

# STATE OF TENNESSEE

## ANNUAL PERFORMANCE REPORT ON THE HOUSING AND COMMUNITY DEVELOPMENT CONSOLIDATED PLAN

### **Prepared By:**

Tennessee Housing Development Agency  
Research, Planning, & Technical Services Division

Tennessee Department of Economic  
& Community Development

Tennessee Housing Development Agency  
Community Programs Division

Tennessee Department of Health  
AIDS Supportive Services

Tennessee Department of Human Services  
Community Programs

# FY 2003-2004 Annual Performance Report on the Consolidated Plan

## Part I

### Introduction

On January 5, 1995, a final rule titled Consolidated Submission for Community Planning and Development Programs was published in the Federal Register under the U.S. Department of Housing and Urban Development (HUD). The rule became effective February 5, 1995, and amended HUD's existing regulations to completely replace regulations for Comprehensive Housing Affordability Strategies (CHAS) with a single rule that consolidated into a single submission the planning, application, and reporting aspects of the following formula programs:

<u>Name of Formula Program</u>	<u>Acronym</u>	<u>Administering State Agency</u>	<u>Acronym</u>
Community Development Block Grant	CDBG	Tennessee Department of Economic and Community Development	TECD
HOME Investment Partnership	HOME	Tennessee Housing Development Agency	THDA
Emergency Shelter Grants	ESG	Tennessee Department of Human Services	TDHS
Housing Opportunities for Persons with AIDS	HOPWA	Tennessee Department of Health	TDOH

This new consolidated submission replaced the CHAS, the HOME program description, the Community Development Plan and CDBG final statement, and the ESG and HOPWA applications. The consolidated submission is known as the Consolidated Plan and will be referred to as such throughout this document. The rule also consolidated the reporting requirements for these programs, replacing five general performance reports with one performance report, forcing the four state agencies to decide on a coinciding fiscal year. For this year, the annual reports for each program as prepared by each agency in prior years are included as Exhibits to this document. The annual planning and reporting period for this Consolidated Annual Performance Evaluation Report for the State of Tennessee is July 1, 2003 – June 30, 2004.

This document discusses performance by the State of Tennessee utilizing the four HUD programs mentioned above in meeting the policy initiatives contained in the Consolidated Plan. In addition, other resources were made available that also played a role in, or had an impact on, the State's performance. This report is divided into sections which describe the resources made available, the investment of those resources, the geographic distribution of those resources by grand division of the state, and the persons and families who benefit from these programs, including information on race and ethnicity. Each section concludes with a table summarizing the data presented in that section. In addition, this report discusses actions taken to affirmatively further fair housing, and other actions taken toward achieving the goals of the Consolidated Plan. Finally, an assessment of accomplishments is discussed.

### Amendments

No amendments were made to the Consolidated Plan during the fiscal year.

## **A) A DESCRIPTION OF THE RESOURCES MADE AVAILABLE**

### **HUD Resources Required Under Consolidating Planning**

#### **1. Community Development Block Grant (CDBG) Small Cities Program**

The Community Development Block Grant program is a multi-faceted federal program that allows numerous activities. Each activity conducted must address, at a minimum, one of three national objectives: 1) Benefit to Low and Moderate Income Persons, 2) Prevention or Elimination of Slum and Blight, or 3) Urgent Need. The State, through the Department of Economic and Community Development, administers the Small Cities CDBG program for all jurisdictions in the state except for the thirteen Entitlement areas. The CDBG Small Cities program received a \$30,940,000 allocation from HUD for Fiscal Year 2003-2004. In addition to administering the program, TECD prepares the State Grant Performance/Evaluation Report (PER) each year. TECD prepared this report as in past years and said report is included in this document as Exhibit A.

#### **2. HOME Investments Partnership (HOME)**

The HOME program is an affordable housing program that provides federal funds to states and local participating jurisdictions (PJs) to carry out multi-year housing strategies. The purpose of the program is to expand the supply of decent, safe, sanitary, and affordable housing for low-and very-low-income households. In Tennessee, eight (8) local PJs and one consortium receive direct HUD funding for this program, and THDA administers the program for the remainder of the State.

For Fiscal Year 2003-2004, the state received a \$17,941,000 HOME allocation to use in the competitive annual grant program and for administration. In addition, the state had \$1,375,319 available from recaptured and program income dollars, making the total available for competition and administration \$19,316,319. Local governments, public agencies, and private, nonprofit organizations are all eligible applicants for HOME funds. THDA prepared the HOME annual report as in past years and said report is included in this document as Exhibit B.

#### **3. Housing Opportunities for Persons with AIDS (HOPWA)**

The HOPWA program provides funding to nonprofit service providers to assist HIV infected individuals and their family members threatened with homelessness. The Tennessee Department of Health (TDOH) administers the program, and funds are awarded through a competitive application process. HOPWA funds are used to provide funding in five (5) categories. These categories are:

- 1) Housing Information Services
- 2) Housing Assistance
- 3) Supportive Services
- 4) Grantee Administrative Costs
- 5) Project Sponsor Administrative Costs

During the reporting period, HUD made available \$731,000 for the program. TDOH prepared the annual HOPWA report as in past years and said report is included in this document as Exhibit C.

#### **4. Emergency Shelter Grants (ESG) Program**

The Emergency Shelter Grants Program provides funding to local governments and private, nonprofit service providers to assist homeless persons in Tennessee. The program is administered by the Tennessee Department of Human Services (TDHS) and makes awards on a competitive basis to entities throughout the State. During the reporting period, \$1,319,000 in funding was available for homeless shelters, service providers, and program administrative costs. TDHS, Community and Family Programs Division, prepared the ESGP report as in past years and said report is included in this document as Exhibit D.

#### **Other Resources Made Available**

#### **5. HUD Section 8 Tenant-Based and Project-Based Rental Assistance Program**

The Section 8 Tenant-Based Rental Assistance Program is administered by THDA and is authorized to operate in all 95 counties in Tennessee. Currently, Tenant-Based Section 8 operates in 75 of the 95 counties. During the reporting period \$29,629,713 was made available for the Section 8 Tenant Based program.

The Contract Administration Division of THDA administers Section 8 Project Based contracts throughout the state. The Division is responsible for the monthly Housing Assistance Payments (HAP) to Section 8 properties throughout the state. At the end of the reporting period 28,618 units of affordable housing were provided. Total HAP for the year were \$104,584,773.

#### **6. THDA Homeownership Programs**

The Great Rate, Great Start, and New Start homeownership programs provide opportunities for low- and moderate-income persons to purchase their first home. Great Rate is the basic homeownership program. Great Start provides four percent of the purchase price in down payment or closing cost assistance in exchange for a slightly higher interest rate. The New Start 0% Mortgage Loan Program is delivered through non-profit organizations that have established programs for the construction of single family housing for low- and very-low income households. It is designed to promote single family construction for very low income families. All three programs include limitations on eligibility based on household income and acquisition costs. Mortgage loans for low- and moderate-income people totaled \$233,327,894 for the reporting period.

THDA is not a direct lender to borrowers, but works with approximately 130 approved mortgage lenders across the State to originate the loans. THDA either provides funds to approved mortgage lenders to close pre-approved THDA loans, or purchases pre-approved loans from the lenders after the loans are closed.

During the spring of 2003, a majority of Tennessee's 95 counties were designated as federal disaster areas because of tornadoes and floods. THDA responded to these disasters with the Disaster Relief and Economic Recovery Mortgage Program. The program was available in any Tennessee county with federal disaster area designation and was delivered through three tiers. Tiers 1 and 2, Disaster Relief (DR), were each designed for households affected directly by a disaster and making no more than 60% or 80%, respectively, of the applicable median income. In both Tiers 1 and 2 downpayment assistance was available to eligible households in the form of a \$5,000 grant. Tier 3, Economic Recovery (ER), was available for households with an income of no more than 120% of area median income regardless of direct affect of the disaster. Tier 3 had no downpayment assistance. Acquisition cost limits applied to the program, also. By February 2004, \$46,948,758, which represented all funds designated for the disaster relief program, were obligated to low and moderate income families in disaster designated counties.

At the end of the reporting period, THDA mortgage loans for all of the six programs totaled \$280,276,652.

## **7. Disaster Recovery Grant Program**

As previously discussed, many of Tennessee's 95 counties were designated as federal disaster relief areas in the spring of 2003. In addition to the above described mortgage programs, THDA utilized \$500,000 of recaptured HOUSE dollars to launch the Disaster Recovery Grant Program. Assistance was available to local governments and non-profit organizations in the five counties with the highest number of applications for federal disaster assistance: Bradley, Hamilton, Henderson, Madison, and McMinn Counties. Funds could be used for rehabilitation and reconstruction of housing occupied by low income families affected by disaster.

## **8. THDA House Repair Program**

During the fiscal year, THDA entered into a partnership with the Rural Housing Service (RHS) of the U. S. Department of Agriculture to provide funds for the repair of the homes of low-income people. This partnership came about because of concerns voiced by local officials and representatives of non-profit organizations for the continuing need to fund repairs of the homes of low-income families across the state.

Using \$325,000 of recaptured HOUSE and 2000 THDA Grant Program funds, THDA provides forgivable loans, to be used with RHS Section 504 program funds. The THDA loan is restricted to 25% of the RHS loan and/or 50% of the RHS grant, but cannot exceed \$5,000 per household. Provided the family remains in the home, the THDA loan is forgiven at a rate of one-third per year.

## **9. Low Income Housing Tax Credit Program (LIHTC)**

The Low-Income Housing Tax Credit (LIHTC) program is authorized under Section 42 of the Internal Revenue Code, as amended, and is administered by THDA. The program offers owners of and investors in low-income rental housing a reduction in federal income tax liability over a period of ten years. The Internal Revenue Service allocates tax credit authority to states on a calendar year basis. The State of Tennessee does not receive actual dollars rather it receives tax credit authority. In calendar year 2003, the state had tax credit authority in the amount of \$10,653,939 to be issued to for-profit developers of low-income housing. In addition the state had \$2,729,406 available for non-profit developers. The total allocation for the year was \$13,383,345.

## **10. Multi-Family Bond Authority**

THDA authorizes allocation of tax-exempt bond authority to local issuers for permanent financing of multi-family housing units in the state. The authority can be used to provide permanent financing for new construction of affordable rental housing units, conversion of existing properties through adaptive reuse, or acquisition and rehabilitation of rental units. Applications are scored and points are awarded based on certain conditions. In addition, some units must be rented to persons of low income. In 2003, THDA had \$81 million of authority to reallocate.

**Summary**

As the following Table 1 demonstrates, the State of Tennessee had over \$562 million available to assist its low- and moderate-income citizens in housing and community development. Federal assistance through the Consolidated Plan programs amounted to over \$52.3 million. Other resources totaled over \$509.6 million. The following sections of this report will demonstrate how these programs assist low and moderate income citizens in Tennessee.

**Table 1. Recap of Resources Made Available  
All Programs**

PROGRAM	FUNDS MADE AVAILABLE	
<b>HUD RESOURCES REQUIRED IN THE CONSOLIDATED PLAN</b>		
CDBG	\$ 30,940,000	
HOME	\$ 19,316,319	
HOPWA	\$ 731,000	
ESG	\$ 1,319,000	
<i>Subtotal of HUD Resources Required</i>		<b>\$52,306,319</b>
<b>OTHER RESOURCES MADE AVAILABLE</b>		
Section 8 Rental Assistance	\$ 29,629,713	
Section 8 Contract Administration	\$104,584,773	
Homeownership	\$280,276,652	
Disaster Recover Grant Program	\$ 500,000	
House Repair Program	\$ 325,000	
LIHTC	\$ 13,383,345	
Multi-Family Bond Authority	\$ 81,000,000	
<i>Subtotal Other Resources</i>		<b>\$509,699,483</b>
<b>Grand Total</b>		<b>\$562,005,802</b>

**B) INVESTMENT OF AVAILABLE RESOURCES**

**1. Community Development Block Grant (CDBG) Small Cities Program**

Eighty-seven awards were made to new recipients during the reporting period, totaling \$37,750,083 of which \$24,156,487 was from FY 03-04 funding and \$13,593,596 from funds from previous years. Proposed activities of new recipients are summarized in Table 2 below. Each number in the Frequency column represents a unit of local government carrying out said activity, and several local governments are carrying out multiple activities. More detailed information is contained in the PER (Exhibit A).

The CDBG program allows contracts between TECD and local governments to vary in term, and many contracts continue into subsequent fiscal years.

**Table 2. CDBG Awards by Type of Activity**

<b>Activity</b>	<b>HUD Code</b>	<b>Frequency</b>	<b>Funds Awarded</b>	<b>% of Total</b>
Acquisition & Disposition	1 (P)	1	\$27,000	0.07%
Clearance/Code	2 (P)	8	\$134,300	0.36%
Public Facilities: Water/Sewer	4a, 4b	54	\$23,147,048	61.32%
Public Facilities: Water	4a (P)	1	\$472,000	2.03%
Public Facilities: Flood & Drainage	4c	2	\$765,000	1.25%
Public Facilities - Other	6	13	\$2,498,976	6.62%
Relocation	8 (P)	8	\$2,113,000	5.60%
Rehabilitation: Residential	9a (P)	8	\$1,336,900	3.54%
Administration, Planning, & Management	13	67	\$1,414,059	3.75%
Administration, Planning, & Management	13 (P)	16	\$514,150	1.36%
Economic Development Activities to For-Profit Entities	14b (P)	9	\$5,327,650	14.11%
<b><i>TOTAL</i></b>			<b><i>\$37,750,083</i></b>	<b><i>100.00%</i></b>

As was the case in previous years, the largest portion of CDBG funds awarded, 63%, was designated for improvements to water/sewer systems.

## 2. HOME Investments Partnership (HOME)

With the HOME Program, the State may spend up to ten percent of its allocation for administrative and planning expenses. The State may use three percent of these funds for its own administrative expenses. The remaining seven percent is available to pay the administrative cost of local governments and non-profit grant recipients. The State may also spend up to six percent for CHDO operating expenses. The balance of the State HOME allocation was divided programmatically as follows:

The HOME program provided \$18,531,489 to fund 67 applicants and to provide 482 units of affordable housing. The majority of those units, 75%, will be owner occupied units. The following table provides a breakdown by activity of the awards made from 2003 HOME Program funds.

**Table 3. HOME Awards by Type of Activity**

Type of Activity (1 Activity Per Application)	Total Applications Awarded = 67		
	Apps.	Units	\$
Acquisition & Rental NC	1	10	\$500,000
New Construction Rental	5	58	\$1,878,679
Owner-Occupied Rehab	51	351	\$12,626,576
Homeownership New Construction	2	13	\$977,000
Homeownership*	1	4	\$232,114
<b>Type of Activity (&gt;1 Activity Per Application)</b>	7		
Acquisition & Rental NC		2	\$100,000
New Construction Rental		20	\$900,000
Owner-Occupied Rehab		9	\$445,500
Homeownership New Construction		6	\$426,120
Homeownership*		9	\$445,500
<b>Total</b>	<b>67</b>	<b>482</b>	<b>\$18,531,489</b>

*\*Homeownership activities may include acquisition and rehabilitation of single family homes for homeownership, new construction, and/or homeownership down payment assistance.*



### 3. Housing Opportunities for Persons with AIDS (HOPWA)

For the Fiscal Year 2003-2004 the State Department of Health awarded \$725,900 to nonprofit project sponsors, and retained \$5,100 for state administration. Contracts between the Department of Health and the project sponsors are one-year terms and coincide with the states fiscal year. Table 4 which follows presents the amount awarded to each sponsor and the amount expended by each sponsor as of the end of the reporting period.

**Table 4. HOPWA Awards FY 2003-2004  
by Grand Division**

<b>Grand Division</b>	<b>Awarded</b>	<b>Expended</b>	<b>Percentage</b>
<b>East</b>			
Chattanooga Cares	\$191,600.00	\$191,600.00	100%
ETHRA / PL	\$205,300.00	\$179,121.00	87%
Project HOPE	\$ 68,500.00	\$ 65,137.00	95%
<b>Total East</b>	<b>\$465,400.00</b>	<b>\$435,858.00</b>	<b>94%</b>
<b>Middle</b>			
Columbia CARES	\$ 61,100.00	\$ 49,663.84	81%
Nashville CARES	\$ 27,400.00	\$ 27,400.00	100%
UCHRA	\$ 62,500.00	\$ 60,278.83	96%
<b>Total Middle</b>	<b>\$151,000.00</b>	<b>\$137,342.67</b>	<b>91%</b>
<b>West</b>			
West TN Legal Services	\$109,500.00	\$ 95,900.00	88%
<b>Total West</b>	<b>\$109,500.00</b>	<b>\$ 95,900.00</b>	<b>88%</b>
<b>Grand Total</b>	<b>\$725,900.00</b>	<b>\$669,100.67</b>	<b>92%</b>

### 4. Emergency Shelter Grants (ESG)

The State was allocated \$1,319,000 in FY 2003-2004 for the ESG Program. This amount was subdivided as follows:

ESG Regular Program	\$810,050
Small Cities Set-A-Side	\$343,000
Prevention Discretionary	\$100,000
<b>Program Total</b>	<b>\$1,253,050</b>
State Administration	\$65,950
<b>Sub-Total</b>	<b>\$1,319,000</b>
Previous Year Unexpended Funds	<u>72,553</u>
<b>Total Award</b>	<b>\$1,391,553</b>

Contracts between TDHS and eligible entities are for one-year terms and coincide with the State's fiscal year. This fiscal year, the State received a total of 39 applications for the ESG Regular Program requesting a total of \$1,407,631. The State completed a total of 35 contracts with 27 private, nonprofit agencies, one providing health and mental health services. Each of the seven local government agencies subcontracted with local non-profit agencies. Prevention discretionary funds of \$100,000 (HUD does not require a match) were used for a statewide Homeless Prevention Project through the Department of Mental Health and

Developmental Disabilities. This activity meets HUD’s new Discharge Planning requirement to ensure that persons released from hospitals, prisons and mental health facilities are not discharged without a place to go. During the year, 33 bed-spaces were added leading to a year-end total of 675 shelter beds available at the end of the reporting period. More detailed information can be found in the ESGP Annual Report (Exhibit D).

**5. HUD Section 8 Tenant-Based and Project-Based Rental Assistance Programs**

The THDA Rental Assistance Division administers the Section 8 Tenant-Based assistance program through nine (9) field offices throughout the State with staff who provide services to families participating in the tenant-based program. In Fiscal Year 2003-2004, the Division had \$29,629,713 for tenant based assistance.

The THDA Contract Administration division continued administration of project based units during this fiscal year. At the end of the year, the Housing Assistance Payments (HAP) totaled \$104,584,733.

**6. THDA Homeownership Programs**

During the reporting period, there were 3,033 loans made through the THDA homeownership programs totaling \$280,276,652. The basic homeownership program is known as Great Rate. Great Start offers borrowers an amount equal to 4% of the loan amount for down payment and closing cost, with a higher interest rate applied to the loan. The New Start program, delivered through non-profit organizations, promotes construction of new homes for very low income Tennesseans. Loans are available to first-time homebuyers for primary residences only, and limits on household income and acquisition price varies by county. The Disaster Relief (DR) and Economic Recover (ER) Program was available in counties with federal disaster designation. Tiers 1 and 2 were available for households at 60% and 80% of area median income respectively who were affected directly by a disaster. Tier 3 was available for any household in a designated county with an income of no more than 120% of area median income.

**Table 5. THDA Single Family Loans  
FY 2003-2004**

Program	Mortgages			Average \$
	#	%	\$	
Great Start	1,048	34.6%	\$94,220,465	\$89,905
Great Rate	1,466	48.4%	\$137,616,385	\$93,872
New Start	31	1.0%	\$1,491,044	\$48,098
DR-Tier 1	110	3.6%	\$8,473,488	\$77,032
DR-Tier2	125	4.1%	\$11,490,949	\$91,928
ER-Tier3	253	8.3%	\$26,984,321	\$106,657
<b>All</b>	<b>3,033</b>	<b>100.0%</b>	<b>\$280,276,652</b>	<b>\$92,409</b>

## **7. Disaster Recovery Grant Program**

THDA utilized \$500,000 of recaptured HOUSE dollars to establish the Disaster Recovery Grant Program. Assistance was available to local governments and non-profit organizations in counties with the highest number of applications for federal disaster assistance. Funds could be used for rehabilitation and reconstruction of housing occupied by low income families affected by disaster.

## **8. THDA House Repair Program**

THDA used recaptured HOUSE and 2000 THDA Grant Program funds to established the House Repair Program, a partnership with the Rural Housing Service (RHS) of the U. S. Department of Agriculture, to provide funds for the repair of the homes of low-income people. THDA provides forgivable loans, to be used with RHS Section 504 program funds. At the end of the reporting period, THDA had made 66 loans totaling \$197,843.

## **9. Low Income Housing Tax Credit Program (LIHTC)**

The State of Tennessee received tax credit authority (not actual dollars) in calendar year 2003 in the amount of \$13,383,345 to be issued to for-profit and non-profit developers of low-income housing. Applications were received from throughout the State requesting \$22,805,138 in tax credit authority. The State's tax credit authority covered 59% of the requests, based on dollars. Allocations were made in 14 counties throughout the state.

## **10. Multi-Family Bond Authority**

THDA allocates a maximum of \$10,000,000 of tax-exempt bond authority to a development. The cost per unit must not exceed \$90,000 in MSA counties or must not exceed \$69,900 in other counties. Points are awarded to applications demonstrating that developments address certain conditions – meeting housing needs, meeting energy/maintenance standards, serving special populations, and increasing housing stock. In 2003, a total of \$46,374,000 was allocated.

## Summary – All Programs

For Fiscal Year 2003-2004, the State expended a total of \$533 million in funds for community development and housing programs in Tennessee.

**Table 6. Recap of Investments  
All Programs**

PROGRAM	FUNDS AWARDED/GRANTED/LOANED	
<b>INVESTMENT OF HUD RESOURCES REQUIRED IN THE CONSOLIDATED PLAN</b>		
CDBG	\$37,750,083	
HOME	\$18,531,489	
HOPWA	\$725,900	
ESG	\$1,391,553	
<i>Subtotal</i>		<b>\$58,399,025</b>
<b>INVESTMENT OF OTHER RESOURCES MADE AVAILABLE</b>		
Section 8 Rental Assistance	\$29,629,713	
Section 8 Contract Administration	\$104,584,733	
Homeownership	\$280,276,652	
Disaster Recovery Grant	\$500,000	
House Repair Program	\$197,843	
LIHTC	\$13,383,345	
Multi-Family Bond Authority	\$46,374,000	
<i>Subtotal</i>		<b>\$474,946,286</b>
<b>Grand Total</b>		<b>\$533,345,311</b>

**C) GEOGRAPHIC DISTRIBUTION AND LOCATION OF INVESTMENTS**

**1. Community Development Block Grant (CDBG) Small Cities Program**

Information taken from the State PER (Exhibit A) is summarized into the following table to show geographic distribution of CDBG funds during the reporting period. There were 29 awards totaling \$13,586,151 in East Tennessee, 25 awards totaling \$11,184,288 in Middle Tennessee, and 33 awards totaling \$12,979,644 in West Tennessee. The activity codes shown in Table 7 may be interpreted by referring to Table 2.

**Table 7. CDBG  
New Recipients**

*FY 2001 Funds*

<b>GD</b>	<b>Locality</b>	<b>County</b>	<b>Activity</b>	<b>Amount</b>	<b>Total by Locality</b>
E	Benton	Polk	13(P)	\$44,500	
			2(P)	\$9,500	
			8(P)	\$309,000	
			9a(P)	\$137,000	\$500,000
E	Hancock County	Hancock	13	\$21,500	
			4a	\$478,500	\$500,000
E	Tellico Plains	Monroe	13	\$33,500	
			4a	\$466,500	\$500,000
	<b>Total East</b>				<b>\$1,500,000</b>
M	Mitchellville	Sumner	13	\$17,500	
			4b	\$482,200	\$499,700
M	Pleasant View	Cheatham	13	\$21,000	
			4b	\$479,000	\$500,000
M	Waynesboro	Wayne	13	\$17,500	
			4a	\$419,588	\$437,088
	<b>Total Middle</b>				<b>\$1,436,788</b>
W	Henry	Henry	13	\$48,420	
			4b	\$451,580	500,000
	<b>Total West</b>				<b>\$500,000</b>
	<b>Total 2001 Funds</b>				<b>\$3,436,788</b>

*FY 2002 Funds*

<b>GD</b>	<b>Locality</b>	<b>County</b>	<b>Activity</b>	<b>Amount</b>	<b>Total by Locality</b>
E	Dandridge	Jefferson	4A	\$500,000	\$500,000
E	Decatur	Meigs	13	\$25,000	
			4A	\$475,000	\$500,000
E	Johnson County (IT)	Johnson	13	\$16,280	
			4A	\$205,060	\$221,340
E	Lake City	Anderson	13	\$31,475	
			4b	\$468,525	\$500,000
E	New Tazewell	Claiborne	13	\$17,617	
			4b	\$250,994	\$268,611
E	Oneida	Scott	13(P)	\$16,500	
	[East Tennessee Trailers, LLC]		14B(P)	\$733,500	\$750,000

**FY 2002 Funds (Cont.)**

E	Powell's Crossroads	Marion	13	\$25,500	
			4B	\$474,500	\$500,000
E	Scott County	Scott	13(P)	\$15,000	
	[Talisman Battery Group, Inc.]		14B(P)	\$735,000	\$750,000
E	Scott County	Scott	13(P)	\$15,000	
	[Trakker Trailers Co.]		14B(P)	\$735,000	\$750,000
	<b>Total East</b>				<b>\$4,739,951</b>

M	Byrdstown	Pickett	13	\$18,500	
			4A	\$481,500	\$500,000
M	Cannon County	Cannon	13	\$23,500	
			4A	\$476,500	\$500,000
M	Cookeville	Putman	14B(P)	\$500,000	
	[Cumberland Cultured, Inc.]				\$500,000
M	Linden	Perry	13	\$14,500	
			4a	\$485,500	\$500,000
M	Portland	Sumner	13	\$17,500	
			4A	\$399,357	\$416,857
M	Warren County	Warren	13(P)	\$15,000	
	[Bouldin Corporation]		14B(P)	\$485,000	\$500,000
	<b>Total Middle</b>				<b>\$2,916,857</b>

W	Clarksburg	Carroll	13	\$34,131	
			4B	\$465,869	\$500,000
W	Hardin County	Hardin	13(P)	\$13,350	
	[The Design Team Sign Company, LLC]		14B(P)	\$486,650	\$500,000
W	Newbern (IT)	Dyer	13(P)	\$28,000	
			4A(P)	\$472,000	\$500,000
W	Scotts Hill	Henderson	13	\$26,000	
			4a	\$474,000	\$500,000
W	Tiptonville	Lake	13(P)	\$50,000	
			1(P)	\$27,000	
			2(P)	\$16,000	
			8(P)	\$217,000	
			9A(P)	\$190,000	\$500,000
	<b>Total West</b>				<b>\$2,500,000</b>
	<b>Total 2002 Funds</b>				<b>\$10,156,808</b>

**FY 2003 Funds**

<b>GD</b>	<b>Locality</b>	<b>County</b>	<b>Activity</b>	<b>Amount</b>	<b>Total by Locality</b>
E	Bluff City	Sullivan	13	\$48,335	
			4A	\$451,665	\$500,000
E	Crossville	Cumberland	13(P)	\$48,200	
			2(P)	\$4,000	
			8(P)	\$220,000	
			9A(P)	\$227,800	\$500,000
E	Dayton	Rhea	13	\$26,500	
			4A	\$438,500	\$465,000
E	Erwin	Unicoi	13	\$24,900	

**FY 2003 Funds (Cont.)**

			4B	\$475,100	\$500,000
E	Hamilton County (IT)	Hamilton	13	\$16,500	
			4C	\$483,500	\$500,000
E	McMinn County	McMinn	13	\$26,500	
			4A	\$473,500	\$500,000
E	Meigs County	Meigs	13	\$26,500	
			4A	\$473,500	\$500,000
E	Monroe County	Monroe	6	\$300,000	\$300,000
E	Mountain City	Johnson	13	\$19,500	
			4A	\$480,500	\$500,000
E	Oakdale	Morgan	13	\$9,500	
			6	\$182,500	\$192,000
E	Oliver Springs	Anderson	13	\$29,975	
			4B	\$470,025	\$500,000
E	Oneida	Scott	13	\$31,500	
			4B	\$468,500	\$500,000
E	Sevier County	Sevier	13	\$800	
			4A	\$499,200	\$500,000
E	Soddy-Daisy	Hamilton	13(P)	\$37,000	
			2(P)	\$3,000	
			8(P)	\$255,000	
			9A(P)	\$205,000	\$500,000
E	Tazewell	Claiborne	13	\$22,850	
			4B	\$313,750	\$336,600
E	Union County	Union	13(P)	\$5,000	
	[Permalife]		14B(P)	\$420,000	\$425,000
E	Vonore	Monroe	13	\$9,156	
			4B	\$118,444	\$127,600
	<b>Total East</b>				<b>\$7,346,200</b>

M	Alexandria	DeKalb	13	\$23,500	
			4A	\$476,500	\$500,000
M	Cannon County	Cannon	13(P)	\$17,500	
	[Cumberland Molded Products]		14B(P)	\$482,500	\$500,000
M	Celina	Clay	13	\$20,000	
			4A	\$480,000	\$500,000
M	Erin	Houston	13	\$19,500	
			4A	\$480,500	\$500,000
M	Gainesboro	Jackson	13	\$22,500	
			4A	\$477,500	\$500,000
M	Grundy County	Grundy	13	\$14,100	
			6	\$196,325	\$210,425
M	Hartsville/Trousdale County	Trousdale	13	\$23,500	
			4B	\$476,500	\$500,000
M	Hendersonville	Sumner	13	\$21,500	
			4B	\$378,500	\$400,000
M	Loretto	Lawrence	13	\$16,500	
			4A	\$352,418	\$368,918
M	Macon County	Macon	13	\$20,500	

			4A	\$479,500	\$500,000
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**FY 2003 Funds (Cont.)**

M	Marshall County	Marshall	13	\$25,500	
			4A	\$474,500	\$500,000
M	Millersville	Sumner	13	\$18,500	
			4C	\$281,500	\$300,000
M	Red Boiling Springs	Macon	13	\$21,500	
			4A	\$478,500	\$500,000
M	South Carthage	Smith	13	\$7,000	
			6	\$117,100	\$124,100
M	Sparta	White	13	\$20,000	
			4B	\$480,000	\$500,000
M	Westmoreland	Sumner	13	\$20,500	
			4A	\$406,700	\$427,200
	<b>Total Middle</b>				<b>\$6,830,643</b>

W	Bells	Crockett	13	\$29,500	
			4B	\$470,500	\$500,000
W	Big Sandy	Benton	13	\$12,680	
			4A	\$202,320	\$215,000
W	Brownsville	Haywood	13	\$26,500	
			4B	\$473,500	\$500,000
W	Brownsville	Haywood	14B(P)	\$750,000	
	[Dynametal Technologies, Inc.]				\$750,000
W	Bruceton	Carroll	13	\$32,120	
			4B	\$467,880	\$500,000
W	Carroll County	Carroll	13	\$19,500	
			6	\$280,500	\$300,000
W	Chester County	Chester	13	\$10,000	
			6	\$235,700	\$245,700
W	Covington	Tipton	13	\$26,500	
			4A	\$473,500	\$500,000
W	Dyer	Gibson	13	\$31,500	
			4B	\$468,500	\$500,000
W	Dyer County	Dyer	13(P)	\$59,000	
			2(P)	\$8,000	
			8(P)	\$324,000	
			9A(P)	\$109,000	\$500,000
W	Friendship	Crockett	13	\$19,784	
			4B	\$288,196	\$307,980
W	Gadsden	Crockett	13	\$11,500	
			6	\$158,899	\$170,399
W	Hardeman County	Hardeman	13	\$19,500	
			6	\$280,500	\$300,000
W	Hardin County	Hardin	13	\$19,500	
			6	\$280,500	\$300,000
W	Huntingdon	Carroll	13	\$26,500	
			4B	\$473,500	\$500,000
W	Maury City	Crockett	13(P)	\$45,100	
			2(P)	\$18,000	



			8(P)	\$349,000	
			9A(P)	\$87,900	\$500,000

***FY 2003 Funds (Cont.)***

W	McNairy County	McNairy	13	\$10,600	
			6	\$205,160	\$215,760
W	Obion	Obion	13	\$9,500	
			6	\$163,000	\$172,500
W	Paris	Henry	13(P)	\$51,000	
			2(P)	\$16,800	
			8(P)	\$200,000	
			9A(P)	\$232,200	\$500,000
W	Ridgely	Lake	13	\$25,400	
			4A	\$474,600	\$500,000
W	Saltillo	Hardeman	13	\$6,750	
			6	\$67,500	\$74,250
W	Sardis	Henderson	13	\$5,116	
			4A	\$88,970	\$94,086
W	Selmer	McNairy	13	\$30,500	
			4A	\$454,977	\$485,477
W	Stanton	Haywood	13(P)	\$54,000	
			2(P)	\$59,000	
			8(P)	\$239,000	
			9A(P)	\$148,000	\$500,000
W	Stantonville	McNairy	13	\$3,300	
			6	\$31,292	\$34,592
W	Tipton County	Tipton	13	\$24,500	
			4A	\$475,500	\$500,000
W	Trezevant	Carroll	13	\$16,770	
			4A	\$297,130	\$313,900
	<b><i>Total West</i></b>				<b><i>\$9,979,644</i></b>
	<b><i>Total 2003 Funds</i></b>				<b><i>\$24,156,487</i></b>
	<b><i>GRAND TOTAL</i></b>				<b><i>\$37,750,083</i></b>

	<b>Grand Total East</b>				<b>\$13,586,151</b>
	<b>Grand Total Middle</b>				<b>\$11,184,288</b>
	<b>Grand Total West</b>				<b>\$12,979,644</b>
	<b><i>GRAND TOTAL</i></b>				<b><i>\$37,750,083</i></b>

## 2. HOME Investments Partnership (HOME)

During the reporting period, THDA awarded HOME funds in the amount of \$18,531,489 to 67 new grantees which propose to construct or improve 482 housing units. The following table presents the geographic distribution of HOME awards for the CHDO, Special Needs (SN), and Regional categories in each of the state's three grand divisions. The 2003 awards represent the first year of the Special Needs and Regional categories. As required by law, at least 15 % must be awarded to CHDOs. The total award to CHDOs was \$3,209,713, the total award to Special Needs was \$3,334,166, and the total of the Regional awards was \$11,987,610.

**Table 8. HOME Awards  
Type of Activity & Dollar Amount by Grand Division**

<b>Grand Division</b>	<b>Program</b>	<b>Activity</b>	<b># of Apps Funded</b>	<b>Total Units</b>	<b>Total \$</b>
<b>East</b>	CHDO	HO, NC Rental NC/HO	6	40	\$2,397,213
	SN	OR NCRental	2	8	\$412,072
	Regional	OR	23	173	\$5,907,256
	<b>Total</b>		<b>31</b>	<b>221</b>	<b>\$8,716,541</b>
<b>Middle</b>	CHDO	Acq/NC Rental NC Rental	2	34	\$812,500
	SN	NC Rental	1	12	\$492,128
	Regional	OR, RR	16	149	\$5,080,354
	<b>Total</b>		<b>19</b>	<b>195</b>	<b>\$6,384,982</b>
<b>West</b>	CHDO		0	0	\$0
	SN	RR, OR, NC Rental	2	22	\$2,429,966
	Regional	OR, NC Rental	15	44	\$1,000,000
	<b>Total</b>		<b>17</b>	<b>66</b>	<b>\$3,429,966</b>
<b>Funded Apps Total</b>			<b>67</b>	<b>482</b>	<b>\$18,531,489</b>

## 3. Housing Opportunities for Persons with AIDS (HOPWA)

The State Department of Health provided \$725,900 to seven nonprofit service providers covering 80 counties in Tennessee. At the end of the reporting period, the project sponsors had expended \$669,100 with the majority of funds, 56%, on Supportive Services, and 30% of the funds for housing assistance. Awards are made to sponsors in each of the three grand divisions, based on the number of clients to be served. East Tennessee received 65%, Middle Tennessee, 21%, and West Tennessee, 14%. The following table presents, by grand division, the amount expended by each project sponsor in each service category.

**Table 9. HOPWA Program – FY 2003-2004  
Types of Services by Grand Division**

<b>Grand Division</b>	<b>Housing Info</b>	<b>Housing Assistance</b>	<b>Supportive Services</b>	<b>Sponsor Admin.</b>	<b>Total</b>
<b>EAST</b>					
Chattanooga Cares	\$47,035.00	\$28,878.44	\$103,334.56	\$12,352.00	\$191,600.00
ETHRA / PL	\$0.00	\$58,264.00	\$108,319.00	\$12,538.00	\$179,121.00
Project HOPE	\$0.00	\$31,788.00	\$29,149.00	\$4,200.00	\$65,137.00
<b>Total East</b>	<b>\$47,035.00</b>	<b>\$118,930.44</b>	<b>\$240,802.56</b>	<b>\$29,090.00</b>	<b>\$435,858.00</b>
<b>MIDDLE</b>					
Columbia CARES	\$0.00	\$16,674.34	\$29,539.50	\$3,450.00	\$49,663.84
Nashville CARES	\$0.00	\$9,851.85	\$16,148.26	\$1,399.89	\$27,400.00
UCHRA	\$0.00	\$25,365.40	\$30,531.82	4,381.61	\$60,278.83
<b>Total Middle</b>	<b>\$0.00</b>	<b>\$51,891.59</b>	<b>\$76,219.58</b>	<b>\$9,231.50</b>	<b>\$137,342.67</b>
<b>WEST</b>					
West TN Legal Services	\$0.00	\$30,400.00	\$58,900.00	\$6,600.00	\$95,900.00
<b>Total West</b>	<b>\$0.00</b>	<b>\$30,400.00</b>	<b>\$58,900.00</b>	<b>\$6,600.00</b>	<b>\$95,900.00</b>
<b>Grand Total</b>	<b>\$47,035.00</b>	<b>\$201,222.03</b>	<b>\$375,922.14</b>	<b>\$44,921.50</b>	<b>\$669,100.67</b>

**4. Emergency Shelter Grants (ESG)**

There were 34 contracts completed for the ESG Program during the reporting period. Of these, 14 were in East Tennessee, 14 in Middle Tennessee and 6 in West Tennessee. . Prevention discretionary funds of \$100,000 were used for a statewide Homeless Prevention Project through the Department of Mental Health and Developmental Disabilities (MHDD) which assisted 7 agencies employing Regional Housing facilitators to assist in statewide homeless prevention activities. Of the total amount of ESG funds, 39.5% in East Tennessee, 45% in Middle Tennessee and 15.5% in West Tennessee. Table 10 shows amounts and locations of awards. Greater detail is provided in Exhibit D.

**Table 10. Emergency Shelter Grant Program  
Location of Awards**

<b>Recipient</b>	<b>Grand Division</b>	<b>Amount of Award</b>
Associated Catholic Charities of East Tennessee Inc	E	\$ 44,695
Chattanooga Room In The Inn	E	\$ 17,285
CEASE	E	\$ 37,265
Cleveland Emergency Shelter	E	\$ 56,119
Family Resource Agency	E	\$ 14,210
H.O.P.E. Center	E	\$ 34,630
Johnson County Safe Haven	E	\$ 37,170
M.A.T.S., Inc	E	\$ 78,097
Partnership for Adults, Families & Children	E	\$ 33,937
REACHES	E	\$ 17,850
City of Bristol	E	\$ 37,000
City of Johnson City	E	\$ 48,000
City of Kingsport	E	\$ 43,000
City of Oak Ridge	E	\$ 24,000
<b>Total For East Tennessee</b>		<b>\$ 523,258</b>

**Table 10. Emergency Shelter Grant Program - Location of Awards (continued)**

<b>Recipient</b>	<b>Grand Division</b>	<b>Amount of Award</b>
Avalon	M	\$ 47,700
Bridges of Williamson County	M	\$ 8,325
Buffalo Valley	M	\$ 45,785
Families In Crisis	M	\$ 34,475
Good Neighbor Mission	M	\$ 14,925
Home Safe Inc	M	\$ 52,360
Hope House	M	\$ 19,295
Mental Health & Developmental Disabilities*	M	\$100,000
Metropolitan Development and Housing Agency	M	\$ 40,000
National Health Care for the Homeless Council Inc.	M	\$ 33,233
SECURE	M	\$ 10,550
The Shelter	M	\$ 25,050
Upper Cumberland Dismas House	M	\$ 41,367
The City of Clarksville	M	\$ 78,000
The City of Murfreesboro	M	\$ 46,000
<b>Total For Middle Tennessee</b>		<b>\$597,065</b>

<b>Recipient</b>	<b>Grand Division</b>	<b>Amount of Award</b>
Damascus Road Inc	W	\$ 34,230
Matthew 25:40	W	\$ 21,525
Northwest Safe line	W	\$ 15,000
West Tennessee Legal Services	W	\$ 46,000
WRAP	W	\$ 21,525
City of Jackson	W	\$ 67,000
<b>Total For West Tennessee</b>		<b>\$ 205,280</b>
<b>TOTAL FOR ALL GRANTS</b>		<b>\$ 1,325,603</b>

\* This award was the set-aside for Preventative Services. Beneficiary Data does not include this grant.

**5. HUD Section 8 Tenant-Based Rental Assistance and Section 8 Contract Administration**

The Section 8 Tenant-Based program showed steady activity during the reporting period. There were 5,974 vouchers under the program at the beginning of the period and 5,754 households under the program at the end of the period. The majority of households (52%) were in Middle Tennessee, which also exhibited the greatest percentage of move-ins and move-outs. During the reporting period, \$29,629,713 was made available for the Section 8 Tenant Based program, with \$4,259,828 in East Tennessee, \$15,286,521 in Middle Tennessee, and \$10,083,364 in West Tennessee.

**Table 11. Section 8 Tenant-Based Assistance Activity by Grand Division**

<b>Grand Division</b>	<b>Beginning</b>		<b>Move-Ins</b>		<b>Move-Outs</b>		<b>Ending</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
East	898	15%	74	8%	195	17%	777	14%
Middle	3,072	52%	529	58%	600	54%	3,001	52%
West	1,977	33%	317	34%	318	29%	1,976	34%
<b>Total</b>	<b>5,947</b>	<b>100%</b>	<b>920</b>	<b>100%</b>	<b>1,113</b>	<b>100%</b>	<b>5,754</b>	<b>100%</b>

THDA Contract Administration Division has the responsibility for the administration of Section 8 Project Based contracts throughout the state. At the end of the fiscal year, the Division reported 28,618 units under contract, 38.23% in East Tennessee, 33.82% in Middle Tennessee, and 27.95% in West Tennessee. Table 12 presents the location of these units. HAPs by grand division are not available.

**Table 12. Section 8 Contract Administration Units  
By Grand Division and County FY 2003-2004**

<b>East TN County</b>	<b>Contract Units</b>
Anderson	425
Bledsoe	50
Blount	286
Bradley	471
Campbell	286
Carter	215
Claiborne	53
Cocke	144
Cumberland	59
Grainger	24
Greene	314
Hamblen	193
Hamilton	1,559
Hawkins	145
Jefferson	97
Johnson	123
Knox	3,207
Loudon	250
Marion	60
McMinn	308
Meigs	24
Monroe	139
Morgan	54
Polk	24
Roane	366
Scott	39
Sevier	97
Sullivan	990
Unicoi	89
Washington	850
<b>TOTAL</b>	<b>10,941</b>

<b>Middle TN County</b>	<b>Contract Units</b>
Bedford	109
Coffee	414
Davidson	5,381
DeKalb	72
Dickson	149
Fentress	24
Franklin	152
Giles	181
Grundy	32
Hickman	75
Humphreys	100
Jackson	24
Lewis	36
Lincoln	53
Marshall	203
Maury	251
Montgomery	334
Overton	60
Perry	24
Pickett	24
Putnam	107
Robertson	109
Rutherford	813
Stewart	17
Sumner	417
Van Buren	25
Warren	252
Wayne	6
White	58
Williamson	50
Wilson	126
<b>TOTAL</b>	<b>9,678</b>

<b>West TN County</b>	<b>Contract Units</b>
Benton	60
Carroll	56
Chester	195
Crockett	24
Dyer	303
Fayette	217
Gibson	233
Hardeman	79
Hardin	50
Haywood	50
Henderson	160
Henry	244
Lake	179
Lauderdale	145
Madison	451
McNairy	105
Obion	174
Shelby	4,985
Tipton	237
Weakley	52
<b>TOTAL</b>	<b>7,999</b>

## 6. THDA Homeownership Programs

Loans were made in 74 of the 95 counties in the State with the greatest number of loans, 46.5%, made in Middle Tennessee. The breakdown by Grand Division is shown in Table 13.

**Table 13. THDA Homeownership  
By Grand Division – FY 2003-2004**

<b>Grand Division</b>	<b>% of Loans</b>	<b># of Loans</b>	<b>Amount of Loans</b>
East Tennessee	27.7	841	\$70,143,266
Middle Tennessee	46.5	1,410	\$139,520,072
West Tennessee	25.8	782	\$70,613,314
<b>Total</b>	<b>100.0</b>	<b>3,033</b>	<b>\$280,276,652</b>

## 7. Disaster Recovery Grant Program

The THDA Disaster Recovery Grant Program made assistance available to local governments and non-profit organizations in the five counties with the highest number of applications for federal disaster assistance: Bradley, Hamilton, Henderson, Madison, and McMinn Counties. The following table presents the geographic distribution of these funds as of the end of the reporting period.

**Table 14. Disaster Recovery Grant Program 2003-2004  
By Grand Division**

<b>Grand Division</b>	<b>County</b>	<b>Total \$</b>
<b>East</b>	Bradley	\$ 50,000
	Hamilton	\$115,000
	<b>Total East</b>	<b>\$165,000</b>
<b>Middle</b>	McMinn	\$50,000
	<b>Total Middle</b>	<b>\$50,000</b>
<b>West</b>	Henderson	\$50,000
	Madison	\$235,000
	<b>Total West</b>	<b>\$285,000</b>
<b>Total Awarded</b>		<b>\$500,000</b>

## 8. THDA House Repair Program

The THDA House Repair Program is a partnership with the Rural Housing Service (RHS) of the U. S. Department of Agriculture to provide forgivable loans for the repair of the homes of low-income people. The following table presents program activity by grand division at the end of the reporting period.

**Table 15. FY 2003-2004 House Repair Program  
Activity by Grand Division**

<b>EAST</b>		
<b>County</b>	<b># Loan</b>	<b>Total \$</b>
Bledsoe	1	\$ 1,324
Bradley	1	1,816
Carter	2	2,075
Claiborne	1	3,750
Cocke	1	3,750
Hamblen	1	1,870
Marion	1	2,497
McMinn	1	705
Monroe	1	2,730
Morgan	1	3,870
Sevier	1	2,900
<b>Total East</b>	<b>12</b>	<b>\$ 27,287</b>

<b>MIDDLE</b>		
<b>County</b>	<b># Loan</b>	<b>Total \$</b>
Clay	1	\$ 5,000
Franklin	2	4,594
Giles	3	10,062
Lawrence	2	3,244
Perry	3	8,512
Putnam	2	8,376
Robertson	3	9,284
Rutherford	1	3,470
Sequatchie	1	3,144
Sumner	1	3,705
Van Buren	1	1,250
Wayne	2	6,515
<b>Total Middle</b>	<b>22</b>	<b>\$67,156</b>

<b>WEST</b>		
<b>County</b>	<b># Loan</b>	<b>Total \$</b>
Benton	1	\$ 2,500
Carroll	2	4,500
Crockett	1	3,750
Dyer	3	9,050
Fayette	6	23,962
Gibson	5	13,327
Hardeman	1	3,750
Haywood	1	3,750
Henry	6	18,440
Lake	1	3,750
Obion	1	3,750
Shelby	1	621
Tipton	1	5,000
Weakley	2	7,250
<b>Total West</b>	<b>32</b>	<b>\$ 103,400</b>
<b>GRAND TOTAL</b>	<b>66</b>	<b>\$197,843</b>

**9. Low Income Housing Tax Credit Program (LIHTC)**

Low Income Housing Tax Credits are allocated on a calendar year basis. During CY 2003, projects in 14 Tennessee counties received allocations for LIHTC, creating 3,193 units of affordable housing. Geographically, allocations were made in five East Tennessee counties, utilizing 34% of the total dollar allocation. In Middle Tennessee, allocations were made in six counties, utilizing 32% of the total dollar allocation, and in West Tennessee, allocations were made in three counties, utilizing 34% of the total allocations. The following table presents additional information.

**Table 16. Low Income Housing Tax Credit Allocations  
by Grand Division**

<b>Grand Division</b>	<b>County</b>	<b>Units</b>	<b>\$ Allocation</b>
East	Carter	88	\$ 534,814
	Cocke	33	201,557
	Hamilton	101	524,585
	Knox	898	3,057,858
	Sullivan	32	224,000
	<b><i>Total East</i></b>	<b>1,152</b>	<b>\$ 4,542,814</b>
Middle	Coffee	56	\$ 327,242
	Davidson	276	1,093,971
	Grundy	72	454,399
	Maury	72	459,635
	Smith	72	467,716
	Wilson	322	1,509,745
<b><i>Total Middle</i></b>	<b>870</b>	<b>\$ 4,312,708</b>	
West	Chester	122	\$ 783,984
	Shelby	901	3,020,879
	Weakley	148	722,960
	<b><i>Total West</i></b>	<b>1,171</b>	<b>\$ 4,527,823</b>
	<b><i>GRAND TOTAL</i></b>	<b>3,193</b>	<b>\$13,383,345</b>



## 10. THDA Tax-Exempt Multi-Family Bond Authority

In calendar year 2003, tax-exempt bond authority was reallocated to provide permanent financing for developments in four counties, which will result in a total of 1,336 units. Allocations were made in one East Tennessee county, two Middle Tennessee counties, and one West Tennessee county. The following table presents additional data.

**Table 17. Tax-Exempt Multi-Family Bond Authority  
by Grand Division**

Grand Division	County	# of Units	Amount Allocated
East	Knox	546	\$14,579,000
	<b>Total East</b>	<b>546</b>	<b>14,579,000</b>
Middle	Davidson	156	9,400,000
	Wilson	130	7,445,000
	<b>Total Middle</b>	<b>286</b>	<b>16,845,000</b>
West	Shelby	504	14,950,000
	<b>Total West</b>	<b>504</b>	<b>14,950,000</b>
<b>Total Awarded</b>		<b>1,336</b>	<b>\$46,374,000</b>

### Summary

Overall, Middle Tennessee received the largest portion of funds largely because of THDA's homeownership program. Table 18 provides greater details of the amount of funds awarded in each program.

**Table 18. Recap of Geographic Distribution - All Programs**

PROGRAM	EAST TN	MIDDLE TN	WEST TN	TOTAL
<b>GEOGRAPHIC DISTRIBUTION OF HUD INVESTMENTS REQUIRED IN THE CONSOLIDATED PLAN</b>				
CDBG	\$13,586,151	\$11,184,288	\$12,979,644	<b>\$37,750,083</b>
HOME	8,716,541	6,384,982	3,429,966	<b>18,531,489</b>
HOPWA	435,858	137,342	95,900	<b>\$669,100</b>
ESG	531,108	603,265	208,630	<b>1,343,003</b>
<b>Total</b>	<b>\$23,269,658</b>	<b>\$18,309,877</b>	<b>\$16,714,140</b>	<b>\$58,293,675</b>
% of Total	39.9%	31.4%	28.7%	<b>100.0%</b>
<b>GEOGRAPHIC DISTRIBUTION OF OTHER INVESTMENTS</b>				
Section 8	\$4,259,828	\$15,286,521	\$10,083,364	\$29,629,713
Homeownership	70,143,266	139,520,072	70,613,314	280,276,652
Disaster Recovery Grant	165,000	50,000	285,000	500,000
House Repair Program	27,287	67,156	103,400	197,843
LIHTC	4,542,814	4,312,708	4,527,823	13,383,345
Multi-Family Bond	14,579,000	16,845,000	14,950,000	46,374,000
<b>Total</b>	<b>\$93,717,195</b>	<b>\$176,081,457</b>	<b>\$100,562,901</b>	<b>\$370,361,553</b>
% of Total	25.3%	47.5%	27.2%	<b>100.0%</b>
<b>Grand Total</b>	<b>\$116,986,853</b>	<b>\$194,391,334</b>	<b>\$117,277,041</b>	<b>\$428,655,288</b>
% of Total	27.3%	45.3%	27.4%	<b>100.0%</b>

**D) FAMILIES AND PERSONS ASSISTED INCLUDING RACIAL AND ETHNIC STATUS**

**1. Community Development Block Grant (CDBG) Small Cities Program**

Demographic information is shown in two ways in the PER—Applicant and Beneficiary. In order to provide a clear understanding of persons and families assisted, a summary of applicants and beneficiaries for Grant Years 1994 through 2003 is shown on the following table. For the reporting period, the applicant and beneficiary total is 202,527 persons, with 20,583 minorities and 25,691 female heads of household.

**Table 19. CDBG Program Demographics by Grant Year**

<b>Applicant</b>											
Grant Year	White, not Hispanic	%	Black, not Hispanic	%	Hispanic	Asian or Pacific Islander	American Indian/Alaskan Native	%	TOTAL	Female HH	%
1993	4,379	89.29%	513	10.46%	10	1	1	0.24%	4,904	437	8.91%
1994	5,890	89.09%	675	10.21%	38	0	8	0.70%	6,611	580	8.77%
1995	5,796	96.28%	186	3.09%	14	5	19	0.63%	6,020	559	9.29%
1996	4,204	86.15%	611	12.52%	22	4	39	1.33%	4,880	635	13.01%
1997	5,571	94.09%	249	4.21%	61	2	38	1.71%	5,921	2,641	44.60%
1998	6,455	94.48%	344	5.04%	15	5	13	0.48%	6,832	622	9.10%
1999	4,762	92.75%	249	4.85%	100	11	12	2.40%	5,134	430	8.38%
2000	6,943	94.50%	389	5.29%	8	2	5	0.20%	7,347	254	3.66%
2001	3,669	93.20%	192	4.90%	34	2	39	0.02%	3,936	266	6.70%
2002	14,080	95.89%	430	2.93%	129	15	29	1.18%	14,683	1,187	8.08%
2003	9,013	67.98%	3,920	29.57%	242	22	61	2.45%	13,258	1,690	12.75%
<b>Grand Total</b>	<b>70,762</b>	<b>88.98%</b>	<b>7,758</b>	<b>9.76%</b>	<b>673</b>	<b>69</b>	<b>264</b>	<b>1.26%</b>	<b>79,526</b>	<b>9,301</b>	<b>11.70%</b>

<b>Beneficiary</b>											
Grant Year	White, not Hispanic	%	Black, not Hispanic	%	Hispanic	Asian or Pacific Islander	American Indian/Alaskan Native	%	TOTAL	Female HH	%
1993	146,596	93.60%	9,744	6.22%	159	39	81	0.18%	156,619	0	0.00%
1994	188,321	90.34%	19,580	9.39%	185	188	189	0.27%	208,463	26,062	12.50%
1995	143,807	90.88%	13,727	8.68%	320	87	292	0.44%	158,233	18,671	11.80%
1996	172,950	95.71%	6,647	3.68%	451	232	414	0.61%	180,694	20,797	11.51%
1997	256,814	96.26%	8,833	3.31%	633	158	345	0.43%	266,783	22,144	8.30%
1998	217,924	93.58%	13,213	5.67%	1,073	262	412	0.75%	232,884	30,966	13.30%
1999	132,890	87.75%	13,921	9.19%	4,271	269	95	3.06%	151,446	21,901	14.46%
2000	245,633	91.34%	21,259	7.91%	1,176	530	242	0.72%	268,840	38,517	14.32%
2001	185,834	94.00%	9,020	4.56%	1,560	398	883	1.44%	197,695	25,085	12.69%
2002	198,530	87.15%	27,220	11.95%	1,826	103	135	0.91%	227,814	29,996	13.17%
2003	172,931	91.37%	12,764	6.74%	2,584	185	805	1.89%	189,269	24,001	12.68%
<b>Grand Total</b>	<b>2,062,230</b>	<b>92.12%</b>	<b>155,928</b>	<b>6.96%</b>	<b>14,238</b>	<b>2,451</b>	<b>3,893</b>	<b>0.92%</b>	<b>2,238,740</b>	<b>258,140</b>	<b>11.53%</b>

As presented on the following Table, additional demographic information is provided in the PER on the number of low- and moderate-income persons that benefit from the activities funded by CDBG. This information is made available as contracts with local governments close out. Overall, 1,992,593 actual persons are reported as beneficiaries, and of this number, 1,466,672 or 74% are low- and moderate-income persons. The following table also presents the locality and type of project completed: Public Facility (PF), Housing (H), or Economic Development (ED).

**Table 20. CDBG Benefit to Low and Moderate Income Persons  
By Projects Pending Final Audit**

*Reporting Period FY1988*

Locality	Purpose	Total # of Persons/Jobs	Total # of LM Persons/L/M Jobs	% of LM
Iron City	PF	1,034	766	74%

*Reporting Period FY1991*

Locality	Purpose	Total # of Persons/Jobs	Total # of LM Persons/L/M Jobs	% of LM
Fayetteville (Enser Corp.)	ED	47	25	53%
Humboldt	ED	42	40	95%
Lexington	ED	75	39	52%
Portland	ED	114	66	58%
<b>Total ED</b>		<b>278</b>	<b>170</b>	<b>61%</b>
Beersheba Sprgs	H	90	90	100%
Brownsville	H	19	19	100%
Calhoun	H	67	67	100%
Englewood*	H	48	48	100%
Hamilton County	H	34	34	100%
Puryear	H	47	47	100%
Rives	H	58	58	100%
Sparta	H	54	54	100%
Spring City	H	40	40	100%
Winfield	H	48	48	100%
<b>Total H</b>		<b>505</b>	<b>505</b>	<b>100%</b>
Adamsville	PF	1,117	681	61%
Anderson Co.	PF	338	258	76%
Auburntown*	PF	1,137	673	59%
Bell Buckle	PF	404	262	65%
Bledsoe County	PF	331	247	75%
Braden	PF	2,362	1,894	80%
Byrdstown	PF	4,000	2,892	72%
Camden	PF	77	63	82%
Celina	PF	2,673	1,868	70%
Charlotte	PF	2,976	2,098	70%
Clifton	PF	541	342	63%
Coalmont	PF	271	217	80%
Cocke County	PF	413	280	68%
Coffee County	PF	6,718	4,123	61%
Cornersville*	PF	129	79	61%
Crump	PF	1,217	755	62%
Cumberland Co.	PF	2,512	2,050	82%
DeKalb County	PF	88	68	77%
Dickson County	PF	559	439	79%

Reporting Period FY1991 (Cont.)

Dover	PF	593	388	65%
Dresden	PF	217	135	62%
Dyer County	PF	5,619	4,383	78%
Elkton	PF	2,508	1,908	76%
Enville	PF	750	488	65%
Ethridge	PF	2,652	2,214	83%
Fayette County	PF	5,570	3,662	66%
Gibson County	PF	13,114	12,799	98%
Giles County	PF	2,421	1,520	63%
Graysville	PF	1,460	1,007	69%
Greene County	PF	250	199	80%
Haywood Co.	PF	185	153	83%
Hickory Valley	PF	737	516	70%
Hornbeak	PF	484	380	79%
Houston County	PF	238	172	72%
Jacksboro*	PF	53	49	92%
Jellico	PF	3,572	2,790	78%
LaFollette	PF	898	599	67%
Lauderdale Co.	PF	142	132	93%
Lawrence County	PF	303	241	80%
Lewis County	PF	198	135	68%
Lincoln County	PF	154	112	73%
Linden*	PF	62	38	61%
Maynardville*	PF	145	141	97%
McEwen	PF	1,209	809	67%
McLemoresville	PF	294	175	60%
Michie	PF	1,905	1,057	55%
Milledgeville	PF	360	316	88%
Minor Hill	PF	1,338	1,005	75%
Moore County	PF	146	107	73%
Morrison*	PF	563	350	62%
Mt. Pleasant*	PF	105	89	85%
Mountain City	PF	2,363	1,510	64%
New Johnsonville*	PF	1,367	761	56%
Oakdale	PF	2,024	1,413	70%
Overton County	PF	288	196	68%
Parsons	PF	2,636	1,924	73%
Pickett County	PF	4,400	3,243	74%
Piperton	PF	1,067	622	58%
Red Boiling Springs	PF	2,427	1,730	71%
Rhea County	PF	155	108	70%
Savannah	PF	795	668	84%
Scott County	PF	245	233	95%
Stanton	PF	650	504	78%
Tazewell	PF	100	95	95%
Tennessee Ridge	PF	2,130	1,500	70%
Trimble	PF	873	685	78%
Union County	PF	3,527	2,893	82%
Van Buren County	PF	256	211	82%
Viola	PF	1,520	825	54%

Reporting Period FY1991 (Cont.)

Waynesboro	PF	986	638	65%
Whiteville	PF	1,280	1,050	82%
Williston	PF	1,755	1,060	60%
Yorkville	PF	778	481	62%
<i>Total PF</i>		<b>107,730</b>	<b>79,708</b>	<b>74%</b>
<b>FY 1991 GRAND TOTAL</b>		<b>108,513</b>	<b>80,383</b>	<b>74%</b>

Reporting Period FY1992

Locality	Purpose	Total # of Persons/Jobs	Total # of LM Persons/L/M Jobs	% of LM
Alcoa	ED	91	64	70%
Brownsville	ED	63	57	90%
Hawkins County	ED	45	23	51%
<i>Total ED</i>		<b>199</b>	<b>144</b>	<b>72%</b>
Caryville	H	50	50	100%
Dayton	H	66	66	100%
Fayetteville	H	42	42	100%
Gainesboro	H	43	43	100%
Lenoir City	H	40	40	100%
Roane County	H	63	63	100%
Tiptonville	H	63	41	65%
<i>Total H</i>		<b>367</b>	<b>345</b>	<b>94%</b>
Allardt	PF	2,072	1,303	63%
Ashland City	PF	146	127	87%
Bedford County	PF	128	92	72%
Bradley County	PF	153	130	85%
Brighton	PF	4,234	2,540	60%
Campbell County	PF	158	146	92%
Centerville	PF	1,113	866	78%
Chester Co.	PF	108	93	86%
Claiborne Co.	PF	15,384	13,999	91%
Coffee County	PF	509	386	76%
Columbia	PF	756	694	92%
Cowan	PF	52	52	100%
Decatur County	PF	6,539	3,858	59%
Decherd	PF	2,370	1,446	61%
Dover	PF	1,222	882	72%
Erin	PF	802	658	82%
Fairview	PF	4,979	2,823	57%
Fentress County	PF	308	270	88%
Franklin County	PF	1,842	1,061	58%
Gates	PF	652	565	87%
Gruetli-Laager	PF	1,667	1,252	75%
Hamblen Co.	PF	29,095	15,484	53%
Harriman	PF	9,666	6,302	65%
Humphreys Co.	PF	6,641	4,662	70%
Huntland	PF	342	248	73%
Jackson County	PF	260	205	79%
Kingston	PF	144	140	97%

LaFayette	PF	335	220	66%
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*Reporting Period FY1992 (Cont.)*

Lake County	PF	1,272	915	72%
LaVergne	PF	7,815	4,955	63%
Luttrell	PF	5,848	4,070	70%
Macon County	PF	290	196	68%
Marshall County	PF	186	111	60%
Meigs County	PF	340	284	84%
Monroe County	PF	145	123	85%
Monterey	PF	126	97	77%
Morgan County	PF	258	172	67%
Newbern	PF	2,997	1,678	56%
Obion	PF	1,736	1,248	72%
Oliver Springs	PF	3,106	2,223	72%
Perry County	PF	173	118	68%
Pigeon Forge	PF	70	62	89%
Rockwood	PF	1,104	875	79%
Rogersville	PF	271	155	57%
Rutherford	PF	1,335	959	72%
Rutledge	PF	1,185	940	79%
Savannah	PF	1,112	960	86%
Scotts Hill	PF	2,594	1,678	65%
Sequatchie Co.	PF	314	264	84%
Sequatchie Co.	PF	7,656	4,976	65%
South Pittsburg	PF	380	254	67%
Spencer	PF	2,922	1,731	59%
Sweetwater	PF	125	79	63%
Tipton County	PF	12,000	11,520	96%
Troy	PF	1,391	1,100	79%
Tullahoma	PF	731	587	80%
Vonore	PF	73	59	81%
Waverly	PF	2,491	1,392	56%
Weakley County	PF	29,766	19,837	67%
White Bluff	PF	1,296	813	63%
Williston	PF	788	473	60%
<b>Total PF</b>		<b>183,573</b>	<b>125,408</b>	<b>68%</b>
<b>FY1992 GRAND TOTAL</b>		<b>184,139</b>	<b>125,897</b>	<b>68%</b>

*Reporting Period FY1993*

Locality	Purpose	Total # of Persons/Jobs	Total # of LM Persons/L/M Jobs	% of LM
Brownsville	ED	37	23	62%
Meigs County	ED	44	23	52%
<b>Total ED</b>		<b>81</b>	<b>46</b>	<b>57%</b>
Celina	H	14	14	100%
Copperhill	H	63	63	100%
Dowelltown	H	78	44	56%
Gainesboro	H	57	57	100%
Humboldt	H	50	50	100%
Lawrenceburg	H	106	90	85%

Lebanon	H	35	35	100%
Lewisburg	H	6	6	100%

*Reporting Period FY1993 (Cont.)*

McMinnville	H	58	46	79%
Oakdale	H	32	32	100%
Polk County	H	33	31	94%
Ridgely	H	52	52	100%
Saltillo	H	38	26	68%
Sparta	H	53	35	66%
Tracy City	H	57	57	100%
Trousdale Co.	H	42	42	100%
<b>Total H</b>		<b>774</b>	<b>680</b>	<b>88%</b>
Adams	PF	2,765	1,611	58%
Adamsville	PF	2,195	1,339	61%
Alexandria	PF	1,468	897	61%
Altamont	PF	742	601	81%
Bell Buckle	PF	404	298	74%
Bruceston	PF	1,512	1,253	83%
Campbell County	PF	24,048	22,288	93%
Cannon County	PF	2,300	1,349	59%
Clay County	PF	2,069	1,241	60%
Crockett County	PF	683	456	67%
Cumberland Gap	PF	231	138	60%
Decatur	PF	905	615	68%
DeKalb County	PF	298	168	56%
Doyle	PF	3,631	1,963	54%
Ducktown	PF	301	236	78%
Friendship	PF	592	382	65%
Gates	PF	954	778	82%
Gleason	PF	1,365	1,078	79%
Grainger County	PF	13,406	10,865	81%
Greenfield	PF	57	46	81%
Grundy County	PF	12,582	9,562	76%
Hamblen County	PF	22,728	21,394	94%
Hartsville	PF	1,936	1,733	90%
Haywood County	PF	131	125	95%
Henning	PF	45	40	89%
Huntsville	PF	548	473	86%
Jasper	PF	523	446	85%
Jefferson County	PF	11,273	10,650	94%
Jellico	PF	90	87	97%
Kenton	PF	1,394	1,103	79%
Lauderdale County	PF	331	239	72%
Lawrence County	PF	66	40	61%
Lewis County	PF	174	123	71%
Lexington	PF	13,109	8,075	62%
Madisonville	PF	105	100	95%
Marion County	PF	164	139	85%
McEwen	PF	1,209	843	70%
McKenzie	PF	5,007	3,144	63%

Mitchellville	PF	884	694	79%
Mountain City	PF	1,800	1,345	75%
Newport	PF	11,761	9,262	79%

*Reporting Period FY1993 (Cont.)*

Obion	PF	1,234	935	76%
Parsons	PF	144	126	88%
Plainview	PF	55	47	85%
Pulaski	PF	7,349	5,203	71%
Rutherford County	PF	206	157	76%
Samburg	PF	1,032	767	74%
Saulsbery	PF	1,383	1,065	77%
Scott County	PF	271	238	88%
Sharon	PF	725	494	68%
Smithville	PF	4,159	3,053	73%
Spencer	PF	414	262	63%
Spring City	PF	1,444	924	64%
Stewart County	PF	6,659	4,388	66%
Sunbright	PF	1,656	1,187	72%
Union County	PF	25,462	24,087	95%
Vanleer	PF	200	178	89%
Vonore	PF	159	112	70%
Wayne County	PF	341	197	58%
Waynesboro	PF	986	738	75%
Whitwell	PF	463	449	97%
Winfield	PF	24	21	88%
Woodbury	PF	3,611	2,059	57%
<b>Total PF</b>		<b>203,763</b>	<b>163,906</b>	<b>80%</b>
<b>FY1993 GRAND TOTAL</b>		<b>204,618</b>	<b>164,632</b>	<b>80%</b>

*Reporting Period FY1994*

Locality	Purpose	Total # of Persons/Jobs	Total # of LM Persons/L/M Jobs	% of LM
Savannah	ED	27	17	63%
<b>Total ED</b>		<b>27</b>	<b>17</b>	<b>63%</b>
Cleveland	H	38	38	100%
Philadelphia	H	30	30	100%
<b>Total H</b>		<b>68</b>	<b>68</b>	<b>100%</b>
Alamo	PF	2,045	1,231	60%
Alexandria	PF	60	74	123%
Allardt	PF	1,766	1,215	69%
Anderson Co.	PF	358	287	80%
Auburntown	PF	87	70	80%
Baxter	PF	996	735	74%
Beersheba Springs	PF	603	336	56%
Benton County	PF	175	93	53%
Bledsoe County	PF	8,605	6,109	71%
Calhoun	PF	264	137	52%
Camden	PF	128	88	69%
Carroll County	PF	2,084	1,284	62%
Carthage	PF	2,554	1,484	58%



Charlotte	PF	598	431	72%
Cheatham County	PF	274	237	86%
Clifton	PF	209	169	81%
Cocke County	PF	310	213	69%

*Reporting Period FY1994 (Cont.)*

Columbia	PF	855	782	91%
Cowan	PF	1,895	1,359	72%
Crossville	PF	6,930	3,745	54%
Cumberland County	PF	52	50	96%
Dandridge	PF	2,524	1,386	55%
Decaturville	PF	1,571	1,131	72%
Dover	PF	598	456	76%
Dunlap	PF	3,191	2,233	70%
Eastview	PF	528	348	66%
Englewood	PF	2,300	1,403	61%
Etowah	PF	9,565	5,440	57%
Finger	PF	2,580	1,679	65%
Franklin County	PF	293	235	80%
Garland	PF	1,263	796	63%
Gibson County	PF	2,953	1,822	62%
Giles County	PF	7,161	6,495	91%
Gordonsville	PF	158	134	85%
Grand Junction	PF	462	383	83%
Halls	PF	2,140	1,365	64%
Hamilton County	PF	428	287	67%
Hardin County	PF	161	113	70%
Henderson Co.	PF	138	87	63%
Henry County	PF	28,736	19,569	68%
Hornbeak	PF	955	641	67%
Houston County	PF	167	151	90%
Huntingdon	PF	104	81	78%
Johnson County	PF	11,755	6,112	52%
LaFollette	PF	70	66	94%
Lincoln County	PF	133	108	81%
Linden	PF	1,103	687	62%
Luttrell	PF	90	78	87%
Lynnville	PF	971	622	64%
Medina	PF	2,412	1,384	57%
Meigs County	PF	215	172	80%
Michie	PF	54	40	74%
Milan	PF	19,043	18,948	100%
Millersville	PF	380	304	80%
Monterey	PF	3,218	2,108	66%
Montgomery Co.	PF	7,725	5,153	67%
Moscow	PF	369	262	71%
New Johnsonville	PF	2,438	1,943	80%
Niota	PF	187	139	74%
Oakland	PF	3,393	2,060	61%
Overton County	PF	270	235	87%
Paris	PF	147	121	82%

Pickett County	PF	4,633	2,433	53%
Pikeville	PF	1,444	924	64%
Putnam County	PF	280	191	68%
Ramer	PF	811	487	60%
Red Boiling Springs	PF	2,426	1,365	56%

*Reporting Period FY1994 (Cont.)*

Ripley	PF	5,803	3,627	63%
Rives	PF	357	236	66%
Sardis	PF	728	642	88%
Savannah	PF	7,243	5,019	69%
Scott Co.	PF	161	138	86%
Shelbyville	PF	20	19	95%
Somerville	PF	160	131	82%
Stanton	PF	490	339	69%
Sullivan County	PF	142	135	95%
Tennessee Ridge	PF	2,270	1,619	71%
Van Buren County	PF	4,633	3,294	71%
Wartburg	PF	1,070	872	81%
Washington County	PF	81	81	100%
Waverly	PF	1,678	940	56%
Weakley County	PF	8,800	7,251	82%
Winchester	PF	6,811	4,373	64%
<b>Total PF</b>		<b>202,838</b>	<b>141,022</b>	<b>70%</b>
<b>FY 1994 GRAND TOTAL</b>		<b>202,933</b>	<b>141,107</b>	<b>70%</b>

*Reporting Period FY1995*

Locality	Purpose	Total # of Persons/Jobs	Total # of LM Persons/L/M Jobs	% of LM
Blount Co.	ED	31	16	52%
<b>Total ED</b>		<b>31</b>	<b>16</b>	<b>52%</b>
Baileyton	H	35	35	100%
Benton	H	37	37	100%
Coalmont	H	30	30	100%
Doyle	H	46	46	100%
Greeneville	H	21	21	100%
Lake Co.	H	40	40	100%
Palmer	H	33	33	100%
South Pittsburg	H	28	28	100%
Trenton	H	24	24	100%
Tullahoma	H	53	53	100%
<b>Total H</b>		<b>347</b>	<b>347</b>	<b>100%</b>
Adamsville	PF	4,649	2,650	57%
Algood	PF	3,759	2,263	60%
Bedford Co.	PF	256	196	77%
Big Sandy	PF	593	504	85%
Bledsoe Co.	PF	459	404	88%
Bradley Co.	PF	8,190	4,848	59%
Brighton	PF	1,330	1,005	76%
Byrdstown	PF	930	549	59%
Cannon Co.	PF	186	130	70%
Carter Co.	PF	118	82	69%

Caryville	PF	99	70	71%
Centerville	PF	1,331	800	60%
Church Hill	PF	94	66	70%
Ducktown	PF	48	40	83%
Fayette Co.	PF	17,763	16,928	95%

*Reporting Period FY1995 (Cont.)*

Gleason	PF	788	603	77%
Grainger Co.	PF	11,805	10,813	92%
Graysville	PF	2,053	1,581	77%
Greene Co.	PF	9,070	5,786	64%
Hancock Co.	PF	6,495	3,972	61%
Hawkins Co.	PF	3,720	2,823	76%
Henning	PF	231	176	76%
Hohenwald	PF	3,232	2,063	64%
Humphreys Co.	PF	19,254	15,422	80%
Iron City	PF	528	383	73%
Jackson Co.	PF	179	158	88%
Jefferson City	PF	115	113	98%
Jonesborough	PF	306	263	86%
Kingston	PF	127	85	67%
Lafayette	PF	2,616	1,604	61%
Lawrence Co.	PF	348	270	78%
Lewis Co.	PF	142	98	69%
Maury City	PF	960	730	76%
McEwen	PF	1,964	1,275	65%
McMinnville	PF	359	260	72%
McMinn Co.	PF	372	N/A	N/A
Minor Hill	PF	1,362	922	68%
Monroe Co.	PF	20,347	15,228	75%
Monteagle	PF	56	37	66%
New Tazewell	PF	123	112	91%
Newbern	PF	7,263	4,220	58%
Oliver Springs	PF	3,011	2,201	73%
Oneida	PF	2,239	1,679	75%
Perry Co.	PF	2,709	1,753	65%
Portland	PF	2,921	2,760	94%
Powell's Crossroads	PF	7,775	5,598	72%
Rhea Co.	PF	204	144	71%
Rockwood	PF	1,723	1,547	90%
Saltillo	PF	736	498	68%
Scotts Hill	PF	2,704	imminent threat	N/A
Sequatchie Co.	PF	193	135	70%
Sevier Co.	PF	118	102	86%
Sevierville	PF	122	98	80%
South Fulton	PF	2,458	1,440	59%
Sparta	PF	3,733	2,412	65%
Tazewell	PF	28	23	82%
Trezevant	PF	1,005	550	55%
Troy	PF	4,000	2,632	66%
Unicoi County	PF	91	73	80%
Vonore	PF	72	51	71%

Wartburg	PF	5,268	3,368	64%
White Co.	PF	2,117	1,408	67%
Woodbury	PF	322	200	62%
Claiborne Co.	PF	1,537	1,445	94%
<b>Total PF</b>		<b>178,706</b>	<b>129,649</b>	<b>73%</b>
<b>FY1995 GRAND TOTAL</b>		<b>179,084</b>	<b>130,012</b>	<b>73%</b>

Reporting Period FY1996

Locality	Purpose	Total # of Persons/Jobs	Total # of LM Persons/L/M Jobs	% of LM
Lafayette	ED	2,616	1,603	61%
<b>Total ED</b>		<b>2,616</b>	<b>1,603</b>	<b>61%</b>
Altamont	H	28	28	100%
Dowelltown	H	23	23	100%
Franklin	H	35	35	100%
Kenton	H	29	29	100%
Orme *	H	36	36	100%
Surgoinsville	H	19	19	100%
Whiteville	H	10	10	100%
<b>Total H</b>		<b>180</b>	<b>180</b>	<b>100%</b>
Anderson Co. *	PF	158	137	87%
Benton Co.	PF	3,227	2,021	63%
Blaine	PF	3,344	1,784	53%
Brownsville *	PF	59	54	92%
Bruceton	PF	584	351	60%
Byrdstown *	PF	3,538	2,346	66%
Chapel Hill	PF	935	758	81%
Charleston	PF	72	64	89%
Cheatham County	PF	14,456	14,051	97%
Coffee Co.	PF	655	524	80%
Cowan	PF	118	93	79%
Crockett Co.	PF	2,980	1,797	60%
Cumberland Co.	PF	3,359	2,335	70%
Decherd	PF	2,202	1,599	73%
Erin	PF	3,534	2,340	66%
Fairview	PF	4,271	3,348	78%
Giles Co. *	PF	3,764	2,179	58%
Gleason	PF	786	622	79%
Greenfield	PF	2,135	1,435	67%
Grundy Co.	PF	776	442	57%
Hancock County	PF	6,495	3,968	61%
Hardeman Co.	PF	95	80	84%
Hardin County	PF	113	95	84%
Harrogate	PF	7,258	4,566	63%
Haywood County	PF	3,785	2,525	67%
Hornsby	PF	966	763	79%
Huntsville	PF	2,558	1,688	66%
Jefferson Co.	PF	27,522	18,701	68%
Johnson Co.	PF	13,884	7,324	53%
Lafayette	PF	2,616	1,710	65%
Lawrence County	PF	294	177	60%

Lawrenceburg	PF	141	107	76%
Linden	PF	1,047	680	65%
Macon Co.	PF	506	432	85%
Marshall Co.	PF	168	137	82%
Martin	PF	53	38	72%
Maynardville	PF	2,820	1,805	64%

*Reporting Period FY1996 (Cont.)*

McMinn Co.	PF	1,861	1,210	65%
Meigs Co. *	PF	350	319	91%
Michie	PF	2,003	1,182	59%
Morgan Co.	PF	191	152	80%
Munford	PF	7,715	6,712	87%
Parrottsville	PF	4,016	2,486	62%
Parsons	PF	2,690	2,066	77%
Perry County	PF	82	52	63%
Pleasant Hill	PF	730	516	71%
Polk Co.	PF	1,562	1,062	68%
Pulaski	PF	5,658	3,157	56%
Puryear	PF	811	523	64%
Roane Co.	PF	21,567	15,557	72%
Sevierville	PF	173	156	90%
Shelbyville	PF	95	80	84%
Smithville	PF	3,847	2,828	74%
Soddy-Daisy	PF	61	59	97%
Spencer	PF	3,286	2,294	70%
Stanton	PF	490	339	69%
Sumner County	PF	99	80	81%
Toone	PF	433	342	79%
Tracy City	PF	189	138	73%
Unicoi Co.	PF	8,646	4,805	56%
Union Co. *	PF	219	200	91%
Warren Co.	PF	216	150	69%
Washington Co.	PF	257	221	86%
Waverly	PF	2,414	1,982	82%
Waynesboro	PF	1,119	895	80%
Westmoreland *	PF	1,335	951	71%
White Pine	PF	1,398	962	69%
Winfield	PF	1,504	1,151	77%
<b>Total PF</b>		<b>196,291</b>	<b>135,703</b>	<b>69%</b>
<b>FY1996 GRAND TOTAL</b>		<b>199,087</b>	<b>137,486</b>	<b>69%</b>

*Reporting Period FY1997*

Locality	Purpose	Total # of Persons/Jobs	Total # of LM Persons/L/M Jobs	% of LM
Humboldt	H	23	23	100%
Liberty	H	24	24	100%
McMinnville	H	30	30	100%
Samburg	H	18	18	100%
Van Buren Co.	H	26	26	100%
<b>Total H</b>		<b>121</b>	<b>121</b>	<b>100%</b>

Adams	PF	622	502	81%
Alexandria	PF	666	490	74%
Algood	PF	1,640	1,179	72%
Allardt	PF	182	166	91%
Atoka	PF	187	138	74%
Baxter	PF	3,394	2,484	73%
Bedford Co.	PF	224	176	79%

*Reporting Period FY1997 (Cont.)*

Big Sandy	PF	551	462	84%
Bradley Co.	PF	138	128	93%
Brighton	PF	1,256	997	79%
Campbell Co.	PF	182	182	100%
Carroll Co.	PF	3,556	2,614	74%
Chester Co.	PF	188	163	87%
Cocke Co.	PF	182	146	80%
Collinwood	PF	1,451	876	60%
Coopertown	PF	3,060	2,491	81%
Covington	PF	40	40	100%
Dayton	PF	343	236	69%
Decatur Co.	PF	1,717	1,236	72%
Dunlap	PF	42	35	83%
Dyer Co.	PF	400	249	62%
Englewood	PF	251	162	65%
Gainesboro	PF	1,148	923	80%
Gallaway	PF	605	500	83%
Halls	PF	61	56	92%
Hartsville	PF	5,549	4,045	73%
Hohenwald	PF	3,247	2,333	72%
Houston Co.	PF	285	250	88%
Huntingdon	PF	3,452	2,175	63%
Jacksboro	PF	2,043	1,446	71%
Jackson Co.	PF	139	120	86%
Jellico	PF	2,317	2,016	87%
Johnson County	PF	2,921	2,588	89%
Lauderdale Co.	PF	496	407	82%
Lenoir City	PF	1,545	1,230	80%
Lewis Co.	PF	145	76	52%
Lobelville	PF	1,020	877	86%
Marion Co.	PF	480	375	78%
McEwen	PF	1,417	1,013	71%
McNairy Co.	PF	935	593	63%
Middleton	PF	4,644	2,804	60%
Monteagle	PF	1,709	1,077	63%
Monroe County	PF	335	289	86%
Moore Co.	PF	311	226	73%
Moscow	PF	338	278	82%
Mountain City	PF	6,033	3,320	55%
New Hope	PF	402	290	72%
New Johnsonville	PF	1,824	1,140	63%
Newport	PF	14,858	12,315	83%

Oakland	PF	589	364	62%
Petersburg	PF	939	775	83%
Pickett Co.	PF	77	60	78%
Ramer	PF	498	348	70%
Ridgely	PF	2,411	1,519	63%
Savannah	PF	7,443	5,672	76%
Scott Co.	PF	210	180	86%
Sevier Co.	PF	164	159	97%

*Reporting Period FY1997 (Cont.)*

Smith Co.	PF	1,563	1,185	76%
Spring City	PF	1,817	1,206	66%
Stewart Co.	PF	10,774	10,009	93%
Tellico Plains	PF	4,008	2,465	62%
Tennessee Ridge	PF	372	323	87%
Tipton Co.	PF	13,183	9,241	70%
Wilson Co.	PF	40,949	40,417	99%
<b>Total PF</b>		<b>163,528</b>	<b>131,837</b>	<b>81%</b>
<b>FY1997 GRAND TOTAL</b>		<b>163,649</b>	<b>131,958</b>	<b>81%</b>

*Reporting Period FY1998*

Locality	Purpose	Total # of Persons/Jobs	Total # of LM Persons/L/M Jobs	% of LM
Beersheba Spgs	H	37	37	100%
Benton	H	41	41	100%
Celina	H	32	32	100%
Gallatin	H	15	15	100%
Loudon	H	25	25	100%
Morristown	H	29	29	100%
Rutherford	H	34	34	100%
<b>Total H</b>		<b>213</b>	<b>213</b>	<b>100%</b>
Adamsville	PF	1,389	907	65%
Alamo	PF	2,096	1,509	72%
Athens	PF	220	158	72%
Blaine	PF	259	203	78%
Bledsoe County	PF	313	172	55%
Bluff City	PF	941	678	72%
Bruceton	PF	842	467	55%
Calhoun	PF	593	400	67%
Camden	PF	109	84	77%
Cannon County	PF	392	324	83%
Clay County	PF	6,743	5,161	77%
Columbia	PF	822	778	95%
Cowan	PF	2,198	1,622	74%
Decatur	PF	258	198	77%
DeKalb Co.	PF	7,485	4,546	61%
Dickson Co.	PF	1,373	1,063	77%
Ducktown	PF	1,164	902	77%
Dyer	PF	2,219	1,753	79%
Fayette County	PF	7,454	5,248	70%
Fentress County	PF	230	207	90%

Gatlinburg	PF	47	32	68%
Harriman	PF	2,200	1,533	70%
Henry County	PF	4,809	2,975	62%
Jamestown	PF	206	160	78%
Jonesborough	PF	17,081	10,983	64%
La Follette	PF	18,319	12,952	71%
Lake City	PF	1,801	1,542	86%
Lexington	PF	67	48	72%
Livingston	PF	1,886	1,319	70%
Madison Co.	PF	140	132	94%

*Reporting Period FY1998 (Cont.)*

Marion County	PF	638	N/A	N/A
Monterey	PF	2,320	1,858	80%
Morgan Co.	PF	192	151	79%
Mosheim	PF	1,329	934	70%
Niota	PF	534	374	70%
Oneida	PF	2,232	1,632	73%
Parkers Crossroads	PF	1,745	1,225	70%
Parsons	PF	2,395	1,930	81%
Polk County	PF	314	260	83%
Red Bank	PF	2,085	1,281	61%
Saltillo	PF	3,789	2,686	71%
Sparta	PF	788	652	83%
Spencer	PF	338	262	78%
Sweetwater	PF	5,105	4,057	79%
Tazewell	PF	85	85	100%
Trenton	PF	3,663	2,315	63%
Troy	PF	1,692	1,222	72%
Unicoi	PF	329	223	68%
Unicoi County	PF	203	150	74%
Wartrace	PF	1,490	920	62%
Weakley Co.	PF	2,871	1,578	55%
White County	PF	2,477	1,888	76%
Whitwell	PF	3,616	2,712	75%
Winfield	PF	188	183	97%
<b>Total PF</b>		<b>124,074</b>	<b>86,634</b>	<b>70%</b>
<b>FY1998 GRAND TOTAL</b>		<b>124,287</b>	<b>86,847</b>	<b>70%</b>

*Reporting Period FY1999*

Locality	Purpose	Total # of Persons/Jobs	Total # of LM Persons/L/M Jobs	% of LM
Campbell County	ED	6	5	83%
<b>Total ED</b>		<b>6</b>	<b>5</b>	<b>83%</b>
Clay County	H	33	33	100%
Gadsden	H	25	25	100%
Graysville	H	37	37	100%
Halls	H	24	24	100%
Kenton	H	22	22	100%
McKenzie	H	25	25	100%
Manchester	H	30	30	100%



Paris	H	31	31	100%
Sparta	H	24	24	100%
<b>Total H</b>		<b>251</b>	<b>251</b>	<b>100%</b>
Anderson County	PF	112	112	100%
Baxter	PF	3,394	2,484	73%
Brighton	PF	1,615	1,255	78%
Brownsville	PF	5,164	3,315	64%
Campbell County	PF	149	143	96%
Carter County	PF	6,588	3,427	52%
Centerville	PF	1,477	1,099	74%
Chapel Hill	PF	959	732	76%

*Reporting Period FY1999 (Cont.)*

Church Hill	PF	845	485	57%
Claiborne County	PF	14,184	11,344	80%
Clifton	PF	813	598	74%
Cocke County	PF	245	218	89%
Coffee County	PF	6,516	4,890	75%
Cornersville	PF	805	450	56%
Cumberland County	PF	149	142	95%
Decherd	PF	2,065	1,580	77%
Dresden	PF	135	104	77%
Dyer County	PF	3,713	3,197	86%
Estill Springs	PF	1,815	1,002	55%
Gleason	PF	1,492	780	52%
Guys	PF	509	346	68%
Jackson County	PF	176	149	85%
Lauderdale County	PF	7,970	6,791	85%
Lawrence County	PF	245	177	72%
Lawrenceburg	PF	1,696	1,209	71%
Loudon County	PF	225	189	84%
Luttrell	PF	2,274	1,872	82%
Lynnville	PF	1,383	907	66%
McNairy County	PF	1,711	1,251	73%
Macon County	PF	148	125	84%
Mason	PF	1,775	1,494	84%
Maury City	PF	1,029	799	78%
Maynardville	PF	1,265	1,187	94%
Meigs County	PF	338	278	82%
Normandy	PF	174	114	66%
Oakland	PF	2,677	1,614	60%
Oliver Springs	PF	5,842	4,329	74%
Overton County	PF	165	149	90%
Palmer	PF	42	42	100%
Pickett County	PF	9,219	8,149	88%
Pigeon Forge	PF	89	83	93%
Pikeville	PF	1,140	901	79%
Portland	PF	4,959	4,825	97%
Putnam County	PF	223	183	82%
Red Boiling Springs	PF	3,469	2,591	75%
Rhea County	PF	179	128	72%

Rives	PF	1,193	678	57%
Rockwood	PF	4,008	2,493	62%
Sardis	PF	653	430	66%
Selmer	PF	3,877	2,621	68%
Smithville	PF	3,795	2,863	75%
Sneedville	PF	1,212	1,023	84%
South Carthage	PF	1,052	748	71%
Spring City	PF	1,054	735	70%
Trousdale County	PF	10,822	10,259	95%
Union City	PF	23	23	100%
Union County	PF	103	96	93%
Warren County	PF	5,505	3,715	67%

*Reporting Period FY1999 (Cont.)*

Waverly	PF	2,499	2,084	83%
Whiteville	PF	1,229	1,035	84%
Woodbury	PF	6,345	4,556	72%
<b>Total PF</b>		<b>144,527</b>	<b>110,598</b>	<b>77%</b>
<b>FY1999 GRAND TOTAL</b>		<b>144,784</b>	<b>110,854</b>	<b>77%</b>

*Reporting Period FY2000*

Locality	Purpose	Total # of Persons/Jobs	Total # of LM Persons/L/M Jobs	% of LM
Loudon	ED	15	15	100%
<b>Total ED</b>		<b>15</b>	<b>15</b>	<b>100%</b>
Atwood	PF	1,071	850	79%
Baileyton	PF	421	331	79%
Bedford County	PF	193	136	70%
Blount County	PF	2,844	1,752	62%
Braden	PF	1,596	1,371	86%
Bradford	PF	1,146	722	63%
Byrdstown	PF	686	611	89%
Carroll County	PF	3,469	1,902	55%
Collegedale	PF	122	73	60%
Cumberland City	PF	38	26	68%
Dandridge	PF	86	70	81%
Dayton	PF	5,033	4,625	92%
Decatur County	PF	2,181	1,544	71%
Dover	PF	1,253	1,027	82%
Eastview	PF	1,104	946	86%
Erwin	PF	147	105	71%
Franklin County	PF	21,917	20,251	92%
Gibson County	PF	14,419	9,531	66%
Giles County	PF	183	129	70%
Gilt Edge	PF	2,889	1,763	61%
Grainger County	PF	16,585	8,906	54%
Greene County	PF	225	189	84%
Greeneville	PF	22,169	11,794	53%
Greenfield	PF	2,599	1,978	76%
Hamilton County	PF	202	169	84%
Hardin County	PF	397	364	92%

Hartsville	PF	2,778	2,011	72%
Haywood County	PF	124	121	98%
Henderson County	PF	2,746	1,845	67%
Jefferson City	PF	5,061	4,201	83%
Jefferson County	PF	506	390	77%
Kimball	PF	885	625	71%
LaFollette	PF	18	18	100%
Lexington	PF	5,139	3,644	71%
Lincoln County	PF	182	159	87%
Linden	PF	150	136	91%
Loretto	PF	294	238	81%
Marion County	PF	2,686	1,888	70%
Marshall County	PF	193	149	77%

*Reporting Period FY2000 (Cont.)*

McLemoresville	PF	353	240	68%
McMinn County	PF	231	211	91%
Michie	PF	1,980	1,273	64%
Monteagle	PF	375	279	74%
Montgomery County	PF	3,315	2,191	66%
Moore County	PF	212	181	85%
Moscow	PF	2,618	1,911	73%
New Tazewell	PF	5,549	4,430	80%
Obion	PF	1,743	1,105	63%
Oneida	PF	2,232	1,734	78%
Perry County	PF	138	138	100%
Petersburg	PF	72	50	69%
Red Bank	PF	2,664	2,155	81%
Roane County	PF	489	377	77%
Rossville	PF	1,647	1,250	76%
Saulsbery	PF	663	514	78%
Savannah	PF	7,496	5,404	72%
Sequatchie County	PF	292	187	64%
Scott County	PF	184	178	97%
Sharon	PF	1,118	938	84%
Silerton	PF	411	286	70%
Smith County	PF	95	76	80%
Soddy Daisy	PF	44	33	75%
Somerville	PF	2,912	2,417	83%
South Fulton	PF	1,685	1,225	73%
South Pittsburg	PF	2,007	1,295	65%
Stanton	PF	517	358	69%
Stewart County	PF	6,130	4,916	80%
Sumner County	PF	41,467	40,679	98%
Tipton County	PF	7,615	4,912	65%
Toone	PF	1,920	1,317	69%
Townsend	PF	4,025	2,967	74%
Tracy City	PF	170	130	76%
Trezevant	PF	849	575	68%
Vonore	PF	3,286	2,238	68%
Washington County (IT)	PF	103	N/A	N/A

Washington County	PF	108	81	75%
White County	PF	4,857	3,900	80%
Winchester	PF	872	827	95%
<b>Total PF</b>		<b>236,181</b>	<b>179,568</b>	<b>76%</b>
<b>FY2000 GRAND TOTAL</b>		<b>236,196</b>	<b>179,583</b>	<b>76%</b>

Reporting Period FY2001

Locality	Purpose	Total # of Persons/Jobs	Total # of LM Persons/L/M Jobs	% of LM
Crab Orchard	H	28	28	100%
Gates	H	15	15	100%
Loudon	H	15	15	100%
Pegram	H	26	26	100%
Samburg	H	21	21	100%
Union City	H	17	17	100%
<b>Total H</b>		<b>122</b>	<b>122</b>	<b>100%</b>
Alamo	PF	3,285	2,470	75%
Allardt	PF	2,421	2,089	86%
Athens	PF	321	263	82%
Atoka	PF	2,525	1,394	55%
Bell Buckle	PF	482	357	74%
Cocke County	PF	243	222	91%
Cookeville	PF	358	333	93%
Cumberland County	PF	145	115	79%
Decaturville	PF	533	420	79%
Dyer	PF	2,321	1,636	70%
East Ridge	PF	1,322	796	60%
Englewood	PF	6,308	5,097	81%
Erin	PF	5,219	4,598	88%
Fentress County	PF	129	127	98%
Hamilton County (IT)	PF	6,237	N/A	N/A
Harriman	PF	4,933	3,058	62%
Hawkins County	PF	221	115	52%
Hickman County	PF	9,809	7,523	77%
Hohenwald	PF	6,355	4,067	64%
Houston County	PF	244	223	91%
Huntingdon	PF	3,392	2,473	73%
Jackson County	PF	12,004	10,253	85%
Lewis County	PF	5,901	5,777	98%
Lewisburg	PF	844	650	77%
Livingston	PF	7,920	4,594	58%
Macon County	PF	225	194	86%
Milan	PF	94	88	94%
Minor Hill	PF	61	46	75%
Monroe County	PF	225	194	86%
Monterey	PF	4,272	3,289	77%
New Market	PF	3,422	2,601	76%
Oliver Springs	PF	5,842	4,510	77%
Overton County	PF	10,798	8,142	75%
Parrottsville	PF	209	150	72%
Pulaski	PF	3,835	3,298	86%
Red Boiling Springs	PF	3,860	3,161	82%
Rutherford	PF	1,234	887	72%
Sevier County	PF	83	83	100%
Shelbyville	PF	76	55	72%
Tennessee Ridge	PF	2,713	2,233	82%
Van Buren County	PF	4,575	3,802	83%

Reporting Period FY2001 (Cont.)

Warren County	PF	157	124	79%
Watauga	PF	6,849	5,123	75%
White Pine	PF	3,442	2,306	67%
<b>Total PF</b>		<b>135,444</b>	<b>98,936</b>	<b>73%</b>
<b>FY2001 GRAND TOTAL</b>		<b>135,566</b>	<b>99,058</b>	<b>73%</b>

Reporting Period FY2002

Locality	Purpose	Total # of Persons/Jobs	Total # of LM Persons/L/M Jobs	% of LM
McKenzie	H	21	21	100%
Savannah	H	18	18	100%
<b>Total H</b>		<b>39</b>	<b>39</b>	<b>100%</b>
Cheatham County	PF	5,497	3,804	69%
Church Hill	PF	6,166	3,681	60%
Crockett County	PF	10,486	7,844	75%
Franklin County	PF	1,153	973	84%
Grainger County	PF	16,585	8,906	54%
Haywood County	PF	133	113	85%
Jackson County	PF	104	88	85%
LaFollette	PF	8,035	6,074	76%
Luttrell	PF	2,365	1,937	82%
Lynnville	PF	1,372	1,040	76%
Mason	PF	1,856	1,540	83%
Michie	PF	2,034	1,432	70%
Midtown	PF	4,672	3,878	83%
Morgan County	PF	179	157	88%
Overton County	PF	115	98	85%
Pickett County	PF	5,594	4,039	72%
Plainview	PF	3,047	2,188	72%
Smith County	PF	1,995	1,714	86%
Smithville	PF	4,189	3,175	76%
Sunbright	PF	1,617	1,358	84%
Trenton	PF	3,672	2,299	63%
Union County	PF	18,021	13,804	77%
Weakley County	PF	5,266	4,529	86%
White County	PF	3,349	2,525	75%
Whiteville	PF	1,162	854	73%
<b>Total PF</b>		<b>108,664</b>	<b>78,050</b>	<b>72%</b>
<b>FY2002 GRAND TOTAL</b>		<b>108,703</b>	<b>78,089</b>	<b>72%</b>

Subtotals by Purpose: 1988, 1991-2002

Locality	Purpose	Total # of Persons	Total # of LMI Persons	% LMI
<b>Total ED</b>	<b>ED</b>	<b>3,253</b>	<b>2,016</b>	<b>62%</b>
<b>Total H</b>	<b>H</b>	<b>2,987</b>	<b>2,871</b>	<b>96%</b>
<b>Total PF</b>	<b>PF</b>	<b>1,986,353</b>	<b>1,461,785</b>	<b>74%</b>
<b>GRAND TOTAL</b>		<b>1,992,593</b>	<b>1,466,672</b>	<b>74%</b>

## 2. HOME Investments Partnership (HOME)

For the HOME program, beneficiary information is obtained when the project completion report is entered into IDIS. During the reporting period, 338 units were assisted and information in the following tables is calculated based those units. Of the units assisted, the majority are in East Tennessee and slightly fewer in Middle Tennessee; 75% are very low income. Vacant represents rental units vacant at the time of close out. Unknown represents an unknown characteristic at the time of close out. The following two tables provide further information, by income category, of households served.

**Table 21. Income Characteristics of HOME Beneficiaries**

<b>% of Median</b>	<b>East TN</b>	<b>Mid TN</b>	<b>West TN</b>	<b>Total</b>	<b>%</b>
0% - 30%	64	73	12	149	44%
31% - 50%	57	38	10	105	31%
51% - 60%	18	12	3	33	10%
61% - 80%	15	27	2	44	13%
Vacant	0	0	5	5	1.4%
Unknown	0	2	0	2	0.6
<b>Total</b>	<b>154</b>	<b>152</b>	<b>32</b>	<b>338</b>	<b>100%</b>

**Table 22. Household Income of HOME Beneficiaries**

<b>Income</b>	<b>East TN</b>	<b>Mid TN</b>	<b>West TN</b>	<b>Total</b>	<b>%</b>
Very Low < 50% of median	121	111	22	254	75%
Low 51% - 80% of median	33	39	5	77	23%
Vacant	0	0	5	5	1.4%
Unknown	0	2	0	2	0.6
<b>Total</b>	<b>154</b>	<b>152</b>	<b>32</b>	<b>338</b>	<b>100%</b>

Of the households served, 21% were minority based on race or ethnicity. Table 23 reflects this information.

**Table 23. Race/Ethnicity Characteristics of HOME Beneficiaries**

	<b>East TN</b>	<b>Mid TN</b>	<b>West TN</b>	<b>Total</b>	<b>%</b>
White	129	115	15	259	76.6%
Black	22	34	12	68	20.2%
Native American	1	1	0	2	0.6%
Asian / Islander	0	1	0	1	0.3%
Hispanic	1	0	0	1	0.3%
Vacant	0	0	5	5	1.4%
Unknown	1	1	0	2	0.6%
<b>Total</b>	<b>154</b>	<b>152</b>	<b>32</b>	<b>338</b>	<b>100%</b>

Fifty-two percent of households assisted with HOME funds were one-person households, and elderly households were the most frequent household type as shown in Tables 24 and 25.

**Table 24. Household Size of HOME Beneficiaries**

<b>HH Size</b>	<b>East TN</b>	<b>Mid TN</b>	<b>West TN</b>	<b>Total</b>	<b>%</b>
1	68	97	12	177	52%
2	47	32	8	87	26%
3	18	10	4	32	9.5%
4	12	8	1	21	6.2%
5	5	3	1	9	2.7%
6	1	1	1	3	0.9%
7	1	0	0	1	0.3%
8	1	0	0	1	0.3%
Vacant	0	0	5	5	1.4%
Unknown	1	1	0	2	0.6%
<b>Total</b>	<b>154</b>	<b>152</b>	<b>32</b>	<b>338</b>	<b>100%</b>

**Table 25. Type of HOME Beneficiary Households**

<b>HH Type</b>	<b>East TN</b>	<b>Mid TN</b>	<b>West TN</b>	<b>Total</b>	<b>%</b>
Single / Non-elderly	22	17	4	43	13%
Elderly	73	98	14	185	55%
Related/Single Parent	27	22	6	55	16%
Related/ Two Parent	21	10	3	34	10%
Other	10	4	0	14	4%
Vacant	0	0	5	5	1.4%
Unknown	1	1	0	2	0.6%
<b>Total</b>	<b>154</b>	<b>152</b>	<b>32</b>	<b>338</b>	<b>100%</b>

### 3. Housing Opportunities for Persons with AIDS (HOPWA)

During this grant year, the HOPWA program reported 871 individual beneficiaries and 170 family beneficiaries. Most of the demographic information reported is based on the individual beneficiaries.

The race/ethnicity of individual beneficiaries is as follows:

White: 74.7%  
 Black: 24.2%  
 Native American/Alaskan Native: 1.0%  
 Asian/Pacific Islander: 0.0%  
 Of the above, 3.6% are Hispanic.

Of the 871 persons who received housing assistance, 67% were male, 33% were female, and 65% were between the ages of 31 and 50.

The HOPWA Annual Performance Report (Exhibit C) provides greater detail.



#### 4. Emergency Shelter Grants (ESG)

Information contained in Exhibit D was summarized into the following tables to show demographic information on Emergency Shelter Grant activity. Overall numbers indicate that more females than males received assistance across the state as a whole. This is probably reflective of the number of domestic violence programs receiving funding through this grant. Clients receiving services through the ESG program are becoming more diverse with LEP clients needing services, especially in or near the Metro areas and in the rural areas with larger populations of migrant farm workers. Emergency Shelters and agencies in counties with increasing unemployment rates are receiving requests for services beyond the capability of the agencies to handle them. Agencies also report an increasing trend in the homeless population toward families with young children. The vast majority of shelters in Tennessee cannot accommodate family units and thus, the families encounter further disruption in their lives when fathers/husbands must be sheltered apart from their wives and children. Agencies also report increasing numbers of homeless persons with mental illness and drug/alcohol problems for which placement options are limited.

**Table 26. Emergency Shelter Grant Program Participants by Gender - FY 2003-2004**

EAST			MIDDLE		
Agency	Male	Female	Agency	Male	Female
Associated Catholic Charities	58	89	Avalon	35	147
Chattanooga Room In The Inn*			Bridges of Williamson County	211	696
CEASE	354	1,164	Buffalo Valley, Inc.	205	0
Cleveland Emergency Shelter	728	564	Families In Crisis	524	1,115
Family Resource Agency	14	70	Good Neighbor Mission	27	36
H.O.P.E. Center**			HomeSafe, Inc.**		
Johnson County Safe Haven	116	234	Hope House*		
M.A.T.S., Inc.**			Metropolitan Develop and Housing	296	74
Partnership for Adults, Fam, Child	56	266	National Health Care Council	30	51
REACHS House of Hope	36	370	SECURE*		
City of Bristol	3,221	2,992	The Shelter*		
City of Johnson City	821	369	Upper Cumberland Dismas House	32	15
City of Kingsport*			City of Clarksville	325	1,096
City of Oak Ridge*			City of Murfreesboro	845	569
<b>Total for East Tennessee</b>	<b>5,404</b>	<b>6,118</b>	<b>Total for Middle Tennessee</b>	<b>2,530</b>	<b>3,799</b>

WEST		
Agency	Male	Female
Damascus Road, Inc.	104	75
Matthew 25:40, Inc.	234	435
Northwest Safeline	368	862
West Tennessee Legal Services	15	70
WRAP	79	179
City of Jackson	489	409
<b>Total for West Tennessee</b>	<b>1,289</b>	<b>2,030</b>
<b>Grand Total</b>	<b>9,223</b>	<b>11,947</b>

\*This agency does not provide direct client services.

\*\*Data not available.

**Table 27. Emergency Shelter Grant Program Participants by Race/Ethnicity, FY 2003-2004**

Agency	White	Black African American	Black African American/White	Native Hawaiian Pacific Islander	Asian	Asian & White	American Indian Alaskan Native	American Indian Alaskan Native White	American Indian/ Alaskan Native/ Black/ African American	Balance / Other	Total
<b>Grand Division: East</b>											
Associated Catholic Charities	120	13	11	0	0	0	0	0	0	3	147
Chattanooga Room In The Inn*											
CEASE	1,372	68	0	1	0	0	0	15	0	62	1,518
Cleveland Emergency Shelter	957	141	29	3	0	0	2	33	16	111	1,292
Family Resource Agency	81	3	0	0	0	0	0	0	0	0	84
H.O.P.E. Center	0	0	0	0	0	0	0	2	0	6	8
Johnson County Safe Haven	342	0	0	0	0	0	0	0	0	0	342
M.A.T.S.**											
Partners for Adults, Fam, Child	153	162	0	1	0	0	0	0	0	6	322
REACHS House of Hope	328	0	0	0	0	0	0	0	0	78	406
City of Bristol	5,661	382	52	0	7	0	3	0	0	108	6,213
City of Johnson City	916	238	0	0	0	0	0	0	0	36	1,190
City of Kingsport*											
City of Oak Ridge*											
<b>Total for East Tennessee</b>	<b>9,930</b>	<b>1,007</b>	<b>92</b>	<b>5</b>	<b>7</b>	<b>0</b>	<b>5</b>	<b>50</b>	<b>16</b>	<b>410</b>	<b>11,522</b>

<b>Grand Division: Middle</b>											
Avalon	173	0	0	0	0	0	0	0	0	0	173
Bridges of Williamson County	748	105	4	3	9	0	2	2	0	36	909
Buffalo Valley, Inc.	122	80	0	0	0	0	0	0	0	3	205
Families In Crisis, Inc.	1,594	32	6	0	4	2	1	0	0	0	1,639
Good Neighbor Mission	51	12	0	0	0	0	0	0	0	0	63
HomeSafe, Inc.**											
Hope House*											
Metropolitan Develop Housing	215	153	0	2	0	0	0	0	0	0	370
National Health Care Council	15	61	0	0	0	0	0	0	0	5	81
SECURE*											
The Shelter, Inc.*											
Upper Cumberland Dismas House	41	5	0	0	0	0	0	0	0	1	47
City of Clarksville	794	561	0	1	1	0	0	0	0	64	1,421
City of Murfreesboro	1,004	303	12	0	7	0	13	7	0	68	1,414
<b>Total for Middle Tennessee</b>	<b>4,757</b>	<b>1,312</b>	<b>22</b>	<b>6</b>	<b>21</b>	<b>2</b>	<b>16</b>	<b>9</b>	<b>0</b>	<b>177</b>	<b>6,322</b>

**Table 27. Emergency Shelter Grant Program Participants by Race/Ethnicity  
FY 2003-2004 (Continued)**

Agency	White	Black African American	Black African American/White	Native Hawaiian Pacific Islander	Asian	Asian & White	American Indian Alaskan Native	American Indian Alaskan Native White	American Indian/Alaskan Native/Black/African American	Balance / Other	Total
<b>Grand Division: West</b>											
Damascus Road, Inc.	143	25	5	0	1	1	0	0	0	4	179
Matthew 25:40, Inc.	401	262	0	0	0	0	0	0	0	6	669
Northwest Safeline	970	249	0	0	0	0	0	0	0	11	1,230
West Tennessee Legal Services	27	50	0	8	0	0	0	0	0	0	85
Women's Resource & Rape Assistance Program	162	94	0	2	0	0	0	0	0	0	258
City of Jackson	149	708	2	13	0	0	3	0	0	23	898
<b>Total for West Tennessee</b>	<b>1,852</b>	<b>1,388</b>	<b>7</b>	<b>23</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>44</b>	<b>3,319</b>
<b>Grand Total</b>	<b>16,539</b>	<b>3,707</b>	<b>121</b>	<b>34</b>	<b>29</b>	<b>3</b>	<b>24</b>	<b>59</b>	<b>16</b>	<b>631</b>	<b>21,163</b>

\*This agency does not provide direct client services.

\*\*Data not available.

Because clients may indicate more than one race/ethnicity category, the totals do not agree with gender totals and are not representative of totals of individuals

**5. HUD Section 8 Tenant-Based and Project-Based Rental Assistance Program**

In the fiscal year, THDA managed both Tenant-Based and Project-Based Section 8 programs through the Divisions of Rental Assistance and Contract Administration, respectively. The following two tables present various demographic information about the tenants assisted in the programs.

**Table 28. Section 8 Tenant Based Rental Assistance Program  
Selected Demographic Information FY 2003-2004**

<b>Total Participants for Fiscal Year</b>	6,796
<b>Household Income*</b>	
With any wages	33.45%
With any TANF	23.84%
With any SS/SSI	46.60%
With any Child Support	22.72%
With any Other Income	38.32%
<b>Section 8 Rental Assistance</b>	
<b>Annual Income*</b>	
\$0	1.46%
\$1 to \$5,000	16.64%
\$5,001 to \$10,000	42.75%
\$10,001 to \$15000	20.89%
\$15,001 to \$20,000	10.77%
\$20,001 to \$25,000	4.58%
>\$25,000	2.91%
<b>Family Type**</b>	
Age 62+	10.39%
Age<62,with Disability	31.17%
Families with Dependants	67.22%
<b>Race/Ethnicity</b>	
Minority	54.27%
Non-Minority	45.73%
<b>Household Size</b>	
1 Bedroom	17.77%
2 Bedrooms	40.58%
3 Bedrooms	37.51%
4 Bedrooms	3.93%
> 4 Bedrooms	0.21%

\* Household income includes the income for all household members.

\*\*The family type categories of age 62 and over and less than age 62 with a disability include only those families where the head of household or spouse is either age 62 or over or has a disability.

The following table presents Section 8 Project-Based tenant information at the end of the fiscal year. Note that the total may vary from the previous section which presented the location of units by county, whereas the following table is based upon actual occupants.

**Table 29. Section 8 Project-Based Tenant Characteristics  
FYE 2003-2004 by Grand Division**

	Grand Division			TOTAL
	East	Middle	West	
<b>Total Project-based Section 8 Participants</b>	<b>10,381</b>	<b>9,396</b>	<b>7,754</b>	<b>27,531</b>
<b>Income Category</b>				
< 30.1% of median	97.8%	97.4%	98.4%	97.8%
30.1% - 50% of median	2.1%	2.6%	1.6%	2.1%
50.1% - 60% of median	0.0%	0.0%	0.0%	0.0%
60.1% - 80% of median	0.0%	0.0%	0.0%	0.0%
> 80% of median	0.0%	0.0%	0.0%	0.0%
<b>Disabled</b>	17.4%	9.8%	11.9%	13.3%
<b>Elderly</b>	40.6%	44.5%	40.6%	41.9%
<b>Race / Ethnicity</b>				
White Non-Hispanic	78.6%	66.5%	36.8%	62.7%
Black Non-Hispanic	20.3%	31.6%	62.4%	36.0%
Hispanic	0.8%	0.9%	0.6%	0.8%
Other	0.4%	1.0%	0.2%	0.5%
<b>Metro / Non-Metro Areas</b>				
Metro	74.6%	76.4%	76.4%	75.7%
Non-Metro	25.4%	23.6%	23.6%	24.3%

## 6. THDA Homeownership Programs

Demographics for the Homeownership programs are as follows: The largest number of Great Start loans was made to single female households, followed by married with child households. The largest number of Great Rate loans was made to single female households, followed by single male and married with child households. The majority of New Start loans was made to female with child households. In Tiers 1 and 2 of the Disaster Relief program, the largest number of loans was made to single female household types, as was the case in Tier 3 Economic Recovery. In Tier 2, the second largest number of loans was made to married with child households, and in Tier 3 the second largest number of loans was made to married couple households. Additional household information is presented in the following table.

**Table 30. THDA Mortgage Programs  
by Household Type  
FY 2003-2004**

Household Size Type	Great Start					Great Rate					New Start				
	1	2	3	4+	All	1	2	3	4+	All	1	2	3	4+	All
Married Couple	7	157	0	0	164	7	201	0	0	208	0	1	0	0	1
Single Male	187	0	0	0	187	322	0	0	0	322	1	0	0	0	1
Single Female	238	0	0	0	238	346	0	0	0	346	6	0	0	0	6
Other	1	79	15	9	104	0	103	30	11	144	0	3	0	1	4
Male w/Child	3	6	7	5	21	5	7	15	8	35	0	0	0	0	0
Female w/Child	3	66	56	15	140	2	104	46	16	168	1	8	6	3	18
Married w/Child	0	0	95	99	194	0	0	125	118	243	0	0	1	0	1
<b>All</b>	<b>439</b>	<b>308</b>	<b>173</b>	<b>128</b>	<b>1,048</b>	<b>682</b>	<b>415</b>	<b>216</b>	<b>153</b>	<b>1,466</b>	<b>8</b>	<b>12</b>	<b>7</b>	<b>4</b>	<b>31</b>

Household Size Type	Disaster Relief-Tier 1					Disaster Relief-Tier 2					Economic Recovery-Tier 3				
	1	2	3	4+	All	1	2	3	4+	All	1	2	3	4+	All
Married Couple	0	8	0	0	8	4	13	0	0	17	0	54	0	0	54
Single Male	20	0	0	0	20	19	0	0	0	19	45	0	0	0	45
Single Female	40	0	0	0	40	34	0	0	0	34	66	0	0	0	66
Other	0	6	1	0	7	1	4	7	0	12	0	11	1	0	12
Male w/Child	2	1	2	0	5	0	0	0	0	0	1	2	4	1	8
Female w/Child	1	9	2	3	15	0	8	4	1	13	0	14	6	1	21
Married w/Child	0	0	5	10	15	0	0	16	14	30	0	0	21	26	47
<b>All</b>	<b>63</b>	<b>24</b>	<b>10</b>	<b>13</b>	<b>110</b>	<b>58</b>	<b>25</b>	<b>27</b>	<b>15</b>	<b>125</b>	<b>112</b>	<b>81</b>	<b>32</b>	<b>28</b>	<b>253</b>

Income levels averaged \$38,876 for the Great Start program, and \$37,690 for the Great Rate program, slightly higher than last year. The highest average income in the Great Start, the Great Rate, and the New Start programs belongs to the married with child household category.

In Tier 1 the average income was \$25,914, with the highest average income in the married with child household type. The Tier 2 average income was \$35,196 and the married couple category had the highest average income. In Tier 3, the average income was \$45,387, and the male with child category had the highest average income.

**Table 31. THDA Mortgage Programs  
Average Income by Household Type - FY 2003-2004**

Household Type	Great Start		Great Rate		New Start	
	Total # Households	Average Income	Total # Households	Average Income	Total # Households	Average Income
Married Couple	164	\$42,514	208	\$43,645	1	\$19,807
Single Male	187	\$35,474	322	\$34,340	1	\$21,659
Single Female	238	\$35,500	346	\$33,629	6	\$15,095
Other	104	\$41,144	144	\$39,712	4	\$19,273
Male w/Child	21	\$42,361	35	\$38,147	0	\$0
Female w/Child	140	\$35,732	168	\$34,633	18	\$21,186
Married w/Child	194	\$43,880	243	\$43,663	1	\$25,284
<b>Total/Average</b>	<b>1048</b>	<b>\$38,876</b>	<b>1466</b>	<b>\$37,690</b>	<b>31</b>	<b>\$19,863</b>

Household Type	Disaster Relief-Tier 1		Disaster Relief-Tier 2		Econ. Recovery Tier 3	
	Total # Household	Average Income	Total # Household	Average Income	Total # Households	Average Income
Married Couple	8	\$23,883	17	\$37,817	54	\$51,229
Single Male	20	\$26,820	19	\$36,493	45	\$40,865
Single Female	40	\$24,795	34	\$32,704	66	\$40,797
Other	7	\$27,286	12	\$33,456	12	\$48,431
Male w/Child	5	\$27,128	0	\$0	8	\$53,656
Female w/Child	15	\$25,471	13	\$36,090	21	\$39,357
Married w/Child	15	\$28,168	30	\$37,154	47	\$49,958
<b>Total/Average</b>	<b>110</b>	<b>\$25,914</b>	<b>125</b>	<b>\$35,196</b>	<b>253</b>	<b>\$45,387</b>

The following two tables present mortgage program data by race/ethnicity and age. During the reporting period, 80.84% of all mortgages were made to non-minorities and 19.16% were made to minorities. Households age 29 and younger accounted for 52.32% of all mortgages.

Race/Ethnicity	# Served	% Served
White	2,452	80.84%
Black	467	15.40%
Hispanic	73	2.41%
Asian / Pacific Islander	23	0.76%
Native American	1	0.03%
Other	14	0.46%
Unknown	3	0.10%
<b>All</b>	<b>3,033</b>	<b>100.00%</b>

Age Group	# Served	% Served
< 25	811	26.71%
25-29	777	25.61%
30-34	507	16.71%
35-39	303	9.99%
40-44	202	6.67%
45 +	433	14.31%
<b>All</b>	<b>3,033</b>	<b>100.00%</b>

## 7. Housing Opportunities Using State Encouragement (HOUSE)

HOUSE was a state funded program administered by THDA. While no new HOUSE money is available, projects funded in previous years continue to close out and beneficiaries are reported. The following presents summary information of HOUSE beneficiaries.

**Table 34. HOUSE Beneficiary Data FY 2003-2004**  
**Income, Race/Ethnicity, Household Size by Grand Division**

	<b>EAST</b>	<b>MIDDLE</b>	<b>WEST</b>	<b>TOTAL</b>	<b>%</b>
<b>INCOME</b>					
LOW	3	0	0	3	18%
VERY LOW	14	0	0	14	82%
<b>TOTALS</b>	<b>17</b>	<b>0</b>	<b>0</b>	<b>17</b>	<b>100%</b>
<b>RACE/ETHNICITY</b>					
WHITE	16	0	0	16	94%
BLACK	0	0	0	0	0%
NATIVE AMERICAN	0	0	0	0	0%
ASIAN	0	0	0	0	0%
HISPANIC	1	0	0	1	6%
<b>TOTALS</b>	<b>17</b>	<b>0</b>	<b>0</b>	<b>17</b>	<b>100%</b>
<b>HH SIZE</b>					
1	2	0	0	2	12%
2	5	0	0	5	29%
3	5	0	0	5	29%
4	2	0	0	2	12%
5	2	0	0	2	12%
6	1	0	0	1	6%
>6	0	0	0	0	0%
<b>TOTALS</b>	<b>17</b>	<b>0</b>	<b>0</b>	<b>17</b>	<b>100%</b>



The THDA grant program, funded only in fiscal year 2001, provided a \$2.0 million set-aside for the Special Needs Program, Creating Homes Initiative (CHI), a partnership with the State Department of Mental Health and Developmental Disabilities (MHDD). The partnership resulted in 97 units of housing persons with mental illness. No specific beneficiary data is available.

For the balance of projects funded by this one-year program, beneficiary data is available as projects are completed. The following table presents summary beneficiary data for the reporting period.

**Table 35. THDA Grant Program Beneficiary Data  
Income, Race/Ethnicity, Household Size by Grand Division  
FY 2003-2004**

	<b>EAST</b>	<b>MIDDLE</b>	<b>WEST</b>	<b>TOTAL</b>	<b>%</b>
<b>INCOME</b>					
LOW	1	0	3	4	19%
VERY LOW	15	1	1	17	81%
<b>TOTALS</b>	<b>16</b>	<b>1</b>	<b>4</b>	<b>21</b>	<b>100%</b>
<b>RACE/ETHNICITY</b>					
WHITE	13	0	1	14	66%
BLACK	2	1	3	6	29%
NATIVE AMERICAN	0	0	0	0	0%
ASIAN	1	0	0	1	5%
HISPANIC	0	0	0	0	0%
<b>TOTALS</b>	<b>16</b>	<b>1</b>	<b>4</b>	<b>21</b>	<b>100%</b>
<b>HH SIZE</b>					
1	14	0	1	15	71%
2	0	0	1	1	5%
3	1	1	0	2	9%
4	1	0	0	1	5%
5	0	0	1	1	5%
6	0	0	0	0	0%
>6	0	0	1	1	5%
<b>TOTALS</b>	<b>16</b>	<b>1</b>	<b>4</b>	<b>21</b>	<b>100%</b>

At the end of the reporting period, projects funded in the Disaster Recovery Grant Program were beginning to close out and beneficiary data was submitted. The table below presents summary data by grand division, as of the end of the fiscal year.

**Table 36. Disaster Recovery Grant Program Beneficiary Data  
Income, Race/Ethnicity, Household Size by Grand Division  
FY 2003-2004**

	<b>EAST</b>	<b>MIDDLE</b>	<b>WEST</b>	<b>TOTAL</b>	<b>%</b>
<b>INCOME</b>					
LOW	1	0	2	3	37.5%
VERY LOW	1	0	3	4	50.0%
UNKNOWN	0	0	1	1	12.5%
<b>TOTALS</b>	<b>2</b>	<b>0</b>	<b>6</b>	<b>8</b>	<b>100.0%</b>
<b>RACE/ETHNICITY</b>					
WHITE	2	0	0	2	25.0%
BLACK	0	0	5	5	62.0%
NATIVE AMERICAN	0	0	0	0	00.0%
ASIAN	0	0	0	0	00.0%
HISPANIC	0	0	0	0	00.0%
OTHER/UNKNOWN	0	0	1	1	13.0%
<b>TOTALS</b>	<b>2</b>	<b>0</b>	<b>6</b>	<b>8</b>	<b>100.0%</b>
<b>HH SIZE</b>					
1	1	0	2	3	37.5%
2	1	0	1	2	25.0%
3	0	0	2	2	25.0%
4	0	0	0	0	00.0%
5	0	0	0	0	00.0%
6	0	0	0	0	00.0%
>6	0	0	0	0	00.0%
UNKNOWN	0	0	1	1	12.5%
<b>TOTALS</b>	<b>2</b>	<b>0</b>	<b>6</b>	<b>8</b>	<b>100.0%</b>

The THDA House Repair Grant program, a partnership with Rural Housing Services of the USDA, also began to provide beneficiary data at the end of the fiscal year. Presented below is summary beneficiary data by grand division.

**Table 37. THDA House Repair Grant Program Beneficiary Data  
Income, Race/Ethnicity, Household Size by Grand Division  
FY 2003-2004**

	<b>EAST</b>	<b>MIDDLE</b>	<b>WEST</b>	<b>TOTAL</b>	<b>%</b>
<b>INCOME</b>					
LOW	0	0	0	0	0%
VERY LOW	13	22	31	66	100%
<b>TOTALS</b>	<b>13</b>	<b>22</b>	<b>31</b>	<b>66</b>	<b>100%</b>
<b>RACE/ETHNICITY</b>					
WHITE	12	17	10	39	59%
BLACK	1	5	20	26	39%
NATIVE AMERICAN	0	0	1	1	2%
ASIAN	0	0	0	0	0%
HISPANIC	0	0	0	0	0%
<b>TOTALS</b>	<b>13</b>	<b>22</b>	<b>31</b>	<b>66</b>	<b>100%</b>
<b>HH SIZE</b>					
1	7	13	22	42	64%
2	5	6	7	18	27%
3	0	2	2	4	6%
4	1	0	0	1	2%
5	0	1	0	1	2%
6	0	0	0	0	0%
>6	0	0	0	0	0%
<b>TOTALS</b>	<b>13</b>	<b>22</b>	<b>31</b>	<b>66</b>	<b>100%</b>

**8. Low Income Housing Tax Credit Program (LIHTC)**

Demographic information on actual tenants is not collected under this program. However, certain information is available from applications concerning size of units to be built/rehabilitated and percentage of units to be reserved for certain population groups. The following table is based on that information.

**Table 38. LIHTC Units Authorized, CY 2003  
Selected Information**

<b>Total Units</b>	<b>3,193</b>
<b>Household Size</b>	<b>Percent of Total</b>
1 Bedroom	6%
2 Bedrooms	44%
3+ Bedrooms	50%
<b>Units Reserved for Income Groups</b>	
≤60% Area Median Income (AMI)	100%
<b>Units Reserved for Special Needs</b>	
Elderly	34%
Physically Disabled	1%

**9. Tax-Exempt Multi-Family Bond Authority**

No demographic information is compiled for this program.

**Summary**

Information on the numbers of families and persons assisted is maintained in different forms. Information for CDBG, and ESG is in the form of persons. HOPWA provided information both on individual beneficiaries and on family beneficiaries. Information on the remaining programs was in the form of households. Table 39 reflects these separately.

**Table 39. Recap of Families and Persons Assisted  
All Programs**

<b>PROGRAM</b>	<b>NON-MIN</b>	<b>MIN</b>	<b>HHS</b>	<b>PERSONS</b>	<b>FEMALE HH</b>
<b>PROGRAMS REQUIRED BY CONSOLIDATED PLAN</b>					
CDBG	181,944	20,583	-	202,527	25,691
HOME (1)	259	72	331	-	-
HOPWA (2)	651	220	170	871	-
ESG	16,539	4,624	-	21,163	-
<b>Total</b>			<b>501</b>	<b>224,561</b>	-
<b>OTHER PROGRAMS</b>					
Section 8 RA	3,108	3,688	6,796	-	-
Section 8 CA	17,262	10,269	27,531	-	-
Homeownership	2,452	578	3,030	-	-
HOUSE	16	1	17	-	-
THDA	14	7	21	-	-
Disaster Recovery Grant	2	5	7	-	-
House Repair Program	39	27	66	-	-
LIHTC	n/a	n/a	3,193	-	-
Multifamily Bond Authority	n/a	n/a	1,336	-	-
<b>Total</b>			<b>41,997</b>	-	-
<b>Grand Total (2)</b>			<b>42,498</b>	<b>224,561</b>	

(1) Totals do not include missing data for race: 7 in HOME, 3 in Homeownership, and 1 in Disaster Recovery

(2) HOPWA includes 170 beneficiary families and 871 individuals. Racial data is available for individuals only.

Because the Non-minority and Minority columns may represent either households or persons, depending on the program, totals are not given.

## **E) ACTIONS TAKEN TO AFFIRMATIVELY FURTHER FAIR HOUSING**

The State of Tennessee carried out a variety of activities to affirmatively further fair housing as described below.

The “Tennessee Fair Housing Matters” conference, held in April, was the result of a partnership involving Tennessee Housing Development Agency, Tennessee Human Rights Commission, The City of Murfreesboro, Community Development Department, and two Metropolitan Nashville-Davidson County agencies: Metropolitan Development and Housing Agency (MDHA) and Metropolitan Human Relations Commission. Housing practitioners, advocates, and consumers from across the state gathered to hear presentations on a variety of issues which affect accessibility to housing, limited English proficiency and housing issues in the international community, predatory lending, homeownership programs, and housing accessibility for the disabled. Through a partnering process, the results of state and local agency activities to affirmatively further fair housing are amplified, and duplicative efforts are avoided.

Also in April, THDA partnered with other organizations to provide the two-day capacity building conference: “Reaching New Heights.” Non-profit agencies, including CHDOs, from across Tennessee attended this event designed to address capacity building and strategic planning issues faced by all non-profits. West Tennessee Legal Services provided a Fair Housing and Title VI element to the curriculum, as well as a Fair Housing manual designed specifically for the conference participants. In addition to THDA, conference sponsors were AmSouth Bank, Federal Reserve Bank of Atlanta, Neighborhood Reinvestment Corporation, Fannie Mae, HUD, and Douglas Cherokee. Because of these sponsors, the conference was provided without charge to attendees. Because of these sponsors, the conference was provided without charge to attendees.

The THDA Tennessee Homebuyer Education Initiative continued in this reporting period, which includes fair housing training. West Tennessee Legal Services conducted the initial fair housing component of this effort and developed training materials for the trainers to use in their homebuyer education sessions. Homebuyer Education participants receive a manual which includes fair housing information, and a Spanish language manual is available.

The HOME program continues to distribute a guide to the Fair Housing Act to every grantee and every beneficiary of the program. In addition, HOME grantees were given fair housing information, written in Spanish, for beneficiaries. Both HOME and CDBG programs provide all grantees with the State list of minority and female contractors.

The Section 8 Rental Assistance Division works on a continuing basis with West Tennessee Legal Services to provide Fair Housing Training for staff and landlords.

ECD worked with the Office of the Governor to have April declared Fair Housing Month.

Through the Homeownership program, the State continued to target first time homebuyers, including minorities and women, in order to make homeownership available and to encourage non-concentration of minorities in certain census tracts. During the reporting period, 19% of loan recipients were minorities.

As a part of its ESG program, the State continues to give funding priority to those shelter grantees that make their facilities accessible to persons with physical disabilities. The program also required its grantees to do a self-study of Section 504 compliance to assure accessibility for persons with disabilities.

## **F) OTHER ACTIONS INDICATED IN THE STRATEGIC PLAN AND ACTION PLAN**

### **Section 8 Family Self Sufficiency Program**

Family Self Sufficiency (FSS) is a requirement of the HUD Section 8 Housing Choice Voucher Program which began in 1990 as an effort to enable Section 8 participants to become self sufficient or independent of welfare assistance. The program is administered by the Rental Assistance Division of THDA with additional federal funds to support FSS staff.

Participants sign a five-year contract in which they agree to find employment and identify goals which they must reach for achieving financial independence. Staff assists participants in identifying goals and provides referrals for resources in the community. Participants are eligible for the establishment of an escrow account which is based on increased income as a result of employment. The funds in the escrow account may be accessed by the participant once the contract is fulfilled or the family is paying all their rent.

There are currently 227 families participating in the program across the state. Already 91 families have completed the program. Of the 91 who completed the program, 75 received escrow funds. At least 20 families used the escrow fund toward the purchase of a home.

### **Section 8 to Homeownership Program**

The THDA Section 8 to Homeownership Program offers a mortgage subsidy to low income families that are not able to afford a mortgage payment for a home in the area where they reside without some financial assistance. In the Housing Choice Voucher program, families typically pay 30% of their monthly-adjusted income (or the family's Total Tenant Payment) toward homeownership expenses, and THDA pays the difference between the family's Total Tenant Payment and the actual monthly mortgage payment. The mortgage assistance payment must be paid directly to the lender or loan servicing company, and not to the family. At the end of the reporting period, June 30, 2004, 22 home closings had occurred using this program.

### **State of Tennessee Rental Assistance Program (STRAP)**

The STRAP program is a partnership between THDA and the State Department of Mental Health and Developmental Disabilities (MHDD), Division of Developmental Disabilities. STRAP is designed to provide housing and supportive services for persons discharged from the developmental centers operated by MHDD. These persons are usually well below 30% of the median income. MHDD provides funds for rental assistance while THDA provides Housing Quality Standards (HQS) inspections. As of June 30, 2004, the STRAP Program is assisting 930 persons across the state with their rent in 655 housing units.

### **Lead-Based Paint**

Title X of the Federal Lead-Based Paint regulation became effective on September 15, 2000, and, on September 26, 2000, the Tennessee Department of Environment and Conservation (TDEC) developed a certification program and compiled a registry of certified lead inspectors, testing laboratories, contractors and training facilitators.

In April 2001, HUD and EPA issued a joint memorandum to clarify Title X requirements for rehabilitation of housing to clarify the definition of abatement under regulations issued by EPA and HUD and to assert that HUD and EPA regulations are complementary. On May 2, 2001, THDA and TDEC issued a joint memorandum that allows for the use of HUD regulations in rehabilitation projects. TDEC certified lead-based paint professionals must be used. These joint efforts have enabled rehabilitation efforts to resume.

THDA distributes to all grantees the Lead Chapter of the HOME operations manual, providing further guidance for compliance with HUD regulations.

## **Part II**

### **Assessment of Annual Performance**

The Consolidated Plan established two priorities:

1. Housing Priority: Low-and Moderate-Income Households

Tennessee will encourage that funding priority be given for housing that serves low- and moderate-income households. These are households whose income is 80 percent or less of the median family income for the particular area.

2. Community Development Priority: Serious and Resolvable Community Development Problems

Tennessee will encourage that funding priority be given to programs and projects that address serious and resolvable community development problems.

To address these priorities, the Consolidated Plan established four foundational goals and eleven policy initiatives, all of which are broad in scope and not easily measured. For purposes of discussion and assessment of annual performance, the focus will be on the four foundational goals. The foundation goals and policy initiatives are as follows:

#### **Foundation Goals:**

- 1) Provide Decent Housing
- 2) Provide a Suitable Living Environment
- 3) Provide Expanded Economic Opportunities
- 4) Improve the Effectiveness of Programs

#### **Policy Initiatives:**

- 1) Increase the availability of affordable housing and preserve the affordable housing stock.
- 2) Help homeless persons and persons at risk of becoming homeless to obtain appropriate housing.
- 3) Increase the supply of supportive housing for persons with special needs.
- 4) Revitalize deteriorating or deteriorated neighborhoods and improve the safety and livability of neighborhoods and communities.
- 5) Reduce the isolation of persons by income or race within a community or area and increase the fair access to quality public and private facilities and services.
- 6) Restore and preserve properties of an historic, aesthetic, or architectural value and conserve energy resources.



- 7) Make mortgage financing available to low and moderate income persons at reasonable rates using nondiscriminatory lending practices.
- 8) Increase the access to capital and credit for community, economic, small business, and entrepreneurial development.
- 9) Increase the accessibility of jobs in relation to housing that is affordable to low-income persons.
- 10) Increase job training, skill development, education, empowerment, and self-sufficiency opportunities for low-income persons to reduce generational poverty.
- 11) Strengthen and extend the effectiveness of programs and public/private partnerships.

### **Assessment of Annual Performance**

#### **1. Provide Decent Housing**

The State of Tennessee showed significant performance in this area. The State increased the availability of affordable housing by making below market rate mortgage loans to 2,545 low- to moderate-income first-time homebuyers. This was accomplished through the THDA homeownership programs. In addition, Tiers 1 and 2 of the Disaster Relief Economic Recovery Mortgage Program assisted 235 low and moderate income homebuyers directly affected by a natural disaster. An increase in the availability of affordable rental housing was accomplished through the rehabilitation or new construction of rental housing utilizing the HOME and LIHTC funded programs. Grant awards and tax credit allocations were made in these programs that are expected to create 3,283 new or improved rental units. Additional affordable rental units, 1,336, will be created through the multi-family bond authority program. No data was available on the number of new units actually completed during the reporting period. The HOME Special Needs set aside funded 42 units of housing. Part of the one-year THDA Grant Program is the Special Needs Program in which THDA set aside \$2.0 million used in partnership with the State Department of Mental Health and Developmental Disabilities (MHDD) to fund housing for the mentally ill. This partnership, Creating Homes Initiative (CHI), resulted in 97 units. No specific data is available for the beneficiaries of these units.

The State preserved the affordable housing stock by utilizing the CDBG and HOME programs for owner-occupied rehabilitation projects. Information was available for HOME on the number of units funded, of which there were 360. Through the CDBG housing rehabilitation program, 54 low and moderate income home owners now live in safe, decent housing.

This foundational goal also encompasses assisting homeless persons and persons at risk of becoming homeless. Through the State-administered ESG and HOPWA programs, 22,034 persons and 170 families were assisted. This number includes all persons reported as being served under the ESG program and those persons receiving assistance under HOPWA.

As a result of the state's participation in the U. S. Interagency Council on Homelessness Policy Academy, a state homeless task force is in the initial stages of organization. THDA is participating in the organizational meetings along with ten other state agencies.

As described above in Part F. the THDA STRAP Program, in cooperation with the State Division of Developmental Disabilities, addressed this goal by providing rental assistance to this special population. At the end of the reporting period, 930 persons have been given assistance through this program.

## 2. Provide a Suitable Living Environment

The HOME program provides funds for single family construction and rehabilitation which, when coupled with local neighborhood community programs, contribute to sustaining and building quality neighborhoods and communities. Home Buyer Education, Rental Assistance Section 8 to Homeownership, and Family Self Sufficiency (FSS) help families and individuals invest in their personal futures and their communities.

The THDA Disaster Relief and Recovery programs initiated this year assisted individuals to recover from the devastation of floods and tornadoes and, in conjunction with other federal programs as well as local initiatives, helped to restore a suitable living environment in affected neighborhood.

THDA's Bicentennial Neighborhoods Initiative (BNI) was begun through pilot sites in Chattanooga (through Chattanooga Neighborhood Enterprises) and in Nashville (through Metropolitan Development and Housing Agency). BNI was designed to spur an overall community-wide vision for neighborhood improvement - including mortgage financing, housing rehabilitation and infrastructure improvement within a concentrated area of the city. Funding for these Initiatives comes from a variety of sources, including both public and private funds. This initiative was expanded to include sites in Brownsville in West Tennessee and Rockwood, Dandridge and Johnson City in East Tennessee.

## 3. Provide Expanded Economic Opportunities

Under this foundational goal in the Consolidated Plan, it was mentioned that mortgages should be offered at below market rates in every area of the State. THDA's homeownership programs continue to do this.

Another aspect of this foundational goal was to increase capital and credit for small business and entrepreneurial development. No data were collected for this report pursuant to this objective.

Relative to increased accessibility to jobs, job training, etc., the THDA Rental Assistance Division continues to administer the Family Self Sufficiency Program.

Through ECD, the CDBG economic development category resulted in new jobs for 2,016 low and moderate income persons.

## 4. Improve the Effectiveness of Programs

This year the Consolidated Plan programs continue discussions and meetings in which the common vision and goals are established the effectiveness of all programs should be improved.

### **Future Actions**

The State of Tennessee will continue its efforts to implement the Consolidated Plan. We will continue working on implementing our new five-year plan; continue to work with public housing authorities as they adopt their long-term plans, and work to improve reporting in uniform ways. As we become more familiar with IDIS, we can better evaluate our ability to do this. We will continue to work toward a truly consolidated program by exploring ways to make it easier for eligible entities to access federal and state funds to meet the housing needs of low- and moderate-income citizens throughout Tennessee.

During the fiscal year and as we proceed into the new year, we are engaged in preparation of the Consolidated Plan for 2005-2010, including the development of a performance measurement system. For the time being, we continue to report on the amount of dollars awarded, and activities funded in the CDBG, HOME, ESG and HOPWA programs. We also report on the ways in which the programs provide decent housing, a suitable living environment, and expanded economic opportunity.

The state does not carry out these programs nor provide direct services, rather we make funds available to local governments as well as non-profit agencies who deliver services to local communities and individuals in need. Therefore we will examine the potential for the development of a performance measurement system for local grantees that will allow these recipients to evaluate program performance.

## **A) EVALUATION OF THE JURISDICTION'S PROGRESS IN MEETING ITS SPECIFIC OBJECTIVE OF PROVIDING AFFORDABLE HOUSING**

### **Affordable Housing**

The State of Tennessee made considerable progress in providing affordable housing during this reporting period. Several policy initiatives stated in the Consolidated Plan were addressed through the housing activities discussed in this document. A brief evaluation of each program and the particular objective addressed appears below. A full evaluation of the State's progress in providing affordable housing is in Exhibit E, the CHAS Annual Performance Report.

#### **1. Community Development Block Grant (CDBG) Small Cities Program**

Information provided in the PER showed the CDBG program assisting 54 low- and moderate-income homeowners with housing rehabilitation. This activity specifically addressed Policy Initiatives 1 and 4.

#### **2. HOME Investments Partnership (HOME)**

The HOME program addressed affordable housing units through homeowner rehabilitation, rental rehabilitation, and new construction, assisting 338 low-income households. The percentage of benefit to low- and moderate-income households is 100%. This activity specifically addressed Policy Initiatives 1, 3, and 4.

#### **3. Housing Opportunities for Persons with AIDS (HOPWA)**

The HOPWA program provided housing assistance to 871 individuals plus 170 additional families. This activity specifically addressed Policy Initiatives 2 and 3.

#### **4. Emergency Shelter Grants (ESG)**

The ESG program provided 675 beds statewide to specifically address Policy Initiatives 2, 3, and 5.

#### **5. HUD Section 8 Tenant-Based and Project-Based Rental Assistance Program**

At the end of the reporting period, the Section 8 Tenant Based program provided rental assistance to 6,796 households and the Section 8 Project-Based program provided 28,618 rental units. In addition, the Family Self-Sufficiency Program and STRAP were continued. These activities specifically addressed Policy Initiatives 1, 2, 3, 9, and 10.

#### **6. THDA Homeownership Programs**

THDA Homeownership programs assisted 2,780 low- and moderate-income households in the purchase of their first home. This activity specifically addressed Policy Initiatives 1 and 7.

#### **7. THDA Grant Program and HOUSE**

The THDA Grant Program, the HOUSE program along with the Disaster Recovery Program and the House Repair programs provided a total of 112 units of affordable housing; of these, 36% will assist minority households. These activities specifically addressed Policy Initiatives 1, 3, and 4.

**8. Low Income Housing Tax Credit Program (LIHTC)**

During the calendar year, 2003, LIHTC were allocated in 14 counties to be used to develop 3,193 units of affordable housing. This activity specifically addressed Policy Initiatives 1, 4, 9, and 11.

**9. Multi-Family Bond Authority Program**

In 2003, \$46.3 million of bond authority was allocated to local issuers to be used in the development of 1,336 units of multi-family rental housing for low- and moderate-income persons. This activity specifically addressed Policy Initiatives 1, 4, and 9.

**Summary - All Programs**

The numbers, demographics, and types of families assisted can be seen in various tables contained in Section D. Families and Persons Assisted Including Racial and Ethnic Status.

## **B) ADDITIONAL INFORMATION**

### **1. Community Development Block Grant (CDBG) Small Cities Program**

Table 2 shows that under the CDBG program, the majority of funds, or 63%, were awarded for public facility activities. Installation and/or replacement of water systems were the primary use of funds in the public facilities category, with installation or replacement of sewer systems being the second highest use. Other activities included economic development, residential rehabilitation, acquisition/disposition, and clearance/code enforcement. These activities specifically addressed Policy Initiatives 1, 4, 5, 8, and 9.

### **2. HOME Investments Partnership (HOME)**

The HOME program awarded 47 grants assisting 482 housing units for low-income households. Results from on-site inspections and an assessment of jurisdiction's affirmative marketing actions and outreach to minority-owned and women-owned businesses are explained in Exhibit B. Owner and tenant characteristics are provided in Tables 19 through 23

#### **Public Comments**

The State of Tennessee published a notice in six newspapers in the State inviting public comments on the Summary Annual Performance Report summary. The notice was published on September 9, 2004, allowing a 15-day comment period and instructing interested citizens on locations where they could review the Annual Performance Report as well as make comments. The notice appeared in the following publications:

Memphis Commercial Appeal  
Knoxville News-Sentinel  
Chattanooga Free Press  
Nashville Tennessean  
Jackson Sun  
Clarksville Leaf-Chronicle

Copies of the Summary Annual Performance Report were distributed to the nine Development District offices throughout the State. The Summary was posted to the THDA website. As of September 24, 2004, no public comments were received.

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State of Tennessee  
Consolidated Annual Performance Evaluation Report (CAPER)  
Fiscal Year 2003 – 2004  
Exhibit Information

Because of their size and formats, the exhibits are not part of the web version of the CAPER. Information on the exhibits may be obtained from the following agencies:

Exhibit A:

Small Cities Community Development Block Grant Program (CDBG)  
FY 2003-2004 State Grant Performance/Evaluation Report  
Prepared by the State of Tennessee,  
Department of Economic & Community Development,  
Office of Program Management, Telephone: 615/741-6201

Exhibit B

HOME Investment Partnership Program  
FY 2003-2004 Annual Performance Report  
Prepared by Tennessee Housing Development Agency,  
Community Programs Division, Telephone: 615/741-3007

Exhibit C

Annual Progress Report for Housing Opportunities for Persons with AIDS  
(HOPWA) FY 2003-2004  
Prepared by the State of Tennessee, Department of Health, AIDS Supportive Services, Telephone: 423/424-4257

Exhibit D

Emergency Shelter Grant Program Annual Report FY 2003-2004  
Prepared by the State of Tennessee, Department of Human Services  
Family and Community Programs Division, Telephone: 615/313 4774

Exhibit E

CHAS Annual Performance Report FY 2003-2004  
Prepared by Tennessee Housing Development Agency  
Research, Planning, & Technical Services Division, Telephone: 615/741-4946