

STATE OF TENNESSEE

ANNUAL PERFORMANCE REPORT ON THE HOUSING AND COMMUNITY DEVELOPMENT CONSOLIDATED PLAN FISCAL YEAR 2006-2007

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 2006-2007 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, 2006 – June 30, 2007.

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 \$26,912,038 allocation from HUD for Fiscal Year 2006-2007. 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 2006-2007, the state received \$16,041,905 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 third 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 \$234,329 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 \$747,000 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, \$1,414,939 was made available for homeless shelters, service providers, and program administrative costs. TDHS Community Services Section 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 \$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 28,014 units of affordable housing were provided. Housing Assistance Payments for the year were \$107,373,109.

6. THDA Homeownership Programs

The Great Rate, Great Start, Great Advantage 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. Great Advantage offers a below market interest rate set at one half (1/2) of a percentage point above Great Rate, and borrowers receive two (2) percent of the mortgage amount to be used for downpayment and/or closing costs. 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 four 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 \$428,862,557.

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 \$666,267 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 2006, the state had tax credit authority in the amount of \$14,745,162 to be issued to for-profit developers of low-income housing. In addition the state had \$3,882,274 available for non-profit developers. The total allocation for the year was \$18,627,436.

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 2006, 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 \$780 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 \$45 million. Other resources totaled over \$735 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 2006-2007**

PROGRAM	FUNDS MADE AVAILABLE	
HUD RESOURCES REQUIRED IN THE CONSOLIDATED PLAN		
CDBG	\$26,912,038	
HOME	\$16,041,905	
ADDI	\$234,329	
HOPWA	\$747,000	
ESG	\$1,414,939	
<i>Subtotal of HUD Resources Required</i>		\$45,350,211
OTHER RESOURCES MADE AVAILABLE		
Section 8 Rental Assistance	\$30,000,000	
Section 8 Contract Administration	\$107,373,109	
Homeownership	\$428,862,557	
THDA House Repair Program	\$666,267	
LIHTC	\$18,627,436	
Multi-Family Bond Authority	\$150,000,000	
<i>Subtotal Other Resources</i>		\$735,529,369
Grand Total		\$780,879,580

B) INVESTMENT OF AVAILABLE RESOURCES

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

During the reporting period, 56 awards were made to new recipients, city or county governments, totaling \$22,965,571 of which \$16,302,225 was from FY 06-07 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 2006-2007

	Activity	Frequency	Funds Awarded	% of Total
Acquisition of Real Property	2	1	\$21,000	0.09%
Public Facilities: Water/Sewer	4A, 4B	39	\$16,916,026	73.66%
Public Facilities: Water/Sewer	4C	1	\$281,500	1.23%
Public Facilities - Other	6	9	\$1,857,248	8.09%
Relocation	8, 8(P)	4	\$778,400	3.39%
Rehabilitation: Residential	9A, 9a(P)	4	\$967,551	4.21%
Administration, Planning, & Management	13, 13(P)	54	\$1,346,246	5.86%
Economic Development Activities to For-Profit Entities	14A	1	\$468,500	2.04%
Economic Development Activities to For-Profit Entities	14B(P)	2	\$329,100	1.43%
	TOTAL	115	\$22,965,571	100.00%

As was the case in previous years, the largest portion of CDBG funds awarded, 82.98% 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 \$16,926,123 to fund 50 applicants and to provide 422 units of affordable housing. The majority of those units, 70%, will be rehabbed owner occupied units. The following table provides a breakdown by activity of the awards made from 2006 HOME Program funds.

Table 3. HOME Awards by Type of Activity: FY 2006-2007

Type of Activity (1 Activity Per Application)	Total Applications Awarded = 50		
	Apps.	Units	Total \$
Acquisition & Rental Rehab	1	6	\$500,000
Homeownership*	3	16	\$630,891
New Construction Rental	4	25	\$1,643,231
Owner-Occupied Rehab	35	291	\$11,382,976
Type of Activity (>1 Activity Per Application)	7		
Homeownership*		61	\$1,380,024
New Construction Rental		17	\$974,001
Owner-Occupied Rehab		6	\$415,000
Total	50	422	\$16,926,123

*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 \$280,671 in additional funding and loaned a total of \$515,000 to assist 103 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 2006-2007 the State Department of Health awarded \$756,364 to nonprofit project sponsors, and retained \$0 for state administration. In addition to the \$747,000 HUD allocation, \$9,364 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 presents the amount awarded to each sponsor.

**Table 4. HOPWA Awards FY 2006-2007
by Grand Division**

Grand Division	Awarded
East	
Chattanooga Cares	\$182,100
East TN Human Resource Agency	\$210,100
Project HOPE	\$77,100
Total East	\$469,300
Middle	
Columbia CARES	\$70,362
Nashville CARES	\$28,000
Upper Cumberland Human Resource Agency	\$59,038
Total Middle	\$157,400
West	
West TN Legal Services	\$129,664
Total West	\$129,664
Grand Total	\$756,364

4. Emergency Shelter Grants (ESG)

The State was allocated \$1,414,939 in the FY 2006-2007 for the ESG Program. This amount was subdivided as follows:

ESG Regular Program	\$897,179
Small Cities Set-A-Side	\$343,000
Prevention Discretionary	\$99,995
Program Total	\$1,340,174
State Administration	\$70,746
Sub-total	\$1,410,920
Unobligated This Contract Period	\$4,019
Total FY 2006-2007	\$1,414,939

Contracts between TDHS and eligible entities are for one-year terms and coincides with the State's fiscal year. The State received a total of 45 applications for this fiscal year with requests totaling \$2,105,795. A total of 21 applications were received from the East Region of the State, 16 from the Middle Region of the State and 8 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 11 beds added during the year, leading to a total of 592 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 2006-2007, the Rental Assistance Division had \$26,251,723 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 \$107,373,109.

6. THDA Homeownership Programs

During the reporting period, there were 3,999 loans made through the THDA homeownership programs totaling \$428,862,557. 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. Great Advantage offers a rate set at one half (1/2) of a percentage point above Great Rate and two (2) percent of the

mortgage amount to be used for downpayment and/or closing costs. 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.

**Table 5. THDA Single Family Loans
FY 2006-2007**

Program	Mortgages			Average
	#	%	\$	\$
Great Start	799	20.0%	\$82,965,263	\$103,836
Great Advantage	204	5.1%	\$22,875,111	\$112,133
Great Rate	2,905	72.6%	\$316,874,930	\$109,079
New Start	91	2.3%	\$6,147,253	\$67,552
All	3,999	100.0%	\$428,862,557	\$107,242

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 158 loans totaling \$666,267.

8. Low Income Housing Tax Credit Program (LIHTC)

The State of Tennessee received tax credit authority (not actual dollars) in calendar year 2006 in the amount of \$14,745,162 to be allocated to for-profit and non-profit developers of low-income housing (excluding applications for Extraordinary Relief Tax Credit under the amended 2006 QAP). Applications were received from throughout the State requesting \$22,586,243 in tax credit authority. The State's tax credit authority covered 65% of the requests, based on dollars. In addition the state allocated a total of \$3,882,274 in non-competitive tax credits. The competitive and non-competitive LIHTCs totaled \$18,627,436.

9. Multi-Family Bond Authority

THDA allocates a maximum of \$11,500,000 of tax-exempt bond authority to a development. The cost per unit must not exceed \$126,500. 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 2006, a total of \$88,745,000 was allocated.

Summary – All Programs

For Fiscal Year 2006-2007, the State expended a total of \$713,104,089 in funds for community development and housing programs in Tennessee.

**Table 6. Recap of Investments
All Programs: FY 2006-2007**

PROGRAM	FUNDS AWARDED/GRANTED/LOANED
INVESTMENT OF HUD RESOURCES REQUIRED IN THE CONSOLIDATED PLAN	
CDBG	\$22,965,571
HOME	\$16,926,123
ADDI	\$515,000
HOPWA	\$756,364
ESG	\$1,414,939
<i>Subtotal</i>	\$42,577,997
INVESTMENT OF OTHER RESOURCES MADE AVAILABLE	
Section 8 Rental Assistance	\$26,251,723
Section 8 Contract Administration	\$107,373,109
Homeownership	\$428,862,557
THDA House Repair Program	\$666,267
LIHTC	\$18,627,436
Multi-Family Bond Authority	\$88,745,000
<i>Subtotal</i>	\$670,526,092
Grand Total	\$713,104,089

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 2006-2007

Grand Division	New Recipients	Total Dollars	%
<i>Total East</i>	<i>19</i>	<i>\$8,629,233</i>	<i>37.57%</i>
<i>Total Middle</i>	<i>19</i>	<i>\$8,085,130</i>	<i>35.21%</i>
<i>Total West</i>	<i>18</i>	<i>\$6,251,208</i>	<i>27.22%</i>
GRAND TOTAL	56	\$22,965,571	100.00%

2. HOME Investments Partnership (HOME)

During the reporting period, THDA awarded HOME funds in the amount of \$16,926,123 to 50 new grantees which propose to construct or improve 422 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 \$2,634,459, the total award to Special Needs was \$2,423,688, and the total of the Regional awards was \$11,867,976.

**Table 8. HOME Awards FY 2006-2007
Type of Activity & Dollar Amount by Grand Division**

Grand Division	Program	Activity	# of Apps Funded	Total Units	Total \$
East	CHDO	Homeownership	1	12	\$383,171
	SN	Homeownership, NC Rental	3	39	\$1,112,343
	Regional	Homeownership, Owner Rehab	17	138	\$4,993,701
	Total		21	189	\$6,489,215
Middle	CHDO	Homeownership, NC Rental	3	25	\$1,276,458
	SN	Homeownership, NC Rental	2	13	\$746,169
	Regional	Owner Rehab	12	123	\$4,824,834
	Total		17	161	\$6,847,461
West	CHDO	Homeownership, NC Rental	2	12	\$974,830
	SN	Homeownership, NC Rental	2	20	\$565,176
	Regional	Owner Rehab	8	40	\$2,049,441
	Total		72	\$3,589,447	
Funded Apps Total			50	422	\$16,926,123

The 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 30 of the 95 counties in the State with the greatest number of loans, 46%, made in East Tennessee. An expanded version of this table is presented in Exhibit B.

**Table 9. ADDI Program Activity
by Grand Division FY 2006-2007**

County	# of Loans	Total \$
Total East	48	\$240,000
Total Middle	42	\$210,000
Total West	13	\$65,000
Grand Total	103	\$515,000

3. Housing Opportunities for Persons with AIDS (HOPWA)

The State Department of Health provided \$756,364 to seven nonprofit service providers covering 77 counties in Tennessee. At the end of the reporting period, the project sponsors had expended \$753,750 with the majority of funds, 56.54%, on Supportive Services, and 36.89% 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 62.05%, Middle Tennessee, 20.80%, and West Tennessee, 17.15%. The following table presents, by grand division, the amount expended by each project sponsor in each service category.

**Table 10. HOPWA Program – FY 2006-2007
Types of Services by Grand Division**

Grand Division	Housing Info	Housing Assistance	Supportive Services	Sponsor Admin.	Total
EAST					
Chattanooga Cares	\$0	\$46,500	\$122,900	\$12,700	\$182,100
ETHRA / PL	\$0	\$71,682	\$124,903	\$13,515	\$210,100
Project HOPE	\$0	\$41,332	\$30,968	\$4,800	\$77,100
Total East	\$0	\$159,514	\$278,771	\$31,015	\$469,300
MIDDLE					
Columbia CARES	\$0	\$22,396	\$43,704	\$4,262	\$70,362
Nashville CARES	\$0	\$16,948	\$9,352	\$1,700	\$28,000
UCHRA	\$0	\$23,127	\$29,236	\$4,133	\$56,496
Total Middle	\$0	\$62,471	\$82,292	\$10,095	\$154,858
WEST					
West TN Legal Services	\$0	\$56,034	\$65,080	\$8,478	\$129,592
Total West	\$0	\$56,034	\$65,080	\$8,478	\$129,592
Grand Total	\$0	\$278,019	\$426,143	\$49,588	\$753,750

*These expended amounts may not match the awarded amounts depending upon whether the grantee spent the entire amount awarded.

Totals may not match because not all project sponsors have spent their full award.

4. Emergency Shelter Grants (ESG)

During the reporting period, there were 43 contracts completed for the ESG Program. Of these, twenty-one (21) were located in East Tennessee; sixteen (16) were in Middle Tennessee and six (6) in the West Tennessee Region. Of the total amount of ESG funds 47% were awarded in East Tennessee, 38% were in Middle Tennessee and 15% 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 2006-2007

East Tennessee	Amount of Award
AIM	\$ 14,285
Associated Catholic Charities of East TN	\$ 38,842
CEASE	\$ 36,210
Change is Possible, Inc.	\$11,000
Cleveland Emergency Shelter	\$ 30,526
Family Resource Agency	\$ 21,289
Frontier Health	\$14,285
Genesis House	\$ 14,577
Greenville Greene County Ministries	\$ 23,684
H.O.P.E. Center	\$ 36,105
Interfaith Hospitality	\$ 39,434
Johnson County Safe Haven	\$ 42,716
M.A.T.S., Inc	\$ 59,587
Partnership for Adults, Families & Children	\$ 26,661
REACHES	\$ 21,352
Ridgeview	\$ 14,285
Youth Emergency Shelter	\$ 50,631
City of Bristol	\$ 37,000
City of Johnson City	\$ 48,000
City of Kingsport	\$ 43,000
City of Oak Ridge	\$ 24,000
Total For East Tennessee	\$ 647,469

Middle Tennessee	Amount of Award
Avalon	\$ 41,587
Bridges of Williamson County	\$ 15,052
Buffalo Valley	\$ 45,155
Centerstone	\$ 14,285
Cumberland Regional Development Corporation	\$ 15,305
Downtown Ministry Center, Inc.	\$ 56,621
Families In Crisis	\$ 46,587
Good Neighbor Mission	\$ 19,094
Gracemoor, Inc.	\$ 10,000
Haven of Hope	\$ 22,997
HomeSafe, Inc.	\$ 10,548
Park Center	\$ 14,285
The Shelter	\$ 27,398
Upper Cumberland Dismas House	\$ 48,116
The City of Clarksville	\$ 78,000
The City of Murfreesboro	\$ 46,000
Total For Middle Tennessee	\$511,030

West Tennessee	Amount of Award
BHI	\$ 14,285
Carey Counseling	\$ 14,285
Damascus Road Inc	\$ 50,474
Matthew 25:40	\$ 20,157
Northwest Safeline	\$ 15,474
City of Jackson	\$ 67,000
Total For West Tennessee	\$181,675
TOTAL FOR ALL GRANTS	\$1,340,174
State Administration Funds	\$53,596
Unobligated This Contract Period	\$4,019
TOTAL FUNDS ALLOCATED	\$1,414,939

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

During the reporting period, \$26,251,723 was made available for the Section 8 Tenant Based program, with \$3,447,880 in East Tennessee, \$13,798,595 in Middle Tennessee, and \$9,005,248 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 28,014 units under contract, 36.2% in East Tennessee, 33.0% in Middle Tennessee, and 30.8% 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 2006-2007**

East TN Counties	Contract Units	Middle TN Counties	Contract Units	West TN Counties	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	55
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	Mauzy	155	Lake	179
Jefferson	45	Montgomery	334	Lauderdale	145
Johnson	123	Overton	50	Madison	324
Knox	3,164	Perry	24	McNairy	105
Loudon	250	Pickett	24	Obion	316
Marion	60	Putnam	80	Shelby	5,706
McMinn	218	Robertson	99	Tipton	237
Meigs	24	Rutherford	726	Weakley	28
Monroe	139	Stewart	17	TOTAL	8,637
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	28,014
Washington	678				
TOTAL	10,142				

6. THDA Homeownership Programs

Loans were made in 86 of the 95 counties in the State with the greatest number of loans, 49.6%, made in Middle Tennessee. The breakdown by Grand Division is shown in Table 13.

**Table 13. THDA Homeownership
By Grand Division – FY 2006-2007**

Grand Division	% of Loans	# of Loans	Amount of Loans
East	29.7%	1,187	\$117,473,332
Middle	49.6%	1,983	\$228,355,436
West	20.7%	829	\$83,033,789
Total	100.0%	3,999	\$428,862,557

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 2006-2007 House Repair Program Activity by Grand Division

EAST		
County	# Loan	Total \$
Bledsoe	4	\$12,143
Blount	2	\$5,520
Bradley	1	\$1,187
Campbell	1	\$3,650
Claiborne	10	\$63,710
Cumberland	1	\$3,550
Grainger	3	\$18,560
Greene	4	\$12,224
Hamblen	2	\$10,100
Hamilton	1	\$5,000
Hancock	3	\$13,943
Hawkins	8	\$38,739
Johnson	1	\$4,383
Marion	4	\$16,353
McMinn	7	\$33,920
Meigs	1	\$1,849
Monroe	3	\$19,870
Polk	2	\$2,672
Rhea	4	\$18,606
Scott	3	\$12,150
Sevier	1	\$700
Sullivan	1	\$1,358
Union	1	\$3,150
Washington	1	\$2,809
Total East	69	\$306,146

MIDDLE		
County	# Loan	Total \$
Bedford	1	\$780
Cannon	1	\$3,525
Clay	1	\$6,912
Dekalb	1	\$3,087
Dickson	2	\$7,242
Fentress	2	\$11,550
Franklin	1	\$4,166
Grundy	8	\$35,511
Hickman	1	\$7,500
Houston	1	\$775
Humphreys	1	\$5,347
Jackson	2	\$9,444
Lawrence	3	\$8,150
Lewis	2	\$1,947
Macon	1	\$1,657
Marshall	2	\$8,495
Mauzy	3	\$13,290
Overton	1	\$4,000
Pickett	5	\$13,792
Putnam	3	\$8,331
Robertson	2	\$2,010
Rutherford	1	\$2,721
Sequatchie	5	\$21,581
Van Buren	2	\$8,871
White	1	\$3,630
Total Middle	53	\$194,314

WEST		
County	# Loan	Total \$
Benton	3	\$14,348
Carroll	1	\$7,500
Crockett	1	\$3,071
Dyer	1	\$7,500
Fayette	10	\$59,815
Gibson	6	\$20,045
Hardeman	1	\$3,750
Hardin	1	\$2,061
Haywood	2	\$6,675
Henry	3	\$4,614
Lake	1	\$2,964
Lauderdale	2	\$5,573
Tipton	4	\$27,892
Total West	36	\$165,808
GRAND TOTAL	158	\$666,267

8. Low Income Housing Tax Credit Program (LIHTC)

Low Income Housing Tax Credits are allocated on a calendar year basis. During CY 2006, projects in 15 Tennessee counties received allocations for LIHTC, creating 2,057 units of affordable housing. Geographically, allocations were made in 7 East Tennessee counties, utilizing 50.8% of the total dollar allocation. In Middle Tennessee, allocations were made in 4 counties, utilizing 17.6% of the total dollar allocation, and in West Tennessee, allocations were made in 4 counties, utilizing 31.6% 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 2,167 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: CY 2006**

Grand Division	County	Units	\$ Allocation
East	Anderson	144	\$1,141,625
	Bradley	64	\$557,779
	Cumberland	28	\$267,830
	Hamilton	356	\$2,340,993
	Knox	268	\$2,647,263
	Sevier	50	\$339,897
	Sullivan	135	\$978,085
	Total East	1,045	\$8,273,472
Middle	Coffee	0	\$371,434
	Davidson	136	\$1,788,719
	Montgomery	112	\$1,223,348
	Warren	114	\$786,552
	Total Middle	362	\$4,170,053
West	Madison	0	\$367,983
	Crockett	64	\$477,556
	Shelby	482	\$4,693,572
	Weakley	104	\$644,800
	Total West	650	\$6,183,911
	GRAND TOTAL	2,057	\$18,627,436

9. THDA Tax-Exempt Multi-Family Bond Authority

In calendar year 2006, tax-exempt bond authority was reallocated to provide permanent financing for developments in 6 counties, which will result in a total of 2,167 units. Allocations were made in 1 East Tennessee county, 3 Middle Tennessee counties, and 2 West Tennessee counties. The following table presents additional data.

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

Grand Division	County	# of Units	Amount Allocated
East	Knox	240	\$8,950,000
	Total East	240	\$8,950,000
Middle	Coffee	213	\$5,200,000
	Davidson	888	\$44,600,000
	Montgomery	112	\$4,165,000
	Total Middle	1,213	\$53,965,000
West	Madison	99	\$5,100,000
	Shelby	615	\$20,730,000
	Total West	714	\$25,830,000
Total Awarded		2,167	\$88,745,000

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 2006-2007

PROGRAM	EAST TN	MIDDLE TN	WEST TN	TOTAL
GEOGRAPHIC DISTRIBUTION OF HUD INVESTMENTS REQUIRED IN THE CONSOLIDATED PLAN				
CDBG	\$8,629,233	\$8,085,130	\$6,251,208	\$22,965,571
HOME	\$6,489,215	\$6,847,461	\$3,589,447	\$16,926,123
ADDI	\$240,000	\$210,000	\$65,000	\$515,000
HOPWA	\$469,300	\$154,858	\$129,592	\$753,750
ESG*	\$647,469	\$511,030	\$181,675	\$1,340,174
Total	\$16,475,217	\$15,808,479	\$10,216,922	\$42,500,618
% of Total	37%	37%	24%	100%
GEOGRAPHIC DISTRIBUTION OF OTHER INVESTMENTS				
Section 8	\$3,447,880	\$13,798,595	\$9,005,248	\$26,251,723
Homeownership	\$117,473,332	\$228,355,436	\$83,033,789	\$428,862,557
THDA House Repair Program	\$306,146	\$194,314	\$165,808	\$666,267
LIHTC	\$8,273,472	\$4,170,053	\$6,183,911	\$18,627,436
Multi-Family Bond	\$8,950,000	\$53,965,000	\$25,830,000	\$88,745,000
Total	\$138,450,830	\$300,483,398	\$124,218,756	\$563,152,983
% of Total	25%	53%	22%	100%
Grand Total	\$154,926,047	\$316,291,877	\$134,435,678	\$605,653,601
% of Total	26%	52%	22%	100%

*There is an additional \$57,615 that has either been used for State administrative fees or has remained unobligated. When added, the new total is \$1,414,939.

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 2006 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 171,800 persons, with 24,484 minorities and 25,129 female heads of household.

Table 18. CDBG Program Demographics by Grant Year: FY 2006-2007

Racial Category	Total Served	%
White	147,316	85.74%
Black/African American	20,013	11.64%
Asian	437	0.25%
American Indian/Alaskan Native	234	0.13%
Native Hawaiian/Other Pacific Islander	8	0.01%
American Indian/Alaskan Native & White	90	0.05%
Asian & White	65	0.04%
Black/African American & White	623	0.36%
American Indian/Alaskan Native & Black/African American	71	0.04%
Other Multi-Racial	2,998	1.74%
Total	171,800	100.00%
Gender Characteristics		
Female Head of Household	25,129	14.63%

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, 2,265,020 persons are reported as beneficiaries, and of that number, 1,666,383 or 74% are low- and moderate-income persons.

**Table 19. CDBG Benefit to Low and Moderate Income Persons
By Projects Pending Final Audit: FY 2006-2007**

Purpose	Total # of Persons	Total # of LMI Persons	% of LMI
Total Economic Development	10,171	5,965	59%
Total Housing	6,491	5,831	90%
Total Public Facilities	2,248,358	1,654,587	74%
GRAND TOTAL	2,265,020	1,666,383	74%

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 539 units, with East Tennessee and Middle Tennessee each having 206 and 200 beneficiaries, respectively. Sixty-eight percent of the households were very low income. Through the ADDI program, 103 first time homebuyers received downpayment and closing cost assistance. The majority of ADDI households, 72%, were low income.

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

Table 20. Income Characteristics of HOME Beneficiaries: FY 2006-2007

% of Median	East TN		Middle TN		West TN		Totals			
	HOME	ADDI	HOME	ADDI	HOME	ADDI	HOME	ADDI	Total	%
0%-30%	122	0	36	0	42	0	200	0	200	31.2%
31%-50%	60	18	58	6	49	5	167	29	196	30.5%
51%-60%	11	18	50	7	13	3	74	28	102	15.9%
61%-80%	11	12	47	29	16	5	74	46	120	18.7%
Vacant	2	0	9	0	13	0	24	0	24	3.7%
Totals	206	48	200	42	133	13	539	103	642	100%
Grand Totals	254		242		146		642			

Table 21. Household Income of HOME Beneficiaries: FY 2006-2007

% of Median	East TN		Middle TN		West TN		Totals			
	HOME	ADDI	HOME	ADDI	HOME	ADDI	HOME	ADDI	Total	%
Very Low-0-50%	182	18	94	6	91	5	367	29	396	61.7%
Low-51-80%	22	30	97	36	29	8	148	74	222	34.6%
Vacant	2	0	9	0	13	0	24	0	24	3.7%
Totals	206	48	200	42	133	13	539	103	642	100%
Grand Totals	254		242		146		642			

Of the households served by the HOME program, 19% were minority; while in the ADDI program, 16% were minority. Table 22 reflects this information.

Table 22. Race/Ethnicity Characteristics of HOME Beneficiaries: FY 2006-2007

Race	East TN		Middle TN		West TN		Totals			
	HOME	ADDI	HOME	ADDI	HOME	ADDI	HOME	ADDI	Total	%
White	167	48	149	35	95	4	411	87	498	77.5%
Black	36	0	42	7	24	9	102	16	118	18.4%
Asian	0	0	0	0	0	0	0	0	0	0.0%
American Indian/Alaskan & White	0	0	0	0	1	0	1	0	1	0.2%
Hawaiian/Pacific Islander	0	0	0	0	0	0	0	0	0	0.0%
Other Multi Racial	1	0	0	0	0	0	1	0	1	0.2%
Vacant	2	0	9	0	13	0	24	0	24	3.7%
Totals	206	48	200	42	133	13	539	103	642	100%
Grand Totals	254		242		146		642			
Ethnicity	East TN		Middle TN		West TN		Totals			
	HOME	ADDI	HOME	ADDI	HOME	ADDI	HOME	ADDI	Total	%
Hispanic	1	4	4	2	0	1	5	7	12	1.9%
Totals	5		6		1		12			

The following two tables present household size and household type of HOME and ADDI beneficiaries. Fifty percent of households assisted with HOME funds were one-person households. In the ADDI program, 44% were one-person households.

Table 23. Household Size of HOME Beneficiaries: FY 2006-2007

HH Size	East TN		Middle TN		West TN		Totals			
	HOME	ADDI	HOME	ADDI	HOME	ADDI	HOME	ADDI	Total	%
1	131	17	70	22	71	6	272	45	317	49.4%
2	29	13	49	6	26	4	104	23	127	19.8%
3	18	7	27	6	7	3	52	16	68	10.6%
4	13	6	26	6	7	0	46	12	58	9.0%
5	8	3	11	1	6	0	25	4	29	4.5%
6	4	2	4	1	3	0	11	3	14	2.2%
7	1	0	3	0	0	0	4	0	4	0.6%
8	0	0	1	0	0	0	1	0	1	0.2%
Vacant	2	0	9	0	13	0	0	0	24	3.7%
Totals	206	48	200	42	133	13	539	103	642	100%
Grand Totals	254		242		146		642			

Household Type also differs between the HOME and the ADDI programs. While the most frequent household type of HOME beneficiaries was elderly, 47%, the most frequent type of ADDI household was Single/Non-Elderly, 43%.

Table 24. Type of HOME Beneficiary Households: FY 2006-2007

HH Type	East TN		Middle TN		West TN		Totals			
	HOME	ADDI	HOME	ADDI	HOME	ADDI	HOME	ADDI	Total	%
Single/Non-Elderly	52	16	51	22	28	6	132	44	176	27.4%
Elderly	109	1	71	0	75	0	255	1	256	39.9%
Related/Single Parent	20	14	30	10	3	5	53	29	82	12.8%
Related/Two Parent	16	10	23	8	7	1	46	19	65	10.1%
Other	6	7	16	2	7	1	29	10	39	6.1%
Vacant	2	0	9	0	13	0	24	0	24	3.7%
Totals	206	48	200	42	133	13	539	103	642	100%
Grand Totals	542		242		146		642			

3. Housing Opportunities for Persons with AIDS (HOPWA)

During this grant year, the HOPWA program reported 462 individuals with HIV/AIDS and 322 affected family members as beneficiaries of Short Term Rent, Mortgage and Utility payments.

The race/ethnicity of the beneficiaries is as follows:

White:	67.21% of which 4.39% are Hispanic
Black/African American	30.87% of which 0.84% are Hispanic
American Indian/Alaskan Native	1.02%
Black/African American & White	0.64%
Native Hawaiian/Other Pacific Islander	0.13%
Other Multi Racial	0.13% of which 100% are Hispanic

Hispanics comprised 3.19% of the total number served through Short Term Rent, Mortgage and Utility Payments.

Of the 784 persons who received housing assistance, 61.86 % were male, 38.14 % were female, and 50.13% 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 continue to report the increasing incidents of families with young children becoming homeless. The increasingly diverse population is also becoming a part of the homeless population as the immigrant population in the State continues to grow. 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 2006-2007

EAST			MIDDLE		
Agency	Male	Female	Agency	Male	Female
AIM Center	0	0	Avalon	31	131
Associated Catholic Charities	14	28	Bridges of Williamson County	476	1,109
CEASE	102	1,189	Buffalo Valley	308	0
Cleveland Emergency Shelter	1,989	1,570	Campus for Human Development	77	2
Family Resource Agency	76	456	Domestic Violence Program	551	1,607
Frontier Health	17	22	Downtown Ministry Center, Inc.	0	45
Genesis House	38	132	Families In Crisis	461	1,007
H.O.P.E. Center	314	817	Good Neighbor Mission	43	48
Johnson County Safe Haven	106	307	Home Safe Inc	365	1,065
M.A.T.S.	190	116	Mental Health Dev Disabilities	127	224
Partnership for Adults,Family,Children	29	145	Metropolitan Develop and Housing	923	150
REACHS House of Hope	129	463	National Health Care Council	30	63
Youth Emergency Shelter	231	161	SECURE	1	1
City of Bristol	186	561	The Shelter	147	670
City of Johnson City	965	456	Upper Cumberland Dismas House	20	9
City of Kingsport	0	0	YWCA of Nashville and Middle TN	79	441
City of Oak Ridge	242	481	The City of Clarksville	614	1,096
Total For East Tennessee	4,628	6,904	The City of Murfreesboro	1,289	1,857
			Total for Middle Tennessee	5,404	9,385

WEST		
Agency	Male	Female
Behavioral Health Initiatives	18	10
Damascus Road Inc		
Matthew 25:40	264	337
Northwest Safe line	253	616
West Tennessee Legal Services	87	43
WRAP	217	2,633
City of Jackson	620	2,636
Total For West Tennessee	1,416	6,239
Grand Total	14,068	25,213

Table 26. Emergency Shelter Grant Program Participants by Race/Ethnicity, FY 2006-2007

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	0	0	0	0	0	0	0	0	0	0	0
Associated Catholic Charities	33	4	2	1	0	0	0	0	0	2	42
CEASE	1,146	43	0	1	4	0	3	0	0	94	1,291
Cleveland Emergency Shelter	2,891	191	43	0	0	0	15	10	11	398	3,559
Family Resource Agency	468	54	0	0	1	0	5	0	0	4	532
Fronter Health	34	5	0	0	0	0	0	0	0	0	39
Genesis House	150	12	0	0	0	0	0	0	0	8	170
H.O.P.E. Center	1,083	40	0	6	0	0	0	0	0	2	1,131
Johnson County Safe Haven	392	2	5	0	1	0	0	0	0	13	413
M.A.T.S.	249	25	2	0	1	0	0	0	0	29	306
Partnership for Adults,Fam, Child	74	90	0	0	0	0	6	0	0	4	174
REACHES House of Hope	587	2	0	0	0	0	0	0	0	3	592
Youth Emergency Shelter	325	29	12	0	1	0	0	0	0	25	392
City of Bristol	677	38	0	0	5	0	0	0	0	27	747
City of Johnson City	1,182	137	7	2	0	0	0	0	0	93	1,421
City of Kingsport	0	0	0	0	0	0	0	0	0	0	0
City of Oak Ridge	463	239	0	0	4	0	5	0	0	12	723
Total For East Tennessee	9,754	911	71	10	17	0	34	10	11	714	11,532
Grand Division: Middle											
Avalon	154	3	2	0	0	0	0	0	0	3	162
Bridges of Williamson County	1,331	138	0	6	7	2	0	0	0	101	1,585
Buffalo Valley	173	135	0	0	0	0	0	0	0	0	308
Campus for Human Development	75	4	0	0	0	0	0	0	0	0	79
Domestic Violence Program	1,665	260	0	0	46	0	11	0	0	176	2,158
Downtown Ministry Center, Inc.	29	6	4	5	0	0	1	0	0	0	45
Families In Crisis	1,432	26	0	0	0	0	0	0	0	10	1,468
Good Neighbor Mission	68	21	2	0	0	0	0	0	0	0	91
Home Safe Inc	919	111	0	8	8	0	1	0	0	383	1,430
Mental Health Dev Disabilities	224	93	0	0	0	0	16	3	2	11	349
MDHA	710	344	0	0	2	0	0	0	0	17	1,073
National Health Care Council	68	24	0	0	0	0	0	0	0	1	93
SECURE	821	714	1	0	1	0	0	0	0	16	1,553
The Shelter	773	27	2	0	0	0	0	0	0	15	817
Upper Cumberland Dismas House	27	1	0	0	0	0	0	0	0	1	29
YWCA of Nashville and Mid TN	239	194	31	0	8	0	5	0	0	43	520
The City of Clarksville	990	637	0	4	6	0	13	0	0	250	1,900
The City of Murfreesboro	2,364	508	13	3	49	0	38	0	0	171	3,146
Total for Middle Tennessee	12,062	3,246	55	26	127	2	85	3	2	1,198	16,806

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: West											
Behavioral Health Initiatives	5	19	0	0	0	0	4	0	0	0	28
Damascus Road Inc	326	174	15	0	0	0	1	0	0	164	680
Matthew 25:40	368	222	8	0	0	0	0	0	0	3	601
Northwest Safe line	647	205	0	1	0	0	1	0	0	15	869
West Tennessee Legal Services	28	100	0	0	0	0	0	0	0	2	130
WRAP	1,614	1,141	2	3	15	0	4	5	0	66	2,850
City of Jackson	1,281	1,859	12	4	12	0	5	7	0	76	3,256
Total For West Tennessee	4,269	3,720	37	8	27	0	15	12	0	326	8,414
Grand Total	26,085	7,877	163	44	171	2	134	25	13	2,238	36,752

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 2006-2007**

Total Participants for Fiscal Year	6,776
Household Income*	
With any wages	35.40%
With any TANF	23.86%
With any SS/SSI	48.13%
With any Child Support	26.05%
With any Other Income	20.00%
Section 8 Rental Assistance	
Annual Income*	
\$0	1.17%
\$1 to \$5,000	17.77%
\$5,001 to \$10,000	39.92%
\$10,001 to \$15,000	19.38%
\$15,001 to \$20,000	11.23%
\$20,001 to \$25,000	5.73%
>\$25,000	4.80%
Family Type**	
Age 62+	11.56%
Age<62, with Disability	28.91%
Families with Dependents	64.17%
Race/Ethnicity	
Minority	58.25%
Non-Minority	41.75%
Household Size	
0 Bedroom	2.38%
1 Bedroom	11.53%
2 Bedrooms	37.04%
3 Bedrooms	42.95%
4 Bedrooms	5.67%
> 4 Bedrooms	0.43%

* 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 2006-2007 by Grand Division**

	Grand Division			TOTAL
	East	Middle	West	
Total Project-based Section 8 Participants	10,031	9,078	9,150	28,259
Income Category				
< 30.1% of median	95.4%	93.4%	96.6%	95.1%
30.1% - 50% of median	4.4%	6.5%	3.3%	4.7%
50.1% - 80% of median	0.2%	0.1%	0.1%	0.2%
> 80% of median	0.0%	0.0%	0.0%	0.0%
Elderly				
	40.5%	43.6%	37.0%	40.4%
Race				
White	77.7%	61.9%	31.4%	57.6%
Black	21.3%	36.4%	68.2%	41.3%
Other	1.0%	1.7%	0.4%	1.1%
Ethnicity				
Hispanic	0.8%	1.1%	0.4%	0.8%
Metro / Non-Metro Areas				
Metro	80.1%	80.5%	79.0%	79.9%
Non-Metro	19.9%	19.5%	21.0%	20.1%

**Table 29. THDA Financed Section 8 Project-Based Tenant Characteristics
FY 2006-2007 by Grand Division**

	Grand Division			TOTAL
	East	Middle	West	
Total Project-based Section 8 Participants	865	419	313	1,597
Income Category				
< 30.1% of median	92.8%	94.5%	97.4%	94.2%
30.1% - 50% of median	6.9%	5.5%	2.6%	5.7%
50.1% - 80% of median	0.2%	0.0%	0.0%	0.1%
> 80% of median	0.0%	0.0%	0.0%	0.0%
Disabled	18.8%	29.8%	18.1%	21.0%
Elderly	18.8%	29.8%	18.1%	21.0%
Race				
White	90.2%	74.7%	21.4%	72.6%
Black	8.8%	24.1%	78.6%	26.5%
Other	1.0%	1.2%	0.0%	0.9%
Ethnicity				
Hispanic	1.3%	0.2%	0.0%	0.8%
Metro / Non-Metro Areas				
Metro	79.1%	71.8%	85.0%	78.3%
Non-Metro	21.9%	28.2%	15.0%	21.7%

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 female and single male households. The largest number of Great Advantage loans was made to single female households, followed by married with child and single male 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 were made to female with child households. Additional information is presented in Table 30.

**Table 30. THDA Mortgage Programs
by Household Type
FY 2006-2007**

Household Size Type	Great Start					Great Advantage					Great Rate					New Start				
	1	2	3	4+	All	1	2	3	4+	All	1	2	3	4+	All	1	2	3	4+	All
Married Couple	0	118	0	0	118	0	25	0	0	25	8	356	0	0	364	0	3	0	0	3
Single Male	158	0	0	0	158	45	0	0	0	45	679	0	0	0	679	5	0	0	0	5
Single Female	168	0	0	0	168	52	0	0	0	52	726	0	0	0	726	16	0	0	0	16
Other	0	60	8	6	74	0	13	0	0	13	0	196	33	10	239	0	3	5	1	9
Male w/ child	2	5	7	4	18	0	1	0	0	1	8	21	21	22	72	0	0	1	0	1
Female w/ child	0	46	21	19	86	1	8	6	3	18	7	150	98	35	290	0	13	17	13	43
Married w/ child	0	0	94	83	177	0	0	24	26	50	0	0	271	264	535	0	0	3	11	14
All	328	229	130	112	799	98	47	30	29	204	1,428	723	423	331	2,905	21	19	26	25	91

Income levels averaged \$41,907 for the Great Start program, \$42,415 for the Great Advantage program and \$39,938 for the Great Rate program, 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 and Great Rate programs is married couple with child. The highest average income in the Great Advantage program is female with child and in the New Start program is male with child.

**Table 31. THDA Mortgage Programs
Average Income by Household Type - FY 2006-2007**

Household Type	Great Start		Great Advantage		Great Rate		New Start	
	Total # Households	Average Income	Total # Households	Average Income	Total # Households	Average Income	Total # Households	Average Income
Married Couple	118	\$45,404	25	\$46,265	364	\$44,269	3	\$26,072
Single Male	158	\$38,412	45	\$38,735	679	\$37,208	5	\$17,135
Single Female	168	\$37,363	52	\$38,050	726	\$36,285	16	\$16,640
Other	74	\$44,063	13	\$45,991	239	\$42,739	9	\$22,343
Male w/ child	18	\$42,164	1	\$46,365	72	\$40,080	1	\$26,624
Female w/child	86	\$39,287	18	\$47,476	290	\$37,525	43	\$23,692
Married w/ child	177	\$47,352	50	\$45,510	535	\$45,436	14	\$25,081
All	799	\$41,907	204	\$42,415	2,905	\$39,938	91	\$22,283

The following two tables present mortgage program data by race/ethnicity and age. During the reporting period, 82.4% of all mortgages were made to non-minorities and 17.6% were made to minorities. Households age 29 and younger accounted for 57.3% of all mortgages.

Table 32. THDA Mortgage Programs by Race/Ethnicity FY 2006-2007		
Race	# Served	% Served
White	3,295	82.4%
Black	633	15.8%
Asian/Pacific Islander	41	1.0%
Amer. Indian/Alaskan Native	6	0.2%
Native American	7	0.2%
Other	17	0.4%
All	3,999	100.0%
Ethnicity	# Served	% Served
Hispanic	73	1.8%

Table 33. THDA Mortgage Programs by Age FY 2006-2007		
Age Group	# Served	% Served
<25	1,072	26.8%
25-29	1,220	30.5%
30-34	585	14.6%
35-39	378	9.5%
40-44	261	6.5%
45 +	483	12.1%
All	3,999	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 2006-2007**

	EAST	MIDDLE	WEST	TOTAL	%
INCOME					
VERY LOW	69	53	36	158	100.00%
TOTALS	69	53	36	158	100.00%
RACE					
WHITE	62	49	13	124	78.48%
BLACK	7	4	21	32	20.25%
ASIAN	0	0	2	2	1.27%
TOTALS	69	53	36	158	100.00%
ETHNICITY					
HISPANIC	2	0	1	3	100.00%
TOTALS	2	0	1	3	100.00%
HH SIZE					
1	39	34	19	92	58.23%
2	25	18	9	52	32.91%
3	3	0	4	7	4.43%
4	1	1	1	3	1.90%
5	1	0	1	2	1.27%
6	0	0	1	1	0.63%
7	0	0	1	1	0.63%
TOTALS	69	53	36	158	100.00%
HH TYPE					
SINGLE/NON-ELDERLY	1	4	3	8	5.06%
ELDERLY	61	46	26	133	84.17%
SINGLE PARENT	2	1	0	3	1.90%
TWO PARENT	1	0	1	2	1.27%
OTHER	1	0	1	2	1.27%
DISABLED	3	2	5	10	6.33%
TOTALS	69	51	31	158	100.00%

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 2006
Selected Information**

Total Units	2,057
Household Size	Percent of Total
0 Bedroom	3.26%
1 Bedroom	22.89%
2 Bedrooms	42.08%
3+ Bedrooms	31.77%
Units Reserved for Income Groups	
≤60% Area Median Income (AMI)	100.00%
Units Reserved for Special Needs	
Elderly	.09%
Physically Disabled	.04%

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. 2006-2007 Recap of Families and Persons Assisted
All Programs**

PROGRAM	NON-MIN	MIN	HHS	PERSONS	FEMALE HH
PROGRAMS REQUIRED BY CONSOLIDATED PLAN					
CDBG	147,316	24,484	-	171,800	25,129
HOME (1)	411	104	515	-	-
ADDI	87	16	103	-	-
ESG	26,085	8,928	-	35,013	-
HOPWA (2)	501	283	-	784	-
<i>Total</i>	174,400	33,815			-
OTHER PROGRAMS					
Section 8 RA	2,829	3,947	6,776	-	-
Section 8 CA	17,436	12,420	29,856	-	-
Homeownership	3,295	704	3,999	-	-
House Repair Program	124	34	158	-	-
LIHTC	n/a	n/a	2,057	-	-
Multifamily Bond Authority (3)	n/a	n/a	606	-	-
<i>Total</i>	23,684	17,105		-	-
<i>Grand Total</i>	198,084	50,920	44,070	207,597	25,129

(1) The HOME program reported 24 vacant units which are not included in this summary.

(2) HOPWA includes 322 beneficiary families and 462 individuals.

(3) To avoid double counting, 1,561 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 fourth 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 130 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. 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 *Quad State Fair Housing & Equal Opportunity Conference* was established fifteen years ago with the purpose of bringing together civil rights practitioners and advocates related to housing equality, equal employment opportunity, diversity and inclusion and civil rights. A representative from Tennessee Housing Development Agency sat on the planning committee and made a presentation during the conference held in March, 2007.

The Department of Economic and Community Development continues to work with recipients of CDBG funds to update the Analysis of Impediments. At this time 86 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, 17.6% 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 212 families participating in the program across the state. Already 124 families have completed the program. Of the 124 who completed the program, 114 received escrow funds. At least 29 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, 2007, 47 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 3,999 low- to moderate-income first-time homebuyers. This was accomplished through the THDA homeownership programs. The ADDI program assisted 103 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 2,711 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 72 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 297. Through the CDBG housing rehabilitation program, 207 low and moderate income home owners now live in safe, decent housing. Through the THDA House Repair Program 158 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, 39,743 persons and 322 families were assisted. This number includes all persons reported as being served under the ESG program and those persons receiving assistance under HOPWA.

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 ADDI program also addresses this goal.

Through ECD, the economic development component of the CDBG program resulted in new jobs for 5,965 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 a continuation 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 207 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, homeownership, and new construction, assisting 422 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 462 individuals plus 322 families. This activity specifically addressed Policy Initiatives 2 and 3.

4. Emergency Shelter Grants (ESG)

The ESG program contributed to the addition of 11 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 6,776 households and the Section 8 Project-Based program provided 29,856 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 3,999 low- and moderate-income households in the purchase of their first home. The ADDI program assisted 103 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 158 units of affordable housing; of these, 21.52% will assist minority households. These activities specifically addressed Policy Initiatives 1 and 4.

8. Low Income Housing Tax Credit Program (LIHTC)

During calendar year 2006, LIHTC were allocated in 15 counties to be used to develop 2,057 units of affordable housing. This activity specifically addressed Policy Initiatives 1, 4, 9, and 11.

9. Multi-Family Bond Authority Program

In CY 2006, the Multi-Family Bond Authority program allocation to local issuers will be used for the development of 2,167 units of multi-family rental housing, with all but 606 also receiving 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 82.98%, 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 relocation. These activities specifically addressed Policy Initiatives 1, 4, 5, 8, and 9.

2. HOME Investments Partnership (HOME)

The HOME program awarded 50 grants assisting 422 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, 2007, 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, 2007, no public comments were received.

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