2014 Entry Form (Complete one for each entry.)

	Fill out th	ne entry name <i>exactly</i> as	you want it listed in	n the program.	
Entry Name					
HFA					
Submission Contact					
Phone			Email		
For more info Use this head HFA	ormation a	oe received by Tuesday Ibout Qualified Entries Ipper right corner of each	, <u>click here to acces</u> ch page.	s the 2014 Entry Rules.	
Communic	rations	Homeownership	Rental	Special Needs	

Communications	Homeownership	Rental Housing	Special Needs Housing
☐ Annual Report ☐ Promotional Materials and Newsletters ☐ Creative Media	☐ Empowering New Buyers☐ Home Improvement and Rehabilitation☐ Encouraging New Production	☐ Multifamily Management☐ Preservation and Rehabilitation☐ Encouraging New Production	☐ Combating Homelessness ☐ Housing for Persons with Special Needs
Legislative Advocacy	Management Innovation	Special Achievement	Are you providing visual aids?
☐ State Advocacy ☐ Federal Advocacy	☐ Financial ☐ Human Resources ☐ Operations	☐ Special Achievement	☐ YES ☐ NO

THDA launched its Housing CONNECT Team in 2013 with three purposes in mind:

- 1) business development, especially among the agency's "low flow" lenders and in rural counties and small towns;
- 2) partnership cultivation with the non-profits, public entities and local officials on whom THDA relies in the administration of its own programs and the nine federal programs we administer on the state's behalf; and
- 3) telling THDA's story through media and events highlighting the impact of the work THDA undertakes with its housing partners across the state.

Business Development

The challenges are several.

- THDA closed no loans in a third of Tennessee's 95 counties last year. The CONNECT Team's goal is to reduce that by half.
- THDA has roughly 65 lenders who deliver fewer than 10 loans per year. The CONNECT Team's goal is to produce incremental gains in loan deliveries from this group of lenders.
- THDA's mortgage business is top-heavy in the Nashville MSA. The CONNECT Team's goal is help increase the share of business THDA earns in East and West Tennessee.

These challenges are being met through an aggressive schedule of meetings with our low flow lenders, augmented by a pair of high-profile *Great Choice* tours through targeted counties in East Tennessee, along the Kentucky border, and in the Highway 64 corridor along the state's southwestern counties. Targeted advertising raised awareness of THDA's product changes, competitive rates, available down payment assistance and underwriting flexibility. At a time when many potential buyers are hearing that mortgages are harder to come by, THDA is urging them to see what's available from lenders working with THDA's *Great Choice* product. The CONNECT Team is also stressing that in many Tennessee counties THDA is able to waive the requirement that borrowers be first-time homebuyers. Much of this was new information to lenders who hadn't done much business with us and will almost certainly produce gains in loan deliveries. As the CONNECT Team visits with small lenders, they are noting those who express interest in working with THDA when the agency is again able to offer conventional loans next year.

Partnership Cultivation

Everything THDA does depends on partners across the state – lenders, REALTORS®, counselors, non-profits, public entities, state and local elected officials – and none of them are obligated to work with THDA. We believe this calls for a private sector-type focus on customer service and engagement, another key function of the CONNECT Team's work.

Team members are charged with making regular contact with local partners, being alert to problems and sharing that information with THDA program staff. We want local officials to be aware of THDA programs that can benefit their communities (Housing Trust Fund grants, for example) and provide help when natural disasters strike (*Rebuild & Recover* program). CONNECT Team members strive to learn enough about local housing challenges to allow THDA to be proactive in suggesting solutions and assistance.

Telling THDA's Story

THDA's programs have a direct financial impact to Tennessee's economy of over \$400 million annually. In addition to the agency's own programs, funded by program earnings, THDA administers nine federal programs on the state's behalf – everything from foreclosure prevention and neighborhood stabilization, to Low Income Housing Tax Credits, Rental Assistance Vouchers, Weatherization Assistance and Low Income Heating Assistance. Each of those is an opportunity for THDA and its partners to tell their story, demonstrate the impact of these programs and drive home the overall importance of housing to our communities and our state's economic vitality.

CONNECT Team members are charged with generating publicity on each of the grants THDA awards, cooperating with builders and developers to showcase housing developed with THDA's assistance, and helping to spotlight the important work of our partners who offer homebuyer education and foreclosure prevention counseling.

The CONNECT Team...Community Outreach, Networking, Navigating, Engaging, and Connecting Tennesseans in providing safe, sound, affordable homeownership opportunities...was created in August 2013. The team's main 2014 goal and purpose is to strategically increase THDA mortgage production through building connections. Long-term industry partners will confidently cite "it takes too long to do a THDA mortgage" or "THDA runs out of money". Being available frequently for office meetings, and active in industry events, and designing media events around housing are techniques in educating our

Earned Media examples from Tours

Lawrence County -

 $\frac{http://www.lawrencecountyadvocate.net/editionviewer/default.aspx?Edition=e157b31d-dfb2-4032-a0db-e34afefa0da0\&Page=e235d396-4f15-4f11-8e94-94a0759487fa$

Bradley County -

http://clevelandbanner.com/view/full_story/25282761/article-THDA-helps--securing-mortgages?instance=hmesecondleft

Rutherford County -

 $\underline{http://www.dnj.com/article/20140615/BUSINESS/306080013/THDA-attempts-build-economy-home-buys}$

Hamilton County -

http://www.timesfreepress.com/news/2014/jun/12/thda-cuts-mortgage-rate-urges-buyers-to-study/

Photo Opportunities for local officials, program administrators

Attached in .pdf.



CONNECT Team Member

CONNECT Team Member



CONNECT Team Member

THDA Executive Director

Homeless Veteran Project Provides Local Housing

A \$96,112 grant was made habitation.

Lexington-based Tennessee lomeless Solutions (THS) to equire and rehabilitate one rental nit in Henderson County for a omeless veteran or military family low income. The project was one of ennessee Housing Development when they return." gency (THDA) May 20 board of irectors meeting.

THDS has allocated over \$2.35 illion in Housing Fund grants nis spring. Tennessee Homeless olutions is one beneficiary.

Aubrie Kobernus, Outreach, lest Tennessee Liaison for THDA ud the funding came from THDA ad was not taxpayer funded. She aid the goal was "safe, affordable busing," "It is such a wonderful portunity for veterans," she

Snelling, Executive irector of Tennessee Homeless olutions, said THS had been orking with veterans about five ears and partnered with West ennessee Legal Services about o years ago. They have served proximately 120 families in that

"It is difficult to find safe, fordable housing for low income

Lexington is one of eight in the ate to receive grant funding for e veteran housing. "We're very oud of these programs," said nelling.

THS has identified a lack of fe, decent, affordable housing Henderson County for veterans d military families. THS cites rsons in the county at any one ne, many of whom are veterans

"We value the sacrifices of those brave men and women who serve our country," said Ralph M. Perrey, THDA's executive director. "We are grateful to see partners like THS helping those who defend ght allocations announced at the our homes have a place to call home

> The Spring round of the Housing. Trust Fund received 23 complete

> > Please turn to page 4A

applications requesting \$7 million.

Since the first competitive grant round in 2007, the HTF has contributed over \$29 million tonew, innovative, affordable housing initiatives across the state.

As the State's housing finance agency, the Tennessee Development Housing Agency is a self-sufficient, funded, independently publicly accountable entity of the State of Tennessee. THDA's mission is to ensure that every Tennessee has access to safe, sound, housing affordable opportunities.



A dedication ceremony was held last week at a Lexington home in the hospital area through a search estimating 37 homeless THDA grant to Tennessee Homeless Solutions. The rental home is for homeless veterans or military families of low income. Attending the dedication were Aubric Kobernus, West Tennessee THDA Liaison; county Veterans Officer Eddie Bray, Senator Delores Gresham, Wayne Snelling, Executive d military families living in Director with THS; Rep. Steve McDaniel; Lexington Mayor David Jowers and Rozann Downing, aced not meant for human Grant Writer and THS board member. (See related story).