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**HOUSING TRUST FUND**  
**BENEFICIARY ANALYSIS**  
**CY 2007**

A Report on Emergency Repair & Ramp  
Program Beneficiaries

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## **Summary of Emergency Repair & Ramp Program Beneficiaries**

In September, 2006 the THDA Board of Directors voted to allocate \$12 million of THDA funds (over a two-year period) to establish the Tennessee Housing Trust Fund. The four-level model for funding includes state appropriation, THDA funds, private sector investment, and matching funds from local grantees. The purpose of the Housing Trust Fund is to serve the needs of very low income, elderly and special needs Tennesseans. This report has been prepared by the Research, Planning & Technical Services division to illustrate information relating to beneficiaries for the previous year of the Emergency Repair and Ramp programs under the Tennessee Housing Trust Fund. Not included in this report are the USDA Rural Housing Repair program and the HTF Competitive Grant beneficiaries, which also fall under the umbrella of the Housing Trust Fund. This report is broken down into two sections and will provide descriptive information on the 153 households that received assistance in Calendar Year 2007. Forty-two Counties have had beneficiaries during the time period specified.

### **Emergency Repair Program**

The purpose of the program is to stabilize the elderly homeowner's residence by making rapid, essential repairs to make the home livable. THDA combined the \$1 million appropriated by the State Legislature for housing with \$1 million in Agency funds to create a \$2 million state-wide Emergency Repair Program for the Elderly. THDA allocated \$222,222 (\$200,000 for emergency repairs and \$22,222 for administration) to the existing nine development districts across the state. The program provides grants to correct, repair, or replace an essential system and/or a critical structural problem, however this is not a comprehensive homeowner rehabilitation program. To be eligible, the applicants must be at least 60 years of age and must occupy the property to be repaired as her/his principal residence, must have an ownership interest in the property to be repaired, and must have a household income that is at or below 60% of the area median.

This section provides descriptive information on households receiving ERP assistance during CY 2007. For the purposes of this report, a household is considered an ERP beneficiary when the project is complete. This analysis reports on 137 households who received ERP assistance. Forty counties in Tennessee have had beneficiaries during this time period. When divided by Grand Division, East Tennessee has the largest proportion of beneficiaries (47%), followed by Middle Tennessee (34%), and then West Tennessee (19%). Some patterns evident from the data will be discussed briefly.

Location

The region with the largest number of beneficiaries during the period is First Tennessee (30%). The second largest is the Northwest Tennessee region (19%). East Tennessee, Memphis Area Association of Governments, and Southwest Tennessee reported no beneficiaries during this time period. On a county level, Bradley has the largest number of beneficiaries with 15, followed closely by Washington with 14.

**Emergency Repair Program Households by Location  
CY 2007**

Location		2007	% of Total
East	East Tennessee	0	0%
	First Tennessee	41	30%
	Southeast Tennessee	23	17%
Middle	Greater Nashville	22	16%
	South Central	8	6%
	Upper Cumberland	17	12%
West	Memphis Area	0	0%
	Northwest Tennessee	26	19%
	Southwest Tennessee	0	0%
Total		137	100%

**Distribution of Emergency Repair Program Beneficiaries by County – CY 2007**



### Income Level

Forty-nine percent of the households in this analysis are categorized as having an “extremely low” income level. This means their annual income is 30% or less of the median annual income for their county. Forty-one percent of the households in this analysis are categorized as having a “very low” income level, meaning their annual income is between 31% and 50% of the median annual income for their county. Ten percent of the households in this analysis are categorized as having a “low” income, meaning their annual income is between 51% and 60% of the median annual income for their county.

### **Income Level for ERP Beneficiaries CY 2007**

<b>% of Median</b>	<b>Total</b>	<b>Percent of Total</b>
<b>Extremely Low (0% - 30%)</b>	67	49%
<b>Very Low (31% - 50%)</b>	56	41%
<b>Low (51% - 60%)</b>	14	10%
<b>Total</b>	<b>137</b>	<b>100%</b>

### Racial/Ethnic Characteristics

Seventy-two percent of the households represented in this analysis have a head of household who is white. Twenty-seven percent of the households represented have a head of household who is African-American. The remaining 2% is made up of American Indians and Hawaiian/Pacific Islanders. One beneficiary is identified as Hispanic.

### **Racial/ Ethnic Characteristics of ERP Households Served CY 2007**

<b>Race</b>	<b>East</b>	<b>Middle</b>	<b>West</b>	<b>Total</b>	<b>% of Total</b>
<b>White Non-Hispanic</b>	51	35	12	98	72%
<b>Black Non-Hispanic</b>	13	10	14	37	27%
<b>Am. Indian/ Alaska Native</b>	0	1	0	1	1%
<b>Nat. Hawaiian/ Pacific Islander</b>	1	0	0	1	1%
<b>TOTAL</b>	<b>65</b>	<b>46</b>	<b>26</b>	<b>137</b>	<b>100%</b>
<b>Hispanic</b>	1	0	0	1	1%

**Racial/ Ethnic and Income Characteristics of ERP Households Served  
CY 2007**

Race	Extremely	Very Low	Low	Total	% of Total
	Low				
<b>White Non-Hispanic</b>	46	42	10	<b>98</b>	72%
<b>Black Non-Hispanic</b>	19	14	4	<b>37</b>	27%
<b>Am. Indian/ Alaska Native</b>	1	0	0	<b>1</b>	1%
<b>Nat. Hawaiian/ Pacific Islander</b>	1	0	0	<b>1</b>	1%
<b>TOTAL</b>	67	56	14	<b>137</b>	100%
<b>Hispanic</b>	1	0	0	<b>1</b>	1%

Repairs Made

The Emergency Repair Program is intended to make immediate repairs to an essential system so that the elderly homeowner can continue to reside in his/her home. The program does not require that the entire structure be brought into compliance with codes. The following list is an example of the types of repairs the program is meant to address: roofs, electrical systems, plumbing systems, septic systems, heating and air systems, and structural repairs to floors or walls. The most commonly needed specific repair in this program was roofs with 34.7% of the households represented in this analysis receiving them. Forty percent received what was classified as “other” repairs, i.e. septic systems and structural repairs to floors or walls. Sixty-four percent of the households received only one repair on their home, while the remaining 35% received multiple repairs. Five beneficiaries (4%) received four repairs which included various combinations of the following list.

**Repairs Made to ERP Beneficiaries Homes  
CY 2007**

Repairs	Total	Percent of Total
<b>Electrical</b>	15	7.4%
<b>HVAC</b>	19	9.4%
<b>Plumbing</b>	17	8.4%
<b>Roof</b>	70	34.7%
<b>Other</b>	81	40.1%
<b>Total</b>	202	100%

**Number of Repairs Made to Individual  
ERP Beneficiaries Homes - CY 2007**

<b>Repair(s)</b>	<b>Total</b>	<b>Percent of Total</b>
<b>1</b>	<b>88</b>	<b>64%</b>
<b>2</b>	<b>37</b>	<b>27%</b>
<b>3</b>	<b>7</b>	<b>5%</b>
<b>4</b>	<b>5</b>	<b>4%</b>
<b>Total</b>	<b>137</b>	<b>100%</b>

Match Source and Funds Used

The maximum grant to an eligible homeowner from THDA funds is \$10,000. Since the program requires a 50% match of the THDA funds from another source, the maximum contract amount cannot exceed \$15,000 (\$10,000 from THDA and \$5,000 as the 50% match). The matching funds can be provided by: a) The homeowner or the homeowner’s family; b) Federal sources such as USDA Rural Development or the Weatherization Program; c) Church groups or local agencies; d) Donated labor and/or materials; or e) A funding pool or grants from local lender(s) to the Development District. USDA Rural Development was the most commonly used match source in this program with 34% of the households represented in this analysis using it. Thirty-one percent used what was classified as “other”<sup>1</sup> match sources. It is interesting to point out that Northwest Tennessee only used USDA as a match and South Central Tennessee only used the household as a match. First Tennessee, Greater Nashville, and Upper Cumberland have the most diversity in their match sources. Additionally, both First Tennessee and Northwest Tennessee have expended over \$250,000, including match, in this program.

**Match Fund Source of ERP Households Served  
CY 2007**

<b>Development District</b>	<b>Household</b>	<b>Non-Profit</b>	<b>USDA RD</b>	<b>Weather- ization</b>	<b>Other</b>	<b>Multiple</b>	<b>Total</b>	<b>% of Total</b>
First Tennessee	7	11	4	0	18	1	41	30%
Greater Nashville	4	12	2	0	3	1	22	16%
Northwest Tennessee	0	0	26	0	0	0	26	19%
South Central	8	0	0	0	0	0	8	6%
Southeast Tennessee	0	0	3	1	19	0	23	17%
Upper Cumberland	1	0	11	2	3	0	17	12%
<b>TOTAL</b>	<b>20</b>	<b>23</b>	<b>46</b>	<b>3</b>	<b>43</b>	<b>2</b>	<b>137</b>	<b>100%</b>
<b>% of Total</b>	<b>15%</b>	<b>17%</b>	<b>34%</b>	<b>2%</b>	<b>31%</b>	<b>1%</b>	<b>100%</b>	

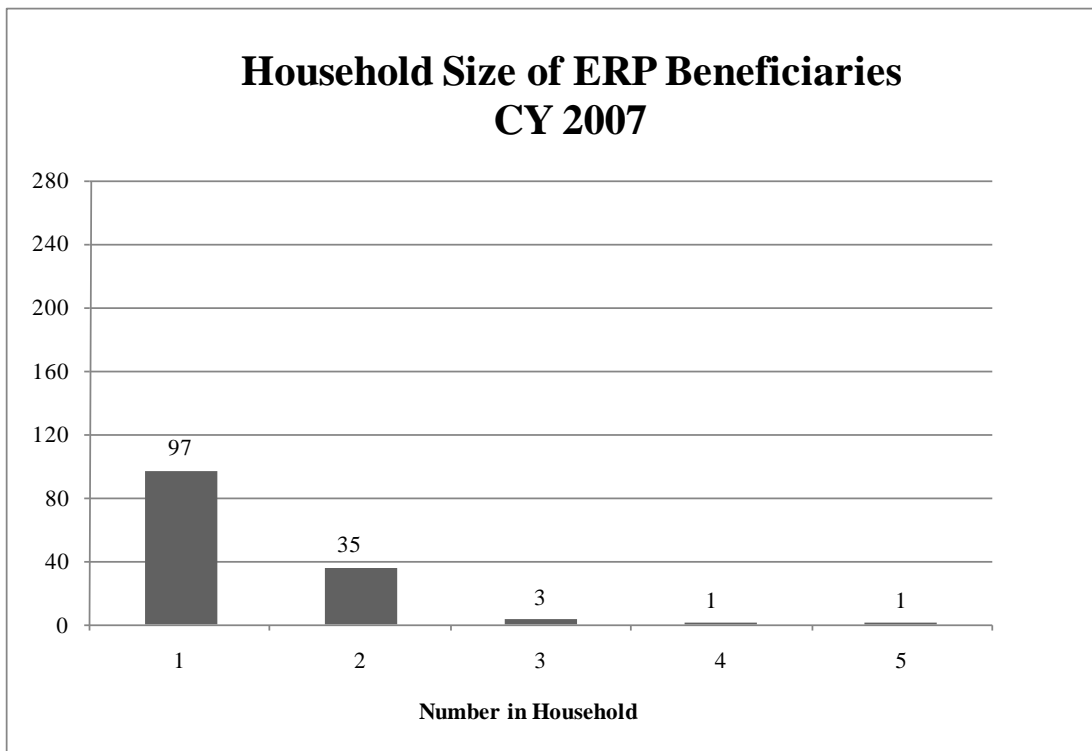
<sup>1</sup> Several Development Districts reported different sources of “other” match sources. For example, Southeast Tennessee and First Tennessee both utilized volunteer labor (Appalachia Service Project, Of One Accord, Ocoee Outreach, and Upper East Tennessee Human Development Agency). In addition, Southeast Tennessee used financial contributions from homeowners’ children and HOME program income to fulfill the match requirement.

**Emergency Repair Program Funds  
CY 2007**

<b>Development District</b>	<b>State Funds</b>	<b>Match Funds</b>	<b>Admin. Funds</b>	<b>Total</b>
First Tennessee	\$165,849	\$94,773	\$16,572	<b>\$277,194</b>
Greater Nashville	\$96,544	\$69,647	\$10,132	<b>\$176,323</b>
Northwest Tennessee	\$172,640	\$89,705	\$6,600	<b>\$268,945</b>
South Central Tennessee	\$31,081	\$15,544	\$0	<b>\$46,625</b>
Southeast Tennessee	\$82,700	\$118,931	\$0	<b>\$201,631</b>
Upper Cumberland	\$103,399	\$52,598	\$10,338	<b>\$166,335</b>
<b>TOTAL</b>	<b>\$652,213</b>	<b>\$441,198</b>	<b>\$43,642</b>	<b>\$1,137,053</b>

Household Size

Seventy-one percent of households in this analysis are 1-person households. Twenty-six percent are 2-person households. The most interesting finding in this section of the analysis is the inclusion of one 5-person household.



## Ramp Program

Through a competitive process THDA provides funds for the purchase of construction materials and administration in the Ramp program. UCP was awarded a \$250,000 grant in August of 2007, thus UCP, in conjunction with THDA, now builds ramps and coordinates state-wide construction of wheelchair ramps for individuals with mobility disabilities whose homes are without proper accessibility.

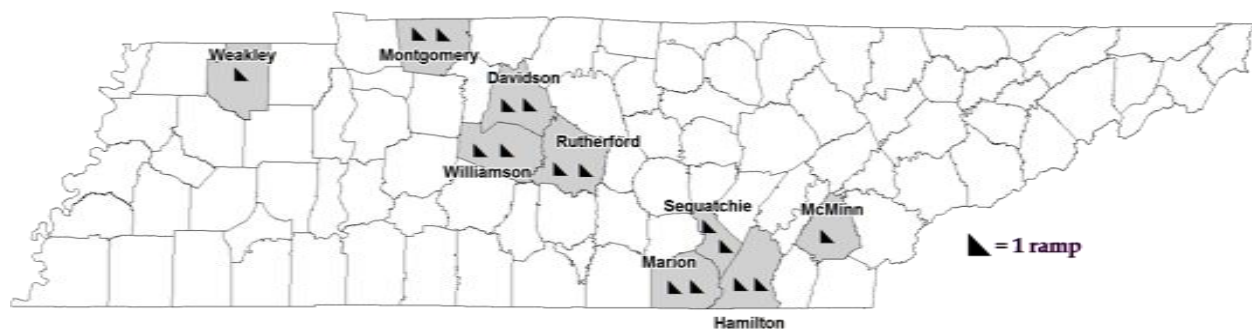
According to the United Cerebral Palsy website ([www.ucpnashville.org](http://www.ucpnashville.org)), what THDA refers to as the Ramp Program was created when UCP began to hear stories about hundreds of wheelchair users who could not get in and out of their homes because of steps and other barriers. Some of these individuals had been isolated in their homes for years and others were getting in and out only because someone was lifting them – which is dangerous for both the person being lifted and the person doing the lifting. Because of the lack of a ramp people could not access transportation, thus, they could not get jobs, visit friends or go shopping. In some cases they had to use an ambulance service just for transportation to doctor's visits.

This section provides descriptive information on households receiving ramp assistance from the 2007 Ramp grant. For the purposes of this report, a household is considered a Ramp beneficiary when the project is complete. This analysis reports on 16 households who received Ramp assistance from the 2007 allocation. The average length of a ramp constructed under the program is 27.5 feet and the average cost of a wheelchair ramp in the program, not including administrative funds, is \$753. Some patterns evident from the data will be discussed briefly.

### Location

Nine counties in Tennessee have had beneficiaries during this time period, which include Davidson, Hamilton, Marion, McMinn, Montgomery, Rutherford, Sequatchie, Weakley, and Williamson. When divided by Grand Division, Middle Tennessee has the largest proportion of beneficiaries (63%), followed by East Tennessee (31%), and then West Tennessee (6%).

### **Distribution of Ramp Program Beneficiaries by County – CY 2007**



Income Level

Fifty-six percent of the households in this analysis are categorized as having a “very low” income level, meaning their annual income is between 0% and 50% of the median annual income for their county. Forty-four percent of the households in this analysis are categorized as having a “low” income, meaning their annual income is between 51% and 80% of the median annual income for their county.

**Income Level for Ramp Beneficiaries  
CY 2007**

<b>% of Median</b>	<b>Total</b>	<b>Percent of Total</b>
<b>Very Low (0% - 50%)</b>	9	56%
<b>Low (51% - 80%)</b>	7	44%
<b>Total</b>	16	100%

Racial/Ethnic Characteristics

Sixty-three percent of the households represented in this analysis have a head of household who is white. Thirty-seven percent of the households represented have a head of household who is African-American. There are no Hispanic beneficiaries.

**Racial/ Ethnic Characteristics of Ramp Households Served by Grand Division  
CY 2007**

<b>Race</b>	<b>East</b>	<b>Middle</b>	<b>West</b>	<b>Total</b>	<b>% of Total</b>
<b>White Non-Hispanic</b>	4	6	0	10	63%
<b>Black Non-Hispanic</b>	1	4	1	6	37%
<b>TOTAL</b>	5	10	1	16	100%

**Racial/ Ethnic and Income Characteristics of Ramp Households Served  
CY 2007**

<b>Race</b>	<b>Very Low</b>	<b>Low</b>	<b>Total</b>	<b>% of Total</b>
<b>White Non-Hispanic</b>	4	6	10	63%
<b>Black Non-Hispanic</b>	3	3	6	37%
<b>TOTAL</b>	7	9	16	100%

### Household Size & Type

Fifty percent of the households in this analysis are 2-person households. Nineteen percent are 1-person households. The household type with the largest number of beneficiaries during the period is single/ non-elderly households (38%). Elderly and Other households are both tied for second with 31% each.

**Size and Type of ERP Households Served  
CY 2007**

<b>Development District</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>Total</b>	<b>% of Total</b>
Single / Non-Elderly	3	2	0	0	0	1	6	38%
Elderly	0	3	1	0	0	1	5	31%
Other	0	3	0	0	2	0	5	31%
<b>TOTAL</b>	<b>3</b>	<b>8</b>	<b>1</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>16</b>	<b>100%</b>

### Conclusion

To recap, some of the most interesting facets of this analysis are 1) As of December 31, 2007 East Tennessee, Memphis Area Association of Governments, and Southwest Tennessee have not drawn down any Emergency Repair funds, 2) five beneficiaries in the Emergency Repair program have received four repairs, a total of 36% of the beneficiaries received multiple repairs, 3) Northwest Tennessee used only USDA as a match source, while South Central used only the household, and finally 4) there is one five-person household in the Emergency Repair program and four five- and six-person households in the Ramp program that have elderly heads of household. As previously mentioned, this is not a comprehensive report of all Housing Trust Fund programs, however, a comprehensive report might be interesting to review in the future.