

STATE OF TENNESSEE

ANNUAL PERFORMANCE REPORT ON THE HOUSING AND COMMUNITY DEVELOPMENT CONSOLIDATED PLAN FISCAL YEAR 2005-2006

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FY 2005-2006 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, 2005 – June 30, 2006.

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 \$29,786,399 allocation from HUD for Fiscal Year 2005-2006. 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 2005-2006, the state received \$17,010,346 HOME allocation to use in the competitive annual grant program and for administration. Local governments, public agencies, and private, nonprofit organizations are all eligible applicants for HOME funds.

This fiscal year marked the second year of the new American Dream Downpayment Initiative (ADDI), administered as part of the HOME Program and designed to promote homeownership. In this second year of the program, the state received \$469,604 in ADDI funds.

As in past years, THDA prepared the HOME annual report which 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 \$718,000 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, non-profit 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, \$1,412,983 was made available for homeless shelters and service providers. TDHS 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 76 of the 95 counties. During the reporting period \$30,000,000 was made available for the Section 8 Tenant Based program.

The Contract Administration Division of THDA administers Section 8 Project Based contracts and is responsible for the monthly Housing Assistance Payments (HAP) to Section 8 properties throughout the state. At the end of the reporting period 27,758 units of affordable housing were provided. Housing Assistance Payments for the year were \$118,994,224.

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.

THDA is not a direct lender to borrowers, but works with approximately 90 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.

At the end of the reporting period, THDA mortgage loans totaled \$284,106,642.

7. THDA House Repair Program

During the fiscal year, THDA continued to partner with the Rural Housing Service (RHS) of U. S. Department of Agriculture to provide funds for the House Repair Program. During the reporting period, THDA provided \$625,921 to the program to be used with RHS Section 504 program funds. The THDA loan is restricted to 30% of the RHS approved repair costs and cannot exceed \$5,000 per household.

8. 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 but rather receives tax credit authority. In calendar year 2005, the state had tax credit authority in the amount of \$10,145,936 to be issued to for-profit developers of low-income housing. In addition the state had \$2,798,217 available for non-profit developers. The total allocation for the year was \$12,944,153.

9. 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 2005, THDA made \$150,000,000 million of authority available to local issuers.

Summary

As the following Table 1 demonstrates, the State of Tennessee had over \$646 million available to assist its low- and moderate-income citizens in housing and community development. Federal assistance through the Consolidated Plan programs amounted to nearly \$50 million. Other resources totaled over \$596 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: FY 2005-2006**

PROGRAM	FUNDS MADE AVAILABLE	
HUD RESOURCES REQUIRED IN THE CONSOLIDATED PLAN		
CDBG	\$29,786,399	
HOME	\$17,010,346	
ADDI	\$469,604	
HOPWA	\$718,000	
ESG	\$1,412,983	
<i>Subtotal of HUD Resources Required</i>		\$49,397,332
OTHER RESOURCES MADE AVAILABLE		
Section 8 Rental Assistance	\$30,000,000	
Section 8 Contract Administration	\$118,994,224	
Homeownership	\$284,106,642	
THDA House Repair Program	\$625,921	
LIHTC	\$12,944,153	
Multi-Family Bond Authority	\$150,000,000	
<i>Subtotal Other Resources</i>		\$596,670,940
Grand Total		\$646,068,272

B) INVESTMENT OF AVAILABLE RESOURCES

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

During the reporting period, 58 awards were made to new recipients, city or county governments, totaling \$26,604,439 of which \$25,857,439 was from FY 05-06 funding and the balance from funds of previous years. Proposed activities of new recipients are summarized in Table 2 below. Each number in the Frequency column represents a local government recipient carrying out said activity, and each local government may carry 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: FY 2005-2006

	Activity	Frequency	Funds Awarded	% of Total
Acquisition of Real Property	1	1	\$2,000	0.01%
Public Facilities: Water/Sewer	4a, 4b	48	\$20,694,897	77.79%
Public Facilities - Other	6	2	\$426,250	1.60%
Relocation	8	2	\$463,000	1.74%
Relocation	8(P)	3	\$525,000	1.97%
Rehabilitation: Residential	9	1	\$245,600	0.92%
Rehabilitation: Residential	9a	1	\$440,949	1.66%
Rehabilitation: Residential	9a(P)	4	\$1,049,000	3.94%
Administration, Planning, & Management	13	52	\$1,340,743	5.04%
Administration, Planning, & Management	13(P)	6	\$179,000	0.67%
Economic Development Activities to For-Profit Entities	14b(P)	2	\$1,238,000	4.65%
	<i>TOTAL</i>		\$26,604,439	100.00%

As was the case in previous years, the largest portion of CDBG funds awarded, 79.39% was designated for public facilities improvements.

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:

With the addition of reallocated funds from previous years, the HOME program provided \$17,338,043 to fund 57 applicants and to provide 749 units of affordable housing. The majority of those units, 78%, will be owner occupied units. The following table provides a breakdown by activity of the awards made from 2005 HOME Program funds.

Table 3. HOME Awards by Type of Activity: FY 2005-2006

Type of Activity (1 Activity Per Application)	Total Applications Awarded = 57		
	Apps.	Units	Total \$
Acquisition & Rental Rehab	2	13	\$826,350
Homeownership*	5	61	\$2,210,685
New Construction Rental	2	21	\$672,090
Owner-Occupied Rehab	44	582	\$12,245,168
Type of Activity (>1 Activity Per Application)	4		
Homeownership*		48	\$1,004,375
New Construction Rental		12	\$166,667
Owner-Occupied Rehab		12	\$212,708
Total	57	749	\$17,338,043

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

The new American Dream Downpayment Initiative (ADDI) is funded by HUD as part of the HOME Program and administered by THDA. During the reporting period, THDA provided \$470,396 in additional funding and loaned a total of \$940,000 to assist 188 first time homebuyers with downpayment and closing cost assistance. Provided the family remains in the home for at least five years, the ADDI loan is forgiven at a rate of 20% per year.

3. Housing Opportunities for Persons with AIDS (HOPWA)

For the Fiscal Year 2005-2006 the State Department of Health awarded \$793,280 to nonprofit project sponsors, and retained \$19,462 for state administration. In addition to the \$718,000 HUD allocation, \$94,742 was extra money left over from a previous year. Contracts between the Department of Health and the project sponsors are for one-year terms and coincide with the state's fiscal year. Table 4 which follows presents the amount awarded to each sponsor.

**Table 4. HOPWA Awards FY 2005-2006
by Grand Division**

Grand Division	Awarded
East	
Chattanooga Cares	\$174,600
East TN Human Resource Agency	\$233,300
Project HOPE	\$88,000
<i>Total East</i>	\$495,900
Middle	
Columbia CARES	\$71,300
Nashville CARES	\$35,200
Upper Cumberland Human Resource Agency	\$64,600
<i>Total Middle</i>	\$171,100
West	
West TN Legal Services	\$126,280
<i>Total West</i>	\$126,280
<i>Grand Total</i>	\$793,280

4. Emergency Shelter Grants (ESG)

The State was allocated \$1,412,983 in the FFY 2005-2006 for the ESG Program. This amount was subdivided as follows:

ESG Regular Program	\$ 899,446
Small Cities Set-A-Side	\$ 343,000
Prevention Discretionary	\$ 99,995
Program Total	\$ 1,342,441
State Administration	\$ 70,542
Sub-total	\$ 1,412,983
Previous Year Unexpended Funds	\$ 532,447
Total FY 2005-2006	\$ 1,945,430

Contracts between TDHS and eligible entities are for one-year terms and coincides with the States' fiscal year. The State received a total of 48 applications for this fiscal year with requests totaling \$2,101,064. A total of 18 applications were received from the East Region of the State, 21 from the Middle Region of the State and 9 from the West Region. The State completed a total of 43 contracts with 29 private, non profit agencies both providing homeless assistance services through shelter and non-shelter based programs. Each of the seven local government agencies sub-contracted with local non profit agencies. Prevention discretionary funds of \$99,995 (HUD does not require a match) was used for a statewide Homeless Prevention Project through the contracts with 7 Regional Housing Agencies providing housing assistance for persons with mental health issues. This activity will meet HUD's Discharge Planning requirement to ensure that persons being released from hospitals, prisons and mental health facilities are not discharged with no place to go.

There were 35 beds added during the year, leading to a total of 844 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 2005-2006, the Rental Assistance Division had \$28,850,256 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 \$118,994,224.

6. THDA Homeownership Programs

During the reporting period, there were 2,787 loans made through the THDA homeownership programs totaling \$284,106,642. 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. In 2006 THDA offered a new mortgage program called Disaster Relief. Eligible counties are those that were declared federal disaster areas for individual assistance on April 5 and April 17, 2006.

**Table 5. THDA Single Family Loans
FY 2005-2006**

Program	Mortgages			Average \$
	#	%	\$	
Great Start	945	33.9%	\$95,972,750	\$101,558
Great Rate	1,791	64.3%	\$185,179,785	\$103,395
New Start	50	1.8%	\$2,919,607	\$58,392
Disaster Relief	1	0.0%	\$34,500	\$34,500
All	2,787	100.0%	\$284,106,642	\$297,845

7. THDA House Repair Program

The THDA House Repair Program continued in partnership with the Rural Housing Service (RHS) of the U. S. Department of Agriculture. The program provides funds for the repair of the homes of low-income people. The THDA loan is restricted to 30% of the RHS approved repair costs and cannot exceed \$5,000 per household. Provided the family remains in the home, the THDA loan is forgiven at the rate of one-third per year. During the fiscal year, THDA made 104 loans totaling \$625,921.

8. Low Income Housing Tax Credit Program (LIHTC)

The State of Tennessee received tax credit authority (not actual dollars) in calendar year 2005 in the amount of \$12,944,153 to be allocated to for-profit and non-profit developers of low-income housing. Applications were received from throughout the State requesting \$33,718,209 in tax credit authority. The State's tax credit authority covered 38% of the requests, based on dollars. In addition the state allocated a total of \$3,878,885 in non-competitive tax credits. The competitive and non-competitive LIHTCs totaled \$16,823,038.

9. 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 calendar year 2005, a total of \$74,211,000 was allocated.

Summary – All Programs

For Fiscal Year 2005-2006, the State expended a total of \$571,232,273 in funds for community development and housing programs in Tennessee.

**Table 6. Recap of Investments
All Programs: FY 2005-2006**

PROGRAM	FUNDS AWARDED/GRANTED/LOANED
INVESTMENT OF HUD RESOURCES REQUIRED IN THE CONSOLIDATED PLAN	
CDBG	\$26,604,439
HOME	\$17,338,043
ADDI	\$940,000
HOPWA	\$793,280
ESG	\$1,945,430
<i>Subtotal</i>	\$47,621,192
INVESTMENT OF OTHER RESOURCES MADE AVAILABLE	
Section 8 Rental Assistance	\$28,850,256
Section 8 Contract Administration	\$118,994,224
Homeownership	\$284,106,642
THDA House Repair Program	\$625,921
LIHTC	\$16,823,038
Multi-Family Bond Authority	\$74,211,000
<i>Subtotal</i>	\$523,611,081
Grand Total	\$571,232,273

C) GEOGRAPHIC DISTRIBUTION AND LOCATION OF INVESTMENTS

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

ECD administers the CDBG program and prepared the state PER which is presented in Exhibit A. The following table, derived from the PER, summarized information on the location of new recipients and on funding amounts by grand division. An expanded version of this table is presented in Exhibit A.

Table 7. CDBG Funding By Grand Divisions: FY 2005-2006

Grand Division	New Recipients	Total \$	%
Total East	19	\$9,070,908	34.10%
Total Middle	23	\$10,893,942	40.95%
Total West	16	\$6,639,589	24.96%
GRAND TOTAL	58	\$26,604,439	100.00%

2. HOME Investments Partnership (HOME)

During the reporting period, THDA awarded HOME funds in the amount of \$17,338,043 to 57 new grantees which propose to construct or improve 749 housing units. The following table presents the geographic distribution of HOME awards for the CHDO, Special Needs (SN), and Regional categories. The total award to CHDOs was \$3,158,090, the total award to Special Needs was \$1,345,285, and the total of the Regional awards was \$12,834,668.

**Table 8. HOME Awards FY 2005-2006
Type of Activity & Dollar Amount by Grand Division**

Grand Division	Program	Activity	# of Apps Funded	Total Units	Total \$
East	CHDO	Homeownership	4	41	\$1,986,000
	SN	Acq & Rental Rehab, NC Rental, Owner Rehab	3	19	\$1,120,600
	Regional	Homeownership, Owner Rehab	21	286	\$5,475,543
	Total		28	346	\$8,582,143
Middle	CHDO	Acq & Rental Rehab, Homeownership, NC Rental	3	55	\$1,172,090
	SN	N/A	0	0	\$0
	Regional	Owner Rehab	16	232	\$5,205,312
	Total		19	287	\$6,377,402
West	CHDO	N/A	0	0	\$0
	SN	Homeownership	1	14	\$224,685
	Regional	Homeownership, Owner Rehab	9	102	\$2,153,813
	Total		10	116	\$2,378,498
Funded Apps Total			57	749	\$17,338,043

The new American Dream Downpayment Initiative (ADDI) program makes funds available for downpayment and closing cost assistance to first time homebuyers. The following table presents program activity at the end of the reporting period. Loans were made in 37 of the 95 counties in the State with the greatest number of loans, 54%, made in East Tennessee. An expanded version of this table is presented in Exhibit B.

**Table 9. ADDI Program Activity
by Grand Division FY 2005-2006**

County	# of Loans	Total \$
Total East	102	\$510,000
Total Middle	76	\$380,000
Total West	10	\$50,000
Grand Total	188	\$940,000

3. Housing Opportunities for Persons with AIDS (HOPWA)

The State Department of Health provided \$793,280 to seven nonprofit service providers covering 77 counties in Tennessee. At the end of the reporting period, the project sponsors had expended \$762,119 with the majority of funds, 52.4%, on Supportive Services, and 34.5% 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 62.5%, Middle Tennessee, 21.6%, and West Tennessee, 15.9%. The following table presents, by grand division, the amount expended by each project sponsor in each service category.

**Table 10. HOPWA Program – FY 2005-2006
Types of Services by Grand Division**

Grand Division	Housing Info	Housing Assistance	Supportive Services	Sponsor Admin.	Total
EAST					
Chattanooga Cares	\$43,522	\$31,632	\$78,733	\$20,713	174,600
ETHRA / PL	\$0	\$79,460	\$141,371	\$12,469	\$233,300
Project HOPE	\$0	\$48,348	\$34,655	\$4,800	\$87,803
Total East	\$43,522	\$159,440	\$254,759	\$37,982	\$495,703
MIDDLE					
Columbia CARES	\$0	\$17,258	\$41,229	\$3,950	\$62,438
Nashville CARES	\$0	\$23,993	\$8,997	\$2,210	\$35,200
UCHRA	\$0	\$25,478	\$29,542	\$5,042	\$60,062
Total Middle	\$0	\$66,729	\$79,768	\$11,202	\$157,700
WEST					
West TN Legal Services	\$0	\$36,531	\$65,075	\$7,111	\$108,716
Total West	\$0	\$36,531	\$65,075	\$7,111	\$108,716
Grand Total	\$43,522	\$262,700	\$399,602	\$56,295	\$762,119

4. Emergency Shelter Grants (ESG)

During the reporting period, there were 43 contracts completed for the ESG Program. Of these, twenty-two (22) were located in East Tennessee; fourteen (14) were in Middle Tennessee and seven (7) in the West Tennessee Region. Of the total amount of ESG funds 52% were awarded in East Tennessee, 38% were in Middle Tennessee and 10% in West Tennessee. Table 11 shows amounts and location of awards. Greater detail is provided in Exhibit D.

Table 11. ESG Recipients by Grand Division: FY 2005-2006

East Tennessee	Amount of Award
AIM	\$14,285
Associated Catholic Charities of East Tennessee Inc	\$34,013
CEASE	\$19,053
Cleveland Emergency Shelter	\$33,053
East Tennessee State University, School of Nursing	\$47,368
Family Resource Agency	\$24,263
Frontier Health	\$122,375
Genesis House	\$21,850
H.O.P.E. Center	\$37,684

Interfaith Hospitality	\$35,505
Johnson County Safe Haven	\$46,823
M.A.T.S., Inc	\$244,205
Partnership for Adults, Families & Children	\$36,660
REACHES	\$18,912
Ridgeview	\$14,285
Safe Passage	\$16,421
Youth Emergency Shelter	\$52,632
City of Bristol	\$38,850
City of Johnson City	\$50,400
City of Kingsport	\$45,150
City of Oak Ridge	\$25,200
Total For East Tennessee	\$978,987

Middle Tennessee	Amount of Award
Avalon	\$43,918
Bridges of Williamson County	\$14,210
Buffalo Valley	\$47,577
Campus for Human Development	\$26,316
Centerstone	\$14,285
Downtown Ministry Center, Inc.	\$228,318
Families In Crisis	\$50,822
Good Neighbor Mission	\$28,253
National Health Care for the Homeless Council Inc.	\$35,084
Park Center	\$14,285
The Shelter	\$24,998
Upper Cumberland Dismas House	\$65,526
City of Clarksville	\$81,900
City of Murfreesboro	\$48,300
Total For Middle Tennessee	\$723,792

West Tennessee	Amount of Award
BHI	\$14,285
Carey Counseling	\$20,285
Damascus Road Inc	\$49,365
Matthew 25:40	\$19,500
Northwest Safe line	\$15,474
City of Jackson	\$70,350
Total For West Tennessee	\$189,259
TOTAL FOR ALL GRANTS	\$1,892,038
State Administration Funds	\$53,392
Prior Year Unexpended Funds	\$532,447
TOTAL FUNDS ALLOCATED	\$1,945,430

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

During the reporting period, \$28,850,256 was made available for the Section 8 Tenant Based program, with \$3,787,128 in East Tennessee, \$14,903,838 in Middle Tennessee, and \$10,159,290 in West Tennessee.

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 27,758 units under contract, 36.4% in East Tennessee, 33.3% in Middle Tennessee, and 30.3% 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 2005-2006**

East TN County	Contract Units	Middle TN County	Contract Units	West TN County	Contract Units
Anderson	405	Bedford	108	Benton	60
Bledsoe	50	Coffee	292	Carroll	40
Blount	310	Davidson	5,381	Chester	195
Bradley	430	Dekalb	72	Crockett	24
Campbell	286	Dickson	131	Decatur	50
Carter	215	Franklin	152	Dyer	303
Claiborne	30	Giles	181	Fayette	217
Cocke	144	Grundy	30	Gibson	199
Cumberland	56	Hickman	75	Hardeman	79
Grainger	24	Humphreys	92	Hardin	50
Greene	314	Lewis	36	Haywood	50
Hamblen	193	Lincoln	53	Henderson	110
Hamilton	1,467	Marshall	203	Henry	244
Hawkins	119	Maurry	155	Lake	179
Jefferson	45	Montgomery	334	Lauderdale	145
Johnson	123	Overton	50	Madison	334
Knox	3,114	Perry	24	McNairy	105
Loudon	250	Pickett	24	Obion	316
Marion	60	Putnam	80	Shelby	5,441
McMinn	218	Robertson	99	Tipton	237
Meigs	24	Rutherford	726	Weakley	44
Monroe	139	Stewart	17	TOTAL	8,422
Morgan	54	Sumner	419		
Polk	24	Van Buren	25		
Roane	321	Warren	252		
Scott	39	White	48		
Sevier	87	Williamson	50		
Sullivan	784	Wilson	126		
Unicoi	89	TOTAL	9,235	GRAND TOTAL	27,758
Washington	687				
TOTAL	10,101				

6. THDA Homeownership Programs

Loans were made in 84 of the 95 counties in the State with the greatest number of loans, 48.4%, made in Middle Tennessee. The breakdown by Grand Division is shown in Table 13.

**Table 13. THDA Homeownership
By Grand Division – FY 2005-2006**

Grand Division	% of Loans	# of Loans	Amount of Loans
East	32.3%	899	\$83,521,473
Middle	48.4%	1,349	\$150,100,520
West	19.3%	539	\$50,484,649
<i>Total</i>	100.0%	2,787	\$284,106,642

7. 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 14. FY 2005-2006 House Repair Program
Activity by Grand Division**

EAST		
County	# Loan	Total \$
Anderson	1	\$5,000
Bledsoe	4	\$6,638
Bradley	1	\$1,325
Carter	1	\$3,014
Claiborne	15	\$60,580
Cocke	2	\$4,790
Grainger	3	\$8,520
Greene	5	\$11,462
Grundy	17	\$36,081
Hamblen	3	\$9,030
Hancock	3	\$9,429
Hawkins	2	\$5,843
Johnson	3	\$6,386
Loudon	2	\$4,750
Marion	3	\$7,080
McMinn	14	\$30,477
Meigs	1	\$210
Polk	6	\$7,991
Rhea	1	\$2,328
Scott	7	\$19,040
Sequatchie	2	\$5,443
Sevier	1	\$5,000
Sullivan	4	\$13,543
Unicoi	2	\$3,340
Washington	1	\$4,759
Total East	104	\$272,059

MIDDLE		
County	# Loan	Total \$
Bedford	2	\$3,482
Cannon	1	\$1,342
Cheatham	1	\$3,800
Cumberland	1	\$2,180
Davidson	1	\$3,260
DeKalb	3	\$5,308
Dickson	1	\$4,604
Fentress	4	\$9,617
Franklin	2	\$6,372
Giles	3	\$5,808
Jackson	3	\$11,480
Lawrence	2	\$4,190
Lincoln	3	\$5,179
Macon	3	\$6,639
Maury	1	\$1,430
Overton	2	\$8,150
Perry	1	\$1,148
Pickett	3	\$7,947
Putnam	3	\$9,488
Rutherford	2	\$5,877
Smith	1	\$3,496
Sumner	3	\$8,092
Van Buren	1	\$2,250
Warren	2	\$8,885
Wayne	1	\$330
White	5	\$14,932
Williamson	1	\$3,185
Total Middle	56	\$148,471

WEST		
County	# Loan	Total \$
Benton	2	\$4,129
Carroll	6	\$13,138
Chester	1	\$1,578
Crockett	3	\$5,297
Dyer	10	\$20,130
Fayette	9	\$26,933
Gibson	9	\$19,763
Hardeman	8	\$19,242
Hardin	1	\$2,226
Haywood	5	\$12,127
Henderson	3	\$4,144
Henry	3	\$9,273
Lake	3	\$5,876
Lauderdale	7	\$18,475
Madison	2	\$3,768
McNairy	1	\$1,218
Obion	2	\$4,664
Shelby	1	\$4,123
Tipton	7	\$22,065
Weakley	3	\$7,222
Total West	86	\$205,391
GRAND TOTAL	246	\$625,921

8. Low Income Housing Tax Credit Program (LIHTC)

Low Income Housing Tax Credits are allocated on a calendar year basis. During CY 2005, projects in 12 Tennessee counties received allocations for LIHTC, creating 4,116 units of affordable housing. Geographically, allocations were made in 4 East Tennessee counties, utilizing 33% of the total dollar allocation. In Middle Tennessee, allocations were made in 4 counties, utilizing 30% of the total dollar allocation, and in West Tennessee, allocations were made in 4 counties, utilizing 37% of the total allocations.

The following table presents additional information. It should be noted that a portion of the projects represented below will include Multi-Family Bond Authority reallocation as well as LIHTC and that 2,380 units are also included in the subsequent Multi-Family Bond Authority section which follows.

**Table 15. Low Income Housing Tax Credit Allocations
by Grand Division: FY 2005-2006**

Grand Division	County	Units	\$ Allocation
East	Hamilton	321	\$2,076,962
	Knox	448	\$2,338,966
	Roane	72	\$642,305
	Sullivan	54	\$479,346
	Total East	895	\$5,537,579
Middle	Davidson	993	\$3,276,263
	Maury	128	\$999,944
	Montgomery	80	\$685,700
	White	50	\$53,600
	Total Middle	1,251	\$5,015,507
West	Henry	40	\$43,471
	Madison	331	\$1,996,037
	Obion	50	\$49,858
	Shelby	1,549	\$4,180,586
	Total West	1,970	\$6,269,952
	GRAND TOTAL	4,116	\$16,823,038

9. THDA Tax-Exempt Multi-Family Bond Authority

In calendar year 2005, tax-exempt bond authority was reallocated to provide permanent financing for developments in 7 counties, which will result in a total of 2,380 units. Allocations were made in 1 East Tennessee county, 2 Middle Tennessee counties, and 4 West Tennessee counties. The following table presents additional data.

**Table 16. Tax-Exempt Multi-Family Bond Authority
by Grand Division: FY 2005-2006**

Grand Division	County	# of Units	Amount Allocated
East	Knox	200	\$6,951,000
	Total East	200	\$6,951,000
Middle	Davidson	706	\$22,315,000
	White	50	\$800,000
	Total Middle	756	\$23,115,000
West	Henry	40	\$660,000
	Madison	101	\$2,400,000
	Obion	50	\$765,000
	Shelby	1,233	\$40,320,000
	Total West	1,424	\$44,145,000
Total Awarded		2,380	\$74,211,000

Summary

Overall, Middle Tennessee received the largest portion of funds largely because of THDA's homeownership program. Table 17 provides greater details of the amount of funds awarded in each program.

Table 17. Recap of Geographic Distribution - All Programs: FY 2005-2006

PROGRAM	EAST TN	MIDDLE TN	WEST TN	TOTAL
GEOGRAPHIC DISTRIBUTION OF HUD INVESTMENTS REQUIRED IN THE CONSOLIDATED PLAN				
CDBG	\$9,070,908	\$10,893,942	\$6,639,589	\$26,604,439
HOME	\$8,582,143	\$6,377,402	\$2,378,498	\$17,338,043
ADDI	\$510,000	\$380,000	\$50,000	\$940,000
HOPWA	\$495,703	\$157,700	\$108,716	\$793,280
ESG	\$978,987	\$723,792	\$189,259	\$1,945,430
Total	\$19,637,741	\$18,532,836	\$9,366,062	\$47,621,192
% of Total	41%	39%	20%	100%
GEOGRAPHIC DISTRIBUTION OF OTHER INVESTMENTS				
Section 8	\$3,787,128	\$14,903,838	\$10,159,290	\$28,850,256
Homeownership	\$83,521,473	\$150,100,520	\$50,484,649	\$284,106,642
THDA House Repair Program	\$272,059	\$148,471	\$205,391	\$625,921
LIHTC	\$5,537,579	\$5,015,507	\$6,269,952	\$16,823,038
Multi-Family Bond	\$6,951,000	\$23,115,000	\$44,145,000	\$74,211,000
Total	\$100,069,239	\$193,283,336	\$111,264,282	\$404,616,857
% of Total	25%	48%	27%	100%
Grand Total	\$119,706,980	\$211,816,172	\$120,630,344	\$452,238,049
% of Total	26%	47%	27%	100%

D) FAMILIES AND PERSONS ASSISTED INCLUDING RACIAL AND ETHNIC STATUS

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

The following table summarizes the data from the 2005 PER Part III: Civil Rights which reports on the CDBG Applicants and Beneficiaries, by race and gender characteristics. (Exhibit A) The racial categories are those reported in the PER. For the reporting period, the total for Applicants and Beneficiaries is 380,387 persons, with 10,013 minorities and 26,173 female heads of household.

Table 18. CDBG Program Demographics by Grant Year: FY 2005-2006

Racial Category	Total Served	%
White	170,374	94.45%
Black/African American	7,301	4.05%
Asian	261	0.14%
American Indian/Alaskan Native	281	0.16%
Native Hawaiian/Other Pacific Islander	39	0.02%
American Indian/Alaskan Native & White	229	0.13%
Asian & White	263	0.15%
Black/African American & White	64	0.04%
American Indian/Alaskan Native & Black/African American	40	0.02%
Other Multi-Racial	1,535	0.85%
Total	180,387	100%
Gender Characteristics		
Female Head of Household	26,173	14.51%

Information on benefit to low- and moderate-income persons is also reported in the PER. The following table presents a summary of that information derived from CDBG contract closeouts. An expanded table is presented in Exhibit A. Based on that information, 2,567,804 persons are reported as beneficiaries, and of that number, 1,879,875 or 73% are low- and moderate-income persons.

**Table 19. CDBG Benefit to Low and Moderate Income Persons
By Projects Pending Final Audit: FY 2005-2006**

Purpose	Total # of Persons	Total # of LMI Persons	% of LMI
Total Economic Development	3,803	2,290	60%
Total Housing	3,368	3,252	97%
Total Public Facilities	2,560,633	1,874,333	73%
GRAND TOTAL	2,567,804	1,879,875	73%

2. HOME Investments Partnership (HOME)

For the HOME and ADDI programs, beneficiary information is obtained when the project completion report is entered into IDIS. During the reporting period, the HOME program assisted 416 units, with the majority in East Tennessee. Sixty-one percent of the households were very low income. Through the ADDI program, 188 first time homebuyers received downpayment and closing cost assistance, with the majority in East Tennessee. The majority of ADDI households, 76%, were low income.

The following two tables provide further information, by program and income categories.

Table 20. Income Characteristics of HOME Beneficiaries: FY 2005-2006

% of Median	East TN		Middle TN		West TN		Totals			
	HOME	ADDI	HOME	ADDI	HOME	ADDI	HOME	ADDI	Total	%
0%-30%	54	0	38	0	30	1	122	1	123	20.4%
31%-50%	61	38	37	6	35	1	133	45	178	29.5%
51%-60%	24	21	26	17	8	0	58	38	96	15.9%
61%-80%	49	43	20	53	32	8	101	104	205	33.9%
Vacant	0	0	0	0	2	0	2	0	2	0.3%
Totals	188	102	121	76	107	10	416	188	604	100%
Grand Totals	290		197		117		604			

Table 21. Household Income of HOME Beneficiaries: FY 2005-2006

% of Median	East TN		Middle TN		West TN		Totals			
	HOME	ADDI	HOME	ADDI	HOME	ADDI	HOME	ADDI	Total	%
Very Low-0-50%	115	38	75	6	64	2	255	46	301	49.9%
Low-51-80%	73	64	46	70	40	8	159	142	301	49.8%
Vacant	0	0	0	0	2	0	2	0	2	0.3%
Totals	188	102	121	76	107	10	416	188	604	100%
Grand Totals	290		197		117		604			

Of the households served by the HOME program, 19% were minority; while in the ADDI program, 15% were minority. Table 22 reflects this information.

Table 22. Race/Ethnicity Characteristics of HOME Beneficiaries: FY 2005-2006

Race	East TN		Middle TN		West TN		Totals			
	HOME	ADDI	HOME	ADDI	HOME	ADDI	HOME	ADDI	Total	%
White	178	94	97	62	64	4	339	160	499	82.6%
Black	9	5	24	11	41	6	74	22	96	15.9%
Asian	0	0	0	3	0	0	0	3	3	0.5%
American Indian/Alaskan	0	1	0	0	0	0	0	1	1	0.2%
Hawaiian/Pacific Islander	0	0	0	0	0	0	0	0	0	0.0%
Other Multi Racial	1	2	0	0	0	0	1	2	3	0.5%
Vacant	0	0	0	0	2	0	2	0	2	0.3%
Totals	188	102	121	76	107	10	416	188	604	100%
Grand Totals	290		197		117		604			
Ethnicity	East TN		Middle TN		West TN		Totals			
	HOME	ADDI	HOME	ADDI	HOME	ADDI	HOME	ADDI	Total	%
Hispanic	1	5	0	3	0	1	1	9	10	1.7%
Totals	6		3		1		10			

The following two tables present household size and household type of HOME and ADDI beneficiaries. Average household size differs between the HOME and ADDI programs. Forty-five percent of households assisted with HOME funds were one-person households. In the ADDI program equal numbers were one-person households and two-person households, 30%.

Table 23. Household Size of HOME Beneficiaries: FY 2005-2006

HH Size	East TN		Middle TN		West TN		Totals			
	HOME	ADDI	HOME	ADDI	HOME	ADDI	HOME	ADDI	Total	%
1	67	31	60	26	59	0	186	57	243	40.2%
2	67	31	25	19	17	7	109	57	166	27.5%
3	31	20	17	20	13	1	61	41	102	16.9%
4	9	11	6	8	12	1	27	20	47	7.8%
5	8	7	8	3	2	0	18	10	28	4.7%
6	3	2	2	0	1	0	6	2	8	1.3%
7	3	0	2	0	0	1	5	1	6	1.0%
8	0	0	1	0	1	0	2	0	2	0.3%
9	0	0	0	0	2	0	2	0	2	0.3%
Totals	188	102	121	76	107	10	416	188	604	100%
Grand Totals	290		197		117		604			

Household Type also differs between the HOME and the ADDI programs. While the most frequent household type of HOME beneficiaries was elderly, 50%, the most frequent type of ADDI household was Related/Two Parent, 33%, followed by Single/Non-Elderly and Related/Single Parent, each at 30%.

Table 24. Type of HOME Beneficiary Households: FY 2005-2006

HH Type	East TN		Middle TN		West TN		Totals			
	HOME	ADDI	HOME	ADDI	HOME	ADDI	HOME	ADDI	Total	%
Single/Non-Elderly	43	31	18	26	31	0	92	57	149	24.7%
Elderly	87	0	62	0	58	0	207	0	207	34.3%
Related/Single Parent	14	30	15	19	7	7	36	56	92	15.2%
Related/Two Parent	28	33	17	27	6	2	51	62	113	18.7%
Other	16	8	9	4	3	1	28	13	41	6.8%
Vacant	0	0	0	0	2	0	2	0	2	0.3%
Totals	188	102	121	76	107	10	416	188	604	100%
Grand Totals	290		197		117		604			

3. Housing Opportunities for Persons with AIDS (HOPWA)

During this grant year, the HOPWA program reported 459 individuals with HIV/AIDS and 227 affected family members as beneficiaries of Short Term Rent, Mortgage and Utility payments.

The race/ethnicity of the beneficiaries is as follows:

White:	69.97% of which 3.96% are Hispanic
Black/African American	27.70% of which 1.05% are Hispanic
American Indian/Alaskan Native	1.46%
American Indian/Alaskan Native & White	.29%
American Indian/Alaskan Native & Black/African American	.29%
Black/African American & White	.15%
Other Multi Racial	.15% of which 100% are Hispanic

Hispanics comprised 3.21% of the total number served through Short Term Rent, Mortgage and Utility Payments.

Of the 686 persons who received housing assistance, 64.72 % were male, 35.28 % were female, and 58.31% were between the ages of 31 and 50.

4. Emergency Shelter Grants (ESG)

Information contained in Exhibit D was summarized into Table 25 to show demographic information on Emergency Shelter Grant Activity. Overall numbers indicate that more females than males received assistance across the state. This is probably reflective of the number of domestic violence programs receiving funding through the grant. Agencies report an increasing trend in the homeless population toward families with young children and the diverse population. The Hispanic population continues to grow across the state. Most of the shelters in Tennessee cannot accommodate family units and thus the families continue to encounter further disruption when fathers/ husbands must be sheltered apart from the wives and children. Agencies also report increasing numbers of homeless persons with physical disabilities, mental illness and drug/ alcohol problems for which placement options are limited.

Table 25. Emergency Shelter Grant Program Participants by Gender - FY 2005-2006

EAST			MIDDLE		
Agency	Male	Female	Agency	Male	Female
AIM Center	12	24	Avalon	236	887
Associated Catholic Charities	22	35	Bridges of Williamson County	400	1,146
CEASE	190	601	Buffalo Valley	342	0
Cleveland Emergency Shelter	1,789	1,342	Campus for Human Development	71	0
East Tennessee State University	974	1,144	Centerstone Menal Health	21	81
Family Resource Agency	148	977	Downtown Ministry Center, Inc.	0	139
Frontier Health	61	436	Families In Crisis	729	3,428
Genesis House	37	127	Good Neighbor Mission	25	38
H.O.P.E. Center	757	911	National Health Care Council	21	44
Interfaith Hospitality Network	27	38	Park Center	12	18
Johnson County Safe Haven	97	218	The Shelter	83	600
M.A.T.S.	226	116	Upper Cumberland Dismas House	49	9
Partnership for Adults,Fam, Child	65	214	The City of Clarksville	842	640
REACHS House of Hope	48	359	The City of Murfreesboro	913	507
Ridgeview Center	16	30	Total for Middle Tennessee	3,744	7,537
Safe Passage	39	105			
Youth Emergency Shelter	249	229			
City of Bristol	3,529	4,542			
City of Johnson City	896	503			
City of Kingsport	0	0			
City of Oak Ridge	327	491			
Total For East Tennessee	9,497	12,418			

WEST		
Agency	Male	Female
Behaviorial Health Institute	30	57
Carey Counseling Center	19	43
Damascus Road Inc	133	75
Matthew 25:40	462	463
Northwest Safe line	260	572
City of Jackson	459	1,768
Total For West Tennessee	1,363	2,978
Grand Total	14,604	22,933

Table 26. Emergency Shelter Grant Program Participants by Race/Ethnicity, FY 2005-2006

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/ Af. American	Balance / Other	Total
Grand Division: East											
AIM Center	11	25	0	0	0	0	0	0	0	0	36
Associated Catholic Charities	44	9	0	0	0	0	0	0	0	4	57
CEASE	704	16	24	0	0	0	1	0	0	46	791
Cleveland Emergency Shelter	2,764	124	10	0	0	0	1	2	2	228	3,131
East Tennessee State University	1,151	182	0	0	4	0	1	0	0	780	2,118
Family Resource Agency	945	116	0	0	4	0	0	0	0	60	1,125
Frontier Health	469	17	2	0	2	0	2	2	0	3	497
Genesis House	150	4	0	0	0	0	0	0	0	10	164
H.O.P.E. Center	1,534	26	0	0	0	0	1	0	0	107	1,668
Interfaith Hospitality Network	54	9	2	0	0	0	0	0	0	0	65
Johnson County Safe Haven	303	1	0	0	0	0	0	0	0	11	315
M.A.T.S.	311	25	5	0	0	0	1	0	0	0	342
Partner. for Adults,Fam, Child	116	157	0	0	0	0	6	0	0	0	279
REACHS House of Hope	259	3	0	0	0	0	0	0	0	145	407
Ridgeview Center	43	3	0	0	0	0	0	0	0	0	46
Safe Passage	103	10	5	0	1	0	0	0	0	25	144
Youth Emergency Shelter	409	37	3	0	1	0	0	0	0	28	478
City of Bristol	7,277	610	47	0	17	0	6	0	0	114	8,071
City of Johnson City	1,107	198	28	0	1	0	0	0	0	65	1,399
City of Kingsport	0	0	0	0	0	0	0	0	0	0	0
City of Oak Ridge	524	276	0	0	1	0	10	0	0	7	818
Total For East Tennessee	18,267	1,823	126	0	31	0	29	4	2	1,633	21,915

Grand Division: Middle											
Avalon	1,112	11	0	0	0	0	0	0	0	0	1,123
Bridges of Williamson County	1,287	177	13	1	10	0	0	0	0	58	1,546
Buffalo Valley	234	107	0	0	0	0	0	0	0	1	342
Campus for Human Development	0	0	0	0	0	0	0	0	0	71	71
Centerstone Menal Health	68	24	0	0	0	0	0	0	0	10	102
Downtown Ministry Center, Inc.	99	40	0	0	0	0	0	0	0	0	139
Families In Crisis	4,055	59	28	0	11	0	0	0	0	4	4,157
Good Neighbor Mission	46	17	0	0	0	0	0	0	0	0	63
National Health Care Council	44	18	0	0	0	0	0	0	0	3	65
Park Center	15	14	1	0	0	0	0	0	0	0	30
The Shelter	621	42	4	12	0	0	1	0	0	3	683
Upper Cumberland Dismas House	54	2	0	0	0	0	0	0	0	2	58
The City of Clarksville	785	619	5	12	4	0	4	4	0	49	1,482

**Table 26. Emergency Shelter Grant Program Participants by Race/Ethnicity
FY 2005-2006 (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
The City of Murfreesboro	929	360	36	1	17	10	0	18	0	49	1,420
Total for Middle Tennessee	9,349	1,490	87	26	42	10	5	22	0	250	11,281

Grand Division: West											
Behaviorial Health Institute	33	54	0	0	0	0	0	0	0	0	87
Carey Counseling Center	41	18	0	0	0	0	3	0	0	0	62
Damascus Road Inc	144	49	4	0	0	0	3	2	0	6	208
Matthew 25:40	592	333	0	0	0	0	0	0	0	0	925
Northwest Safe line	663	161	0	0	0	0	0	0	0	8	832
City of Jackson	726	1,454	8	0	8	0	1	0	0	30	2,227
Total For West Tennessee	2,199	2,069	12	0	8	0	7	2	0	44	4,341
Grand Total	29,815	5,382	225	26	81	10	41	28	2	1,927	37,537

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 27. Section 8 Tenant Based Rental Assistance Program
Selected Demographic Information FY 2005-2006**

Total Participants for Fiscal Year	6,408
Household Income*	
With any wages	37.55%
With any TANF	25.53%
With any SS/SSI	72.25%
With any Child Support	25.19%
With any Other Income	18.95%
Section 8 Rental Assistance	
Annual Income*	
\$0	1.37%
\$1 to \$5,000	18.12%
\$5,001 to \$10,000	41.87%
\$10,001 to \$15,000	19.13%
\$15,001 to \$20,000	10.28%
\$20,001 to \$25,000	5.29%
>\$25,000	3.93%
Family Type**	
Age 62+	12.52%
Age<62, with Disability	29.04%
Families with Dependents	64.08%
Race/Ethnicity	
Minority	56.90%
Non-Minority	43.10%
Household Size	
0 Bedroom	1.61%
1 Bedroom	12.70%
2 Bedrooms	36.27%
3 Bedrooms	43.09%
4 Bedrooms	5.96%
> 4 Bedrooms	0.37%

* 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 tables present Section 8 Project-Based tenant information which encompasses all households benefiting from this program throughout the fiscal year, including move-ins and move-outs. Note that the total may vary from the previous section which presented the location of units by county, whereas the following tables are based upon actual participants. Table 29 represents those units financed with THDA mortgages.

**Table 28. Non-THDA Financed Section 8 Project-Based Tenant Characteristics
FY 2005-2006 by Grand Division**

	Grand Division			TOTAL
	East	Middle	West	
Total Project-based Section 8 Participants	10,906	10,062	8,871	29,839
Income Category				
< 30.1% of median	92.3%	92.2%	93.8%	92.8%
30.1% - 50% of median	7.2%	7.3%	5.7%	6.8%
50.1% - 80% of median	0.4%	0.2%	0.4%	0.3%
> 80% of median	0.0%	0.0%	0.0%	0.0%
Elderly	35.2%	39.1%	36.7%	37.0%
Race				
White	77.0%	64.7%	35.7%	60.6%
Black	22.4%	33.7%	64.0%	38.6%
Other	0.6%	1.3%	0.3%	0.8%
Ethnicity				
Hispanic	0.8%	1.1%	0.4%	0.8%
Metro / Non-Metro Areas				
Metro	79.6%	80.5%	76.0%	78.9%
Non-Metro	20.4%	19.2%	24.0%	21.1%

**Table 29. THDA Financed Section 8 Project-Based Tenant Characteristics
FY 2005-2006 by Grand Division**

	Grand Division			TOTAL
	East	Middle	West	
Total Project-based Section 8 Participants	2,018	890	277	3,185
Income Category				
< 30.1% of median	100.0%	100.0%	100.0%	100.0%
30.1% - 50% of median	0.0%	0.0%	0.0%	0.0%
50.1% - 80% of median	0.0%	0.0%	0.0%	0.0%
> 80% of median	0.0%	0.0%	0.0%	0.0%
Disabled	28.9%	29.1%	36.6%	29.6%
Elderly	14.6%	24.0%	26.1%	18.3%
Race				
White	78.3%	77.4%	67.6%	77.1%
Black	21.0%	21.0%	32.4%	22.0%
Other	0.7%	1.6%	0.0%	0.9%
Ethnicity				
Hispanic	1.0%	1.2%	0.0%	1.0%
Metro / Non-Metro Areas				
Metro	84.0%	47.3%	69.7%	72.5%
Non-Metro	16.0%	52.7%	30.3%	27.5%

6. THDA Homeownership Programs

Demographics for the Homeownership programs are as follows: The largest number of Great Start loans was made to married with children households, followed by both single male and single female households. The largest number of Great Rate loans was made to single male households, followed by single female and married with child households. The majority of New Start loans were made to female with child households. Additional information is presented in Table 30. To maintain the individual's privacy, Disaster Relief demographic information is not included.

**Table 30. THDA Mortgage Programs
by Household Type
FY 2005-2006**

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	1	134	0	0	135	6	232	0	0	238	0	4	0	0	4
Single Male	191	0	0	0	191	406	0	0	0	406	1	0	0	0	1
Single Female	187	0	0	0	187	401	0	0	0	401	7	0	0	0	7
Other	0	70	16	5	91	2	96	15	3	116	0	1	0	1	2
Male with child	3	13	9	3	28	6	18	16	9	49	0	2	0	0	2
Female with child	5	69	32	12	118	9	132	70	27	238	1	7	11	6	25
Married with child	0	0	99	96	195	0	0	193	150	343	0	0	4	5	9
All	387	286	156	116	945	830	478	294	189	1791	9	14	15	12	50

Income levels averaged \$46,146 for the Great Start program, and \$38,810 for the Great Rate program, slightly lower for Great Start than last year and slightly higher for Great Rate compared with last year. The highest average income in the Great Start is Single Male. The highest average income in the Great Rate and New Start programs falls in the other household category.

**Table 31. THDA Mortgage Programs
Average Income by Household Type - FY 2005-2006**

Household Type	Great Start		Great Rate		New Start	
	Total # Households	Average Income	Total # Households	Average Income	Total # Households	Average Income
Married Couple	135	\$45,993	238	\$43,131	4	\$13,518
Single Male	191	\$56,804	406	\$36,598	1	\$8,130
Single Female	187	\$38,676	401	\$35,315	7	\$16,148
Other	91	\$46,298	116	\$48,716	2	\$28,325
Male with child	28	\$42,480	49	\$37,736	2	\$22,404
female with child	118	\$38,326	238	\$35,302	25	\$23,114
Married with child	195	\$48,185	343	\$43,628	9	\$22,846
All	945	\$46,146	1791	\$38,810	50	\$21,230

*Only 1 disaster relief loan for a married couple with the household income of about \$36,500

The following two tables present mortgage program data by race/ethnicity and age. During the reporting period, 82.28% of all mortgages were made to non-minorities and 17.72% were made to minorities. Households age 29 and younger accounted for 57.26% of all mortgages.

Race	# Served	% Served
White	2,293	82.28%
Black	453	16.25%
Asian/Pacific Islander	6	0.22%
Amer. Indian/Alaskan Native	0	0.00%
Native American	7	0.25%
Other	28	1.00%
All	2,787	100.00%
Ethnicity	# Served	% Served
Hispanic	51	1.83%

Age Group	# Served	% Served
<25	779	27.95%
25-29	817	29.31%
30-34	427	15.32%
35-39	266	9.55%
40-44	185	6.64%
45 +	313	11.23%
All	2,787	100.00%

7. THDA House Repair Program

The THDA House Repair Grant program, a partnership with Rural Housing Services of the USDA, continued into this reporting period. Presented below is summary beneficiary data by grand division.

**Table 34. THDA House Repair Grant Program Selected Household Characteristics by Grand Division
FY 2005-2006**

	EAST	MIDDLE	WEST	TOTAL	%
INCOME					
VERY LOW	104	56	86	246	100.0%
TOTALS	104	56	86	246	100.0%
RACE					
WHITE	95	46	18	159	64.6%
BLACK	9	10	65	84	34.2%
NATIVE AMERICAN	0	0	3	3	1.2%
TOTALS	104	56	86	246	100.0%
ETHNICITY					
HISPANIC	2	1	1	4	3.3%
HH SIZE					
1	70	40	53	163	66.3%
2	27	13	27	67	27.2%
3	5	2	1	8	3.3%
4	1	0	2	3	1.2%
5	1	0	3	4	1.6%
6	0	1	0	1	0.4%
TOTALS	104	56	86	246	100.0%
HH TYPE					
SINGLE/NON-ELDERLY	12	1	6	19	7.8%
ELDERLY	88	53	78	219	89.0%
SINGLE PARENT	3	0	2	5	2.0%
TWO PARENT	0	1	0	1	0.4%
OTHER	1	1	0	2	0.8%
TOTALS	104	56	86	246	100.0%

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 35. LIHTC Units Authorized, CY 2005
Selected Information**

Total Units	4,116
Household Size	Percent of Total
0 Bedroom	2%
1 Bedroom	28%
2 Bedrooms	48%
3+ Bedrooms	22%
Units Reserved for Income Groups	
≤60% Area Median Income (AMI)	100%
Units Reserved for Special Needs	
Elderly	15%
Physically Disabled	.03%

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 36 reflects these separately.

**Table 36. 2005-2006 Recap of Families and Persons Assisted
All Programs**

PROGRAM	NON-MIN	MIN	HHS	PERSONS	FEMALE HH
PROGRAMS REQUIRED BY CONSOLIDATED PLAN					
CDBG	170,374	10,013	-	180,387	26,173
HOME (1)	339	75	414	-	-
ADDI	160	28	188	-	-
ESG	29,741	7,796	-	37,537	-
HOPWA (2)	322	137	-	686	-
Total	200,936	18,049			-
OTHER PROGRAMS					
Section 8 RA	2,762	3,646	6,408	-	-
Section 8 CA	20,539	12,485	33,024	-	-
Homeownership	2,293	494	2,787	-	-
House Repair Program	159	87	246	-	-
LIHTC	n/a	n/a	4,116	-	-
Multifamily Bond Authority (3)	n/a	n/a	n/a	-	-
Total	25,749	16,699		-	-
Grand Total	226,692	34,758	47,166	218,383	26,173

(1) The HOME program reported two vacant units which are not included in this summary.

(2) HOPWA includes 227 beneficiary families and 459 individuals. Racial data is available for individuals only.

(3) To avoid double counting, 2,380 units are included with LIHTC.

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 third year of the partnership involving Tennessee Housing Development Agency, Tennessee Department of Economic and Community Development, 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. Over 150 housing practitioners, advocates, and consumers from across the state gathered to hear presentations on a variety of issues and to participate in discussions of fair housing issues: Fair Housing in Rural Tennessee, Grass-Roots Capacity Building and Faith-Based Housing, Reasonable Accommodation, Affirmative Marketing, Predatory Lending, and Affordable Homeownership. Ted R. Fellman, THDA Executive Director, delivered the opening speech. Through the partnering process, the results of state and local agency activities to affirmatively further fair housing are amplified, and duplicative efforts are avoided.

The Department of Economic and Community Development continues to work with recipients of CDBG funds to update the Analysis of Impediments. At this time 23 communities have completed updates, and 26 are working toward completion. This process will continue.

The THDA Tennessee Homebuyer Education Initiative continued in this reporting period. 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 that includes fair housing information. A Spanish language manual is also 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.

THDA 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, 17.72% 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.

In January 2006, THDA created the Business Development Division to help encourage the use of THDA mortgage loan programs and downpayment assistance by developing key relationships and partnerships with realtors, lenders, non-profits, homebuyer education trainers and employers. These relationships are being developed by training realtors and lenders on the benefits and how-to's of using THDA Homeownership Choices programs. Other efforts have consisted of staffing booths at housing-related events, speaking at various housing and real estate conferences, sponsoring lender and realtor events, and working to develop an employer assisted housing initiative. Outreach has been the main focus of the Division and has been the means of developing new relationships and improving

existing ones. By April 2006, it was necessary to add a Spanish-speaking staff person to enhance the outreach to the emerging market of Hispanic homebuyers.

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 241 families participating in the program across the state. Already 119 families have completed the program. Of the 119 who completed the program, 92 received escrow funds. At least 28 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 who are not able to afford to purchase a home through traditional financing. 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, 2006, 41 home closings had occurred using this program.

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 2,787 low- to moderate-income first-time homebuyers. This was accomplished through the THDA homeownership programs. The ADDI program assisted 188 first-time homebuyers.

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 4,152 new or improved rental units, which include those units 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 33 units of housing.

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 437. Through the CDBG housing rehabilitation program, 52 low and moderate income home owners now live in safe, decent housing. Through the THDA House Repair Program 246 households received housing rehabilitation assistance.

This foundational goal also encompasses assisting homeless persons and persons at risk of becoming homeless. Through the State-administered ESG and HOPWA programs, 37,996 persons and 227 families were assisted. This number includes all persons reported as being served under the ESG program and those persons receiving assistance under HOPWA.

Governor Phil Bredesen, by executive order, created the Governor's Interagency Council on Homelessness. Eleven individuals or their designees represent the Governor's Office, the Departments of Children's Services, Correction, Education, Health, Human Services, Mental Health and Developmental Disabilities, Veterans' Affairs, the Board of Probation and Parole, the Tennessee Housing Development Agency, and the Bureau of TennCare. Three representatives of the state Continuum of Care Agencies also serve on the council. The council is charged with coordinating and focusing the state's efforts to effectively address the challenge of homelessness in the state of Tennessee, and to work with the United States Interagency Council on Homelessness to develop a long-term plan to effectively address the homelessness challenge in Tennessee. A subcommittee of the Council has been charged with preparing the state plan. Representatives of THDA, DHS, the Cities of Knoxville, Memphis and Nashville comprise this subcommittee.

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. The American Dream Downpayment Initiative (ADDI), Home Buyer Education, Rental Assistance Section 8 to Homeownership, and Family Self Sufficiency (FSS) all help families and individuals invest in their personal futures and their communities.

The majority of CDBG program funding goes to public facility projects which improve or expand water, wastewater, and drainage and flood control systems, all of which contribute to the sustainability of a suitable living environment.

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, and the new ADDI program also addresses this goal.

Through ECD, the economic development component of the CDBG program resulted in new jobs for 2,290 who were determined to be low and moderate income persons prior to hiring.

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

Having a safe, affordable, decent place to call home is the foundation of economic well being for a family and is essential for community sustainability.

4. Improve the Effectiveness of Programs

This year the representatives of the Consolidated Plan programs continued discussions and meetings in which the common visions and goals are established. The effectiveness of the programs should continue to improve.

This fiscal year represents the first year of the 2005-2010 Consolidated Plan and we continue to work towards achieving implementation of performance measure systems.

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. 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. We will 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. We will continue our efforts toward development and utilization of performance measurement systems.

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 52 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 749 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 459 individuals plus 227 families. This activity specifically addressed Policy Initiatives 2 and 3.

4. Emergency Shelter Grants (ESG)

The ESG program contributed to the addition of 35 shelter beds. This activity is specifically addressed in the 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 6,408 households and the Section 8 Project-Based program provided 33,024 rental units. In addition, the Family Self-Sufficiency Program continued. These activities specifically addressed Policy Initiatives 1, 2, 3, 9, and 10.

6. THDA Homeownership Programs

THDA Homeownership program assisted 2,787 low- and moderate-income households in the purchase of their first home. The new ADDI program assisted 188 first-time low- and moderate-income homebuyers. These activities specifically addressed Policy Initiatives 1 and 7.

7. THDA House Repair

The House Repair program provided a total of 246 units of affordable housing; of these, 35.4% will assist minority households. These activities specifically addressed Policy Initiatives 1 and 4.

8. Low Income Housing Tax Credit Program (LIHTC)

During calendar year 2005, LIHTC were allocated in 12 counties to be used to develop 4,116 units of affordable housing. This activity specifically addressed Policy Initiatives 1, 4, 9, and 11.

9. Multi-Family Bond Authority Program

In CY 2005, the Multi-Family Bond Authority program allocation to local issuers will be used for the development of 2,380 units of multi-family rental housing, all of which will be developed also using LIHTC allocations. This activity specifically addressed Policy Initiatives 1, 4, 9, and 11.

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 79.39%, were awarded for public facility activities. Installation and/or rehabilitation of water sewer systems were the primary use of funds in the public facilities category. 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 57 grants assisting 749 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 20 through 24.

Public Comments

The State of Tennessee published a notice in seven newspapers in the State inviting public comments on the Summary Annual Performance Report. The notice was published on September 8, 2006, 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
- Jackson Sun
- Nashville Tennessean
- Clarksville Leaf-Chronicle
- Chattanooga Free Press
- Knoxville News-Sentinel
- Johnson City Press

Copies of the Summary Annual Performance Report were distributed to the nine Development District offices throughout the State and posted to the THDA website. At the end of the public comment period, September 25, 2006, no public comments were received.

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