The Tennessee Association of Housing and Redevelopment Authorities’ annual conference was held in Florence, Alabama, September 17-20.

Among those in attendance were executive directors, management staff, and commissioners from across the state. During registration on Sunday, an ice-cream social with exhibitors provided an opportunity for members to sign up for “TAHRA’s mystery booth” which included a chance to win $100. Our exhibitors always make valuable contributions to the annual conference, and they are greatly appreciated.

Sunday also featured the 29th annual John Acuff /TAHRA Scholarship Golf Tournament at the Robert Trent Jones Golf Course in Muscle Shoals. See the back cover of this issue for golfers who participated and winners of this year’s tournament. The course was certainly a vision to enjoy on a perfect fall day!

After the opening session on Monday, concurrent sessions provided information and updates on changes in public housing, choice voucher changes, commissioner topics, capital fund training and strategic planning. Included in this year’s conference sessions was a Microsoft Outlook class which discussed new technology and how agencies can prepare to go paperless. Information was also provided on how to accomplish basic workplace tasks using the latest software.

Annual conference continued on pgs. 6-7
Tattle Tales from:
TAHRA President
~Paul A. Dellinger
Greetings!

First, let me say “thank you, TAHRA” for the opportunity to serve you as president for the next two years. It has been an honor to represent TAHRA at SERC and NAHRO. We hit the ground running this fall with a great annual meeting at the Marriott Shoals Hotel & Spa in Florence, Alabama in September. I send a big ‘thank you’ to Marilyn Medley and Thomas Rowe for their work in planning this event. It was a great location and good training. Also, thank you to all the committees who worked to support this meeting. Finally, thanks to all of you who attended and were introduced to “A Spectrum of Opportunities”—hopefully, you obtained helpful information and insight to help improve our agency operations and service delivery to our residents.

Our TAHRA Transition/Strategic Planning Retreat was held a few weeks later in Murfreesboro. During that retreat, I shared my goals for the term:

1. Strengthen all committees – build a success plan for leadership within each committee
2. Increase TAHRA sponsored stand-alone training (at least 1 in each grand division each year)
3. Expand affiliate membership

We also learned some Italian while we were together. I shared an acronym as my theme for the term - it is an Italian word “andiamo” which means “let’s go!” - as a word of encouragement as we move forward in our ever-changing industry. As members of TAHRA, we need to:

A – Advocate
N – Navigate
D – Differentiate
I – Investigate
A – Associate
M – Motive
O – Originate

These action words are appropriate for us individually and collectively as we work through the challenges that are before us.

You will mostly likely see some of these words over the next two years as we plan our future conferences and trainings. Rest assured that TAHRA will continue to provide the best support possible to our membership.

Once again, thank you to everyone who has graciously stepped up to the plate and volunteered his or her time in order to strengthen our association. I look forward to seeing you at future TAHRA functions.

Have a great holiday season!

Andiamo, Paul

KAHOVRII—AROUND THE STATE

KCDC’s Residences at Five Points earns Tennessee’s Best Award

Knoxville’s Community Development Corporation (KCDC) received the Tennessee’s Best award in the Remarkable Achievement - Urban category for The Residences at Five Points, during the Governor’s Housing Conference on Sept. 21 in Nashville, TN.

Presented by the Tennessee Housing Development Agency (THDA), the Tennessee’s Best award recognizes excellence in the development or management of affordable housing that reflects the highest standards in quality and sustainability.

The Residences at Five Points had its official ribbon cutting on August 30. The 90-unit complex on Bethel Avenue in East Knoxville serves seniors and people with disabilities. This development is phase one of a four phase development to replace the current 313 units at their Taylor Homes/Lee Williams site with total new construction and is part of a 418 RAD Portfolio award. The development was designed by Johnson Architecture and built by Merit Construction. Partners Development serves as KCDC’s owner representative on all of the Five Points development projects.

The Residences at Five Points is a $10 million development funded primarily through low-income housing tax credits from THDA.

“We are honored to earn this recognition for The Residences at Five Points,” KCDC Executive Director/CEO Ben Bentley said. “We recognize with appreciation the years of valuable input and vision from community leaders and residents who helped shape the Five Points Master Plan and look forward to continued success as we accomplish the additional phases.”

The Five Points Master Plan guides the design and features of all four phases of the neighborhood’s revitalization. Joyce Floyd, vice president of strategic planning and development said, “Work on implementing the additional phases continues. In May, KCDC broke ground on phase two, a $13 million, 84-unit affordable housing complex for families. This phase was also successful in securing LIHTCs for funding along with a Community Investment Tax Credit loan from Home Federal. On September 8, KCDC received official notification that the phase three LIHTC application was successful as well. This phase will add an additional 80 units of new affordable housing. We have had wonderful partners on each phase so far, and once completed, the final development is going to be an incredible improvement to this neighborhood. We are so appreciative of THDA’s support of Tennessee RAD projects and all they have done to make these developments move forward.”

Since 2010, KCDC and the city of Knoxville have invested more than $21 million to replace outdated housing units in the Five Points neighborhood with new construction of 122 units of affordable housing. This includes the adaptive reuse of the Eastport School and The Residences at Eastport for senior housing.

Executive Director Ben Bentley, VP of Strategic Planning and Development Joyce Floyd, and THDA Executive Director Ralph Perrey.

~2

Knoxville’s Community Development Corporation (KCDC) received the Tennessee’s Best award in the Remarkable Achievement - Urban category for The Residences at Five Points, during the Governor’s Housing Conference on Sept. 21 in Nashville, TN.

Presented by the Tennessee Housing Development Agency (THDA), the Tennessee’s Best award recognizes excellence in the development or management of affordable housing that reflects the highest standards in quality and sustainability.

The Residences at Five Points had its official ribbon cutting on August 30. The 90-unit complex on Bethel Avenue in East Knoxville serves seniors and people with disabilities. This development is phase one of a four phase development to replace the current 313 units at their Taylor Homes/Lee Williams site with total new construction and is part of a 418 RAD Portfolio award. The development was designed by Johnson Architecture and built by Merit Construction. Partners Development serves as KCDC’s owner representative on all of the Five Points development projects.

The Residences at Five Points is a $10 million development funded primarily through low-income housing tax credits from THDA.

“We are honored to earn this recognition for The Residences at Five Points,” KCDC Executive Director/CEO Ben Bentley said. “We recognize with appreciation the years of valuable input and vision from community leaders and residents who helped shape the Five Points Master Plan and look forward to continued success as we accomplish the additional phases.”

The Five Points Master Plan guides the design and features of all four phases of the neighborhood’s revitalization. Joyce Floyd, vice president of strategic planning and development said, “Work on implementing the additional phases continues. In May, KCDC broke ground on phase two, a $13 million, 84-unit affordable housing complex for families. This phase was also successful in securing LIHTCs for funding along with a Community Investment Tax Credit loan from Home Federal. On September 8, KCDC received official notification that the phase three LIHTC application was successful as well. This phase will add an additional 80 units of new affordable housing. We have had wonderful partners on each phase so far, and once completed, the final development is going to be an incredible improvement to this neighborhood. We are so appreciative of THDA’s support of Tennessee RAD projects and all they have done to make these developments move forward.”

Since 2010, KCDC and the city of Knoxville have invested more than $21 million to replace outdated housing units in the Five Points neighborhood with new construction of 122 units of affordable housing. This includes the adaptive reuse of the Eastport School and The Residences at Eastport for senior housing.
2017-2019 TAHRA Board Officers

Paul Dellinger – President
Paul has served as the Executive Director of the Cleveland Housing Authority since 2005, after having previously served as the Deputy Director of the Allen Metropolitan Housing Authority (Cleveland, Ohio) for more than 12 years. He received his Bachelor of Science in Business Administration from Bowling Green State University in 1983 and later earned his MBA from Temple University in 2003. Paul and his wife Sheri have two sons: U.S. Army Captain Aaron P. Dellinger currently stationed at Fort Wainwright, Alaska; and Cody Dellinger, Surveyor with U.S. Army Corps of Engineers (Louisville, KY). Paul and Sheri have two grandsons, Gentry (2yrs) and Landry (6mos) also currently stationed at Fort Wainwright, Alaska. Paul enjoys family, travel, playing guitar, and endurance mountain bike racing.

Marla Lewis – VP of Housing
Marla is the executive director of the Memphis Housing Authority (MHA). Marla came to MHA from the U.S. Department of Housing & Urban Development, where she was the director of public housing for the Memphis hub. She is a vice-president for public housing for SAHMA and was just appointed to serve a three-year term on the Federal Home Loan Bank’s Affordable Housing Advisory Council. She has over 25 years of experience in the industry and is a graduate of Indiana University Purdue University at Indianapolis.

Hershel Thrasher – Sr. VP
Hershel has been with the Shelbyville Housing Authority for 25 years and was made Executive Director in 1993. He has served Tennessee Association of Housing and Redevelopment Authorities as Board Member at Large, Vice-President of Housing, and is currently nominated for Sr. Vice-President. He has been a Trustee for the Public Housing Authorities Director’s Association for twelve years and was recently re-appointed for the 2018-2019 term. Hershel is the Past President of the Shelbyville Breakfast Rotary Club, has served as Chairman of the Bedford County Housing Committee for the Governor’s Three-Star Community Program, has served as Vice-Chair of the Shelbyville Regional Planning Commission, and currently serves as Deacon at First Baptist Church in Shelbyville. Hershel and his wife, Karen, have two grown children, Lee and Leslie, and nine grandchildren.

Maria Catron – VP of Professional Development
Maria Catron joined Kingsport Housing & Redevelopment Authority in 2004, and is currently serving as TAHRA’s Deputy Director. During her tenure with KHRA, she has worked on various endeavors from HOPE VI Community Supportive Services and Choice Neighborhoods to Family Self-Sufficiency/ Homeownership, which has given her the opportunity to gain experience in grant writing, redevelopment, asset management, and facilitating community partnerships. Maria enjoys serving through a variety of ways including participation with local, regional, and state committees and boards such as the Tennessee Affordable Housing Coalition and Faha. Currently, Maria resides in Kingsport with her husband Daryl and four of her six children, where she enjoys gardening and writing in her free time.

Ben Bentley – VP of Member Service
As Executive Director/CEO, Ben develops and implements strategic initiatives to improve affordable housing and foster development in Knoxville and Knox County. Prior to his current role, Bentley served as COO of the MDHA in Nashville, with broad oversight of all Public Housing and Section 8 programs. Bentley also served as Division Director in HUD’s Denver Office of Public Housing. He holds a Master of Public Policy from the University of Denver and is working toward a Master of Real Estate at Georgetown University. An Alabama native, he also holds a Bachelor of Arts in History from Birmingham-Southern College.

Jo Alred – VP of Commissioners
Jo is currently serving as the board chair for the Jackson Housing Authority in Jackson, Tennessee. Appointed to the housing board in 1998, she has served for the past 15 years. During this time she has served as co-chair for the commissioners committee for TAHRA and as secretary to the commissioners committee for SVAHCO. She is a trainer for the commissioner certification offered through NAHRO. Before retiring in 1997, Jo had 31 years of service to the state of Tennessee as a teacher and administrator for Dyersburg City Schools, Jackson State Community College, and the Tennessee Technology Center at Jackson.

Thomas Rowe – Secretary/Treasurer
After graduating with a B.S. in Accounting from Atlantic Christian College, Thomas Rowe started his housing career with the Rocky Mount Housing Authority in 1980 as the assistant to the Commissioner. He held various positions in Rocky Mount before becoming the Executive Director. In 1996, Thomas became the Executive Director of the Fort Mill Housing Authority until December 2013, when he joined the Murfreesboro Housing Authority. He was also the Director of three other non-profit entities that were involved in the development for affordable housing. He is immediate Past President of SVAHCO, and past president of the Carolina Council of Housing and Redevelopment Officials. Thomas has twin sons, Bryan and Henderson who are 29 years old.

Jim Payne – 1st Past President
Jim has served as Executive Director of Sparta Housing Authority since 2002. He is also the past president of the Sparta Jaycees, past member of the Sparta Rotary Club, served as City of Sparta Alderman for 15 years, served as the National Director of Junior Kiwanis, and as a member of the Kiwanis Board of Directors. Jim was a Trustee for Sparta Housing Authority for 15 years.

Joyce Floyd – 2nd Past President
Joyce is the Vice President of Strategic Planning and Development for Knoxville’s Community Development Corporation, the housing and redevelopment agency for Knoxville, Tennessee. Joyce has over 30 years of experience in the affordable housing market with a financial background. She has a strategic planning certification from the Performance Institute as a certified government performance manager, and has served as the chairman of the strategic planning committee for both the Southeastern Regional Council of the National Association of Housing and Redevelopment Officials for over eight years. She also presently serves as chairman of the Sparta Housing Authority’s board of directors. Joyce received her BS from Tennessee Technological University.

RECOGNITIONS — MARTIN

Martin Housing Authority Executive Director Brian Harris was recently inducted into the the Tennessee Affordable Housing Coalition (TNAHC) and was presented at the TN Governor’s Housing Conference in Nashville. Brian has over 25 years’ experience working in the affordable housing industry. His career started at a community mental health agency, where he served as a clinical therapist. He was instrumental in helping the agency develop affordable housing for chronically mentally ill adults being reintroduced into the community from state institutions. He also worked with an agency that managed HUD funded group home facilities for adults with intellectual and developmental disabilities.

For the past 19 years, he has served as the executive director of the Martin Housing Authority which had 298 conventional public housing units when he started. Under his leadership the agency has grown substantially in the number of units provided, the number of people employed and the types of services provided to residents. His portfolio now includes the original 298 public housing units, 120 multifamily units spread across four rural West Tennessee counties, three 8 bed HUD group homes, and a 25 unit apartment complex. The agency serves as the fiscal agent for the Weakley County Prevention Coalition and provider of an after school program for low-income families which serves 65 children.

In January, he also began serving as the executive director for the Ripley Housing Authority by contract through Martin Housing Authority. Ripley has 265 units and employs 10 full and part time staff.

Brian is married and has three adult children. He has lived in Martin for nearly 40 years.
AROUND THE STATE

JOHNSON CITY (JCHA)—

Baker Street Apartments ready for residents

In August, the Johnson City Housing Authority began taking applications for Keystone Development’s newest apartment complex. These modern homes are one bedroom units and are intended for homeless, young adults aging out of foster care, and elderly/disabled. Resident response to these new units has been favorable. Eligibility for the homes is based on income.

JCHA SERVES RESIDENT CHILDREN

JCHA strives to strengthen the next generation by providing as many opportunities as possible for youth in our communities. These are created and implemented with the help of each housing development’s resident council and through partnerships we’ve developed with other agencies and institutions in our area.

Tutoring

To assist children with homework, JCHA offers academic tutoring for children during the school year at Keystone Recreation Center and at Carver, Memorial Park, Parkway/Dunbar, and Pinecrest resident centers.

Afterschool Snack Programs

Organized through our community services department, JCHA provides an after-school snack program on weekday afternoons from 3 p.m. to 5 p.m. for children at several resident centers. A free nutritious snack is provided, as well as computer labs, homework help, games, and playtime opportunities.

The afterschool programs for the Memorial Park, Parkway-Dunbar, and Pinecrest communities are provided at their respective resident centers and staffed by resident volunteers. Those for the Carver and Keystone communities are carried out in cooperation with Coalition for Kids (C4K), a local non-profit organization that helps underprivileged children ages six through twelve in Johnson City. The C4K afterschool program provides a variety of activities for Carver and Keystone youth, including help with homework, reading and math assistance, music and art lessons, athletics, special preventive programs for violence and substance abuse, and a free snack.

Summer Lunch Program

The JCHA partners with the Johnson City Public School System to provide free lunches for children during the summer months. This program is available at the Carver and Keystone Developments for all children through age 17.

Head Start

Head Start is a comprehensive program for four-year old children and their families who meet the eligibility requirements of the federal income guidelines. Specifically, Head Start promotes school readiness in young children from low-income families by providing them with extra learning opportunities. The Johnson City Housing Authority provides classroom space for Head Start to serve our residents and surrounding communities at four of our locations.

HUD UPDATE—national lead poison prevention week observed

WASHINGTON - Nearly half a million children living in the United States have elevated levels of lead in their blood that may cause significant harm to their health. To help increase awareness of this preventable disease, the U.S. Department of Housing and Urban Development (HUD) and its partners spearheaded National Lead Poisoning Prevention Week, which took place October 22-28. This year’s theme was “Lead-Free Kids for a Healthy Future.”

HUD’s Office of Lead Hazard Control and Healthy Homes, the Centers for Disease Control and Prevention (CDC) and the U.S. Environmental Protection Agency (EPA) collaborated on a national public awareness campaign to help individuals, organizations, and states and local governments reduce childhood exposure to lead.

“I’ve seen firsthand the tragic consequences when young children are exposed to hazardous lead and how it can impact them throughout their lives,” said HUD Secretary Ben Carson. “Any step we can take to prevent and eliminate these dangers from our homes is a step we must take.”

During National Lead Poisoning Prevention Week, HUD developed a special partner toolkit that underscores the importance of testing homes and children, and provides tips on how to prevent lead poisoning’s serious health effects. Below are some simple things to help keep your family safe:

• Get Your Home Tested: Find out how to minimize risks of lead exposure by hiring a certified professional to test older homes for lead.

• Get Your Child Tested: A simple blood test can detect lead. Consult your doctor for advice on testing your children.

• Get the Facts: educate yourself about the hazards of lead exposure.
Committee sets goals for 2018

The legislative committee established goals for the coming year at the annual strategic planning session. The second year of the legislative session will be in 2018. This session will be the last for many long-time public servants as several have indicated they will not seek re-election. Several others are seeking other positions and will be relinquishing their seats. Below are the goals set by the committee.

GOALS

• Present and get passed legislation at the state level that will protect the board of directors of all instrumentalities of PHAs.
• Begin work on a bill that gives instrumentalities access to the same insurance coverage provided to PHAs.
• Develop a marketing piece PHAs can distribute to legislators. Have it ready for distribution to PHAs by February 1, 2018.
• Have an increase (10 PHAs) in participation by PHAs on national issues such as surveys and feedback on critical items.
• Designate February 12–16 as TAHRA Advocacy Week where PHAs contact their state legislators. This may need to be moved to after the legislative session closes and legislators are back home in their districts.

If you have questions or comments, please email sminor@franklinhousingauthority.com.

Cookeville promotes homeownership to residents

Often, it seems that owning your own home is out of reach or will never happen. The process itself can be completely overwhelming. Cookeville residents and others in the community are being encouraged and assisted through annual homebuyers’ class hosted by the housing authority. The workshops are free, and potential homebuyers learn the loan process, how to get their credit in order and about selecting financial management for a home. Dinner was provided at the recent 10th annual homebuyers’ class held November 9.

HIGHLAND RESIDENTIAL SERVICE

HRS Fall Funday

HRS kids in grades K-12 recently enjoyed participating in the seventh annual Fall Funday. There were lots of games, crafts, art projects, outdoor activities, and free lunches were served to all the kids. Each year this event gets bigger and better, and we are already thinking of ways to make next year’s event the best ever!!

Order the 2018
What Home Means to Me Calendar

For more details on how to order visit: www.nahro.org
2017 TAHRA Annual Conference
Tuesday sessions began with the business breakfast meeting. George Banna, director of policy and program development for NAHRO, presented the legislative update followed by committee reports and approval of the 2017-2019 TAHRA officers. See page 3 for officer bio information. In addition to continuing conference sessions, a RAD status update and a Microsoft Excel class were provided on Tuesday.

Conference entertainment provided was excellent and definitely in keeping with what would be expected in a recording capital like Muscle Shoals! Thanks to Marilyn Medley and the planning committees for providing such a spectacular venue and informative sessions for the 78th annual TAHRA conference. See you next year!
Hershel Thrasher and I went searching through old TAHRA documents stored in the basement at Murfreesboro Housing Authority. We were excited to find the original minute books dating back to 1939. I hope you might enjoy reading how TAHRA was started and leaning some of our early history.

The first meeting was held December 7, 1939 at the Hermitage Hotel in Nashville and included representatives of the United States Housing Agency in Washington, D.C. The representatives of the U.S. Housing Authority outlined the advisability of forming a state association of housing authorities to the representatives of the public housing authorities. They stated that such an association would permit a mutual interchange of ideas and experiences and would promote a better understanding of the public housing program and its opportunities. The document also pointed out that the programs and needs of the local authorities could be set forth more effectively through collective, rather than individual, actions.

A resolution was made by Joe Fowler of Memphis that the representatives of the housing authorities of the cities of Memphis, Chattanooga, Kingsport, Knoxville and Nashville organize the Tennessee State Association of Housing Officials and invite the chairman and executive director of each local housing authority to join them requesting them, and to adopt suitable by-laws and elect officers for the newly formed association. The motion was seconded by Mr. Berry, of Knoxville.

Mr. James A. Cayce was elected temporary chairman and Mr. Gerald Gimre was elected temporary secretary. They were requested to appoint a committee to formulate by-laws which were to be submitted to the local housing authorities by mail for final adoption. At that time instead of having a charter, TAHRA had a constitution. The constitution and by-laws were initially adopted on January 22, 1940. The initial membership fees for TAHRA were $10 per year and the first member agencies were Chattanooga, Jackson, Kingsport, Knoxville, Memphis and Nashville.
Cooperative Procurement

Previously, I expounded about the value that cooperative procurement brings to PHAs. I have received some questions and comments that tell me I need to go beyond just listing possible sources of cooperative procurement and point out requirements.

Simply put, cooperative purchasing is two or more organizations pooling their purchasing needs to lower costs and make the process easier. Many types of cooperative purchasing arrangements are available to PHAs, but before using or participating in one, read these caveats and tips.

**Do I have the right to do so?** Yes. Both state law and HUD/federal rules allow, and in fact often encourage, the use of cooperative procurement. State law prohibits using cooperative procurement for construction, architectural, and engineering services. It also prohibits using cooperatives for vehicles (other than special purpose vehicles) and heavy equipment for construction. See TCA 12-3-1205.

**Will every item on every contract offered be at the absolute lowest cost every time?** No, but generally they will be the lowest cost. The real benefit is timesaving and removal of the need to prepare, issue, receive and tabulate bids. Often you will get a lower cost since the volume purchased is higher.

**If I find a lower price, may I make the vendor holding the cooperative drop the price?** No, you cannot make them lower their prices. However, you can ask them about lowering the price. Some contracts allow them to do so while other contracts prohibit it. Keep in mind that if you are buying a large quantity, the vendor is more likely to lower the cost than when you purchase one unit of something.

**Does cooperative procurement take care of Davis Bacon requirements?** No, it does not. If Davis Bacon applies to the purchase, all the typical rules apply. The same is true of Section 3 requirements.

A vendor told me that he holds GSA contracts, and I can use them in lieu of bidding. Congress only allows states and local governments to use Schedules 70 (technology goods and services) and 84 (law enforcement goods and services) in lieu of obtaining bids, unless the president declares an emergency in the location. Details are at https://www.gsa.gov/acquisition/purchasing-programs/gsa-schedules/state-and-local-government-customers.

**Do I have to document my files?** Yes, you need to document several things including that the contract was publically and competitively bid by a public agency, the awarding agency did not use preferences in the award, the vendors are not debarred and the prices are competitive. You need copies of the related documents and a written determination of why you are using the cooperative in the file. You must also make sure that your PHA’s Procurement Policy allows cooperative procurement.

**Should you have procurement questions, please feel free to contact me at tmckeek@kcddc.org.**
**Relax during the Holidays**

Copied from www.mercola.com; written by Dr. Mercola

The holidays are supposed to be one of the most joyous times of the year, and surveys show that the majority of Americans do feel positive emotions like happiness, love, and high spirits often during this season.

On the other hand, emotions of all kinds are increased, and this includes negative feelings like anxiety, grief, and stress. Many people report increased stress during the holidays as they try to pull together the “perfect” holiday for their families, which often means balancing work and social obligations with shopping, decorating, cooking, cleaning, wrapping, and baking.

Financial pressures also tend to peak at this time of year, as do worries over having enough money to purchase gifts without running up credit card debt. Even worries related to work, including wrapping up year-end projects or getting enough time off, run high during the holiday season.

**Who faces the most stress during the holidays?**

A survey conducted by the American Psychological Association (APA) revealed that for most Americans, stress tends to increase rather than decrease during the holidays. A lack of time, a lack of money, and excessive commercialism are all common reasons for extra holiday stress. The survey also found that women and lower-middle-income individuals are particularly vulnerable to holiday stress. The APA noted:2

> "Holiday stress has a particular impact on women, who take charge of many of the holiday celebrations, particularly the tasks related to preparing meals and decorating the home. Women are more likely than men to report an increase of stress during the holiday season. In addition, they have a harder time relaxing during the holidays and are more likely to fall into bad habits like comfort eating. Holiday stress has an impact on lower middle income individuals. This group feels the weight of stress from work plus the seasonal rush to find time to get everything done. In addition, their worries about money are heightened by the commercialism of the season and the pressure to spend a lot of money."

**What’s the point of a holiday celebration if you don’t enjoy it?**

All of the hype and preparations surrounding the holidays can make it feel like one more “chore” that has to be dealt with. If your holiday morphs into the “chore” category, then really, what’s the point? When you find yourself getting caught up in anxious thoughts about how you’ll get everything done, stop and remember that most people say spending time with family and friends is what they look forward to most about the holidays. This season should not be about stress... it should be about relaxing and sharing good times with those you love.

**How to relax during the holidays**

If you’re feeling overwhelmed and stressed, it’s time to put the following relaxation plan into action. Once you’re feeling relaxed, it will help you find greater happiness and purpose as you go about your day. Ideally, don’t wait until stress becomes all-consuming... make it a habit to use these relaxation strategies regularly and often, especially before, during and after the holidays:

1. **Exercise**
   - Exercise affects a neurotransmitter that has an antidepressant-like effect on your brain while helping to decrease muscle tension.

2. **Spend Time in Nature**
   - Even five minutes in nature can help reduce stress and boost your mood, helping you to relax.

3. **Participate in Activities You Enjoy**
   - Be sure to leave time for the holiday activities you love most, whether it’s caroling, decorating your Christmas tree, or writing holiday cards.

4. **Stay Positive**
   - Those who are optimistic have an easier time dealing with stress, and are more inclined to open themselves up for opportunities to have positive, regenerative experiences.

5. **Take a Break or Meditate**
   - Taking even 10 minutes to sit quietly and shut out the chaos around you can trigger your relaxation response meditating during your breaks can help you to decrease feelings of stress and anxiety even more.

6. **Live in the Present**
   - Turn off your racing mind and simply focus on only the task at hand. Avoid worrying about things you need to do later in the day or tomorrow (if you have trouble shutting out such thoughts, jot them down on a piece of paper to help clear your mind).

7. **Nurture Yourself**
   - Try massage, a hot bath, mini-relaxations, or a quick walk to ease tension. Be sure you’re eating right, sleeping well and laughing often.

8. **Be Grateful**
   - Focus on what you’re grateful for. Keep a gratitude journal and write down why you’re grateful each day. Focus on what you do have this holiday season instead of what you don’t.

9. **Use Visualization**
   - Close your eyes and imagine yourself relaxing on the beach or sitting in front of a cozy fireplace with your family. You can also visualize your “perfect” holiday, which is especially useful if you’re worrying over what might go wrong (although, you should let go of the idea that your holiday must be perfect in order to be enjoyable).

Have a great holiday season!

---

**Join us in 2018 Washington Conference**

**April 22-24**

**Crystal Gateway Marriott Hotel**

**Arlington, VA**

check www.nahro.org for more information
Place Your Business Message in

~TALES OF TAHRA~

The official publication of the Tennessee Association of Housing and Redevelopment Authorities

Circulation: Received by all TAHRA member agencies, affiliate members, state and federal elected representatives

Published: Quarterly

Deadlines:

<table>
<thead>
<tr>
<th>Issue</th>
<th>Reservation/Artwork Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Winter 2018</td>
<td>January 15, 2018</td>
</tr>
<tr>
<td>Spring 2018</td>
<td>April 1, 2018</td>
</tr>
<tr>
<td>Summer 2018</td>
<td>July 1, 2018</td>
</tr>
<tr>
<td>Fall 2018</td>
<td>October 1, 2018</td>
</tr>
</tbody>
</table>

Affiliate members receive a 10% discount off rate per single ad.

Mechanical Dimensions

<table>
<thead>
<tr>
<th></th>
<th>Width</th>
<th>Height</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full page</td>
<td>8.25&quot;</td>
<td>10.5”</td>
</tr>
<tr>
<td>1/2 page</td>
<td>8”</td>
<td>5”</td>
</tr>
<tr>
<td>1/4 page</td>
<td>3.75”</td>
<td>5”</td>
</tr>
</tbody>
</table>

Questions?
Contact Paula Robertson at pauladesigns22@gmail.com

2018 Advertising Reservation ~ Tales of TAHRA ~

Yes, we want our business in Tales of TAHRA, the official publication of the Tennessee Association of Housing and Redevelopment Authorities.

Reserve my space in the following issue(s):

<table>
<thead>
<tr>
<th>Issue</th>
<th>Ad Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Winter 2018</td>
<td>Size____</td>
</tr>
<tr>
<td>Spring 2018</td>
<td>Size____</td>
</tr>
<tr>
<td>Summer 2018</td>
<td>Size____</td>
</tr>
<tr>
<td>Fall 2018</td>
<td>Size____</td>
</tr>
</tbody>
</table>

Contact Name: ___________________________
Company Name: ___________________________
Address: __________________________________
City/State/Zip: ___________________________
Phone: __________________ Fax: ______________
E-Mail: _________________________________

Artwork: Send camera ready artwork, preferably electronically in jpg format
☐ To follow ☐ Enclosed ☐ Sent electronically
☐ Pick up from _________________________ issue

Send artwork (if applicable) and payment to: TAHRA, 415 North Maple Street, Murfreesboro, TN 37130
TAHRA members teed it up this year at the Robert Trent Jones Golf Course at The Shoals. The 29th annual tournament had a number of golfers participate in the scholarship tournament. The weather was perfect and the course was beautiful. Golfers played the second course - the Schoolmaster (named for President Woodrow Wilson who was responsible for getting Wilson Dam built and was also known as “The Schoolmaster” of politics)—which opened in the Summer of 2005.

All entry fees go to the TAHRA scholarships that are awarded competitively to housing authority residents (students) who achieve academic success their senior year. Thanks to all the participants for their contributions. TAHRA appreciates the support from all the participants who love the game and also have the opportunity to play with housing members and vendors across the state. We hope to see you next year!

First place winners in the TAHRA scholarship golf tournament:
Left to right: Ron Engelhardt, James Bush, Eddy Casteel, and Ross Dodson.

Second place winners in the TAHRA scholarship golf tournament:
Left to right: Bobby Trotter, Michael Farmer, James Thomas, and Ronnie Cantrell.