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I. OVERVIEW

THDA’s Mission is “Leading Tennessee home by creating safe, sound affordable housing opportunities.”

The Tennessee Housing Development Agency (THDA) is a political subdivision of the State of Tennessee, created by the Tennessee General Assembly in 1973 through the enactment of TCA 13-23-101, et seq. THDA is the state’s housing finance agency (HFA), responsible for selling tax exempt mortgage revenue bonds to offer affordable mortgages to homebuyers of low- and moderate-incomes through local lenders. THDA also allocates authority for local entities to issue tax-exempt multifamily housing bonds to provide financing for low-income multifamily housing development through the Tax Exempt Multi-Family Bond Authority Program. The Low Income Housing Tax Credit provides a credit against federal income tax liability each year for 10 years for owners and investors in low-income rental housing.

In addition to the programs supported by tax-exempt bonds, tax credits and other non-federal sources, THDA administers various housing and housing-related programs targeted to households of very low-, low- and moderate-incomes that are funded through Federal financial assistance. The Section 8 Housing Choice Voucher Program is federally funded through the Department of Housing and Urban Development (HUD) where THDA directly administers rental and utility assistance payments to very low-income households. The Section 8 Project Based Rental Assistance Contracts program is a federally funded program where HUD has contracted with THDA to monitor for compliance with Federal regulations and guidance in specific areas. The HOME Investment Partnership, Emergency Solutions Grant (ESG), and National Housing Trust Fund (NHTF) are all housing programs funded by HUD where THDA contracts with sub-recipients for administration. The Weatherization Assistance Program (WAP) is federally funded through the Department of Energy, while the Low Income Home Energy Assistance Program (LIHEAP) is funded through the Department of Health and Human Services (DHHS). THDA contracts with sub-recipients to administer both programs, which assist households with home energy expenses and weatherization repairs.

THDA also administers the temporary Hardest Hit Fund (HHF) Downpayment Assistance (DPA) program and the Keep My Tennessee Home (KMTH) Principal Reduction Recast Program with Lien Extinguishment (PRRPLE) & Reinstatement Only Programs (ROP) with stimulus federal funding through the Troubled Asset Relief Program (TARP). THDA directly administers HHF DPA programs through cooperation with the Great Choice lending network, while sub-recipient loan servicers administer the KMTH mortgage assistance (ROP and PRRPLE) programs. Sub-recipient non-profit partners administer the HHF Blight Elimination (BEP) Program and the THDA funded Tennessee Renovation Loan Program (TRLP). THDA also funds the New Start Loan Program, which is delivered through non-profit partners and supports the construction of new homes for low and very low income Tennesseans.
A brief description of each program with Federal financial assistance is contained in Table 2, in Section III, Federal Programs or Activities. Program descriptions of each and detailed policy information is available on THDA’s website at www.thda.org.

A fifteen-member board of directors governs THDA. The Governor appoints six board members, who are citizens of the state; do not hold public office, and represent the following groups: retail building, material supply, manufactured housing, home building, mortgage banking, licensed real estate brokers, local public housing authorities, local government and qualifying non-profits. The Governor also appoints one Board member from the public at large who is knowledgeable about the problems of inadequate housing conditions in Tennessee, and one participant in the Section 8 Housing Choice Voucher Program. The Speaker of the State Senate and the Speaker of the State House of Representatives each appoints one Board member, each of whom must be a citizen of the state, not hold public office and be knowledgeable about the problems of inadequate housing conditions in Tennessee. The Comptroller of the Treasury, the Secretary of State, the State Treasurer, the Commissioner of the Department of Finance and Administration, and a Staff Assistant to the Governor serve ex officio. As of June 30, 2019, the THDA board was composed of 29 percent minority and 43 percent female members. See Appendix A for detailed information on the members of THDA’s Board of Directors, their representation, their committee assignments and their race and gender. Appendix B contains an organizational chart of the THDA Executive Team and the reporting structure.
II. RESPONSIBLE OFFICIALS

Appendix B contains an organizational chart of the THDA Executive Team and the reporting structure. The Executive Team is comprised of the Executive Director, Ralph Perrey, and four Executive Officers. More information regarding THDA, its Board of Directors, program operating policies and organizational structure are located on THDA’s website at www.thda.org. The Executive Director and Civil Rights Compliance Advisor, Laura Swanson, are the responsible officials for the Plan, with guidance from the THDA Office of Legal Counsel. The address of the responsible officials is Andrew Jackson Building, Third Floor, 502 Deaderick St., Nashville, TN 37243.
III. DEFINITIONS

The below table defines common abbreviations and terms used in this report and in programs administered by THDA. The purpose of presenting these definitions is to ensure agency staff, recipients and beneficiaries have access to consistent and applicable definitions.

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACS</td>
<td>American Community Survey – An ongoing statistical survey that samples a small percentage of the population every year -- giving communities the information they need to plan investments and services.</td>
</tr>
<tr>
<td>AMI</td>
<td>Area Median Income - The median divides the income distribution into two equal parts: one-half of the cases falling below the median income and one-half above the median. [Census 2000 Summary File 3 Technical Documentation. Prepared by the U.S. Census Bureau, 2002.] HUD uses the median income for families in metropolitan and non-metropolitan areas to calculate income limits for eligibility in a variety of housing programs. The area median income is also utilized when determining allowable rents in the Low Income Housing Tax Credit Program.</td>
</tr>
<tr>
<td>ARLP</td>
<td>The Appalachian Renovation Loan Program help provide safe and sound housing to residents in the most Distressed and At-Risk counties of Tennessee through loans for repairs or improvements. The program is funded through federal funds received by the Appalachian Regional Commission (awarded to THDA) combined with funds from the Tennessee Housing Trust Fund.</td>
</tr>
<tr>
<td>ARRA</td>
<td>Commonly referred to as the Stimulus or The Recovery Act, was an economic stimulus package enacted by the 111th United States Congress in February 2009 and signed into law on February 17, 2009. To respond to the Great Recession, the primary objective for ARRA was to save or quickly create jobs. Secondary objectives were to provide temporary relief programs for those most impacted by the recession and invest in infrastructure, education, health, and renewable energy.</td>
</tr>
<tr>
<td>CAPER</td>
<td>Consolidated Annual Performance Evaluation Report – The CAPER is an evaluation and performance report required by the Department of Housing and Urban Development (HUD).</td>
</tr>
<tr>
<td>CDBG</td>
<td>Community Development Block Grant – A flexible program that provides communities with resources to address a wide range of unique community development needs. The CDBG program provides annual grants on a formula basis to 1,209 general units of local government and States.</td>
</tr>
<tr>
<td>CHAS</td>
<td>Comprehensive Housing Affordability Strategy – Data that demonstrate the extent of housing problems and housing needs, particularly for low-income households.</td>
</tr>
<tr>
<td>CHDO</td>
<td>Community Housing Development Organization – A private nonprofit, community-based service organization whose primary purpose is to provide and develop decent, affordable housing for the community it serves.</td>
</tr>
<tr>
<td>Acronym</td>
<td>Description</td>
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<tr>
<td>CoC</td>
<td>Continuum of Care – The CoC is designed to promote community-wide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and State and local governments to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families, and communities by homelessness; promote access to and effect utilization of mainstream programs by homeless individuals and families; and optimize self-sufficiency among individuals and families experiencing homelessness.</td>
</tr>
<tr>
<td>CP</td>
<td>Community Programs – A THDA division that administers a variety of housing programs supported through federal, state and THDA funding. The Division awards grants to local governments and non-profit agencies to meet the housing needs of low income Tennesseans.</td>
</tr>
<tr>
<td>DOE</td>
<td>US Department of Energy - A cabinet department in the Executive branch of the U.S. federal government policies regarding energy and safety in handling nuclear material.</td>
</tr>
<tr>
<td>ESG</td>
<td>Emergency Shelter Grant - A HUD funded grant program that provides funds to engage homeless individuals and families living on the street; improve the number and quality of emergency shelters for the homeless; provide essential services to shelter residents and rapidly re-house homeless individuals and families.</td>
</tr>
<tr>
<td>FSS</td>
<td>The Family Self-Sufficiency Program facilitates access to the supportive services that families need to become free of public assistance in a five-year time period.</td>
</tr>
<tr>
<td>Great Choice</td>
<td>Great Choice Programs - The Great Choice Mortgage Loan Program offers 30-year, fixed rate mortgages to qualified first-time, repeat and military veteran homebuyers. The Great Choice Plus Program Great Choice Plus is a 0% interest, deferred, second mortgage to provide homebuyers with down payment assistance up to 5% of the purchase price of the home. Both programs are funded through the sale of Mortgage Revenue Bonds (MRB).</td>
</tr>
<tr>
<td>HAP</td>
<td>Housing Assistance Payment – Section 8 tenant-based assistance under the housing choice voucher program (voucher program) of the U.S. Department of Housing and Urban Development (HUD).</td>
</tr>
<tr>
<td>HBEI</td>
<td>Homebuyer Education Initiative – THDA’s initiative to create better-prepared first-time homebuyers.</td>
</tr>
<tr>
<td>HCV</td>
<td>Housing Choice Voucher Program – The HCV program is the federal government’s major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.</td>
</tr>
<tr>
<td>HERA</td>
<td>Housing and Economic Recovery Act of 2008 – Designed primarily to address the subprime mortgage crisis. It authorized the Federal Housing Administration to guarantee up to $300 billion in new 30-year fixed rate mortgages for subprime borrowers if lenders write-down principal loan balances to 90 percent of current appraisal value. States are authorized to refinance subprime loans using mortgage revenue bonds.</td>
</tr>
<tr>
<td>HFA</td>
<td>Housing Finance Agency – State Housing Finance Agencies are state-chartered authorities established to help meet the affordable housing needs of their states’ residents. Through partnerships with the private and public sector, the agencies</td>
</tr>
<tr>
<td><strong>HHF</strong></td>
<td>The federal government created the <strong>Hardest Hit Fund</strong> to help homeowners in certain states affected by the most recent housing and economic downturns. The temporary program is funded through ARRA (Stimulus or The Recovery Act).</td>
</tr>
<tr>
<td><strong>HHF BEP</strong></td>
<td>The <strong>Hardest Hit Fund Blight Elimination Program</strong> assists with the removal of blighted properties in targeted areas within Tennessee. THDA will strategically target residential single-family properties for demolition, site improvement, and acceptable reuse through partnerships with approved non-profit agencies.</td>
</tr>
<tr>
<td><strong>HHF DPA</strong></td>
<td>The <strong>Hardest Hit Fund Down Payment Assistance</strong> program is temporarily available to Great Choice borrowers who purchase a home in a neighborhood hardest hit in the economic downturn and that is recovering more slowly than other areas of the state.</td>
</tr>
<tr>
<td><strong>HHF KMTH (PRPLE &amp; ROP)</strong></td>
<td>The Keep My Tennessee Home program is funded by the temporary federal Hardest Hit Fund. The program includes the Principal Reduction with Recast Program or Lien Extinguishment and the Reinstatement Only Program. PRPLE lowers monthly mortgage payments to affordable levels for eligible homeowners by providing (i) a reduction in the principal balance of their first mortgage loan, combined with a loan recast or modification, or (ii) principal reduction, which results in a full lien extinguishment. ROP assists homeowners who have fallen behind on their mortgage loans and are in imminent danger of losing their home to foreclosure due to a qualified hardship that occurred after they acquired their home. The PRPLE program ended during FY2019.</td>
</tr>
<tr>
<td><strong>HHS</strong></td>
<td><strong>US Department of Health &amp; Human Services</strong> – A cabinet department in the Executive branch of the United States federal government with the goal of protecting the health of all Americans and providing essential human services.</td>
</tr>
<tr>
<td><strong>HRA</strong></td>
<td><strong>Human Resource Agency</strong> – Agencies that provide services for improving the health, well-being, and economic opportunities of people needing critical support or of those who may have an immediate need.</td>
</tr>
<tr>
<td><strong>HTF</strong></td>
<td><strong>Tennessee’s Housing Trust Fund Program (HTF)</strong> is financed by revenue from the (Great Choice) mortgage loan program and targets assistance to persons of low and very low income through several initiatives. (1) Appalachian Renovation Loan Program (home repair program in 31 counties). (2) Competitive Grants Program, which supports rental housing activities for households at or below 80% of area median income. (3) Emergency Repair Program allocates funds for repair to essential systems of homes for elderly or disabled homeowners. (4) Housing Modification and Ramp Program provides funding to United Cerebral Palsy of Middle Tennessee to construct ramps and make other home modifications to assist persons with disabilities. (5) Habitat for Humanity of Tennessee program allocates funds to provide construction funding to local affiliates for new construction of single family homes. (6) Rebuild &amp; Recover Disaster Program provides funds to city or county governments to assist eligible communities recover from a natural disaster. (7) THDA Challenge Grant Program provides initial seed funding to support the fundraising efforts of nonprofit organizations across Tennessee to implement housing activities that represent unique milestones, are part of a broad community initiative, or are part of a significant expansion of work outside the normal day-to-day activities of the organization.</td>
</tr>
<tr>
<td>Abbreviation</td>
<td>Description</td>
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</tr>
<tr>
<td>HUD</td>
<td>US Department of Housing and Urban Development – A cabinet department in the Executive branch of the United States federal government. HUD’s mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD helps people by administering a variety of programs that develop and support affordable housing, including public housing programs and homeownership programs. HUD also seeks to protect consumers through education, Fair Housing Laws, and housing rehabilitation initiatives.</td>
</tr>
<tr>
<td>IRS</td>
<td>Internal Revenue Service – the U.S. government agency responsible for tax collection and tax law enforcement.</td>
</tr>
<tr>
<td>LIHTC</td>
<td>The Low Income Housing Tax Credit Program offers owners and investors of affordable rental housing a reduction in federal income tax liability over a period of 10 years. The IRS allocates tax credit authority to states on a calendar year basis. Tennessee does not receive actual dollars, but instead receives tax credit authority that is allocated in both competitive (9% credit) and non-competitive (4%) awards.</td>
</tr>
<tr>
<td>MRB</td>
<td>THDA sells tax-exempt mortgage revenue bonds in the private market to raise capital to finance the mortgage loan program, which in turn allows low- and moderate-income households to purchase their first home with below-market interest rates making the homeowners’ monthly payments more affordable.</td>
</tr>
<tr>
<td>MFB</td>
<td>THDA authorizes the allocation of Multifamily Tax-Exempt Bond Authority to local issuers for multifamily developments. A local board or other issuing entity with jurisdiction in the area of the proposed development must issue bonds.</td>
</tr>
<tr>
<td>NHTF</td>
<td>The National Housing Trust Fund is an affordable housing production program that will complement existing Federal, state and local efforts to increase and preserve the supply of decent, safe, and sanitary affordable housing for extremely low- and very low-income households, including homeless families.</td>
</tr>
<tr>
<td>PHA</td>
<td>Public Housing Agency – Organization created by local or state governments to administer HUD’s Low-Income Public Housing, Section 8 Housing Choice Voucher and other HUD programs.</td>
</tr>
<tr>
<td>RP</td>
<td>Research and Planning – THDA’s Research and Planning division.</td>
</tr>
<tr>
<td>S8CA</td>
<td>Section 8 Contract Administration – A THDA division that administers the Section 8 Project Based Rental Assistance program.</td>
</tr>
<tr>
<td>S8RA</td>
<td>Section 8 Rental Assistance – A THDA division that administers the Section 8 Housing Choice Voucher program.</td>
</tr>
</tbody>
</table>
IV. NON-DISCRIMINATION POLICY

THDA has adopted the “Tennessee Housing Development Agency (THDA) Non-Discrimination in Provision of Services Policy,” which is included as Appendix C of this document. This agency-wide policy governs the activities of all program divisions, sub-recipients and contractors when providing services to the public with THDA funding. The policy states: “THDA is committed to providing equal access to its programs, services, and activities and complies with all applicable Federal and state civil rights laws and enabling regulations. THDA does not discriminate on the basis of race, color, national origin, religion, familial status, sex, disability or any other protected class in admission to its programs, services, or activities; in access to them; in the provision of benefits, or in any aspect of operations.” An employee who fails to comply with the policy or encourages such conduct by others is subject to corrective action in accordance with THDA’s Progressive Discipline Policy.

The policy also provides guidance in regards to contracts between THDA and sub-recipients of THDA’s federal financial assistance. It states, “Every contract to provide funding for services through THDA partners shall include language in the contract that establishes an affirmative obligation to not discriminate against any individual on the basis of that individual’s membership in a class that is protected by the policy. Any sub-recipient or partner who fails to comply with contractual obligations not to discriminate may face loss of funding or other consequences as outlined in the THDA contract.

The authority for THDA to conduct non-discrimination compliance reviews for programs that receive Federal financial assistance is derived from Title VI of the Civil Rights Act of 1964 and its implementing regulations. Public Chapter 502 of the Public Acts of 1993 requires state agencies to develop an Implementation Plan for the enforcement of Title VI. THDA, along with its sub-recipients, shall make available any Title VI compliance report to THRC upon request.

Additionally, the majority of THDA’s programs are housing programs subject to Title VIII of the Civil Rights Act of 1968 (the “Fair Housing Act”), which makes it unlawful to refuse to sell, rent to, or negotiate with any person because of that person’s inclusion in a protected class (race, color, disability, religion, sex, familial status, or national origin). THDA also may have authority to conduct compliance monitoring for some programs under the Fair Housing Act. Programs with Federal financial assistance may be subject to both Title VI and Fair Housing Act compliance monitoring.
V. ORGANIZATION OF THE CIVIL RIGHTS OFFICE

Two THDA staff members are responsible for the oversight of Title VI compliance with one of the two staff members responsible for the research and compilation of the Title VI Implementation Plan annually. The two staff members’ duties, as they relate to THDA and Title VI compliance, are described below.

Laura Swanson, Civil Rights Compliance and Housing Strategy Advisor, is the Title VI Coordinator for THDA. Ms. Swanson is responsible for providing agency leadership to meet our civil rights obligations in relation to Title VI and Title VIII (“Fair Housing Act”) of the U.S. Civil Rights Acts. In addition to working with THDA divisions to gather information, research statistical information, compile and submit the THDA’s Title VI compliance procedures and plan, her primary duties include the following:

- Review fair housing and civil rights related activities conducted by the staff for compliance and report to program divisions and THDA’s Executive team for further implementation of changes in processes and policies.
- Prepare and/or coordinate Title VI and Fair Housing training opportunities for THDA staff on an annual basis.
- Prepare and/or coordinate Title VI and Fair Housing training opportunities for THDA sub-recipients, along with establishment and oversight of an annual Title VI self-assessment process.
- Work internally with Legal and Internal Audit and externally with THRC and HUD to manage discrimination complaints under Title VI, Fair Housing and Section 504 in accordance with THDA procedures.
- Cultivate relationships with existing partners through participation in fair housing organizations, THDA advisory boards and the Tennessee Affordable Housing Coalition.
- Work with the Chief Strategy Officer and the Director of Research and Planning to coordinate, track and report the fair housing activities associated with the Consolidated Plan.
- Coordinate internal and external efforts to support and grow the utilization of TN Housing Search.org, the state’s free housing search engine, especially with agencies and non-profits who serve special needs populations & during disaster recovery efforts.
- Work with the Chief Strategy Officer and the Director of Research and Planning to establish and maintain progress measures for THDA’s strategic plan.

Charity Williams, Assistant Chief Legal Counsel for THDA, is responsible for Title VI legal services. In addition to her Title VI duties, she serves, under the supervision of THDA’s Chief Legal Counsel, as the primary legal counsel for the Section 8 Rental Assistance and Section 8 Contract Administration divisions. Her primary duties that may involve Title VI or Fair Housing compliance include:

- Interpreting Federal and state legislation and regulations relating to the organization.
- Aiding in the preparation of handbooks and instructional memoranda for program operations to meet federal and state requirements.
• Counseling the organization regarding legal rights and responsibilities, including working with the Title VI Coordinator to appropriately review and refer or respond to Title VI and Fair Housing complaints.
• Drafting and reviewing documents used with the organization’s programs.
• Advising on questions of law involved in the operation of the organization.
• Working with the Attorney General’s office and private attorneys on litigation.
• Representing the organization in administrative hearings and certain trial courts.
• Manages 504 requests for accommodation.

In addition to the two staff members directly involved with Title VI and Fair Housing activities on a daily basis, THDA’s Internal Audit division assists with the investigation of Title VI and Fair Housing complaints.

The organizational chart below shows the position of each THDA staff person associated with Title VI Compliance.
VI. DISCRIMINATORY PRACTICES

Compliance with non-discrimination laws is integral to the housing activities carried out by THDA as an affordable housing finance agency. While only those programs funded through Federal financial assistance are subject to enforcement under Title VI of the Civil Rights Act of 1964, all of THDA’s housing-related programs are subject to Title VIII of the Civil Rights Act of 1968, also known as the Fair Housing Act. Examples of possible discriminatory practices relating to housing activities are listed below.

- Refusing to sell, rent or lease housing to an interested tenant or buyer
- Applying different sale, rental or occupancy terms for different people
- Lying about or misrepresenting the availability of housing
- Providing inferior conditions, terms, facilities or privileges in connection with housing
- “Blockbusting” or encouraging people to leave an area based on their protected class
- Steering clients to a certain neighborhood, refusal to serve certain clients
- Redlining or limiting lending in a particular area because of the demographics of that area or imposing different conditions on a loan
- Harassing tenants and homeowners in connection with housing accommodations
- Zoning laws that have an unfair effect on protected classes

Examples of potential discriminatory practices by a THDA employee or sub-recipient include:

An example of a possible discriminatory practice by a THDA employee working in a program where THDA directly administers federal funds may be found in the Housing Choice Voucher Program. A person with a disability may request a reasonable accommodation necessary to allow the person reasonable and equal opportunity to use and enjoy a dwelling unit assisted through the HCV program. If an accommodation request were denied without appropriate review or cause, it would represent a possible discriminatory practice.

A specific example of a possible discriminatory practice by a THDA sub-recipient may be found in the HOME homeowner rehabilitation program. If ten families receive homeownership rehabilitation, and nine of those families are White and one is Black/African American, all should receive the same quality of rehabilitation. If the beneficiary belonging to a protected class receives sub-standard repairs below specifications and the non-minority homeowners all receive standard repairs at specification, discrimination on the basis of Title VI could be alleged.
VII. FEDERAL PROGRAMS OR ACTIVITIES

Table 2 describes the Federal financial assistance allocated to THDA during FY2018-2019 along with a description of program activities supported by the Federal funding.

<table>
<thead>
<tr>
<th>Program</th>
<th>Program Description</th>
<th>Source</th>
<th>Federal Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Federally Funded Programs; THDA Direct Administrator</strong></td>
<td></td>
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</tr>
<tr>
<td>Section 8 Tenant Based Housing Choice Voucher (HCV)</td>
<td>The HCV program is a rental assistance program where very low-income households receive assistance to afford privately owned decent, safe and sanitary rental housing. The family pays up to 30% of their monthly-adjusted income for rent and utilities, and THDA pays the remainder directly to the landlord. If a family qualifies, a utility assistance payment is paid to the family.</td>
<td>Department of Housing &amp; Urban Development (HUD)</td>
<td>$40,947,721</td>
</tr>
<tr>
<td>Family Self Sufficiency (FSS) Program</td>
<td>The FSS program facilitates access to the supportive services that participating HCV participants need to become free of public assistance in a five-year time period.</td>
<td>HUD</td>
<td>$234,362</td>
</tr>
<tr>
<td>Tennessee Hardest Hit Fund (HHF): Downpayment Assistance Program (DPA)</td>
<td>The HHF DPA program is a temporary stimulus program available to THDA Great Choice borrowers who purchase a home in a neighborhood that was hardest hit in the recent economic downturn and is recovering more slowly than other areas.</td>
<td>Department of Treasury</td>
<td>$36,720,000*</td>
</tr>
<tr>
<td><strong>Federally Funded Programs; Sub-recipient Administrator(s)</strong></td>
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<tr>
<td>HOME Investment Partnership</td>
<td>The HOME Program supports multi-year housing strategies that expand the supply of decent, safe, sanitary and affordable housing for low and very low-income households. Local governments, public agencies and non-profits are eligible applicants. THDA administers the HOME Program in jurisdictions not designated by HUD as a local Participating Jurisdiction.</td>
<td>HUD</td>
<td>$7,722,170</td>
</tr>
<tr>
<td>Emergency Solutions Grant (ESG)</td>
<td>ESG provides funding to local governments and non-profit service providers to assist individuals and families regain stability in permanent housing after experiencing a housing crisis or homelessness.</td>
<td>HUD</td>
<td>$2,951,418</td>
</tr>
<tr>
<td>National Housing Trust Fund (NHTF)</td>
<td>The NHTF program increases and preserves the supply of decent, safe, and sanitary affordable housing for extremely low- and very low-income households, including homeless families.</td>
<td>HUD</td>
<td>$3,688,511</td>
</tr>
</tbody>
</table>

*Represents the portion of a prior year temporary stimulus grant expended during this fiscal year.
<table>
<thead>
<tr>
<th>Program</th>
<th>Program Description</th>
<th>Source</th>
<th>Federal Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Income Home Energy Assistance Program (LIHEAP &amp; LIHEAP Wx)</td>
<td>LIHEAP is a grant program that aims to assist low income households, primarily those who pay a high proportion of their income on home energy, with meeting their immediate energy needs. LIHEAP weatherization (Wx) program funds activities that increase the energy efficiency, health, and safety of eligible low-income individual’s dwellings.</td>
<td>Department of Health &amp; Human Services (HHS)</td>
<td>$58,670,429</td>
</tr>
<tr>
<td>Weatherization Assistance Program (WAP)</td>
<td>The WAP Program assists low-income households to reduce their fuel costs while contributing to energy conservation through increased energy efficiency and consumer education. Households with young children, elderly or disabled members are prioritized.</td>
<td>Department of Energy (DOE)</td>
<td>$4,739,600</td>
</tr>
<tr>
<td>Tennessee’s Hardest Hit Fund: Blight Elimination (BEP); Keep My Tennessee Home (KMTH) Principal Reduction Recast Program Lien Extinguishment (PRRPLE) &amp; Reinstatement Only (ROP)</td>
<td>The HHF BEP helps fund approved non-profits and land banks to remove blighted properties in targeted areas. The KMTH PRRPLE program lowers mortgage payments to affordable levels for homeowners with a financial hardship due to the death of a spouse, divorce, or underemployment. The KMTH ROP assists homeowners who have fallen behind on their mortgage loans and are in imminent danger of losing their home to foreclosure due to a qualified hardship that occurred after they acquired their home.</td>
<td>Treasury</td>
<td>$1,284,592</td>
</tr>
<tr>
<td>Appalachian Renovation Loan Program (ARLP)</td>
<td>ARLP improves homeownership for the residents of the most distressed and at-risk counties of the Appalachian region through loans for repairs or improvements.</td>
<td>Appalachian Regional Commission (ARC)</td>
<td>$202,717</td>
</tr>
<tr>
<td><strong>Federally Funded Programs; Contract Administrator</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Section 8 Project Based Rental Assistance</td>
<td>THDA oversees the majority of the Project Based Section 8 Housing Assistance Payment Contracts through a Performance Based Contract.</td>
<td>HUD</td>
<td>$190,492,983</td>
</tr>
<tr>
<td><strong>Total Federal Funds Available</strong></td>
<td></td>
<td></td>
<td><strong>$347,654,503</strong></td>
</tr>
</tbody>
</table>
The programs with Federal financial assistance for which dollar amounts may be projected for FYE2020 are presented in Table 3 below.

### Table 3- Federal Financial Assistance Expected, FY 2019-20

<table>
<thead>
<tr>
<th>Federal Program</th>
<th>FY 2018-19 Expected Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Ongoing Federal Programs</strong></td>
<td></td>
</tr>
<tr>
<td>HOME Investment Partnership</td>
<td>$8,071,500</td>
</tr>
<tr>
<td>Emergency Solutions Grant</td>
<td>$2,757,000</td>
</tr>
<tr>
<td>Low income Home Energy Assistance Program (LIHEAP)</td>
<td>$55,752,900</td>
</tr>
<tr>
<td>Weatherization Assistance Program</td>
<td>$2,900,000</td>
</tr>
<tr>
<td>National Housing Trust Fund</td>
<td>$3,377,390</td>
</tr>
<tr>
<td>Section 8 Project Based Contract Program</td>
<td>$229,000,000</td>
</tr>
<tr>
<td>Housing Choice Voucher Program</td>
<td>$48,940,400</td>
</tr>
<tr>
<td>Hardest Hit Fund (HHF)- All Programs</td>
<td>$11,394,300</td>
</tr>
<tr>
<td><strong>Total of All Resources Available</strong></td>
<td><strong>$362,193,490</strong></td>
</tr>
</tbody>
</table>

As of this report, one application for new allocations of federal financial assistance was pending: HUD Homebuyer Education grant. Copies of any and all assurances for Federal financial assistance received as of the date of this report may be found in Appendix D of this document.
VIII. DATA COLLECTION & ANALYSIS

A. Description of Data Collection

THDA maintains databases of beneficiary information updated throughout the year at intervals determined by the program requirements or governing agency. Sub-recipients or grantees under contract with THDA to administer a housing program also maintain databases of beneficiary information and are required to report to THDA annually or periodically. Information from these databases is the primary source of information used in the reporting for Title VI and other purposes.

B. Minority Representation of Beneficiaries of THDA Programs

Table 4 shows the number of beneficiaries served by all of THDA’s programs. For purposes of Title VI, THDA gathers, examines and reports on the race and ethnicity of all beneficiaries of THDA’s programs, including those not funded through federal financial assistance.

During the fiscal year, THDA’s federally funded programs assisted 156,972 households or individuals in the case of the Emergency Solutions Grant (ESG) program. The number of “households” for the HOME program represents housing units completed and ready for occupancy during FY 2018-2019 with funds from multiple grant years.

Each of the programs that THDA administers has eligibility requirements for participation. While specific eligibility requirements vary by program, the majority of beneficiaries must be low income, meaning that they earn 80 percent or less of HUD’s area median income (AMI). THDA Homeownership programs, including the federally funded Hardest Hit Fund Programs, assist both low and moderate-income borrowers. The THDA Board of Directors sets the income limits for these programs based upon HUD’s median family income (MFI).

Table 4 below uses extracts from the most recent HUD Comprehensive Housing Affordability Strategy (CHAS) data to show the number of Tennesseans who are at or below 100 percent of the AMI. CHAS data are custom tabulations based on the U.S. Census Bureau’s 2011-2015 American Community Survey (ACS) and demonstrate housing problems and housing needs for low-income households. Housing problems are defined as spending more than 30 percent of household income on housing, lacking complete kitchen/plumbing facilities, or overcrowding.

When comparing the data for income eligible Tennessee households by race and ethnicity to the data for race and ethnicity of THDA program beneficiaries, the analysis shows that THDA program funds are being used equitably overall to serve low-income minority households in Tennessee. However, Hispanic low-income households continue to be underserved in rental programs, home energy assistance, weatherization and repair programs and activities funded through the HOME Investment partnership. White households appear underserved in the rental assistance and home energy assistance programs, most significantly in the Section 8 Housing Assistance Program.
Choice Voucher (HCV) program. The disclosure of race and ethnicity information for most programs administered by THDA is voluntary, and thus, underreporting may occur.

The beneficiaries for the HHF DPA program are from areas of the state that were hardest hit in the economic downturn and are recovering more slowly than other areas across the state. The demographic composition of these programs; therefore, is impacted by the location of the borrower.

**Table 4-**

Demographic Comparison of Potential Eligible Population & THDA Beneficiaries (FYE2019)

<table>
<thead>
<tr>
<th>2011-2015 CHAS Data*</th>
<th>Race</th>
<th>Ethnicity</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>White, Non-Hispanic</td>
<td>Black, Non-Hispanic</td>
</tr>
<tr>
<td>TN Households earning &lt;30% AMI</td>
<td>63.9%</td>
<td>28.2%</td>
</tr>
<tr>
<td>TN Households earning 31% to 50% AMI</td>
<td>70.8%</td>
<td>21.1%</td>
</tr>
<tr>
<td>TN Households earning 51% to 80% AMI</td>
<td>75.6%</td>
<td>17.8%</td>
</tr>
<tr>
<td>TN Households earning 81% to 100% AMI</td>
<td>79.3%</td>
<td>14.9%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>THDA Federal Programs</th>
<th>Total Beneficiaries</th>
<th>White</th>
<th>Black/Af.American</th>
<th>Other/Not Reported</th>
<th>Hispanic</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOME Investment Partnership</td>
<td>152</td>
<td>74.3%</td>
<td>25.0%</td>
<td>&lt;1%</td>
<td>&lt;1%</td>
</tr>
<tr>
<td>Emergency Solutions Grant**</td>
<td>7,109</td>
<td>67.2%</td>
<td>24.4%</td>
<td>8.5%</td>
<td>3.5%</td>
</tr>
<tr>
<td>Low Income Energy Assistance</td>
<td>111,414</td>
<td>55.0%</td>
<td>39.7%</td>
<td>5.3%</td>
<td>2.0%</td>
</tr>
<tr>
<td>Weatherization Assistance</td>
<td>728</td>
<td>61.4%</td>
<td>35.0%</td>
<td>3.6%</td>
<td>1.4%</td>
</tr>
<tr>
<td>Section 8 Housing Choice Voucher</td>
<td>6,689</td>
<td>30.8%</td>
<td>68.8%</td>
<td>&lt;1%</td>
<td>2.1%</td>
</tr>
<tr>
<td>Section 8 Project Based</td>
<td>28,190</td>
<td>55.3%</td>
<td>42.0%</td>
<td>2.3%</td>
<td>2.6%</td>
</tr>
<tr>
<td>Hardest Hit Fund (DPA program)</td>
<td>2,448</td>
<td>66.8%</td>
<td>29.3%</td>
<td>3.9%</td>
<td>6.5%</td>
</tr>
<tr>
<td>Hardest Hit Fund (KMTH-ROP, PRPLE)</td>
<td>42</td>
<td>69.0%</td>
<td>31.0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>National Housing Trust Fund***</td>
<td>0</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Total Federal Programs****</td>
<td>156,972</td>
<td>55.0%</td>
<td>40.7%</td>
<td>4.6%</td>
<td>2.3%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other THDA Programs</th>
<th>Total Beneficiaries</th>
<th>White</th>
<th>Black/Af.American</th>
<th>Other/Not Reported</th>
<th>Hispanic</th>
</tr>
</thead>
<tbody>
<tr>
<td>TN Housing Trust Fund****</td>
<td>462</td>
<td>66.3%</td>
<td>30.7%</td>
<td>1.5%</td>
<td>&lt;1%</td>
</tr>
<tr>
<td>THDA Great Choice Homeownership</td>
<td>4,720</td>
<td>73.7%</td>
<td>21.9%</td>
<td>4.3%</td>
<td>5.7%</td>
</tr>
<tr>
<td>TN Foreclosure Prevention Program</td>
<td>213</td>
<td>40.9%</td>
<td>55.9%</td>
<td>3.3%</td>
<td>5.6%</td>
</tr>
<tr>
<td>LIHTC/MFB Programs</td>
<td>56,789</td>
<td>39.1%</td>
<td>50.1%</td>
<td>10.8%</td>
<td>&lt;1%</td>
</tr>
<tr>
<td>Total Other Programs*****</td>
<td>62,184</td>
<td>41.9%</td>
<td>47.9%</td>
<td>10.2%</td>
<td>1.3%</td>
</tr>
</tbody>
</table>

*The 2011-2015 CHAS data is the most current data available through HUD’s Consolidated Planning system as of the completion of this report.

**ESG is an emergency shelter program, and reporting is by each sheltered individual, including children, rather than by household.

***THDA awarded the first National Housing Trust Fund grants to sub-recipients in FYE2018; however, no projects were completed as of FYE2019.

****Beneficiary data for FYE2019 was not final for the TN Housing Trust Fund as of the date of this report. FY2018 data is included here as an estimate.

*****Total beneficiaries may contain duplicates. An individual or household may benefit from more than one of THDA’s programs in a fiscal year, which may cause inflation in the totals.

Tennessee Housing Development Agency
2018-19 Title VI Implementation Plan
C. Minority Representation of THDA Staff

THDA employed 261 individuals as of June 30, 2019. All staff are classified executive service. Table 5 shows the breakdown of THDA staff by race, ethnicity and gender.

Table 5 - Demographics of THDA Staff

<table>
<thead>
<tr>
<th>Demographics</th>
<th>Number of Staff</th>
<th>Percent of Total Staff</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Race (Non-Hispanic or Latino)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>158</td>
<td>60.5%</td>
</tr>
<tr>
<td>Black/African American</td>
<td>94</td>
<td>36.0%</td>
</tr>
<tr>
<td>Asian American/Pacific Is.</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Ethnicity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>9</td>
<td>3.5%</td>
</tr>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>186</td>
<td>71.3%</td>
</tr>
<tr>
<td>Male</td>
<td>75</td>
<td>28.7%</td>
</tr>
</tbody>
</table>

*Note: The data in the table above is from THDA’s Affirmative Action Plan. The Plan includes only the racial reporting categories of White, Black/African American, Asian/Pacific Islander, and Other. Additionally, race information is not collected for persons who are Hispanic or Latino.*
IX. Limited English Proficiency (LEP)

A. Policy and Language Access Plan

Policies and procedures for providing meaningful access to THDA’s programs by persons with Limited English Proficiency (LEP) were updated during FYE2019, including a draft Language Access Plan (LAP) based upon the results of a four-factor analysis in accordance with Federal guidance. The current and draft revised LEP Policy are located in Appendix E. The draft Language Access Plan is currently under review and should be final during FYE2020.

THDA’s LEP policy requires all THDA employees to ensure that LEP persons have meaningful access to apply and if otherwise eligible, participate in the services, activities and programs offered by THDA. Procedures for THDA employees when an LEP encounter occurs include the use of a Language Identification Guide to determine the language spoken, obtaining a qualified interpreter for oral interpretation through AVAZA Language Services and tracking LEP encounters through an online survey. THDA staff do not provide interpretation, but rather always secure an interpreter through AVAZA Language Services. The policy also requires publishing public notices in languages most commonly spoken in Tennessee other than English, and written translation of vital documents and notices as needed.

B. Oral Interpretation

THDA offers language line assistance through Avaza Language Services. THDA conducts internal LEP procedural training on an as needed basis, in particular with public facing employees. Avaza “I Speak Cards” are posted in the lobby or reception area of each of THDA’s offices. Avaza Language Services contact information is 5209 Linbar Drive, Suite 603, Nashville, TN 37211, (615) 534-3404.

THDA employees follow the procedures outlined in the LEP Policy (Appendix F) when clients are in need of interpretation. THDA employees are required to connect all LEP persons with a qualified interpreter through our contract with AVAZA language services. THDA staff who are proficient in a language other than English may assist LEP persons with limited interpretation activities, such as determining the program/issue for which the LEP person needs assistance or updating phone messages. The following THDA staff are bi-lingual English/Spanish: Cynthia Peraza, Jeboria Scott, Hillary Craig, Giulia Vernaschi, Alba Jofre, Karina Wells, Yani Lopez. The following THDA staff speak Turkish: Hulya Arik. Staff are required to document all LEP encounters through an online fillable survey that details telephone, on-site or written communications. The survey requests the date of the encounter, the type of communication (in person or by phone), the language spoken, referral information (AVAZA, staff member, etc.) and any additional information or notes regarding the encounter.
C. Written Document Translation

For federal programs funded through HUD, THDA utilizes translated written resources and materials made available through Federal oversight agencies. HUD has the largest array of translated program documents, which may be accessed at: hud.gov/program_offices/fair_housing_equal_opp/17lep. The HUD website provides a range of vital documents in a number of languages such as, brochures, booklets, fact sheets, forms, posters and public service announcements. Examples of these documents are in Appendix G. Vital documents in THDA’s loan servicing division, a program area with a high number of Spanish language encounters, include a notice of free language assistance in Spanish. An example is also included in Appendix G.

THDA utilizes the Tennessee Language Center (University of Tennessee) for written translation of vital documents, not available through federal agencies or other legitimate sources, as needed in programs where THDA is the direct administrator and for public notices and summaries in federally funded programs to improve the effectiveness of citizen participation requests. During FY2019, THDA translated public notices and documents for public comment to Arabic, Spanish, Behdini (Kurdish), Sorani (Kurdish), Somali and Bosnian. Examples of these notices are in Appendix H. Spanish is the most common language spoken, other than English, in THDA’s service areas; thus, THDA publishes in three Spanish newspapers, where available, to promote public participation among Spanish speaking persons.

THDA publishes Housing Choice Voucher (HCV) waiting list openings on the website and on TNHousingSearch.org, an online housing locator funded by THDA. THDA and TNHousingSearch.org website content is convertible to over 100 languages using Google Translator technology. TNHousingSearch.org is a free housing locator funded by THDA. It serves as the HCV landlord listing to assist voucher holders with finding an available unit. It is also available to the public for rental housing searches. Anyone searching for a unit using TNHousingSearch.org, including THDA’s HCV program participants, may search in the language of their choice. TNHousingSearch.org is also supported by a toll free English/Spanish call center that is available to the public for housing search assistance from 8 am to 7 pm central time, Monday to Friday.
D. Language Encounters

During FY 2018-19, Spanish was the predominant language group, other than English, encountered by the agency. THDA reported 654 LEP encounters throughout the fiscal year with 617 (94 percent) involving Spanish language speakers. Table 6 highlights all of the agency’s LEP encounters during FY2018-2019.

Table 6-LEP Encounters, FY 2018-19

<table>
<thead>
<tr>
<th>Month</th>
<th>Spanish</th>
<th>Arabic</th>
<th>Burmese/Zomi</th>
<th>Somali</th>
<th>Vietnamese</th>
<th>Cantonese</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>July</td>
<td>40</td>
<td>2</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>43</td>
</tr>
<tr>
<td>August</td>
<td>61</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>61</td>
</tr>
<tr>
<td>September</td>
<td>56</td>
<td>3</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>61</td>
</tr>
<tr>
<td>October</td>
<td>46</td>
<td>2</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>49</td>
</tr>
<tr>
<td>November</td>
<td>44</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>46</td>
</tr>
<tr>
<td>December</td>
<td>36</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>38</td>
</tr>
<tr>
<td>January</td>
<td>58</td>
<td>2</td>
<td>0</td>
<td>4</td>
<td>0</td>
<td>0</td>
<td>64</td>
</tr>
<tr>
<td>February</td>
<td>44</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>46</td>
</tr>
<tr>
<td>March</td>
<td>80</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>83</td>
</tr>
<tr>
<td>April</td>
<td>57</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>57</td>
</tr>
<tr>
<td>May</td>
<td>54</td>
<td>4</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>60</td>
</tr>
<tr>
<td>June</td>
<td>41</td>
<td>5</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>46</td>
</tr>
<tr>
<td>Total</td>
<td>617</td>
<td>26</td>
<td>3</td>
<td>6</td>
<td>1</td>
<td>1</td>
<td>654</td>
</tr>
</tbody>
</table>

Source: Avaza Language Line invoices & internal THDA survey.

E. Efforts to Break Down Barriers with LEP Population

THDA continued to conduct outreach efforts to reach all citizens, including those in a protected class, for public comments on programs with Federal financial assistance during appropriate time periods. The State of Tennessee solicits citizen participation using email invitations, newsletters, and postings to state websites, development district websites, and social media (Facebook and Twitter). Public notices on the Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER), which primarily involve activities for our HUD formula grants programs (ESG, HOME, and the National Housing Trust Fund), were translated into Spanish, Arabic, Bosnian, Burmese, Behdini, Somali, Sorani and Vietnamese. A copy of these notices is located in Appendix H. Public notices on the public comment period were also published in major publications throughout the state, including three Spanish language newspapers available in Middle and West Tennessee. All grant and contract notices are placed in major newspapers across the state, including the three Spanish languages papers, and on THDA’s website.
THDA also translated the Executive Summary for the FY 2018-19 CAPER into Spanish. A copy of the translation may be found in Appendix H. THDA publishes its public notices in available Spanish newspapers in the state to promote public participation among Spanish speaking persons, and emails a notice of availability to organizations that represent minority populations.

Every five years, THDA conducts an Analysis of Impediments to Fair Housing Choice (AI). The AI activities are currently underway, including a Fair Housing consumer survey made available in both English and Spanish. A copy of the public notice for the survey in English and Spanish is available in Appendix H.

A Language Access Plan (LAP) will be published in early FY2019-2020. The Plan includes a four-factor analysis as recommended by the Department of Justice (DOJ) and HUD. The analysis includes charts and maps of the languages, other than English, that are most commonly spoken throughout Tennessee and the language groups with a high percentage of speakers who have limited English proficiency. The analysis found Spanish to be the most commonly spoken language throughout the state, other than English. A significant percentage of Spanish speakers residing in Tennessee have limited English proficiency. Thus, the Plan includes recommendations to translate more vital program documents, such as applications for assistance, into the Spanish language during FYE2020.
X. COMPLAINT PROCEDURES

A. Written Procedures

THDA provides benefits to the public in a manner that ensures non-discrimination on the basis of race, color, national origin, sex/gender, disability, religion, creed, familial status, and any other class protected under state and federal law. Any person alleging discrimination based on race, color, national origin, sex/gender, disability, religion, creed, or familial status has the right to file a complaint no later than 180 days after the alleged discrimination, unless the time for filing is extended by the responsible department official or his/her designee. At the complainant’s discretion, the complaint can be filed with the federal department (typically, the Department of Housing and Urban Development), the Tennessee Human Rights Commission (THRC), the state recipient (THDA) or the agency providing the service (sub-recipients). THDA requests sub-recipients maintain a complaint log and include the information in annual reporting to THDA.

All complaints, written or verbal, are accepted. It is not necessary to know the identity of the complainant, so long as the information is sufficient to determine the identity of the recipient and to indicate the possibility of a violation. THDA has developed a discrimination complaint form, which is located on THDA’s website. Allegations submitted verbally without a written, signed complaint form are still investigated by the appropriate division at THDA and filed, but are not accepted by the THRC for further investigation. THDA’s investigation and actions may be limited when a complaint is submitted verbally only. In the event that the complaint is oral or in a format other than the discrimination complaint form, the complaint should contain the following information:

1. Name, address and telephone number of the complainant.
2. The location and name of the entity delivering the service.
3. The nature of the incident that led the complainant to feel discrimination was a factor.
4. The basis of the complaint, e.g., race, color or national origin.
5. Names, addresses and phone numbers of people who may have knowledge of the event.
6. The date or dates on which the alleged discriminatory event or events occurred. Forms may be developed to aid a complainant in filing the complaint, but the use of such forms is not required for acceptance of a complaint.

In handling discrimination complaints, THDA uses the following process:

1. Upon receipt of a complaint alleging discrimination under Title VI, Title VIII (Fair Housing) or Section 504 (verbal or written), the complaint must be forwarded to the Civil Rights Compliance Advisor. If the complaint is verbal, the THDA staff member may forward the complaint information via email to the Civil Rights Compliance Advisor.
2. The Civil Rights Compliance Advisor will enter an entry into a Discrimination Complaint Log. A complaint log will be maintained for records and submission to the proper state and federal authorities. The Discrimination Complaint Log will be updated at various points noting the progress of the complaint through transfer or resolution.

3. The Civil Rights Compliance Advisor will send the complainant a written acknowledgement of receipt of the complaint within 10 business days. The acknowledgement may be sent via email or electronic communication when that is the original form of communication used by the complainant.

4. A preliminary review based on the information provided will be conducted by the Civil Rights Compliance Advisor within ten (10) business days to determine if the complaint involves alleged discrimination that would violate THDA’s non-discrimination policy.
   a. If it is determined that the complaint does not involve alleged activities that violate THDA’s non-discrimination policy:
      i. The Civil Rights Compliance Advisor will make a notation in the log that the complaint was reviewed and determined not to violate THDA’s non-discrimination policy.
      ii. The complaint will be forwarded to the program division for response.
      iii. The acknowledgement of receipt sent to the complainant will include an explanation that it has been determined that the activities reported do not violate THDA’s non-discrimination policy, and the complaint has been forwarded to the program division for further investigation and response.
   b. If it is determined that the complaint involves alleged activities that violate THDA’s non-discrimination policy:
      i. The acknowledgement of receipt sent to the complainant will include the time frame and basic process for investigation.
      ii. If the complaint alleges a violation of Title VI, the Civil Rights Compliance Advisor will notify the THRC through the THRC notification form.
      iii. The Civil Rights Compliance Advisor will forward the complaint and all relevant documents to THDA’s Internal Audit division. IA will perform the investigation and issue a preliminary report of findings within 60 business days of the initial complaint. The preliminary report of findings will be given to THDA’s Civil Rights Compliance Advisor.
         1. If the complaint alleges a violation of Title VI, the Civil Rights Compliance Advisor will forward a copy of the preliminary report of findings to the THRC.
         2. If the complaint of discrimination is found to be substantiated, THDA’s Civil Rights Compliance Advisor will work with THDA’s Assistant General Counsel and the program division to make recommendations on appropriate remedial actions based on IA’s report of findings and submit recommendations to THDA’s Executive Director.
a. Once a decision is made on final actions, a letter will be issued to the complainant that documents the actions THDA has taken to remedy the alleged discrimination.

3. If the complaint of discrimination is found not to be substantiated, the Civil Rights Compliance Advisor will issue a letter to the complainant that summarizes the basis for the determination that no discriminatory action was found.
   iv. If the complaint alleges a Title VI violation, the Civil Rights Compliance Advisor will forward a copy of the final response letter to THRC.
   v. If the THRC notifies THDA that further action is warranted, the Civil Rights Compliance Advisor will coordinate the actions.

5. Complaint investigations and responses handled by THDA should be concluded within 90 days of their receipt.

6. Complainants may file an appeal with THDA’s Executive Director or THRC directly. THDA’s Executive Director will assign a review of the complaint, investigation, remedial actions and the appeal to THDA’s Assistant General Counsel for consideration and consultation. THDA’s Executive Director will make a determination within 30 days of the appeal and that decision will be final within THDA.

Note: If a complaint received involves a program or activity that is outside of THDA’s jurisdiction, the Civil Rights Compliance Advisor will forward the complaint to the appropriate jurisdictional agency. Discrimination complaints received from residents of Section 8 project based apartments will be logged in THDA’s discrimination complaint log, and then forwarded to HUD FHEO for investigation and response as per THDA’s contract with HUD. The complainant is informed of this process at the time a complaint is received.

7. Sub-recipients of THDA Federal Funds

At the complainant’s discretion, a discrimination complaint may be filed with the agency providing the service (“sub-recipient” of Federal funds), the recipient of Federal funds (Tennessee Housing Development Agency), the Federal department issuing the Federal funds (typically, the Department of Housing and Urban Development) or the state agency with jurisdictional authority, the Tennessee Human Rights Commission (THRC).

In handling discrimination complaints, sub-recipients of THDA federal funds are required to:
   a. Maintain written grievance procedures.
   b. Ensure their beneficiaries are notified of how to file a discrimination complaint with the sub-recipient, or alternately with THDA, THRC or the governing Federal agency (i.e. HUD, DOE).
c. Investigate all complaints and respond to complainant within 90 days. Include information on how to file an appeal of the sub-recipient agency’s decision to THDA or THRC.
d. Submit copies of all discrimination complaints, investigative materials and communication with applicants or beneficiaries of programs funded with THDA Federal funds to the THDA Civil Rights Compliance Advisor within 90 days of the date a complaint is filed with the sub-recipient agency.

THDA’s Contract with HUD for Contract Administration of the Section 8 project based (“low rent”) apartments does not include managing discrimination complaints.

B. Complaint Form

A copy of the THDA Discrimination Complaint form is located in Appendix I.

C. Complaints & Lawsuits

During FY 2018-19, THDA received two complaints alleging discrimination under Title VI related to THDA funded programs or activities. Two of the complaints allege discriminatory actions based upon protected classes under Title VI (race and race/color/national origin). The claims of discriminatory conduct in one of the complaints, which was investigated by THDA Internal Audit, could not be substantiated, but THDA recommended Fair Housing training for the on-site managers. One complaint is still under review by THDA’s Internal Audit Division (received at the end of the fiscal year).

THDA did not have any lawsuits alleging discrimination on the basis of race, color or national origin filed against the agency in FY 2018-2019.
XI. Title VI Training Plan

A. Staff Training

THDA ensures all new employees complete comprehensive online Title VI and Fair Housing training within the first six months of employment. Fifty-nine (59) new employees (100 percent) completed training in FY2018-2019 during their probationary period. Existing employees who have completed the full non-discrimination training module complete shorter, topic specific training annually. In June 2019, training at an all-staff meeting included the discrimination complaint process, updated non-discrimination policy, draft updated LEP policy and draft Language Access Plan. Ninety percent (234) of THDA staff attended the refresher training in person. Several staff members were unable to attend training due to long-term medical leave, and several employees separated from the agency before annual training was completed. Additionally, six employees attended program specific non-discrimination training for a total of 93% of all THDA employees completing annual Title VI/Fair Housing training. For those not attending the in person annual training, THDA provides online training modules. A copy of all THDA training materials, and the new employee quiz is located in Appendix J. THDA has created an online annual training for FYE2020 to ensure 100 percent of employees are able to complete annual refresher training (similar to our New Employee program).

Many THDA staff members attend or present at fair housing or non-discrimination training events hosted by external partners or vendors throughout the year. Resources to attend this training come from THDA's training budget, which includes Federal administrative funding. A variety of organizations provide non-discrimination training including: HUD, West Tennessee Legal Services, the Tennessee Fair Housing Council, Tennessee Human Rights Commission, Tennessee Association of Housing and Redevelopment Agencies (TAHRA), National Council on State Housing Agencies (NCSHA), Southeastern Affordable Housing Management Association (SAHMA), and the Tennessee Association of Affordable Housing Providers (TAAH). Table 7 includes examples of training and events presented or attended by THDA staff members.

<table>
<thead>
<tr>
<th>Event/Host, Location and Date</th>
<th>Number &amp; % of THDA Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tennessee Association of Realtors (TAR), Fair Housing Topics &amp; Select Characteristics of Lenders in the Tennessee Mortgage Industry (from THDA HMDA report), THDA &amp; TN Fair Housing Council joint presentation, April 3, 2019</td>
<td>1 &lt;1%</td>
</tr>
<tr>
<td>East Tennessee (ECHO) Fair Housing Conference, Knoxville, TN, April 5, 2019</td>
<td>6 2.3%</td>
</tr>
<tr>
<td>West TN Fair Housing Celebration, Memphis, TN, April 11, 2019</td>
<td>12 4.6%</td>
</tr>
<tr>
<td>Tennessee Fair Housing Matters Conference, Nashville, TN, April 18, 2019</td>
<td>45 17.2%</td>
</tr>
<tr>
<td>THDA Online New Employee Non-Discrimination Training (probationary period)</td>
<td>59 100%</td>
</tr>
<tr>
<td>THDA Non-Discrimination Refresher Training, June 16, 2019</td>
<td>234 90%</td>
</tr>
<tr>
<td>Analysis of Impediments to Fair Housing Choice training/consulting with ABT Associates, January-September 2019</td>
<td>6 2.3%</td>
</tr>
</tbody>
</table>
B. Agency Sponsorships of Non-Discrimination Training/Events

THDA also sponsors Fair Housing events/training across the state, either through cash donations or through in kind donations of gifts and supplies, to ensure training is available to THDA staff and other housing professionals. THDA also sponsors the activities of organizations that affirmatively further fair housing. THDA provided $5,996 in funding for sponsorships or events related to non-discrimination activities in the fiscal year (Table 8).

<table>
<thead>
<tr>
<th>Organization Name or Event Name &amp; Date</th>
<th>Cost of Sponsorship/ Training/Materials</th>
</tr>
</thead>
<tbody>
<tr>
<td>East TN (ECHO) Fair Housing Conference, Knoxville, TN, April 6, 2018</td>
<td>$650</td>
</tr>
<tr>
<td>Tennessee (Middle) Fair Housing Matters Conference, Nashville, TN, April 17, 2018</td>
<td>$1,250</td>
</tr>
<tr>
<td>THDA Special Program, Summer Speaker Series: Women in Leadership</td>
<td>$4,066</td>
</tr>
<tr>
<td>Total</td>
<td>$5,996</td>
</tr>
</tbody>
</table>

C. Sub-recipient Non-Discrimination Training

New online training modules covering Title VI and Fair Housing activities were posted to THDA’s website for sub-recipients and other partner agencies during FYE2018-2019 (Appendix K). Additionally, THDA added a requirement for sub-recipients to complete a sub-recipient Non-Discrimination in Services Self-Assessment/Survey annually to the Title VI monitoring process. Sub-recipients were notified and trained on the requirement during the fiscal year (Appendix L). The survey collects information on required non-discrimination activities and will assist with THDA’s monitoring responsibilities and help guide future sub-recipient non-discrimination training and development activities. Each THDA sub-recipient is required to provide Title VI and/or Fair Housing training to employees. Sixty sub-recipient agencies (46 percent) receiving federal grant funding in FYE2018-2019 from THDA attended workshops during FYE2019, where the new online non-discrimination training modules along with the new self survey/assessment form were reviewed. Table 9 below provides details on the workshops, dates and total number of attendees.

D. Other Training

HUD Section 8 low rent apartment staff are typically members of SAHMA, as is THDA’s project based compliance team. SAHMA provides Fair Housing training opportunities regularly through conferences attended by THDA compliance staff and by Section 8 low rent apartment staff. SAHMA also offers online Fair Housing training specific to Section 8 operations, which is accessible to members.
THDA periodically includes Fair Housing information in developer workshops for LIHTC and MFB program developers and on-site managers. LIHTC on-site managers also often attend training and conferences provided by affordable housing organizations that incorporate Fair Housing information, such as SAHMA, the Tennessee Association of Affordable Housing Providers (TAAH) and the National Council of State Housing Agencies (NCSHA).

HBEI agencies providing education to potential homebuyers (Great Choice and HHF DPA programs) use the *Realizing the American Dream* manual and deliver training on the Fair Housing Act through multiple curriculum components. Each potential homebuyer who completes homebuyer education receives a copy of the *Realizing the American Dream* manual. The manual covers the rights of potential borrowers or homeowners and helps them identify fair housing issues through examples. Information is provided regarding the Equal Credit Opportunity Act, Truth in Lending Act, Fair Credit Billing Act, Fair Credit Reporting and the Fair Debt Collection Practices Act. Pre-purchase homebuyer education is required for all THDA loan programs and post-purchase is also required for loan programs that provide down payment assistance (Great Choice Plus & federally funded HHF DPA) During FYE2019, 4,641 homebuyers received HBEI using the Realizing the American Dream curriculum.
XII. Sub-recipient Monitoring

The following programs administered by THDA distribute Federal financial assistance to sub-recipients: HOME Investment Partnership, Emergency Solutions Grant (ESG), National Housing Trust Fund (NHTF), Weatherization Assistance Program (WAP), Low Income Home Energy Assistance Program (LIHEAP), HHF Blight Elimination Program, HHF Keep My Tennessee Home (ROP, PRPLE) and Appalachian Renovation Loan Program (ARLP). All programs are described under Table 2 above. The Title VI enforcement activities conducted for each program are based upon the federal guidance from the governing department (HUD, DOE, DHHS, Treasury, ARC).

With the exception of the LIHTC awarded through the American Reinvestment and Recovery Act (ARRA) of 2009, the LIHTC is not a direct grant to a sub-recipient or contract for funds, but rather is a dollar-for-dollar reduction in federal tax liability (e.g. the tax credit allocation) awarded to developers or investors in exchange for them providing financing to develop affordable rental housing. THDA monitors LIHTC properties for required activities under the Fair Housing Act, but does not monitor specifically for Title VI compliance.

THDA also has limited oversight of Project Based Section 8 properties through a performance based Annual Contributions Contract (ACC) with HUD. HUD, not THDA, contracts with the properties to provide housing assistance payments. THDA’s role is to monitor the properties for compliance with the HUD requirements (as per the ACC) including conducting Management Occupancy Reviews (MORs). MORs cover certain HUD Fair Housing compliance measures (as directed by HUD). THDA may intake discrimination complaints from residents of the Section 8 properties, but these complaints are forwarded to HUD FHEO for investigation and response as per THDA’s contract with HUD.

B. Pre-Award Procedures

THDA does not require pre-assessments, field or on-site compliance reviews of sub-recipients or contractors pre-award because Federal requirements do not require pre-assessment reviews for any of THDA’s federally funded programs. All funding applications from sub-recipients or grantees are reviewed by THDA prior to approval. The reviews ensure that applicants or recipients with outstanding findings of non-compliance with Title VI (or Fair Housing where applicable) are not funded or that appropriate conditions are included in the approval to ensure funds are not drawn down or paid until appropriate action is taken by the sub-recipient to ensure compliance.

1. Assurances

Each sub-recipient of federal funds from HUD, HHS and DOE is required to sign a federal "Assurance of Compliance under Title VI of the Civil Rights Act of 1964." Sub-recipients and/or contractors who have signed a “statement of assurance” are noted in Appendix N. Additionally,
THDA policy requires that sub-recipients of formula grant funding make applications for assistance available in accessible locations.

The Department of Treasury does not require an assurance of compliance under Title VI for the Hardest Hit Fund program. Thus, no assurance is received for sub-recipients of this temporary stimulus funding.

2. Training

Sub-recipients are required to follow the same non-discrimination procedures as THDA once funding is awarded (post-award), and as such, must provide annual non-discrimination training to employees. THDA provides online non-discrimination training modules that sub-recipients may use for training located at: https://thda.org/about-thda/fair-housing-title-vi-compliance. However, compliance with training requirements is post-award and not pre-award.

3. Review of Final Payment Prior to Allocation for Development Programs

Prior to the final allocation of funds for development grants, THDA has procedures detailing inspection, closeout and final payment associated with a completed project or grant. All work associated with the grant must be completed in accordance with the contract, which includes requirements established by Title VI (and contained in the "Assurance of Compliance under Title VI of the Civil Rights Act of 1964"), before the allocation award or final payment is processed.

For example, prior to beginning a HOME project, grant recipients must adopt affirmative marketing procedures and requirements for all federally funded projects with five or more units. Affirmative marketing steps consist of actions to provide information and otherwise attract eligible persons in the housing market area to the available housing without regard to race, color, national origin, sex, religion, familial status or disability. These must be approved by THDA prior to any federal funds being committed to a project. Requirements and procedures must include:

a. Methods for informing the public, owners and potential tenants about fair housing laws and the local program's policies;

b. A description of what owners and/or the program administrator will do to affirmatively market housing assisted with HOME funds;

c. A description of what owners and/or the program administrator will do to inform persons not likely to apply for housing without special outreach;

d. Maintenance of records to document actions taken to affirmatively market HOME-assisted units and to assess marketing effectiveness; and

e. Description of how efforts will be assessed and what corrective actions will be taken where requirements are not met.
C. Post-Award Procedures

1. Training

Table 9 lists all of the attendees of sub-recipient grantee workshops during FYE2019, including the federal formula grant programs, LIHEAP, WAP and THDA’s Single Family Special Programs, which includes some federally funded activities. At the workshops, staff reviewed the new online non-discrimination training modules along with the new self survey/assessment form. The new online training also was reviewed at the Single Family Special Programs training in February and March 2019. 256 representatives from sub-recipient agencies attended THDA training in FY2018-2019. Of the grantee/sub-recipient agencies receiving funding in FY2018-2019, 46 percent sent a representative to a THDA training event that included Title VI.

<table>
<thead>
<tr>
<th>Division/Program</th>
<th>Training Description &amp; Date</th>
<th>Attendees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Programs/ESG</td>
<td>Grantee Workshop, 6/10/2019</td>
<td>60</td>
</tr>
<tr>
<td>Community Programs/HOME/CHDO</td>
<td>Grantee Workshop, 6/11/2019</td>
<td>26</td>
</tr>
<tr>
<td>Community Programs/LIHEAP</td>
<td>Grantee Workshops, 11/8, 11/9 &amp; 11/16/2018</td>
<td>54</td>
</tr>
<tr>
<td>Community Programs/NHTF</td>
<td>Grantee Workshops, 9/11/2018 &amp; 6/20/2019</td>
<td>8</td>
</tr>
<tr>
<td>Community Programs/ WAP &amp; LIHEAP Wx</td>
<td>WAP Program Admin &amp; Technical Training, 5/1 &amp; 6/20/2019</td>
<td>92</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>256</strong></td>
</tr>
</tbody>
</table>

2. Non-Discrimination Training

THDA currently includes non-discrimination components in grantee/sub-recipient workshops that cover multiple elements of program administration. For example, during the annual HOME Grantee Workshop, which is typically held annually at the end of January, training includes fair housing basics, fair housing law, how to identify fair housing issues and ways to make the public and clients aware of fair housing and ways to affirmatively further fair housing. HOME administrators from throughout the state attend the training.

THDA provides an online non-discrimination (Title VI, Fair Housing, Section 504) training module for sub-recipients, which may be accessed from the THDA website and completed at any time (pre or post award). Sub-recipient/grantees are encouraged to have all employees complete the training and are required to have the person assigned to Title VI/Fair Housing compliance complete either the THDA online non-discrimination training or other comprehensive non-discrimination training. Grantees are also encouraged to have volunteers
view the THDA online non-discrimination training module. In FYE 2019, THDA began collecting
documentation of staff and volunteer non-discrimination training through a required non-
discrimination self-assessment/survey. Compliance with the Title VI and Fair Housing training
requirements also are assessed during required compliance reviews.

The Department of Treasury does not require specific non-discrimination training of sub-
recipients of Hardest Hit Funds. However, all sub-recipients are made aware of THDA’s online
non-discrimination training, including those who provide services supported by THDA’s HHF
funding.

3. Compliance Reviews

After the allocation of funds or post-award, THDA conducts compliance reviews with sub-
recipients in the formula grants programs, LIHEAP and WAP programs and with on-site property
managers in the Section 8 and LIHTC programs. The reviews vary based upon federal guidance
for each program. Each program director determines the frequency and number of compliance
reviews in accordance with federal regulations and program guidance. The total number of field
(on-site) reviews for FY 2018-19 was 221. The number of field reviews and their corresponding
programs are in Table 10.

<table>
<thead>
<tr>
<th>Program</th>
<th>Reviews</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOME Investment Partnership</td>
<td>18</td>
</tr>
<tr>
<td>Low Income Home Energy Assistance Program (LIHEAP)</td>
<td>19</td>
</tr>
<tr>
<td>Weatherization Program (WAP)/LIHEAP Weatherization</td>
<td>12</td>
</tr>
<tr>
<td>Emergency Solutions Grant (ESG)</td>
<td>5</td>
</tr>
<tr>
<td>Section 8 Management Occupancy Reviews (MOR)</td>
<td>167</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>221</strong></td>
</tr>
</tbody>
</table>

Each program division maintains a log of each monitoring report by the type of review. THDA
does not maintain an annual compliance report; rather, program directors are responsible for
ensuring program documents include assurances of nondiscrimination (Title VI & Fair Housing),
where applicable. THDA maintains all records pertaining to Title VI Compliance, and forwards
annual reports to appropriate state and federal agencies.

a. Formula Grant Programs Compliance Reviews

THDA encourages its grantees to identify those populations who are least likely to apply for
assistance and to make outreach to those populations. To accomplish this, THDA
recommends that the grantee advertise assistance availability at churches, convenience
stores, libraries, senior centers, and local offices of the TN Department of Human Services.
Additionally, THDA requires that each grantee have policies and procedures to assist non-
English speaking applicants. Each grantee must also have a process that notifies LEP persons
of language assistance available (i.e. notices, signs) and that is accessible to individuals.
seeking assistance. Grantee staff should be knowledgeable of all procedures and processes. THDA also requires all grantees to use the Fair Housing logo on all program materials.

THDA Community Programs staff complete a post-award compliance review for HOME and ESG awards. A routine compliance review is possible once the grant completion timeframe is over a year in duration.

Home & ESG compliance reviews cover at a minimum:

1. Files and records examination.
2. Grantee interviews with beneficiaries, potential beneficiaries and denied applicants.
3. Determine if public notification efforts are adequate in increasing program participation.
4. Determine if complaints are handled in a proper manner.
5. Determine the level of minority concentration and compare it to the number of potentially eligible participants by racial and ethnic category.
6. Determine if equal access of physical facilities is maintained.
7. Determine if location of service delivery point unnecessarily denies access to any person.
8. Determine if there are any lawsuits alleging discrimination on the basis of race, color or national origin filed against the recipient.
9. Determine if the recipient is receiving assistance from other federal agencies.
10. Determine whether any civil rights compliance reviews had been conducted in the last two years.

Grantees are required to maintain records of their actions for FHEO monitoring purposes, including advertisements for employment and documentation of subsequent applications and individuals hired. An extensive list of recordkeeping requirements are found in Chapter 6, Section 5 of the HOME Operations Manual. Grantees are monitored during the duration of a project and an Equal Opportunity/Fair Housing/Title VI checklist is used by program monitors to determine compliance with requirements, responsibilities, activities and recordkeeping. This checklist also contains questions regarding complaints filed and any indications of Equal Opportunity and Fair Housing policy violations.

In addition to meeting all requirements of the HOME Program Description and HOME Operations Manual, grantees have certain responsibilities to ensure protected persons or groups are not denied benefits. Responsibilities of grantees, which are undertaken throughout the progress of the projects, are outlined in Chapter 6, Section 3 of the HOME Operations Manual. In addition, the HOME Operations Manual requires certain activities of grantees and includes: a minimum of one fair housing activity, which includes distribution of the Fair Housing Equal Opportunity for All pamphlet to each program applicant, Section 3 activities and documentation, creation and distribution of a policy of nondiscrimination, Equal Opportunity requirements in construction-generated employment, minority and female solicitation, Section 504 requirements, site and neighborhood standards and
consideration of fair housing and local zoning ordinances. As part of sub-recipient reviews in the HOME program, THDA monitors to ensure that grantee has written policies of non-discrimination; provides Title VI training for employees and otherwise complies with Title VI provisions. A copy of the monitoring form for this program, along with other required forms may be viewed on the THDA website: https://thda.org/business-partners/home-program-forms.

To affirmatively further fair housing, ESG recipients must perform and document action in the areas of enforcement and promotion. During the grant year, recipients must carry out a minimum of one activity to promote fair housing. Nondiscrimination and equal opportunity laws are also applicable to ESG programs and recipients. The ESG Program Manual requires all grantees to make facilities and services available to all persons and families on a nondiscriminatory basis. Publicity surrounding the availability of shelter facilities should reach all persons regardless of handicap, race, color, religion, sex, age, familial status or national origin. Grantees must also establish additional procedures to disseminate information to those interested in handicap accessible services and facilities. Information regarding fair housing requirements and activities can be found in the ESG Program Guidelines and the ESG Program manual, which is available to the public on THDA’s website: https://thda.org/business-partners/esg.

b. LIHEAP and Weatherization Program Compliance Reviews

THDA Community Programs staff complete a post-award compliance review for LIHEAP funding. The LIHEAP monitoring tool includes a section on Title VI and Civil Rights compliance. During compliance monitoring, LIHEAP agencies are asked about their nondiscrimination policies in place in relation to both employment practices and beneficiaries, along with their LEP practices. A copy of the LIHEP monitoring form is located in Appendix M.

c. Section 8 Project Based Contract Compliance Reviews

THDA’s contract with HUD governs the content of the Section 8 Management Occupancy Review (MOR). The current contract with HUD does not include Civil Rights Front End Limited Monitoring or other non-discrimination review. As part of the MOR process, the THDA Program Compliance division monitors Affirmative Fair Housing Marketing Plans, Tenant Selection Plans, recent advertising, and the posting of the Fair Housing Logo and Fair Housing Poster. The THDA MOR review covers at a minimum:
1. Files and records examination.
2. Grantee interviews with beneficiaries, potential beneficiaries and denied applicants.
3. Determine if public notification efforts are adequate in increasing program participation.
4. Determine if complaints are handled in a proper manner.
5. Determine if equal access of physical facilities is maintained.
6. Determine if service delivery point unnecessarily denies access to any person.
7. Determine if the recipient is receiving assistance from other federal agencies.

d. Hardest Hit Fund KMTH and BEP Sub-recipients

The Department of Treasury does not require Civil Rights compliance monitoring or a non-discrimination review of sub-recipients for the temporary programs related to the foreclosure crisis and specifically the Hardest Hit Fund. However, Treasury has required extensive quarterly reporting that includes beneficiary demographics. These reports may be found online at: http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/Program-Documents.aspx#TN. THDA regularly reviews beneficiary reports to ensure programs are serving all intended beneficiaries, without gaps in service, and where gaps are found plans outreach efforts based on the reporting. THDA is in the process of establishing limited review processes for HHF KMTH and BEP sub-recipients.

D. Procedures for Non-Compliance

If THDA determines there may be a Title VI violation, a full complaint investigation will be initiated. Written correspondence (letter, email) is sent to the complainant explaining that an investigation will be started and their cooperation will be needed in the future. A complaint log is kept for records and submission, and all violations are reported to the appropriate state or federal Agency. THDA does not have enforcement authority. If a violation is reported, any enforcement and/or punitive decisions are made by the appropriate agency. For more information regarding THDA’s procedures for handling Title VI compliance, please refer to “Section VIII Complaint Procedures.”

During this past fiscal year, no sub-recipients, vendors or contractors were found to be noncompliant with Title VI.

E. Sub-recipients & Vendors

1. Sub-recipients

THDA distributes federal funds to sub-recipients in the HOME, ESG, WAP, LIHEAP, National Housing Trust Fund, HHF BEP and KMTH. All programs are described above under Table 2. All of THDA’s sub-recipients (and vendors) during FYE2019, along with the begin/end date of the contract, dollar amount of the contract/funding award, location, type of funding, M/WBE designation (where known), descriptions of services and whether the contract was competitive are contained in Appendix N.

Sub-recipients of THDA’s grant programs typically are non-profit, city, county or regional governmental organizations or entities. HOME funds are awarded annually through a competitive application process to cities, counties and nonprofit organizations outside a local
participating jurisdiction. ESG funds are awarded to Continuum of Care (COC) agencies, which are regional or local planning bodies that coordinate housing and services funding for homeless families and individuals. NHTF grants are awarded through a competitive application process to local Public Housing Authorities, non-profit and for-profit entities. LIHEAP and WAP funds are sub-contracted to a network of local community agencies, such as Human Resource Agencies. The network may be viewed on the THDA website: https://thda.maps.arcgis.com/apps/MapSeries/index.html?appid=d8eaf5603bc14aafa699d08c4d317e8d

The Hardest Hit Fund DPA and KMTH programs are administered with cooperation from THDA’s Great Choice lending network and through sub-recipient loan servicers. For HHF BEP, THDA works in partnership with approved non-profit agencies and land banks in targeted areas.

2. Vendors

THDA also enters into contracts with vendors to support program activities. Table 11 details Minority/Women’s Business Enterprise (M/WBE) vendor statistics and shows that 11 percent of THDA’s vendors in FY2018-2019 were certified as minority and/or women business enterprises. All vendors with a contract (along with sub-recipients) are included in Appendix N.

<table>
<thead>
<tr>
<th>Total Number of Vendors</th>
<th>72</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of M/WBE Vendors</td>
<td>8</td>
</tr>
<tr>
<td>Percentage M/WBE Vendors</td>
<td>11.0%</td>
</tr>
<tr>
<td>Total Dollar Amount Awarded to Minority Vendors</td>
<td>$2,214,800</td>
</tr>
<tr>
<td>Percentage of Dollar Amount Awarded to Minority Vendors</td>
<td>11.1%</td>
</tr>
</tbody>
</table>

Note: The total number of contracts with minority and women owned businesses may be underreported. Vendors secured through the Request for Proposal process are asked to voluntarily self-identify as M/WBE if applicable. Vendors secured through non-RFP methods for contracts less than $50,000 or that are sole-source, are also asked to voluntarily self-identify as M/WBE if applicable.
XIII. Public Notice and Outreach

A. Information Dissemination

1. Non-discrimination Policy Dissemination

THDA’s non-discrimination policy and complaint form is located on the THDA website at: https://thda.org/about-thda/title-vi-compliance

2. Program Information Dissemination

THDA currently informs the public about its programs and services through the following means:

- THDA website & newsletters
- TNHousingSearch.org
- Advertisements- online and print
- News releases
- Industry meetings
- Public meetings
- Workshops- application & grantee; housing industry and special interest groups
- Direct mail
- Email blast lists
- Public notification through newspapers
- Social media (Facebook & Twitter)
- Radio and television interviews about THDA programs
- Public service announcements
- Public speaking engagements

THDA presents civil rights, nondiscrimination and fair housing information through the following means:

- Workshops and training for staff, grantees and program participants
- THDA’s Title VI and Fair Housing webpages of the THDA website (https://thda.org/about-thda/fair-housing-title-vi-compliance)
- Display of nondiscrimination posters in THDA offices (English and Spanish)
- HUD Title VI, Fair Housing and LEP resources and materials
- Fair Housing Booklets from HUD, such as Fair Housing & Equal Opportunity for All or Fair Housing: It’s Your Right, distributed to beneficiaries (English & Spanish versions).
- HOME, ESG & NHTF grant policies regarding nondiscrimination and Title VI
- Contract Language
THDA’s website contains information on Fair Housing and Title VI. The webpages include information on the Fair Housing Act and Title VI, other nondiscrimination laws and regulations, examples of discrimination, nondiscrimination resources and the methods for filing either a fair housing or Title VI complaint. In addition, a copy of the Title VI Implementation Plan is posted on the website and is accessible to the public. Hard copies of this Title VI Implementation Plan are also available to the public upon request. The Fair Housing and Title VI webpages may be accessed at: http://thda.org/about-thda/fair-housing-title-vi-compliance.

3.  Sub-recipient Information Dissemination

THDA encourages all of its grantees/sub-recipients to identify those populations who are least likely to apply for assistance and to make outreach to those populations. To accomplish, THDA recommends that the grantee advertise assistance availability in churches, convenience stores, libraries, senior centers, and local offices of the TN Department of Human Services.

HOME sub-recipients are required to disseminate to all applicants the brochure found at the following link: https://www.hud.gov/sites/documents/FHEO_BOOKLET_ENG.PDF. THDA recommends ESG grantees provide the Fair Housing – It’s Your Right! Pamphlet to all beneficiaries: https://www.hud.gov/sites/documents/DOC_12150.PDF.

Additionally, THDA requires that each grantee have policies and procedures to assist non-English speaking applicants. Each grantee must also have a process that notifies LEP persons of language assistance available (i.e. notices, signs) and that is accessible to individuals seeking assistance. Grantee staff should be knowledgeable of all procedures and processes. THDA also requires all grantees to use the Fair Housing logo on program materials.

4.  Complaint Procedures Dissemination

THDA’s Complaint Procedures are available on the website at: https://thda.org/about-thda/title-vi-compliance.

5.  Minority Participation – Planning/Advisory Boards

Information regarding advisory board members and a link to the published list of members are in Table 12.
Table 12- THDA Advisory Boards

<table>
<thead>
<tr>
<th>Advisory Board</th>
<th>Published List of Members (Yes/No)</th>
<th>Link to Published List of Board Members</th>
<th># Minority</th>
<th>% Minority Members</th>
<th>% Female Members</th>
<th>Total Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Energy Efficiency &amp; Weatherization Advisory Board</td>
<td>Yes</td>
<td><a href="http://thda.org/about-thda/energy-efficiency-and-weatherization">http://thda.org/about-thda/energy-efficiency-and-weatherization</a></td>
<td>1-Af. Am</td>
<td>7%</td>
<td>29%</td>
<td>14</td>
</tr>
<tr>
<td>Housing Education Advisory Board</td>
<td>Yes</td>
<td><a href="http://thda.org/about-thda/housing-education">http://thda.org/about-thda/housing-education</a></td>
<td>3-Af. Am</td>
<td>33%</td>
<td>78%</td>
<td>9</td>
</tr>
<tr>
<td>Housing Industry Advisory Board</td>
<td>Yes</td>
<td><a href="http://thda.org/about-thda/housing-industry">http://thda.org/about-thda/housing-industry</a></td>
<td>2-Af. Am</td>
<td>17%</td>
<td>56%</td>
<td>18</td>
</tr>
</tbody>
</table>

B. Boards & Advisory Bodies

A fifteen-member board of directors appointed by the Governor oversee THDA’s operations. The board is composed of 43 percent female and 29 percent minority members. Detailed information on the members of THDA’s Board of Directors, their representation, their committee assignments and their race and gender is located in the Overview of this Plan and in Appendix A.

THDA currently has three advisory boards (see Table 12 above). Advisory board members are not appointed, but rather, THDA staff who lead the programs relevant to the particular industry or board, invite individuals to serve on each advisory board. Staff seek to invite persons to the board that represent a range of specialties, geographies (across the state and well as urban/rural), demographics and that work with THDA’s programs. While the Board discussions do not directly influence agency policy, advisory boards strengthen THDA’s partnerships and assist with the utilization and effectiveness of current programs, as well as make suggestions for the creation and implementation of new initiatives. The Energy Efficiency and Weatherization Advisory Board consists of 14 members who provide a broad representation of organizations and agencies with expertise to advise THDA on improving policies, procedures, public awareness, and financial assistance allocations to enhance the quality of life to all Tennesseans, with a focus on low to moderate income persons.

The Housing Industry Advisory Board has 18 members. Members are selected based on their experience and history in the lending industry. All members are employed by THDA approved lenders or banks and have held or currently hold upper management positions within their organizations or are realtors selected from each of Tennessee’s three Grand Divisions. Member selection is based on the realtors’ level of involvement in their respective Realtor Associations and/or National Association of Realtors, activity in community projects, leadership in other realtor-related organizations and their advocacy for affordable housing for first-time homebuyers and underserved populations in their respective geographical areas.
The Housing Education Advisory Board consists of 9 to 10 members working as housing and financial educators that serve to advise THDA in promoting sustainable housing choices and building strong communities.

C. Minority Input & Bidding Opportunities

1. Minority Input Opportunities

THDA allows opportunities for public comment throughout the year on various programs and reporting requirements. THDA conducts outreach efforts to reach all citizens, including those in a protected class, for public comments on programs with Federal financial assistance during appropriate time periods. Public notices are placed in major publications throughout the state and in targeted minority newspapers when available, as well as on THDA’s website. Public notices and documents provided to the public for comment are provided in English and Spanish versions on THDA’s website. Public notices informing the public of a public comment period or a public meeting are also published in English and Spanish and may be translated into Arabic, Bosnian, Somali, Behdini, and Sorani.

THDA has an email blast list for public notice/comments that sends emails when public review/comment is required for program changes. The list was created to ensure organizations that serve a protected class are specifically notified on public comment periods.

The Citizen Participation Plan is the strategy for public participation that incorporates citizen input into the planning, implementation, coordination, and assessment of Tennessee’s projects and activities. A copy of the Plan may be found here: https://s3.amazonaws.com/thda.org/Documents/Research-Planning/Updated-Citizen-Participation-Plan-per-09_2014-Sub-Amendment.pdf. As part of the Tennessee 2015-2019 Consolidated Plan, a web-based Housing and Community Needs Survey was conducted from February 4th to March 2nd of 2015. The survey was completed by 671 respondents, representing every county in Tennessee. Individuals solicited for participation included elected officials, state and local governing bodies, representatives of housing groups, minority organizations, disability resource groups, real estate and property management associations, banking entities, and other groups involved in the housing and development fields.

THDA’s Industry and Government Affairs (IGA) team continued outreach efforts across the state in FY2018-19 with one liaison for each grand division. Each liaison is charged with sharing information with local stakeholders and officials about THDA programs, grants and services that are coming to their community or for which their community could apply. IGA Outreach staff are members of the National Association of Real Estate Brokers (Realtists), an organization with the goal of bringing together the nation’s minority professionals in the real estate industry to promote the meaningful exchange of ideas, and regularly attend functions and activities of the association to communicate information on THDA’s programs.
The THDA IGA Outreach team also have relationships or hold memberships in women and minority-centered organizations including, Pathway Women’s Business Center, which concentrates on the growth of women entrepreneurs across Tennessee and the Nashville Black Chamber. The Nashville Black Chamber periodically holds joint meetings with the Hispanic and Latino Chambers when discussing common community issues, such as housing or voting rights. THDA IGA staff also hold membership in the Interdenominational Ministerial Fellowship to stay apprised of faith-based issues in the community.

THDA’s Real Estate Liaisons are a member of and involved with the National Association of Hispanic Real Estate Professionals (NAHREP) and the NAREB, Nashville and Memphis Chapters. THDA’s Real Estate Liaison is in the planning stages with NAHREP to provide their members, in conjunction with Great Nashville REALTORS®, a Continuing Education class on THDA Great Choice mortgage products, processes, and guidelines. THDA also has an individual membership in Jackson Madison County African American Chamber of Commerce.

THDA maintains a free housing search engine, TNHousingSearch.org, and requires THDA funded multifamily properties (grants and LIHTC/MFB programs) to post their units/properties on the site (waiting list & available). The site is ADA, Title II 508 compliant and works with assistive technology. A bi-lingual (English/Spanish) call center supports the website.

2. Grants and Bids Process

**THDA Invitation to Bid** include this standard language:
*No person on the grounds of handicap or disability, age, race, color, religion, sex, national origin, or any other classification protected by Federal and/or Tennessee State constitutional and/or statutory law shall be excluded from participation in, or denied benefits of, or be otherwise subjected to discrimination in the performance of the Contract or in the employment practices of the Contractor. The Contractor shall, upon request, show proof of such non-discrimination, and shall post in conspicuous places, available to employees and applicants, notices of non-discrimination.*

**THDA Request for Proposals** include this standard language (response required):
*THDA encourages the participation of women, persons of color, persons with disabilities, ethnic minorities and members of other federally and State-protected classes. Describe your firm’s affirmative action program and activities. Include the number and percentage of members of federally and State-protected classes who are either partners or associates in your firm, the number and percentage of members of federally and State-protected classes in your firm who will work on matters referenced in this RFP.*

The THDA Operations Division oversees agency contracts with vendors and utilizes the State’s list of approved vendors located at: https://tn.diversitysoftware.com/FrontEnd/VendorSearchPublic.asp?XID=5137&TN=tn to assist in the search for qualified minority vendors. The appropriate methodologies for ensuring that
women and minority vendors have an adequate opportunity to participate in the solicitation is an important part of THDA’s procurement strategy.

**THDA contracts (non-Federal funds)** include the following standard contract language:

*The Contractor hereby agrees, warrants, and assures that no person shall be excluded from participation in, be denied benefits of, or be otherwise subjected to discrimination in the performance of this Contract or in the employment practices of the Contractor on the grounds of disability, age, race, color, religion, sex, national origin, or any other classification protected by Federal, Tennessee State constitutional, or statutory law. The Contractor shall, upon request, show proof of such nondiscrimination and shall post in conspicuous places, available to all employees and applicants, notices of nondiscrimination.*

**THDA Contracts with Federal funds** include the following standard contract language:

*Equal Opportunity. During the performance of this Contract, the Contractor agrees as follows:*

- **a.** The Contractor will not discriminate against any employee or applicant for employment because of race, color, religion, sex, sexual orientation, gender identity, or national origin. The Contractor will take affirmative action to ensure that applicants are employed, and that employees are treated during employment, without regard to their race, color, religion, sex, sexual orientation, gender identity, or national origin. Such action shall include, but not be limited to the following:
  1. Employment, upgrading, demotion, or transfer, recruitment or recruitment advertising;
  2. Layoff or termination;
  3. Rates of pay or other forms of compensation; and
  4. Selection for training, including apprenticeship.

The Contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the contracting officer setting forth the provisions of this nondiscrimination clause.

- **b.** The Contractor will, in all solicitations or advertisements for employees placed by or on behalf of the Contractor, state that all qualified applicants will receive considerations for employment without regard to race, color, religion, sex, sexual orientation, gender identity, or national origin.

- **c.** If the State approves any subcontract, the subcontract shall include paragraphs (a) and (b) above.

Various THDA programs have different **contractual provisions for sub-recipients** to meet federal requirements. Examples of contractual provisions prohibiting discrimination that apply to sub-recipients of THDA funding include the following:
• “The (Name of Organization) does not discriminate on the basis of race, color, religion, national origin, sex, age, or handicapped status in the admission or access to, or treatment or employment in, its federally assisted programs or activities.”
• “Under Title VI of the Civil Rights Act of 1964, no person shall, on the grounds of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance.”
• “The Grantee hereby agrees, warrants, and assures that no person shall be excluded from participation in, be denied benefits of, or be otherwise subjected to discrimination in the performance of this Grant Contract or in the employment practices of the Grantee on the grounds of disability, age, race, color, religion, sex, national origin, or any other classification protected by Federal, Tennessee State constitutional, or statutory law. The Grantee shall, upon request, show proof of such nondiscrimination and shall post in conspicuous places, available to all employees and applicants, notices of nondiscrimination.”
• “NeighborWorks will not permit discrimination by Grantees against clients on the basis of their gender, race, color, religion, national origin, ancestry, creed, pregnancy, marital or parental status, familial status, sexual orientation, or physical, mental, emotional or learning disability.”
• “Provider hereby agrees that counseling offices and services will be accessible to persons with disabilities, as well as to homeowners needing translation services. Provider will not discriminate against clients on the basis of their gender, race, color, religion, national origin, ancestry, creed, pregnancy, marital or parental status, familial status, sexual orientation, or physical, mental, emotional or learning disability.”

Only a few sub-recipients of THDA federal funds enter into sub-contracts for THDA-funded activities, primarily those programs that involve construction: HOME, NHTF, WAP, LIHEAP Wx & HHF BEP. As a requirement of receiving HUD grant funds (HOME and ESG), entitlement jurisdictions must submit a certification of affirmatively furthering fair housing (AFFH) to HUD’s Office of Community Planning and Development (CPD).

As per HUD requirements, HOME and NHTF grantees receive information regarding the affirmative steps to ensure that women and minority owned businesses are afforded opportunities to bid on service, material, and construction contracts. HOME grantees entered into 33 contracts/sub-contracts for grant funded activities during the reporting period, with four (4) awarded to minority businesses and eight (8) to women owned businesses. NHTF grantees entered into 101 sub-contracts with eight (8) awarded to minority businesses and seven (7) women owned businesses.

While WAP, LIHEAP Wx and HHF BEP sub-recipients may enter into sub-contracts for THDA federal funds, none of the federal governing agencies (DOE, DHHS, Treasury) requires THDA to track or report sub-recipient contracts or sub-contracts for minority, women’s business enterprise participation. However, all THDA sub-recipients are encouraged to include women
and minority owned businesses in their bid process, and are given instructions on accessing the statewide Diversity Business Enterprise Directory. The link is also posted on THDA’s website on the program information page.
XIV. COMPLIANCE REPORTING

With the exception of the Tennessee Human Rights Commission, THDA does not submit Title VI reports to any federal or state agency.

HUD has oversight for the following programs: HOME Investment Partnership, Emergency Solutions Grant, Section 8 Housing Choice Voucher Program and Section 8 Project Based Rental Assistance under the following governing legislation for each program:

- HOME: 24 CFR 92
- ESG: 24 CFR 576
- NHTF: 24 CFR Parts 91 and 93, Interim Rule
- Section 8 Rental Assistance: 24 CFR 982
- Section 8 Contract Administration: 24 CFR 983

DHHS has oversight for the Low Income Housing Energy Assistance Program (LIHEAP) under Title 45 (Public Welfare) of the Code of Federal Regulations, Part 96 (Block Grants), Subpart H (LIHEAP), cited as 45 C.F.R. 96.

DOE has oversight for the Weatherization Assistance Program under 10 CFR Part 440.

The Department of Treasury, Internal Revenue Service (IRS) has oversight for the Hardest Hit Fund (HHF), Low-Income Housing Tax Credit (LIHTC) Program and the Homeownership Programs under the following governing legislation for each program:

- LIHTC: Section 42 of the Internal Revenue Code of 1986, as amended and related Treasury Regulations, found primarily at 26 C.F.R. Section 1.42 et seq.
- Homeownership Programs: Section 143 of the Code pursuant to which tax-exempt bond issues are made for the mortgage program, and volume cap under Section 146 of the Code allocated to THDA and made available to local issuers to permit issuance of tax-exempt bonds for multifamily housing.

THDA did not have any Title VI or related discrimination audits for FY 2018-2019.
XIV. EVALUATION PROCEDURES

It is through compliance monitoring described in other sections of this Plan that THDA makes a comparison of the quality of services for programs, where this monitoring is required. In some programs, additional activities are completed for the purposes of evaluation to determine quality and outcome of services. The primary evaluation activities for fiscal year 2018-19 are described in the sections below.

A. Compliance Monitoring

THDA ensures compliance with Title VI through its contracts with sub-recipients and contractors, sub-recipient training, pre- and post-award procedures, including an annual self-survey and through monitoring of THDA programs. More information on the monitoring of sub-recipients is in Section IX “Compliance Reviews” and Section X “Compliance/Noncompliance Reporting.” THDA evaluates the performance of sub-recipients through the compliance monitoring process annually. THDA did not report any Title VI or Fair Housing deficiencies during the compliance monitoring process.

For the temporary programs related to the foreclosure crisis and specifically the Hardest Hit Fund, The U.S. Treasury has required extensive quarterly reporting that includes beneficiary demographics. These reports may be found online at: https://www.treasury.gov/initiatives/financial-stability/reports/pages/default.aspx.

B. Consolidated Plan, Analysis of Impediments & Fair Housing Plan

The Consolidated Plan combines the planning, application, and reporting processes for five U.S. Department of Housing and Urban Development (HUD) formula grant programs (CDBG, HOME, ESG, NHTF and the Housing Opportunities for Persons with Aids (HOPWA)) that support a variety of housing and community development activities throughout Tennessee, primarily for the benefit of low- and moderate-income households. The State, as a recipient of these Federal funds, is required to prepare and submit a Consolidated Plan to HUD every five years. THDA is lead agency responsible for preparing the Consolidated Plan, and coordinates with the Department of Economic and Community Development (ECD), who oversees the CDBG program in entitlement jurisdictions, along with the Department of Health, who oversees the HOPWA program (the “Consolidated Partners”).

The Consolidated Plan examines the current housing situation, explores the housing and community development needs of the State, and sets priorities for spending HUD grant monies. This document serves as a guide in helping the State of Tennessee meet affordable housing, community development, economic development, public service, and fair housing needs over the next five years. The Consolidated Plan also addresses the changing external factors influencing existing programs and the need to be accountable for the resources Tennessee administers or coordinates. The latest Consolidated Plan covers 2015-2019, and is posted here:
The Consolidated Plan is carried out through Annual Action Plans, which provide a concise summary of the actions, activities, and the specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified by the Consolidated Plan. The most recent Annual Action Plan is on the THDA website: https://s3.amazonaws.com/thda.org/Documents/Research-Planning/Consolidated-Planning/AAP-1718-wESG_Website.pdf


The Analysis of Impediments (AI) is a review of impediments or barriers that affect the rights of fair housing choice. It covers public and private policies, practices, and procedures affecting housing choice. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, national origin, or creed. The Consolidated Partners use the AI for five years to serve as a priority list for addressing impediments to Fair Housing. The most recent AI (an update to the 2013 full report) is found on the THDA website: https://s3.amazonaws.com/thda.org/Documents/Research-Planning/Consolidated-Planning/AI-2018-Final-Draft_reduced.pdf. The most recent full report is available at: https://s3.amazonaws.com/thda.org/Documents/Research-Planning/Consolidated-Planning/2013-Tennessee-Analysis-of-Impediments/TN-2013-AI-FNL_201309100836188733.pdf.

During FY2018-2019, THDA began the planning process for updating the AI and the Fair Housing Plan, or the strategies for addressing or minimizing the identified barriers to fair housing choice. THDA received consulting services from Abt Associates in the AI planning process through a grant from HUD. Several planning meetings were held with Abt during the fiscal year. To date, THDA has compiled and disseminated a consumer level fair housing survey (in English and Spanish), which was posted on THDA’s website and THDA’s social media sites, and was promoted through partner agencies. The purpose of the survey is to receive consumer feedback on a statewide level about barriers to fair and affordable housing choices.

THDA also held focus group discussions throughout the state in late summer/fall 2019 to include staff from development districts, local governments, the disability community, black and Latino realtors, and local stakeholders. The purpose of the focus groups is to ask open-ended questions and have a group discussion on where impediments to fair housing choice for one or more protected classes may exist in their area/region and to collect ideas for minimizing
those barriers. The agency is also using PolicyMap and HUD fair housing resources to inform the AI by exploring areas of racial and/or ethnic segregation in the state, and other factors that might affect fair housing choice. Once the analysis is complete, the results will be used to develop a Fair Housing Plan for 2020-2024 and will inform the 2020-2024 Consolidated Plan. The updated Analysis of Impediments and Fair Housing Plan will be released in FY2020. Both documents will be posted to THDA’s website.

C. Beneficiary Reports

THDA completes an annual report on HOME allocations received by the State of Tennessee, the households served by the HOME Program, and the activities completed during the most recent fiscal year. The most recent report for fiscal year 2017-2018 may be viewed on the THDA website: https://s3.amazonaws.com/thda.org/Documents/Research-Planning/Consolidated-Planning/HOME-Beneficiary-Report/2018-HOME-Beneficiary-Report_FINAL.pdf. The report serves as one method of evaluating the HOME grant program. The report shows that the allocation of HOME funds are fairly proportional, based on race, to the low-income households with housing problems in Tennessee, although Hispanic and Asian households are slightly underserved compared to CHAS data.

D. Housing Choice Voucher Program Annual & Five Year Plans

In accordance with HUD regulations, THDA submits an annual PHA Plan and a 5-Year Plan once every fifth fiscal year. The Plans are a comprehensive guide to program policies, operations, and strategies for meeting local housing needs and goals, including the assurance that civil rights objectives are met and protected classes equitably served. As part of the annual planning and Section 8 assessment program, THDA creates maps showing the areas of high poverty and minority concentration where Section 8 voucher holders reside. THDA’s plans may be found on the THDA website at: https://thda.org/renters/hcv-administrative-plans.

E. Additional Activities/Deficiencies

THDA has no additional activities or deficiencies to report for FY 2018-2019.
XVI. Responsible Officials

Ralph M. Perrey
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502 Deaderick St., Andrew Jackson Bldg.
Nashville, TN 37243

Laura Swanson
Civil Rights Compliance/Title VI Coordinator
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