAPER), 2013-2014, demonstrates that 443 households received assistance through the Short-term Rent, Mortgage, and Utility Program, estimating approximately \$423,200. Rental costs of \$257,004 (228 households), followed by utility costs of \$73,042.78 (149 households), were the greatest expenses. Requests for additional rent and utility funding are frequently received at the Tennessee Department of Health from HOPWA Project Sponsors. Although the greatest expenses are rent and utility; these areas remain the greatest unmet need among individuals served by the Tennessee Department of Health, HOPWA Program. It is estimated that \$1,127 per household is spent for rental costs only and \$490 per household is spent for utilities monthly. Each of the eight HOPWA Project Sponsors determines the amount of funds needed to serve the households in the various funding categories. Project Sponsors often make budget revisions to the Tennessee Department of Health to re-allocate funding among categories to meet the unmet need or rent and utility assistance.

Further, the Housing and Community Needs Survey found that when asked how important each of the following affordable housing needs is to your community, respondents chose “rehabilitation assistance” most often for the “very important” category (56 percent of respondents that answered the question), followed by “increased affordable rental housing” (52 percent) and “senior housing” (52 percent) then “accessibility improvements for persons with disabilities” (51 percent). These survey results support the findings of this Needs Assessment in that there is a persistent need for housing affordability statewide but particularly for the non-homeless special needs populations in Tennessee. When specifically asked about the importance of continuum of care activities, the most important activity chosen by respondents was “supportive services programs” which coordinate health, mental health, drug and alcohol abuse treatment and case management, nutritional services, and counseling services (54 percent). This activity was followed by “permanent housing placement” (48 percent) then “short-term rent, mortgage, and utility payment” (44 percent).

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the Tennessee Department of Health, HIV/STD Section, and Epidemiology and Surveillance Section, there were 820 newly diagnosed HIV infections and 16,063 people living with HIV in Tennessee at the end 2013. At the end of 2013, Black/African American and Hispanic individuals were nearly 70 percent of new HIV infections and more than 60 percent of people living with HIV in Tennessee. Male to male sexual contact was the mode of transmission for 58 percent of new HIV infections and 48 percent of people living with HIV in Tennessee. Every one of the 95 counties in Tennessee has residents living with HIV/AIDS. In total, 60 percent of the people living with HIV/AIDS live in Shelby County (Memphis) or Davidson County (Nashville). The additional four metropolitan regions (Jackson, Chattanooga, Knoxville, and Sullivan) of the state comprise another 13 percent of the people living with HIV/AIDS. Nearly three-fourths of the people living with HIV/AIDS in Tennessee reside in the metropolitan regions.

HOPWA Project Sponsors for the Tennessee Department of Health represent eight agencies serving individuals in the West Tennessee, Mid and Upper Cumberland, South Central, and North East regions. A total of 801 beneficiaries were served with the Housing Subsidy Assistance during 2013-2014. Of the 801 beneficiaries, 443 were HOPWA eligible individuals and 358 were other beneficiaries. Males represented 73 percent (325) of HOPWA eligible individuals, with females comprising 26 percent (115), and transgender persons, 0.7 percent (3). Based on the racial demographics, 69 percent (306) of the HOPWA eligible individuals were white, with 63 percent (279) being 31 to 50 years of age.

Of the 358 other beneficiaries, 60 percent (214) were male and 40 percent (144) female. Similar to the HOPWA eligible individuals, 68 percent (244) of the non-eligible HOPWA beneficiaries were white, and 36 percent (129) were 31 to 50 years of age. 53 percent (235) of all households served with HOPWA housing subsidy assistance had extremely low area median income (0-30 percent of area median income).

Discussion:

The HOPWA Program is the only federal program dedicated to the housing needs of people living with HIV/AIDS. It is important that we strategically allocate these funds to better address the needs of this population through this singular source of funding. It is also important to consider the presence of two chronic diseases or conditions when discussing special needs populations and housing needs. An individual or family may experience a multi-level need as they experience one or more special needs. Persons with concurrent disorders, or co-occurring addiction and mental health problems, are of particularly high need and are often disconnected from mainstream services.

NA-50 Non-Housing Community Development Needs - 91.315 (f)

Describe the jurisdiction's need for Public Facilities:

Each year the Tennessee Advisory Commission on Intergovernmental Relations (TACIR) completes a study of the state's infrastructure needs (http://www.state.tn.us/tacir/PDF_FILES/Infrastructure/June%202014/2014_Building%20Tennessee%27s%20Tomorrow.pdf). More than \$21 billion dollars in Transportation and Utilities infrastructure needs were identified for 2014. More than \$5 billion in projects under Health, Safety and Welfare were identified; this category includes water and wastewater (almost \$4 billion in need), fire protection, public health facilities, storm water and housing – typical projects funded through the Community Development Block Grant Small Cities program. Economic Development needs, including industrial sites and parks, exceeded \$1.2 billion.

How were these needs determined?

TACIR assesses these needs through a survey of local officials conducted by staff of the nine development districts, the capital requests submitted to the Governor by state officials and bridge and road needs provided by state transportation officials.

The Housing and Community Needs Survey found that when asked how important each community activity is to you, “community livability” ranked highest in the “very important” category (68 percent). The Community Livability Program includes projects that improve the health and public safety of the community and includes drainage improvements, repaving streets, the purchase of fire trucks, and other improvements to public facilities. This category also ranked second highest for increasing CDBG funding (62 percent) after “housing rehabilitation” (70 percent).

Describe the jurisdiction's need for Public Improvements:

Due to budget constraints in communities across the state, public facilities in every community are in need of improvement. The TACIR report shows the needs for new public facilities as well as improvements needed to current facilities. While there are still people in the state who are not connected to public water and/or sewer, most now are. However, funds are needed to maintain the systems, make improvements, meet new regulations and keep up with growth in the communities.

How were these needs determined?

TACIR assesses these needs through a survey of local officials conducted by staff of the nine development districts, the capital requests submitted to the Governor by state officials and bridge and road needs provided by state transportation officials.

Describe the jurisdiction's need for Public Services:

The Tennessee Small Cities Community Development Block Grant program does not currently fund or assess the need for public services based on the high level of need for public facilities and improvements.

How were these needs determined?

NA

Disaster Recovery Needs

Between February and July, 2011 five Presidentially-declared disasters occurred in Tennessee, followed by others in February and March, 2012. In total, these disasters included severe storms, tornadoes, flooding, and straight-line winds affecting 69 counties. In response to these events, Congress appropriated CDBG Disaster Recovery (CDBG-DR) Funds to the State of Tennessee. These funds have been used in Tennessee to meet housing, business, and infrastructure needs caused by the disasters. The Department of Economic and Community Development estimates that more than 80 public facility and infrastructure projects are still in need of funding. Application requests exceeded available funds by more than \$14 million. The majority of those applications requested assistance for infrastructure, including water and sewer system repairs and drainage repairs.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The financial crisis of 2008 impacted Tennessee and the nation through substantial foreclosures, declining home values and weakened home sales. However, the extent and characteristics of the problems varied across the state, and they were also different than the rest of the nation. In the period between 2009 and 2014, Tennessee's economy continued recovering along with the nation. According to the Economic Report to the Governor of the State of Tennessee[1], the labor markets in Tennessee went through a series of structural changes rather than a complete recovery in the post-recession period of 2009-2013. Employment in the manufacturing sector shrunk compared to the period before the recession. One of the most important implications of this structural change is the concentration of job growth in the low-paying sectors and occupations. Inflation-adjusted incomes in the low-paying sectors that employ large numbers of Tennesseans are falling. This trend in labor market recovery has important implications for the housing sector. As the housing markets continue to recover, home prices and rents are increasing in many parts of the country. Therefore, housing affordability continues to be a problem because wage growth is falling behind home price appreciation and increases in rent.

Homeowners experienced improvement in their equity as home prices continued to improve throughout the period. According to CoreLogic, in the third quarter of 2013, 9.4 percent of Tennessee borrowers were underwater and four percent were near underwater. However, by the end of the third quarter of 2014, the number of Tennessee mortgage holders underwater or near underwater had declined to 9.6 percent overall (7.7 percent underwater and 1.9 percent near underwater).

In relationship with the improving equity position of the homeowners, in the first half of 2014, foreclosure filings declined in Tennessee. The total number of properties with foreclosure filings in the state and within the major MSAs declined substantially in the second quarter of 2014 both from the previous quarter and the previous year. For example, Shelby County foreclosure filings declined by 38 percent from the first quarter of 2014 and by 60 percent compared to the second quarter of 2013.

MA-10 Number of Housing Units – 91.310(a)

Introduction

Many Tennessee counties have housing needs at various income levels. According to 2009-2013 ACS data, there were 2,821,797 housing units in Tennessee. The total number of housing units increased by 16 percent compared to 2000. Of all the housing units, 2,475,195 (88 percent) were occupied and the remaining 346,602 units were vacant.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	1,940,145	69%
1-unit, attached structure	88,138	3%
2-4 units	171,555	6%
5-19 units	231,006	8%
20 or more units	113,744	4%
Mobile Home, boat, RV, van, etc	277,209	10%
Total	2,821,797	100%

Table 30 – Residential Properties by Unit Number

Alternate Data Source Name:

All residential properties by number of units

Data Source Comments: ACS 2009-2013

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	7,900	0%	34,394	4%
1 bedroom	46,965	2%	307,395	39%
2 bedrooms	560,871	33%	679,334	87%
3 or more bedrooms	2,758,531	164%	537,802	69%
Total	3,374,267	199%	1,558,925	199%

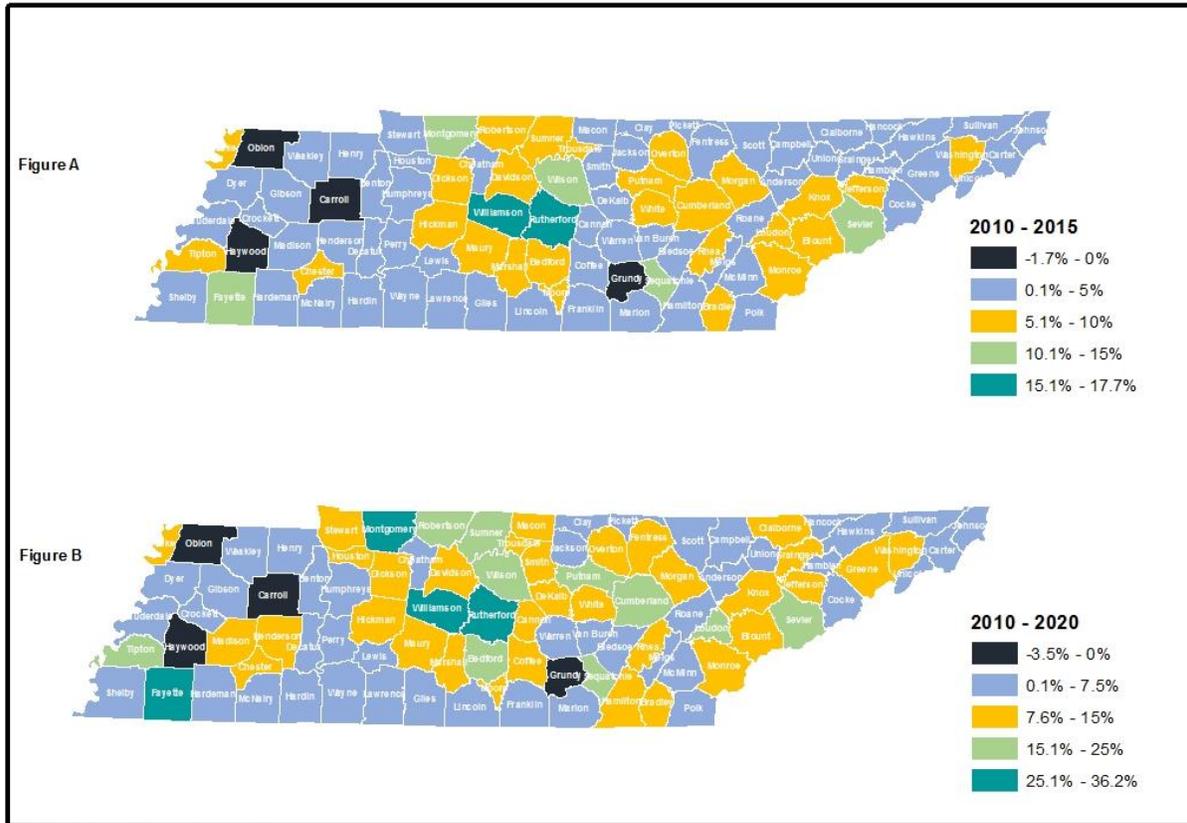
Table 31 – Unit Size by Tenure

Alternate Data Source Name:

Unit Size by Tenure

Data Source Comments: ACS 2009-2013

Tennessee Population Growth

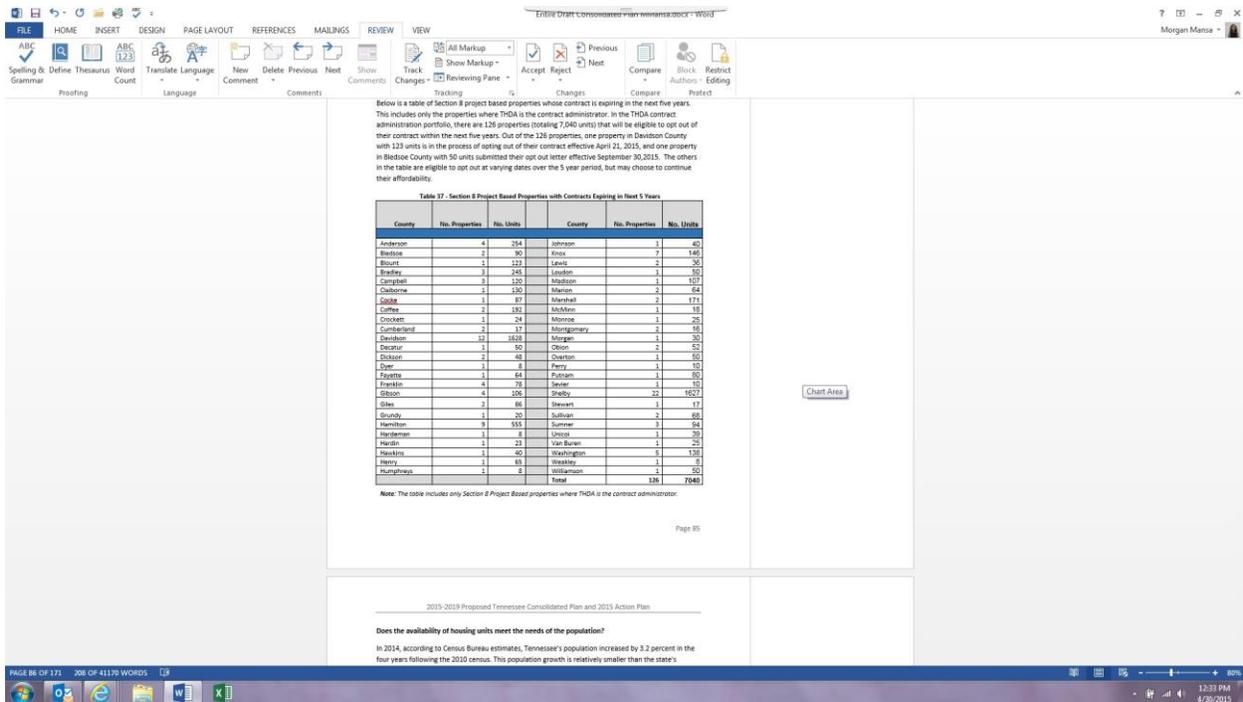


Source: 2010 US Census; <http://cber.bus.utk.edu/>

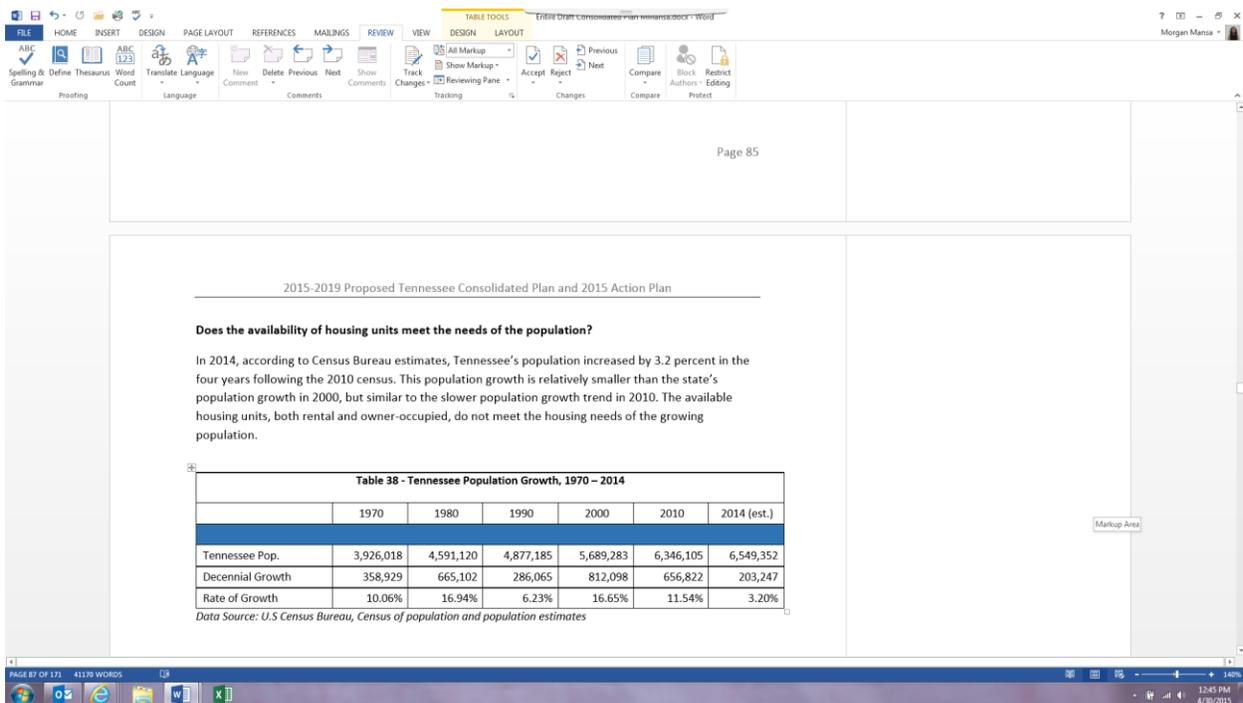
Tennessee Population Growth, by County

	2000	2009-2013	Percent change
Total housing units	2439443	2821797	16%
Occupied housing units	2232905	2475195	11%
Owner-occupied housing units	1561363	1677205	7%
Renter-occupied housing units	671542	797990	19%
Percent of housing units occupied	91.53%	87.72%	
Percent owner-occupied among occupied units	69.93%	67.76%	

Table 32 - Housing Occupancy: 2000 vs. 2009-2013



Section 8 Project Based Properties with Contracts Expiring in Next 5 Years



Tennessee Population Growth, 1970-2014

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The following funding sources are used to target specific income levels:

Consolidated Plan

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HOME: The Tennessee Housing Development Agency (THDA) administers the federally funded HOME program to promote the production, preservation and rehabilitation of single family housing for low-income households.

Housing Trust Fund: The Housing Trust Fund will provide funding for households earning 80 percent or less of the AMI. The THDA Board of Directors approved the use of \$12 million of THDA funds to establish the Tennessee Housing Trust Fund. The fund is established to serve the needs of low-income households, including elderly, and special needs Tennesseans.

Low-Income Housing Tax Credits (LIHTC): LIHTC 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 reasonable costs of development, as determined by THDA, and the number of qualified low-income units. **To be eligible**, a development must have a minimum of either 20 percent of its units occupied by households with incomes no greater than 50 percent of area median income or 40 percent of its units occupied by households with incomes no greater than 60 percent of area median income. Income limits are adjusted for household size. Maximum rents are established for each size of unit, not to exceed 30 percent of the area maximum income for specified household sizes (utilities are considered part of rent if paid by the owner). All requirements of the relevant qualified allocation plan developed by THDA and approved by the Governor must also be met.

Rental Assistance Housing Choice Voucher (HCV) program: The Housing Choice Voucher (HCV) program is a federal rental assistance program funded through HUD where very low-income families, the elderly, and persons with disabilities receive assistance to afford decent, safe, and sanitary housing in the private market. In general, the family's income may not exceed 80 percent of the area median income for the county or metropolitan area in which the family chooses to live. Federal rules require 75 percent of new households admitted each year to be "extremely low-income," with incomes that do not exceed 30 percent of the area median income. Median income levels are published by HUD annually and vary by county. The income limits may be found here: www.huduser.org/portal/datasets/il.html

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The table attached is of Section 8 project based properties whose contract is expiring in the next five years. This includes only the properties where THDA is the contract administrator. In the THDA contract administration portfolio, there are 126 properties (totaling 7,040 units) that will be eligible to opt out of their contract within the next five years. Out of the 126 properties, one property in Davidson County with 123 units is in the process of opting out of their contract effective April 21, 2015, and one property in Bledsoe County with 50 units submitted their opt out letter effective September 30, 2015. The others in the table are eligible to opt out at varying dates over the 5 year period, but may choose to continue their affordability.

Does the availability of housing units meet the needs of the population?

In 2014, according to Census Bureau estimates, Tennessee's population increased by 3.2 percent in the four years following the 2010 census. This population growth is relatively smaller than the state's population growth in 2000, but similar to the slower population growth trend in 2010. The available housing units, both rental and owner-occupied, do not meet the housing needs of the growing population.

Describe the need for specific types of housing:

Describe the need for specific types of housing

As in many parts of the country, the population is aging in Tennessee. There will be a greater need for affordable housing that meets the needs of an aging population. In the state, approximately 36 percent of owner households and 16 percent of renter households contain at least one person 62 years and older. As the population of older households increases there will be more demand for affordable housing with supportive services. As the rate of household formation increases, there will be more demand for affordable rental housing.

Discussion

Disaster Recovery Needs

Between February and July 2011, five Presidentially-declared disasters occurred in Tennessee, followed by another in February and March, 2012. In total, these disasters included severe storms, tornadoes, flooding, and straight-line winds affecting 69 counties. In response to these events, Congress appropriated CDBG Disaster Recovery (CDBG-DR) Funds to the State of Tennessee. These funds have been used in Tennessee to meet housing, business, and infrastructure needs caused by the disasters. The Tennessee Department of Economic and Community Development estimates that over 1000 housing units were damaged and many are still in need of repair, restoration, or mitigation activities. TNECD has accepted applications for funding for the approximately \$13 million that is available from CDBG-DR funds. Awards will be made in 2015. It is expected that some of those grants will address housing issues. Additionally, TNECD has applied for CDBG-NDR funds to assist with housing, economic and infrastructure needs that remain from the disaster in 2011 and 2012.

Discussion

In Tennessee, population increases have led to increased housing demand in the last years. According to the U.S. Census, in 2000 there were 5,689,283 residents in Tennessee. The number of residents increased to 6,346,105 in 2010 and according to ACS, there were an estimated 6,402,387 residents by 2013.

MA-15 Cost of Housing – 91.310(a)

Introduction

Housing costs vary across Tennessee, but the lack of affordable housing especially impacts the low-income renter households in different parts of the state. Housing affordability is a significant problem for many low-income families in Tennessee.

According to the 2014 Out of Reach report by the National Low Income Housing Coalition, a household in Tennessee must earn \$2,431 monthly or \$29,171 annually to afford to rent a two-bedroom apartment at fair market rent (FMR) without paying more than 30 percent of income on housing. This equates to a housing wage of \$14.02, assuming a 40-hour work week, 52 weeks per year. In Tennessee, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the fair market rent (FMR) for a two-bedroom apartment, a minimum wage earner must work 77 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable. The two-bedroom housing wage is highest in the Nashville metropolitan statistical area (MSA) counties and relatively lower in the non-metro counties across the state. However, the lack of decent, affordable housing is not just an urban issue. Even with relatively lower housing costs, rural Tennesseans are also increasingly cost burdened.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2013	% Change
Median Home Value	88,300	139,200	58%
Median Contract Rent	408	568	39%

Table 33 – Cost of Housing

Alternate Data Source Name:

Cost of Housing

Data Source Comments: ACS 2009-2013

Rent Paid	Number	%
Less than \$500	694,696	95.1%
\$500-999	727,237	91.4%
\$1,000-1,499	89,269	9.8%
\$1,500-1,999	19,526	2.2%
\$2,000 or more	12,128	1.4%
Total	1,542,856	200.0%

Table 34 - Rent Paid

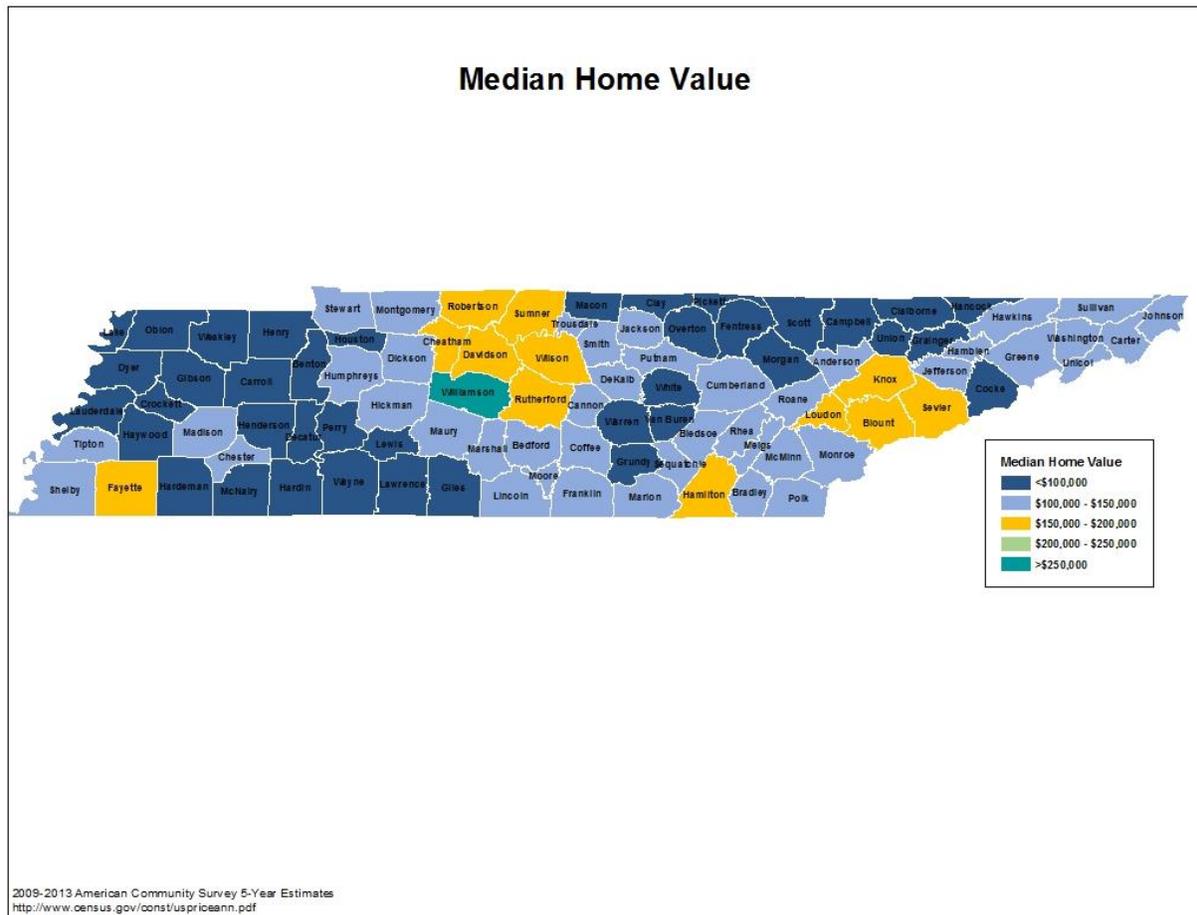
Alternate Data Source Name:

Rent Paid

Data Source Comments: ACS 2009-2013

Cost of Housing

The median home value in Tennessee was \$139,200 in 2013, while the median rent was \$568. The median household income was \$44,298. Statewide, 17.6 percent of persons were below the poverty line. Median home value increased by 58 percent compared to 2000. While increasing home values is a sign of a strong housing market, affordability concerns persist with the rise in home prices. Home prices rising faster than income widen the gap between median income and median home prices. This makes housing farther out of reach for workers with stagnate wages. This type of gap between the cost of housing and income affects homeownership as well as rental options. For example, in 2013, full-time wage earners in restaurant and retail jobs were not able to purchase a median-priced home and were not able to afford to rent a two-bedroom apartment at fair market rent.



Map Median Home Value by County, 2013

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	135,985	No Data
50% HAMFI	427,245	280,255
80% HAMFI	1,015,135	782,675

% Units affordable to Households earning	Renter	Owner
100% HAMFI	No Data	1,153,595
Total	1,578,365	2,216,525

Table 35 – Housing Affordability

Alternate Data Source Name:

Housing Affordability

Data Source Comments: 2009-2013

Housing Affordability

Housing affordability is a problem for majority of households in different income groups, but it is even more severe for low-income renters. Statewide, more renter households are cost burdened than owner households, with 41 percent compared to 23 percent. Similarly, in a majority of Tennessee counties, more renters than homeowners are cost burdened. Based on the number of households earning less than 30 percent of the Area Median Income (AMI), there are not enough rental units in Tennessee affordable to households earning less than 30 percent of HAMFI. There were 187,325 renter households with less than 30 percent of AMI in Tennessee from 2007-2011. During the same time period, there were 70,610 rental units affordable to households in this income level. This means that only a small percentage of persons at or below 30 percent of HUD Area Median Family Income (HAMFI) can find rental units that are affordable. The lack of affordable housing is even more severe when we keep in mind the housing affordability mismatch, which means that many of the rental units affordable to low-income households are occupied by higher-income households.

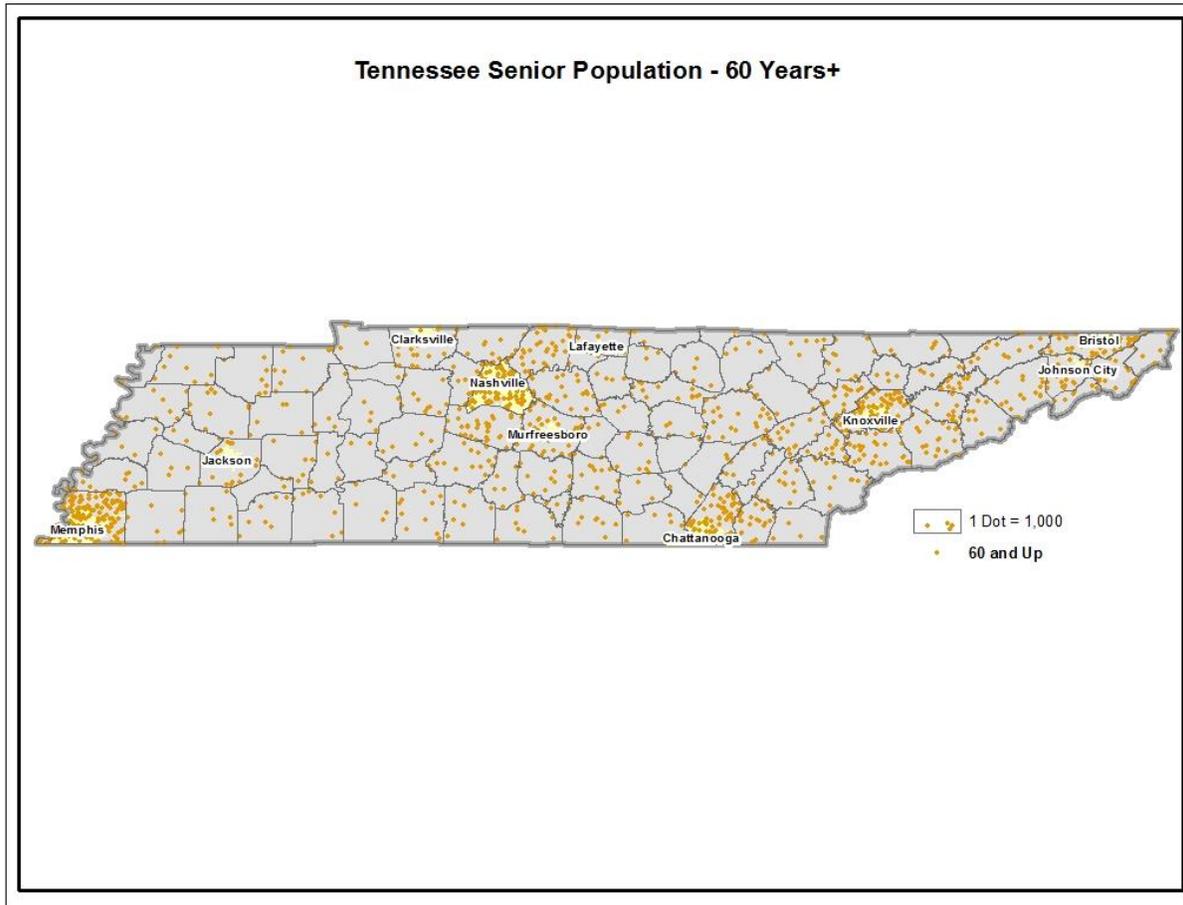
In Tennessee, over 66 percent of renters with less than or equal to 30 percent of AMI and almost 70 percent of renters with 30 to 50 percent of AMI are cost burdened. The percent of renter households that are cost burdened declines to 42 percent for the renter households with 50 to 80 percent of AMI.

Another way of measuring the affordability is using the housing opportunity index, which we calculated for Tennessee counties in 2012 and 2013 similar to the NAHB/Wells Fargo HOI. The index ranges from zero to 100. The higher the index is, the more homes sold in the area are affordable to a family earning the median income. In 2013, the index values ranged from 28 percent in Williamson County to 100 percent in Clay and Houston Counties. On average, 76 percent of homes sold in Tennessee would have been affordable to a family earning the median income in 2013, declining from 81 percent in 2012. Only 28 percent of homes sold in Williamson County would have been affordable to a family earning \$62,300, the median family income in Williamson County in 2013.

In 2013, the housing opportunity index declined in a majority of the counties and overall in the state compared to 2012. The most significant deterioration in housing affordability was in Van Buren County where the housing opportunity index declined from 88 percent in 2012 to 54 percent in 2013. Wilson and Williamson Counties also had 10 percentage points or more deterioration in housing affordability compared to 2012. In Wilson County, the housing opportunity index declined from 84 percent to 68 percent. In 12 counties, the housing opportunity index did not change in 2013 compared to 2012. The most significant improvement in housing affordability compared to 2012 was in Pickett County with a 41

percentage point increase in the housing opportunity index. The housing opportunity index increased from 44 percent in 2012 to 85 percent in 2013. Declining median home prices and higher median family incomes in 2013 both contributed to the improving housing affordability in the county.

Affordability among elderly households is also an important problem.



Map Tennessee 60+ Population, 2013

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 36 – Monthly Rent

Data Source Comments: The table attached (monthly rent) displays the fair market rents and the HOME Program rent limits, by county. The housing market differs by county and region, therefore the state refers to fair market rates and HOME Program rent limits by county.

Is there sufficient housing for households at all income levels?

As the discussion in the earlier section indicates, there is not sufficient affordable housing in Tennessee at all income levels. In particular, there is a large unmet need for affordable rental housing among households earning 50 percent or less of AMI.

How is affordability of housing likely to change considering changes to home values and/or rents?

There are competing forces affecting the affordability of home buying. House price appreciation in Tennessee continues even though it is not as high as in some other parts of the nation. According to the House Price Index (HPI), in the third quarter of 2014, a quarterly house price increase of 1.3 percent put Tennessee 13th among 50 states and the District of Columbia. The mortgage rates are relatively higher than the historically lowest rates of couple of years ago, but there are efforts to make home buying easier for many (loosening credit standards, FHA insurance premium reduction and Fannie Mae's 97% LTV first-time homebuyer program). Earlier house price depreciations followed by stagnant prices led to a decline in construction and therefore, low inventories; but with the increasing demand and prices, home building is increasing again. Total building permits are not as high as before the housing market crash, but since 2011, total building permits are increasing. Also, the existing home owners who were not able to (because of being underwater) or who were not willing to (because of stagnant or declining home prices) sell their current homes are now coming to the market, which will also contribute to the available inventory of homes for sale.

In spite of these positive developments on the homeownership side, there are still factors negatively impacting home purchasing power. Even with low interest rates, many households that can afford mortgage payments have damaged credit histories or do not have the down payment required to qualify for a loan. Low saving rates, stagnant incomes and student debt are creating additional difficulties for home buying affordability.

The Tennessee rental market also experienced a slow down during the housing crisis, similar to national trends. Household formation slowed during the financial crisis and its aftermath as more young adults returned home to live with their parents and/or delayed marriage and new household formation until later ages. According to the U.S. Census Bureau in Tennessee in 2000, 21.7 percent of the total population age 18 to 34 were living with a parent who is the householder, while in 2013, this number increased to 28.3 percent. In the meantime, the percent of total population age between 18 and 34 who were never married increased from 45.6 percent in 2000 to 60.6 percent in 2013. As a response to declining rental demand, the construction slowed.

However, with improvements in the economy, the demand for rental housing is increasing. Newly formed households will most likely be renters, and growth in that sector will increase demand and place more pressure on the rental market. In response to the rental housing demand, construction of new

rental units is increasing. In 2012, multifamily building units increased by almost 80 percent from the previous year. At the same time, building permits for multifamily units started to account for a higher share of total building permits, which means more apartment rentals should become available in the market. For example, in 2014, 31 percent of all building permits issued in Tennessee were for buildings with two or more units. Considering that before the recession, 16 percent or less of the total building permits were for two or more unit buildings, the construction activity in the multifamily arena is substantially increasing. Urban apartments will be a choice for many of the young adults who find jobs and move out of their parents' homes.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HOME rents/Fair Market Rents are not calculated at the state level. No specific information is available due to significant variations in rents throughout various counties and regions within Tennessee.

Discussion

In an effort to most effectively and efficiently deploy scarce public resources, the State of Tennessee will implement a number of strategies focused on layering funding sources and leveraging private development capital and partnerships to address development needs throughout the state.

MA-20 Condition of Housing – 91.310(a)

Introduction:

Even though being cost burdened is the primary housing problem among Tennessee households, lacking complete plumbing and kitchen facilities is also an important housing problem. In the state, 1.2 percent of all occupied housing units were lacking complete plumbing and kitchen facilities. The depth of these housing problems varies by county. Almost six percent of occupied housing units in Haywood County and five percent of all occupied housing in Hancock and Lawrence Counties were lacking complete kitchen and plumbing facilities. Although rural counties were most impacted by unsanitary housing conditions, this housing problem is not exclusive to the rural counties. For example, in Hamilton County, 1.5 percent of all occupied housing units were lacking complete kitchen and plumbing facilities.

Definitions

Standard Condition: No major structural defects, adequate plumbing and kitchen facilities, appearance which does not create a blighting influence, and the house meets additional, more stringent, city or county standards.

Substandard Condition but Suitable for Rehabilitation: The nature of the substandard condition is both financially and structurally feasible for rehabilitation.

Housing Conditions: Condition of units are assessed using the same criteria as in the Needs Assessment. This includes: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than one person per room, and 4) cost burden (amount of income allocated to housing) is greater than 30%.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	402,097	24%	327,084	43%
With two selected Conditions	9,562	1%	19,479	3%
With three selected Conditions	1,601	0%	2,193	0%
With four selected Conditions	7	0%	51	0%
No selected Conditions	1,283,795	76%	412,128	54%
Total	1,697,062	101%	760,935	100%

Table 37 - Condition of Units

Data Source: 2007-2011 ACS

Condition of Units

As the table (Condition of Units) demonstrates, renter-occupied units have a higher frequency of having one or more selected conditions (46 percent) than owner-occupied units (25 percent). Selected conditions include: (1) the lack of complete plumbing facilities, (2) the lack of complete kitchen facilities,

(3) more than one person per room, and (4) cost burden greater than 30 percent. It is important to note, however, that the vast majority of units with a selected condition only had one selected condition. A mere one percent of owner-occupied units and three percent of renter-occupied units have two selected conditions. The number of units with three or more selected conditions for both owner-occupied and renter-occupied units is negligible.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	305,507	18%	97,768	13%
1980-1999	598,327	35%	252,104	33%
1950-1979	611,193	36%	318,327	42%
Before 1950	182,035	11%	92,736	12%
Total	1,697,062	100%	760,935	100%

Table 38 – Year Unit Built

Data Source: 2007-2011 CHAS

Year Unit Built

According to 2007-2011 CHAS data, the majority of Tennessee’s housing was constructed after 1950, but before 2000. Eleven percent of all owner-occupied units and 12 percent of all renter-occupied units were constructed before 1950. Units built after 1950 but before 2000 represent 71 percent of owner-occupied units and 75 percent of renter-occupied units. Units built after 2000 represent 18 percent of owner-occupied units and 13 percent of renter-occupied units.

According to 2007-2011 CHAS data, there are 282,926 homeowners with incomes at 0-80 percent of AMI living in homes built before 1980 and 281,099 renters with incomes at 0-80 percent of AMI living in homes built before 1980. Also more renters with 0-80 percent of AMI live in housing units built before 1980 than renters with incomes above 80 percent of AMI. It is possible that housing units built before 1980 are less expensive than newer houses, and therefore, more affordable for renters with relatively lower incomes.

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	793,228	47%	411,063	54%
Housing Units build before 1980 with children present	153,855	9%	75,405	10%

Table 39 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

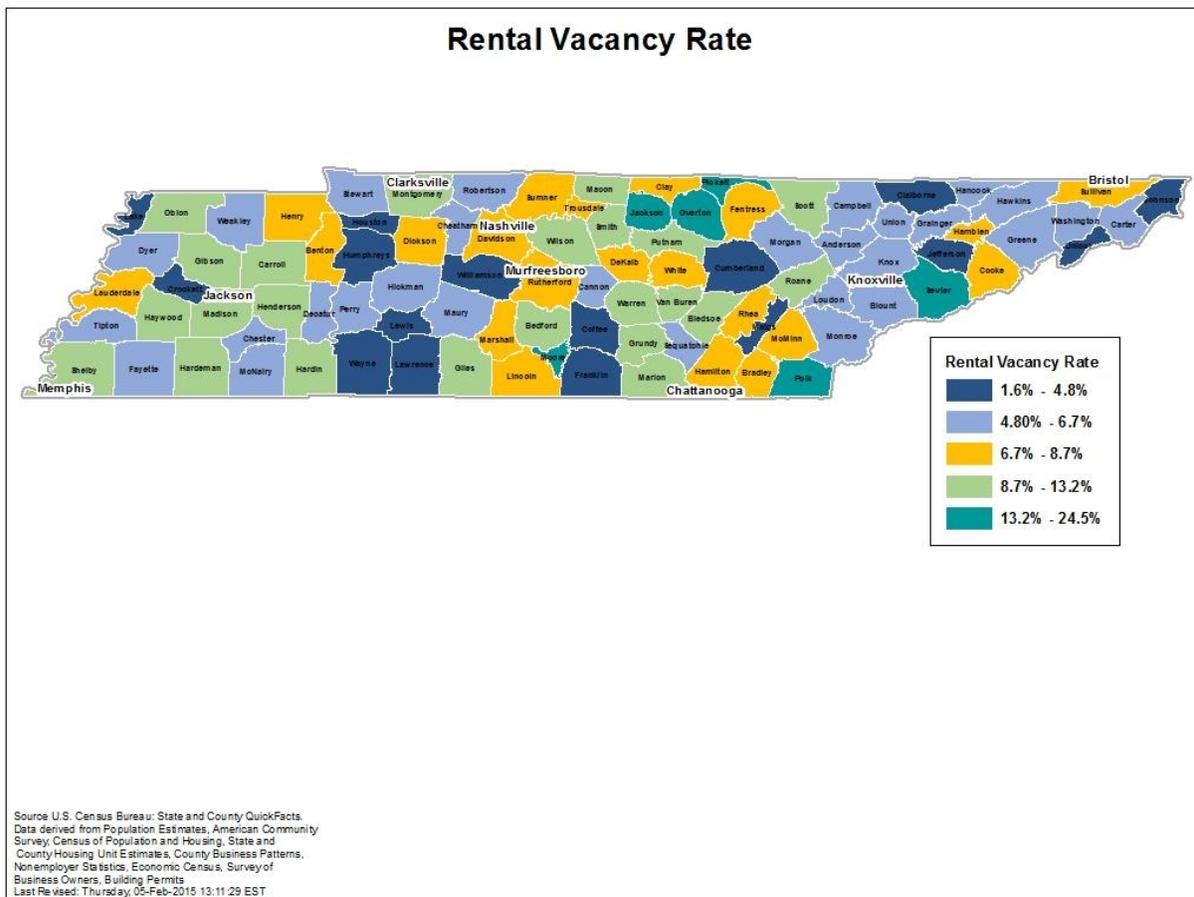
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 40 - Vacant Units

Data Source: 2005-2009 CHAS

Vacant Units

Tennessee does not collect this data at the state level. According to the 2009-2013 American Community Survey, 12.3 percent of the total housing units in Tennessee are vacant. The homeowner vacancy rate is 2.3 percent and the rental vacancy rate is higher at 8.9 percent.



Rental Vacancy Rates, 2013

Need for Owner and Rental Rehabilitation

The majority of Tennessee's housing stock, 36 percent owner-occupied and 42 percent renter-occupied, was built between 1950 and 1979. Furthermore, 11.2 percent of the total units were built prior to 1950. Based on the age of most of the housing stock alone, there is a need for rehabilitation of both rental and ownership units. Further, feedback from stakeholders collected in the Housing & Community Needs Survey states a general need for owner- and rental-occupied rehabilitation.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The American Healthy Homes Survey measured levels of lead, lead hazards, allergens, arsenic, pesticides, and mold in homes nationwide. The American Healthy Homes Survey (AHHS) estimates that 35 percent of total housing units in the United States have LBP somewhere in the building. Another factor to consider is the age of units, specifically those built before 1980. Older units have an increased likelihood to need rehabilitation or lead abatement. It is estimated that the majority of Tennessee's low- and moderate-income families live in housing with lead-based paint, as affordable rental and ownership units are predominately older construction and less likely to have undergone substantial rehab.

Discussion:

MA-25 Public and Assisted Housing – (Optional)

Introduction:

With the exception of THDA’s HCV Program, the state has limited information on public housing in the state. The information presented here is extracted from the latest HUD PIC “Picture of Subsidized Households” report (2013)[1]. For THDA’s HCV Program, the HUD PIC report is supplemented with internal reports from the same time period. The tables include information, where available, for public housing programs in both entitlement and non-entitlement jurisdictions to present a more complete picture of public housing programs and residents in Tennessee.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				6,105			0	0	420
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 41 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Data Source: Total Number of Units Table

*Data Source: Available HUD PIC reports do not show accessible units. **Available HUD reports do not distinguish between regular tenant-based vouchers and project based or special purpose. All types are reported under voucher totals. ***HUD reports show several agencies, in addition to THDA, with vouchers in multiple counties. Available HUD PIC reports do not distinguish the number of vouchers by county. ETHRA has 784 vouchers reported in Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Hancock, Jefferson, Loudon, Morgan, Monroe, Roane, Scott, Sevier and Union Counties. SETHRA has 227 vouchers reported in Bledsoe, Bradley, Franklin, Grundy, Marion, McMinn, Meigs, Polk, Rhea, and Sequatchie Counties. The totals for these counties may be underreported due to the lack of specific county-level information. ****All of Johnson City PHA units and vouchers are reported in Washington Co. Some vouchers may be located in Carter or Sullivan Counties.*

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Benton, Bledsoe, Cheatham, Chester, Claiborne, Clay, Crockett, Dekalb, Fentress, Giles, Grainger, Hancock, Hickman, Jackson, Lake, McNairy, Meigs, Monroe, Moore, Morgan, Perry, Pickett, Polk, Scott, Sequatchie, Stewart, Union, Van Buren, and Wayne have no reported public housing units[1]. On average, statewide occupancy of public housing units is 95 percent with only five percent of units reported vacant in the 2013 HUD PIC report. The agencies or counties reporting the lowest occupancy rate within the non-entitlement areas are: Decatur (70 percent), Fayette (75 percent), Lauderdale (79 percent), and Robertson (87 percent).

The voucher occupancy or utilization rate is 90 percent on average statewide. The occupancy or utilization rate for vouchers in the 72 counties where THDA provides voucher assistance, the majority of which are in non-entitlement areas, is 99 percent.

While the state is not specifically involved in the assessment of public housing agencies, a review of the most recent report of public housing physical inspection scores under HUD's Real Estate Assessment Center (REAC)[2] shows a maximum score of 100 and a minimum score of 56 for public housing developments located in non-entitlement jurisdictions in Tennessee. The average score for all properties statewide is 88. If a property scores less than 60, it is considered to be in sub-standard physical condition. Only two housing authority developments, both located in entitlement jurisdictions, have scores below 60 on the 2011 report. Thus, the overall physical condition of public housing properties located in non-entitlement jurisdictions appears to be average to good.

Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:

When reviewing PHA Plans, the state's most urgent concern is requests/plans to use capital funds to tear down viable public housing units. The state recognizes that in some cases demolition of units is necessary in order to have safe and financially viable public housing. However, in an effort to minimize the loss of much needed affordable housing, the state has specified guidelines for proposals to demolish or reduce public housing units. These guidelines give public housing authorities flexibility to demolish units in extreme circumstances, but also give the state the needed flexibility to request additional information to ensure the demolition is consistent with state planning goals. A copy of the guidelines for the consistency with the state's plan is located in the appendix.

The vast majority of PHA Annual and Five Year Plans submitted in the past three years for state approval do not include demolition/disposition, purchase or new construction of units. Most include expenditures for modernization and site improvements that maintain or enhance the physical condition of public housing properties (such as roof, siding, window or tile replacement, appliance replacement, HVAC replacement, water and sewer mains and service lines). With capital funding limited for public housing over the past 10 years, major renovation and plans for substantial improvement are also limited. Most PHAs plan to continue to serve the same number of families or make available the same

number of public housing units according to the most recent PHA Plan submitted to the state. Plans that included purchase or new construction of units are highlighted below. All requests were found to be consistent with the 2010-2015 Consolidated Plan.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

In their FY2012-FY2014 Annual and Five Year Plans, many PHAs reference investigating methods of adding to their affordable housing inventory through mixed finance opportunities or have requested funding to secure technical assistance to explore the potential of improving or expanding their housing portfolio through the Rental Assistance Demonstration (RAD) program. In the past few years, the primary tool HUD has set forth for public housing improvement is the RAD program. According to HUD, the 1.2 million units in the Public Housing program nationally have a documented capital needs backlog of nearly \$26 billion. As a result, the public housing inventory has been losing an average of 10,000 units annually through demolitions and dispositions. RAD allows PHAs to convert assistance to long-term, project-based Section 8 contracts, often considered a more stable source of funding. RAD also allows housing agencies to improve public housing properties by **leveraging public and private debt to** preserve and improve affordable housing units that could be subject to vouchers and demolition without action.

Tennessee PHA Plans show that some PHAs are in the process of considering conversion through RAD but have not submitted a RAD application to HUD. Twelve PHAs, however, have submitted an application, five from non-entitlement jurisdictions. The majority of Tennessee RAD applications include both conversion to a project based subsidy and some type of revitalization (to include demolition and replacement). One Tennessee housing authority, the Franklin Housing Authority, has a RAD reservation. RAD's original authorizing statute limited the total number of First Component Public Housing and Mod Rehab conversions to 60,000 units, thus the other eleven PHAs were placed on a waiting list initially. The cap was recently lifted to 185,000 units. With the new cap, additional Tennessee PHAs are expected to receive a RAD reservation in 2015.

Discussion:

MA-30 Homeless Facilities – 91.310(b)

Introduction

The following section discusses the facilities, housing, and supportive services available that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, and veterans and their families. The services include both targeted services to vulnerable populations and mainstream services such as health, mental health, and employment services.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	1,117	0	1,097	1,945	0
Households with Only Adults	2,468	0	2,042	2,618	0
Chronically Homeless Households	0	0	0	1,407	0
Veterans	61	0	389	1,400	0
Unaccompanied Youth	26	0	16	12	0

Table 42 - Facilities Targeted to Homeless Persons

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Mainstream services are services that are offered by the non-homeless services systems that are available to support individuals experiencing homelessness. These resources complement the system of care specifically funded to target homeless persons and are essential in moving individuals and families out of homelessness. A variety of mainstream services are available to Tennessee residents, such as Medicaid, SSI, SSDI, SNAP, WIC, Federal-State Unemployment, Public Housing, Section 8, Families First (TANF), and Job Center services. Homeless service providers refer clients to mainstream services based on their needs. Homeless persons must qualify based on their income, disability status, and family composition.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Northeast TN region (ARCH) – Homeless service providers work with more than 15 agencies throughout Northeast Tennessee to meet the medical, dental and mental health needs of the homeless throughout the eight-county region. Additional job counseling and training opportunities are coordinated through the TN Vocational Rehabilitation centers, Good Samaritan Ministries, Goodwill Industries, Alliance for Business and Training, and many other homeless service providers who use life skills training as part of their program to prepare the homeless for employment.

East TN region (TVCH)– Homeless service providers work with more than 25 agencies throughout East Tennessee to meet the dental, medical and mental health needs of the homeless throughout the 12-county region. Additional job counseling and training opportunities are coordinated through the local Vocational Rehabilitation centers, TN Career Centers, Adult Education Foundation, and many other homeless service providers who use life skills training as part of their program to prepare the homeless for employment.

Upper Cumberland TN region (HART) – Homeless service providers work with six agencies in the Upper Cumberland TN region to meet the medical and mental health needs of the homeless throughout the 19 county region. Additional job counseling and training opportunities are coordinated through the local Vocational Rehabilitation centers, TN Career Centers, Adult Education Foundation, and many other homeless service providers who use life skills training as part of their program to prepare the homeless for employment.

City of Murfreesboro/Rutherford County - Homeless service providers work with eight agencies to meet the dental, medical and mental health needs of the homeless throughout Rutherford County. Additional job counseling and training opportunities are coordinated through the local Vocational Rehabilitation centers, TN Career Centers, Adult Education Foundation, and many other homeless service providers who use life skills training as part of their program to prepare the homeless for employment.

Middle TN region (Buffalo Valley) - Homeless service providers work with 17 agencies throughout Middle Tennessee to meet the dental, medical and mental health needs of the homeless throughout the 19 county region. Additional job counseling and training opportunities are coordinated through the local Vocational Rehabilitation centers, TN Career Centers, Adult Education Foundation, and many other homeless service providers who use life skills training as part of their program to prepare the homeless for employment.

West TN region (TN Homeless Solutions) - Homeless service providers work with nine agencies throughout West Tennessee to meet the dental, medical and mental health needs of the homeless throughout the 23 county region. Additional job counseling and training opportunities are coordinated through the local Vocational Rehabilitation centers, TN Career Centers, Adult Education Foundation, and many other homeless service providers who use life skills training as part of their program to prepare the homeless for employment.

City of Knoxville - Homeless service providers work with 15 agencies to meet the dental, medical and mental health needs of the homeless throughout Knox County. Additional job counseling and training opportunities are coordinated through the local Vocational Rehabilitation centers, TN Career Centers, Adult Education Foundation, and many other homeless service providers who use life skills training as part of their program to prepare the homeless for employment.

*With the exception of veterans' agencies or domestic violence providers, all of the service providers participating in the continuum serve the homeless, regardless of gender, age, familial status or length of homelessness.

MA-35 Special Needs Facilities and Services – 91.310(c)

Introduction

The following section describes the facilities and services that assist persons who are not homeless but require supportive housing and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	0
PH in facilities	0
STRMU	936
ST or TH facilities	0
PH placement	0

Table 43 – HOPWA Assistance Baseline

Alternate Data Source Name:
HOPWA Assistance Baseline

Data Source Comments: 2013-2014

To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Tennessee Department of Health, HIV/STD Section, HOPWA Program provides funding to a variety of agencies throughout Tennessee: Nashville Cares, Columbia Cares, Chattanooga Cares, Frontier Health, East Tennessee Human Resource Agency – Positively Living, West Tennessee Legal Services, and Upper Cumberland Human Resource Agency. HOPWA funding to these agencies largely support Short-term rent, mortgage and/or utility (STRMU) expenses. A total of \$423,200 was expended in STRMU from 2013 to 2014. These agencies also leverage funds from Health Resources and Services Administration, Ryan White program and additional public and private sources totaling more than \$500,000. Many of these agencies also have programs to aid persons returning from mental and physical health institutions. Attached is a description of the services and facilities that assist persons who are not homeless but who require supportive housing, and programs ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

In 2001, the Tennessee Department of Mental Health and Substance Abuse Services formed a strategic plan, Creating Homes Initiative, to partner with Tennessee communities to create housing options efficiently and effectively for people with mental illness and co-occurring disorders. The original goal of this initiative was to create 2,005 new or improved permanent housing options for Tennesseans with mental illnesses and co-occurring disorders by the year 2005. That goal was achieved in the fall of 2002, and a new goal of 4,010 by 2005 was developed. That goal was reached, and now the ongoing goal is to create 1,100 new or improved permanent housing options each year. Working with local community housing developers and other stakeholders in partnership with seven Regional Housing Facilitators, the program has leveraged to date more than \$101 million in federal, state, local, public, private, traditional and non-traditional funding sources and has successfully created more than 4,600 permanent, safe, affordable, quality, permanent housing options for Tennesseans diagnosed with mental illness and co-occurring disorders.

In addition to the Creating Homes Initiative, agencies that provide supportive housing for persons with physical and mental disabilities in Tennessee include: Nashville Cares, Columbia Cares, Chattanooga Cares, Frontier Health, East Tennessee Human Resource Agency – Positively Living, West Tennessee Legal Services, and Upper Cumberland Human Resource Agency. These agencies may include individuals returning from mental and physical health institutions and persons with disabilities who are homeless along their clients, but their housing is not exclusively for these subgroups. The state continues to work with local agencies, hospitals, and other institutions to improve access to available permanent supportive housing beds in Tennessee.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The Tennessee Department of Health HIV/STD Section HOPWA Program plans to undertake activities during the next year to address the housing and supportive services needs with respect to persons who are not homeless but have other special needs. The program will conduct extensive program monitoring and visits with agencies. Monthly conference calls will be scheduled to share information and ideas across agencies. Twice a year, March and September, the Project Sponsors convene for a statewide HOPWA meeting. The meeting serves as a learning opportunity with various subject matter experts in housing. For example, attorneys from West Tennessee Legal Services presented on fair housing at a statewide meeting. These presentations will continue twice a year.

In January 2012, CD4+ lymphocyte counts and HIV-1 RNA plasma viral loads (VL) reporting became mandatory for all laboratories performing these tests for HIV-infected persons to the Tennessee Department of Health(x). The mandatory reporting has allowed the Tennessee Department of Health to calculate the HIV continuum of care for people living with HIV/AIDS in Tennessee. The HIV continuum of care is a series of steps a person with HIV takes, from diagnosis to achieved viral suppression. HIV viral suppression is suppressing or reducing the function and replication of HIV. The Tennessee Department

of Health HIV/AIDS Section can now estimate the statewide viral suppression percentages and viral suppression among specific demographics. In 2012, estimates for viral suppression in Tennessee were 54 percent statewide.

Our HOPWA Program will seek ways to enhance the connection between housing and care continuum, per the white paper, "HIV Care Continuum: The Connection between Housing and Improved Outcomes along the HIV Care Continuum." Recommended strategies for enhancing the connection that are feasible for the TDH HOPWA Program include: discussions with health providers, housing and support service about linkage to housing; coordinated care and prevention services for the homeless and unstable housed; housing assessment status and housing referrals; collection of housing status data; and coordination of housing services with clinical care.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

See above.

MA-40 Barriers to Affordable Housing – 91.310(d)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The State of Tennessee contracted with Western Economic Services, LLC to develop its Analysis of Impediments to Fair Housing Choice (AI), which was completed in July of 2013. The 2013 Tennessee Analysis of Impediments to Fair Housing Choice uncovered several potential issues regarding fair housing in the state. Identification of these items as probable impediments to fair housing choice was based on HUD's definition of impediments as actions, omissions, or decisions that restrict housing choice due to protected class status or actions, omissions, or decisions that have this effect. The identified impediments are supported by evidence uncovered during the AI process, with impediments of higher need being those identified in multiple sources. The AI may be found at https://s3.amazonaws.com/thda.org/Documents/Research-Planning/Consolidated-Planning/2013-Tennessee-Analysis-of-Impediments/TN-2013-AI-FNL_201309100836188733.pdf and the appendices can be found at https://s3.amazonaws.com/thda.org/Documents/Research-Planning/Consolidated-Planning/2013-Tennessee-Analysis-of-Impediments/TN-2013-AI-FNL-appendices_201309100837027332.pdf

Specific public policy related to the cost of housing and the incentives to develop, maintain, or improve affordable housing varies widely throughout the state. Many communities, especially densely populated jurisdictions, have adopted the “home rule,” which means municipalities control most zoning and land use decisions. The concern is that the “home rule” allows communities to use ordinances to keep affordable and multifamily housing—frequently the routes by which lower-income, often minority, households enter a community—from being developed. The state’s “home rule” provisions mean that zoning ordinances are left to the judgment of local governments. The net effect of these local actions could make housing more expensive than might be the case without the fees and regulations.

Low-Income Housing Tax Credits (LIHTC) are a federal incentive to investment in low-income housing with federal tax credits granted in return for restrictions on rent and tenant income. Without the credits, which are the primary source of income for investors in these projects, they likely would not be built. Because the credits are an indication of what the property is worth to a buyer, Tennessee property assessors consider the credits when determining the value of these structures for property tax purposes. This can lead to an affordable housing barrier because the amount they add declines over time as the credits phase out, which can cause a cash flow problem for the taxpayer in the early years when tax bills are larger. The tax bill starts high the first year and drops each year until the tax credits run out after ten years. The Tennessee Advisory Commission on Intergovernmental Relations (TACIR), a public policy group called on to study the legislation, recently released a report which describes two other alternatives to the current method, both of which would make it easier for property owners to budget for taxes while still recognizing the properties’ market values.

MA-45 Non-Housing Community Development Assets -91.315(f)

Introduction

This section analyzes Tennessee’s non-housing community development and economic development needs. Overall, the outlook for the state’s economy is as bright as it has been since the end of the recession. It appears the economy will move toward a full post-recession recovery in the next two to three years. Manufacturing is expected to see sustained employment gains until 2017, at which point jobs will revert to trend and begin contracting again. Professional and business services and education and health services will enjoy especially strong growth in the coming decade. The state unemployment rate will continue to drift down and should reach 6.0 percent in 2020. This is well above the 4.8 percent low that was registered in 2007 on the eve of the recession. Modest employment growth, large numbers of unemployed people and significant numbers of new entrants to the labor market will together keep the unemployment rate from falling faster.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	9,905	9,173	1	1	0
Arts, Entertainment, Accommodations	134,969	87,565	12	12	0
Construction	62,550	41,606	6	6	0
Education and Health Care Services	181,798	106,476	17	15	-2
Finance, Insurance, and Real Estate	64,880	37,272	6	5	-1
Information	21,001	11,226	2	2	0
Manufacturing	216,701	173,416	20	25	5
Other Services	33,787	19,472	3	3	0
Professional, Scientific, Management Services	67,792	35,001	6	5	-1
Public Administration	0	0	0	0	0
Retail Trade	180,613	116,709	17	17	0
Transportation and Warehousing	51,342	31,059	5	4	-1
Wholesale Trade	61,330	34,699	6	5	-1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Total	1,086,668	703,674	--	--	--

Table 44- Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	3,064,000
Civilian Employed Population 16 years and over	2,817,000
Unemployment Rate	8.00
Unemployment Rate for Ages 16-24	19.40
Unemployment Rate for Ages 25-65	6.30

Table 45 - Labor Force

Alternate Data Source Name:

Labor Force

Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	275,378
Farming, fisheries and forestry occupations	55,194
Service	152,140
Sales and office	374,664
Construction, extraction, maintenance and repair	172,191
Production, transportation and material moving	134,262

Table 46 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	899,857	63%
30-59 Minutes	428,303	30%
60 or More Minutes	104,769	7%
Total	1,432,929	100%

Table 47 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	123,322	22,572	137,292
High school graduate (includes equivalency)	478,441	47,826	205,978
Some college or Associate's degree	381,381	27,356	114,565
Bachelor's degree or higher	286,079	9,799	56,068

Table 48 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	15,700	34,439	48,028	140,998	224,086
9th to 12th grade, no diploma	123,612	113,354	115,380	259,899	195,454
High school graduate, GED, or alternative	338,386	409,742	449,246	985,323	298,771
Some college, no degree	330,312	289,140	292,815	565,485	237,643
Associate's degree	30,588	85,874	102,320	183,296	41,636
Bachelor's degree	59,786	219,186	220,807	367,821	124,376
Graduate or professional degree	3,879	85,381	112,145	218,652	93,328

Table 49 - Educational Attainment by Age

Alternate Data Source Name:
Educational Attainment by Age
Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,154
High school graduate (includes equivalency)	25,674
Some college or Associate's degree	31,497
Bachelor's degree	44,225
Graduate or professional degree	56,105

Table 50 – Median Earnings in the Past 12 Months

Alternate Data Source Name:
Ed Attainment: Median Earnings in the Past 12 Mo

Based on the Business Activity table above, what are the major employment sectors within the state?

Based on the data from the 2007-2011 American Community Survey from the U.S. Census Bureau and the U.S. Bureau of Labor Statistics, manufacturing, professional services and education and health services remain the largest employment sectors. According to the 2014 TN Economic Report, manufacturing employment is expected to grow through 2014 and 2015.

Describe the workforce and infrastructure needs of business in the state.

Tennessee's goal is to become the number one location in the Southeast for high quality jobs. As a part of this plan, the Tennessee General Assembly established the Labor Education Alignment Program (LEAP) in 2013 to better align education, workforce development and economic development efforts and to eliminate the skills gap. Each year TNECD submits a report on demonstrated workforce development needs within existing and prospective businesses. The 2014 report can be found here: <http://www.tnecd.com/lib/file/manager/2014-LEAP-Annual-Report-and-Occupational-Report.pdf>. The report shows that Tennessee has a high need for accountants and auditors, software developers, computer systems analysts, engineers, etc. These are fields for which Tennessee has gaps in the labor market based on labor market indicators for high-quality, in-demand occupations. These are occupations where increased workforce development efforts may support current and future industry growth.

Additionally, each year the Tennessee Advisory Commission on Intergovernmental Relations (TACIR) creates a report of infrastructure needs in the state entitled "Building Tennessee's Tomorrow: Anticipating the State's Infrastructure Needs". The 2014 report can be found here: http://www.state.tn.us/tacir/PDF_FILES/Infrastructure/June%202014/2014_Building%20Tennessee%27s%20Tomorrow.pdf. That report finds more than \$21 billion infrastructure needs in transportation and utilities and more than \$5 billion in health, safety and welfare needs. These are projects that need to start or be completed from 2012 to 2017. Local officials report that they are confident that they will obtain funding for only \$11 billion of the more than \$30 billion needed and more than 85 percent of the funding for projects comes from the local governments themselves.

Describe any major changes that may have an economic impact, such as planned public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Tennessee was recognized as the "State of the Year" in 2013 and 2014 for economic development by *Business Facilities* magazine. The state has had four consecutive years of record-breaking job growth.

With programs such as the Drive to 55 to ensure that 55 percent of the state's residents have a certificate or degree beyond high school by 2025 and the TN Promise to provide two years of community college or a college of applied technology free of tuition and fees to graduating high school seniors, the state is focused on workforce and economic development. Through LEAP, Tennessee is committed to ensuring that the workers are ready for the jobs that are being created.

How do the skills and education of the current workforce correspond to employment opportunities in the state?

As indicated in the LEAP Annual Report, there are workforce needs in the state currently that will become more significant in the future if not addressed with focused programs and initiatives. Jobs with a "High Need" score are jobs that are high-paying and in high-demand. These are scored based on average wages, TN's targeted industries, high number of openings and projections to increase. The "High Strength" and "High Need" occupations often overlap based on projections for growth. Some of these include engineers, computer systems and programmer occupations, and accountants and auditors.

Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.

One of the primary initiatives for development of the workforce is the Tennessee Promise program (<http://tnpromise.gov/index.shtml>) that offers two years of tuition-free community college or technical college to high school graduates beginning with the Class of 2015. Other programs are offered through the Tennessee Departments of Labor and Workforce Development and Education (<http://www.state.tn.us/labor-wfd/#> and <http://www.state.tn.us/education/>). All of the programs have the ultimate goal of helping Tennessee become the number one location in the Southeast for high-quality jobs.

The investments in education, workforce development, and economic development must be matched by investments in public facilities and improvements. When business expand or locate in the state, the facilities and infrastructure must be in place to accommodate that growth. With investments in housing, water and sewer systems, economic development programs, etc., Tennessee uses funding from HUD to support job growth.

Describe any other state efforts to support economic growth.

TNECD has nine Jobs Base Camps (<http://tn.gov/ecd/Directors/index.shtml>) across the state to assist the communities and businesses in their region with job recruitment and expansion. Jobs Base Camps are a major component of Governor Haslam's Jobs4TN economic development plan. Also included in the plan is a focus on innovation and the establishment of LaunchTN (<http://launchtn.org/>), a public-private partnership focused on supporting the development of high-growth companies in the state through a focus on four key areas: entrepreneurship, commercialization, access to capital and outreach. Through

the Community and Rural Services division (<http://tn.gov/ecd/CRD/>), TNECD connects rural communities to programs that help them attract high quality jobs and advance their communities economically. These programs include Select Tennessee, an industrial site certification program; the Tennessee Main Street and Tennessee Downtowns programs that assist with downtown revitalization; the ThreeStar program that assists with community development efforts based on Governor Haslam's areas of focus; etc.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Tennessee has multiple and varying housing and non-housing challenges, which vary from region to region. In reviewing CHAS data for the state and national reports on concentrated housing problems, there is a possibility that there is a correlation with the concentration of poverty and housing problems.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

HUD defines a Racially Concentrated Area of Poverty as a census tract with: a family poverty rate ≥ 40 percent or a family poverty rate ≥ 300 percent of the metro tract average (whichever is lower) and a majority non-white population (>50 percent). The attached map displays the Racially Concentrated Areas of Poverty in the State of Tennessee.

What are the characteristics of the market in these areas/neighborhoods?

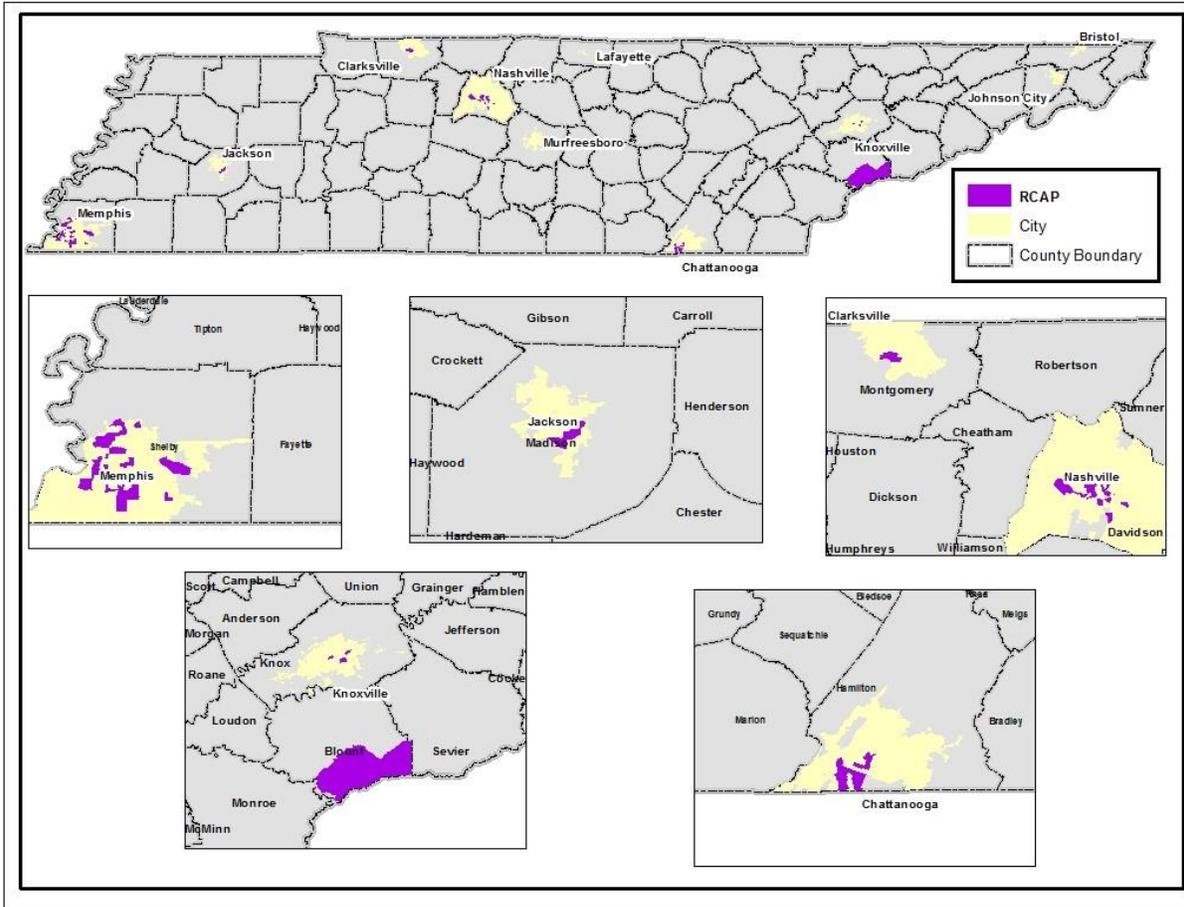
The racially concentrated areas of poverty are mostly located near or in larger metropolitan areas of Tennessee and in entitlement jurisdictions. The land values and rents are somewhat less in these areas versus other parts of the region and of Tennessee. Generally speaking, there is a lack of variety in commercial areas and the housing stock is typically older and in need of rehabilitation and repairs in these areas.

Are there any community assets in these areas/neighborhoods?

Many of the racially concentrated areas of poverty are near larger metropolitan areas in Tennessee which are the hubs for employment opportunities, services, parks, retail, and high quality education. Although these resources are near the racially concentrated areas of poverty, there may be barriers to accessing these resources such as public transportation and sidewalks.

Are there other strategic opportunities in any of these areas?

The concentrated areas are located in or around entitlement jurisdictions. The local initiatives within each jurisdiction to address the racially concentrated areas of poverty vary.



Racially Concentrated Areas of Poverty, 2013

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This section contains the Strategic Plan for housing and community development that will guide Tennessee's investment of HUD funding during the 2015-2019 planning period. The Strategic Plan was designed around the premise that the state's plan must be reflective of the multiplicity of needs found throughout the state, allowing communities the flexibility, where possible, of applying for available funds based on community priorities. In an attempt to establish these priorities, the state conducted public meetings requesting that communities give their priorities for use of Consolidated Plan funds in the State. Public meetings were held in different regions throughout the state communities giving residents and organizations the opportunity to provide input on community needs. Dollar amounts were designated within programs to be reflective of the larger percentage of requests for funds in the state. The Strategic Plan has been developed based on allocating the available HUD resources and non-federal resources to the priority needs of the community, as determined through data analysis, results of consultation and resident surveys. The state recognizes, however, that because available funds are limited, many persons or groups within the state will not be funded even though their project is worthwhile and benefits those persons in need in the state.

SP-10 Geographic Priorities – 91.315(a)(1)

Geographic Area

Table 51 - Geographic Priority Areas

1	Area Name:	Non-Entitlement Statewide Grant Allocation Priority
	Area Type:	State Funding Priority
	Other Target Area Description:	State Funding Priority
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

CDBG: Is competitive for all city and county governments in Tennessee except for those CDBG entitlement cities which receive direct funding from HUD. Local governments excluded from the state-administered CDBG program include: the cities of Bristol, Chattanooga, Clarksville, Cleveland, Franklin, Hendersonville, Jackson, Johnson City, Kingsport, Knoxville, Memphis, Morristown, Murfreesboro, Oak Ridge, the Metropolitan Government of Nashville-Davidson County, and the counties of Knox and Shelby.

HOME: Is competitive within certain categories. HOME funds are made available for competition as follows: 15 percent to the CHDO set-aside, 10 percent to the Supportive Housing Development set-aside, and 65 percent allocated for urban and rural areas of the state, based upon the percentage of low-income households in the designated urban and rural counties, excluding local HOME Participating Jurisdictions (PJs). The urban allocation is 44 percent of the funds allocated to urban and rural areas and

the rural allocation is 56 percent of the funds allocated to urban and rural areas. Local PJs are those local governments in Tennessee that receive HOME funds directly from HUD and include: Bristol, Johnson City, Bluff City, Kingsport, Sullivan County, Washington County, Chattanooga, Clarksville, Jackson, Knoxville, Memphis, Nashville-Davidson, Knox County and Shelby County.

ESG: THDA will spend up to 7.5 percent of its ESG allocation for administrative and planning expenses. THDA will share the amount available for administration with the small city entitlement communities that do not receive their own ESG allocation from HUD. Non-profit agencies are not eligible to receive funds for administration. THDA plans to allocate the \$100,000 of ESG funding to the Tennessee Department of Mental Health and Substance Abuse Services (TDMHSAS). TDMHSAS will use the ESG funds for homeless assistance and prevention activities through its established network of housing agencies providing services to clients being discharged from medical and mental health facilities. In April 2014, HUD requested ESG sub-grantee designation for the City of Knoxville under the State of Tennessee ESG Program. THDA developed a set aside round of funding for Knoxville. THDA will plan to allocate 52 percent of the remaining ESG funds on a formula basis to the 11 CDBG entitlement cities that do not receive ESG grants, but are expected to address homelessness through the "Continuum of Care" described in their Consolidated Plans. These cities are: Bristol, Clarksville, Cleveland, Franklin, Hendersonville, Jackson, Johnson City, Kingsport, Morristown, Murfreesboro and Oak Ridge. The remaining 48 percent of the ESG funds are planned to be allocated to eligible applicants in a competitive grant application process.

HOPWA: Allocates funds by region in the state to seven Project Sponsors. Project Sponsor regions cover all of the counties in the state not covered by the HOPWA Eligible Metropolitan Statistical Area (EMSA) entitlements (Nashville EMSA and Memphis EMSA).

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

Table 52 – Priority Needs Summary

1	Priority Need Name	Limited housing opportunities
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	State Funding Priority
	Associated Goals	Creation and preservation of affordable housing Preserve homeless facilities & supportive services Preserve housing for persons with AIDS/HIV

	Description	As described in the Needs Assessment, Market Analysis, and Housing & Community Needs Survey responses, there is a continuing need for additional affordable housing opportunities across the state. According to the Housing Affordability table in section MA-15, there were 187,325 renter households with less than 30 percent of AMI in Tennessee from 2007-2011. During the same time period, there were 70,610 rental units affordable to households in this income level (this does not include public housing, HVC, or other subsidized housing). In addition to the general needs for affordable housing, there is a high need for the development, rehabilitation, and provision of associated housing services and facilities for homeless and non-homeless special populations, especially persons with disabilities and rural homeless. As noted in the Needs Assessment of the Consolidated Plan, there are needs for accessible units, homeless facilities, and housing assistance to adequately serve these populations.
	Basis for Relative Priority	Given the existing conditions described throughout this Plan as well as the forecasted demand for additional affordable housing in the current decade, this is a high need to be addressed with HUD funds to help ensure that residents of Tennessee have access to safe, affordable housing. The needs for accessible housing and related housing services is especially high for persons with disabilities and will be targeted as a very high priority for this Consolidated Plan cycle.
2	Priority Need Name	Infrastructure, disinvestment, disaster recovery
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	State Funding Priority
	Associated Goals	Physical infrastructure development Revitalize disinvested areas & improve livability TA, Job/Business Development, Administration Target economic distress

	Description	Based on stakeholder and citizen feedback, there is a general need for infrastructure, community facilities, and economic development activities through business assistance and development programs and downtown revitalizations. Many communities in Tennessee have delayed improvements and maintenance to infrastructure and community facilities, heightening the need for these activities. Additionally, many communities in Tennessee are still recovering from the economic recession and recent natural disasters, resulting in a need for continued economic development and revitalization activities. Disaster Recovery Needs: TNECD will use CDBG-DR and CDBG-NDR funds to help communities recover from disasters in their community especially related to infrastructure, housing and economic development needs, plan for future disasters and develop their resiliency to possible future disasters.
	Basis for Relative Priority	While the needs for non-housing community development investments vary widely among communities within the state, Tennessee will issue a competitive application to ensure that it funds non-housing community development activities that demonstrate the highest need within the state.
3	Priority Need Name	Limited non-housing supportive services
	Priority Level	High

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	State Funding Priority
Associated Goals	Preserve homeless facilities & supportive services Preserve housing for persons with AIDS/HIV
Description	The need for supportive services among the populations indicated above is high. These are documented in the Homeless Needs Assessment and Non-Homeless Special Needs Assessment sections of the Consolidated Plan. These populations have a high rate of comorbidity of conditions with complicated healthcare and assisted living needs. Often, these are compounded by social challenges which can be partially addressed through supportive services such as, but not limited to, workforce training, counseling/advocacy, legal assistance, child care, life skills training, and transportation assistance.

	Basis for Relative Priority	Within the high priority need of limited supportive services some populations and geographic areas have a higher relative needs than others. Homeless persons and families, persons living with disabilities and persons with HIV/AIDS have especially high need for supportive services. The needs of these populations are amplified in rural areas due to distance from service providers.
4	Priority Need Name	Fair housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	State Funding Priority
	Associated Goals	Fair housing

	Description	Fair housing outreach and education to lenders, housing professionals, housing counselors, residents, and governing bodies regarding fair housing rights and regulations. Analyze fair housing within the state to help remove barriers to fair housing and enable business opportunities for members of protected classes.
	Basis for Relative Priority	Outreach, education, counseling, and other activities related to fair housing were identified as a high priority in the Analysis of Impediments to Fair Housing Choice report for the State of Tennessee. These activities and other plans to prevent discrimination and remove barriers to fair housing will also help the state meet HUD requirements to affirmatively further fair housing.

Narrative (Optional)

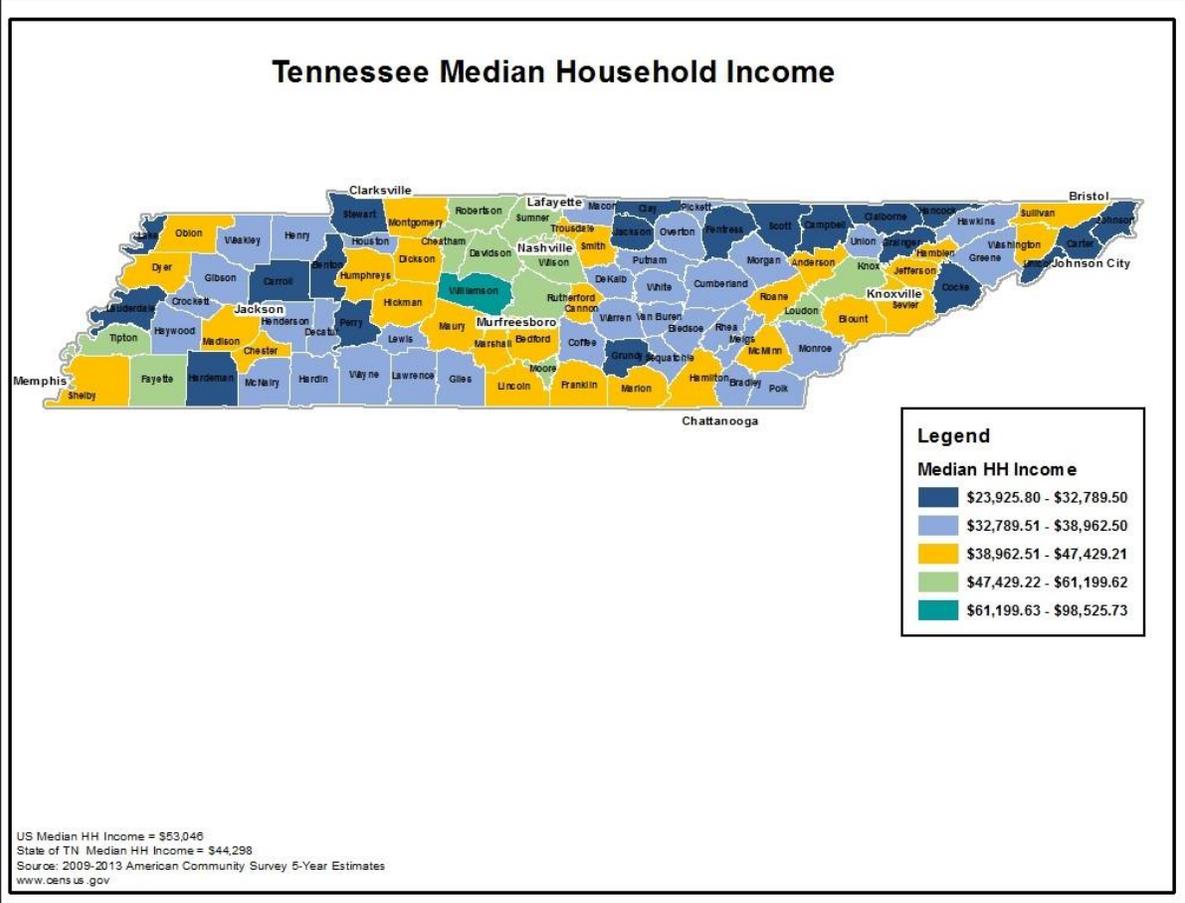
The State of Tennessee encourages public and private action that will facilitate community development and affordable housing opportunities for Tennesseans. The geographic scope of the Division of Housing planning authority is limited to CDBG non-entitlement areas and all CDBG planning grants are targeted to meet a CDBG National Objective in accordance with HUD program regulations.

SP-30 Influence of Market Conditions – 91.315(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	In addition to rental assistance needs, the Consolidated Plan focus groups identified the preservation of existing housing, construction of new affordable housing units, and increased homeownership assistance as the state’s highest priorities. Due to the identification of these higher needs, the state will not be dedicating 2015-2019 HOME funds to TBRA. The HOPWA program provides TBRA through their voucher program and ESG programs provides TBRA through the Rapid Re-Housing program. Further, as of 2013, there are 29,085 Housing Choice Vouchers in non-entitlement jurisdictions which provide rental assistance for Tennesseans that need assistance.
TBRA for Non-Homeless Special Needs	In addition to rental assistance needs, the Consolidated Plan focus groups identified the preservation of existing housing, construction of new affordable housing units, and increased homeownership assistance as the state’s highest priorities. Due to the identification of these higher needs, the state will not be dedicating 2015-2019 HOPWA funds to TBRA.
New Unit Production	New housing units will be constructed in markets with a significant number of low-income households, an insufficient stock of affordable housing units, and areas in need of disaster recovery assistance.
Rehabilitation	Rehabilitation will be used in markets where there are significant numbers of low-income households requiring housing and an adequate stock of housing units, which could be rehabilitated into decent, safe, and affordable housing. In addition, the goal is to keep families and individuals in their homes, particularly elderly residents.
Acquisition, including preservation	The State of Tennessee will provide acquisition funds to grantees when demand demographics show that the projects will be financially feasible.

Table 53 – Influence of Market Conditions



Median Household Income by County, 2013

SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)

Introduction

The following table summarizes the anticipated resources, broken down by program type, allocated by the State of Tennessee during the Consolidated Plan's planning period (FY 2015-2019).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	24,701,167	600,000	0	25,301,167	85,000,000	TNECD receives CDBG funds for the non-entitlement areas of the state. These funds and any program income or recovered funds are used primarily for public facility projects across the state.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	8,984,790	100,000	750,000	9,834,790	40,000,000	THDA receives HOME funds for the cities, counties and profits outside of local participating jurisdictions. The funds and any program income or recovered funds are used to promote the production, preservation and rehabilitation of single family housing for low-income households.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	942,955	0	0	942,955	4,000,000	TDOH receives HOPWA funds for housing activities that benefit low-income persons living with HIV/AIDS and their families.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	2,948,182	0	0	2,948,182	11,000,000	THDA receives ESG funds to provide the services necessary to help homeless persons or those at risk of being homeless quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.
LIHTC	public - federal	Acquisition Multifamily rental new construction Multifamily rental rehab	150,000,000	0	0	150,000,000	600,000,000	The LIHTC program allocates federal tax credits to developers of low income rental housing. Allocations are made on the front end for 10 years. The dollars reflected above are the 10-year values of the allocations to be made during the ConPlan period.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Acquisition Economic Development Homeowner rehab Housing Public Improvements Other	9,000,000	0	0	9,000,000	42,000,000	Funding from 2008, 2010 and 2013 disasters were provided to TN, totaling \$137,234,407. TNECD plans to spend down all disaster funds that are currently allocated to the state during the period of the Con Plan. That is approximately \$13M in 13 CDBG-DR funds, \$30M in 2008-DR funds, and \$8M in 2010-DR funds. TNECD plans to submit an application for disaster recovery and resiliency funds during FY 2015. If those funds are awarded, they will be obligated and a portion of them will be expended during the period of the Con Plan. If any new disaster declarations result in an allocation, TNECD will attempt to obligate those funds as quickly as possible.
Other	public - federal	Other	450,000	0	0	450,000	1,800,000	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Rental Assistance	175,000,000	0	0	175,000,000	700,000,000	The Section 8 Contract Administration Division of THDA administers the Section 8 Contract Administration Program. THDA administers the Section 8 Housing Assistance Payments (HAP) Contracts and is responsible for approving and making the monthly payment to property owners throughout the state. At the end of calendar year 2014, the Division had 395 contracts, representing 34,828 families, and monthly HAPs averaging approximately \$13.2 million per month. During FY 2015-16, it is anticipated that the number of contracts, number of units and amount of HAPs per month to be stable.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Homebuyer assistance	400,000	0	0	400,000	1,600,000	THDA requires homebuyer education for one of our home loan programs and encourages it for everyone considering homeownership. The purpose of homebuyer education is not only to assist people with purchasing homes, but also to help them become successful homeowners. THDA provides approved local nonprofit organizations and UT Extension agents with materials to teach first-time homebuyer education classes and hosts certification training for homebuyer education providers.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership Short term or transitional housing facilities Transitional housing	7,500,000	0	0	7,500,000	30,000,000	The Housing Trust Fund (HTF) funds five programs to address unmet housing needs in Tennessee. The Competitive Grants program targets rental housing needs across the state for low and very low income residents. Other programs address rural housing needs, housing modifications for persons with disabilities, home repair for the elderly and new home construction and purchase for low income Tennesseans.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Other	4,000,000	0	0	4,000,000	16,000,000	Financial institutions may obtain a credit against the franchise excise tax liability when qualified loans, investments, grants, or contributions are extended to eligible non-profit organizations, development districts, public housing authorities, or THDA for activities that create or preserve affordable housing, help low-income Tennesseans obtain affordable housing, or activities that help build the capacity of eligible non-profit organizations who provide housing opportunities for low income Tennesseans.

Table 54 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

HOME Investment Partnership Program

For HOME, THDA will continue to provide the required federal match. Although no local match is required from applicants, THDA will count toward its matching requirement any nonfederal project funds that qualify as match under the HOME rule. In the scoring matrix, any project that has leveraged funds will receive additional points.

Emergency Solutions Grant (ESG)

The ESG program requires that grantees provide a dollar for dollar match for the ESG funds. Each grantee must provide a certification of matching funds. All grantees must supplement their ESG funds with equal amounts of funds or in-kind support from non-ESG sources. Certain other federal grants contain language that may prohibit their being used as a match. Matching funds or in-kind support must be provided after the date of the grant award to the recipient and within the period of the ESG contract with THDA. The recipient may not include funds used to match any previous ESG grant.

THDA will allocate \$100,000 of ESG funding that does not require matching funds to the Tennessee Department of Mental Health and Developmental Disabilities (TDMHDD).

Housing Opportunities for Persons with AIDS/HIV (HOPWA)

HOPWA does not require a match for their grants.

If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan

The TN CDBG program 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.

Discussion

SP-40 Institutional Delivery Structure – 91.315(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Tennessee Housing Development Agency	Government	Homelessness Ownership Planning Public Housing Rental	State
Tennessee Department of Economic and Community Development	Government	Economic Development Ownership public facilities public services	State
Tennessee Department of Health		Non-homeless special needs	State

Table 55 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Activities in the consolidated plan will be primarily carried out by the Tennessee Housing Development Agency, Department of Economic and Community Development and the Department of Health. The state also encourages collaborations with private sector partners, non-profit organizations and local service providers. In addition, the state leads and convenes a number of local and regional consortia of housing, development, and health professionals whose activities support the goals of the Consolidated Plan.

Ways to bridge possible gaps in the institutional delivery system are continuing to improve coordination between the consolidated planning partners and expanding the state’s use of online materials and reporting for sub-grantees.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		X
Rental Assistance	X	X	X

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
	X	X	

Table 56 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction

Services targeted to persons experiencing homelessness are delivered by homeless service agencies throughout the state. Many of these agencies participate in the Tennessee Continuum of Care, which governs service provision and standards. This allows for a coordinated effort to prevent and end homelessness at the regional level.

The Tennessee Department of Health, HIV/STD Section, HOPWA Program provides funding to a variety of agencies throughout Tennessee: Nashville Cares, Columbia Cares, Chattanooga Cares, Frontier Health, East Tennessee Human Resource Agency – Positively Living, West Tennessee Legal Services, and Upper Cumberland Human Resource Agency. HOPWA funding to these agencies largely support short-term rent, mortgage, and/or utility (STRMU) expenses. These agencies also provide emergency housing, case management, legal advocacy, fair housing advocacy, nutrition assistance, employment skills and training, clothing, transportation, and outpatient mental health and substance abuse treatment. A total of \$423,200 was expended in STRMU from 2013 to 2014. These funded agencies also leverage Health Resources and Services Administration, Ryan White program and additional public and private sources

totaling more than \$500,000. Many of these agencies also have programs to aid persons returning from mental and physical health institutions.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The issue of persons at risk for homelessness in the state is addressed through the funds provided through the Emergency Solutions Grant Program. However, even with these efforts, homeless providers in small cities and rural areas continue to face the issue of inadequate funding streams as well as difficulty meeting the state match requirements for funds. The state will work with communities to improve local efforts to address homelessness through bringing together groups that can serve this population by combining resources. The state will continue to explore alternative methods for providing match dollars for homeless providers so that their funds can be used for much needed services, facilities and staff.

Tennessee Department of Health developed a web-based needs assessment questionnaire in 2012 which addressed both the prevention and care gaps in services which would lead to a plan that addressed prevention and care goals in one document. In this survey, 70 individuals provided comments on how to enhance care and support services for individuals living with HIV in Tennessee. Comments covered a wide range of issues with the most commonly suggested responses calling for an increase in awareness about services, an increase in education on HIV issues within the community, and efforts to decrease stigma.[1]

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

See above.

SP-45 Goals Summary – 91.315(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Creation and preservation of affordable housing	2015	2019	Affordable Housing	Non-Entitlement Statewide Grant Allocation Priority	Limited housing opportunities	CDBG: \$1,500,000 HOME: \$9,831,790	Rental units constructed: 20 Household Housing Unit Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 400 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Preserve homeless facilities & supportive services	2015	2019	Homeless	Non-Entitlement Statewide Grant Allocation Priority	Limited housing opportunities Limited non-housing supportive services	ESG: \$2,947,182	Public service activities for Low/Moderate Income Housing Benefit: 1202 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 1160 Households Assisted Homeless Person Overnight Shelter: 15406 Persons Assisted Homelessness Prevention: 4230 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Preserve housing for persons with AIDS/HIV	2015	2019	Affordable Housing Non-Homeless Special Needs	Non-Entitlement Statewide Grant Allocation Priority	Limited housing opportunities Limited non-housing supportive services	HOPWA: \$942,955 Leveraged Funds Ryan White: \$450,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 900 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 350 Households Assisted
4	Physical infrastructure development	2015	2019	Non-Housing Community Development	Non-Entitlement Statewide Grant Allocation Priority	Infrastructure, disinvestment, disaster recovery	CDBG: \$20,060,167 CDBG-DR: \$13,000,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 188009 Households Assisted
5	Revitalize disinvested areas & improve livability	2015	2019	Non-Housing Community Development	Non-Entitlement Statewide Grant Allocation Priority	Infrastructure, disinvestment, disaster recovery	CDBG: \$2,500,000	Other: 25 Other
6	TA, Job/Business Development, Administration	2015	2019	Non-Housing Community Development	Non-Entitlement Statewide Grant Allocation Priority	Infrastructure, disinvestment, disaster recovery	CDBG: \$737,000	Other: 15 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Target economic distress	2015	2019	Non-Housing Community Development	Non-Entitlement Statewide Grant Allocation Priority	Infrastructure, disinvestment, disaster recovery	CDBG: \$500,000	Businesses assisted: 25 Businesses Assisted
8	Fair housing	2015	2019	Affordable Housing Public Housing Homeless	Non-Entitlement Statewide Grant Allocation Priority	Fair housing	CDBG: \$4,000 HOME: \$3,000 ESG: \$1,000	Other: 1500 Other

Table 57 – Goals Summary

Goal Descriptions

1	Goal Name	Creation and preservation of affordable housing
	Goal Description	Create and maintain affordable rental and homeownership stock with the construction of new affordable housing, rehabilitate existing affordable housing, provide down payment assistance and provide tenant-based rental assistance to eligible populations
2	Goal Name	Preserve homeless facilities & supportive services
	Goal Description	Preserve homeless facilities to ensure they can continue to meet the needs of Tennessee's homeless population as well as provide resources to support those who are homeless or at-risk of homelessness.
3	Goal Name	Preserve housing for persons with AIDS/HIV
	Goal Description	Provide resources to preserve affordable housing options for those persons with HIV/AIDS.

4	Goal Name	Physical infrastructure development
	Goal Description	Provide resources to cities and communities to update and repair water and sewer systems. Also, create the base of infrastructure that will provide for a high quality of life for individuals, productive capacity for communities, and that will support economic development.
5	Goal Name	Revitalize disinvested areas & improve livability
	Goal Description	These projects are activities designed to provide other community development services to meet health and safety needs of the communities, particularly to benefit LMI persons. These projects can include purchasing fire trucks or ambulances, repaving roads, assisting with the building of community centers, treatment centers or other public service buildings not for the general use of government.
6	Goal Name	TA, Job/Business Development, Administration
	Goal Description	<p align="left">Payment of reasonable administrative costs and carrying charges related to the planning and execution of community development and housing activities. Also, technical assistance to non-profit organizations, local development corporations, and local governing bodies. This goal will also help implement programs that will create a climate that is receptive to and encourages the growth of jobs.</p>
7	Goal Name	Target economic distress
	Goal Description	This goal aims to strengthen local economies through commercial facade grants for local businesses and downtown/main street areas.
8	Goal Name	Fair housing
	Goal Description	Affirmatively furthering fair housing by providing training and technical assistance to communities, organizations, realtors, lenders and other stakeholders. Also provide fair housing counseling, outreach, and education to households, organizations, realtors, lenders and other stakeholders. Fair housing practices will be integrated into all of our housing activities and therefore cannot be quantified at the state level. It also does not fit into the indicator categories provided.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Approximately 203,768 extremely low-, low-, and moderate-income families in non-entitlement communities will be provided affordable housing according to the HOME Programs definition.

SP-50 Public Housing Accessibility and Involvement – 91.315(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Information on PHA Section 504 Voluntary Compliance Agreements is not available to the state. THDA is not subject to a Section 504 Voluntary Compliance Agreement since the PHA activity of the agency is limited to managing the HCV program only.

Activities to Increase Resident Involvements

THDA applies annually for a HUD grant to manage a Family Self Sufficiency (FSS) program in association with its HCV program. In calendar year 2014, 298 families participated in the program. Additionally, in its voucher program, THDA has a resident advisory board that meets annually to review changes to substantive policies, discuss other program concerns and approve the agency's Annual and Five Year Plan. An HCV participant also serves on the THDA Board of Directors in a limited capacity to contribute to the discussion and approve action items related to the HCV Program.

Many PHAs from non-entitlement jurisdictions who submitted PHA Plans to the state for approval from 2012-2014 included information on self-sufficiency activities and resident advisory boards. The Crossville Housing Authority and ETHRA both submitted requests for THDA to approve consistency with the Consolidated Plan for the continuation of FSS grants in the past three years, and Crossville Housing Authority, EHTRA, Martin Housing Authority, Morristown Housing Authority, Jefferson City Housing Authority and Shelbyville Housing Authority submitted requests for THDA to approve consistency with the Consolidated Plan for the continuation of Resident Opportunity and Self Sufficiency (ROSS) grants for public housing.

The state supports local PHA initiatives that provide self-sufficiency assistance to residents, encourage literacy, and provide safe places for children of public housing. The state further supports initiatives that serve the elderly and those with disabilities in public housing. The state does not assign priority to these populations over other poor families, rather the local PHAs assess their community needs and assign priority.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

The only Tennessee PHA with a troubled rating at the time of this report is the Paris Housing Authority due to the failure to submit a timely audit report (The HUD Memphis Office of Public Housing provided information on the troubled status of Tennessee PHAs). The state does not have information from the

Paris Housing Authority regarding their plan to remove their troubled designation. The state encourages PHAs with troubled ratings to work with the local HUD office to take corrective action.

SP-55 Barriers to affordable housing – 91.315(h)

Barriers to Affordable Housing

The State of Tennessee contracted with Western Economic Services, LLC to develop its Analysis of Impediments to Fair Housing Choice (AI), which was completed in July of 2013. The 2013 Tennessee Analysis of Impediments to Fair Housing Choice uncovered several potential issues regarding fair housing in the state. Identification of these items as probable impediments to fair housing choice was based on HUD's definition of impediments as actions, omissions, or decisions that restrict housing choice due to protected class status or actions, omissions, or decisions that have this effect. The identified impediments are supported by evidence uncovered during the AI process, with impediments of higher need being those identified in multiple sources. The AI may be found at https://s3.amazonaws.com/thda.org/Documents/Research-Planning/Consolidated-Planning/2013-Tennessee-Analysis-of-Impediments/TN-2013-AI-FNL_201309100836188733.pdf and the appendices can be found at https://s3.amazonaws.com/thda.org/Documents/Research-Planning/Consolidated-Planning/2013-Tennessee-Analysis-of-Impediments/TN-2013-AI-FNL-appendices_201309100837027332.pdf

Specific public policy related to the cost of housing and the incentives to develop, maintain, or improve affordable housing varies widely throughout the state. Many communities, especially densely populated jurisdictions, have adopted the "home rule," which means municipalities control most zoning and land use decisions. The concern is that the "home rule" allows communities to use ordinances to keep affordable and multifamily housing frequently the routes by which lower-income, often minority, households enter a community from being developed. The state's "home rule" provisions mean that zoning ordinances are left to the judgment of local governments. The net effect of these local actions could make housing more expensive than might be the case without the fees and regulations.

Low-Income Housing Tax Credits (LIHTC) are a federal incentive to investment in low-income housing with federal tax credits granted in return for restrictions on rent and tenant income. Without the credits, which are the primary source of income for investors in these projects, they likely would not be built. Because the credits are an indication of what the property is worth to a buyer, Tennessee property assessors consider the credits when determining the value of these structures for property tax purposes. This can lead to an affordable housing barrier because the amount they add declines over time as the credits phase out, which can cause a cash flow problem for the taxpayer in the early years when tax bills are larger. The tax bill starts high the first year and drops each year until the tax credits run out after ten years. The Tennessee Advisory Commission on Intergovernmental Relations (TACIR), a public policy group called on to study the legislation, recently released a report which describes two other alternatives to the current method, both of which would make it easier for property owners to budget for taxes while still recognizing the properties' market values.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Actions the state may take to combat barriers to affordable housing:

- Encourage the rehabilitation or development of essential infrastructure to support housing development for low- and moderate-income people
- Encourage the development of affordable housing
- Educate housing providers, local officials, and citizens about fair housing laws
- Increase the awareness of housing providers and local officials concerning regulations which may pose a barrier to affordable housing

Additionally, Tennessee Housing Development Agency leads or is a member of a number advisory boards with the purpose of understanding how our combined forces, through collaboration, cooperation, and coordination, can purposefully, effectively, and positively impact obstacles to affordable housing and community development statewide. Our first goal was to draft a series of policy briefs to address obstacles to affordable housing. Thus far, we have completed the first policy brief of the affordable housing series. The intent of the series is to provide a snapshot of the areas that may impact the development of affordable housing. It is not our intent to advocate for or against local planning and zoning decisions. Instead, we hope the brief that focuses on local planning and zoning will serve to illustrate the range of options that county and local governments have employed to provide for affordable housing in their areas.

SP-60 Homelessness Strategy – 91.315(d)

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

Annually, the Tennessee Continuum of Care will continue to conduct point in time (PIT) counts of those who are homeless in Tennessee. The PIT counts allows participant agencies to assess the level of homelessness needs in the community, as well as provide referral services and resources to homeless persons.

The State of Tennessee also recognizes that in addition to PIT, street outreach to those experiencing homelessness is necessary in order to engage them and work towards housing stability. Tennessee will encourage ESG grant recipients to use best practices in street outreach which seek to meet basic needs and engage those experiencing homelessness in a respectful way.

Addressing the emergency and transitional housing needs of homeless persons

The state is placing a priority on shelter programs serving families and on transitional living shelters that provide an array of supportive services in addition to living arrangements for a period of at least six months. In addition to family shelters, the state is prioritizing emergency shelter for the elderly and persons with disabilities. Thus far, the state created a \$100,000 set-aside for persons with mental illness and are currently developing strategies for other prioritized subpopulations. Such shelters could exist in a family home system or be tied to an existing service center for the elderly that could make needed services more accessible.

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.

Tennessee's strategic plan goals contribute to helping homeless persons make the transition to permanent housing and independent living by providing funds for facilities operated by agencies that serve these populations and by expanding affordable housing options to these populations.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Tennessee's strategic plan goals contribute to helping homeless persons make the transition to permanent housing and independent living by providing funds for facilities operated by agencies that serve these populations and by expanding affordable housing options to these populations. The state administers funding to assist social service providers serving these populations.

SP-65 Lead based paint Hazards – 91.315(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The State of Tennessee addresses hazards of lead based paint in the state through the following programs/initiatives. In May 1999, by state legislation, the Tennessee Department of Environment and Conservation (TDEC) was given the necessary authority to have lead-based paint training in the state. The legislation also gave TDEC the authority to monitor lead abatement in the state to assure that contractors and owners of units comply with applicable laws. The division of solid waste management of TDEC received authorization from the Environmental Protection Agency (EPA) on January 17, 2001, to administer the program in the state. The state has established guidelines for training of lead-abatement contractors and their workers in the state.

Lead-based paint policies are also in effect for the CDBG and HOME programs in the state. Specifically, grantees must give participants notice of possible lead hazards within the unit when the house is pre-1978, informing them of possible lead dangers. For families with children under age seven, grantees must inspect units that might have lead contamination and provide the necessary abatement or encapsulation activities. Families must be given a federally approved pamphlet on lead poisoning prevention.

The Tennessee Department of Health, Childhood Lead Poisoning Prevention Program, provides lead poisoning information such as lead sources and prevention tips for parents and health care professional. The Prevention Programs requires TennCare, the state health system for uninsured persons, to test children enrolled in the program. All children, regardless of payer source, with elevated blood lead levels receive case management services. Children with a blood lead level that repeats elevated or is > 20 µg/dl may receive an environmental investigation per the physician's request. The department links with the Tennessee Department of Environment and Conservation's information on lead assessment and abatement programs.

How are the actions listed above integrated into housing policies and procedures?

See above.

SP-70 Anti-Poverty Strategy – 91.315(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Tennessee’s anti-poverty strategy examines how both the CDBG and the HOME programs address the needs of individuals in the state with incomes below 30 percent of the area median income (AMI). While both the HOME program and the CDBG program serve persons up to 80 percent of the AMI, it is important to note that both programs recognize the special circumstances faced by extremely low- or very low-income individuals and families.

CDBG – For several years, the CDBG program did not separate extremely low-, very low-, and low-income beneficiary data to show participants below 30 percent of the AMI. ECD is now collecting data on program participants below 30 percent of the AMI. Also, as a part of its scoring mechanism for housing rehabilitation, 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.

HOME – The HOME Program serves very low- and low-income households. 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. Additionally, the THDA Board of Directors has expressed intent that very low-income persons be served. In 2014, 80 percent of HOME beneficiaries were very low-income households.

The state’s anti-poverty strategy is addressed through non-housing initiatives within state government, such as Workforce Development/Investment which involves a consortium of agencies in the state working together to assist persons in poverty find employment. The Family Self Sufficiency Program and the Families First Program (Temporary Assistance for Needy Families/TANF program), help with transportation, as well as a number of other services to assist low-income families in finding and maintaining employment.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The State of Tennessee’s poverty reducing goals, programs, and policies are coordinated between government agencies and work to ensure gaps in services and funding are addressed, while maximizing the utilization of each funding source. The State understands that local and regional anti-poverty agencies are well-situated to respond to the specific needs of their individual communities. Therefore, Tennessee will continue to refer housing program participants to local community resources and programs, as participant needs are identified. Tennessee will also seek to provide funding to help these agencies support housing initiatives as a critical component of their unique mix of programs operating to advance economic self-sufficiency.

SP-80 Monitoring – 91.330

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

Each state department responsible for the administration and delivery of the four HUD funded programs has developed standards and procedures for monitoring the activities through the development of program guidelines and through ongoing monitoring of program recipients, such as regular monitoring visits and required progress reports. These activities insure that the ultimate recipients of program funds are carrying out the objectives of the program as described in the five-year Consolidated Plan and annual Action Plans.

Expected Resources

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

The following table summarizes the anticipated resources, broken down by program type, allocated by the State of Tennessee during the Consolidated Plan’s planning period (FY 2015-2019).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	24,701,167	600,000	0	25,301,167	85,000,000	TNECD receives CDBG funds for the non-entitlement areas of the state. These funds and any program income or recovered funds are used primarily for public facility projects across the state.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	8,984,790	100,000	750,000	9,834,790	40,000,000	THDA receives HOME funds for the cities, counties and profits outside of local participating jurisdictions. The funds and any program income or recovered funds are used to promote the production, preservation and rehabilitation of single family housing for low-income households.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	942,955	0	0	942,955	4,000,000	TDOH receives HOPWA funds for housing activities that benefit low-income persons living with HIV/AIDS and their families.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	2,948,182	0	0	2,948,182	11,000,000	THDA receives ESG funds to provide the services necessary to help homeless persons or those at risk of being homeless quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.
LIHTC	public - federal	Acquisition Multifamily rental new construction Multifamily rental rehab	150,000,000	0	0	150,000,000	600,000,000	The LIHTC program allocates federal tax credits to developers of low income rental housing. Allocations are made on the front end for 10 years. The dollars reflected above are the 10-year values of the allocations to be made during the ConPlan period.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Acquisition Economic Development Homeowner rehab Housing Public Improvements Other	9,000,000	0	0	9,000,000	42,000,000	Funding from 2008, 2010 and 2013 disasters were provided to TN, totaling \$137,234,407. TNECD plans to spend down all disaster funds that are currently allocated to the state during the period of the Con Plan. That is approximately \$13M in 13 CDBG-DR funds, \$30M in 2008-DR funds, and \$8M in 2010-DR funds. TNECD plans to submit an application for disaster recovery and resiliency funds during FY 2015. If those funds are awarded, they will be obligated and a portion of them will be expended during the period of the Con Plan. If any new disaster declarations result in an allocation, TNECD will attempt to obligate those funds as quickly as possible.
Other	public - federal	Other	450,000	0	0	450,000	1,800,000	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Rental Assistance	175,000,000	0	0	175,000,000	700,000,000	The Section 8 Contract Administration Division of THDA administers the Section 8 Contract Administration Program. THDA administers the Section 8 Housing Assistance Payments (HAP) Contracts and is responsible for approving and making the monthly payment to property owners throughout the state. At the end of calendar year 2014, the Division had 395 contracts, representing 34,828 families, and monthly HAPs averaging approximately \$13.2 million per month. During FY 2015-16, it is anticipated that the number of contracts, number of units and amount of HAPs per month to be stable.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Homebuyer assistance	400,000	0	0	400,000	1,600,000	THDA requires homebuyer education for one of our home loan programs and encourages it for everyone considering homeownership. The purpose of homebuyer education is not only to assist people with purchasing homes, but also to help them become successful homeowners. THDA provides approved local nonprofit organizations and UT Extension agents with materials to teach first-time homebuyer education classes and hosts certification training for homebuyer education providers.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership Short term or transitional housing facilities Transitional housing	7,500,000	0	0	7,500,000	30,000,000	The Housing Trust Fund (HTF) funds five programs to address unmet housing needs in Tennessee. The Competitive Grants program targets rental housing needs across the state for low and very low income residents. Other programs address rural housing needs, housing modifications for persons with disabilities, home repair for the elderly and new home construction and purchase for low income Tennesseans.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Other	4,000,000	0	0	4,000,000	16,000,000	Financial institutions may obtain a credit against the franchise excise tax liability when qualified loans, investments, grants, or contributions are extended to eligible non-profit organizations, development districts, public housing authorities, or THDA for activities that create or preserve affordable housing, help low-income Tennesseans obtain affordable housing, or activities that help build the capacity of eligible non-profit organizations who provide housing opportunities for low income Tennesseans.

Table 58 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

HOME Investment Partnership Program

For HOME, THDA will continue to provide the required federal match. Although no local match is required from applicants, THDA will count

toward its matching requirement any nonfederal project funds that qualify as match under the HOME rule. In the scoring matrix, any project that has leveraged funds will receive additional points.

Emergency Solutions Grant (ESG)

The ESG program requires that grantees provide a dollar for dollar match for the ESG funds. Each grantee must provide a certification of matching funds. All grantees must supplement their ESG funds with equal amounts of funds or in-kind support from non-ESG sources. Certain other federal grants contain language that may prohibit their being used as a match. Matching funds or in-kind support must be provided after the date of the grant award to the recipient and within the period of the ESG contract with THDA. The recipient may not include funds used to match any previous ESG grant.

THDA will allocate \$100,000 of ESG funding that does not require matching funds to the Tennessee Department of Mental Health and Developmental Disabilities (TDMHDD).

Housing Opportunities for Persons with AIDS/HIV (HOPWA)

HOPWA does not require a match for their grants.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The TN CDBG program 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.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Creation and preservation of affordable housing	2015	2019	Affordable Housing	Non-Entitlement Statewide Grant Allocation Priority	Limited housing opportunities Infrastructure, disinvestment, disaster recovery Fair housing	CDBG: \$1,500,000 HOME: \$9,831,790 LIHTC: \$15,000,000 Community Investment Tax Credits: \$4,100,000 Homebuyer Education: \$400,000 Housing Choice Vouchers: \$31,000,000 Section 8 Project Based Contract Administration: \$144,000,000 Tennessee Housing Trust Fund: \$7,500,000	Rental units constructed: 20 Household Housing Unit Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 400 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Preserve homeless facilities & supportive services	2015	2019	Homeless	Non-Entitlement Statewide Grant Allocation Priority	Limited housing opportunities	ESG: \$2,947,182 Tennessee Housing Trust Fund: \$750,000	Public service activities for Low/Moderate Income Housing Benefit: 1202 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 1160 Households Assisted Homeless Person Overnight Shelter: 15406 Persons Assisted Homelessness Prevention: 4230 Persons Assisted
3	Preserve housing for persons with AIDS/HIV	2015	2019	Affordable Housing Non-Homeless Special Needs	Non-Entitlement Statewide Grant Allocation Priority	Limited housing opportunities Limited non-housing supportive services Fair housing	HOPWA: \$942,955	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 900 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 350 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Physical infrastructure development	2015	2019	Non-Housing Community Development	Non-Entitlement Statewide Grant Allocation Priority	Infrastructure, disinvestment, disaster recovery Fair housing	CDBG: \$20,060,167 CDBG-DR: \$5,000,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 188009 Households Assisted
5	Revitalize disinvested areas & improve livability	2015	2019	Non-Housing Community Development	Non-Entitlement Statewide Grant Allocation Priority	Infrastructure, disinvestment, disaster recovery	CDBG: \$2,500,000 CDBG-DR: \$8,000,000	Other: 25 Other
6	TA, Job/Business Development, Administration	2015	2019	Non-Housing Community Development	Non-Entitlement Statewide Grant Allocation Priority	Infrastructure, disinvestment, disaster recovery Limited non-housing supportive services	CDBG: \$737,000	Other: 15 Other
7	Target economic distress	2015	2019	Non-Housing Community Development	Non-Entitlement Statewide Grant Allocation Priority	Infrastructure, disinvestment, disaster recovery	CDBG: \$500,000	Businesses assisted: 20 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Fair housing	2015	2019	Affordable Housing Public Housing Homeless	Non-Entitlement Statewide Grant Allocation Priority	Limited housing opportunities Fair housing	CDBG: \$4,000 HOME: \$3,000 ESG: \$1,000 Homebuyer Education: \$400,000	Other: 1500 Other

Table 59 – Goals Summary

Goal Descriptions

1	Goal Name	Creation and preservation of affordable housing
	Goal Description	Create and maintain affordable rental and homeownership stock with the construction of new affordable housing, rehabilitate existing affordable housing, provide down payment assistance and provide tenant-based rental assistance to eligible populations.
2	Goal Name	Preserve homeless facilities & supportive services
	Goal Description	Preseve homeless facilities to ensure they can continue to meet the needs of Tennessee's homeless population and provide resources to support those who are homeless or at risk of homelessness.
3	Goal Name	Preserve housing for persons with AIDS/HIV
	Goal Description	Provide resources to preserve affordable housing options for those persons with HIV/AIDS.

4	Goal Name	Physical infrastructure development
	Goal Description	Provide resources to cities and communities to update and repair water and sewer systems. Also, create the base of infrastructure that will provide for a high quality of life for individuals, productive capacity for communities, and that will support economic development.
5	Goal Name	Revitalize disinvested areas & improve livability
	Goal Description	Provide communities with resources to revitalize public and community infrastructure and assets to improve the livability of communities.
6	Goal Name	TA, Job/Business Development, Administration
	Goal Description	Provide resources to cities and communities to support job creation, job training, and other job related opportunities.
7	Goal Name	Target economic distress
	Goal Description	Deliver community development programs in a manner that provides maximum assistance not only to economically disadvantaged individuals, but also to economically disadvantaged or low- to moderate-income areas of the state.
8	Goal Name	Fair housing
	Goal Description	Affirmatively furthering fair housing by providing training and technical assistance to communities, organizations, realtors, lenders and other stakeholders. Also provide fair housing counseling, outreach, and education to households, organizations, realtors, lenders and other stakeholders.

AP-25 Allocation Priorities – 91.320(d)

Introduction:

Tennessee will address the strategic housing and community needs as articulated in the Consolidated Plan through the four Consolidated Planning grants and other resources that the state and HUD provide to address this need.

Funding Allocation Priorities

	Creation and preservation of affordable housing (%)	Preserve homeless facilities & supportive services (%)	Preserve housing for persons with AIDS/HIV (%)	Physical infrastructure development (%)	Revitalize disinvested areas & improve livability (%)	TA, Job/Business Development, Administration (%)	Target economic distress (%)	Fair housing (%)	Total (%)
CDBG	6	0	0	79	9	3	2	1	100
HOME	99	0	0	0	0	0	0	1	100
HOPWA	0	0	100	0	0	0	0	0	100
ESG	0	99	0	0	0	0	0	1	100
LIHTC	100	0	0	0	0	0	0	0	100
Other CDBG-DR	0	0	0	38	62	0	0	0	100
Other Community Investment Tax Credits	100	0	0	0	0	0	0	0	100
Other Homebuyer Education	50	0	0	0	0	0	0	50	100
Other Housing Choice Vouchers	100	0	0	0	0	0	0	0	100
Other Leveraged Funds Ryan White	0	0	100	0	0	0	0	0	100

Other Section 8 Project Based Contract Administration	100	0	0	0	0	0	0	0	100
Other Tennessee Housing Trust Fund	91	9	0	0	0	0	0	0	100

Table 60 – Funding Allocation Priorities

Reason for Allocation Priorities

Affordable housing and community development are the central needs addressed by the Consolidated Plan. The Allocation Priorities reflect the deep need for affordable housing in Tennessee both with the HUD resources provided the state and other state resources dedicated to improving affordability and quality in housing for low and moderate income Tennesseans.

As described in the Needs Assessment, Market Analysis, and Housing & Community Needs Survey responses, there is a continuing need for additional affordable housing opportunities across the state.

The majority of Tennessee’s housing stock, 36 percent owner-occupied and 42 percent renter-occupied, was built between 1950 and 1979. Furthermore, 11.2 percent of the total units were built prior to 1950. Based on the age of most of the housing stock alone, there is a need for rehabilitation of both rental and ownership units. Further, feedback from stakeholders collected in the Housing & Community Needs Survey states a general need for owner- and rental-occupied rehabilitation. According to the Housing Affordability table in section MA-15, there were 187,325 renter households with less than 30 percent of AMI in Tennessee from 2007-2011. During the same time period, there were 70,610 rental units affordable to households in this income level (this does not include public housing, HVC, or other subsidized housing). In addition to the general needs for affordable housing, there is a high need for the development, rehabilitation, and provision of associated housing services and facilities for homeless and non-homeless special populations, especially persons with disabilities and rural homeless. As noted in the Needs Assessment of the Consolidated Plan, there are needs for accessible units, homeless facilities, and housing assistance to adequately serve these populations.

Additionally, based on stakeholder and citizen feedback, there is a general need for infrastructure, community facilities, and economic development activities through business assistance and development programs and downtown revitalizations. Many communities in Tennessee

have delayed improvements and maintenance to infrastructure and community facilities, heightening the need for these activities. Many communities in Tennessee are still recovering from the economic recession and recent natural disasters, resulting in a need for continued economic development and revitalization activities. **Disaster Recovery Needs:** TNECD will use CDBG-DR and CDBG-NDR funds to help communities recover from disasters in their community especially related to infrastructure, housing and economic development needs, plan for future disasters and develop their resiliency to possible future disasters.

How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?

Each of the four Consolidated Planning Programs has their own method of distribution. Each method is intended to ensure that all non-entitlement areas can compete for these funds. Program specific need-based preferences can be found in these methods of distribution.

One recent programmatic decision warrants additional mention. Last year, THDA amended its HOME Program Description to restrict eligible activities to homeowner rehabilitation and homebuyer downpayment assistance in its Urban/Rural allocations and the development of units for homeownership by Community Housing Development Organizations (CHDOs) in its CHDO set-aside. All rental development previously eligible under the state's HOME Program will be moved THDA's Housing Trust Fund Competitive Grants. There is a deep need in all of these types of housing efforts and the provision of state funds in the rental housing sector is a reflection of our commitment to address each of these needs.

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

Each of the four Consolidated Planning Programs has their own method of distribution. Each method is intended to ensure that all non-entitlement areas can compete for these funds. Program specific need-based preferences can be found in these methods of distribution.

Distribution Methods

Table 61 - Distribution Methods by State Program

1	State Program Name:	CDBG - Economic Development
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	<p>Projects funded in the Economic Development category include activities where a majority of funds are used to promote the creation or retention of jobs and enhance income through industrial locations and expansions where the funds are used as loans and also to provide needed infrastructure to industries where funds are used as grants. This program has not been widely used in recent years and loan repayment funds are used to fund regular round or urgent need CDBG projects if not needed for new loans. Each year TNECD will assess the amount of funds in the loan repayment account to determine if a portion of those funds should be used for regular round projects, urgent need projects, a microenterprise program, or other economic development projects.</p> <p>Projects in the economic development category include loans and grants to microbusinesses to assist them in creating new jobs. A pilot project with six grantees continued and will be assessed and possibly expanded during this program year.</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>The only purpose of the CDBG economic development program is to generate employment opportunities for Low-Moderate Income persons. Each application must contain a commitment by a private business that it will locate or expand as a result of the CDBG assistance and that at least 51 percent of the jobs to be created or retained will be taken by LMI persons.</p> <p>Applications are reviewed on a first-come, first-served basis and need not be submitted on any particular date. <i>Applications submitted must be complete.</i> Incomplete applications will be returned to the applicant community with a copy of the transmittal letter to the company and the application preparer. Once the complete application is received, it will be reviewed as a new application and will not assume its former position in the order of review.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Additional information regarding the selection criteria can be found at: http://tn.gov/ecd/CDBG/</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>NA</p>

	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	NA
	Describe how resources will be allocated among funding categories.	
	Describe threshold factors and grant size limits.	
	What are the outcome measures expected as a result of the method of distribution?	The outcome measure is that the State of Tennessee effectively promotes the creation or retention of jobs and enhance income through industrial locations and expansions where the funds are used as loans and also to provide needed infrastructure to industries where funds are used as grants.
2	State Program Name:	CDBG - Regular Round
	Funding Sources:	CDBG

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The regular round funds projects in five different program categories: Economic Development, Water/Sewer, Housing Rehabilitation, Community Livability and Commercial Façade Improvements. All Urgent Need/Imminent Threat projects must also fall into one of the program categories.</p> <p>1 Water/Sewer - project funds will be targeted at improving and extending water and sewer lines and systems, expanding water and wastewater treatment plant capacities, improving water and wastewater treatment processes, addressing environmental needs and addressing conditions detrimental to health, safety, or public welfare.</p> <p>2 Housing Rehabilitation - funds are targeted in communities with areas of substandard or dilapidated housing and community facilities in LMI neighborhoods.</p> <p>3 Community Livability - projects are activities designed to provide other community development services to meet health and safety needs of the communities, particularly to benefit LMI persons. These projects can include purchasing fire trucks or ambulances, repaving roads, assisting with the building of community centers, treatment centers or other public service buildings not for the general use of government.</p> <p>4 - Commercial Façade Improvements</p>
<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>The points for each criteria (community need, project need, etc.) will be totaled and the individual projects will be ranked from highest to lowest based on the total number of points earned. Projects in one category will not compete against projects in another category (i.e. community livability projects will not compete with those in the housing category). Projects will be approved in each category based on the total number of points earned, subject to the amount of money allocated to that category.</p> <p>Points for projects in the annual competition in various categories will be rated by staff evaluation with maximum points as shown below:</p>

<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Definitions of the above terms and additional information regarding the selection criteria can be found at: http://tn.gov/ecd/CDBG/</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>NA</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>NA</p>
<p>Describe how resources will be allocated among funding categories.</p>	

	Describe threshold factors and grant size limits.	
	What are the outcome measures expected as a result of the method of distribution?	The outcome measure expected is that the State of Tennessee better supports Economic Development, Water/Sewer, Housing Rehabilitation, Community Livability and Commercial Façade Improvements in communities of need.
3	State Program Name:	ESG - Set Asides
	Funding Sources:	ESG
	Describe the state program addressed by the Method of Distribution.	<p>The ESG Program is designed to identify sheltered and unsheltered homeless persons, as well as those at risk of homelessness, and provide the services necessary to help those persons to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness. THDA will spend up to 7.5% of its ESG allocation for administrative and planning expenses. THDA will share the amount available for administration with the small city entitlement communities that do not receive their own ESG allocation from HUD. Non-profit agencies are not eligible to receive funds for administration.</p> <p>There are three ESG Set Asides: 1) <u>THDA Targeted Set-Aside</u>. THDA will allocate the \$100,000 of ESG funding that does not require matching funds to the Tennessee Department of Mental Health and Substance Abuse Services (TDMHSAS). TDMHSAS provide homeless assistance and prevention activities through its network of housing agencies providing services to clients being discharged from medical and mental health facilities; 2) <u>Small Cities Set-Aside</u>. THDA will allocate 52% of the remaining ESG funds on a formula basis to the eleven CDBG entitlement cities that do not receive ESG grants, but are expected to address homelessness through the “Continuum of Care” described in their Consolidated Plans. These cities are: Bristol, Clarksville, Cleveland, Franklin, Hendersonville, Jackson, Johnson City, Kingsport, Morristown, Murfreesboro and Oak Ridge; 3) <u>Knoxville Set Aside</u> - THDA will allocate \$130,308 to the City of Knoxville which has lost its direct ESG allocation from HUD.</p> <p>Note: Morristown opted not to award funding to its subrecipient agencies for street outreach, rapid re-housing or prevention and is returning \$29,082 of its allocation.</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Agencies applying for 2015 ESG funding must include in their application documentation that is supported by data showing:1) need for the program; 2) evidence of homelessness or at-risk of homelessness population within the community; 3) a plan that summarizes how funds will be used to address the unmet needs of their community; and 4) evidence that the applicant has collaborated with the local Continuum of Care (CoC) and that activities selected will help the CoC to meet its goals to address and end homelessness.</p> <p>For complete criteria, please consult the ESG Program Description and Policies and Procedures Manual at http://thda.org/business-partners/esg</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>NA</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>Non-profits compete in the competitive round of ESG funds (see below). However, local government recipients may distribute all or a part of their ESG funds to eligible, private 501(c)(3) non-profit organizations for allowable ESG activities. Once a year, THDA hosts grantee workshops three locations in state, website, notify CoC lead agencies to distribute that include community and faith based organization.</p>

<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>NA</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>The funding categories within ESG are: Street Outreach; Emergency Shelter; Prevention and Rapid Re-housing.</p> <p>Expenditure limits of combined Street Outreach and Emergency Shelters cannot exceed 60% of the maximum grant of \$100,000.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>Threshold criteria includes: submission of a complete application; proposal of an eligible activity; proposal of a project that in the opinion of THDA is physically, financially and administratively feasible; proposal of a project that meets the requirements of 24 CFR Part 576 and 91, as amended.</p> <p>An applicant must apply for at least \$35,000 and may apply for a maximum of \$100,000 in ESG funding.</p>

	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The Tennessee ESG Policies and Procedures Manual instructs grantees to adopt performance standards consistent with HUD and THDA program requirements. Examples of outcome measures expected are: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.</p> <p>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.</p>
4	<p>State Program Name:</p>	<p>ESG Competitive Grants</p>
	<p>Funding Sources:</p>	<p>ESG</p>
	<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The ESG Program is designed to identify sheltered and unsheltered homeless persons, as well as those at risk of homelessness, and provide the services necessary to help those persons to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.</p> <p>48% of the ESG funds available (after 7.5% admin; the TDMHSAS grant; and the Small Cities and Knoxville set asides) will be allocated to eligible applicants in a competitive grant application process.</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>ESG applicants are scored on the following sets of criteria, and given scoring points accordingly: PROGRAM DESIGN (up to 25 points); APPLICANT CAPACITY (up to 30 points); FISCAL INFORMATION (up to 30 points); CRITICAL NEED (up to 10 points); DOMESTIC VIOLENCE SHELTERS (up to 5 points).</p> <p>For complete criteria, please consult the ESG Program Description and Policies and Procedures Manual at http://thda.org/business-partners/esg</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>NA</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>Non-profits compete in the competitive round of ESG funds. Additionally, local government recipients may distribute all or a part of their ESG funds to eligible, private 501(c)(3) non-profit organizations for allowable ESG activities. Once a year, THDA hosts grantee workshops three locations in state, website, notify CoC lead agencies to distribute that include community and faith based organization. Non-profit organizations are eligible to receive funds only if such funding is approved by the local government jurisdiction where programs are based.</p> <p>Non-profits must be an eligible non-profit agency as defined in the ESG Program Description.</p>

<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>NA</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>The funding categories within ESG are: Street Outreach; Emergency Shelter; Prevention and Rapid Re-housing.</p> <p>Expenditure limits of combined Street Outreach and Emergency Shelters cannot exceed 60% of the maximum grant of \$100,000.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>Threshold criteria includes: submission of a complete application; proposal of an eligible activity; proposal of a project that in the opinion of THDA is physically, financially and administratively feasible; proposal of a project that meets the requirements of 24 CFR Part 576 and 91, as amended.</p> <p>An applicant must apply for at least \$35,000 and may apply for a maximum of \$100,000 in ESG funding.</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The Tennessee ESG Policies and Procedures Manual instructs grantees to adopt performance standards consistent with HUD and THDA program requirements. Examples of outcome measures expected are: 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.</p>
<p>State Program Name:</p>	<p>HOME - CHDO Round</p>

5	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	<p>Activities under the HOME Program must address the housing needs of low-income households. Eligible activities include: <i>Housing Rehabilitation</i> - the use of HOME funds will be limited to the rehabilitation of existing housing units. A maximum of \$40,000 per house for rehabilitation costs (excluding building inspections, LBP inspections, energy related inspections, administration) will be allowed; <i>Homeownership programs</i> - are restricted to a soft second mortgage necessary to qualify the household for permanent financing; <i>CHDO Operating Expenses, Developer's Fees and CHDO Proceeds</i>; and <i>Project Soft Costs</i> - in planning their programs, applicants may include the costs for inspections and work write-ups as a project-related soft cost. There is a limit to these costs of 7% of the hard costs of the rehabilitation or construction, not to exceed \$2,100 or be less than \$500.</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<ol style="list-style-type: none"> 1. CAPABILITY Up to 50 points: The proposed project demonstrates exceptional planning and readiness and the organization demonstrates sufficient capacity beyond threshold. 2. NEED Up to 50 points: THDA has calculated need factors using housing statistics for counties. Factors are based on percentages rather than absolute numbers. For homeowner projects, the need factors used are percentage of owner households that are low income; the percentage of low income owner households with cost burden or other problems; and the percent of affordable owner units built before 1960. For multi-county projects, the need score is calculated proportionately according to the number of units proposed for each county. 3. NOT PROPORTIONALLY SERVED Up to 50 points: THDA shall award up to 50 additional points to applications submitted from areas where the amount of THDA and HOME funding is below the state average. The formula for awarding these points is based on the percentage of 1992-2013 HOME dollars awarded in each county. For multi-county projects, this score is calculated proportionately according to the number of units in each county. 4. DISASTER AREAS 10 points: THDA shall award 10 additional points to applications for projects located in counties that have been declared a presidential disaster area under the Robert T. Stafford Disaster Relief and Emergency Assistance Act in the year prior to the application due date. 5. LEVERAGE Up to 10 points: THDA shall award up to 10 additional points to applications that include the use of funds from other sources. THDA will award point in this category based on the actual percentage of other funds in the project. Leveraged funds counted in one program year do not qualify again as leverage in subsequent years. In order to receive point, there must be written documentation for the leveraged funds in the application.
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<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>NA</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>NA</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>NA</p>

<p>Describe how resources will be allocated among funding categories.</p>	<p>CHDO Set-aside. Fifteen percent (15%) of the total allocation will be reserved for eligible applications from CHDOs, including CHDOs located in Local PJs. The THDA HOME funding to successful CHDO applicants in the Local PJs will be reduced by the amount of funding the CHDO receives from the Local PJs to keep within the \$500,000 maximum grant. Funds not committed to CHDOs within 24 months of July 31, 2014 will be recaptured by HUD. If in the opinion of THDA, the applications submitted do not represent CHDOs with viable proposals or with the organizational potential to comply with all HOME affordability requirements, THDA may choose not to award all of the FY 2014 CHDO funds in the current application round.</p> <p>THDA is also sponsoring a second round for CHDO's only. Using unallocated CHDO funds from the general round, and returned 2013 HOME funds, a total of \$750,000 will be available in this second round with a maximum of \$375,000 HOME grant.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>An applicant must apply for at least \$100,000 and may apply for a maximum HOME grant of \$500,000. There is a \$750,000 limit on the amount of HOME funds that can be awarded in any one county. The THDA HOME funding to successful CHDO applicants in the Local PJs will be reduced by the amount of funding the CHDO receives from the Local PJs to keep within the \$500,000 maximum grant.</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The expected outcome measure is that the activities under the HOME Program effectively address the housing needs of low-income households.</p>
<p>6 State Program Name:</p>	<p>HOME Program</p>
<p>Funding Sources:</p>	<p>HOME</p>
<p>Describe the state program addressed by the Method of Distribution.</p>	<p>Activities under the HOME Program must address the housing needs of low-income households. Eligible activities include: <i>Housing Rehabilitation</i> - the use of HOME funds will be limited to the rehabilitation of existing housing units. A maximum of \$40,000 per house for rehabilitation costs (excluding building inspections, LBP inspections, energy related inspections, administration) will be allowed. <i>Homeownership programs</i> - are restricted to a soft second mortgage necessary to qualify the household for permanent financing.</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<ol style="list-style-type: none"> 1. PROGRAM DESIGN Up to 35 points: The proposed program demonstrates exceptional planning, readiness and administrative capability. All necessary components to accomplish the project have been identified in the application. 2. NEED Up to 50 points: THDA has calculated need factors using housing statistics for counties. Factors are based on percentages rather than absolute numbers. For homeowner projects, the need factors used are the percentage of owner households that are low income; the percentage of owner households with cost burden; the percentage of affordable owner units built before 1960; the percentage of homes lacking complete kitchen facilities; the percentage of homes lacking complete plumbing facilities; and the percentage of food stamp recipient households in the county. For multi-county projects, the need score is calculated proportionately according to the number of units proposed for each county. 3. 3. NOT PROPORTIONALLY SERVED Up to 50 points: THDA shall award up to 50 additional points to applications submitted from areas where the amount of prior THDA and HOME funding is below the state average. The formula for awarding these points is based on the percentage of 1992 - 2013 HOME dollars awarded in each county. 4. 4. DISASTER AREAS : 10 points THDA shall award 10 additional points to applications for projects located in counties that have been declared a presidential disaster area under the Robert T. Stafford Disaster Relief and Emergency Assistance Act in the year prior to the application due date. 5. LEVERAGE Up to 10 points: THDA shall award up to 10 additional points to applications that include the use of funds from other sources. THDA will award points in this category based on the actual percentage of other funds in the project. Leveraged funds counted in one program year do not qualify again as leverage in subsequent years. In order to receive points, there must be written documentation of the leveraged funds in the application. 6. ENERGY CONSERVATION Up to 5 points: THDA shall award up to 5 additional points to applications for rehabilitation that include an independent energy audit and, to the
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		extent feasible, incorporate the recommendations of the audit report in the rehabilitation work write-up.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	NA	
Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	NA	
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	NA	

<p>Describe how resources will be allocated among funding categories.</p>	<p>HOME funds committed to the State of Tennessee, through THDA, will be allocated as provided in the State of Tennessee's Consolidated Plan, as amended. THDA will spend up to ten percent (10%) of its HOME allocation for administrative and planning expenses. THDA will use four percent (4%) of these funds for its own administrative expenses. The remaining six percent (6%) is available to pay the administrative costs of local governments and non-profit grant recipients. THDA will also set-aside up to 5% of its HOME allocation for CHDO operating expenses. Any funding remaining in the set-aside for CHDO operating expenses after all eligible CHDOs have been funded will be transferred to the Urban/Rural allocation. The balance of THDA's FY 2014 HOME allocation, not including the 10% for administration CHDO set-aside and the 5% for CHDO operating expenses, will be divided as follows:</p> <p>Urban/Rural Allocation. Seventy percent (70%) of the 2014 HOME funds will be allocated for eligible projects in Urban and Rural areas of the State. The urban areas include the following counties: Anderson, Blount, Bradley, Carter, Coffee, Dyer, Gibson, Hamilton, Hamblen, Haywood, Loudon, Madison, Maury, Montgomery, Putnam, Roane, Rutherford, Sumner, Unicoi, Williamson and Wilson. All other counties are considered Rural. The urban allocation is 44% of the remaining 70 % of the funding, and the rural allocation is 56%. The percentages are based on the low-income population in the designated urban and rural counties. However, the urban areas do not include the low income populations of the local participating jurisdictions of Chattanooga, Clarksville, Jackson, Knox County, Memphis, Metropolitan Nashville-Davidson County, Shelby County, Sullivan County and Washington County, excluding the Town of Jonesborough. There will be an urban and a rural matrix and the applicants will be scored, ranked and funded until the funds are used. There will be a \$750,000 maximum grant per county. Grants to successful applicants in the same county will be reduced proportionately should there be multiple successful applicants from the same county with a minimum grant of \$250,000, however, the THDA Board of Directors may award less than \$250,000 should there be more than three successful applicants from the same county.</p>
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	Describe threshold factors and grant size limits.	An applicant must apply for at least \$100,000 and may apply for a maximum HOME grant of \$500,000. There is a \$750,000 limit on the amount of HOME funds that can be awarded in any one county.
	What are the outcome measures expected as a result of the method of distribution?	The outcome measure is that the activities under the HOME Program effectively address the housing needs of low-income households.
7	State Program Name:	HOPWA
	Funding Sources:	HOPWA

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The State is divided into seven (7) HOPWA regions (East Tennessee, North East Tennessee, Upper Cumberland, Mid Cumberland, Mid Cumberland, South Central Tennessee, West Tennessee and South East Tennessee). The State has entered into a grant agreement with seven (7) aforementioned regions for the period of July 1, 2015-June 30, 2016. The formula for regional distribution of funds will be determined by the ratio of HIV/AIDS cases reported in each region to the total number of cases reported statewide.</p> <p>FY 2016</p> <p>East Tennessee- East TN Human Resource Agency-Positively Living \$253,800.00</p> <p>North East Tennessee- Frontier Health – HOPE of Tennessee \$87,800</p> <p>Upper Cumberland- Upper Cumberland Human Resource Agency \$55,600</p> <p>Mid Cumberland- Nashville CARES \$ \$41,100</p> <p>South Central Tennessee- Columbia CARES \$73,700</p> <p>West Tennessee- \$129,700</p> <p>South East Tennessee- Chattanooga CARES \$201,400</p>
<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Pursuant to HOPWA regulations, changes in eligible jurisdictions for HOPWA may occur if a metropolitan area reaches a population of more than 500,000 and has at least 1,500 cumulative AIDS cases. EMSAs annually receive HOPWA funds directly from HUD annually. At the inception of State HOPWA, it was determined that State HOPWA would serve non-EMSAs only. This decision remains in effect.</p>

<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>NA</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>NA</p>

<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>The method of selecting sponsors is through soliciting grant proposals to include grass roots faith-based and other community-based organizations. The purpose of this Request for Grant Proposal (RFGP) is to define the State’s minimum requirements, solicit grant proposals and gain adequate information from which the State can evaluate the services potential project sponsors propose to provide. The RFGP process for HOPWA is based on a five-year cycle, which was last issued in 2012. The contracts for these agencies are renewed annually for up to five years. However, the States reserves the right to terminate a contract should there be substandard performance by a project sponsor. In the event a contract is terminated the State will solicit new agency proposals. The Department of Health will contract with established not-for-profit agencies that continually show both the capability to plan for , as well as the ability to provide direct intervention and housing assistance to eligible clients and their families. Proposals are evaluated on criteria such as technical services, organization, experience, and budget to name a few. Funds were awarded to sponsors who submitted proposals that best met, or exceeded the required criteria and provided a detailed budget, which best met he needs of HOPWA clients.</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>To address urgent needs of People living with AIDS/HIV and to assist in meeting the State’s goal, project sponsors may select from the following eligible HOPWA activities.</p> <ul style="list-style-type: none"> • STRMU- Short term rent, mortgage and utility assistance • TBRA- Tenant based rental assistance • Housing information Services • Supportive Services • Case Management- Housing Information Services <p><i>Note: Project sponsor may also use funds for allocation of indirect cost of no more than 7% for grant administration. Also, the Tennessee Department of Health will not exceeded the 3% administrative cap for the Tennessee HOPWA program.</i></p>

<p>Describe threshold factors and grant size limits.</p>	<p>Project sponsors may also use funds for allocation of indirect cost of no more than 7% for grant administration. Also, the Tennessee Department of Health will not exceed the 3% administrative cap for the HOPWA program.</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The State envisions the use of STRMU services to enhance the availability and sustainability by way of prevention of homelessness. The 7 project sponsors across the State will implement supportive services of various types to prevent homelessness. Our goal include meeting more with Project sponsors by leading the development of resources needed to advance services adequately and timely to prevent homelessness. This will be accomplished through monthly conference calls and training and through bi-annual statewide meetings to discuss challenges, barriers, outcomes and new ideas to improving care. For additional information to HOPWA goals see AP-70 HOPWA Goals-90.320(k)(4) in the State's action plan.</p>

Discussion:

Additional information on each program can be found on the respective Department/Agency website:

CDBG: <http://tn.gov/ecd/CDBG/>

HOME: <http://thda.org/business-partners/home>

ESG: <http://thda.org/business-partners/esg>

HOPWA: <http://health.state.tn.us/STD/HOPWA.shtml>

AP-35 Projects – (Optional)

Introduction:

#	Project Name

Table 62 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

AP-38 Project Summary
Project Summary Information

AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

No

Available Grant Amounts

As a part of the annual public hearing held each fall, Section 108 was discussed. At this time, it does not appear that the CDBG funds will be used for Section 108 during this program year. TNECD will continue to explore this funding opportunity and update the Annual Action Plan as needed.

Acceptance process of applications

NA

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

No

State’s Process and Criteria for approving local government revitalization strategies

TNECD will explore this opportunity for consideration during the next funding cycle. It does not apply to funds from this year.

AP-50 Geographic Distribution – 91.320(f)

Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed

Funds are directed to the areas of the state with greatest need and/or areas that have had disproportionately fewer funds made available to them. HOME uses the Not Proportionally Served measure to advantage counties not receiving as many funds per capita than other counties. The HOME competition divides the resources between urban and rural counties so as to ensure a mixture of urbanicity served by the state's HOME program.

All applicants for the TN CDBG program are considered and scored in the same way. All applicants (other than those considered under the slums and blight and urgent need national objectives) must serve at least 51% LMI households. There is not a specific geographic distribution planned.

Geographic Distribution

Target Area	Percentage of Funds
Non-Entitlement Statewide Grant Allocation Priority	100

Table 63 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

CDBG: Is competitive for all city and county governments in Tennessee except for those CDBG entitlement cities which receive direct funding from HUD. Local governments excluded from the state-administered CDBG program include: the cities of Bristol, Chattanooga, Clarksville, Cleveland, Franklin, Hendersonville, Jackson, Johnson City, Kingsport, Knoxville, Memphis, Morristown, Murfreesboro, Oak Ridge, the Metropolitan Government of Nashville-Davidson County, and the counties of Knox and Shelby.

HOME: Is competitive within certain categories. HOME funds are made available for competition as follows: 15 percent to the CHDO set-aside, 10 percent to the Supportive Housing Development set-aside, and 65 percent allocated for urban and rural areas of the state, based upon the percentage of low-income households in the designated urban and rural counties, excluding local HOME Participating Jurisdictions (PJs). The urban allocation is 44 percent of the funds allocated to urban and rural areas and the rural allocation is 56 percent of the funds allocated to urban and rural areas. Local PJs are those local governments in Tennessee that receive HOME funds directly from HUD and include: Bristol, Johnson City, Bluff City, Kingsport, Sullivan County, Washington County, Chattanooga, Clarksville, Jackson, Knoxville, Memphis, Nashville-Davidson, Knox County and Shelby County. Urban and rural designations

are based on the percent of the county's population who live in areas designated as rural.

ESG: THDA will spend up to 7.5 percent of its ESG allocation for administrative and planning expenses. THDA will share the amount available for administration with the small city entitlement communities that do not receive their own ESG allocation from HUD. Non-profit agencies are not eligible to receive funds for administration. THDA plans to allocate the \$100,000 of ESG funding to the Tennessee Department of Mental Health and Substance Abuse Services (TDMHSAS). TDMHSAS will use the ESG funds for homeless assistance and prevention activities through its established network of housing agencies providing services to clients being discharged from medical and mental health facilities. In April 2014, HUD requested ESG sub-grantee designation for the City of Knoxville under the State of Tennessee ESG Program. THDA developed a set aside round of funding for Knoxville. THDA will plan to allocate 52 percent of the remaining ESG funds on a formula basis to the 11 CDBG entitlement cities that do not receive ESG grants, but are expected to address homelessness through the "Continuum of Care" described in their Consolidated Plans. These cities are: Bristol, Clarksville, Cleveland, Franklin, Hendersonville, Jackson, Johnson City, Kingsport, Morristown, Murfreesboro and Oak Ridge. The remaining 48 percent of the ESG funds are planned to be allocated to eligible applicants in a competitive grant application process.

HOPWA: Allocates funds by region in the state to seven Project Sponsors. Project Sponsor regions cover all of the counties in the state not covered by the HOPWA Eligible Metropolitan Statistical Area (EMSA) entitlements (Nashville EMSA and Memphis EMSA).

Discussion

Affordable Housing

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction:

The state supports multiple housing goals with the Consolidated Plan Programs. A summary of the one-year goals are presented below.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	900
Total	900

Table 64 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	1,560
The Production of New Units	39
Rehab of Existing Units	539
Acquisition of Existing Units	10
Total	2,148

Table 65 - One Year Goals for Affordable Housing by Support Type

Discussion:

A number of other affordable housing activities taken on by the state are not reflected in the numbers above. Much of the ESG assistance provided is not a dedicated unit, as is required to be reported above, but instead is support for a homeless household. In all, we expect to assist directly or indirectly around 15,000 homeless households.

AP-60 Public Housing - 24 CFR 91.320(j)

Introduction:

Actions planned during the next year to address the needs to public housing

Over the past year, THDA has engaged in research on the Rental Assistance Demonstration (RAD) program; held meetings with Public Housing Agencies (PHAs) on the RAD waiting list; conducted a survey of PHAs related to RAD and prepared information and presentations to the THDA Low Income Housing Tax Credit (LIHTC) committee of the THDA Board of Directors. The 2015 Qualified Allocation Plan (QAP) for the LIHTC program includes a PHA set-aside with preference (points) for applicants with a RAD project. A RAD presentation was given to the LIHTC committee at the March 2015 meeting, and THDA solicited comments from PHAs on the RAD process and local needs. The THDA Board is considering future action for the 2016 QAP to ensure the competitiveness of applicants with RAD projects.

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

THDA manages a Family Self Sufficiency (FSS) program for its Housing Choice Voucher (HCV) Program participants, which includes financial counseling and pre-purchase homeownership counseling for participants. THDA also offers a homeownership voucher option to participants of the FSS program. THDA is not able to offer these services to families participating in other PHA public housing or HCV programs.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Discussion:

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

The objectives of the ESG program are:

1. To help improve the quality of emergency shelters for the homeless;
2. To help meet the costs of operating and maintaining emergency shelters;
3. To provide essential services so that homeless individuals have access to the assistance they need to improve their situation;
4. To provide street outreach services to the homeless; and
5. To provide emergency intervention assistance and rapid re-housing services to prevent homelessness and to obtain permanent housing.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

Eligible street outreach activities among ESG grantees 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. Staff salaries related to carrying out street outreach are also eligible.

Eligible Program Participants: Unsheltered individuals and families who qualify as homeless under Category 1 of HUD's Definition of Homelessness

Allowable Activities:

1. *Engagement* – Activities to locate, identify, and build relationships with unsheltered homeless persons for the purpose of providing immediate support, intervention, and connections with homeless assistance programs and/or social services and housing programs. Eligible costs include: initial assessment of need and eligibility; providing crisis counseling; addressing urgent physical needs; and actively connecting and providing information and referral. Eligible costs also include the cell phone costs of outreach workers during the performance of these activities.
2. *Case Management* – Assessing housing and service needs, and coordinating the delivery of individualized services. Eligible costs include: using a Continuum of Care centralized or coordinated assessment system; initial evaluation including verifying and documenting eligibility; counseling; helping to obtain Federal, State and local benefits; providing information and referral to other providers; and developing an individualized housing/service plan.
3. *Emergency Health Services* – Outpatient treatment of urgent medical conditions by licensed medical professionals; and providing medication and follow-up services.

4. *Emergency Mental Health Services* – Outpatient treatment of urgent mental health conditions by licensed professionals; medication costs and follow up services.
5. *Transportation* – Travel by outreach workers or other service providers during the provision of eligible outreach activities; costs of transportation of clients to emergency shelters or other service providers; and costs of public transportation for clients.
6. *Services to Special Populations* – 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

Eligible emergency shelter activities among ESG grantees include: Rehabilitation of an existing shelter or conversion of a building for the purposes of providing emergency shelter, essential services and operational expenses.

Eligible Participants: Individuals and families who qualify as homeless under Categories 1 and 4 of HUD’s Definition of Homelessness.

Allowable Activities:

1. *Renovation, major rehabilitation or conversion* – Renovation means rehabilitation that involves costs of 75% or less of the value of the building before renovation. Major rehabilitation means rehabilitation that involves costs in excess of 75% of the value of the building before rehabilitation. Conversion means a change in the use of the building to an emergency shelter for the homeless, where the cost of conversion exceeds 75% of the value of the building after conversion.

All renovation, rehabilitation or conversion work proposed for buildings constructed prior to 1978 must comply with Lead-Based Paint Regulations at 24 CFR Part 35, Subpart J, as applicable.

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 be maintained as a shelter for homeless individuals and families for 3 years.

1. *Essential Services* - This includes services concerned with employment, health, drug abuse, education and staff salaries necessary to provide these services and may include, but are not limited to: 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 Staff salaries necessary to provide the above services. Operating expenses - Payment of eligible operation costs 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.

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

Eligible rapid-rehousing activities among ESG grantees include: Activities related to help a homeless individual or family to move into permanent housing.

Eligible Participants: Individuals and families who meet the definition of “homeless” who live in an emergency shelter or other place described in the definition provided by HUD.

Allowable Activities for Prevention and Rapid Re-Housing:

1. *Financial Assistance* – Rental application fee (excludes pet deposit); 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.

Short and Medium Term Rental Assistance Requirements and Restrictions

1. Compliance with FMR (Fair Market Rents) and Rent Reasonableness;
2. For purposes of calculating rent, the rent must equal the sum of the total rent, any fees required for rental (excluding late fees and pet deposits), and, if the tenant pays separately for utilities (excluding telephone) the monthly allowance for utilities as established by the public housing authority for the area in which the housing is located;
3. Compliance with minimum habitability standards;
4. Tenant based rental assistance means that participants select a housing unit in which to live and receive rental assistance. Project based rental assistance means that grantees identify permanent housing units that meet ESG requirements and enter into a rental assistance agreement with the owner to reserve the unit and subsidize it so that eligible program participants have access to the unit;
5. A standard and legal lease must be in place;
6. No rental assistance can be provided to a household receiving assistance from another public source for the same time period (with the exception of rental arrears); and

7. Participants must meet with a case manager at least monthly for the duration of the assistance (participants who are victims of domestic violence are exempt if meeting would increase the risk of danger to client).
8. The Grantee must develop an individualized plan to help the program participant remain in permanent housing after the ESG assistance ends.
9. *Housing Relocation and Stabilization Services* – Housing search and placement; assessment of housing barriers and needs; landlord mediation; legal services resolving landlord/tenant matters; assistance with submitting rental applications and leases; assessment of housing for habitability, lead-based paint and rent reasonableness; case management; HMIS data collection and submission; credit repair counseling; budget classes; and monitoring and re-evaluating program participants.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: 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); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Eligible prevention activities among ESG grantees include: Activities related to preventing persons from becoming homeless and to assist participants in regaining stability in their current or other permanent housing.

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

Allowable Activities for Prevention and Rapid Re-Housing:

1. *Financial Assistance* – Rental application fee (excludes pet deposit); 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.

Short and Medium Term Rental Assistance Requirements and Restrictions

1. Compliance with FMR (Fair Market Rents) and Rent Reasonableness;
2. For purposes of calculating rent, the rent must equal the sum of the total rent, any fees required for rental (excluding late fees and pet deposits), and, if the tenant pays separately for utilities (excluding telephone) the monthly allowance for utilities as established by the public housing authority for the area in which the housing is located;
3. Compliance with minimum habitability standards;

4. Tenant based rental assistance means that participants select a housing unit in which to live and receive rental assistance. Project based rental assistance means that grantees identify permanent housing units that meet ESG requirements and enter into a rental assistance agreement with the owner to reserve the unit and subsidize it so that eligible program participants have access to the unit;
5. A standard and legal lease must be in place;
6. No rental assistance can be provided to a household receiving assistance from another public source for the same time period (with the exception of rental arrears); and
7. Participants must meet with a case manager at least monthly for the duration of the assistance (participants who are victims of domestic violence are exempt if meeting would increase the risk of danger to client).
8. The Grantee must develop an individualized plan to help the program participant remain in permanent housing after the ESG assistance ends.
9. *Housing Relocation and Stabilization Services* – Housing search and placement; assessment of housing barriers and needs; landlord mediation; legal services resolving landlord/tenant matters; assistance with submitting rental applications and leases; assessment of housing for habitability, lead-based paint and rent reasonableness; case management; HMIS data collection and submission; credit repair counseling; budget classes; and monitoring and re-evaluating program participants.

Some populations with specialized needs have also been prioritized to ensure they are helped with their housing needs. The Tennessee Department of Mental Health and Substance Abuse Services (TDMHSAS) will use their ESG funds for homeless assistance and prevention activities through its established network of housing agencies providing services to clients being discharged from medical and mental health facilities.

Outside of the ESG funding priorities, THDA has a strategic priority to address the housing needs of youth transitioning out of foster care. The form this housing assistance will take is not yet final. Additionally, we have provided competitive grants to PHAs and other non-profit housing providers through our Housing Trust Fund to construct units for youth transitioning out of foster care.

Discussion

AP-70 HOPWA Goals – 91.320(k)(4)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	350
Tenant-based rental assistance	0
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	350

AP-75 Barriers to affordable housing – 91.320(i)

Introduction:

The Tennessee Consolidated Planning Partners are committed to affirmatively furthering fair housing. We continue to take steps to remove barriers to affordable housing that were identified in Tennessee's Analysis of Impediments to Fair Housing Choice.

Actions it planned 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

For FY15-16 THDA will complete the following actions in support of our annual action plan for affirmatively further fair housing. These activities reflect priority needs articulated in the state's Analysis of Impediments to Fair Housing Choice and other emergent issues that may impact affordable housing.

Sponsor, support and attend the following four fair housing conferences across the state:

Provide THDA fair housing education to all THDA employees through: Customized program training for program staff; fair housing overview training for other THDA staff; establish fair housing training as a component in annual refresher training.

Enhance sub-recipient, owner and managers training by adding fair housing, renters' rights and Title VI training to each THDA sponsored workshop during 2016.

Develop a page to be added to TNHousingSearch.org that identifies fair housing issues and renters' rights responsibilities along with contact information for questions on discrimination.

Sponsor, support and attend the Fair Housing and Disabilities training conducted by West Tennessee Legal Services and Tennessee Fair Housing Council - Summer 2015.

Sponsor, support and attend the workshops on Fair Housing Lending conducted by West Tennessee Legal Services - September 2015.

Support homebuyer education courses empower potential homebuyers to pursue successful homeownership and that contain fair housing components and enhance those efforts through the homebuyer education network for non-THDA homebuyers.

Sponsor, support and attend the East Tennessee Accessibility Symposium to educate persons with disabilities on fair housing issues and help them find accessible housing opportunities through

TNHousingSearch.

Work with the Memphis Center for Independent Living to establish an inventory of accessible housing that meets Shelby County building codes for persons with disabilities through TNHousingSearch.

Discussion:

In addition to the actions we plan to affirmatively further fair housing, we plan to continue participation in the discussion around the taxation of the Low Income Housing Tax Credits in affordable housing developments. As was mentioned in the Consolidated Plan, efforts to study the effect of this taxation on existing and future properties was completed by Tennessee Advisory Council on Intergovernmental Relations. THDA has worked with the General Assembly and other stakeholders to educate the public on the impact to affordability housing that a statewide implementation of this tax may have.

AP-85 Other Actions – 91.320(j)

Introduction:

Actions planned to address obstacles to meeting underserved needs

Tennessee is committed to tackling the needs identified in the Consolidated Plan. Needs that include affordable housing, community development and infrastructure, and housing and services for the homeless and those with special needs. Each program uses the information on need to inform their program actions. Funds are directed to the areas of the state with greatest need and/or areas that have had disproportionately fewer funds made available to them. HOME uses the Not Proportionally Served measure to advantage counties not receiving as many funds per capita than other counties. CBDG uses 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.

Actions planned to foster and maintain affordable housing

The State of Tennessee will continue to invests HOME and CBDG 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 affordable housing both permanent and short term 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. This has been an important part to both fostering and maintaining 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 tax credits are just some of the housing considerations being made to foster more housing that is affordable and in close proximity to resources and services. Further, THDA launched the Tennessee Housing Trust Fund which targets assistance to persons of very low income, those earning 50% or less of the area median income. Within the Housing Trust Fund, competitive grants support the chronically homeless, persons with mental retardation or mental illness, citizens with developmental disabilities, single mothers recovering from substance addiction or physical abuse, veterans with multiple needs and ex-offenders re-entering society. In 2006, the Housing Trust Fund was established with \$12 million of THDA funds, over a two-year period. Currently, the Housing Trust Fund is \$7.5 million per year. This allows for complimentary housing activities in addition to those funding with CBDG and HOME funds, providing or maintaining critical affordable housing throughout Tennessee.

THDA developed the Low-Income Housing Tax Credit Program Qualified Contract Guide to assist buyers

that are willing to purchase and maintain properties that are eligible to opt-out of the LIHTC program. THDA is developing a network of qualified purchasers and will market qualified LIHTC properties on their website to find the best sales contracts which will maintain the affordable housing inventory in Tennessee.

Actions planned to reduce lead-based paint hazards

The State of Tennessee addresses hazards of lead based paint in the state through the following programs/initiatives. In May 1999, by state legislation, the Tennessee Department of Environment and Conservation (TDEC) was given the necessary authority to have lead-based paint training in the state. The legislation also gave TDEC the authority to monitor lead abatement in the state to assure that contractors and owners of units comply with applicable laws. The division of solid waste management of TDEC received authorization from the Environmental Protection Agency (EPA) on January 17, 2001, to administer the program in the state. The state has established guidelines for training of lead-abatement contractors and their workers in the state.

Lead-based paint policies are also in effect for the CDBG and HOME programs in the state. Specifically, grantees must give participants notice of possible lead hazards within the unit when the house is pre-1978, informing them of possible lead dangers. For families with children under age seven, grantees must inspect units that might have lead contamination and provide the necessary abatement or encapsulation activities. Families must be given a federally approved pamphlet on lead poisoning prevention.

Housing assisted with ESG funds is subject to the Lead-Based Paint Poisoning Prevention Act and the Act's implementing regulations at 24 CFR Part 35, Subparts C through M for any building constructed prior to 1978. Grantees using ESG funds only for essential services and operating expenses must comply with Subpart K to eliminate as far as practical lead-based paint hazards in a residential property that receives federal assistance for acquisition, leasing, support services or operation activities. Grantees using ESG funds for renovation, major rehabilitation or conversion must comply with Subpart J to eliminate as far as practical lead-based paint hazards that receives federal assistance for rehabilitation. The Lead-Based Paint Regulations are available at www.hud.gov/lea.

The Tennessee Department of Health, Childhood Lead Poisoning Prevention Program, provides lead poisoning information such as lead sources and prevention tips for parents and health care professional. The Prevention Programs requires TennCare, the state health system for uninsured persons, to test children enrolled in the program. All children, regardless of payer source, with elevated blood lead levels receive case management services. Children with a blood lead level that repeats elevated or is > 20 µg/dl may receive an environmental investigation per the physician's request. The department links with the Tennessee Department of Environment and Conservation's information on lead assessment

and abatement programs.

Actions planned to reduce the number of poverty-level families

In all the work done by the Consolidated Partners to address housing and community development needs, low, very low and extremely low households are being served. Through the services provided through the four programs addressed in this plan and the other resources brought to bear on housing and community development needs across the state, the economic well-being of families is being addressed through safe, sound affordable housing and communities.

CDBG – For several years, the CDBG program did not separate extremely low-, very low-, and low-income beneficiary data to show participants below 30 percent of the AMI. ECD is now collecting data on program participants below 30 percent of the AMI. Also, as a part of its scoring mechanism for housing rehabilitation, 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.

HOME – The HOME Program serves very low- and low-income households. 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. Additionally, the THDA Board of Directors has expressed intent that very low-income persons be served. In 2014, 80 percent of HOME beneficiaries were very low-income households.

Additionally, the state coordinates resources so that services to households at or below 80% AMI are effectively administered. Continued coordination efforts include plans to further address the housing needs of youth transitioning from foster care and to support the housing needs for non-traditional students pursuing post-secondary education degrees.

Actions planned to develop institutional structure

Please see below.

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

To address this as well as the development of the institutional structure, it is important to recognize the grantees in the Consolidated Planning programs as well as the partnerships each of the state Consolidated Planning partners foster above and beyond these four programs. 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.

Additionally, THDA remains a strong supporter of the state and regional Affordable Housing Coalitions. We remain committed to providing staffing support to the Coalitions as they continue their transition to full independence from THDA. The Coalition is made up of 251 members. Of these 100 are non-profits, 48 are municipal entities (including PHA's), 35 represent financial institutions (including CDFI's), 11 are state or Federal government officials, and 57 are other (including developers, realtors, consultants, property managers, etc.).

THDA has a Lender/Realtor Advisory Board that assists us in ensuring that our programs are responsive to the needs of our consumers and our partners.

Our grantees are local governments, regional Development Districts and not-for-profits. Each of these partnerships adds strength to the overall institutional structure as well as the strong public-private partnerships that exist through out 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 fifteen (15) members. If more than fifteen (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 is eligible to 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.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.320(k)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	600,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	600,000

Other CDBG Requirements

1. The amount of urgent need activities	1,000,000
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	95.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.320(k)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is

as follows:

N/A

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

CHDOs must use HOME funds to develop units for homeownership, including new construction or acquisition and substantial rehabilitation of substandard single-family dwellings. HOME funds *are to be used as the primary method of financing* (without interest cost) *for the development of affordable single-family units*. The CHDO must be the owner-developer of the project. At the time of permanent financing the HOME funds are repaid to the CHDO as CHDO proceeds and are used to develop additional single-family units for homeownership. A CHDO must allow up to \$14,999 of HOME funds to remain with the unit as a soft second mortgage as necessary to qualify the household for permanent financing, but not less than \$1,000. THDA requires that a subsidy remain in the financing when the unit is sold so affordability is based on the less restrictive recapture provision of the HOME regulations. Any homeownership unit developed by a CHDO that cannot be sold to an eligible homeowner within nine months of project completion must be converted to rental housing and rented to an income eligible tenant.

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

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

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

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired

with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

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

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

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

maintenance or cosmetic improvements. The pro rata amount to be recaptured shall be calculated in accordance with the HOME Program Regulations at 24 CFR 92.254(a)(5)(ii)(A)(3).

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

N/A

Emergency Solutions Grant (ESG) Reference 91.320(k)(3)

1. Include written standards for providing ESG assistance (may include as attachment)

The written standards for providing ESG assistance, *The Emergency Solutions Grant Program Policies and Procedures* are attached and can also be found at the THDA website <https://s3.amazonaws.com/thda.org/Documents/Business-Partners/Grant-Administrators/ESG-Program/ESG-Policies-and-Procedures.pdf>

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Tennessee has seven Continuums of Care under the ESG funding umbrella. Each CoC is attempting to address the coordinated assessment system in a way that meets the needs of the individual region. For instance, the Cities of Murfreesboro and Chattanooga, have centralized physical locations for those needing assistance. While effective for a city, the model does not work for the other CoC regions that cover eight to 23 counties. In Upper East Tennessee, led by Appalachian Regional Homeless Coalition (ARCH), there are three physical intake locations in Bristol, Kingsport and Johnson City at the Salvation Army offices. West Tennessee, led by TN Homeless Solutions, has created a hotline to assess over the phone and refer potential clients to the closest agency for services. The remaining CoCs (Homeless Advocacy for Rural TN, TN Valley Coalition to End Homelessness and Buffalo Valley) have opted for a centralized system of intake for their Continuum agencies. Using the 'No Wrong Door' philosophy each agency within a Continuum uses the same intake process/paperwork within that region.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The method of distribution across the geographic areas both with set asides and competition for funds is described in the AP-30 Method of Distribution section.

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

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

1. Be organized and existing as a non-profit agency under Tennessee law, as evidenced by a Certificate of Existence from the Tennessee Secretary of State dated within six months of the application due date;
2. Have no part of its net earnings inuring to the benefit of any member, founder, contributor or individual;
3. Be established for charitable purposes and whose activities include, but are not limited to, the promotion of social welfare and the prevention or elimination of homelessness, as evidenced in its charter, articles of incorporation, resolutions or by-laws, and experience in the provision of shelter and services to the homeless;
4. Have standards of financial accountability that conform to 24 CFR 84.21, Standards of Financial Management Systems; and
5. Have an IRS designation under Section 501(c)(3) or Section 501(c)(4) of the federal tax code. A 501(c)(3) non-profit applicant may not submit an application until they have received their designation from the IRS. A 501(c)(4) non-profit applicant must provide documentation satisfactory to THDA, in its sole discretion, that the non-profit has filed the necessary materials with the IRS and received a response from the IRS demonstrating 501(c)(4) status.
6. Faith-based organizations receiving ESG funds, like all organizations receiving HUD funds, must serve all eligible beneficiaries without regard to religion.
7. Submit certification of participation in local Continuum of Care activities and HMIS reporting.

Non-profit organizations are eligible to receive funds only if such funding is approved by the local government jurisdiction where programs are based. Each application from a nonprofit should contain **PART VII: Certification of Local Government Approval** specific to housing and service locations that it controls within each jurisdiction. This Attachment must be submitted to THDA at the time of application. If the organization intends to provide homeless assistance in a number of jurisdictions, the certification of approval must be submitted by each of the units of local government in which the projects are to be located. *Housing agencies funded by TDMHSAS are not eligible to apply for ESG funds through the Competitive Allocation.*

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

It is a requirement for all ESG subrecipients to formulate homelessness participation in their program. It is required information on the application. All grantees either have a homeless or formerly homeless individual on staff or on the board, or they have incorporated a process to involve the homeless to participate in policy-making decisions.

5. Describe performance standards for evaluating ESG.

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.

Discussion:

Please note that each year, TNECD typically funds 2-3 urgent need activities during a program year. This is dependent on circumstances and can change from year-to-year.

Appendix - Alternate/Local Data Sources

1	Data Source Name
	All residential properties by number of units
	List the name of the organization or individual who originated the data set.
	American Community Survey, US Census Bureau, 2009-2013
	Provide a brief summary of the data set.
	This table provides a breakdown of unit types for all residential properties, 2009-2013.
	What was the purpose for developing this data set?
	This data set is more updated than the default data provided.
	Provide the year (and optionally month, or month and day) for when the data was collected.
2009-2013	
Briefly describe the methodology for the data collection.	
The US Census Bureau randomly samples addresses in every state, the District of Columbia, and Puerto Rico.	
Describe the total population from which the sample was taken.	
See above.	
Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.	
The total number of housing units surveyed was 2,821,797.	
2	Data Source Name
	Unit Size by Tenure
	List the name of the organization or individual who originated the data set.
	American Community Survey, US Census Bureau
	Provide a brief summary of the data set.
	This table provides a breakdown of unit size by tenure for 2009-2013.
What was the purpose for developing this data set?	
This data set is an updated version of the default ACS data provided.	
Provide the year (and optionally month, or month and day) for when the data was collected.	
2009-2013	

	<p>Briefly describe the methodology for the data collection.</p> <p>The US Census Bureau randomly samples addresses in every state, the District of Columbia, and Puerto Rico.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>See above.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>In total, there were 1,677,205 units for homeowners and 797,990 units for renters.</p>
3	<p>Data Source Name</p> <p>Cost of Housing</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau, American Community Survey</p>
	<p>Provide a brief summary of the data set.</p> <p>This data includes the median home value and contract rent for Tennessee both in the base year (2000) and most recent year (2013). It also includes the percentage of change between those years.</p>
	<p>What was the purpose for developing this data set?</p> <p>This data set was developed in order to update the default cost of housing data that was provided.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2009-2013</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>The data was collected by the US Census Bureau who randomly sampled addresses in every state, the District of Columbia, and Puerto Rico.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>The total population is all of Tennessee as it relates to median home value and contract rent.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>See above.</p>
4	<p>Data Source Name</p> <p>Rent Paid</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau, American Community Survey</p>

	<p>Provide a brief summary of the data set.</p> <p>This data set shows the rent paid in tennessee and how it varies across the state between 2009-2013.</p>
	<p>What was the purpose for developing this data set?</p> <p>This data set was developed to update the default rent paid data which was provided, to the most rent information.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2009-2013</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>US Census Bureau randomly samples addresses in every state, the District of Columbia, and Puerto Rico.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>The total population for this data set was 797,990 (Tennessee renters).</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>See above.</p>
5	<p>Data Source Name</p> <p>Housing Affordability</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau, American Community Survey</p>
	<p>Provide a brief summary of the data set.</p> <p>This data set describes the percent of units affordable to households earning percentages of the HAMFI, by renter and homeowner.</p>
	<p>What was the purpose for developing this data set?</p> <p>This data set was developed in order to update the default housing affordability data provided for the TN Consolidated Plan.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2009-2013</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>The US Census Bureau randomly samples addresses in every state, the District of Columbia, and Puerto Rico.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>The total renter population was 795,800 and the total homeowner population was 1,121,430.</p>

	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>See above.</p>
6	<p>Data Source Name</p> <p>HOPWA Assistance Baseline</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>HOPWA CAPER and HOPWA Beneficiary Verification Worksheet</p>
	<p>Provide a brief summary of the data set.</p> <p>This data set shows the number of units designated/available for people with HIV/AIDS and their families.</p>
	<p>What was the purpose for developing this data set?</p> <p>This is a more recent version of the default data provided for the Consolidated Plan.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2013-2014</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>This data is collected by the Tennessee Department of Health annually.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Persons with HIV/AIDS and are utilizing the HOPWA program.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>See above.</p>
7	<p>Data Source Name</p> <p>Labor Force</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Bureau of Labor Statistics, Local Area Unemployment Statistics</p>
	<p>Provide a brief summary of the data set.</p> <p>This data set describes the 2013 labor force for those employed and unemployed, by age group</p>
	<p>What was the purpose for developing this data set?</p> <p>This data set is a more recent version of the default data set provided for the consolidated plan.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2013</p>

	<p>Briefly describe the methodology for the data collection.</p> <p>The Local Area Unemployment Statistics (LAUS) program produces monthly and annual employment, unemployment, and labor force data for Census regions and divisions, States, counties, metropolitan areas, and many cities, by place of residence.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>The total population in Tennessee in the Civilian Labor Force</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>See above.</p>
8	<p>Data Source Name</p> <p>Housing Needs Assessment Demographics</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>American Community Survey, US Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>This data set shows the change in the number of households, the population, and median income from the base year (2000) to the most recent year (2013).</p>
	<p>What was the purpose for developing this data set?</p> <p>This data set is a more recent version of the default data set provided for the Consolidated Plan.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2009-2013</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>The US Census Bureau randomly samples addresses in every state, the District of Columbia, and Puerto Rico.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>The total population is from all households and residents in the State of Tennessee.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>See above.</p>
9	<p>Data Source Name</p> <p>Travel Time</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>American Community Survey, US Census Bureau</p>

	<p>Provide a brief summary of the data set.</p> <p>This data set shows the average travel times to work for employed residents in 2013.</p>
	<p>What was the purpose for developing this data set?</p> <p>This data is an updated version of the default data provided for the Consolidated Plan.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2013</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>The US Census Bureau randomly samples addresses in every state, the District of Columbia, and Puerto Rico.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Total population of employed residents in Tennessee.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>See above.</p>
10	<p>Data Source Name</p> <p>Educational Attainment by Age</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau, American Community Survey</p>
	<p>Provide a brief summary of the data set.</p> <p>This data set details the educational attainment of Tennessee residents by age.</p>
	<p>What was the purpose for developing this data set?</p> <p>This data set is an updated version of the default data provided for the Consolidated Plan.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2009-2013</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>The US Census Bureau randomly samples addresses in every state, the District of Columbia, and Puerto Rico.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Tennessee residents, by age</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>See above.</p>

11	Data Source Name
	Ed Attainment: Median Earnings in the Past 12 Mo
	List the name of the organization or individual who originated the data set.
	US Census Bureau, American Community Survey
	Provide a brief summary of the data set.
	This data set shows the median educational attainment of Tennessee residents in the past 12 months.
	What was the purpose for developing this data set?
	This data set is an updated version of the default data provided for the Consolidated Plan.
Provide the year (and optionally month, or month and day) for when the data was collected.	
2009-2013	
Briefly describe the methodology for the data collection.	
The US Census Bureau randomly samples addresses in every state, the District of Columbia, and Puerto Rico.	
Describe the total population from which the sample was taken.	
The total population are residents in Tennessee.	
Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.	
See above.	