

STATE OF TENNESSEE

ANNUAL PERFORMANCE REPORT
ON THE
HOUSING AND COMMUNITY
DEVELOPMENT
CONSOLIDATED PLAN
FISCAL YEAR 2008-2009

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FY 2008-2009 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 Housing Development Agency	THDA
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, 2008 – June 30, 2009.

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

The Neighborhood Stabilization Program (NSP) substantial amendment was made during the fiscal year to the Consolidated Plan in accordance with Title III of Division B of the Housing and Economic Recovery Act of 2008 (HERA). NSP funds will be allocated across Tennessee to areas of greatest need based on the following criteria: areas of the State with the greatest percentage of home foreclosures; areas of the State with the highest percentage of homes financed by subprime mortgages; and areas of the State identified as likely to face a significant rise in the rate of home foreclosures.

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 \$26,154,131 allocation from HUD for Fiscal Year 2008-2009. 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 2008-2009, the state received \$15,720,495 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 fourth year of the new Amerian Dream Downpayment Initiative (ADDI), administered as part of the HOME Program and designed to promote homeownership. In this fourth year of the program, the state received \$94,548 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 low-income HIV/AIDS infected persons, their family member(s), or significant others as allowed by law that are 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 (Short-Term Rent Mortgage and Utility)
- 3) Supportive Services
- 4) Grantee Administrative Costs
- 5) Project Sponsor Administrative Costs

During the reporting period, HUD made available \$796,000 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 Housing Development Agency (THDA) and makes awards on a competitive basis to entities throughout the State. During the reporting period, \$1,431,902 was made available by HUD for homeless shelters, service providers, and program administrative costs. THDA Community Programs Division prepared the ESGP report which 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 74 of the 95 counties. During the reporting period approximately \$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 29,409 units of affordable housing were provided. Housing Assistance Payments for the year were \$134,591,258.

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 \$208,429,659.

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 Rural Repair Program. During the reporting period, THDA provided \$612,911 to the program to be used with RHS Section 504 program funds. The THDA grant is restricted to 30% of the RHS approved repair costs and cannot exceed \$5,000 per non-elderly or non-disabled household. For elderly or disabled households, the THDA grant is restricted to 50% of the RHS approved repair costs and cannot exceed \$7,500.

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 2008, the state had tax credit authority in the amount of \$14,749,530 to be issued to for-profit developers of low-income housing. In addition the state had \$3,137,748 available for non-profit developers. The total allocation for the year was \$17,887,278.

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 calendar year 2008, THDA made \$105,000,000 million of authority available to local issuers.

Summary

As the following Table 1 demonstrates, the State of Tennessee had over \$540 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 \$45 million. Other resources totaled over \$496 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 2008-2009**

PROGRAM	FUNDS MADE AVAILABLE	
HUD RESOURCES REQUIRED IN THE CONSOLIDATED PLAN		
CDBG	\$26,154,131	
HOME	\$15,720,495	
ADDI	\$94,548	
HOPWA	\$796,000	
ESG	\$1,431,902	
<i>Subtotal of HUD Resources Required</i>		\$44,197,076
OTHER RESOURCES MADE AVAILABLE		
Section 8 Rental Assistance	\$30,000,000	
Section 8 Contract Administration	\$134,591,258	
Homeownership	\$208,429,659	
THDA Rural Repair Program	\$612,911	
LIHTC	\$17,887,278	
Multi-Family Bond Authority	\$105,000,000	
<i>Subtotal Other Resources</i>		\$496,521,106
Grand Total		\$540,718,182

B) INVESTMENT OF AVAILABLE RESOURCES

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

During the reporting period, 64 awards were made to new recipients, city or county governments, totaling \$26,034,947. 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 2008-2009

	Activity	Frequency	Amount	% of Total
Public Facilities: Other	6	7	\$1,186,944	4.56%
Administration, Planning, & Management	13	62	\$1,571,423	6.04%
Public Facilities: Water/Sewer	4A, 4B, 4C	51	\$21,777,080	83.65%
Rehabilitation: Residential	9A	5	\$1,499,500	5.76%
		125	\$26,034,947	100.00%

As was the case in previous years, the largest portion of CDBG funds awarded, 83.65% 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 will 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 will also allow CHDOs to request up to seven percent for operating expenses. The balance of the State HOME allocation was divided programmatically as follows:

With the addition of \$2,172,490 in reallocated funds from previous years, the HOME program provided \$17,892,985 to fund 53 applicants and to provide or preserve 356 units of affordable housing. The majority of those units, 81%, will be rehabilitated owner occupied units. The following table provides a breakdown by activity of the awards made from 2008 HOME Program funds.

Table 3. HOME Awards by Type of Activity: FY 2008-2009

Type of Activity (1 Activity Per Application)	Total Applications Awarded = 53		
	Apps.	Units	Total \$
Homeownership*	6	45	\$2,451,243
New Construction Rental	2	12	\$947,858
Owner-Occupied Rehab	43	287	\$13,797,621
Rental Acquisition & Rehab	2	12	\$696,263
Total	53	356	\$17,892,985

**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 loaned a total of \$90,000 to assist 18 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 2008-2009 the State Department of Health awarded \$790,000 to seven nonprofit project sponsors, and retained \$6,000 for state administration. 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 2008-2009
by Grand Division**

Grand Division	Awarded
East	
Chattanooga Cares	\$191,900
East TN Human Resource Agency	\$233,000
Project HOPE	\$87,900
<i>Total East</i>	\$512,800
Middle	
Columbia CARES	\$61,200
Nashville CARES	\$32,600
Upper Cumberland Human Resource Agency	\$53,900
<i>Total Middle</i>	\$147,700
West	
West TN Legal Services	\$129,500
<i>Total West</i>	\$129,500
State Administration	\$6,000
<i>Total Administration</i>	\$6,000
Grand Total	\$796,000

4. Emergency Shelter Grants (ESG)

The State was allocated \$1,431,902 which was combined with \$221,270 in remaining funds, for a total of \$1,653,172 in the FY 2008-2009 for the ESG Program. This amount was subdivided as follows:

Small Cities Set-A-Side	\$ 655,360
TDMHDD Set-Aside	\$ 100,000
ESG Competitive Round	\$ 826,217
Program Total	\$1,581,577
State Administration	\$71,595
Total FY 2008-2009	\$1,653,172

Contracts between THDA and eligible entities are for one-year terms and coincides with the State’s fiscal year. The State received a total of 35 applications for this fiscal year with requests totaling \$1,596,680. A total of 16 applications were received from the East Region of the State, 12 from the Middle Region of the State and 7 from the West Region. The State completed a total of 32 contracts

with 22 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 \$100,000 (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 was 92 beds were added during the year, leading to a total of 820 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 2008-2009, the Rental Assistance Division had \$37,003,913 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 \$134,591,258.

6. THDA Homeownership Programs

During the reporting period, there were 2,028 loans made through the THDA homeownership programs totaling \$208,429,659. 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 2008-2009

Program	Mortgages			Average \$
	#	%	\$	
Great Start	844	41.6%	\$85,357,716	\$101,135
Great Advantage	148	7.3%	\$16,617,532	\$112,281
Great Rate	873	43.0%	\$93,377,941	\$106,962
New Start	156	7.7%	\$12,223,235	\$78,354
Great Save	7	0.3%	\$853,235	\$121,891
All	2,028	100.0%	\$208,429,659	\$102,776

7. THDA Rural Repair Program

The THDA Rural 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 grant is restricted to 30% of the RHS approved repair costs and cannot exceed \$5,000 per non-elderly or non-disabled household. For elderly or disabled households, the THDA grant is restricted to 50% of the RHS approved repair costs and cannot exceed \$7,500. 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 143 loans totaling \$612,911.

8. Low Income Housing Tax Credit Program (LIHTC)

The State of Tennessee received tax credit authority (not actual dollars) in calendar year 2008 in the amount of \$14,749,530 to be allocated to for-profit and non-profit developers of low-income housing. In addition the state allocated a total of \$3,137,748 in non-competitive tax credits. The competitive and non-competitive LIHTCs totaled \$17,887,278.

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 2008, a total of \$50,284,652 was allocated.

Summary – All Programs

For Fiscal Year 2008-2009, the State expended a total of \$495,241,592 in funds for community development and housing programs in Tennessee.

**Table 6. Recap of Investments
All Programs: FY 2008-2009**

PROGRAM	FUNDS AWARDED/GRANTED/LOANED	
INVESTMENT OF HUD RESOURCES REQUIRED IN THE CONSOLIDATED PLAN		
CDBG	\$26,034,947	
HOME	\$17,892,985	
ADDI	\$90,000	
HOPWA	\$796,000	
ESG	\$1,653,172	
<i>Subtotal</i>		\$46,467,104
INVESTMENT OF OTHER RESOURCES MADE AVAILABLE		
Section 8 Rental Assistance	\$37,003,913	
Section 8 Contract Administration	\$134,591,258	
Homeownership	\$208,429,659	
THDA House Repair Program	\$612,911	
LIHTC	\$17,887,278	
Multi-Family Bond Authority	\$50,284,652	
<i>Subtotal</i>		\$448,809,671
Grand Total		\$495,276,775

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, summarizes 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 2008-2009

Grand Division	New Recipients	Total Dollars	%
<i>Total East</i>	<i>26</i>	<i>\$10,585,114</i>	<i>41%</i>
<i>Total Middle</i>	<i>21</i>	<i>\$8,784,219</i>	<i>34%</i>
<i>Total West</i>	<i>17</i>	<i>\$6,665,614</i>	<i>25%</i>
GRAND TOTAL	64	\$26,034,947	100%

2. HOME Investments Partnership (HOME)

During the reporting period, THDA awarded HOME funds in the amount of \$17,892,985 to 53 grantees which propose to construct or improve 356 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 \$3,062,074, the total award to Special Needs was \$1,033,290, and the total of the Regional award was \$13,797,621.

**Table 8. HOME Awards FY 2008-2009
Type of Activity & Dollar Amount by Grand Division**

Grand Division	Program	Activity	# of Apps Funded	Total Units	Total \$
East	CHDO	Homeownership	2	7	\$762,112
	SN	Rental Acquisition & Rehab	1	10	\$500,000
	Regional	Owner Rehab	18	116	\$5,811,370
	Total		21	133	\$7,073,481
Middle	CHDO	Homeownership	2	8	\$678,443
	SN		0	0	\$0
	Regional	Owner Rehab	17	131	\$5,601,507
	Total		19	139	\$6,279,950
West	CHDO	Homeownership, NC Rental	3	21	\$1,621,520
	SN	Homeownership, Rental Acquisition & Rehab	2	23	\$533,290
	Regional	Owner Rehab	8	40	\$2,384,743
	Total		13	84	\$4,539,554
Funded Apps Total			53	356	\$17,892,985

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 10 of the 95 counties in the State with the greatest number of loans, 50%, made in Middle Tennessee. An expanded version of this table is presented in Exhibit B.

**Table 9. ADDI Program Activity
by Grand Division FY 2008-2009**

Grand Division	# of Loans	Total \$
Total East	8	\$40,000
Total Middle	9	\$45,000
Total West	1	\$5,000
Grand Total	18	\$90,000

3. Housing Opportunities for Persons with AIDS (HOPWA)

The State Department of Health provided \$790,000 to seven project sponsors covering 77 counties in Tennessee, while withholding \$6,000 for administration. At the end of the reporting period, the project sponsors had expended \$790,000 with the majority of funds, 56.71%, on Housing Assistance, and 38.39% of the funds for Supportive Services. Awards are made to sponsors in each of the three grand divisions, based on the number of clients to be served. East Tennessee received 64.91%, Middle Tennessee, 18.71%, and West Tennessee, 16.39%. The following table presents, by grand division, the amount expended by each project sponsor in each service category.

**Table 10. HOPWA Program – FY 2008-2009
Types of Services by Grand Division**

Grand Division	Housing Info	Housing Assistance	Supportive Services	Sponsor Admin.	Total
EAST					
Chattanooga Cares	\$0	\$96,504	\$84,731	\$10,700	\$191,935
ETHRA / PL	\$0	\$153,168	\$78,175	\$1,643	\$232,986
Project HOPE	\$0	\$50,500	\$30,879	\$6,500	\$87,879
Total East	\$0	\$300,172	\$193,785	\$18,843	\$512,800
MIDDLE					
Columbia CARES	\$0	\$25,415	\$35,145	\$4,697	\$61,257
Nashville CARES	\$0	\$21,784	\$9,095	\$1,683	\$32,563
UCHRA	\$0	\$23,262	\$26,520	\$4,100	\$53,882
Total Middle	\$0	\$70,461	\$66,761	\$10,480	\$147,702
WEST					
West TN Legal Services	\$0	\$77,400	\$42,698	\$9,400	\$129,498
Total West	\$0	\$77,400	\$42,698	\$9,400	\$129,498
Grand Total	\$0	\$448,033	\$303,244	\$38,723	**\$790,000

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

**Administrative funds are not reflected in this chart (\$6,000.00).

4. Emergency Shelter Grants (ESG)

During the reporting period, there were 32 contracts completed for the ESG Program. Of these, fifteen (15) were located in East Tennessee; nine (9) were in Middle Tennessee and six (8) in the West Tennessee Region. Of the total amount of ESG funds, 50% were awarded in East Tennessee, 31% were in Middle Tennessee and 19% 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 2008-2009

East Tennessee	Amount of Award
AIM	\$14,286
City of Bristol	\$38,011
City of Cleveland	\$64,356
Family Resource Agency	\$37,669
Frontier Health	\$14,286
Good Samaritan Ministries	\$60,000
Greater Hospitality Network of Johnson City	\$47,364
Iva's Place	\$75,000
City of Johnson City	\$84,935
Johnson County Safe Haven	\$46,770
City of Kingsport	\$76,481
M.A.T.S., Inc	\$64,479
City of Morristown	\$44,302
City of Oak Ridge	\$32,244
Ridgeview	\$51,785
Total For East Tennessee	\$751,968

Middle Tennessee	Amount of Award
Buffalo Valley	\$48,715
Centerstone	\$14,286
The City of Clarksville	\$86,311
Dismas House of Upper Cumberland	\$72,820
The City of Franklin	\$32,178
Good Neighbor Mission	\$40,900
Haven of Hope	\$35,000
The City of Murfreesboro	\$104,661
Park Center	\$14,286
Total For Middle Tennessee	\$449,157

West Tennessee	Amount of Award
Behavioral Health Initiative (BHI)	\$14,286
Carey Counseling	\$14,285
Damascus Road Inc	\$60,000
City of Jackson	\$91,881
Matthew 25:40	\$40,000
Northwest Safeline	\$35,000
West Tennessee Legal Services	\$62,000
WRAP	\$63,000
Total For West Tennessee	\$380,452
State Administration	\$71,595
TOTAL FUNDS ALLOCATED	\$1,653,172

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

During the reporting period, \$37,003,913 was made available for the Section 8 Tenant Based program.

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 29,409 units under contract, 36% in East Tennessee, 32% in Middle Tennessee, and 31% 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 2008-2009**

East TN Counties	Contract Units	Middle TN Counties	Contract Units	West TN Counties	Contract Units
Anderson	405	Bedford	108	Benton	60
Bledsoe	119	Coffee	396	Carroll	40
Blount	310	Davidson	5,382	Chester	195
Bradley	521	DeKalb	72	Crockett	24
Campbell	286	Dickson	141	Decatur	50
Carter	316	Franklin	152	Dyer	303
Claiborne	30	Giles	181	Fayette	217
Cocke	144	Grundy	30	Gibson	199
Cumberland	66	Hickman	75	Hardeman	47
Grainger	24	Humphreys	92	Hardin	50
Greene	314	Lewis	36	Haywood	50
Hamblen	266	Lincoln	53	Henderson	110
Hamilton	1,467	Marshall	203	Henry	244
Hancock	50	Maury	155	Lake	179
Hawkins	119	Montgomery	334	Lauderdale	145
Jefferson	45	Overton	50	Madison	515
Johnson	123	Perry	24	McNairy	105
Knox	3,138	Pickett	24	Obion	324
Loudon	250	Putnam	160	Shelby	6,030
Marion	60	Robertson	99	Tipton	237
McMinn	308	Rutherford	786	Weakley	36
Meigs	24	Sequatchie	50	TOTAL	9,160
Monroe	139	Stewart	17		
Morgan	54	Sumner	419		
Polk	24	Van Buren	25		
Roane	351	Warren	252		
Scott	39	White	48		
Sevier	97	Williamson	50		
Sullivan	794	Wilson	126		
Unicoi	89	TOTAL	9,540	GRAND TOTAL	29,409
Washington	737				
TOTAL	10,709				

6. THDA Homeownership Programs

Loans were made in 82 of the 95 counties in the State with the greatest number of loans, 48.2%, made in Middle Tennessee. The breakdown by Grand Division is shown in Table 13.

**Table 13. THDA Homeownership
By Grand Division – FY 2008-2009**

Grand Division	% of Loans	# of Loans	Amount of Loans
East	30.1%	611	\$57,929,028
Middle	48.2%	978	\$110,341,694
West	21.6%	439	\$40,158,937
Total	100.0%	2,028	\$208,429,659

7. THDA Rural Repair Program

The THDA Rural 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 2008-2009 Rural Repair Program Activity by Grand Division

EAST			MIDDLE			WEST		
County	# Loan	Total \$	County	# Loan	Total \$	County	# Loan	Total \$
Bledsoe	1	\$7,495	Clay	1	\$3,744	Carroll	1	\$873
Bradley	1	\$1,500	Dickson	2	\$10,640	Crockett	1	\$3,432
Carter	1	\$4,385	Fentress	3	\$12,035	Fayette	8	\$49,392
Claiborne	11	\$63,894	Franklin	2	\$6,107	Gibson	6	\$20,804
Cocke	1	\$5,350	Giles	3	\$4,479	Hardeman	4	\$15,827
Cumberland	1	\$3,750	Grundy	6	\$19,459	Hardin	2	\$6,843
Grainger	3	\$14,250	Lawrence	2	\$8,720	Haywood	2	\$5,178
Greene	2	\$6,102	Lewis	1	\$7,375	Henderson	1	\$2,690
Hamblen	2	\$3,839	Lincoln	1	\$1,650	Henry	3	\$17,590
Hancock	5	\$22,925	Macon	5	\$17,120	Lauderdale	2	\$13,548
Hawkins	1	\$4,316	Marshall	1	\$7,500	Madison	1	\$2,900
Johnson	1	\$2,357	Mauzy	1	\$6,500	McNairy	1	\$5,000
Marion	2	\$5,004	Overton	5	\$20,790	Obion	2	\$5,403
McMinn	8	\$20,242	Pickett	8	\$49,117	Tipton	10	\$50,662
Monroe	1	\$7,160	Putnam	2	\$7,275	Weakley	2	\$8,195
Morgan	1	\$6,200	Sequatchie	1	\$5,431	Total West	46	\$208,336
Rhea	1	\$1,837	Smith	1	\$3,600	Grand Total	143	\$612,911
Scott	1	\$1,900	Van Buren	1	\$7,500			
Union	2	\$10,250	Warren	1	\$3,200			
Total East	46	\$192,756	Wayne	2	\$5,731			
			White	2	\$3,847			
			Total Middle	51	\$211,819			

8. Low Income Housing Tax Credit Program (LIHTC)

Low Income Housing Tax Credits are allocated on a calendar year basis. During CY 2008, projects in 13 Tennessee counties received allocations for LIHTC, creating 2,762 units of affordable housing. Geographically, allocations were made in 7 East Tennessee counties, utilizing 31% of the total dollar allocation. In Middle Tennessee, allocations were made in 3 counties, utilizing 38% of the total dollar allocation, and in West Tennessee, allocations were made in 3 counties, utilizing 31% 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 allocation as well as LIHTC and that 1,248 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 2008**

Grand Division	County	Units	\$ Allocation
East	Anderson	44	\$86,987
	Carter	200	\$477,950
	Knox	325	\$849,409
	Louden	178	\$1,604,672
	Marion	40	\$510,475
	Sevier	150	\$1,483,675
	Sullivan	38	\$484,951
	Total East	975	\$5,498,119
Middle	Bedford	130	\$1,521,364
	Davidson	522	\$4,530,590
	Williamson	88	\$758,056
Total Middle	740	\$6,810,010	
West	Madison	48	\$575,187
	Shelby	951	\$4,391,392
	Weakley	48	\$612,570
Total West	1,047	\$5,579,149	
GRAND TOTAL	2,762	\$17,887,278	

9. THDA Tax-Exempt Multi-Family Bond Authority

In calendar year 2008, tax-exempt bond authority was reallocated to provide permanent financing for developments in 5 counties, which will result in a total of 1,248 units. Allocations were made in 3 East Tennessee counties, 1 Middle Tennessee county, and 1 West Tennessee county. The following table presents additional data.

**Table 16. Tax-Exempt Multi-Family Bond Authority
by Grand Division: CY 2008**

Grand Division	County	# of Units	Amount Allocated
East	Anderson	44	\$1,203,453
	Carter	100	\$3,326,000
	Knox	325	\$14,930,199
	Total East	469	\$19,459,652
Middle	Davidson	154	\$9,105,000
	Total Middle	154	\$9,105,000
West	Shelby	625	\$21,720,000
	Total West	625	\$21,720,000
Total Awarded		1,248	\$50,284,652

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 2008-2009

PROGRAM	EAST TN	MIDDLE TN	WEST TN	TOTAL
GEOGRAPHIC DISTRIBUTION OF HUD INVESTMENTS REQUIRED IN THE CONSOLIDATED PLAN				
CDBG	\$10,585,114	\$8,784,219	\$6,665,614	\$26,034,947
HOME	\$7,073,481	\$6,279,950	\$4,539,554	\$17,892,985
ADDI	\$40,000	\$45,000	\$5,000	\$90,000
HOPWA*	\$512,800	\$147,702	\$129,498	\$790,000
ESG**	\$751,968	\$449,157	\$380,452	\$1,581,577
Total	\$18,963,363	\$15,706,028	\$11,720,118	\$46,389,509
% of Total	41%	34%	25%	100%
GEOGRAPHIC DISTRIBUTION OF OTHER INVESTMENTS				
Section 8 Tenant Based***				\$37,003,913
Section 8 Project Based***				\$134,591,258
Homeownership	\$57,929,028	\$110,341,694	\$40,158,937	\$208,429,659
THDA Rural Repair Program	\$192,756	\$211,819	\$208,336	\$612,911
LIHTC	\$5,498,119	\$6,810,010	\$5,579,149	\$17,887,278
Multi-Family Bond	19,459,652	9,105,000	21,720,000	50,284,652
Total-(GD Not Including Sec. 8)	\$83,079,555	\$126,468,523	\$67,666,422	\$277,214,500
% of Total (GD Not Including Sec. 8)	30%	46%	24%	
Grand Total-(GD Not Including Sec. 8)	\$102,042,91	\$142,174,551	\$79,386,540	\$323,604,009
% of Total	32%	44%	24%	

*Administrative funds are not reflected in this chart (\$6,000.00).

**There is an additional \$71,595 that has been used for State administrative fees. When added, the new total is \$1,653,172.

***Payment information by Grand Division is not available.

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 2008 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 213,460 persons, with 22,267 minorities and 32,484 female heads of household.

Table 18. CDBG Program Demographics by Grant Year: FY 2008-2009

Racial Category	Total Served	%
White	191,193	89.57%
Black/African American	15,409	7.22%
Asian	497	0.23%
American Indian/Alaskan Native	358	0.17%
Native Hawaiian/Other Pacific Islander	18	0.01%
American Indian/Alaskan Native & White	205	0.10%
Asian & White	583	0.27%
Black/African American & White	2,023	0.95%
American Indian/Alaskan Native & Black/African American	53	0.02%
Other Multi-Racial	3,121	1.46%
Total	213,460	100.00%
Gender Characteristics		
Female Head of Household	32,484	15.22%

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, 3,225,827 persons are reported as beneficiaries, and of that number, 2,382,553 or 74% are low- and moderate-income persons.

**Table 19. CDBG Benefit to Low and Moderate Income Persons
By Projects Pending Final Audit: FY 2008-2009**

Purpose	Total # of Persons	Total # of LMI Persons	% of LMI
Total Economic Development	11,334	6,584	58%
Total Housing	7,057	6,382	90%
Total Public Facilities	3,207,436	2,369,587	74%
GRAND TOTAL	3,225,827	2,382,553	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 359 units, with East Tennessee and Middle Tennessee each having 157 and 131 beneficiaries, respectively. Forty-nine percent of the households were very low income. Through the ADDI program, 18 first time homebuyers received downpayment and closing cost assistance. The majority of ADDI households, 78%, were classified as low income.

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

Table 20. Income Characteristics of HOME Beneficiaries: FY 2008-2009

% of Median	East TN		Middle TN		West TN		Totals			
	HOME	ADDI	HOME	ADDI	HOME	ADDI	HOME	ADDI	Total	%
0%-30%	39	0	26	0	12	0	77	0	77	21%
31%-50%	50	2	35	1	17	1	102	4	106	28%
51%-60%	37	1	38	1	11	0	86	2	88	23%
61%-80%	31	5	32	7	31	0	94	12	106	28%
Totals	157	8	131	9	71	1	359	18	377	100%
Grand Totals	165		140		72		377			

Table 21. Household Income of HOME Beneficiaries: FY 2008-2009

% of Median	East TN		Middle TN		West TN		Totals			
	HOME	ADDI	HOME	ADDI	HOME	ADDI	HOME	ADDI	Total	%
Very Low-0-50%	89	2	61	1	29	1	179	4	183	49%
Low-51-80%	68	6	70	8	42	0	180	14	194	51%
Totals	157	8	131	9	71	1	359	18	377	100%
Grand Totals	165		140		72		377			

Of the households served by the HOME program, 19% were minority; while in the ADDI program, 11% were minority. Table 22 reflects this information.

Table 22. Race/Ethnicity Characteristics of HOME Beneficiaries: FY 2008-2009

Race	East TN		Middle TN		West TN		Totals			
	HOME	ADDI	HOME	ADDI	HOME	ADDI	HOME	ADDI	Total	%
White	135	7	107	8	47	1	289	16	305	81%
Black	21	1	24	1	23	0	68	2	70	18%
Asian	1	0	0	0	0	0	1	0	1	.5%
American Indian/Alaskan & White	0	0	0	0	1	0	1	0	1	.5%
Totals	157	8	131	9	71	1	359	18	377	100%
Grand Totals	165		140		72		377			

Ethnicity	East TN		Middle TN		West TN		Totals			
	HOME	ADDI	HOME	ADDI	HOME	ADDI	HOME	ADDI	Total	%
Hispanic	0	0	0	1	0	0	0	1	1	.5%
Totals	0	0	1	1	0	0	1	1	1	.5%

The following two tables present household size and household type of HOME and ADDI beneficiaries. Forty-one percent of households assisted with HOME funds were one-person households. In the ADDI program, 50% were three-person households.

Table 23. Household Size of HOME Beneficiaries: FY 2008-2009

HH Size	East TN		Middle TN		West TN		Totals			
	HOME	ADDI	HOME	ADDI	HOME	ADDI	HOME	ADDI	Total	%
1	69	1	51	3	27	0	147	4	151	40%
2	37	1	33	1	16	0	86	2	88	23%
3	21	5	15	4	11	0	47	9	56	15%
4	16	1	15	1	8	0	39	2	41	11%
5	12	0	11	0	4	0	27	0	27	7%
6	2	0	3	0	3	0	8	0	8	2%
7	0	0	2	0	1	1	3	1	4	1%
8	0	0	1	0	1	0	2	0	2	1%
Totals	157	8	131	9	71	1	359	18	377	100%
Grand Totals	165		140		72		377			

Household Type also differs between the HOME and the ADDI programs. The most frequent household type of HOME beneficiaries was Single/Non-Elderly with 32% followed closely by Elderly with 31%. The most frequent household types of ADDI beneficiaries were both Single Parent and Other with 28% each.

Table 24. Type of HOME Beneficiary Households: FY 2008-2009

HH Type	East TN		Middle TN		West TN		Totals			
	HOME	ADDI	HOME	ADDI	HOME	ADDI	HOME	ADDI	Total	%
Single/Non-Elderly	56	1	33	3	27	0	116	4	120	32%
Elderly	41	1	59	0	11	0	111	1	112	30%
Related/Single Parent	18	2	11	3	13	0	42	5	47	12%
Related/Two Parent	24	0	15	2	15	1	54	3	57	15%
Other	18	4	13	1	5	0	36	5	41	11%
Totals	157	8	131	9	71	1	359	18	377	100%
Grand Totals	165		140		72		377			

3. Housing Opportunities for Persons with AIDS (HOPWA)

During the grant year, the HOPWA program reported 579 individuals with HIV/AIDS and 397 affected family members’ as beneficiaries of Short Term Rent, Mortgage and Utility payments and Supportive Services.

The race/ethnicity of the beneficiaries is as follows:

Caucasian	63.11% of which 3.07% are Hispanic
Black/African American	31.25%
American Indian/Alaskan Native	1.74%
Black/African American & Caucasian	1.64%
Native Hawaiian/Other Pacific Islander	0.0%
Other Multi Racial	2.26% of which 50% are Hispanic

Hispanic comprises 3.07% of the total number served through Short Term, Rent, Mortgage and Utility payments.

Of the 976 persons who received housing assistance, 56.97% were male and 43.03% were female. The majority were between 31 and 50 years old, equaling 50.31%.

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 2008-2009

EAST				
Agency	Male	Female	Unavailable	Total
AIM Center	23	28	-	51
Family Resource Agency	-	375	118	493
Frontier Health	20	24	-	44
Good Samaritan Ministries	-	-	137,964	137,964
Greater Hospitality Network of Johnson City	23	74	119	216
Johnson County Safe Haven	-	372	-	372
Iva's Place	89	151	-	240
M.A.T.S.	156	115	-	271
Ridgeview, Inc.	28	51	-	79
City of Morristown	323	213	7,510	8,046
City of Bristol	422	337	9,579	10,338
City of Johnson City	3,181	2,118	2,398	7,697
City of Kingsport	839	1,313	7,172	9,324
City of Cleveland	389	208	2,953	3,550
City of Oak Ridge	-	-	1,358	1,358
Total For East Tennessee	5,493	5,379	169,171	180,043
MIDDLE				
Buffalo Valley	399	-	-	399
Centerstone	9	29	4	42
Good Neighbor Mission	22	31	231	284
Haven of Hope	2	179	-	181
Park Center	4	17	-	21
City of Franklin	38	1,411	-	1,449
Dismas House of Upper Cumberland	25	7	-	32
City of Clarksville	279	352	1,851	2,482
City of Murfreesboro	558	348	3,568	4,474
Total for Middle Tennessee	1,336	2,374	5,654	9,364
WEST				
Behavioral Health Initiatives	8	12	-	20
Carey Counseling, Inc.	9	16	-	25
Damascus Road	92	85	275	452
Matthew 25:40	1,216	983	-	2,199
Northwest Safeline	27	865	-	892
WRAP	1,648	-	-	1,648
West TN Legal Services	189	140	-	329
City of Jackson	174	564	2,067	2,805
Total For West Tennessee	3,363	2,665	2,342	8,370
Grand Total	10,192	10,418	177,167	197,777

Table 26. Emergency Shelter Grant Program Participants by Race/Ethnicity, FY 2008-2009

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	29	19	-	-	-	-	1	-	-	2	51
Family Resource Agency	394	68	-	-	3	-	-	-	-	28	493
Frontier Health	43	1	-	-	-	-	-	-	-	-	44
Good Samaritan Ministries	136,406	-	-	1	76	-	9	-	-	1,472	137,964
Greater Hospitality Network of Johnson City	175	23	15	-	-	-	1	-	-	2	216
Iva's Place	185	41	11	-	-	-	-	-	-	3	240
Johnson Co Safe Haven	355	-	-	-	5	-	-	-	-	12	372
M.A.T.S.	252	9	-	-	1	-	2	1	-	6	271
Ridgeview, Inc.	75	4	-	-	-	-	-	-	-	-	79
City of Morristown	5,718	1,243	-	-	2	-	2	1	-	1,080	8,046
City of Bristol	9,286	813	-	-	5	-	1	-	-	233	10,338
City of Johnson City	5,839	1,646	31	6	2	-	11	-	-	162	7,697
City of Kingsport	7,942	935	226	-	-	-	-	-	-	221	9,324
City of Cleveland	2,987	317	56	5	18	2	6	10	4	145	3,550
City of Oak Ridge	840	465	-	-	-	-	4	-	-	49	1,358
Total For East TN	170,526	5,584	339	12	112	2	37	12	4	3,415	180,043
Grand Division: Middle											
Buffalo Valley	266	131	-	-	2	-	-	-	-	-	399
Centerstone	-	-	-	-	-	-	-	-	-	42	42
Good Neighbor Mission	98	84	-	-	-	-	-	-	-	102	284
Park Center	6	15	-	-	-	-	-	-	-	-	21
City of Franklin	1,148	149	-	-	-	-	1	-	-	151	1,449
Dismas House of Upper Cumberland	18	12	1	1	-	-	-	-	-	-	32
City of Clarksville	1,300	983	-	-	11	-	22	3	-	163	2,482
The City of Murfreesboro	2,438	1,445	446	7	56	1	21	-	-	60	4,474
Haven of Hope	152	11	-	-	4	-	-	-	-	14	181
Total for Middle TN	5,426	2,746	447	8	72	1	44	3	-	532	9,364

Grand Division: West											
Behavioral Health	1	1	18	-	-	-	-	-	-	-	20
Carey Counseling, Inc.	22	3	-	-	-	-	-	-	-	-	25
Damascus Road	131	35	10	-	-	-	1	-	-	275	452
Matthew 25:40	1,362	717	75	-	-	-	-	-	-	45	2,199
Northwest Safeline	711	177	-	1	-	-	-	-	-	3	892
West TN Legal Services	214	113	-	-	-	-	-	-	-	2	329
WRAP	1,043	443	61	-	5	-	1	-	1	94	1,648
City of Jackson	1,121	1,250	69	-	-	-	-	-	-	365	2,805
Total For West TN	4,605	2,739	233	1	5	-	2	-	1	784	8,370
Grand Total	180,557	11,069	1,019	21	189	3	83	15	5	4,731	197,777

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 Programs

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 2008-2009**

Total Participants for Fiscal Year	7,108
Household Income*	
With any wages	33.23%
With any TANF	20.79%
With any SS/SSI	46.60%
With any Child Support	25.96%
With any Other Income	22.96%
Annual Income*	
\$0	1.97%
\$1 to \$5,000	18.23%
\$5,001 to \$10,000	36.99%
\$10,001 to \$15,000	20.68%
\$15,001 to \$20,000	11.51%
\$20,001 to \$25,000	5.64%
>\$25,000	4.99%
Family Type**	
Age 62+	11.03%
Age<62, with Disability	28.25%
Families with Dependents	63.97%
Race/Ethnicity	
Minority	59.36%
Non-Minority	40.64%
Household Size	
0 Bedroom	2.49%
1 Bedroom	9.44%
2 Bedrooms	37.30%
3 Bedrooms	43.98%
4 Bedrooms	6.30%
> 4 Bedrooms	0.51%

* 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 2008-2009 by Grand Division**

	Grand Division				TOTAL
	East	Middle	West	Unknown	
Total Project-based Section 8 Participants	10,115	15,283	3,230	444	29,072
Income Category					
< 30.1% of median	64%	67%	67%	0%	65%
30.1% - 50% of median	13%	14%	11%	0%	13%
50.1% - 80% of median	14%	11%	13%	0%	12%
Information not provided	9%	8%	9%	100%	10%
Elderly	39%	38%	37%	10%	38%
Race					
White	36%	20%	21%	24%	26%
Black	9%	25%	17%	20%	19%
Other	1%	1%	1%	0%	1%
Information not provided	54%	54%	61%	56%	54%
Ethnicity					
Hispanic	1%	1%	1%	1%	1%
Disabled	35%	22%	20%	29%	26%

**Table 29. THDA Financed Section 8 Project-Based Tenant Characteristics
FY 2008-2009**

	TOTAL
Total Project-based Section 8 Participants	1,400
Income Category	
< 30.1% of median	68.14%
30.1% - 50% of median	15.29%
50.1% - 80% of median	5.21%
Unknown	11.36%
Disabled	31.29%
Elderly	19.64%
Race	
White	48.21%
Black	24.64%
Other	0.28%
Unknown	26.87%
Ethnicity	
Hispanic	0.71%

6. THDA Homeownership Programs

Demographics for the Homeownership programs are as follows: The largest number of Great Start loans was made to single male households, followed by single female and married with child 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 2008-2009**

HH Size Type	Great Start					Great Advantage				
	1	2	3	4+	All	1	2	3	4+	All
Married Couple	3	93	21	11	128	1	27	3	1	32
Single Male	167	36	9	6	218	32	5	4	0	41
Single Female	167	35	13	7	222	29	4	1	0	34
Other	0	1	0	1	2	0	0	0	0	0
Male w/ child	2	17	6	6	31	1	2	3	0	6
Female w/ child	1	65	37	11	114	0	8	9	0	17
Married w/ child	0	0	64	65	129	0	0	10	8	18
All	340	247	150	107	844	63	46	30	9	148

HH Size Type	Great Rate					New Start				
	1	2	3	4+	All	1	2	3	4+	All
Married Couple	3	116	5	14	138		6	2	2	10
Single Male	216	30	7	6	259	9	1		1	11
Single Female	192	14	8	4	218	27	13	2	1	43
Other	0	1	0	1	2	0	0	0	0	0
Male w/ child	4	6	8	3	21	0	2	3	0	5
Female w/ child	1	47	23	12	83	0	35	24	9	68
Married w/ child	0	0	85	67	152	0	0	3	16	19
All	416	214	136	107	873	36	57	34	29	156

Income levels averaged \$42,626 for the Great Start program, \$43,744 for the Great Advantage program and \$41,019 for the Great Rate program. Both Great Rate and Great Start incomes are slightly higher compared with last year. The household type with the highest average income in the Great Start, Great Rate and Great Advantage programs is married couple with child.

**Table 31. THDA Mortgage Programs
Average Income by Household Type - FY 2008-2009**

Household Type	Great Start		Great Advantage		Great Rate		New Start	
	Total # HHs	Average Income	Total # HHs	Average Income	Total # HHs	Average Income	Total # HHs	Average Income
Married Couple	114	\$40,849	17	\$38,187	83	\$39,143	68	\$23,526
Single Male	31	\$43,020	6	\$39,854	21	\$45,703	5	\$23,751
Single Female	128	\$47,198	32	\$43,594	138	\$44,379	10	\$21,154
Other	129	\$48,285	18	\$51,407	152	\$46,172	19	\$23,930
Male w/ child	2	\$61,557	0	\$0	2	\$53,644	0	\$0
Female w/child	222	\$39,784	34	\$42,822	218	\$37,177	43	\$20,082
Married w/ child	218	\$40,188	41	\$44,136	259	\$39,563	11	\$18,495
All	844	\$42,626	148	\$43,744	873	\$41,019	156	\$22,126

The following two tables present mortgage program data by race/ethnicity and age. During the reporting period, 76.7% of all mortgages were made to non-minorities and 23.3% were made to minorities. Households age 29 and younger accounted for 50.7% of all mortgages.

Table 32. THDA Mortgage Programs by Race/Ethnicity FY 2008-2009		
Race	# Served	% Served
White	1,555	76.7%
Black	413	20.4%
Asian/Pacific Islander	7	0.3%
Amer. Indian/Alaskan Native	30	1.5%
Native American	8	0.4%
Other	15	0.7%
All	2,028	100.0%
Ethnicity	# Served	% Served
Hispanic	27	1.3%

Table 33. THDA Mortgage Programs by Age FY 2008-2009		
Age Group	# Served	% Served
<25	454	22.4%
25-29	573	28.3%
30-34	326	16.1%
35-39	211	10.4%
40-44	149	7.3%
45 +	315	15.5%
All	2,028	100.0%

7. THDA Rural Repair Program

The THDA Rural 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 Rural Repair Grant Program Selected Household Characteristics by Grand Division
FY 2008-2009**

	EAST	MIDDLE	WEST	TOTAL	%
INCOME					
VERY LOW	45	51	47	143	100%
TOTALS	45	51	47	143	100%
RACE					
WHITE	41	44	16	101	71%
BLACK	4	7	26	37	26%
ASIAN	0	0	5	5	3%
TOTALS	45	51	47	143	100%
ETHNICITY					
HISPANIC	0	0	0	0	0%
TOTALS	0	0	0	0	0%
HH SIZE					
1	33	28	30	91	64%
2	8	17	13	38	27%
3	3	4	1	8	5.5%
4	1	1	1	3	2%
5	0	1	1	2	1%
6	0	0	1	1	.5%
TOTALS	45	51	47	143	100%

8. Low Income Housing Tax Credit Program (LIHTC)

Demographic information on actual tenants is not collected under this program.

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 35. 2008-2009 Recap of Families and Persons Assisted
All Programs**

PROGRAM	NON-MIN	MIN	HHS	PERSONS	FEMALE HH
PROGRAMS REQUIRED BY CONSOLIDATED PLAN					
CDBG	191,193	22,267	-	213,460	32,484
HOME	305	72	377	-	-
ADDI	16	2	18	-	-
ESG	180,557	17,220	-	197,777	-
HOPWA (1)	586	390	-	976	-
Total	372,480	39,866			-
OTHER PROGRAMS					
Section 8 RA	2,889	4,219	7,108	-	-
Section 8 CA (2)	16,280	12,792	29,072	-	-
Homeownership	1,555	473	2,028	-	-
Rural Repair Program	101	42	143	-	-
LIHTC	n/a	n/a	2,762	-	-
Multifamily Bond Authority (3)	n/a	n/a	0	-	-
Total	20,825	17,526		-	-
Grand Total	393,305	57,392	41,508	411,951	32,484

(1) HOPWA includes 397 beneficiary families and 579 individuals.

(2) A large amount of beneficiary data was missing, thus the totals were based on percentages of what was provided under the program.

(3) To avoid double counting, 1,248 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 sixth 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. 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 74 counties have completed updates, and 6 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, 23.3% 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 169 families participating in the program across the state. Already 166 families have completed the program. Of the 166 who completed the program, 150 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, 2009, 48 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 2,028 low- to moderate-income first-time homebuyers. This was accomplished through the THDA homeownership programs. The ADDI program assisted 18 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 2,786 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 287. Through the CDBG housing rehabilitation program, 128 low and moderate income home owners now live in safe, decent housing. Through the THDA Rural Repair Program 143 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, 198,112 persons and 397 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 6,275 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 current 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 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 128 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 356 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 579 individuals plus 397 family members. This activity specifically addressed Policy Initiatives 2 and 3.

4. Emergency Shelter Grants (ESG)

The ESG program contributed to the addition of 92 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 7,108 households and the Section 8 Project-Based program provided 29,409 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 2,028 low- and moderate-income households in the purchase of their first home. The ADDI program assisted 18 first-time low- and moderate-income homebuyers. These activities specifically addressed Policy Initiatives 1 and 7.

7. THDA Rural Repair

The Rural Repair program provided a total of 143 units of affordable housing; of these, 29% will assist minority households. These activities specifically addressed Policy Initiatives 1 and 4.

8. Low Income Housing Tax Credit Program (LIHTC)

During calendar year 2008, LIHTCs were allocated in 13 counties to be used to develop 2,762 units of affordable housing. This activity specifically addressed Policy Initiatives 1, 4, 9, and 11.

9. Multi-Family Bond Authority Program

In CY 2008, the Multi-Family Bond Authority program allocation to local issuers will be used for the development of 1,248 units of multi-family rental housing, with units 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 83.65%, 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/demolition, and relocation. These activities specifically addressed Policy Initiatives 1, 4, 5, 8, and 9.

2. HOME Investments Partnership (HOME)

The HOME program awarded 53 grants assisting 356 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, 2009, 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 24, 2009, no public comments were received.

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