



IMPLEMENTATION GUIDE

Community Housing Needs and Solutions

VERSION ONE: 03/2024



Acknowledgments

This booklet, created by the Tennessee Valley Authority (TVA), is an informational compilation of existing concepts, examples, resources and considerations, gathered to provide a resource for communities and local power companies (LPCs) as they explore implementation of connected community solutions. This booklet is not meant to prescribe the details of how an individual community should implement a specific solution.

This Community Housing Needs and Solutions resource supports one of the Connected Communities focus areas: Economic Empowerment. Visit the [Connected Communities website](#) for more information.

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The Need for Affordable Housing

Addressing affordable housing needs is critical for a community to become more “connected,” as the ability to afford safe and decent housing is essential for residents’ quality of life, health and economic well-being.

Many factors affect the affordability and quality of housing supply, including building materials, location, efficiency and the effectiveness of heating and cooling equipment. Low-income households often face obstacles to services and economic opportunities, and they are also less resilient to natural disasters and experience higher levels of pollution and energy costs as a percentage of income. Not only does the lack of affordable housing impact individuals, but it affects the business and industry sectors by decreasing productivity and innovation when employees, students, and business owners must reside in unaffordable housing. Additionally, a shortage of affordable housing hinders a community’s economic growth, making it difficult to advance in the Connected Communities focus areas. Cross-sector collaboration is essential to effectively address affordable housing needs and to identify opportunities for housing cost savings and direct consumer benefits.

The residential sector in the U.S. accounts for about one-fifth of our greenhouse gas emissions.¹ Investing in energy infrastructure and using energy-efficient building materials has numerous benefits for residents. Along with improving the efficiency of homes, it also contributes to reduced housing operating costs, decreased negative environmental impacts and enhanced quality, comfort and safety of housing.

There are several ways a community can approach the need for affordable housing, and making this a reality involves interventions that benefit multiple stakeholders. This resource guide presents solutions communities can explore to improve and expand housing supply that is affordable, safe and high quality, allowing residents and communities to thrive.



Affordable Housing Ecosystem



Defining Affordable Housing

Housing is considered affordable when a household can pay for its housing costs and have money available for other necessities like food, transportation and health care.

The standard definition of affordability is when a household pays no more than 30% of its income on housing costs (including rent/mortgage, taxes and utilities). Implementing energy efficiency measures to reduce household energy use and associated energy costs is one pathway to improving housing affordability.

HOW DO WE DEFINE AFFORDABILITY?



Rent/
Mortgage

+



Housing
Taxes

+



Home
Utilities

≤

30%
of household
income

Affordable Housing Ecosystem

Types of Affordable Housing

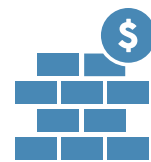
There are a variety of mechanisms to help support housing affordability.



Deed Restrictions

Housing can be deed-restricted and could require owners, occupants or tenants to meet lower-income demands. Deed-restricted housing also comes with limits that often include regulations on the sale price of a home to keep it affordable and on the amount of rent that can be charged.

Multi-family property developers/owners receiving subsidized mortgages or rental contracts are typically required to have an extended affordability requirement for a set period, often spanning decades.



Construction Subsidies

Construction subsidies are generally employed when additional funds are required to make the development of affordable housing financially viable. Public housing authorities receive funding from the U.S. Department of Housing and Urban Development (HUD) to develop new publicly owned affordable housing and perform upkeep and renovations on existing publicly owned affordable housing. The Low-Income Housing Tax Credit (LIHTC) program is a construction subsidy to build or renovate affordable housing where investors, typically banks, receive tax credits in exchange for the investment. LIHTC is the largest producer of affordable housing in the U.S.



Operating Subsidies

Publicly and privately owned housing can receive operating subsidies. This typically involves a public sector entity covering a portion of the rent for low-income households, allowing them to pay below-market rent for housing that would otherwise be unaffordable. Operating subsidies can be in the form of contracts with a state or local housing agency for multifamily developments or vouchers issued to households for single market-rate housing units. The value of operating subsidies is typically governed by a formula incorporating the income of the household, the size of the housing unit and fair market rent for the geographic area.



Naturally Occurring Affordable Housing

Naturally occurring affordable housing (NOAH) units are existing properties that are affordable without public subsidy or income restrictions. Nationwide, NOAH constitutes the largest supply of affordable housing units. However, these units are not well-defined or tracked. Typically, NOAH units are older, less energy-efficient and face various challenges that can lead to their loss over time. Losses include property sales, changing market dynamics, sudden price increases, rising real estate taxes and deferred maintenance that impact the habitability of the units. Unfortunately, this often results in a reduction in available, affordable housing units.

Affordable Housing Ecosystem

The Roles of Various Stakeholders

Engagement of a variety of stakeholders is required to provide quality housing that is both safe and affordable.



Public Sector

Public sector entities addressing housing include a variety of government and quasi-government agencies at all levels. They may have a direct or indirect influence on affordable housing, including funding, programs, policies and regulatory requirements. HUD is the lead agency in the U.S., focusing on creating and maintaining affordable housing. HUD provides funding for affordable housing including both operating funds and development funds and oversees programs that encourage development of affordable housing.

There are multiple stakeholders at the local level. Local public housing authorities construct and maintain housing, administer housing vouchers in the private market and serve as a landlord for certain properties. Local governments receive federal funds to support affordable housing such as the HOME Investment Partnerships Program and Community Development Block Grants (CDBG).



Private Sector

The private sector also plays a critical role in developing and maintaining affordable housing. Developers are a key component of expanding the overall supply of housing. Financial institutions help ensure long-term home affordability through various financial vehicles, mortgages and refinancing options. They also invest in affordable housing construction and hold various construction loans and mortgages needed to build affordable housing. Local businesses are important advocates for affordable housing, as this effort allows their workforce to live nearby.



Residents

Residents include the employees, business leaders, students and caretakers at the heart of a community's identity, each with a unique history and connection to the community. Those planning for housing solutions must continuously build trust, gather input and meet the needs of residents through ongoing engagement to develop and evaluate the success of affordable housing initiatives.



Landlords

When talking about affordable housing, many picture large apartment buildings. However, outside of the Northeastern U.S., single-family rental properties are more common. About 70% of rental properties, representing 38% of all rental units, are owned by individual investors, and the majority are managed by the owner.² Individual investors, especially in smaller communities, often do not have the same resources as larger, better-capitalized business entities. As a result, they struggle to support the maintenance of rental properties and withstand the financial impacts of units sitting vacant for several months during repairs.



Nonprofit Organizations

Nonprofit organizations have a long history of sponsoring, developing and operating affordable housing. Some nonprofit community development groups focus on the overall improvement of specific neighborhoods, while others serve vulnerable populations, such as those experiencing homelessness or those living with physical and mental challenges. There are also sophisticated nonprofit housing developers specializing in building complex funding stacks to expand the supply of affordable housing. Housing may also be utilized by nonprofits as a platform to provide wrap-around services, such as job training, health care or financial literacy.

Affordable Housing Ecosystem

Funding Sources

Most funding for affordable housing development, rehabilitation, preservation and operations comes from the federal government. Many of these funds are then allocated to state or local governments that directly administer their associated programs.

MAJOR FEDERAL FUNDING STREAMS FOR RENTAL AFFORDABLE HOUSING

HUD

Community Development Block Grant (CDBG)

CDBG supports activities to build stronger and more resilient communities. Activities may address needs such as infrastructure, economic development projects, public facilities installation, community centers, housing rehabilitation, public services, clearance/acquisition, microenterprise assistance, code enforcement, homeowner assistance, etc.³

HOME Investment Partnerships Program (HOME)

HOME provides formula grants to states and localities that communities use – often in partnership with local nonprofit groups – to fund a range of activities including building, buying and/or rehabilitating affordable housing and providing direct rental assistance. It is the largest federal block grant to state and local governments designed exclusively to create affordable housing.⁴

National Housing Trust Fund (HTF)

HTF provides grants to states to produce and preserve affordable housing for extremely low- and very low-income households. HUD allocates HTF funds by formula annually. A state must use at least 80% for rental housing and up to 10% for homeownership.⁵

Project-Based Rental Assistance (PBRA)

PBRA is a rental subsidy program tied to specific units in a property and governed by a Housing Assistance Payments contract. Buildings with units assisted through PBRA are often owned and operated by private owners.⁶

Tenant-Based Rental Assistance (TBRA)

TBRA is a rental subsidy that households can use on the housing unit of their choice, meeting certain eligibility conditions. There are many types of TBRA programs. The [Housing Choice Voucher Program \(Section 8\)](#) is an example of a typical TBRA program.⁷



Affordable housing funding programs are often funded by the federal government.



States or local government then receive that funding and administer those programs and associated funding in their communities.

U.S. DEPARTMENT OF TREASURY

Capital Magnet Fund (CMF)

The **CMF Program**, administered by the U.S. Department of Treasury (U.S. Treasury), offers competitively awarded grants to community development financial institutions (CDFIs)* and nonprofit affordable housing organizations. These funds support affordable housing solutions and community revitalization efforts that benefit low-income households and low-income communities.⁸

*Community development financial institutions (CDFIs) are mission-driven lenders aimed at providing financing to rural, urban, indigenous and other communities that often are not reached by mainstream financial institutions. CDFIs include banks, bank holding companies, credit unions, loan funds and venture capital funds.

INTERNAL REVENUE SERVICE (IRS)

Low Income Housing Tax Credits (LIHTC)

LIHTC provides multifamily affordable housing developers tax credits to subsidize the rehabilitation and construction of rental housing for low-income households. The tax credits are awarded annually by state and [local LIHTC allocation agencies](#).

U.S. DEPARTMENT OF AGRICULTURE (USDA)

Project-Based Rental Assistance (PBRA)

The **Rural Housing Service** through the USDA offers a variety of programs to build or improve housing and community facilities in rural areas. It offers loans, grants and loan guarantees for housing, childcare centers, fire and police stations, hospitals, libraries, nursing homes, schools, first responder vehicles and equipment, housing for farm laborers, etc.⁹

Affordable Housing Ecosystem

There are also more targeted programs that provide affordable housing for certain populations or specific home improvements. For instance, some programs focus on the unique needs of households, such as housing and services for people experiencing homelessness or those living with mental or physical challenges. Some programs improve housing safety, structure and function, including lead abatement, adaptive modification, weatherization and energy efficiency.

The Infrastructure Investment and Jobs Act (IIJA) and the Inflation Reduction Act (IRA) have created or expanded several programs that invest in affordable housing, energy infrastructure, low-income communities and household energy-efficiency improvements. Disadvantaged Communities (DACs) are deemed marginalized, underserved or overburdened by federal standards and may receive preferential treatment when applying for IIJA and IRA funding. See the [Resources](#) section for more information.

In addition to pathways supporting affordable rental housing, households falling into lower income brackets can also access programs geared toward homeownership. These programs use various mechanisms, including loan offering and lender collaboration, to make homeownership accessible to individuals with a broader range of income levels and credit scores. Examples of some resources available to lower-income households pursuing homeownership are below. In addition to these resources, state housing finance agencies and local housing authorities often offer low-income homeownership pathways.

RESOURCES FOR LOW-INCOME HOME OWNERSHIP

HUD

Federal Housing Administration (FHA) Loans

[Learn more](#)

Good Neighbor Next Door (GNND) Program

[Learn more](#)

Housing Choice Voucher Homeownership Program (HCVHP)

[Learn more](#)

Quality Housing and Work Responsibility Act (QHWRA)

(Section 32 Homeownership Program)

[Learn more](#)

USDA

Single Family Housing Programs (Direct and Guaranteed Loans)

[Learn more](#)

U.S. DEPARTMENT OF VETERANS AFFAIRS (VA)

Veterans Affairs (VA) Home Loans

[Learn more](#)

HABITAT FOR HUMANITY

Habitat Homeowner

[Learn more](#)

SHARED EQUITY MODELS

Varies by Community Land Trust (CLT)

IRA PROGRAMS FOR IMPROVING HOUSING AND DACS

IMPROVING THE HOUSING STOCK

Building Energy Codes

[Sec. 50131](#)

Energy Efficient Home and Home Improvement Credits

[Sec. 13301, Sec. 13302, Sec. 13303, Sec. 13304](#)

Green and Resilient Retrofit Program

[Sec. 30002](#)

Home Energy Rebate Programs

[Sec. 50121, 50122, and 50123](#)

New and Extended Energy Tax Credits

[Sec. 13102, 13103, 13702](#)

IMPROVING DACS

Environmental Justice Block Grants

[Sec. 60201](#)

Greenhouse Gas Reduction Fund

[Sec. 60103](#)

Neighborhood Access and Equity Grant Program

[Sec. 60501](#)

Explore Solutions

Affordable Housing Solutions

Addressing affordable housing challenges requires the implementation of multiple strategies and solutions. Below are different approaches to retaining and increasing affordable housing and examples of solutions that can help execute them. Refer to the [Resources](#) section for more in-depth information on these tools.

Rehabilitate/Renovate Units

- Adopt tax abatements to reduce property tax payments on major renovations
- Amend building codes to include rehabilitation (“rehab”) specific codes
- Collaborate with local healthcare organizations to address health related repairs for vulnerable populations, e.g., asthmatic children living with mold
- Implement home repair programs for owner- and renter-occupied units
- Invest in energy efficiency, weatherization or green energy upgrades
- Make adaptive home modifications

Preserve Long-Term Affordability

- Adopt first right of refusal for building/home sales
- Develop an anti-displacement strategy
- Establish a community land trust
- Implement home repair programs for owner- and renter-occupied units
- Track expiring HUD subsidies and work with the local housing authority, property owners and other stakeholders to recapitalize properties

Offer Housing Stability Services

- Create a coordinated housing stability services system including community organizations, legal aid, social services and housing providers
- Identify the primary housing affordability challenges facing low-income households in your community
- Implement an eviction prevention program
- Offer pre- and post-purchase housing counseling
- Provide renter, landlord and homeowner education

Expand Affordable Housing

- Adopt tax abatements to reduce property tax payments on new construction
- Analyze the market need for an appraisal gap program
- Collaborate with local CDFIs to identify mission driven funding opportunities
- Evaluate the state and municipality's budgets and the feasibility of a bond issuance or housing accelerator fund to support new affordable housing
- Explore zoning and permitting potential for accessory dwelling units, shared housing models, density bonuses and transfer of development rights
- Invest in energy efficiency, weatherization or green energy upgrades
- Partner with a local government, economic development agency or land bank for a coordinated land disposition strategy for affordable housing
- Research programs to assist with construction and operating funds
- Use landlord education and incentives to increase the number of landlords that will accept housing vouchers, specifically in neighborhoods of opportunity

Provide Rental Assistance

- Apply to the local, county or state governments or Continuum of Care* for other HUD-funded or local programs that provide rental assistance
- Meet with a local housing authority, state housing agency and local / county government to identify rental assistance contracts and voucher opportunities
- Offer a shallow rent assistance program
- Use landlord incentives to retain and increase the number of landlords that will accept housing vouchers, specifically in neighborhoods of opportunity

Advance Low Income Home Ownership

- Adopt first right of refusal for building/home sale
- Create a first-time home buyer program or a program for low-income home ownership with a nonprofit, local bank and/or community development financial institution (CDFI)
- Establish a community land trust
- Work with commercial lenders to help homeowners avoid foreclosure and to reposition distressed properties to a first-time homebuyer assistance program



*HUD's Continuum of Care (CoC) Program provides funding to nonprofit providers and state and local governments to quickly rehouse homeless individuals and families. See: <https://www.hudexchange.info/programs/coc/>

Explore Solutions

TVA Home Uplift

Energy bills can significantly contribute to housing affordability, with residents in inefficient homes often forced to choose between maintaining comfortable temperatures or paying for other necessities. TVA's [Home Uplift program](#) provides an average of \$10,000 in home energy improvements to income-eligible customers. Funds can be used for upgrades such as HVAC replacement and repair, enhanced attic and wall insulation, new appliances and electric water heaters. Home Uplift can also connect eligible participants with home energy experts to walk them through replacement and repair options. Participants reduce overall home energy use by 25% on average, resulting in \$500 in annual savings while also lowering the risk of illness and improving overall quality of life.



ESTIMATED
\$500
in annual
savings

for TVA Home
Uplift participants

Disaster Recovery Programs

Disaster response is a critical concern in the TVA region, where residents are subject to extreme weather events like hurricanes, tornadoes and winter storms.

The federal government has programs to help communities rebuild after disasters and invest in resilient infrastructure to mitigate the impacts of future disasters. Two primary programs for disaster recovery through the Federal Emergency Management Agency (FEMA) and HUD along with a program highlight from the American Rescue plan are presented to the right. There are additional federal agencies that provide disaster response programs as well.

EXAMPLE DISASTER RECOVERY PROGRAMS

1

FEMA – Public Assistance (FEMA-PA)

[FEMA-PA](#) is FEMA's largest grant program and provides funds to assist communities in responding to and recovering from major disasters or emergencies declared by the president. Grants are provided to state, local and tribal governments and certain types of nonprofit organizations. Funds help with debris removal, life-saving emergency protective measures and infrastructure restoration.¹⁰

2

Community Development Block Grant – Disaster Recovery (CDBG-DR)

HUD provides [CDBG-DR](#) funds to help cities, counties and states recover from declared disasters. Unlike FEMA funds, CDBG-DR is not permanently authorized. Instead, the president must declare a disaster, and Congress needs to appropriate funding before HUD can announce awards. CDBG-DR funds can be used for disaster relief, long-term recovery efforts, infrastructure restoration, housing and economic revitalization.¹¹

3

American Rescue Plan – State and Local Fiscal Recovery Funds

Non-recurring programs and funds were issued in response to the COVID-19 pandemic. Some programs may have leftover funding that can be invested in communities. Each state and various local governments received [Fiscal Recovery Funds](#), which included budgets for housing stability services, eviction diversion and prevention, affordable housing development, rental assistance, housing vouchers and relocation assistance. Any remaining funds must be obligated by December 31, 2024.¹²



Understand Current Conditions

The first step for communities to address their housing needs is understanding their current landscape and economic conditions. The next steps are for communities to identify the key stakeholders in addressing housing needs, the strategies that have been deployed and the status of strategic housing or comprehensive plans. For community members not involved in housing, reach out to the following entities to learn more about housing supports and programs in your community:

Local and/or State Housing, Community Development or Economic Development Agency

View your state's required federal Consolidated Plan for its HUD CDBG, HOME and other housing funds.

Public Housing Authorities

See the [Resources](#) section for a list of housing authorities located in the TVA service region.

LIHTC Allocation Agency

- Alabama Housing Finance Authority
- Georgia Department of Community Affairs
- Kentucky Housing Corporation
- Mississippi Home Corporation
- North Carolina Housing Finance Agency
- Tennessee Housing Development Agency
- Virginia Housing Development Authority

Continuum of Care Serving Your Region

Try searching online for your local Continuum of Care.

Community and Nonprofit Organizations

Examples include community action agencies, area agencies on aging and disability and the United Way.

Develop a Strategic Housing Plan

If your community currently lacks strategic planning for housing, this is a critical step to establish a path forward that addresses the community's specific needs. A strategic housing plan identifies and quantifies housing opportunities and challenges within a community. It then proposes strategies, programs and resources to help the community leverage those opportunities and overcome challenges.

The local government's community development or housing department will usually take the lead in developing strategic housing plans. In some communities, a larger nonprofit organization, such as a land trust or land bank, may be able to lead these efforts with collaboration and buy-in from relevant government entities.

STEPS FOR DEVELOPING A STRATEGIC HOUSING PLAN

- 1 **Identify Community Goals**
- 2 **Prioritize At-Risk Populations**
- 3 **Take Stock of Organizational Capacity**
- 4 **Identify Partnership and Joinder Opportunities**
- 5 **Align Programs with Community Goals**

It is important for those leading strategic planning efforts to use an equitable planning process and set achievable goals at the local level through robust community engagement efforts. Strategic housing approaches include an execution plan that indicates the timeframe to achieve goals and identifies key performance indicators to track and evaluate progress. Communities receiving HOME or CDBG funds directly from HUD must develop Consolidated Plans, which can function as strategic housing plans. Examples of housing plans are provided in the [Resources](#) section.

ENSURING EQUITY IN ENERGY EFFICIENCY

Landlords often lack the incentive to conduct costly energy efficiency improvements when benefits are passed on to their renters. Renters end up paying the price for inefficient buildings through higher energy bills and reduced comfort, with low-income renters the least equipped to handle unexpectedly high energy bills. While energy efficiency programs targeting rental properties can be helpful, they may not always be structured optimally. In some cases, any savings that come from lower energy bills could be offset by an increase in rent. This could occur because landlords may decide to raise the rent once their properties have been upgraded with energy efficiency measures. Interventions aimed at subsidizing energy efficiency improvements should be structured to ensure benefits flow to those who need them most, rather than resulting in increased housing costs for those who can least afford them.

CONSIDERATIONS WHEN CREATING A STRATEGIC HOUSING PLAN

Data to Track:

- ✓ Housing inventory by tenure
- ✓ Housing conditions survey
- ✓ Expiring HUD subsidies
- ✓ Construction and demolition permits
- ✓ Current population and housing needs
- ✓ Population projections by age and disability
- ✓ Housing needs for potential residential attraction
- ✓ Code violations
- ✓ Rents and home sales prices

Potential Investments Needed:

- ✓ HUD housing subsidies
- ✓ Blight remediation
- ✓ Demolition
- ✓ Infrastructure (e.g., sewer, water, broadband, roads, pedestrian)
- ✓ Home repair
- ✓ Energy efficiency improvements (e.g., HVAC, insulation)
- ✓ Enabling systems for solar installation (e.g., grounding, electrical box capacity)
- ✓ Adaptive or single floor homes
- ✓ Multi-generational homes
- ✓ “Modern” homes
- ✓ Planned or walkable communities
- ✓ Transit-oriented development
- ✓ Land conservation



Engage Residents

It is critical for those leading strategic planning efforts to include residents from the beginning, starting with the initial identification of housing needs and continuing through to the implementation of specific interventions. Resident engagement is a dynamic process. Information relayed and received needs to be shared in a manner that reaches as many residents as possible using methods appropriate to their communities. This includes having linguistically and culturally appropriate materials and trusted community members to assist in engagement. Race and ethnicity, age, employment status, homeownership, business ownership and other characteristics are essential to consider when engaging residents.



Residents of a community should be engaged at every step of the strategic planning process.

Strengthen Applications for Funding

Many affordable housing programs, competitive and non-competitive, require an application or a plan for disbursement of funds to demonstrate achievement of target outcomes and compliance with program requirements. Below are a few ways to have applications stand out with innovative elements that address systemic disparities in the communities' housing.



Show Direct Alignment with Current Plans

Show that the program or funding use proposed aligns with previously identified needs and community goals.



Leverage Funding Sources, Including Private Funding

Nearly all programs, whether competitive or not, require matching funding or evidence that the recipient will leverage additional funds. In many cases, incorporating a significant amount of non-public funding increases the strength of the proposal.



Include Partners for a Collaborative Effort

Almost all housing programs have important partnerships, and while these may be implicit to your organization, they should be explicitly stated in any application including the specific roles of each partner and how they have successfully worked together in the past. Additionally, you should seek letters of support from other stakeholders to include in the application to highlight broader community support.



Demonstrate Evaluation of Program Success

Program administrators will seek demonstrations of past success in applications and how current success will be measured. Outline what data you will collect and how success will be measured, including quantitative and qualitative approaches. Demonstrating program results is also critical in advocating for increased funding, program changes and new programs/funding.

Milestones to Share for Funding, Programs and Projects

Below are examples of how to effectively communicate with stakeholders throughout key milestones of an affordable housing project.

Key Milestones	The Purpose of Sharing During Milestones	Examples for Sharing
Application Submission	Generate attention and excitement around a new potential program/funding opportunity.	Email elected officials with copy of the submission and post on social media about application.
Announcement of Award	Highlight accomplishment of securing a new funding source for the community.	Draft a press release of award with project information and goals for local news outlets and community partners.
Project Staffing	Attract job applicants and demonstrate increased capacity and skills.	Spotlight job postings to assist with applicant attraction. Welcome new employees on website and social media.
Project Kick Off	Indicate the start of an initiative and gain interest from eligible individuals/organizations.	Advertise program on public transit, during community meetings and in frequently visited community locations to reach potential program participants.
Project Progress	Share significant achievements in the form of statistics about project outputs and outcomes or individual success stories.	Update stakeholders by publishing project metrics, posting on website and social media and creating short videos illustrating project progress.
Project Closeout	Mark the conclusion of a project and generate ideas for next steps to continue efforts. Document project achievements for other applications and initiatives.	Create a compelling 1-2 page summary of project achievements and send out to listserv, post on website and social media and share with partners and government officials.

Deploy

Identify Appropriate Housing Strategies to Move Forward

Implementation can now begin with the completion of the strategic housing plan, engagement of stakeholders and identification of programs.

THROUGHOUT IMPLEMENTATION, IT IS IMPORTANT TO:



Continuously Engage Stakeholders



Adjust Programs as Necessary



Regularly Evaluate Progress



Leverage Successes for Additional Support

Secure and affordable housing is crucial to achieving economic empowerment. However, the success of strategic housing plans is only as strong as their execution. When residents experience housing insecurity and instability, they may encounter stress and anxiety that could prevent them from reaching their highest potential.





TERM

DEFINITION

Habitat for Humanity

Habitat for Humanity is a global nonprofit housing organization that aims to ensure everyone has access to quality housing by building affordable houses in partnership with families in need.

Internal Revenue Service (IRS)

The Internal Revenue Service (IRS) is an agency within the Department of the Treasury that is responsible for processing and collecting federal taxes, providing taxpayer assistance and enforcing the Internal Revenue Code.

Community Land Trusts (CLTs)

Community Land Trusts (CLTs) are nonprofit organizations that work to provide low-income families with access to affordable, long-lasting homes for generations to come.

U.S. Department of Housing and Urban Development (HUD)

The U.S. Department of Housing and Urban Development (HUD) is a federal department that enforces fair housing laws, provides residential development assistance and ensures everyone has access to fair and equal housing opportunities.

U.S. Department of Agriculture (USDA)

The U.S. Department of Agriculture (USDA) is a federal agency that provides leadership on food, agriculture, natural resources, rural development, nutrition and related issues to provide economic opportunity through innovation, agricultural production and natural resource preservation.

U.S. Department of Treasury (U.S. Treasury)

The Department of the Treasury (U.S. Treasury) is a U.S. federal department that oversees government finances, including tax collection, money management, government accounts and public debt.

U.S. Department of Veterans Affairs (VA)

The U.S. Department of Veterans Affairs (VA) is a federal agency that provides various benefits and support services to military veterans.

SECTION 1

Introduction

The Need For Affordable Housing

- ¹ Joint Center for Housing Studies of Harvard University. (2022). America's Rental Housing 2022. www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Americas_Rental_Housing_2022.pdf

SECTION 2

Affordable Housing Ecosystem

Types of Affordable Housing

- Local Housing Solutions. (n.d.). Deed-restricted homeownership. localhousingsolutions.org/housing-policy-library/deed-restricted-homeownership/
- U.S. Department of Housing and Urban Development. (n.d.). Low Income Housing Tax Credit. www.huduser.gov/portal/datasets/lihtc.html
- Tax Policy Center. (2020, May). Briefing Book, What is the Low-Income Housing Tax Credit and how does it work? www.taxpolicycenter.org/briefing-book/what-low-income-housing-tax-credit-and-how-does-it-work
- Polk, M. (2021, March). How Investors Can Better Understand Naturally Occurring Affordable Housing? Forbes. www.forbes.com/sites/forbesrealestatecouncil/2021/03/23/how-investors-can-better-understand-naturally-occurring-affordable-housing/?sh=6382691a76f6

The Roles of Various Stakeholders

- ² U.S. Department of Housing and Urban Development. (2022, November). HUD and Census Bureau Release Findings of 2021 Rental Housing Finance Survey. www.hud.gov/press/press_releases_media_advisories/hud_no_22_242

Funding Sources

Affordable Housing Funding

The following are common sources for affordable housing funding in the U.S. Most funds are overseen by HUD.

- ³ U.S. Department of Housing and Urban Development. (n.d.). Community Development Block Grant. www.hudexchange.info/programs/cdbg/
- ⁴ U.S. Department of Housing and Urban Development. (n.d.). HOME Investment Partnerships Program. www.hudexchange.info/programs/home/
- ⁵ U.S. Department of Housing and Urban Development. (2021, April). Housing Trust Fund. www.hud.gov/program_offices/comm_planning/htf
- ⁶ National Housing Law Project. (n.d.). Project-Based Rental Assistance.
- U.S. Department of Housing and Urban Development. (n.d.). Project Based Vouchers. www.hud.gov/program_offices/public_indian_housing/programs/hcv/project
 - U.S. Department of Housing and Urban Development. (n.d.). Public Housing and Voucher Programs. www.hudexchange.info/programs/public-housing/
- ⁷ U.S. Department of Housing and Urban Development. (n.d.). HOME Tenant-Based Rental Assistance.
- U.S. Department of Housing and Urban Development. (n.d.). Housing Choice Vouchers Fact Sheet. www.hud.gov/topics/housing_choice_voucher_program_section_8

⁸ Community Development Financial Institutions Fund. (n.d.). Capital Magnet Fund. www.cdfifund.gov/programs-training/programs/cmf

⁹ U.S. Department of Agriculture. (n.d.). Rural Housing Service. www.rd.usda.gov/about-rd/agencies/rural-housing-service

Funding for Housing for Persons Experiencing Homelessness

Local and regional Continuums of Care (CoC) are the primary homelessness response system in the U.S. In addition, states and large jurisdictions receive Emergency Solutions Grants which also fund programs to support people experiencing or at risk of homelessness.

- HUD Exchange. (n.d.). CoC: Continuum of Care Program. www.hudexchange.info/programs/coc/
- HUD Exchange. (n.d.). Types of Rental Assistance. www.hudexchange.info/homelessness-assistance/coc-esg-virtual-binders/coc-eligible-activities/coc-rental-assistance/types-of-rental-assistance/
- UHUD Exchange. (n.d.). ESG: Emergency Solutions Grants Program. www.hudexchange.info/programs/esg/

Programs for Specific Home Improvements

- U.S. Department of Energy. (n.d.). Weatherization Assistance Program. www.energy.gov/scep/wap/weatherization-assistance-program
- U.S. Environmental Protection Agency. (n.d.). Lead Abatement, Inspection and Risk Assessment. www.epa.gov/lead/lead-abatement-inspection-and-risk-assessment
- Presented here is an example of an adaptive modification program in Tennessee.
 - Tucker’s House. (n.d.). Assessment & Inclusive Modification (AIM) Program. tuckershous.org/services/

Inflation Reduction Act and Infrastructure and Investment Jobs Act

The [Inflation Reduction Act of 2022](#) and the [Infrastructure and Investment Jobs Act](#) provide funding for different affordable housing repairs, energy efficient improvements and green energy investment. Through the Justice40 Initiative, 40% of the benefits of these programs must go toward disadvantaged communities. Links to specific programs are included below.

- U.S. Department of Energy. (n.d.). Technical Assistance for the Adoption of Building Energy Codes. [www.energy.gov/scep/technical-assistance-adoption-building-energy-codes#:~:text=The%20Inflation%20Reduction%20Act%20\(IRA,commercial%20and%20residential%20building%20stocks](http://www.energy.gov/scep/technical-assistance-adoption-building-energy-codes#:~:text=The%20Inflation%20Reduction%20Act%20(IRA,commercial%20and%20residential%20building%20stocks)
- Internal Revenue Service. (n.d.). Credits and Deductions Under the Inflation Reduction Act of 2022. www.irs.gov/credits-and-deductions-under-the-inflation-reduction-act-of-2022
- U.S. Department of Housing and Urban Development. (n.d.). Green and Resilient Retrofit Program. www.hud.gov/GRRP
- U.S. Department of Energy. (n.d.). Home Energy Rebates Programs. www.energy.gov/scep/home-energy-rebates-programs
- U.S. Environmental Protection Agency. (n.d.). Environmental Justice Grants, Funding and Technical Assistance. www.epa.gov/environmentaljustice/environmental-justice-grants-funding-and-technical-assistance
- U.S. Environmental Protection Agency. (n.d.). Greenhouse Gas Reduction Fund. www.epa.gov/greenhouse-gas-reduction-fund
- Funk, M. (2023, May). New Federal Neighborhood Access and Equity Grants: Guidance for Local Leaders. National League of Cities. www.nlc.org/article/2023/05/04/new-federal-neighborhood-access-and-equity-grants-guidance-for-local-leaders/

Resources for Low Income Home Ownership

HUD, USDA and VA administer national programs for low-income homeownership. In addition, some state housing finance agencies and other local agencies also administer first time and low-income homebuyer programs.

- U.S. Department of Housing and Urban Development. (n.d.). Let FHA Loans Help You. www.hud.gov/buying/loans
- U.S. Department of Housing and Urban Development. (n.d.). About Good Neighbor Next Door. www.hud.gov/program_offices/housing/sfh/reo/goodn/gnndabot
- U.S. Department of Housing and Urban Development. (n.d.). Housing Choice Voucher Homeownership Program. www.hud.gov/program_offices/public_indian_housing/programs/hcv/homeownership
- U.S. Department of Housing and Urban Development. (n.d.). Quality Housing and Work Responsibility Act (Section 32 Homeownership Program). www.hud.gov/program_offices/public_indian_housing/centers/sac/homeownership#:~:text=Overview,families%20as%20their%20principal%20residence
- U.S. Department of Agriculture. (n.d.). Single Family Housing Guaranteed Loan Program. www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-guaranteed-loan-program
- U.S. Department of Veterans Affairs. (n.d.). VA Home Loans. www.benefits.va.gov/homeloans/
- Habitat for Humanity. (n.d.). www.habitat.org/
- Grounded Solutions Network. (n.d.). Community Land Trusts. groundedsolutions.org/strengthening-neighborhoods/community-land-trusts

SECTION 3

Explore Solutions

Affordable Housing Solutions

The following are resources for different affordable housing solutions organized by strategy. The resources mostly consist of explanations of solutions that are administered at the local level or the link to the federal agency, like HUD, that oversees the program. Solutions range in complexity, but all require local support and in some cases need local regulatory, legal or judicial interventions.

Advance Low Income Home Ownership

- Local Housing Solutions. (n.d.). Rights of First Refusal. localhousingsolutions.org/housing-policy-library/rights-of-first-refusal/#:~:text=A%20right%20of%20first%20refusal,right%20to%20purchase%20a%20property
- Local Housing Solutions. (n.d.). Shared Appreciation Mortgages. localhousingsolutions.org/housing-policy-library/shared-appreciation-mortgages/

Expand Affordable Housing

- Local Housing Solutions. (n.d.). Tax Abatements or Exemptions. localhousingsolutions.org/housing-policy-library/tax-abatements-or-exemptions/#:~:text=Property%20tax%20abatement,of%20or%20all%20affordable%20units.
- An appraisal gap program can incentivize construction and renovation in weaker submarkets.
 - Local Housing Solutions. (n.d.). Appraisal Gap Financing. localhousingsolutions.org/housing-policy-library/appraisal-gap-financing/#:~:text=Appraisal%20gap%20financing%20is%20typically,not%20support%20the%20rehabilitation%20investment

- National Council of State Housing Agencies. (n.d.). Housing Bonds. www.ncsha.org/advocacy-issues/housing-bonds/
- American Planning Association. (n.d.). Accessory Dwelling Units. www.planning.org/knowledgebase/accessorydwellings/
- U.S. Department of Housing and Urban Development. (n.d.). Home Sharing. www.huduser.gov/portal/casestudies/study-09282016-1.html
- Center for Community Progress. (n.d.). Land Bank FAQs. communityprogress.org/resources/land-banks/lb-faq/
- CDFI Coalition. (n.d.). What are CDFIs? cdfi.org/what-are-cdfis/
- HUD User. (2019). PHAs Encourage Landlord Participation with Incentives. www.huduser.gov/portal/periodicals/em/winter19/highlight3.html
- Housing Alliance of Pennsylvania. (2022, March). Incentives for Landlords to Rent to Lower Income Households. housingalliancepa.org/resources/incentives-for-landlords-to-rent-to-lower-income-households%ef%bf%bc/

Offer Housing Stability Services

Through the Emergency Rental Assistance program, created in response to housing needs stemming from the impacts of the COVID-19 pandemic, the U.S. Treasury put together resources and best practices on housing stability services. Some states and communities still have some Emergency Rental Assistance funds available to help with housing needs. Though many jurisdictions have dispersed all funds.

- U.S. Department of Treasury. (n.d.). Building Housing Stability Infrastructure. home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program/promising-practices/housing-stability
- U.S. Department of Treasury. (n.d.). Eviction Diversion. home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program/promising-practices/eviction-diversion

Preserve Long Term Affordability

Many home repair programs are offered locally and are run by municipalities, local nonprofits and faith-based organizations. Contact your local agencies for more information.

- USA.gov. (n.d.). Government Home Repair Assistance Programs. www.usa.gov/home-repair-programs
- HUD User. (n.d.). www.huduser.gov/portal/home.html
- U.S. Department of Housing and Urban Development. (n.d.). Rental Assistance Demonstration. www.hud.gov/RAD

Rehabilitate and Renovate Units

- TVA's Home Uplift program provides an average of \$10,000 in home energy upgrades to income-eligible customers, paired with guidance from energy experts to support customers in making informed choices about how to improve energy efficiency in their homes. <https://energyright.com/residential/home-uplift/>
- Rehab codes are building codes designed to reduce the costs and approval processes involved with renovating and rehabilitating existing buildings, thereby helping to extend the affordability, availability and quality of older rental housing and owner-occupied homes.
- Eldercare Locator. (n.d.). Home Improvement Assistance. eldercare.acl.gov/public/resources/factsheets/home_modifications.aspx
- Health programs, including Medicaid and Medicare may fund specific home adaptive modifications. Contact local insurance and healthcare providers for more information.

Disaster Recovery Programs

- ¹⁰ U.S. Department of Treasury. (n.d.). State and Local Fiscal Recovery Funds. <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/state-and-local-fiscal-recovery-funds>
- ¹¹ U.S. Federal Emergency Management Agency. (n.d.). Assistance for Governments and Private Non-Profits After a Disaster. <https://www.fema.gov/assistance/public>
- ¹² HUD Exchange. (n.d.). CDBG Disaster Recovery Funds. <https://www.hudexchange.info/programs/cdbg-dr/>

The EPA provides a helpful table of different federal emergency response funds that can be used when there is a disaster affecting water or wastewater.

- United States Environmental Protection Agency. (n.d.). Side by Side Comparison of Funds. www.epa.gov/fedfunds/side-side-comparison-funds

SECTION 4

Deploy

Understand Current Conditions

Following are national resources that provide information on state and local agencies responsible for affordable housing programs.

- U.S. Department of Housing and Urban Development. (n.d.). LIHTC Database: List of LIHTC-Allocating Agencies and Web Addresses. lihtc.huduser.gov/agency_list.htm
- U.S. Department of Housing and Urban Development. (n.d.). Community Planning and Development Formula Program Allocations for FY 2023. www.hud.gov/program_offices/comm_planning/budget/fy23
- U.S. Department of Housing and Urban Development. (n.d.). PHA Contact Information. https://www.hud.gov/program_offices/public_indian_housing/pha/contacts
- U.S. Department of Housing and Urban Development. (n.d.). Assisted Housing: National and Local. <https://www.huduser.gov/portal/datasets/assthsg.html>

Alabama

In the parts of Alabama served by TVA, the following local agencies are involved in developing or providing affordable housing:

- U.S. Department of Housing and Urban Development. (n.d.). PHA Contact Report by State and City.
www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_AL.pdf

PHAs in TVA Region: Albertville Housing Authority, Altoona Housing Authority, Anniston Housing Authority, Arab Housing Authority, Housing Authority of the City of Athens, Housing Authority of the City of Attalla, Bessemer Housing Authority, Housing Authority of the Birmingham District, Jefferson County Housing Authority, Housing Authority of the Town of Blountsville, Boaz Housing Authority, Top of Alabama Regional Housing Authority, Housing Authority of the City of Bridgeport, Housing Authority of the City of Centre, Collinsville Housing Authority, Crossville Housing Authority, Cullman Housing Authority, Housing Authority of the City of Decatur, Fairfield Housing Authority, Florence Housing Authority, Housing Authority of the City of Fort Payne, Greater Gadsden Housing Authority, Guntersville Housing Authority, Haleyville Housing Authority, Housing Authority of the Town of Hanceville, Housing Authority of the City of Hartselle, Regional Housing Authority of Lawrence, Cullman & Morgan Counties, Housing Authority of the Town of Hobson City, Housing Authority of the City of Huntsville, Jacksonville Housing, Leeds Housing Authority, Triana Housing Authority, Housing Authority of the City of Moulton, City of Oneonta Housing Authority, Phil Campbell Housing Authority, Piedmont Housing Authority, Rainsville Housing Authority, Housing Authority of Red Bay, Russellville Housing Authority, Scottsboro Housing Authority, Sheffield Housing Authority, Stevenson Housing Authority, Sumiton Housing Authority, Tarrant Housing Authority, Housing Authority of the City of Tusculmbia

ALABAMA

Community Planning and Development Formula Program Allocations FY2023

NAME	CDBG	RHP	HOME	ESG	HOPWA	HTF
State of Alabama	\$23,271,036	–	\$12,217,681	\$2,621,824	\$4,251,646	\$3,468,011.94
Anniston	\$524,860	–	\$343,033	–	–	–
Bessemer	\$625,648	–	–	–	–	–
Birmingham	\$5,897,999	–	\$1,438,242	\$519,755	\$1,759,938	–
Decatur	\$413,317	–	–	–	–	–
Florence	\$344,816	–	–	–	–	–
Gadsden	\$979,724	–	–	–	–	–
Huntsville	\$1,372,560	–	\$855,834	–	–	–
Jefferson County	\$2,445,853	–	\$1,084,865	\$210,068	–	–

Georgia

In the parts of Georgia served by TVA, the following local agencies are involved in developing or providing affordable housing:

- U.S. Department of Housing and Urban Development. (n.d.). PHA Contact Report by State and City.
www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_GA.pdf

PHAs in TVA Region: Housing Authority of the City of Blue Ridge, Housing Authority of the City of Calhoun, Housing Authority of the City of Chatsworth, Housing Authority of the City of Ellijay, Housing Authority of the City of Fort Oglethorpe, Housing Authority of the City of McCaysville, Housing Authority of the City of Menlo, Housing Authority of the City of Ringgold, Northwest Georgia Housing Authority, Housing Authority of the City of Summerville

GEORGIA

Community Planning and Development Formula Program Allocations FY2023

NAME	CDBG	RHP	HOME	ESG	HOPWA	HTF
State of Georgia	\$41,389,514	–	\$25,152,685	\$4,770,022	\$6,457,069	\$9,289,519.74
Dalton	\$367,688	–	–	–	–	–
Rome	\$460,368	–	–	–	–	–

Kentucky

In the parts of Kentucky served by TVA, the following local agencies are involved in developing or providing affordable housing:

- U.S. Department of Housing and Urban Development. (n.d.). PHA Contact Report by State and City.
www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_KY.pdf

PHAs in TVA Region: Housing Authority of Albany, Housing Authority of Beaver Dam, Housing Authority of Benton, Housing Authority of Bowling Green, City of Bowling Green Housing Division, Housing Authority of Burkesville, Housing Authority of Cadiz, Housing Authority of Central City, Housing Authority of Columbia, Housing Authority of Corbin, Housing Authority of Franklin, Housing Authority of Fulton, Housing Authority of Glasgow, Housing Authority of Greenville, Housing Authority of Hickman, Housing Authority of Hopkinsville, Housing Authority of Lyon County, Housing Authority of Mayfield, Housing Authority of Morgantown, Housing Authority of Murray, Housing Authority of Princeton, Housing Authority of Russellville, Housing Authority of Scottsville, Housing Authority of Todd County, Housing Authority of Williamsburg

KENTUCKY

Community Planning and Development Formula Program Allocations FY2023

NAME	CDBG	RHP	HOME	ESG	HOPWA	HTF
Commonwealth of Kentucky	\$26,492,151	\$1,461,639	\$15,095,567	\$2,656,768	\$1,392,747	\$3,515,069.07
Bowling Green	\$799,458	–	–	–	–	–
Hopkinsville	\$263,110	–	–	–	–	–

Mississippi

In the parts of Mississippi served by TVA, the following local agencies are involved in developing or providing affordable housing:

- U.S. Department of Housing and Urban Development. (n.d.). PHA Contact Report by State and City.
www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_MS.pdf

PHAs in TVA Region: Housing Authority of the City of Aberdeen, Housing Authority of the City of Amory, Housing Authority of the City of Baldwin, Housing Authority of the City of Booneville, Housing Authority of the City of Columbus, Housing Authority of the City of Walnut, Housing Authority of the City of Corinth, Housing Authority of the City of Forest, Housing Authority of the City of Holly Springs, Housing Authority of the City of Iuka, Housing Authority of Attala County, Housing Authority of the City of Louisville, Housing Authority of the City of Okolona, Housing Authority of the City of Pontotoc, Housing Authority of the City of Sardis, Housing Authority of the City of Senatobia, Housing Authority of the City of Starkville, Housing Authority of the City of Tupelo, Housing Authority of the City of Water Valley, Housing Authority of the City of West Point, Mississippi Regional Housing Authority No. II, Mississippi Regional Housing Authority No. IV, Mississippi Regional Housing Authority No. V, Mississippi Regional Housing Authority No. VI, Oxford Housing Authority, Tennessee Valley Regional Housing Authority

MISSISSIPPI

Community Planning and Development Formula Program Allocations FY2023

NAME	CDBG	RHP	HOME	ESG	HOPWA	HTF
State of Mississippi	\$24,335,266	–	\$11,197,626	\$2,341,416	\$2,635,910	\$3,000,537.07
Jackson	\$1,745,968	–	\$958,017	\$153,954	\$1,602,538	–

Resources

North Carolina

In the part of North Carolina served by TVA, the following local agencies are involved in developing or providing affordable housing:

- U.S. Department of Housing and Urban Development. (n.d.). PHA Contact Report by State and City.
www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_NC.pdf

PHAs in TVA Region: Andrews Housing Authority, Four Square Community Action, Inc., Housing Programs of the Town of Murphy, Northwestern Regional Housing Authority

NORTH CAROLINA

Community Planning and Development Formula Program Allocations FY2023

NAME	CDBG	RHP	HOME	ESG	HOPWA	HTF
State of North Carolina	\$46,308,393	\$1,054,616	\$18,956,655	\$5,327,441	\$4,061,957	\$9,349,938.86
McDowell County	-	-	\$836,062	-	-	-

Tennessee

In Tennessee, the following local agencies are involved in developing or providing affordable housing:

- U.S. Department of Housing and Urban Development. (n.d.). PHA Contact Report by State and City.
www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_TN.pdf

PHAs In TVA Region: All

TENNESSEE

Community Planning and Development Formula Program Allocations* FY2023

NAME	CDBG	RHP	HOME	ESG	HOPWA	HTF
State of Tennessee	\$28,091,254	\$1,368,779	\$15,292,351	\$3,230,622	\$2,238,477	\$5,290,023.02
Bristol	\$223,363	-	\$1,292,819	-	-	-
Chattanooga	\$1,548,118	-	\$915,068	-	-	-
Clarksville	\$1,059,212	-	\$608,880	-	-	-
Cleveland	\$384,598	-	-	-	-	-
Franklin City	\$368,352	-	-	-	-	-
Jackson	\$603,996	-	\$412,439	-	-	-
Johnson City	\$585,880	-	-	-	-	-
Kingsport	\$434,064	-	-	-	-	-
Knoxville	\$1,664,584	-	\$1,176,996	\$149,375	-	-
Memphis	\$6,437,795	-	\$4,322,700	\$562,255	\$3,497,115	-
Morristown	\$339,770	-	-	-	-	-
Murfreesboro	\$938,239	-	\$526,316	-	-	-
Nashville-Davidson	\$4,922,781	-	\$2,767,733	\$445,903	\$2,389,060	-
Oak Ridge	\$208,666	-	-	-	-	-
Knox County	\$1,102,177	-	\$477,177	-	-	-
Shelby County	\$1,169,819	-	\$472,756	-	-	-

*NOTE: within the TVA region
(the TVA region includes all of Tennessee)

Virginia

In the parts of Virginia served by TVA, the following local agencies are involved in developing or providing affordable housing:

- U.S. Department of Housing and Urban Development. (n.d.). PHA Contact Report by State and City. www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_VA.pdf

PHAs in TVA Region: Abingdon Redevelopment & Housing Authority, Big Stone Gap Redevelopment & Housing Authority, Bristol Redevelopment & Housing Authority, Lee County Redevelopment & Housing Authority, People Inc. of Southwest Virginia, Scott County Redevelopment & Housing Authority, Wise County Redevelopment & Housing Authority

Virginia [FY2023 Community Planning and Development Formula Program Allocations](#) does not include any local jurisdictions in the TVA region which receive HUD Community Planning and Development funds. The Virginia Department of Housing and Community Development administers the state's allocation of funds through grants and other programs for local jurisdictions.

Develop a Strategic Housing Plan

Example Strategic Housing Plans

- Cleveland Housing Plan. (2021, September). Cleveland 2030: A Housing Equity Plan. www.clevelandhousingplan.com/uploads/1/3/2/9/132946414/actionplan_full_draft_9-14.pdf
 - Cleveland's housing plan includes a four-part strategy with an equity lens: protect, preserve, produce and position housing and establishes specific housing goals.
 - At the end of the plan is a housing report card that the city will issue every year to report its progress toward its targets. The document is clearly laid out and easy to follow.
- City of Hudson. (2021, November). Affordable Housing Development Plan. cms3.revize.com/revize/hudsonny/Hudson%20Draft%20Report%20FINAL%20November%202021.pdf
 - Hudson, a city of 6,000 people, has a plan that establishes clear and measurable goals to develop new multi- and single-family affordable housing, redevelop vacant parcels for new housing units and rehabilitate abandoned properties. The plan identifies potential build sites for new housing, potential funding sources and a timeline.
- City of Philadelphia. (2018, October). Housing for Equity: An Action Plan for Philadelphia. www.phila.gov/media/20190115161305/Housing-Action-Plan-Final-for-Web.pdf
 - Philadelphia's housing plan is grounded in economic, demographic and housing data. It establishes housing unit goals over 10 years and identifies financial resources to implement the different interventions including commitments of city funds. The plan ends with an evaluation scorecard to track annual progress.

Community Housing Needs and Solutions

