

2014 Entry Form
(Complete one for each entry.)

Fill out the entry name *exactly* as you want it listed in the program.

Entry Name _____

HFA _____

Submission Contact _____

Phone _____ **Email** _____

Qualified Entries must be received by **Tuesday, July 1, 2014**.

For more information about Qualified Entries, [click here to access the 2014 Entry Rules](#).

Use this header on the upper right corner of each page.

HFA _____

Entry Name _____

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

**Tennessee Housing Development Agency
First In to Help: Rebuild and Recover**

National disasters happen. When a tornado or flash flood hits a small community, it is a big deal in that small place, but oftentimes not big enough to trigger the assistance that flows when FEMA’s threshold is reached. When torrential rains and flash flooding devastated the small town of Dry

Creek in August 2012, Washington County Mayor Dan Eldridge contacted THDA seeking assistance. THDA responded with a seed grant of \$300,000. He had gathered commitments from various parties, but needed the crucial “first money in”.

“The THDA Trust Fund grant served as the seed money that not only allowed us to start the recovery process, but also gave other contributors confidence that the community based re-building effort was going to happen, resulting in their financial support,” said Eldridge. THDA’s Housing Trust Fund grant

became the catalyst for the Federal Home Loan Bank, Cincinnati, and other private funds. Washington County was able to leverage \$3 million to replace 40 homes in the Dry Creek Community.

Impressed by the impact a relatively small amount of THDA funds had on Dry Creek, and mindful that every year other small places face similar natural tragedies, THDA created the **Rebuild and Recover Program**. THDA in March 2013 set aside \$2 million from program earnings to assist small communities. THDA is willing to be the ‘first money’ that brings other leveraging; to be the matching funds for others; to offer assistance in attracting other help and to offer flexibility. The purpose of the program is to address weather-related incidents that do not rise to the level of a Federal Emergency Management Assistance disaster declaration. The program was designed to allow greatest flexibility to the local communities and to work in partnership with the FHLB disaster program. Five communities have secured Rebuild and Recover grants to launch their communities’ response. Additional funding will be added annually in THDA’s budget to be ready for the next incident.



County	Date	THDA funds	Local Match Value
Stewart	March 2013	\$250,000	\$125,000
Sullivan	March 2013	\$250,000	\$125,000
McNairy	April 2013	\$175,000	\$500,000
Marion	August 2013	\$300,000	\$150,000
Lincoln County	May 2014	\$400,000	building

1. Eligible Incident

Any weather-related incident that does not rise to the level of a Presidential Disaster Declaration. The incident must be in a geographically defined area and include at least 25 damaged owner-occupied units.

2. Eligible Grantees

Requests for Rebuild and Recovery Program Assistance must come from the County or City Mayor. Grants would be made at the county level if the local community does not have staff to administer the grant.

3. Maximum Grant

The maximum grant to any County is \$500,000.

4. Eligible Activities

- a. Grants to rehabilitate owner-occupied housing for repairs not covered by insurance, other disaster relief programs, or THDA disaster program loans.
- b. Grants to cover the cost of demolition of damaged structures.
- c. Grants to cover the cost of relocating homeowners out of the floodplain.
- d. Twenty-five percent (25%) of the grant funds may be drawn as the first funds in the recovery effort before the Grantee has secured the required match.

5. Income Requirements

All of the homeowners must have incomes at or below 80% of the area median income, adjusted for family size.

6. Match Requirement

The Rebuild and Recover Program is funded through the THDA Housing Trust Fund and requires a 50% match for the THDA grant funds. It is expected that the Grantee will use the THDA to leverage funds from other sources to provide the required match. Eligible sources of match include volunteer labor, donated materials, and donated services to remove debris.

7. Subsidy Limit

The THDA Rebuild and Recover maximum subsidy per unit is \$40,000.

8. Subgrants to Non-Profit Agencies

If the County intends to subgrant the Rebuild and Recover funds to a non-profit organization, the County must provide THDA with a copy of the non-profit organization's charter, by-laws, 501(c)(3) designation, and a current Certificate of Existence from the Tennessee Secretary of State.

9. Local Codes

All repairs must meet applicable local codes, rehabilitation standards, and zoning ordinances. In the absence of local codes, the repairs must meet the applicable International Code.

10. Administration

Up to 5% of the Rebuild and Recovery funds may be used for administrative costs.

Of the initial allocation, a total of \$1.225 million in Rebuild and Recover has been awarded to five Tennessee counties to address damage from straight-line winds, tornadoes and flash flooding.

THE ELK VALLEY TIMES

Observer and News
Fayetteville, Tennessee

THDA awards \$400K in tornado 'recover' funds

Posted on Monday, June 9, 2014 at 2:59 pm

In response to the devastating tornado damage that hit Lincoln County April 28, Tennessee Housing Development Agency has awarded \$400,000 in Rebuild & Recover funds.

THDA Executive Director Ralph M. Perrey toured affected areas May 15 with Mayor Peggy Bevels and other officials. At the THDA Board Meeting May 20 Perrey announced the Rebuild & Recover Program grant to assist homeowners.

"We sympathize with the families whose homes were damaged," said THDA Executive Director Ralph M. Perrey. "There is a lot of work ahead for these communities to be revived. We are glad to have some funding to assist the effort."

The Rebuild & Recover Program is an element of THDA's Housing Trust Fund. Severe damage to a concentrated area of Dry Creek in Washington County in August 2012 alerted THDA to needs in communities whose weather damage



does not rise to the level of a TEMA or FEMA response, but may overreach homeowners' insurance coverage. Since 2013, Rebuild and Recover has provided \$825,000 in assistance to counties across the state, including Marion, McNairy, Stewart and Sullivan. "We have resilient people in Lincoln County," said Mayor Peggy Bevels. "Our recovery started immediately. These funds will make a big difference in our success."

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<http://www.wbbjtv.com/news/local/McNairy-County-Bethel-Springs-Receive-Storm-Clean-up-Grant-208426551.html>

<http://www.johnsoncitypress.com/article/106080>

<http://timesfreepress.com/news/2013/aug/07/town-gets-state-flood-recovery-grant/>

<http://www.wrcbtv.com/story/23086418/south-pittsburg-homeowners-get-money-for-flood-recvoery>

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