

Tennessee's Housing Trust Fund: The First Five Years



*Tennessee Housing Development Agency
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Introduction

In 2006, the Tennessee Housing Development Agency (THDA) started the state's Housing Trust Fund (HTF) to address unmet housing needs in Tennessee. The HTF is composed of four distinct programs and serves very low income households. There is a special focus on households residing in rural areas and those with elderly or special needs members. After the first five years of the Housing Trust Fund, we are taking a look at how THDA has achieved the original goals of the Fund; the impact of the Fund; and the remaining housing need in the state.

THDA creates, maintains and assists in the development of safe, sound, affordable housing opportunities for Tennesseans. This work is done through our mortgage program, federal programs and grants, and through the Housing Trust Fund. Before the Housing Trust Fund (HTF) began, the myriad of services THDA provided helped many low and moderate income Tennesseans with their housing needs. Even so, there remained Tennesseans without safe, sound, affordable housing. Through the years, THDA has worked to identify households that have serious housing needs, where they live and how their housing needs may be addressed.

In Tennessee, approximately one in four homeowners and three in seven (43 percent) renters are considered housing cost-burdened, as they spend more than thirty-percent of their income on housing. These problems are particularly acute for low income households: 60 percent of low-income homeowners and 70 percent of low-income renters are cost-burdened. Further, one-quarter of elderly households in Tennessee are living with at least one type of housing problem (i.e., lacking plumbing or kitchen facilities, overcrowded conditions, or are cost-burdened). This proportion doubles when elderly households that earn less than 50 percent of area median income are considered. Approximately 19 percent of Tennessee households include a member who is disabled¹. Finding affordable housing that caters to their accessibility needs is highly challenging and the lack of affordable housing has enormous quality of life implications for Tennesseans living with disabilities.

Given these expansive needs, THDA funded four programs through the HTF: the Housing Trust Fund Competitive Grants Program; the Emergency Repair Program; the Rural Repair Program and the Housing Modification and Ramps program. Each of these programs is designed to assist low income households with the creation, repair or accessibility of their home. The Housing Trust Fund Competitive Grants Program is flexible in its service population, serving both rental and homeownership efforts for low-income Tennesseans. Many non-profits and local governments receiving these funds use the program to serve at risk populations, including the chronically homeless and persons with disabilities. The Emergency Repair Program and Rural Repair Program (in partnership with U.S. Department of Agriculture Rural Development) provide grants to serve homeowners who have critical repair needs to make their homes livable. The Housing Modification and Ramps program funds the construction of wheelchair ramps for homeowners in wheelchairs and other home modifications that increase the home's accessibility.

¹ Brault, M., February 2008. *Disability Status and the Characteristics of People in Group Quarters: A Brief Analysis of Disability Prevalence Among the Civilian Noninstitutionalized and Total Populations in the American Community Survey, U.S. Census.*



Investing in THDA's Housing Trust Fund

The funding for Tennessee's HTF primarily comes from THDA revenues, totaling \$30 million since the Fund was started in 2007. For the first three years, state appropriations of \$4.35 million helped expand the effectiveness and reach of the Fund (see Table 1 for an annual breakdown of source funds). Table 2 shows the annual funding by HTF program. It includes the four major programs as well as the Homebuyer's Education Initiative that received funding during the first two years of the Housing Trust Fund².

Table 1. Investments in the Housing Trust Fund, by funding source

| | FY07 | FY08 | FY09 | FY10 | FY11 | Total |
|----------------------|--------------------|--------------------|--------------------|--------------------|--------------------|---------------------|
| THDA | \$6,000,000 | \$6,000,000 | \$6,000,000 | \$6,000,000 | \$6,000,000 | \$30,000,000 |
| State Appropriations | \$1,000,000 | \$3,000,000 | \$350,000 | - | - | \$4,350,000 |
| Total | \$7,000,000 | \$9,000,000 | \$6,350,000 | \$6,000,000 | \$6,000,000 | \$34,350,000 |

Table 2. Total Funding Allocated, by program

| | FY07 | FY08 | FY09 | FY10 | FY11 | Total |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|---------------------|
| Competitive Grants Program | \$4,000,000 | \$6,000,000 | \$3,500,000 | \$3,150,000 | \$3,150,000 | \$19,800,000 |
| Emergency Repair Program | \$2,000,000 | \$2,000,000 | \$2,000,000 | \$2,000,000 | \$2,000,000 | \$10,000,000 |
| Rural Repair Program | \$700,000 | \$700,000 | \$700,000 | \$700,000 | \$700,000 | \$3,500,000 |
| Ramps/Housing Modification ³ | \$150,000 | \$150,000 | \$150,000 | \$150,000 | \$150,000 | \$750,000 |
| Homebuyer's Education | \$150,000 | \$150,000 | - | - | - | \$300,000 |
| Total | \$7,000,000 | \$9,000,000 | \$6,350,000 | \$6,000,000 | \$6,000,000 | \$34,350,000 |

Through the end of FY11, HTF programs have spent over \$53 million (\$23 million dollars of HTF funds and \$30 million dollars of match funds, see Table 3), and helped over 4,000 households across the state. This includes approximately 1,500 from the Competitive Grant Program, approximately 2,000 households through the two repair programs, and over 700 who have received accessibility ramps⁴. These activities have taken place across 94 of Tennessee's 95 counties over the past five years⁵.

² For more information about the Homebuyer Education Initiative, please see <http://www.thda.org/singlefamily/hbe/hbe.htm>

³ Housing Modification became an eligible usage of the Ramps program in FY10.

⁴ See Appendix A for more details on dollars and units by program.

⁵ Only Moore County has not received any direct Housing Trust Fund assistance.

Table 3. HTF and Match Dollars Expended FY07-FY11, by program

| Program | HTF | Match | Total |
|----------------|---------------------|---------------------|---------------------|
| HTFCG | \$12,789,817 | \$20,671,176 | \$33,460,993 |
| RRP | \$3,450,211 | \$4,894,503 | \$8,344,714 |
| ERP | \$6,531,252 | \$4,386,439 | \$10,917,691 |
| HMR | \$546,794 | \$0 | \$546,794 |
| Total | \$23,318,074 | \$29,952,118 | \$53,270,192 |

Tennessee’s Housing Trust Fund has not only helped thousands of families, but it has had a major economic impact in the State. As we have been acutely reminded in recent years, housing expenditures are significant drivers of economic growth and their absence in recent years has exacted a severe impact on the nation’s economy. While its primary mission is to create safe, sound and affordable housing opportunities, THDA also measures how its expenditures impact Tennessee’s economy. In fact, every HTF dollar spent has an additional one-dollar impact on Tennessee’s economy. Thus, through the end of FY2011, the business revenue impact of the HTF has been over \$100 million and the total personal income impact has been \$34 million (see table 4)⁶.

Table 4. Summary of the Total Impact of the Housing Trust Fund on the Tennessee Economy

| Programs | Employment | Personal Income | Business Revenue | State and Local Taxes |
|-----------------------------|-------------------|------------------------|-------------------------|------------------------------|
| Competitive Grants | 463 | \$19,393,732 | \$59,727,078 | \$2,192,365 |
| Home Modification and RAMPS | 10 | \$424,063 | \$1,154,288 | \$34,839 |
| ERP | 198 | \$8,377,239 | \$22,108,480 | \$756,618 |
| Rural Repair | 145 | \$6,101,775 | \$16,881,297 | \$565,857 |
| TOTAL | 821 | \$34,543,582 | \$100,452,686 | \$3,570,122 |

Five years into the Housing Trust Fund, THDA can point to many successes within the Fund’s programs and these are documented throughout this report. However, there is more work to be done. The populations identified for assistance through the HTF programs remain a priority for THDA. Statewide, an estimated 23,785 Tennessee households live in substandard housing (housing that lacks kitchen and/or plumbing facilities). Among low-income Tennesseans (eligibility for HTF programs is generally set at income less than 50 percent of the Area Median Income), two-thirds of households live in housing that is substandard, overcrowded or unaffordable. Among Tennessee’s low income elderly population, more than half live in substandard housing, overcrowded conditions, or in housing they cannot afford.

Now, we turn to each of the four programs within the HTF, where we examine the impact of the Housing Trust Fund’s first five years. We provide a program by program analysis on the types of services received, the dollars used to provide the services, and their economic impact.

⁶ On page 21, we provide analysis showing the impact of Housing Trust Fund spending on business revenue, personal income, employment and state and local taxes. Business revenue is the total economic activity generated by the Housing Trust Fund programs and grants spending in the economy. Personal income is the income that people in the economy receive because of the spending associated with the Housing Trust Fund programs. Employment is the number of jobs generated by the Housing Trust Fund programs and grants spending in the economy. Estimated state and local taxes are derived from the IMPLAN model.

Housing Trust Fund Competitive Grants Program

The largest and most flexible program within the Housing Trust Fund is the Competitive Grants Program (HTFCG), which offers large grants to non-profits and local governments to provide innovative housing solutions to their service populations. The grant program supports acquisition, rehabilitation, and new construction for rental and homeownership units as well as downpayment and closing cost assistance for new homebuyers.

Housing Needs for Low-Income Tennesseans

The Competitive Grants Program within the Housing Trust Fund provides the opportunity to address a wide range of housing needs within Tennessee’s low-income population. By allowing flexible uses within the income eligibility requirements, the specific housing needs in a community or among a special population can better be addressed. The need for safe, sound, affordable housing is great in Tennessee. For example, the renter population within the State is considerably cost-burdened, indicating a lack of affordable rental units for households with income below 50 percent of AMI (see table 5). Among income eligible renters, 70 percent of households are cost-burdened (paying more than 30 percent of their income on housing). With seven in ten low income renters struggling to pay housing costs, the development and maintenance of affordable rental units remains a priority for Tennessee.

Economic Impact of HTFCG

Expenditures through FY11:
 \$13 million HTF
 \$20 million Match

Total Business Revenue Generated:
 \$60 million

Total Personal Income Generated:
 \$19 million

Total Jobs Created:
 463

Table 5. Cost Burden among Households with Income less than 50% Area Median Income, by Tenure

| | Total Households | | Cost Burdened Households | | Severely Cost Burdened Households (costs >50% of income) | |
|------------|------------------|--|--------------------------|--------|---|--------|
| | N | | N | % | N | % |
| Homeowners | 267,370 | | 159,325 | 59.59% | 102,825 | 38.46% |
| Renters | 320,145 | | 223,700 | 69.87% | 141,150 | 44.09% |
| Total | 587,515 | | 383,025 | 65.19% | 243,975 | 41.53% |

Source: 2006 – 2008 CHAS Data, U.S. Department of Housing and Urban Development

Housing need can also be examined by race and ethnicity. In Table 6, we see that 81 percent of low-income African American homeowners and a similar percentage of renters have housing problems (i.e., lacking plumbing or kitchen facilities, overcrowded conditions, or are cost-burdened). A smaller proportion (60 percent) of white homeowners has housing problems but 72 percent of renters face challenges. The proportion of low-income Hispanic homeowners and renters with housing problems is the largest among the race and ethnicity groups.

Table 6. Housing Problems among Households with Income <50% AMI, by Race, Tenure

| | Number with Housing Problems | Percent of Total with Housing Problems | Total Housing Units |
|------------------------|------------------------------|--|---------------------|
| <i>Owner-occupied</i> | | | |
| White/Non-Hispanic | 122,430 | 59.52% | 205,710 |
| Black/Non-Hispanic | 32,590 | 80.65% | 40,410 |
| Other/Non-Hispanic | 3,975 | 70.35% | 5,650 |
| Hispanic | 3,570 | 86.02% | 4,150 |
| Total | 162,565 | 63.52% | 255,920 |
| <i>Renter-occupied</i> | | | |
| White/Non-Hispanic | 133,660 | 72.16% | 185,230 |
| Black/Non-Hispanic | 77,870 | 80.24% | 97,050 |
| Other/Non-Hispanic | 6,275 | 79.99% | 7,845 |
| Hispanic | 12,030 | 88.68% | 13,565 |
| Total | 229,825 | 75.68% | 303,690 |
| <i>All Households</i> | | | |
| White/Non-Hispanic | 256,090 | 65.51% | 390,940 |
| Black/Non-Hispanic | 110,460 | 80.36% | 137,460 |
| Other/Non-Hispanic | 10,250 | 75.95% | 13,495 |
| Hispanic | 15,600 | 88.06% | 17,715 |
| Total | 392,390 | 70.12% | 559,610 |

Source: 2006 – 2008 CHAS Data, U.S. Department of Housing and Urban Development

Solutions for homelessness are also critically needed in Tennessee. In 2010, Tennessee had an estimated homeless population of 10,276⁷. Of this population, 3,288 were unsheltered. The Competitive Grants Program is a useful funding stream to finance innovative ways of addressing the multiple facets of the homeless population. Previous grant uses include a hospice program for homeless veterans, a residential facility for prisoners moving into mainstream society, and a shelter for homeless teens. Many of the grants serving homeless Tennesseans leveraged other funding that is dedicated to the grantee’s service population. By combining our mission of housing with other missions that include housing as a critical piece of their service structure, these grants have farther reaching impact than if they were dedicated solely to shelter needs.

Another indicator of housing need is the age of the state’s housing stock. On average, Tennessee’s housing stock is younger than the nation’s housing stock. However, our rental housing stock is older than the nation’s (see table). In fact, 82 percent of Tennessee’s rental housing is more than thirty years old and is likely to need significant repair in order to safely and effectively serve as homes for Tennesseans. Through all four of the HTF programs, repair needs of existing homes can be addressed. This is critical to preserving the built environment in Tennessee.

⁷ The 2010 Annual Homeless Assessment Report to Congress, Office of Community Planning and Development, U.S. Department of Housing and Urban Development www.hudhre.info

Table 7. Age of Occupied Homes

| Tenure | Pre-1960 | | Pre-1980 | | Total |
|----------------------|------------|--------|------------|--------|-------------|
| | N | % | N | % | N |
| <i>Tennessee</i> | | | | | |
| Homeownership | 354,155 | 21.00% | 817,165 | 48.46% | 1,686,185 |
| Rental | 350,130 | 48.50% | 590,810 | 81.85% | 721,850 |
| Total | 704,285 | 29.25% | 1,407,975 | 58.47% | 2,408,030 |
| <i>United States</i> | | | | | |
| Homeownership | 23,109,945 | 30.31% | 43,808,670 | 57.45% | 76,254,875 |
| Rental | 17,972,280 | 48.13% | 27,729,865 | 74.26% | 37,341,960 |
| Total | 41,082,225 | 36.16% | 71,538,535 | 62.98% | 113,596,830 |

Source: 2006 - 2008 CHAS Data, U.S. Department of Housing and Urban Development

The Housing Trust Fund Competitive Grants Program is designed to address the needs discussed above, as well as others. Organizations receiving funds must demonstrate how their programs serve housing needs in their area of the State and their service population, ensuring that HTFCG funding is used to provide innovative housing solutions that may not otherwise exist.



Successes of the HTF Competitive Grants Program

THDA awarded Competitive Grants on an annual basis during the first two years of the program (2007 and 2008), and then switched to a biennial award cycle in 2010. This report looks at grants awarded during these three cycles (2007, 2008, 2010). Across all three cycles, grant recipients must provide one dollar of match for every two dollars of HTF money. Rental programs must serve households at or below 50 percent of AMI, and the income required for eligibility ranges from county to county. For example, Hancock County has the lowest income eligibility limit at \$16,400 and Nashville-Davidson-Murfreesboro-Franklin MSA the highest at \$33,100 (with eligibility adjustments based on family size). Homeownership programs must serve households at or below 60 percent of AMI (ranging from \$19,680 in Hancock County to \$39,720 for the counties in the Nashville-Davidson-Murfreesboro-Franklin MSA).

Grants are awarded to applicants who work exclusively in housing but are also awarded to organizations where housing serves as one of many critical service components needed by their target population. Past grants have been designed to assist the chronically homeless, persons with developmental or physical disabilities, single mothers in recovery, veterans with multiple special needs, and ex-offenders re-entering society. See the HTFCG profiles on pages 10-12 for more information about specific HTFCG grants.

Since 2007, THDA has awarded 70 grants to non-profits and local governments across the State for a total of approximately \$19.8 million (see Appendix D for a listing of all grant recipients). When fully expended, these funds will help 1,469 households (Appendix C). Of that \$19.8 million, over \$12.5 million of HTF dollars have been expended as of the end of FY 2011. This \$12.5 million has leveraged match funds of over \$20 million, resulting in total funding of over \$33 million. While THDA only required a 50 percent match in its HTFCG Program, the actual match has been over 160 percent of THDA funds awarded. If this trend continues, the \$19 million that has been awarded will translate to \$30.7 million of match funds and almost \$50 million worth of affordable housing in the State of Tennessee. This spending on HTFCG programs created a total economic impact of approximately \$60 million in business revenues. For every \$100 spent on HTFCG programs, an additional \$110 of business revenues was created. HTFCG programs contributed to the Tennessee economy by creating 463 jobs, mostly in the construction sector. The economic impact section beginning on page 21 provides a description of the impact analysis terminology and the tables in Appendix B give a more detailed distribution of the competitive grants' economic impact by years and impact types.

Figure 1 below shows the total funds expended on each type of HTFCG activity. The bulk of the funds expended have been on acquisition, rehabilitation, and new construction, with new construction activities yielding the largest match. The graph also shows the HTFCG funds break out by homeownership and rental activity. Not unexpectedly, given the very low income targeting of the HTF, more funds have been focused on renters. It is clear that focusing significant funds on rental housing makes good financial sense, as it results in very high levels of match funds (an almost 1:2 ratio).



Shelley Davidson County

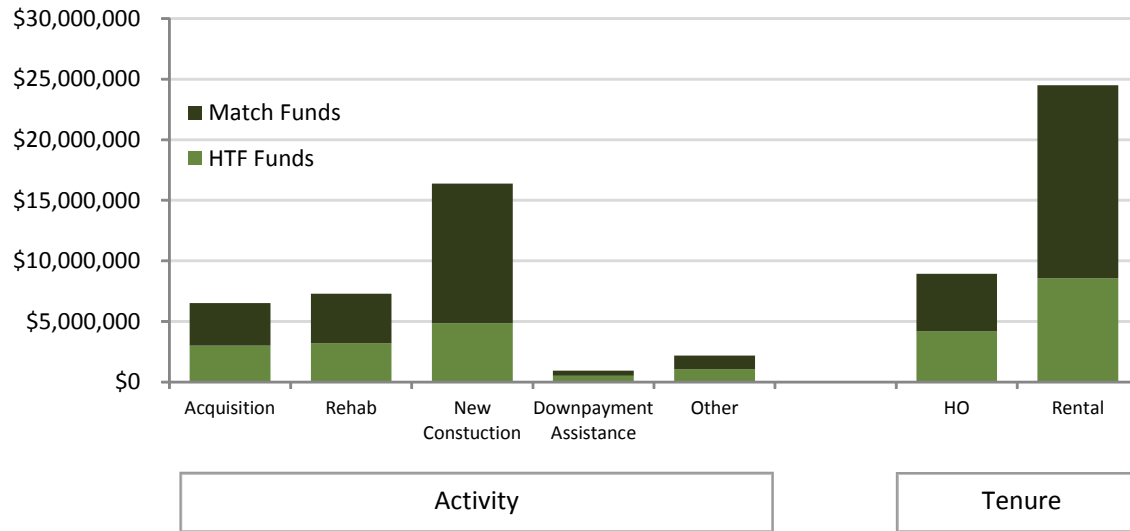
Before coming to Renewal House, Shelley was an intravenous drug user, unemployed, homeless and pregnant with her second daughter. "I was completely disappointed in myself and ashamed of everything I was doing," she says.

While in residence at Renewal House, Shelley gave birth to a healthy baby girl. She graduated from the Residential Program in November 2009 with a full-time job at a restaurant and a permanent home for her family in the safe, drug-free environment of the Renewal House Affordable Recovery Housing Apartments. Shelley's mother currently has custody of her older daughter.

While working full-time, Shelley is pursuing a degree in criminal justice so that she can work with other people in the criminal justice system. Shelley says, "I didn't have any hopes or dreams. Now I'm seeing further in the future. I love my life."

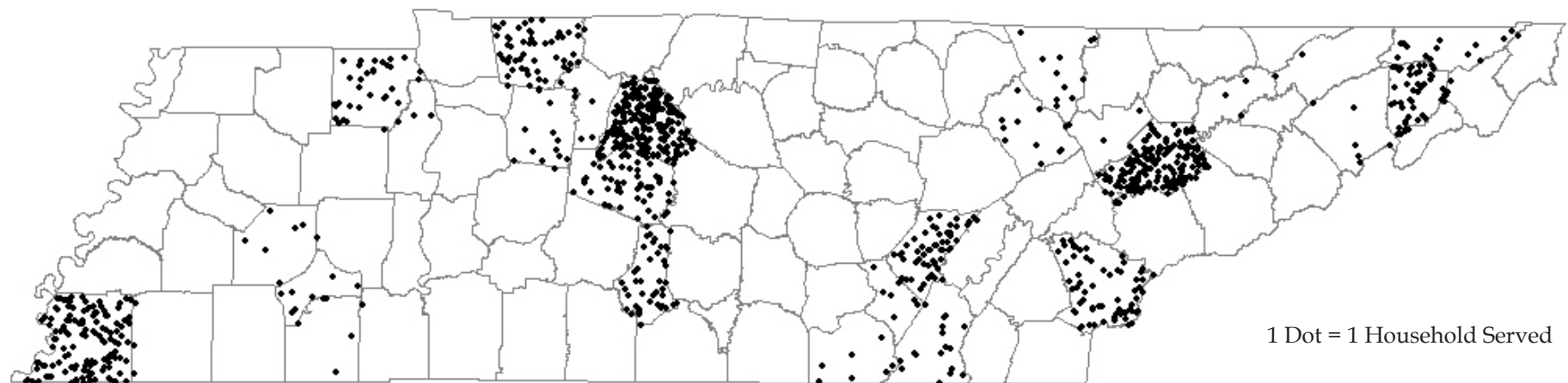
Renewal House, which is funded in part by a Housing Trust Fund Competitive Grant, provides apartments for low-income women with at least six months in recovery and their children at a monthly rent that is well below the HUD fair market rate for the Nashville area.

Figure 1. Housing Trust Fund and Matching Funds, by Activity and Tenure, FY07 - FY11



Based on information on the first two rounds of funding, the majority (78 percent) of the HTFCG beneficiaries have been white and one-fifth (20 percent) have been African American. THDA’s HTFCG program has directly funded organizations to provide housing services for 1,481 households (see Map 1 below for the county distribution of units). Of these, 489 households will be served through programs that have a regional and statewide focus and are not shown on the map below. No county has received all five different types of activities, and all but two of the funded counties receiving some form of assistance focused on homeowners. Further information can be found in Appendix C.

Map 1: Households Served, HTFCG, FY07 - FY11



Selected Housing Trust Fund Competitive Grant Recipient Profiles

Oasis Center Teenage Homeless Shelter \$300,000

Located in Downtown Nashville, The Oasis Center is an organization focused on youth development, with programs that help young, homeless people reintegrate into society and transition into safe living situations. In 2009, through the help of a \$300,000 grant from the 2007 Housing Trust Fund Competitive Grants and donations from private sources, the Oasis Center was able to complete work on an eight million dollar facility. In addition to offering facilities for cooking, showering, learning, and community, the Oasis Center now offers ten single-bed, transitional apartments and two single-occupancy units for overnight, emergency housing needs. These twelve units are a direct product of the Housing Trust Fund grant money, and have allowed the Oasis Center to double the number of residents they can house. In the past, the Center had the capacity to house about 30% of the young people with whom they interacted. Through the help of the HTF funds, that number has risen to 59%. Of the 32 residents the Oasis Center has housed in their new facility, 100% have moved on to stable living situations. "There are 17 programs here in the new building" said Hal Cato, Executive Director "but this [residential housing program] has been the one where we have had the most dramatic increase in positive outcomes".



Photos by Sarah B. Gilliam Photography



Omni Community Services Group Homes for those with disabilities \$887,500

Omni Community Services (OCS) specializes in providing affordable, quality housing to adults with developmental and intellectual disabilities. As Executive Director Eric Strickland explained, "There are thousands of Tennesseans with disabilities receiving services across the state. Because of the limited resources they have, the quality of housing available to them is limited." Omni Community's goal is to provide a high quality living arrangement and keep it at an affordable price. Unlike the average group home, OCS offers housing for two to three individuals per home. They seek to identify two to three people who require similar levels of services and are able to cohabitate, and allow them to live together in a supportive environment where they receive 24 hour care and attention. It is a successful mixture between support services and community and allows for the residents to have a certain amount of freedom that the traditional group home does not offer.

In order to accomplish their goal, Omni Community applied for HTF Competitive Grant money in 2007. After receiving a \$550,000 HTF Competitive Grant, Omni Community matched the funds provided by the HTF and was able to acquire eight homes across the state of Tennessee. In 2009, they received another \$337,500 from the HTFCG to acquire five more homes, bringing their grand total to 24 Tennessee homes. OCS currently houses 62 adults with disabilities in high quality living situations, more than half of whom are living in homes purchased with HTF grant money.

***Room in the Inn
Transition Housing
\$1.6 million***

Room in the Inn has a longstanding history of providing support services to the homeless members of Nashville's population, starting as an overnight stay program to get homeless individuals off of the streets. Through partnerships with hundreds of organizations across the city, the Room in the Inn has over the years strived to develop community among the homeless and offer comprehensive help to members of that target demographic.

In 2007, a vision was cast of what it would look like to offer permanent, supportive housing to homeless men who had graduated from the other programs within Room in the Inn. Often times, without a close-knit community, men who graduated from substance recovery and homelessness recovery programs at the Inn moved into living situations that predisposed the men to failure and relapse. The Inn desired to create a place where community and accountability would continue to drive the life-change within the individuals. In 2009, Room in the Inn broke ground on a \$14 million facility that would expand the current capabilities of the Inn as well as provide 38 permanent, single-occupancy residential units for men. The Housing Trust Fund provided \$1.6 million toward this project which, coupled with Metropolitan Development and Housing Agency's investment, provided roughly \$3 million in seed funds for the development. Because of the initial investment by THDA and MDHA, local organizations, private donations, and other government agencies jumped on board financially. Shannon Wagner works at Room in the Inn and explained that they "probably would not have gone for such a substantial project if [they] had not had that initial kind of investment [from THDA]." In September 2010, Room in the Inn opened their doors to the first residents of the permanent housing program. As of September 1, 2011, The Inn is at full occupancy and is carrying a waiting list of applicants who desire to be a part of the community.



***Alpha Omega Veteran Services
Veterans Life House
\$124,000***

As of September 2010, the Department of Veteran Affairs estimates there are 495,800 veterans living in Tennessee. Alpha Omega Veterans Services Inc. (AOVS), a non-profit located in Memphis, makes it their aim to provide housing services to those men and women. Since their inception in the late 1980s,



Alpha Omega Veterans Services Inc. has assisted over 7,000 veterans in numerous ways, ranging from transitional housing and supportive services, to more permanent housing solutions and home ownership programs. Their goal is “helping veterans help themselves.”

In 2007 THDA awarded \$124,000 from the HTFCG program to AOVS for the renovation of an eight bedroom home. The home was transformed into an eight-bedroom hospice and palliative care center called the Veterans Life House. The facility offers shelter and safety to veterans who are approaching the end of their lives and/or suffering from debilitating disease. The goal of the facility is to provide a “safe, nurturing environment, and end of life dignity and support.” The Veterans Life House is just one piece of what AOVS offers to veterans, but it fills a much needed role in veteran services.

Volunteer Ministry Center Minvilla Manor \$300,000

Minvilla Manor is a 57-unit apartment complex that provides permanent, supportive housing solutions for disabled, formerly homeless citizens of the Knoxville area. Situated in the downtown district, the buildings were originally built in 1913 to be high-end townhomes. According to Ginny Weatherstone, CEO of the Volunteer Ministry Center, as the years passed, the building degenerated into a residential hotel and in 2002, the buildings were condemned for a plethora of codes violations. Once the buildings were condemned, the complex became a location of frequent fires, drug activity, and prostitution.



Volunteer Ministry Center (VMC), who was already actively involved in homeless services in the area, decided to step in. Many other companies and organizations had brainstormed how the buildings could be used, but according to Weatherstone, those groups never could make the numbers work. VMC realized that the funds could be raised if the buildings were transformed into a low-income housing development. To help with financing and development of the project, VMC partnered with the Southeastern Housing Foundation. Through a combination of Historic Tax Credits, Low Income Housing Tax Credits, outside funding, and a \$300,000 grant from the Housing Trust Fund, VMC was able to complete work on Minvilla Manor in November 2010. The facility is now at over 80 percent occupancy and Weatherstone anticipates 100 percent occupancy by November 2011. Thanks to the help of the HTF, Minvilla Manor has risen from the ashes to become a place of restoration and reconciliation for the residents and the community.

Emergency Repair Program

Based on feedback from local partners, it became clear to THDA staff that too many elderly households in Tennessee were living in substandard housing without the means to pay for necessary repairs, nor the ability to fix the problems themselves. The HTF funds the Emergency Repair Program (ERP) that supports repairing the homes of elderly Tennesseans.

Elderly Household Repair Needs

Through ERP, THDA has helped restore the homes of hundreds of low-income elderly to a livable and safe level. This work has made a significant impact on their health, the health of their neighborhoods, and their local economy. As can be seen from Table 8, there are over 100,000 elderly households in need of assistance. Fifty percent of income-eligible, elderly homeowners have housing problems. These problems include a lack of complete kitchen or plumbing facilities, overcrowding, and cost burden. With renters, the percentage increases to 56 percent of households with housing problems. While ERP is not designed to address all housing problems, the program frequently addresses the lack of complete kitchen and plumbing facilities. According to Table 9, there are an estimated 10,200 income eligible households (two percent) who lack these facilities. Among homeowners, there are an estimated 3,290 households who lack these facilities. These figures encompass all households, not just elderly households. However, based on national studies around elderly housing needs, elderly households have a higher incidence of housing problems and needs than any other household type⁸.

Table 8. Elderly Households with Housing Problems

| | Number with Housing Problems | Percent of Total with Housing Problems | Total Elderly Housing Units | Number with Housing Problems | Percent of Total with Housing Problems | Total Elderly Housing Units |
|-----------------------------------|------------------------------|--|-----------------------------|------------------------------|--|-----------------------------|
| | <i>Tennessee</i> | | | <i>United States</i> | | |
| <i>Total Population</i> | | | | | | |
| Homeowners | 110,085 | 22.98% | 479,035 | 5,989,070 | 28.38% | 21,102,815 |
| Renters | 45,145 | 44.25% | 102,030 | 3,015,784 | 52.07% | 5,791,650 |
| Total | 155,230 | 26.71% | 581,065 | 9,004,854 | 33.48% | 26,894,465 |
| <i>Income-Eligible Population</i> | | | | | | |
| Homeowners | 67,125 | 50.42% | 133,140 | 3,496,915 | 59.49% | 5,878,195 |
| Renters | 34,455 | 55.72% | 61,840 | 2,321,630 | 65.53% | 3,543,040 |
| Total | 101,580 | 52.10% | 194,980 | 5,818,545 | 61.76% | 9,421,235 |

Note: Housing Problems are defined as having one or more of the following problems: lacking complete kitchen and/or plumbing facilities; more than one person per room; and/or housing costs that exceed 30% of HH income.

Note: Elderly households are defined as those having one or two household members, family or non-family, with at least one member aged 62 or older.

Source: 2006 - 2008 CHAS Data, U.S. Department of Housing and Urban Development

⁸ Worst Case Housing Needs 2009 Report to Congress, Office of Policy Development and Research, U.S. Department of Housing and Urban Development www.huduser.org

Table 9. Homes without Complete Kitchen and/or Plumbing Facilities, by Tenure

| | Number lacking complete kitchen or plumbing facilities | Percent Substandard Housing | Total Housing Units | Number lacking complete kitchen or plumbing facilities | Percent Substandard Housing | Total Housing Units |
|-----------------------------------|--|-----------------------------|---------------------|--|-----------------------------|---------------------|
| | <i>Tennessee</i> | | | <i>United States</i> | | |
| <i>Total Population</i> | | | | | | |
| Homeowners | 10,935 | 0.6% | 1,686,185 | 527,435 | 0.7% | 76,254,875 |
| Renters | 12,850 | 1.8% | 721,850 | 631,730 | 1.7% | 37,341,960 |
| Total | 23,785 | 1.0% | 2,408,035 | 1,159,165 | 1.0% | 113,596,835 |
| <i>Income-Eligible Population</i> | | | | | | |
| Homeowners | 3,290 | 1.23% | 267,370 | 178,720 | 1.5% | 11,620,215 |
| Renters | 6,910 | 2.16% | 320,145 | 364,320 | 2.3% | 16,113,590 |
| Total | 10,200 | 1.74% | 587,515 | 543,040 | 2.0% | 27,733,805 |

Source: 2006 – 2008 CHAS Data, U.S. Department of Housing and Urban Development

ERP provides grants that assist elderly homeowners (aged 60 or older) with income below 50 percent Area Median Income to correct, repair or replace an essential system and/or a critical structural problem. The purpose of these grants is to stabilize a homeowner’s housing situation, making essential repairs to make the home habitable. The program is not designed to provide comprehensive home rehabilitation and may not bring the home to code. The program instead addresses the most critical and dangerous repair needs.

Tennessee’s nine Development Districts operate the ERP program. Each Development District is allocated \$222,000 each year. \$200,000 of these funds are used for program costs and the remainder is used for administration. This program also requires a match, meaning one dollar must be contributed for every two dollars of HTF funding. The maximum ERP funding for one homeowner is \$10,000, with the ability for more repair dollars through the matching funds. Each year, a Development District can help at least 20 households with their critical repairs.

Since the spring of 2007, THDA has invested \$6.6 million and leveraged an additional \$4.4 million in the Emergency Repair Program. This \$11 million helped provide critical repairs to 1,191 elderly very low-income households in 88 counties (see Map 2 below). While the direct benefit of this program was obvious to the recipients, their neighbors, and fellow community members, the indirect economic impact of this multi-million dollar program for Tennesseans was also substantial. In addition to helping those elderly very low-income households, the spending in ERP contributed to the local and regional economies. The total contribution of ERP to Tennessee’s economy is estimated to be \$22.1 million. Every \$100 of spending in the ERP generated an additional \$86 in business revenues. Please see the tables in Appendix B for more details on the ERP economic impact.

Economic Impact of ERP

Expenditures through FY11:
\$6 million HTF
\$5 million Match

Total Business Revenue Generated:
\$22 million

Total Personal Income Generated:
\$8 million

Total Jobs Created:
198

The typical beneficiary of ERP is extremely low-income, with an average income of \$13,290. Of these beneficiaries, sixty-nine percent are white and thirty-percent are African-American. Roofs were the most common repair category (44 percent of all repairs in the four major categories were for roofs), with HVAC (24 percent), plumbing (19 percent), and electrical (14 percent) following (see figure 2). Over seventy percent of households also had other repairs that fell outside of these four major categories (see figure 3). The average repair of a single system involved \$3,900 of THDA funds, for a total of \$6,300 when match funds were included. Since many households had multiple systems repaired the average funds per household is around \$5,500 of HTF funding and \$9,200 of total funds (see table 10).

Figure 2. Frequency of the Four Major Repair Categories

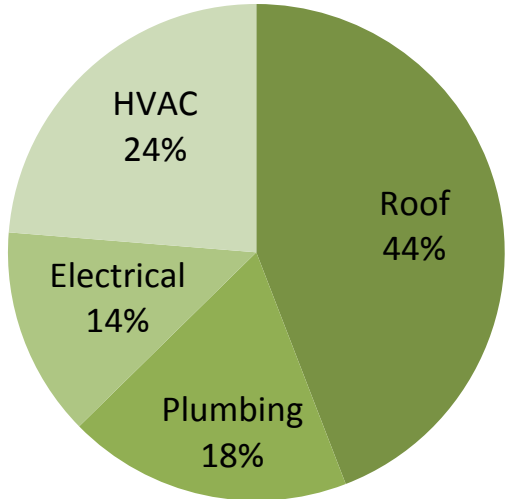


Figure 3. Number of Repairs by Repair Type

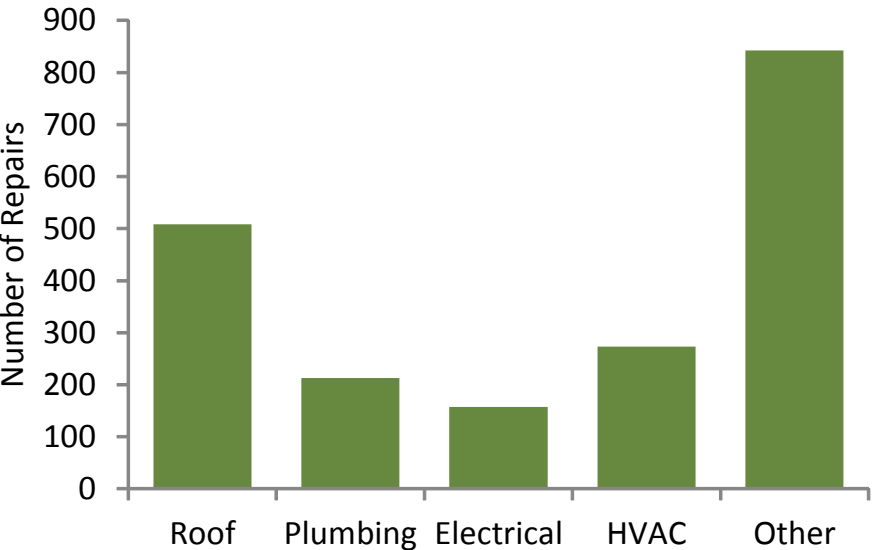


Table 10. Average Cost of Repair by Repair Type

| Cost by Activity Type | HTF | Total |
|-----------------------|----------------|----------------|
| Plumbing | \$4,352 | \$6,946 |
| Roof | \$2,491 | \$3,771 |
| Electrical | \$4,247 | \$6,891 |
| HVAC | \$3,837 | \$5,807 |
| Other | \$4,567 | \$8,108 |
| Average | \$5,525 | \$9,202 |

Robert Rollins

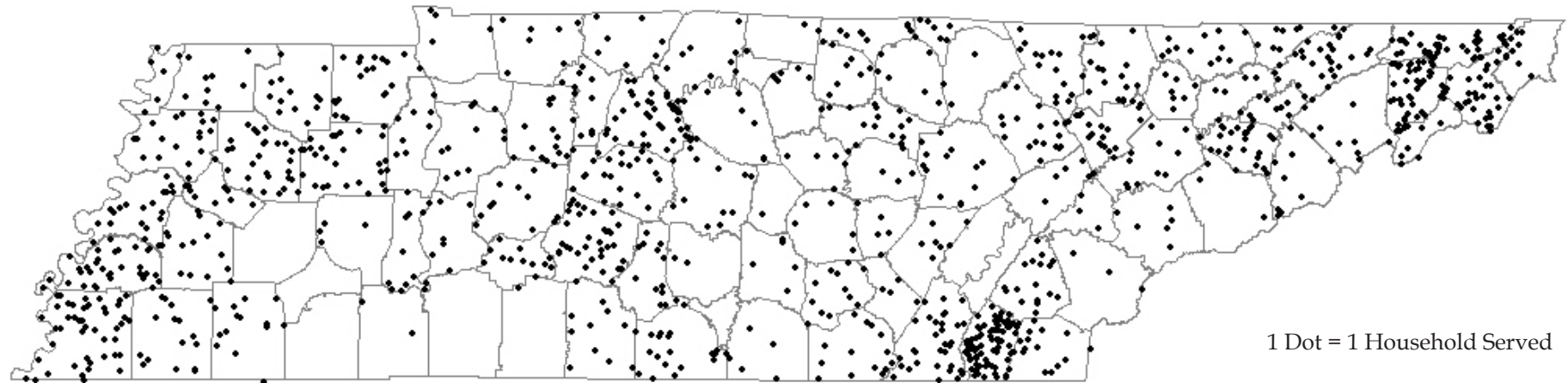
Cocke County

Robert Rollins has lived in Cosby, Tennessee all of his life. Robert is disabled and uses a wheelchair. Robert learned about THDA's Emergency Repair Program (ERP) through the Sunset Gap Community Center. With help from the community center, Robert applied to the East Tennessee Development District for ERP funds. After qualifying, Robert was blessed with match funds through two churches in his community. Robert lived in something, but it was hard to call it a home. His house had bare floors and ceilings, no electricity and no kitchen appliances. The outside of the house had a make-shift door that would not close and tar paper for siding. With the help of volunteers, the ERP and match funds, Robert's house was transformed. The inside of the house received new floors, walls, ceilings, carpet, cabinets, kitchen appliances and a working bathroom that was made handicap accessible. Once electricity was wired into the house, light fixtures were installed along with light switches and outlets. On the outside, new siding and a new metal roof were installed along with a ramp to provide outside access for Robert.

"None of this would have been possible without the ERP funding and the volunteer churches," said Sunset Gap Community Center Executive Director, Josh Dunn. "I have seen this program help multiple elderly citizens in Cocke County. It has changed their lives in a dramatic fashion and turned their house into a home."



Map 2: Households Served, ERP



Rural Repair Program

The Rural Repair Program is administered by the U.S. Department of Agriculture’s (USDA) Rural Development staff and has been supported by THDA since 2004. By adding the state’s Housing Trust Fund dollars to the USDA’s Section 504 Rural Repair program, THDA makes these dollars go further for rural Tennesseans. Rural Repair offers grants and loans to assist rural, low income (below 50 percent of AMI) homeowners who need repairs that will remove health or safety hazards or will help improve accessibility for a homeowner with a disability. While USDA’s program offers grants and loans, the THDA portion of the program offers grants only. THDA Rural Repair grants are available for up to \$5,000 for non-elderly, non-disabled homeowners and up to \$7,500 for elderly or disabled homeowners. Households can receive a loan and a grant for a maximum of \$27,500 for their home. Because “rural” is defined at a sub-county level for this program, all counties may have residents who are eligible for this program. Like the Emergency Repair Program, repaired homes do not have to meet codes in order to receive available funds, but the work itself must meet local codes and standards.

THDA’s Housing Trust Fund has provided over \$3.4 million in repairs for low-income elderly households living in the rural areas of Tennessee. This \$3.4 million was used in conjunction with \$4.9 million in USDA Rural Repair funds. Together, this \$8.3 million assisted 790 households (see table 11 below for a break out of expenditures by year). These households lived in 85 counties in Tennessee and had an average income of \$12,800. Three quarters of those served were white, another twenty-one percent were African-American, and the remaining four percent were of some other race/ethnicity. The total economic impact since 2007 has been \$16.4 million. For every \$100 spent in the Rural Repair Program, an additional \$83 of business revenue was generated in Tennessee economy. The Rural Repair program is an important player in reducing the number of rural low income Tennesseans living in substandard housing. Map 3, below, shows its service across the State.

Economic Impact of RRP

Expenditures through FY11:
 \$3.4 million HTF
 \$4.9 million USDA

Total Business Revenue Generated:
 \$16 million

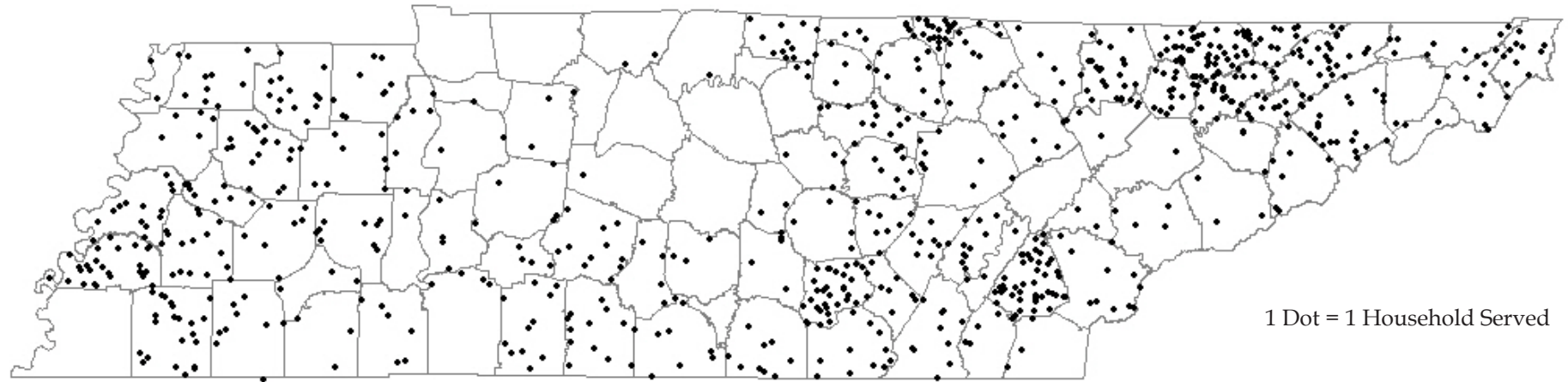
Total Personal Income Generated:
 \$6 million

Total Jobs Created:
 145

Table 11. Rural Repair Beneficiaries and Expenditures, by Year

| Year | HHs Served | HTF Dollars | Total Dollars |
|--------------|------------|-------------|---------------|
| FY07 | 125 | \$566,331 | \$1,305,140 |
| FY08 | 199 | \$926,952 | \$2,076,495 |
| FY09 | 143 | \$609,438 | \$1,552,148 |
| FY10 | 181 | \$734,558 | \$1,856,766 |
| FY11 | 142 | \$612,932 | \$1,554,165 |
| Total | 790 | \$3,450,211 | \$8,344,714 |

Map 3: Households Served, Rural Repair



Housing Modification and Ramps Program

The Housing Modification and Ramps Program (HMR) is designed to assist low-income (below 80 percent AMI), disabled Tennesseans in making their homes accessible. It began as the Ramps Program in 1999 and was incorporated into the Housing Trust Fund in FY07 and added housing modification as an eligible expense in FY10. United Cerebral Palsy of Middle Tennessee (UCP) operates the program statewide. HMR provides funds for the construction of ramps for Tennesseans who use wheelchairs to get in and out of their homes and, beginning in FY10, includes funds for home modifications to address other accessibility needs beyond ramps. The FY10 program expansion to include home modifications will allow the program to provide even more substantial benefits for recipients. UCP received HTFCG funds to address accessibility home modifications beyond ramps. Through the success of their HTFCG initiative, HMR was created.

Over the past five years, THDA has used approximately \$550,000 to support the construction of 723 ramps across 69 counties (see map 4 below). The households served had an average income of approximately \$17,500. Seventy-seven percent of households served were white and twenty-two percent of households were African-American. Like the other THDA Housing Trust Fund programs, the HMR program not only served low-income households in need, but it also had a significant economic impact across Tennessee. In fact, the spending on HMR generated almost \$1.2 million in business revenues. For every \$100 spent for this program, additional \$91 of business revenue is generated.

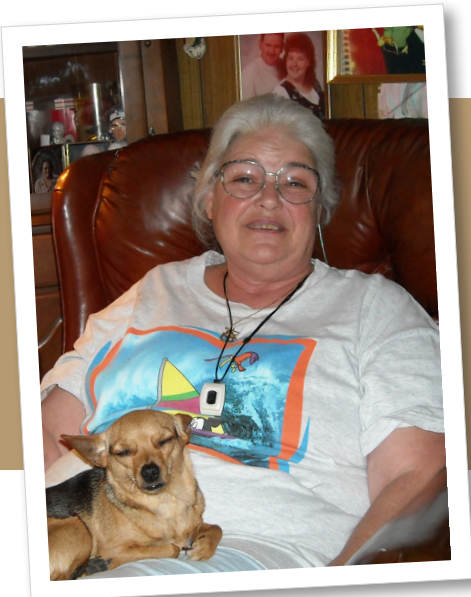
Economic Impact of HMR

Expenditures through FY11:
\$500,000

Total Business Revenue Generated:
\$1.2 million

Total Personal Income Generated:
\$400,000

Total Jobs Created:
10



Stella Ellenburg
Greene County

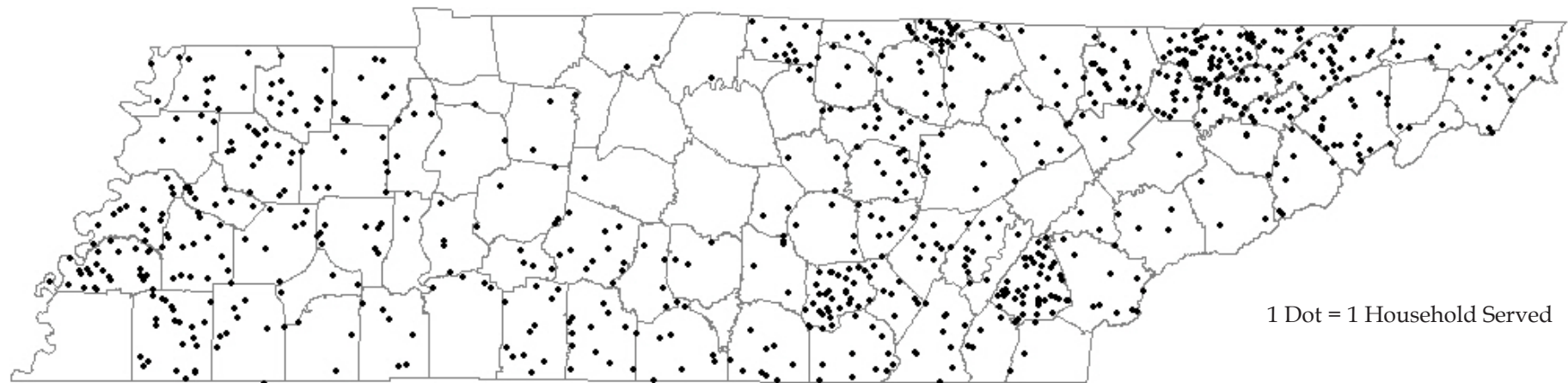
Stella Ellenburg has suffered from seizures for more than 15 years and was finding it very difficult to get around the small house in Greeneville, Tennessee, that has been her home for the past 24 years. Through the Housing Trust Fund's HMR Program Stella received a new ramp that has made it much easier for her to get in and out of the house. "I'd rather see others have things than myself, but I'm so glad to have my ramp. When I use my walker I can get around so much better. My cats like the ramp too," Stella said.

Table 12. Housing Modification and Ramps Program Beneficiaries and Expenditures, by Year

| Year | HHs Served | HTF Dollars |
|--------------|-------------------|--------------------|
| FY07 | 85 | \$37,922 |
| FY08 | 76 | \$61,845 |
| FY09 | 171 | \$132,698 |
| FY10 | 145 | \$108,312 |
| FY11 | 246 | \$187,488 |
| Total | 723 | \$528,265 |

While we know that THDA’s HMR program has increased the accessibility of housing for hundreds of Tennesseans living with disabilities, we also know that there are many more households in need. From the Needs Assessment performed by the Tennessee Council on Developmental Disabilities, multiple surveys show housing needs like home modifications and the ability to live in one’s own home are high priorities among their service population.

Map 4: Households Served, HMR



Housing Trust Fund Economic Impact

Over the first five years of the Housing Trust Fund, the HTF programs provided employment opportunities for many individuals. The direct total employment impact was 409 jobs, primarily in the construction sector. In addition, 412 jobs were created through the ripple effect. Total employment impact was estimated at 821 jobs. Every 100 jobs created by Housing Trust Fund programs and grants, primarily in the construction sector, generated 101 additional jobs throughout the local economy. Estimated tax revenue for the state and local governments through the Housing Trust Fund programs was \$3.6 million.

The Housing Trust Fund programs injected into the economy a total of \$50.3 million, including matching funds provided by grantees (see table 13). This spending generated an additional economic impact of \$50.2 million (indirect and induced) through business revenue multipliers. The total contribution of the Housing Trust Fund programs to Tennessee's economy is estimated at \$100.4 million. Every \$1 of spending in the Housing Trust Fund programs generated an additional \$1 in business revenues. Total personal income generated by the Housing Trust Fund programs from 2006 through 2011 was \$34.5 million. This sum is made up of \$16.9 million in wages and salaries through the Housing Trust Fund programs and an additional \$17.6 million in personal income generated through the ripple effect.



These findings are the result of an economic impact analysis that uses the IMPLAN model to calculate the ripple effects of Housing Trust Fund activities on the Tennessee economy. The direct expenditure created by the HTF programs generates additional economic activity in the form of indirect and induced expenditures. The IMPLAN model calculates total business revenues, personal incomes, and total employment. For each of these categories, the model provides direct, indirect, and induced impacts.

Direct impact is the dollar amount of initial spending because of the Housing Trust Fund programs and grants. We also report corresponding direct personal income and employment figures. Differences between the actual money spent in the Housing Trust Fund and the direct impact (business revenue) in the economic impact results are possible.

Indirect impact is the economic impact that is generated because of the subsequent rounds of business to business transactions in Tennessee's economy. For example, a grantee who receives a grant to correct, repair, or replace an essential system or a critical structural problem for an elderly household through Emergency Repair Program (ERP) buys materials from a supplier who would in turn purchase additional material, labor, etc. from other businesses. This spending will create additional rounds of spending in the local and regional economies.

Induced impact is the economic impact that is generated through the employee spending in the economy. A portion of the direct and indirect program spending goes to the individuals as wages and salaries. Then, the individuals spend these wages and salaries in the economy depending on their consumption patterns. Each round of spending creates ripple effects in the economy.

When looking at the economic impact by program (see table 13), the relative impact of the four HTF programs can be analyzed. The HTFCG program has the largest multiplier across all categories: 2.27 for employment, 2.32 for personal income, and 2.11 for business revenue. This means that for every one job associated with the activities of the HTFCG, another 1.27 jobs are created. Additionally, for every one dollar spent on wages and salaries in conducting the HTFCG activities, another \$1.32 is generated in additional personal income. Finally, for every one dollar spent on business activity, another \$1.11 is generated in additional business revenues. This means that in all categories of activity, the HTFCG program is more than doubling the economic value of the initial investment.

Table 13. Total Economic Impact of Housing Trust Fund on The Tennessee Economy 2006 - 2011, by Program^a

| Impact Type | Program | Direct | Indirect | Induced | Total | Multiplier* |
|-----------------------------|-----------------------------|--------------|--------------|--------------|---------------|-------------|
| Employment (Jobs) | Competitive Grants | 204 | 99 | 160 | 463 | 2.27 |
| | Home Modification and RAMPS | 5 | 2 | 3 | 10 | 1.79 |
| | ERP | 115 | 34 | 50 | 198 | 1.73 |
| | Rural Repair | 82 | 26 | 36 | 145 | 1.76 |
| | TOTAL** | 409 | 162 | 250 | 821 | 2.01 |
| Personal Income | Competitive Grants | \$8,343,672 | \$4,471,690 | \$6,578,370 | \$19,393,732 | 2.32 |
| | Home Modification and RAMPS | \$229,351 | \$91,640 | \$103,071 | \$424,063 | 1.85 |
| | ERP | \$4,781,267 | \$1,551,988 | \$2,043,983 | \$8,377,239 | 1.75 |
| | Rural Repair | \$3,408,125 | \$1,204,539 | \$1,489,111 | \$6,101,775 | 1.79 |
| | TOTAL** | \$16,904,069 | \$7,365,741 | \$10,273,771 | \$34,543,582 | 2.04 |
| Business Revenue | Competitive Grants | \$28,308,252 | \$11,993,723 | \$19,425,103 | \$59,727,078 | 2.11 |
| | Home Modification and RAMPS | \$604,485 | \$245,546 | \$304,257 | \$1,154,288 | 1.91 |
| | ERP | \$11,870,211 | \$4,204,077 | \$6,034,192 | \$22,108,480 | 1.86 |
| | Rural Repair | \$9,211,350 | \$3,273,812 | \$4,396,134 | \$16,881,297 | 1.83 |
| | TOTAL** | \$50,274,402 | \$19,843,787 | \$30,334,495 | \$100,452,686 | 2.00 |
| State and Local Taxes*** | Competitive Grants | | | | \$2,192,365 | |
| | Home Modification and RAMPS | | | | \$34,839 | |
| | ERP | | | | \$756,618 | |
| | Rural Repair | | | | \$565,857 | |
| | TOTAL | | | | \$3,570,122 | |

^a All dollar amounts are in 2011 dollars.

* Multipliers are calculated by dividing the total impact by the direct impact.

** Totals include the impact of \$300,000 allocated for Homebuyer Education. \$150,000 of this was spent in Fiscal Year 2007 and \$150,000 in Fiscal Year 2008. Therefore the total may be more than the sum of the individual program impact.

*** We do not have data for direct, indirect, and induced impacts for state and local taxes. The total impact of state and local taxes is derived from the model. Because we do not have direct impact, the multiplier for state and local taxes cannot be calculated.

In 2010 alone, spending on HTF programs generated a total of \$26,344,621, which translated into 211 additional jobs and \$8,820,159 in additional wages and salaries. Estimated tax revenue was \$921,741. The detailed distribution of economic impact by years of HTF can be found in Table 14.

Table 14. Total Impact of The Housing Trust Fund on the Tennessee Economy by Year^a

| Impact Type | Calendar Year | Direct | Indirect | Induced | Total | Multiplier* |
|----------------------|-----------------------------|---------------------|---------------------|---------------------|----------------------|--------------|
| Employment (Jobs) | 2007 | 55 | 20 | 42 | 117 | 2.14 |
| | 2008 | 86 | 30 | 50 | 167 | 1.93 |
| | 2009 | 108 | 44 | 59 | 211 | 1.96 |
| | 2010 | 104 | 45 | 62 | 211 | 2.02 |
| | 2011 | 55 | 22 | 36 | 114 | 2.07 |
| | TOTAL** | 409 | 162 | 250 | 821 | 2.01 |
| | Personal Income | 2007 | \$2,382,157 | \$916,517 | \$1,728,848 | \$5,027,523 |
| 2008 | | \$3,580,683 | \$1,367,693 | \$2,064,763 | \$7,013,138 | 1.96 |
| 2009 | | \$4,409,243 | \$2,008,153 | \$2,429,223 | \$8,846,619 | 2.01 |
| 2010 | | \$4,239,258 | \$2,043,800 | \$2,537,100 | \$8,820,159 | 2.08 |
| 2011 | | \$2,244,299 | \$1,008,767 | \$1,491,600 | \$4,744,665 | 2.11 |
| TOTAL** | | \$16,904,070 | \$7,365,741 | \$10,273,773 | \$34,543,583 | 2.04 |
| Business Revenue | | 2007 | \$6,717,638 | \$2,507,554 | \$5,105,211 | \$14,330,403 |
| | 2008 | \$9,864,319 | \$3,695,911 | \$6,096,484 | \$19,656,715 | 1.99 |
| | 2009 | \$13,402,867 | \$5,393,294 | \$7,172,025 | \$25,968,186 | 1.94 |
| | 2010 | \$13,372,973 | \$5,480,847 | \$7,490,801 | \$26,344,621 | 1.97 |
| | 2011 | \$6,780,640 | \$2,710,185 | \$4,404,327 | \$13,895,152 | 2.05 |
| | TOTAL** | \$50,274,402 | \$19,843,789 | \$30,334,495 | \$100,452,687 | 2.00 |
| | State and Local Taxes*** | 2007 | | | | \$538,953 |
| 2008 | | | | | \$700,133 | |
| 2009 | | | | | \$899,840 | |
| 2010 | | | | | \$921,741 | |
| 2011 | | | | | \$501,810 | |
| TOTAL** | | | | | \$3,570,123 | |

^a All dollar amounts are in 2011 dollars.

* Multipliers are calculated by dividing the total impact by the direct impact.

** Totals include spending in Rural Repair Program in 2006. Therefore, the total might be more than the total of individual years.

*** We do not have data for direct, indirect, and induced impacts for state and local taxes. The total impact of state and local taxes is directly derived from the model. Because we do not have direct impact, the multiplier for state and local taxes cannot be calculated.

Conclusion

The Housing Trust Fund provides a critical financial resource for Tennesseans of low income with housing needs across the state. Over 4,000 households are benefitting from these funds in 94 of Tennessee's 95 counties. The effects of HTF housing efforts are felt both directly by the families served and indirectly through the economic impact of the housing activities taking place throughout the state.

Even with over 4,000 households served by the HTF, there is still a vast need across the state for critical repairs, the creation of temporary and permanent housing solutions for needy populations, and accessibility improvements. When the lack of essential facilities is combined with other housing problems such as affordability and overcrowding, the HTF only served roughly 4% of those with housing problems. The program offers significant assistance to the households helped, but there are numerous households in need.

In serving these many needs, it is helpful that the Housing Trust Fund Competitive Grants are flexible and can provide innovative solutions to complex housing problems. This flexibility has proven invaluable in adjusting and addressing emergent or specialized housing needs, maintaining the funding's ability to be responsive over time. Even so, there are categories that show continued widespread need but are not specifically addressed in the HTF. One troubling area for elderly households that is not addressed by the Emergency Repair or the Rural Repair Programs is around elderly rental housing. As was shown in table 8, over half (55.7 percent) of elderly renter households have housing problems. The two repair programs (ERP and RRP) are geared to owner-occupied homes, which also have great need. However, there is currently a gap in serving rental properties that house elderly Tennesseans. National data show that incidence of poor housing conditions for elderly renters is second only to families with children, with 36.5 percent of elderly renters falling into this category.

Another gap is in rental housing in general. Table 9 shows that a greater percentage of renters are lacking kitchen and plumbing facilities when compared with owner occupied households. The Competitive Grants program addresses some of this need through the development of affordable rental housing. However, the existing stock has many substandard units still in operation. Providing more funds for rehabilitation and repair is crucial to ensuring Tennessee renters are not forced to live in unsafe and unsanitary housing units.

THDA continues to look into areas of significant housing need in Tennessee. One of these needs is the replacement of old, dilapidated manufactured housing. Thus, THDA is currently exploring a partnership with the Tennessee Manufactured Housing Foundation to help low-income elderly households replace substandard mobile and manufactured homes.

The successes of the Housing Trust Fund are many, with the promise of more households to help in the future. By addressing some of the most severe housing problems among low income households, the HTF has been able to improve the lives of over 4,000 households. The \$23 million in HTF expenditures was used to leverage an additional \$30 million in match funding. As shown in the economic impact analysis, the impact does not end with the direct beneficiary but extends into the economy as a whole with 821 jobs created and \$100 million in economic activity. THDA looks forward to the next years of the Housing Trust Fund and the opportunities it will provide to Tennessee households throughout the state.



Appendix A. Total HTF Funds and Households/Units by County

| COUNTY | HTFCG | | | RRP | | | ERP | | | HMR | | | TOTAL | | |
|------------|--------------|-------------|--------------|--------------|-----------|-----------|--------------|-----------|-----------|--------------|----------|--------------|-------------|--------------|--|
| | HH/ Units | HTF | Total | HH/ Units | HTF | Total | HH/ Units | HTF | Total | HH/ Units | HTF | HH/ Units | HTF | Total | |
| Anderson | 2 | \$117,700 | \$235,400 | 4 | \$19,685 | \$39,370 | 20 | \$65,212 | \$112,797 | 4 | \$3,269 | 30 | \$205,865 | \$390,836 | |
| Bedford | | | | 3 | \$6,650 | \$30,500 | 2 | \$13,269 | \$19,260 | | | 5 | \$19,919 | \$49,760 | |
| Benton | 2 | \$137,500 | \$276,250 | 5 | \$23,181 | \$57,925 | 8 | \$50,384 | \$92,310 | 2 | \$2,090 | 17 | \$213,155 | \$428,575 | |
| Bledsoe | 55 | \$643,050 | \$2,208,450 | 9 | \$26,602 | \$56,425 | 7 | \$41,628 | \$74,538 | 18 | \$14,567 | 89 | \$725,847 | \$2,353,980 | |
| Blount | | | | 3 | \$10,760 | \$21,530 | 5 | \$17,867 | \$34,951 | 2 | \$1,980 | 10 | \$30,607 | \$58,461 | |
| Bradley | | | | 5 | \$7,157 | \$24,045 | 82 | \$200,848 | \$614,214 | 63 | \$53,040 | 150 | \$261,046 | \$691,299 | |
| Campbell | | | | 22 | \$116,347 | \$268,814 | 15 | \$64,883 | \$95,466 | 3 | \$2,898 | 40 | \$184,128 | \$367,179 | |
| Cannon | | | | 3 | \$16,439 | \$32,879 | 1 | \$902 | \$1,312 | | | 4 | \$17,341 | \$34,191 | |
| Carroll | | | | 8 | \$39,933 | \$101,870 | 27 | \$220,681 | \$342,790 | 3 | \$1,399 | 38 | \$262,013 | \$446,059 | |
| Carter | | | | 9 | \$41,535 | \$90,678 | 29 | \$112,861 | \$166,224 | 1 | \$1,006 | 39 | \$155,402 | \$257,909 | |
| Cheatham | | | | | | | 9 | \$57,470 | \$91,535 | 1 | \$325 | 10 | \$57,795 | \$91,860 | |
| Chester | 10 | \$335,000 | \$835,000 | 4 | \$11,514 | \$30,482 | | | | | | 14 | \$346,514 | \$865,482 | |
| Claiborne | | | | 49 | \$274,881 | \$638,433 | 12 | \$37,748 | \$64,161 | | | 61 | \$312,629 | \$702,594 | |
| Clay | | | | 8 | \$48,156 | \$113,583 | 11 | \$91,078 | \$132,912 | 1 | \$970 | 20 | \$140,203 | \$247,464 | |
| Cocke | | | | 5 | \$14,074 | \$32,360 | 7 | \$40,859 | \$76,373 | 3 | \$2,172 | 15 | \$57,104 | \$110,904 | |
| Coffee | | | | 4 | \$18,696 | \$37,393 | 5 | \$44,335 | \$67,846 | | | 9 | \$63,031 | \$105,239 | |
| Crockett | | | | 7 | \$26,431 | \$72,258 | 9 | \$61,713 | \$91,180 | | | 16 | \$88,144 | \$163,438 | |
| Cumberland | | | | 6 | \$28,485 | \$70,953 | 12 | \$116,298 | \$172,311 | 3 | \$2,371 | 21 | \$147,154 | \$245,635 | |
| Davidson | 215 | \$4,965,837 | \$13,330,494 | | | | 42 | \$246,645 | \$389,211 | 117 | \$78,957 | 374 | \$5,291,439 | \$13,798,662 | |
| Decatur | | | | 1 | \$1,308 | \$8,808 | 12 | \$117,659 | \$188,625 | 2 | \$1,696 | 15 | \$120,663 | \$199,129 | |
| Dekalb | | | | 4 | \$19,994 | \$39,990 | 5 | \$43,712 | \$67,249 | 1 | \$844 | 10 | \$64,550 | \$108,082 | |
| Dickson | 12 | \$30,000 | \$405,000 | 4 | \$17,257 | \$35,514 | 17 | \$87,470 | \$135,557 | 6 | \$4,329 | 39 | \$139,056 | \$580,400 | |
| Dyer | | | | 5 | \$24,838 | \$57,178 | 18 | \$125,923 | \$186,495 | 30 | \$22,500 | 53 | \$173,261 | \$266,173 | |
| Fayette | | | | 23 | \$131,301 | \$324,573 | 16 | \$80,076 | \$164,037 | | | 39 | \$211,377 | \$488,610 | |
| Fentress | | | | 7 | \$30,160 | \$74,610 | 3 | \$19,816 | \$28,823 | 1 | \$600 | 11 | \$50,576 | \$104,033 | |
| Franklin | | | | 8 | \$28,608 | \$63,790 | 4 | \$17,323 | \$25,943 | | | 12 | \$45,931 | \$89,733 | |
| Gibson | | | | 18 | \$84,019 | \$185,825 | 28 | \$199,068 | \$303,437 | 4 | \$1,652 | 50 | \$284,739 | \$490,914 | |
| Giles | | | | 11 | \$36,280 | \$95,158 | 11 | \$53,382 | \$79,072 | 1 | \$383 | 23 | \$90,045 | \$174,613 | |
| Grainger | 4 | \$236,350 | \$491,050 | 18 | \$87,644 | \$188,504 | 7 | \$20,674 | \$51,044 | | | 29 | \$344,668 | \$730,598 | |
| Greene | 5 | \$290,625 | \$640,000 | 19 | \$63,474 | \$142,367 | 8 | \$55,709 | \$110,606 | | | 32 | \$409,807 | \$892,973 | |
| Grundy | | | | 33 | \$134,675 | \$304,468 | 11 | \$90,441 | \$144,877 | 7 | \$6,157 | 51 | \$231,273 | \$455,502 | |
| Hamblen | | | | 13 | \$54,501 | \$143,363 | 11 | \$55,383 | \$117,413 | 1 | \$982 | 25 | \$110,866 | \$261,758 | |

| COUNTY | HTFCG | | | RRP | | | ERP | | | HMR | | TOTAL | | |
|------------|--------------|-------------|--------------|--------------|-----------|-----------|--------------|-----------|-----------|--------------|----------|--------------|-------------|--------------|
| | HH/ Units | HTF | Total | HH/ Units | HTF | Total | HH/ Units | HTF | Total | HH/ Units | HTF | HH/ Units | HTF | Total |
| Hamilton | 16 | \$399,000 | \$783,272 | 9 | \$21,960 | \$62,136 | 33 | \$178,302 | \$276,587 | 92 | \$75,031 | 150 | \$674,294 | \$1,197,026 |
| Hancock | | | | 17 | \$72,238 | \$167,523 | 12 | \$73,085 | \$114,084 | | | 29 | \$145,323 | \$281,607 |
| Hardeman | | | | 9 | \$36,902 | \$87,929 | 14 | \$72,904 | \$142,256 | 2 | \$784 | 25 | \$110,590 | \$230,969 |
| Hardin | | | | 5 | \$14,551 | \$66,895 | 1 | \$2,329 | \$7,662 | | | 6 | \$16,880 | \$74,557 |
| Hawkins | 2 | \$100,000 | \$200,000 | 23 | \$109,110 | \$354,461 | 22 | \$102,150 | \$156,530 | 4 | \$3,139 | 51 | \$314,398 | \$714,130 |
| Haywood | | | | 15 | \$46,012 | \$116,725 | 14 | \$113,317 | \$185,012 | 1 | \$599 | 30 | \$159,928 | \$302,336 |
| Henderson | | | | 8 | \$28,221 | \$97,931 | 4 | \$38,325 | \$58,343 | 3 | \$1,730 | 15 | \$68,277 | \$158,005 |
| Henry | 34 | \$519,625 | \$1,141,109 | 10 | \$47,758 | \$108,210 | 23 | \$168,024 | \$277,836 | 5 | \$4,538 | 72 | \$739,945 | \$1,531,693 |
| Hickman | | | | 4 | \$27,412 | \$61,325 | 11 | \$26,939 | \$46,522 | 1 | \$930 | 16 | \$55,281 | \$108,777 |
| Houston | | | | 1 | \$775 | \$2,584 | 2 | \$16,758 | \$29,287 | | | 3 | \$17,533 | \$31,871 |
| Humphreys | | | | 2 | \$7,938 | \$16,202 | 9 | \$49,933 | \$79,111 | 2 | \$1,410 | 13 | \$59,281 | \$96,722 |
| Jackson | | | | 4 | \$26,997 | \$74,364 | 7 | \$62,370 | \$90,790 | 1 | \$306 | 12 | \$89,673 | \$165,460 |
| Jefferson | | | | 4 | \$18,642 | \$37,457 | 26 | \$96,488 | \$239,705 | 1 | \$454 | 31 | \$115,584 | \$277,616 |
| Johnson | | | | 9 | \$43,613 | \$103,545 | 5 | \$24,824 | \$36,423 | | | 14 | \$68,436 | \$139,967 |
| Knox | 165 | \$2,312,427 | \$15,806,812 | 1 | \$7,500 | \$22,490 | 11 | \$44,733 | \$76,162 | 20 | \$13,387 | 197 | \$2,378,047 | \$15,918,851 |
| Lake | | | | 3 | \$9,058 | \$23,545 | 6 | \$40,185 | \$62,831 | 2 | \$2,024 | 11 | \$51,267 | \$88,400 |
| Lauderdale | | | | 16 | \$89,332 | \$233,697 | 22 | \$125,365 | \$244,760 | | | 38 | \$214,697 | \$478,457 |
| Lawrence | | | | 13 | \$44,106 | \$88,875 | | | | 2 | \$1,319 | 15 | \$45,425 | \$90,194 |
| Lewis | | | | 4 | \$13,171 | \$33,093 | 12 | \$45,573 | \$67,497 | 1 | \$411 | 17 | \$59,155 | \$101,001 |
| Lincoln | | | | 8 | \$23,567 | \$47,135 | 20 | \$95,132 | \$164,574 | 5 | \$3,268 | 33 | \$121,967 | \$214,977 |
| Loudon | | | | 5 | \$21,140 | \$46,960 | 3 | \$28,108 | \$72,176 | 2 | \$1,655 | 10 | \$50,903 | \$120,791 |
| Macon | | | | 13 | \$31,984 | \$80,729 | 2 | \$22,000 | \$32,000 | 3 | \$2,284 | 18 | \$56,268 | \$115,013 |
| Madison | 7 | \$324,375 | \$645,625 | 8 | \$35,947 | \$110,863 | | | | 8 | \$4,417 | 23 | \$364,739 | \$760,905 |
| Marion | 7 | \$111,000 | \$341,000 | 11 | \$38,887 | \$93,359 | 14 | \$86,070 | \$149,823 | 33 | \$28,160 | 65 | \$264,117 | \$612,342 |
| Marshall | 41 | \$260,954 | \$566,881 | 5 | \$23,768 | \$73,697 | 12 | \$59,807 | \$96,808 | 1 | \$776 | 59 | \$345,305 | \$738,162 |
| Maury | | | | 11 | \$57,014 | \$137,318 | 36 | \$188,468 | \$283,627 | 3 | \$1,830 | 50 | \$247,311 | \$422,775 |
| McMinn | | | | 46 | \$151,331 | \$368,440 | 18 | \$93,386 | \$168,460 | 44 | \$37,695 | 108 | \$282,411 | \$574,595 |
| McNairy | 3 | \$49,220 | \$95,220 | 3 | \$9,500 | \$30,837 | 1 | \$11,000 | \$17,088 | 1 | \$303 | 8 | \$70,023 | \$143,448 |
| Meigs | | | | 2 | \$3,499 | \$6,998 | | | | 23 | \$20,558 | 25 | \$24,057 | \$27,556 |
| Monroe | 65 | \$132,475 | \$239,813 | 10 | \$61,022 | \$152,467 | 3 | \$5,136 | \$11,284 | 5 | \$4,232 | 83 | \$202,865 | \$407,796 |
| Montgomery | 55 | \$356,031 | \$777,511 | | | | 7 | \$35,439 | \$55,507 | 10 | \$5,816 | 72 | \$397,287 | \$838,834 |
| Moore | | | | | | | | | | | | | | |

| COUNTY | HTFCG | | | RRP | | | ERP | | | HMR | | | TOTAL | | |
|--------------|--------------|--------------|--------------|--------------|-------------|-------------|--------------|-------------|--------------|--------------|-----------|--------------|--------------|--------------|--|
| | HH/ Units | HTF | Total | HH/ Units | HTF | Total | HH/ Units | HTF | Total | HH/ Units | HTF | HH/ Units | HTF | Total | |
| Morgan | 11 | \$214,500 | \$724,870 | 9 | \$27,549 | \$87,388 | 17 | \$47,441 | \$89,768 | 2 | \$2,090 | 39 | \$291,580 | \$904,116 | |
| Obion | | | | 10 | \$43,309 | \$115,668 | 10 | \$76,947 | \$116,105 | 5 | \$2,626 | 25 | \$122,882 | \$234,399 | |
| Overton | | | | 9 | \$42,948 | \$96,840 | 6 | \$55,156 | \$80,248 | 1 | \$787 | 16 | \$98,892 | \$177,875 | |
| Perry | | | | 4 | \$15,126 | \$30,252 | 8 | \$43,718 | \$65,963 | | | 12 | \$58,844 | \$96,215 | |
| Pickett | | | | 23 | \$139,799 | \$321,639 | 7 | \$43,986 | \$67,410 | | | 30 | \$183,785 | \$389,048 | |
| Polk | | | | 1 | \$1,000 | \$4,298 | 12 | \$86,432 | \$157,196 | 9 | \$7,557 | 22 | \$94,989 | \$169,052 | |
| Putnam | | | | 14 | \$52,651 | \$134,645 | 17 | \$118,596 | \$176,563 | 9 | \$4,146 | 40 | \$175,392 | \$315,354 | |
| Rhea | | | | 10 | \$43,233 | \$94,298 | | | | 7 | \$5,678 | 17 | \$48,911 | \$99,976 | |
| Roane | | | | | | | 6 | \$23,801 | \$39,735 | 1 | \$1,019 | 7 | \$24,820 | \$40,753 | |
| Robertson | | | | 2 | \$5,773 | \$17,023 | 7 | \$40,989 | \$64,496 | 12 | \$8,768 | 21 | \$55,530 | \$90,287 | |
| Rutherford | | | | | | | 12 | \$79,966 | \$122,068 | 21 | \$15,820 | 33 | \$95,786 | \$137,889 | |
| Scott | 12 | \$234,910 | \$845,280 | 8 | \$37,244 | \$66,475 | 19 | \$51,430 | \$89,722 | 7 | \$6,145 | 46 | \$329,729 | \$1,007,622 | |
| Sequatchie | 8 | \$133,750 | \$257,500 | 8 | \$41,563 | \$88,621 | 5 | \$16,607 | \$29,650 | 18 | \$16,457 | 39 | \$208,377 | \$392,228 | |
| Sevier | | | | 3 | \$9,190 | \$21,580 | 2 | \$15,119 | \$33,886 | 1 | \$870 | 6 | \$25,179 | \$56,336 | |
| Shelby | 135 | \$1,752,309 | \$6,651,208 | | | | 46 | \$378,840 | \$571,223 | 23 | \$10,427 | 204 | \$2,141,576 | \$7,232,858 | |
| Smith | | | | 3 | \$17,928 | \$38,631 | 5 | \$35,427 | \$54,582 | | | 8 | \$53,355 | \$93,213 | |
| Stewart | | | | | | | 4 | \$27,925 | \$45,899 | | | 4 | \$27,925 | \$45,899 | |
| Sullivan | 14 | \$434,000 | \$4,166,619 | 8 | \$23,769 | \$51,875 | 40 | \$187,074 | \$279,390 | 7 | \$6,183 | 69 | \$651,025 | \$4,504,067 | |
| Sumner | | | | 1 | \$1,329 | \$4,430 | 10 | \$55,542 | \$83,536 | 20 | \$13,654 | 31 | \$70,526 | \$101,620 | |
| Tipton | | | | 25 | \$141,968 | \$364,580 | 32 | \$220,141 | \$387,255 | | | 57 | \$362,109 | \$751,835 | |
| Trousdale | | | | | | | 3 | \$9,958 | \$21,158 | 1 | \$926 | 4 | \$10,884 | \$22,084 | |
| Unicoi | | | | 1 | \$4,074 | \$8,147 | 6 | \$25,957 | \$38,172 | | | 7 | \$30,030 | \$46,319 | |
| Union | | | | 14 | \$69,154 | \$124,914 | 7 | \$22,860 | \$34,736 | | | 21 | \$92,014 | \$159,650 | |
| Van Buren | | | | 7 | \$35,586 | \$76,508 | 4 | \$20,391 | \$29,542 | | | 11 | \$55,977 | \$106,050 | |
| Warren | | | | 5 | \$23,867 | \$60,908 | 7 | \$50,271 | \$77,420 | 3 | \$1,817 | 15 | \$75,955 | \$140,145 | |
| Washington | 50 | \$1,551,410 | \$7,055,614 | 3 | \$13,441 | \$26,882 | 49 | \$198,526 | \$297,961 | | | 102 | \$1,763,377 | \$7,380,457 | |
| Wayne | | | | 4 | \$8,516 | \$17,049 | | | | | | 4 | \$8,516 | \$17,049 | |
| Weakley | | | | 12 | \$46,511 | \$118,238 | 12 | \$90,643 | \$145,686 | 4 | \$3,341 | 28 | \$140,495 | \$267,265 | |
| White | | | | 8 | \$34,063 | \$74,128 | 3 | \$31,467 | \$45,771 | 1 | \$565 | 12 | \$66,096 | \$120,464 | |
| Williamson | 50 | \$1,048,527 | \$7,813,064 | 1 | \$3,082 | \$8,264 | 21 | \$76,058 | \$120,214 | 8 | \$5,889 | 80 | \$1,133,556 | \$7,947,431 | |
| Wilson | | | | | | | 7 | \$42,519 | \$67,022 | 14 | \$10,788 | 21 | \$53,307 | \$77,810 | |
| State-wide | 489 | \$3,154,958 | \$8,032,418 | | | | | | | | | 489 | \$3,154,958 | \$8,032,418 | |
| Total | 1469 | \$19,845,533 | \$74,565,460 | 790 | \$3,450,211 | \$8,344,714 | 1188 | \$6,531,252 | \$10,917,691 | 723 | \$546,794 | 4,170 | \$30,373,790 | \$94,374,660 | |

Appendix B. Economic Impact Analysis, by Program

Total Economic Impact of The Competitive Grants on The Tennessee Economy by Year^a

| Impact Type | Calendar Year | Direct | Indirect | Induced | Total | Multiplier* |
|-----------------------------|----------------|---------------------|---------------------|--------------------|---------------------|-------------|
| Employment (Jobs) | 2007 | 14 | 7 | 24 | 44 | 3.13 |
| | 2008 | 42 | 16 | 31 | 89 | 2.11 |
| | 2009 | 61 | 31 | 39 | 131 | 2.14 |
| | 2010 | 57 | 31 | 41 | 129 | 2.28 |
| | 2011 | 30 | 15 | 26 | 70 | 2.35 |
| | TOTAL** | 204 | 99 | 160 | 463 | 2.27 |
| Personal Income | 2007 | \$651,533 | \$300,295 | \$972,026 | \$1,923,854 | 2.95 |
| | 2008 | \$1,706,164 | \$726,937 | \$1,253,736 | \$3,686,837 | 2.16 |
| | 2009 | \$2,500,191 | \$1,383,314 | \$1,611,393 | \$5,494,898 | 2.20 |
| | 2010 | \$2,277,479 | \$1,397,221 | \$1,695,254 | \$5,369,954 | 2.36 |
| | 2011 | \$1,208,305 | \$663,923 | \$1,045,962 | \$2,918,190 | 2.42 |
| | TOTAL** | \$8,343,672 | \$4,471,690 | \$6,578,371 | \$19,393,733 | 2.32 |
| Business Revenue | 2007 | \$2,045,050 | \$833,074 | 2,870,971 | \$5,749,096 | 2.81 |
| | 2008 | \$5,018,565 | \$1,957,915 | 3,702,231 | \$10,678,711 | 2.13 |
| | 2009 | \$8,641,912 | \$3,699,409 | 4,757,649 | \$17,098,970 | 1.98 |
| | 2010 | \$8,444,631 | \$3,728,022 | 5,005,524 | \$17,178,177 | 2.03 |
| | 2011 | \$4,158,094 | \$1,775,303 | 3,088,727 | \$9,022,125 | 2.17 |
| | TOTAL** | \$28,308,252 | \$11,993,723 | 19,425,102 | \$59,727,079 | 2.11 |
| State and Local Taxes*** | 2007 | | | | \$252,425 | |
| | 2008 | | | | \$397,658 | |
| | 2009 | | | | \$596,775 | |
| | 2010 | | | | \$609,241 | |
| | 2011 | | | | \$336,265 | |
| | TOTAL** | | | | | |

^a All dollar amounts are in 2011 dollars.

* Multipliers are calculated by dividing the total impact by the direct impact.

** We do not have data for direct, indirect, and induced impacts for state and local taxes. The total impact of state and local taxes is directly derived from the model. Because we do not have direct impact, the multiplier for state and local taxes cannot be calculated.

Total Economic Impact of ERP on The Tennessee Economy by Years^a

| Impact Type | Calendar Year | Direct | Indirect | Induced | Total | Multiplier* |
|-----------------------------|----------------|-------------|--------------|-------------|-------------|--------------|
| Employment (Jobs) | 2007 | 13 | 4 | 6 | 22 | 1.74 |
| | 2008 | 28 | 8 | 12 | 48 | 1.74 |
| | 2009 | 30 | 9 | 13 | 52 | 1.72 |
| | 2010 | 29 | 9 | 12 | 50 | 1.72 |
| | 2011 | 15 | 5 | 7 | 27 | 1.74 |
| | TOTAL** | | 115 | 34 | 50 | 198 |
| Personal Income | 2007 | \$523,280 | \$173,672 | \$224,961 | \$921,913 | 1.76 |
| | 2008 | \$1,164,068 | \$381,922 | \$498,905 | \$2,044,896 | 1.76 |
| | 2009 | \$1,251,101 | \$398,967 | \$532,573 | \$2,182,641 | 1.74 |
| | 2010 | \$1,196,788 | \$384,563 | \$510,348 | \$2,091,699 | 1.75 |
| | 2011 | \$646,031 | \$212,864 | \$277,196 | \$1,136,090 | 1.76 |
| | TOTAL** | | \$4,781,268 | \$1,551,988 | \$2,043,983 | \$8,377,239 |
| Business Revenue | 2007 | \$1,329,339 | \$470,982 | \$664,126 | \$2,464,447 | 1.85 |
| | 2008 | \$2,920,582 | \$1,034,300 | \$1,472,852 | \$5,427,734 | 1.86 |
| | 2009 | \$3,051,368 | \$1,080,690 | \$1,572,248 | \$5,704,306 | 1.87 |
| | 2010 | \$2,940,561 | \$1,041,340 | \$1,506,636 | \$5,488,538 | 1.87 |
| | 2011 | \$1,628,361 | \$576,765 | \$818,329 | \$3,023,455 | 1.86 |
| | TOTAL** | | \$11,870,211 | \$4,204,077 | \$6,034,191 | \$22,108,480 |
| State and Local Taxes*** | 2007 | | | | \$252,425 | |
| | 2008 | | | | \$397,658 | |
| | 2009 | | | | \$596,775 | |
| | 2010 | | | | \$609,241 | |
| | 2011 | | | | \$336,265 | |
| | TOTAL** | | | | | |

^a All dollar amounts are in 2011 dollars.

* Multipliers are calculated by dividing the total impact by the direct impact.

** We do not have data for direct, indirect, and induced impacts for state and local taxes. The total impact of state and local taxes is directly derived from the model. Because we do not have direct impact, the multiplier for state and local taxes cannot be calculated.

Total Economic Impact of Rural Repair Program on The Tennessee Economy by Years^a

| Impact Type | Calendar Year | Direct | Indirect | Induced | Total | Multiplier* |
|----------------------|-----------------------------|-------------|-------------|-------------|--------------|-------------|
| Employment (Jobs) | 2006 | 1 | 0 | 1 | 2 | 1.75 |
| | 2007 | 26 | 9 | 12 | 46 | 1.81 |
| | 2008 | 14 | 5 | 6 | 25 | 1.80 |
| | 2009 | 15 | 5 | 6 | 26 | 1.72 |
| | 2010 | 15 | 5 | 6 | 26 | 1.72 |
| | 2011 | 9 | 3 | 4 | 15 | 1.70 |
| | TOTAL** | 80 | 26 | 35 | 140 | 1.76 |
| | Personal Income | 2006 | \$48,430 | \$20,811 | \$22,239 | \$91,479 |
| 2007 | | \$1,104,539 | \$406,822 | \$487,875 | \$1,999,236 | 1.81 |
| 2008 | | \$585,213 | \$213,983 | \$257,991 | \$1,057,186 | 1.81 |
| 2009 | | \$605,898 | \$205,172 | \$261,895 | \$1,072,965 | 1.77 |
| 2010 | | \$605,898 | \$205,172 | \$261,895 | \$1,072,965 | 1.77 |
| 2011 | | \$348,441 | \$115,431 | \$149,796 | \$613,667 | 1.76 |
| TOTAL** | | \$3,298,419 | \$1,167,391 | \$1,441,691 | \$5,907,498 | 1.79 |
| Business Revenue | | 2006 | \$135,965 | \$55,998 | \$65,647 | \$257,610 |
| | 2007 | \$3,119,018 | \$1,105,895 | \$1,440,295 | \$5,665,208 | 1.82 |
| | 2008 | \$1,640,559 | \$581,685 | \$761,636 | \$2,983,880 | 1.82 |
| | 2009 | \$1,573,006 | \$557,733 | \$773,167 | \$2,903,906 | 1.85 |
| | 2010 | \$1,573,006 | \$557,733 | \$773,167 | \$2,903,906 | 1.85 |
| | 2011 | \$884,982 | \$313,784 | \$442,228 | \$1,640,994 | 1.85 |
| | TOTAL** | \$8,926,536 | \$3,172,828 | \$4,256,140 | \$16,355,504 | 1.83 |
| | State and Local Taxes*** | 2006 | | | | \$7,646 |
| 2007 | | | | | \$187,508 | |
| 2008 | | | | | \$98,993 | |
| 2009 | | | | | \$98,793 | |
| 2010 | | | | | \$116,681 | |
| 2011 | | | | | \$56,235 | |
| TOTAL** | | | | | \$565,856 | |

^a All dollar amounts are in 2011 dollars.

* Multipliers are calculated by dividing the total impact by the direct impact.

** We do not have data for direct, indirect, and induced impacts for state and local taxes. The total impact of state and local taxes is directly derived from the model. Because we do not have direct impact, the multiplier for state and local taxes cannot be calculated.

Total Economic Impact of Home Modification and RAMPS on The Tennessee Economy by Years^a

| Impact Type | Calendar Year | Direct | Indirect | Induced | Total | Multiplier* |
|---------------------------------|----------------------|------------------|------------------|------------------|--------------------|--------------------|
| Employment (Jobs) | 2007 | 1 | 0 | 0 | 1 | 1.86 |
| | 2008 | 1 | 0 | 1 | 2 | 1.77 |
| | 2009 | 1 | 0 | 1 | 2 | 1.83 |
| | 2010 | 1 | 0 | 1 | 2 | 1.91 |
| | 2011 | 1 | 0 | 1 | 2 | 1.70 |
| | TOTAL** | 5 | 2 | 3 | 10 | 1.81 |
| Personal Income | 2007 | \$31,141 | \$12,514 | \$14,018 | \$57,673 | 1.85 |
| | 2008 | \$55,248 | \$22,181 | \$24,863 | \$102,292 | 1.85 |
| | 2009 | \$52,053 | \$20,701 | \$23,361 | \$96,115 | 1.85 |
| | 2010 | \$49,387 | \$19,696 | \$22,182 | \$91,265 | 1.85 |
| | 2011 | \$41,522 | \$16,549 | \$18,646 | \$76,717 | 1.85 |
| | TOTAL** | \$229,351 | \$91,641 | \$103,070 | \$424,062 | 1.85 |
| Business Revenue | 2007 | \$82,516 | \$33,537 | \$41,380 | \$157,433 | 1.91 |
| | 2008 | \$146,225 | \$59,449 | \$73,394 | \$279,067 | 1.91 |
| | 2009 | \$136,581 | \$55,462 | \$68,961 | \$261,004 | 1.91 |
| | 2010 | \$129,959 | \$52,766 | \$65,481 | \$248,206 | 1.91 |
| | 2011 | \$109,203 | \$44,333 | \$55,043 | \$208,579 | 1.91 |
| | TOTAL** | \$604,484 | \$245,547 | \$304,259 | \$1,154,289 | 1.91 |
| State and Local Taxes*** | 2007 | | | | \$4,744 | |
| | 2008 | | | | \$8,413 | |
| | 2009 | | | | \$7,889 | |
| | 2010 | | | | \$7,494 | |
| | 2011 | | | | \$6,299 | |
| | TOTAL** | | | | \$34,839 | |

^a All dollar amounts are in 2011 dollars.

* Multipliers are calculated by dividing the total impact by the direct impact.

** We do not have data for direct, indirect, and induced impacts for state and local taxes. The total impact of state and local taxes is directly derived from the model. Because we do not have direct impact, the multiplier for state and local taxes cannot be calculated.

Appendix C. Housing Trust Fund Competitive Grants, Funding and Activity, by County

| County | Activity | | | | | Tenure | | Funds | | Total |
|------------|----------|-------|-----|-----|-------|--------|--------|-------------|-------------|-------------|
| | Acq | Rehab | NC | DPA | Other | HO | Rental | THDA | Match | |
| Anderson | | Yes | Yes | | | Yes | | \$28,230 | \$49,509 | \$77,739 |
| Bedford | | Yes | Yes | | | Yes | | \$20,710 | \$31,500 | \$52,210 |
| Benton | Yes | Yes | Yes | | | Yes | Yes | \$177,489 | \$152,197 | \$329,686 |
| Blount | | Yes | Yes | | | Yes | | \$47,223 | \$92,114 | \$139,337 |
| Bradley | | Yes | Yes | | | Yes | | \$102,346 | \$123,465 | \$225,811 |
| Campbell | | Yes | Yes | | | Yes | | \$53,455 | \$79,014 | \$132,469 |
| Carroll | | Yes | | | | Yes | | \$9,502 | \$5,681 | \$15,183 |
| Chester | | Yes | | | | Yes | | \$238,264 | \$226,008 | \$464,272 |
| Claiborne | | Yes | | | | Yes | | \$2,729 | \$1,275 | \$4,004 |
| Clay | | Yes | | | | Yes | | \$14,734 | \$6,885 | \$21,619 |
| Cocke | | | Yes | | | Yes | | \$17,500 | \$41,275 | \$58,775 |
| Coffee | | Yes | Yes | | | Yes | | \$26,792 | \$28,238 | \$55,030 |
| Cumberland | | Yes | Yes | | | Yes | | \$27,664 | \$57,250 | \$84,914 |
| Davidson | Yes | Yes | Yes | | | Yes | Yes | \$2,590,559 | \$3,884,652 | \$6,475,211 |
| Decatur | | Yes | | | | Yes | | \$24,286 | \$11,001 | \$35,287 |
| Dickson | | Yes | Yes | | | Yes | | \$67,722 | \$63,609 | \$131,331 |
| Dyer | | Yes | | | | Yes | | \$9,614 | \$4,493 | \$14,106 |
| Fentress | | Yes | | | | Yes | | \$8,020 | \$3,748 | \$11,767 |
| Franklin | | Yes | | | | Yes | | \$482 | \$225 | \$707 |
| Gibson | | Yes | | | | Yes | | \$6,490 | \$510 | \$7,000 |
| Greene | Yes | | | | | | Yes | \$141,250 | \$164,913 | \$306,163 |
| Hamilton | Yes | Yes | Yes | | Yes | Yes | Yes | \$409,843 | \$408,580 | \$818,422 |
| Hancock | | Yes | | | | Yes | | \$4,280 | \$2,000 | \$6,280 |
| Hawkins | | Yes | Yes | | | Yes | | \$147,532 | \$161,725 | \$309,257 |
| Haywood | | Yes | | | | Yes | | \$4,280 | \$2,000 | \$6,280 |
| Henderson | Yes | Yes | | | | Yes | Yes | \$71,931 | \$51,250 | \$123,182 |
| Henry | Yes | Yes | Yes | | Yes | Yes | Yes | \$494,853 | \$239,585 | \$734,438 |
| Jefferson | | Yes | | | | Yes | | \$4,280 | \$2,000 | \$6,280 |
| Knox | Yes | Yes | Yes | | | Yes | Yes | \$1,617,785 | \$3,075,732 | \$4,693,517 |

| County | Acq | Rehab | Activity | | | Tenure | | THDA | Funds | Total |
|------------|-----|-------|----------|-----|-------|--------|--------|-----------|-----------|-------------|
| | | | NC | DPA | Other | HO | Rental | | Match | |
| Lake | | | | Yes | | | Yes | \$25,000 | \$24,288 | \$49,288 |
| Lauderdale | | Yes | | | | | Yes | \$1,025 | \$479 | \$1,504 |
| Lawrence | | Yes | | | | | Yes | \$4,280 | \$2,000 | \$6,280 |
| Lincoln | | Yes | | | | | Yes | \$4,280 | \$2,000 | \$6,280 |
| Loudon | | Yes | Yes | | | | Yes | \$45,126 | \$81,812 | \$126,938 |
| Macon | | Yes | | | | | Yes | \$4,280 | \$2,000 | \$6,280 |
| Madison | Yes | Yes | Yes | | | | Yes | \$369,736 | \$402,320 | \$772,056 |
| Marion | | Yes | | | | | Yes | \$107,603 | \$117,271 | \$224,873 |
| Maury | Yes | Yes | Yes | | | | Yes | \$195,415 | \$224,659 | \$420,074 |
| McNairy | Yes | Yes | Yes | | | | Yes | \$69,757 | \$76,925 | \$146,682 |
| Monroe | | Yes | Yes | | | | Yes | \$148,880 | \$159,523 | \$308,403 |
| Montgomery | | Yes | Yes | | | | Yes | \$50,536 | \$88,835 | \$139,371 |
| Morgan | | Yes | Yes | | | | Yes | \$35,628 | \$39,455 | \$75,083 |
| Obion | | Yes | Yes | | | | Yes | \$40,609 | \$4,000 | \$44,609 |
| Overton | | Yes | | | | | Yes | \$4,280 | \$2,000 | \$6,280 |
| Putnam | | Yes | Yes | | | | Yes | \$53,172 | \$110,912 | \$164,083 |
| Roane | | Yes | | | | | Yes | \$4,280 | \$2,000 | \$6,280 |
| Robertson | | Yes | | | | | Yes | \$13,949 | \$6,518 | \$20,467 |
| Rutherford | | Yes | Yes | | | | Yes | \$76,360 | \$106,323 | \$182,683 |
| Scott | | Yes | Yes | | | | Yes | \$307,680 | \$462,989 | \$770,669 |
| Sequatchie | | Yes | Yes | | | | Yes | \$250,123 | \$399,084 | \$649,207 |
| Sevier | | Yes | | | | | Yes | \$1,070 | \$500 | \$1,570 |
| Shelby | Yes | Yes | Yes | | | | Yes | \$791,320 | \$592,728 | \$1,384,049 |
| Sullivan | Yes | Yes | Yes | | | | Yes | \$504,525 | \$219,339 | \$723,864 |
| Sumner | | Yes | Yes | | | | Yes | \$44,396 | \$66,543 | \$110,939 |
| Tipton | | | Yes | | | | Yes | \$25,000 | \$28,605 | \$53,605 |
| Warren | | Yes | Yes | | | | Yes | \$28,349 | \$29,791 | \$58,140 |
| Washington | | Yes | | | Yes | | | \$101,885 | \$113 | \$101,998 |

| County | Acq | Rehab | Activity | | | Tenure | | | Funds | |
|------------|-----|-------|----------|-----|-------|--------|--------|-----------|-----------|-----------|
| | | | NC | DPA | Other | HO | Rental | THDA | Match | Total |
| Wayne | | Yes | | | | Yes | | \$8,560 | \$4,000 | \$12,560 |
| Weakley | Yes | Yes | Yes | | | Yes | Yes | \$113,025 | \$105,830 | \$218,855 |
| White | | Yes | | | | Yes | | \$6,344 | \$2,964 | \$9,308 |
| Williamson | | Yes | Yes | | | Yes | | \$54,779 | \$156,359 | \$211,138 |
| Wilson | | Yes | Yes | | | Yes | | \$29,735 | \$51,443 | \$81,178 |

Acq = Acquisition
 Rehab = Rehabilitation
 NC = New Construction
 DPA = Down Payment Assistance
 HO = Homeownership

Mark and Cristy Roach

Blount County

Lifelong residents of Blount County, Mark and Cristy Roach have two children, 3-year-old River and 6-month-old Lincoln. The family was living in a 40 to 50 year old trailer. Their substandard living conditions combined with their determination to provide a better life for their family made Mark and Cristy ideal candidates for a Habitat for Humanity home. They heard about Habitat for Humanity from Mark's brother who is also a Habitat homeowner. Mark and Cristy are avid believers in the Habitat process and how the program can change lives. The Blount County Habitat for Humanity partner family requirement of 450 volunteer hours and over 100 hours of classes about budget basics and home repairs, have helped them learn to be financially responsible, learn how to make and live by a budget, and to be good stewards of their new home. They say the classes have increased their self-esteem and allowed them to meet other families living in similar circumstances. Since Mark is in the construction business, he looks forward to making repairs to his own home and he hopes to own his own business one day. Cristy, a busy stay-at-home mom, enjoys looking after their two children. In their spare time, the Roach family enjoys participating in outdoor activities and spending time together as a family. Mark and Cristy are very excited about homeownership and River is excited to have her own room.



THDA's Housing Trust Fund has helped the Roach Family make their dream of homeownership a reality and has helped to eliminate substandard housing in Blount County.

Appendix D. HTF Competitive Grant Recipients

| Year | Applicant | County | HTF | Match | Total | Units |
|-------------|---|----------------------------|-------------|--------------|--------------|--------------|
| 2007 | Affordable Housing CDC | Madison | \$120,000 | \$120,000 | \$240,000 | 3 |
| 2007 | Alpha Omega Veterans Services, Inc. | Shelby | \$124,138 | \$133,146 | \$257,284 | 8 |
| 2007 | Appalachia Habitat for Humanity | Scott/Morgan | \$60,000 | \$70,000 | \$130,000 | 2 |
| 2007 | Campus for Human Development | Davidson | \$1,600,000 | \$1,950,000 | \$3,550,000 | 38 |
| 2007 | City of Henderson | Chester | \$335,000 | \$500,000 | \$835,000 | 10 |
| 2007 | City of Memphis | Shelby | \$300,000 | \$150,000 | \$450,000 | 30 |
| 2007 | City of Paris | Henry | \$319,000 | \$500,000 | \$819,000 | 9 |
| 2007 | City of Red Bank | Hamilton | \$111,000 | \$230,000 | \$341,000 | 7 |
| 2007 | City of South Pittsburg | Marion | \$111,000 | \$230,000 | \$341,000 | 7 |
| 2007 | Comprehensive Counseling Network | Shelby | \$66,240 | \$2,009,240 | \$2,075,480 | 32 |
| 2007 | Damascus Road, Inc. | Henry | \$200,625 | \$121,484 | \$322,109 | 25 |
| 2007 | Eastern Eight CDC (Mountain Home) | Washington | \$500,000 | \$574,204 | \$1,074,204 | 8 |
| 2007 | Hamilton County | Hamilton | \$160,000 | \$80,000 | \$240,000 | 7 |
| 2007 | Kingsport Housing Authority | Sullivan | \$150,000 | \$3,517,435 | \$3,667,435 | 6 |
| 2007 | Overlook Senior Citizens Hsg of Monroe Co | Monroe | \$69,750 | \$56,175 | \$125,925 | 25 |
| 2007 | Park Center | Davidson | \$100,000 | \$352,500 | \$452,500 | 8 |
| 2007 | Southeast Tennessee Development District | Bledsoe/Sequatchie | \$267,500 | \$247,500 | \$515,000 | 15 |
| 2007 | Tennessee Mental Health Consumers' Assn | Shelby | \$250,000 | \$330,000 | \$580,000 | 10 |
| 2007 | The Nextdoor, Inc. | Davidson | \$500,000 | \$561,480 | \$1,061,480 | 20 |
| 2007 | United Cerebral Palsy of Middle TN | State-wide/non-urban | \$600,000 | \$347,284 | \$947,284 | 364 |
| 2007 | Urban Housing Solutions | Davidson | \$341,896 | \$1,358,104 | \$1,700,000 | 31 |
| 2007 | Volunteer Ministry Center | Knox | \$300,000 | \$3,837,309 | \$4,137,309 | 57 |
| 2007 | Omni Community Services | Benton / Greene / Davidson | \$550,000 | \$555,000 | \$1,105,000 | 8 |
| 2007 | Centerstone CMHC | Mauzy | \$187,000 | \$187,000 | \$374,000 | |
| 2007 | Horizon CDC | Sullivan | \$284,000 | \$215,184 | \$499,184 | 8 |
| 2007 | Renewal House | Davidson | \$157,489 | \$187,550 | \$345,039 | 10 |
| 2007 | Helen Ross McNabb Center | Knox | \$449,422 | \$680,000 | \$1,129,422 | 24 |
| 2007 | Helping CDC | Shelby | \$309,934 | \$517,908 | \$827,842 | 14 |
| 2007 | Oasis Center | Davidson | \$300,000 | \$250,000 | \$550,000 | 10 |
| 2007 | Woodbine Community Organization | Davidson | \$78,750 | \$100,000 | \$178,750 | 5 |
| 2007 | Habitat for Humanity of TN | various | \$500,000 | \$500,000 | \$1,000,000 | 20 |
| 2007 | Centerstone CMHC | Davidson | \$85,000 | \$90,500 | \$175,500 | 4 |

| Year | Applicant | County | HTF | Match | Total | Units |
|------|-------------------------------------|-----------------------------------|-------------|-------------|-------------|-------|
| 2007 | Carey Counseling Center / CARES | Rural counties | \$268,176 | \$268,176 | \$536,352 | 17 |
| 2007 | Buffalo Valley, Inc. | Montgomery / Marshall | \$244,080 | \$244,080 | \$488,160 | 36 |
| 2008 | Urban Housing Solutions | Davidson | \$348,417 | \$877,204 | \$1,225,621 | 20 |
| 2008 | Door of Hope | Shelby | \$207,794 | \$525,100 | \$732,894 | 10 |
| 2008 | Behavioral Health Initiatives | McNairy | \$49,220 | \$46,000 | \$95,220 | 3 |
| 2008 | East TN HRA | Anderson / Knox | \$235,400 | \$235,400 | \$470,800 | 4 |
| 2008 | Friends for Life Corp | Shelby | \$310,300 | \$771,400 | \$1,081,700 | 10 |
| 2008 | Omni Community Services | Davidson / Greene /Madison/Shelby | \$337,500 | \$565,000 | \$902,500 | 8 |
| 2008 | Buffalo Valley Inc | Marshall / Montgomery | \$46,925 | \$87,147 | \$134,072 | 12 |
| 2008 | Park Center | Davidson | \$150,000 | \$242,750 | \$392,750 | 10 |
| 2008 | Appalachia Habitat for Humanity | Scott / Morgan | \$246,000 | \$475,370 | \$721,370 | 10 |
| 2008 | HOPE | Scott | \$20,410 | \$100,000 | \$120,410 | 1 |
| 2008 | Of One Accord Ministry | Hawkins | \$100,000 | \$100,000 | \$200,000 | 2 |
| 2008 | Progress, Inc. | Williamson | \$48,527 | \$33,650 | \$82,177 | 2 |
| 2008 | Habitat for Humanity of TN | State-wide | \$350,000 | \$997,500 | \$1,347,500 | 30 |
| 2008 | Nashville Area Habitat for Humanity | Davidson / Dickson | \$60,000 | \$750,000 | \$810,000 | 25 |
| 2008 | The Next Door | Davidson | \$200,000 | \$724,331 | \$924,331 | 10 |
| 2008 | Affordable Housing CDC | Madison | \$120,000 | \$60,000 | \$180,000 | 2 |
| 2008 | Community Action Network | Multi-NW TN | \$249,782 | \$577,500 | \$827,282 | 8 |
| 2008 | Horizon CDC | Washington | \$107,000 | \$1,790,000 | \$1,897,000 | 8 |
| 2008 | Volunteer Housing Development Corp | Monroe | \$62,725 | \$51,163 | \$113,888 | 40 |
| 2010 | Crossville Housing Authority | Bledsoe | \$509,300 | \$1,441,650 | \$1,950,950 | 48 |
| 2010 | Knox Housing Partnership | Knox | \$860,705 | \$2,106,236 | \$2,966,941 | 30 |
| 2010 | Clinch-Powell RC&D Council | Grainger | \$236,350 | \$254,700 | \$491,050 | 4 |
| 2010 | Buffalo Valley | Marshall / Montgomery | \$325,980 | \$396,180 | \$722,160 | 48 |
| 2010 | Alpha Omega Veterans' Services | Shelby | \$99,528 | \$320,855 | \$420,383 | 19 |
| 2010 | Safe Haven Family Shelter | Davidson | \$211,325 | \$204,413 | \$415,738 | 9 |
| 2010 | Sertoma Center, Inc. | Knox | \$184,600 | \$92,300 | \$276,900 | 4 |
| 2010 | Franklin Housing Authority | Williamson | \$1,000,000 | \$6,730,887 | \$7,730,887 | 48 |
| 2010 | Southeastern Housing Foundation II | Knox | \$400,000 | \$6,660,840 | \$7,060,840 | 48 |
| 2010 | Aim Center, Inc. | Hamilton | \$128,000 | \$74,272 | \$202,272 | 2 |
| 2010 | Nashville Habitat for Humanity | Davidson | \$225,000 | \$390,000 | \$615,000 | 13 |

| Year | Applicant | County | HTF | Match | Total | Units |
|------|-----------------------------------|----------------|--------------|--------------|--------------|-------|
| 2010 | Appalachia Habitat for Humanity | Scott / Morgan | \$123,000 | \$475,370 | \$598,370 | 10 |
| 2010 | Habitat for Humanity of Tennessee | State-wide | \$1,000,000 | \$2,000,000 | \$3,000,000 | 50 |
| 2010 | Be A Helping Hand Foundation | Davidson | \$165,435 | \$211,450 | \$376,885 | 6 |
| 2010 | New Level CDC | Davidson | \$181,900 | \$140,000 | \$321,900 | 3 |
| 2010 | Eastern Eight CDC | Washington | \$944,410 | \$3,140,000 | \$4,084,410 | 34 |
| | TOTAL | | \$19,845,533 | \$54,719,927 | \$74,565,460 | 1,469 |



Lovie Irvine
Weakly County

Lovie Irvine has been given a new foundation to stand on. Ms. Irvine's home had rotting floors that were warped and falling through to the ground in many different places in her home. Through the Emergency Repair Program administered by the Northwest Tennessee Development District and match funds from USDA Rural Development, Ms. Irvine is standing pretty in her home for the first time in a long time.