

Unified Housing Strategy Updates and Clarifications

This document is intended to support partners and stakeholders in implementing the Unified Housing Strategy by providing additional context, definitions, and examples where existing language may benefit from further explanation. These clarifications do not change the intent of the original strategies but aim to improve understanding and alignment across all participants.

As feedback is received, additional clarifications will be added to this document. Updates will be organized by the date of revision, while clarifications will follow the order in which the strategies appear in the Unified Housing Strategy.

Updates

Executive Summary

4/30/2025:

- Grammatical and formatting edits on **Page 12 and 14.**
- Callout box added referencing the full Unified Housing Strategy and Implementation plan on **page 14.**

7/18/2025

- Updated strategy names to be more concise on **Pages 9 – 13**

2/17/2026

- Corrected the descriptive text for Strategy E on **Page 13** to reflect the accurate description for Strategy E

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7/18/2025:

- Formatting edits to the strategy performance metrics on **Page 77, 94, 103, and 112.**
- Reference to RS2025-1101 that requests the Department of Finance and the Housing Division to research and determine the feasibility of the creation of a revolving loan fund moved from **Action 6 on Page 61** to **Action 7 on Page 66.**
- Updated Action 24 on Page 97 to reflect the clarification for which nonprofits organizations should consider partnering with for pre- and post-purchase counseling.
- Updates strategy names to be more concise on the cover pages of each strategy on **Pages 48, 62, 75, 92, 101, 110, and 117.**

Ten Year Implementation Plan

6/30/2025

- Spelling and formatting edits throughout the table.

Clarifications

Unified Housing Strategy

Action 24 of Strategy D (page 97): Clarifying which nonprofits organizations should consider partnering with for pre- and post-purchase counseling.

- For homebuying counseling, organizations should consider partnering with nonprofits with HUD Certified Housing Counselors. The Tennessee Housing Development Agency (THDA) has a Housing Education & Counseling Network of nonprofits who can provide pre-purchase homebuyer education & counseling and post-purchase homeownership counseling.
- For financial management counseling, organizations should also consider partnering with nonprofits such as the United Way's Financial Empowerment Center, to provide financial management assistance and counseling.