

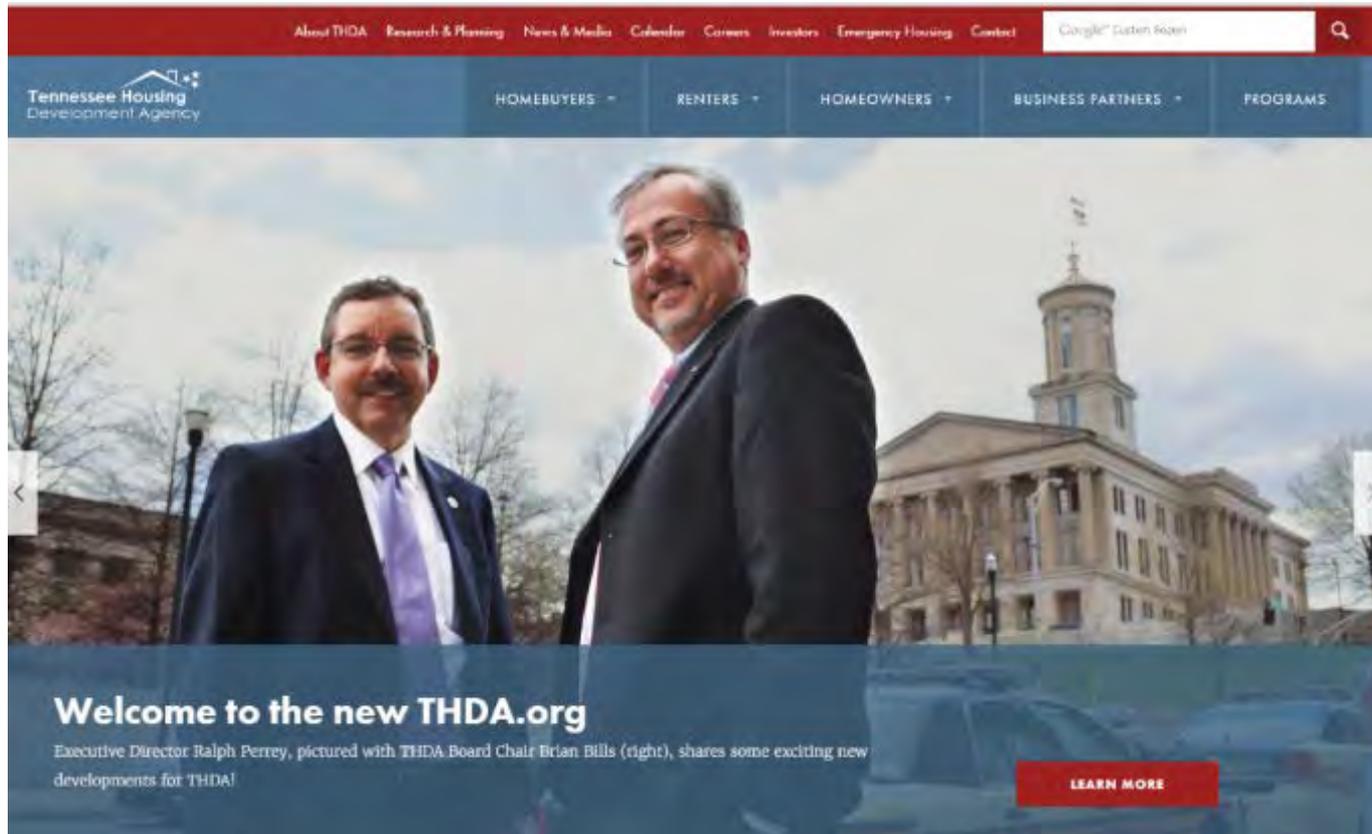


Regional Cooperation and Local Action: Tennessee's Changing Housing Needs

THDA and Tennessee's Housing Market

RALPH PERREY, THDA EXECUTIVE DIRECTOR

Who is THDA?



The screenshot shows the homepage of the Tennessee Housing Development Agency (THDA). At the top, there is a red navigation bar with links for 'About THDA', 'Research & Planning', 'News & Media', 'Calendar', 'Careers', 'Investors', 'Emergency Housing', and 'Contact'. A search bar with the text 'Google Custom Search' is also present. Below the navigation bar is a blue header with the THDA logo on the left and a menu with categories: 'HOMEBUYERS', 'RENTERS', 'HOMEOWNERS', 'BUSINESS PARTNERS', and 'PROGRAMS'. The main content area features a large photograph of two men in suits standing in front of the Tennessee State Capitol building. Below the photo, a blue banner contains the text 'Welcome to the new THDA.org' and a sub-headline: 'Executive Director Ralph Perrey, pictured with THDA Board Chair Brian Bills (right), shares some exciting new developments for THDA!'. A red 'LEARN MORE' button is located at the bottom right of the banner.

About THDA | Research & Planning | News & Media | Calendar | Careers | Investors | Emergency Housing | Contact

Google Custom Search

Tennessee Housing Development Agency

HOMEBUYERS | RENTERS | HOMEOWNERS | BUSINESS PARTNERS | PROGRAMS

Welcome to the new THDA.org

Executive Director Ralph Perrey, pictured with THDA Board Chair Brian Bills (right), shares some exciting new developments for THDA!

[LEARN MORE](#)

Housing Trust Fund

- Competitive Grants
- Rebuild & Recover
- Emergency Repair for the Elderly
- Rural Housing Repair
- Housing Modification & Ramps



*Knoxville Housing Trust Fund Competitive Grant
Program recipient Christina Upton*

Housing Trust Fund - ADFAC



Housing Trust Fund – Blount County Habitat



Housing Trust Fund – Minvilla Manor



Housing Trust Fund – Nevada Heights



Housing Trust Fund – Labor of Love



Homebuyer Education Providers



Rebuild and Recover - Claiborne County



Rebuild and Recover - Kingston

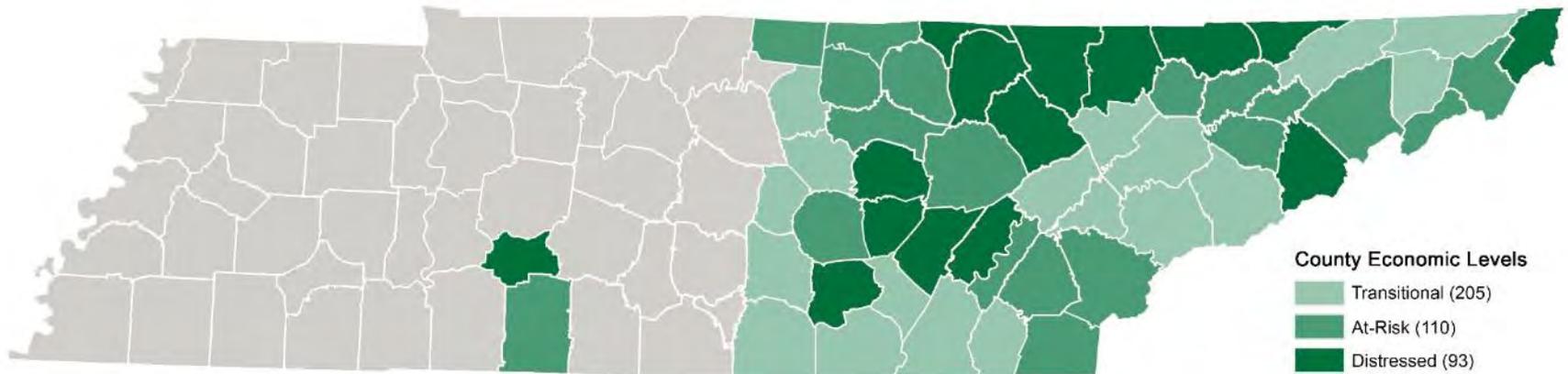


Blight Elimination Program





**APPALACHIAN
REGIONAL
COMMISSION**



Federal Programs

- Low Income Housing Tax Credit
- Multifamily Tax-Exempt Bond Authority
- Housing Choice Vouchers
- Section 8 Contract Administration
- HOME Competitive Grants
- Foreclosure Prevention
- Emergency Solutions Grant
- Weatherization Assistance Program
- Low Income Home Energy Assistance



*HHF Foreclosure Prevention Program Recipient
Deborah Benton from Knoxville, TN*

THDA Issue Briefs



Tennessee Housing Development Agency Policy Brief
SHARED EQUITY AS AN AFFORDABLE HOUSING STRATEGY
By Abigail Martin, November 2015

INTRODUCTION
In an increasingly tight housing market, helping individuals create and leverage wealth while helping communities build economic and social capital. Additionally, homeownership is one of the most effective ways to build wealth for many low- and moderate-income households. Understanding income, credit, and market and mortgage underwriting criteria. The Tennessee Housing Development Agency's (THDA) role in homeownership is to help income-eligible and the need for affordable housing as well as means from necessity.

Alternative models of homeownership, such as shared equity, are one of a growing trend in affordable housing designed to meet the needs of low-to-moderate income (LMI) families who would not otherwise qualify for conventional mortgage due to insufficient income or assets. Shared equity models provide access to below-market mortgage rates for these households and often require more stringent financial requirements than conventional mortgage products. Shared equity models can be used to help improve the financial health of low-income households and create a path to homeownership, investment and equity for low-income households, including those with community benefits.

This policy brief will provide a concise overview of the shared equity models, the benefits of shared equity as a housing finance tool, and examples of shared equity as a tool to address the LMI.

WHAT IS SHARED EQUITY?
The term shared equity refers to a housing program that provides low- and moderate-income households with the opportunity to acquire an interest in a home through shared equity models. Shared equity models are typically structured as follows:

Homeownership provides a vehicle to a LMI household which makes it possible for the homeowner to purchase a home at a price lower than the market price. In exchange, the homeowner agrees to share the value of the property with the home with the third party upon resale. This allows the homeowner to build equity while the third party is able to offer a subsidy on a same home to another homeowner, preserving the affordability of the property.

There are several types of shared equity housing programs. However, the two most common approaches are shared equity housing programs. Shared equity cooperative, cooperative land trust (CELTS), and shared appreciation loans.

Shared equity homeownership is the most shared equity model. This model typically involves a third party that the homeowner can share the value of the home with the third party upon resale. This model is typically used to help improve the financial health of low-income households and create a path to homeownership, investment and equity for low-income households, including those with community benefits.

1. Shared Equity as a Housing Strategy
2. Shared Equity as a Housing Strategy
3. Shared Equity as a Housing Strategy
4. Shared Equity as a Housing Strategy
5. Shared Equity as a Housing Strategy



Tennessee Housing Development Agency Issue Brief
Housing Ideas for an Affordable Sevier County
By Katie Leskey, AOC Speer and Clayton Clark, February 2017, No. 1

INTRODUCTION
Recent and persistent destructions of fire-damaged homes to housing that is priced for middle income, pricing out long-term residents. Through the tragic Gatlinburg and Sevier County fires in December 2016, housing challenges have multiplied in the county. In those fires, 2,727 homes were completely destroyed with an additional 206 homes affected to some level of damage. This amounts to a loss of four percent of the county's housing units in a matter of days. Looking at the Gatlinburg, the fire destroyed 657 homes or 73.9 percent of the city's housing stock.

As the county looks to rebuild, there is an opportunity to address some remaining and improving areas. The opportunity parallel models of a housing market service industry provide a challenge to local residents, many of whom are returning to the area. The housing market presents an opportunity to ensure sustained for outside real estate speculation that could permanently alter the character and appeal of the area.

Within this policy brief, we explore some housing creation strategies for moderate income households. While the brief for work force or economic housing (generally understood to be households earning between 80 and 120 percent of area median income), these examples have been used to produce housing for households at a range of income levels. Affordability at a particular level was not heavily discussed because many of these models can be adjusted to accommodate households with higher or lower income. We have a particular emphasis on solutions that are located in other vacation destination areas. A vibrant live in their town. This includes not wages staying in the community. Thus, these dollars multiply in the local economy to support live, work and spend in the same community rather than being elsewhere at the end of the day to spend their wages.

Housing for Permanent and Seasonal Residents

Sevier County has a tradition of being known as a wide range of income levels. Maintaining income diversity is a significant number of housing units that are for temporary Tennessee's various units that are designed for permanent, seasonal use are in Sevier County. Three percent of the state's seasonal units are in Gatlinburg alone. It is critical that the county's housing market be able to support seasonal residents. However, with the opportunity to rebuild, Sevier County's particular needs to support local residents and as well as the economic vitality that the tourism industry brings can be addressed with targeted planning efforts.

The intent is to preserve and improve existing affordability that those who work in Sevier County can also afford to live there. A median wage earning household in Sevier County (see figure 1); not all Tennessee counties can say the same. However, median income levels in a community can be increasing. Showing higher incomes than an examination of the incomes of the average wage earning employee shows.

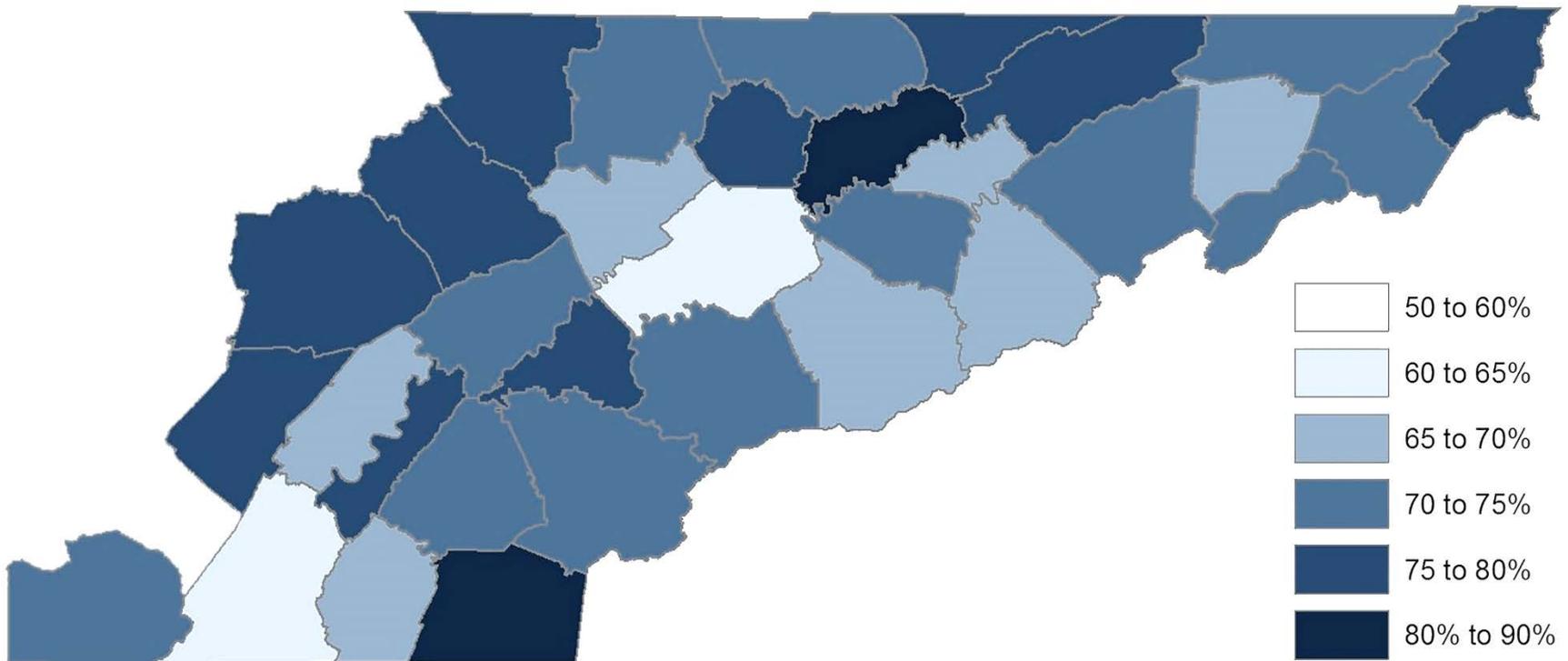
Recent Town Housing Cluster Parallel Truck Housing Markets: Sevier County has a tourism season that generally occurs from Sevier State Park with hundreds of tourists and thousands of dollars in revenue. Seasonal tourism produces seasonal housing and labor demands that separate against one another. Services industry jobs are in highest demand when it is peak tourism season. It then

© American Community Survey, 2012-13; U.S. Census Bureau and FHLM

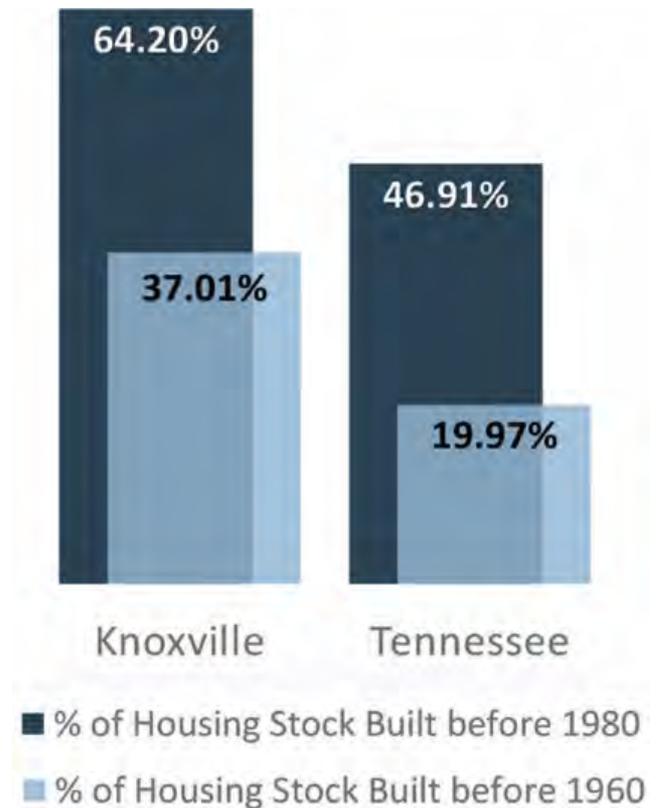
U.S. Census Bureau

For more information visit:
thda.org/research-planning/policy-briefs

Homeownership Rates – East Tennessee



Age of Housing Stock



2016 Impact

of the Tennessee Housing
Development Agency

For the complete 2016 economic impact report and
program summaries by year, visit THDA.org



6,013

jobs created by
THDA-related activities

\$855,000,000

Estimated total contribution of THDA-related
activities to Tennessee's economy in 2016



\$7M

in profits from THDA's
Homeownership Loan
Program were used to
fund the Housing Trust
Fund's affordable
housing programs



\$419.4M

in tax credits and bonds were
allocated to build or preserve
affordable rental housing



819

homeowners
prevented or mitigated
the impact of
foreclosure through
the Foreclosure
Prevention Program



40,398

households were helped
through the Section 8 Rental
Assistance Programs

THDA's Homeownership Loan
Programs created 2,003
homeowners, with loans totaling

\$268.2M



2016 Impact in East Tennessee

Total Economic
Impact

\$195,251,294

Homeownership
Loan Production

\$104,877,801

Rental
Assistance
Households

36,896



www.THDA.org

Houses...

Where jobs go at
the end of the day!

Etowah Home Dedication





GreatChoiceTN.com

Your Path to Homeownership Could Be
\$5,000 Shorter than You Think

Average THDA Homebuyer



Average THDA Homebuyer:

- \$58,000 Household Income
- 680 Credit Score
- \$125,000 Purchase Price

Anderson County Habitat homeowner Crystal Wright

Average THDA Homebuyer

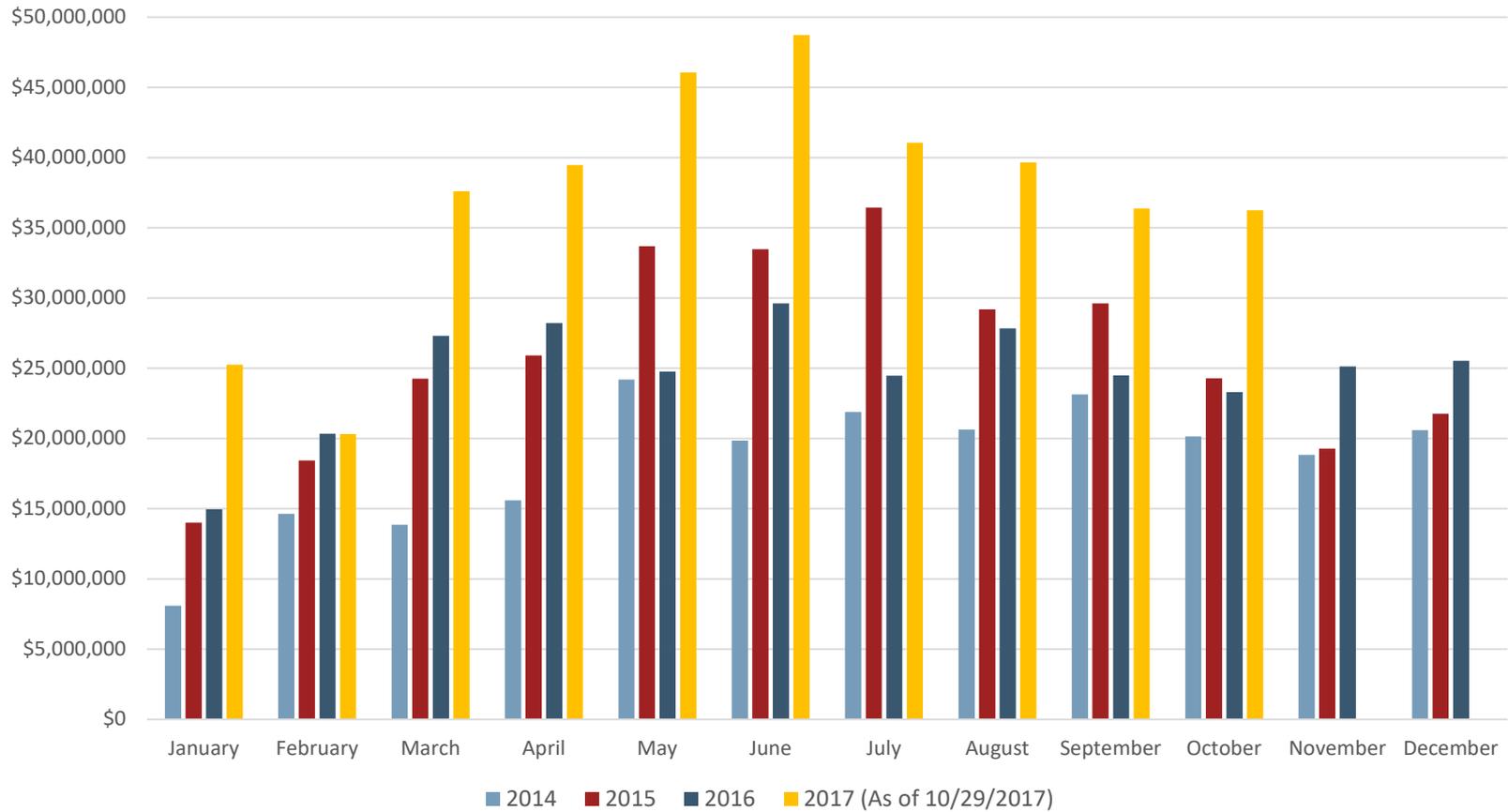


In Knox County:

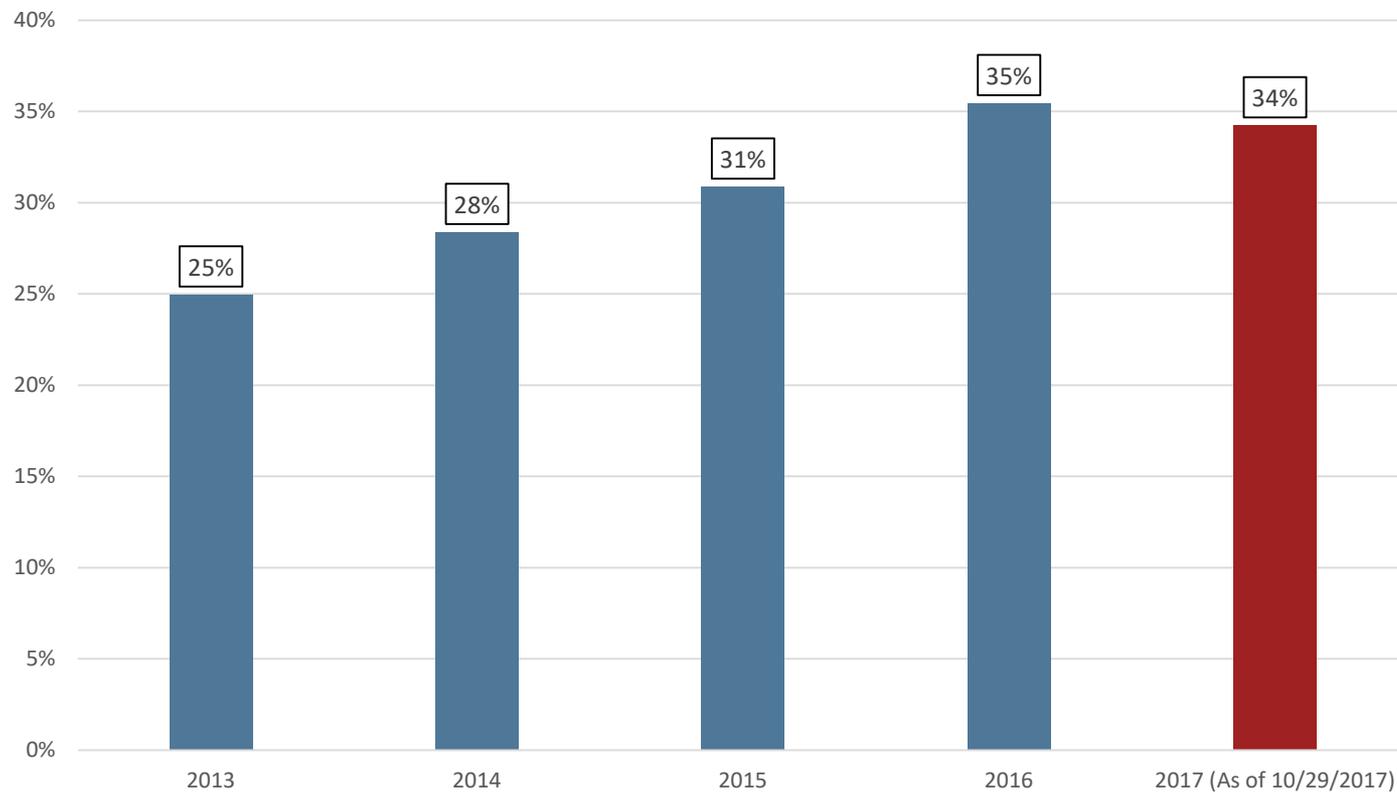
- \$44,700 Household Income
- 680 Credit Score
- \$109,000 Purchase Price

Anderson County Habitat homeowner Crystal Wright

THDA Loan Applications, 1st & 2nd Mortgages, 2014-2017
(As of October 29, 2017)



Growth in East Tennessee



THDA East Tennessee Staff



KATIE MOORE

INDUSTRY AND GOVERNMENT
AFFAIRS LIAISON



JOSH MCKINNEY

HUD HOUSING COUNSELING
COORDINATOR



REBEKAH BICKNELL

MORTGAGE ACCOUNT MANAGER



WES BUNCH

COMMUNICATIONS
COORDINATOR



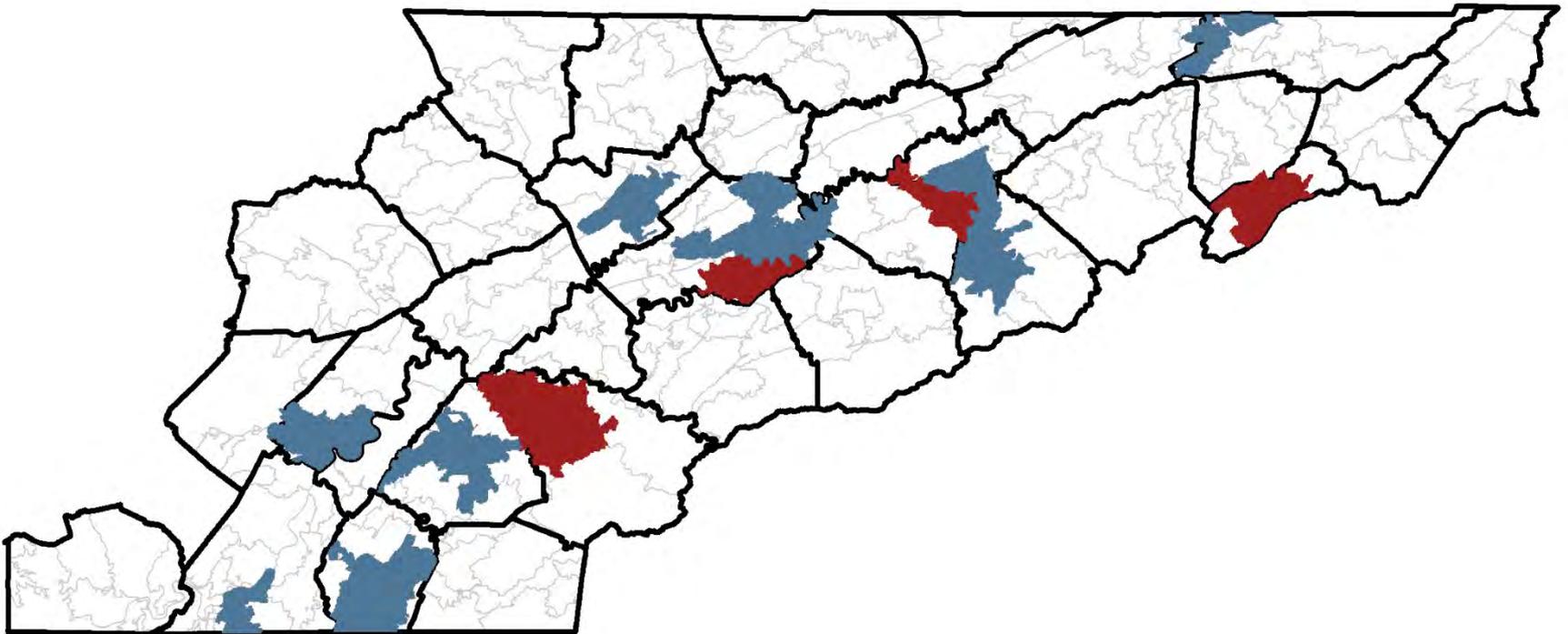
GreatChoiceTN.com

Would \$5,000 in financial assistance make
2017 the year you buy a home?



Henry	\$67,320	\$78,540	Ruthe
Hickman	\$67,320	\$67,681	Scott
Houston	\$58,853	\$78,540	Seq
Humphreys	\$67,320	\$78,540	Sev
Jackson	\$67,320	\$78,540	Sh
Jefferson	\$67,320	\$78,540	S
Johnson	\$61,900	\$71,185	S
Knox	\$67,320	\$78,540	
Lake	\$67,320	\$78,540	
Lauderdale	\$67,320	\$78,540	
Lawrence	\$56,100	\$64,960	
Lewis	\$67,320	\$78,540	
Lincoln	\$74,280	\$86,660	

HHF Down Payment Assistance



HHF Down Payment Assistance

- \$15,000 second mortgage loan
- 10-year term
- 0% interest
- No monthly payments
- Great Choice Home Loan terms & conditions apply
- No new construction

If you sell, refinance, or move out after...	You repay...
Years 0-5	\$15,000
Year 6	\$12,000
Year 7	\$9,000
Year 8	\$6,000
Year 9	\$3,000
Year 10 or after	\$0

GreatChoiceTN.com



The screenshot shows the homepage of GreatChoiceTN.com. At the top is a dark red navigation bar with links for 'About THDA', 'Research & Planning', 'News & Media', 'Calendar', 'Careers', 'Investors', 'Emergency Housing', and 'Contact'. A search bar on the right contains the text 'Google™ Custom Search'. Below this is a blue header with the Tennessee Housing Development Agency logo and navigation tabs for 'HOMEBUYERS', 'RENTERS', 'HOMEOWNERS', 'BUSINESS PARTNERS', and 'PROGRAMS'. The main content area features a large image of a modern two-story house with a blue and white color scheme. A dark blue overlay on the left side of the house image contains the text: 'Homebuyers' in large white font, followed by 'The Great Choice Loan Program offers downpayment assistance and 30-year fixed interest rate mortgage loans to qualified Tennesseans.' Below this are three smaller images, each with a caption and a short paragraph of text. The first image shows a pregnant woman and a man in a kitchen, with the caption 'First-time Homebuyers' and text stating that the program offers downpayment assistance and 30-year fixed interest rate mortgage loans for first-time homebuyers in Tennessee. The second image shows a man and a woman standing together, with the caption 'Repeat Homebuyers' and text stating that repeat homebuyers in over 50 Tennessee counties can take advantage of Great Choice's downpayment assistance to buy their next home. The third image shows a man in a military uniform, a woman, and a young child, with the caption 'Military Homebuyers' and text stating that Great Choice offers a 1/2% interest rate reduction for qualified military homebuyers and their spouses through Homeownership for the Brave.

About THDA | Research & Planning | News & Media | Calendar | Careers | Investors | Emergency Housing | Contact | Google™ Custom Search

Tennessee Housing Development Agency

HOMEBUYERS | RENTERS | HOMEOWNERS | BUSINESS PARTNERS | PROGRAMS

Homebuyers

The Great Choice Loan Program offers downpayment assistance and 30-year fixed interest rate mortgage loans to qualified Tennesseans.

First-time Homebuyers

Great Choice offers downpayment assistance and 30-year fixed interest rate mortgage loans for first-time homebuyers in Tennessee.

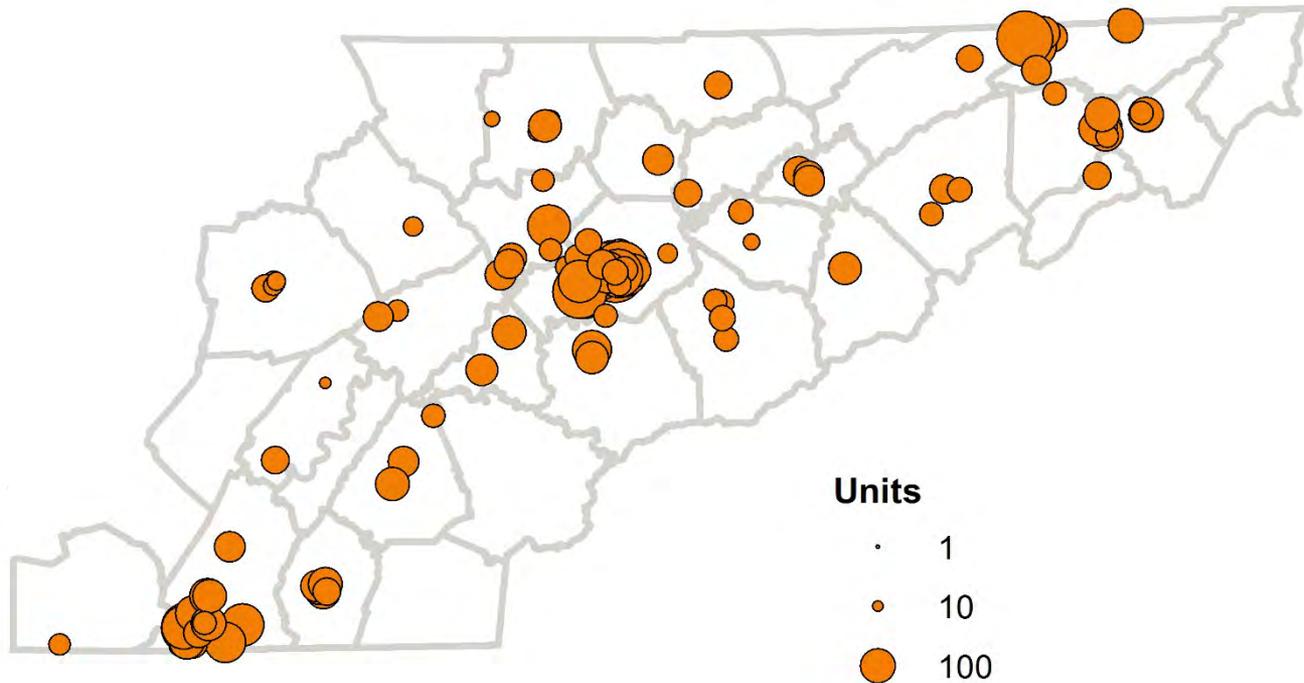
Repeat Homebuyers

Repeat homebuyers in over 50 Tennessee counties can take advantage of Great Choice's downpayment assistance to buy their next home.

Military Homebuyers

Great Choice offers a 1/2% interest rate reduction for qualified military homebuyers and their spouses through Homeownership for the Brave.

Tax Credits and Bonds



Location of Housing Tax Credit and Multifamily Bond Developments in East Tennessee Since 1996

\$1.2 BILLION - TOTAL INVESTMENT



Flenniken Landing Apartments
Knoxville, TN



Highland Ridge Apartments
Sevierville, TN



The Residences at Eastport Apartments
Knoxville, TN



Peaks of Knoxville Apartments
Knoxville, TN



Teller Village Apartments
Oak Ridge, TN







Riverbirch Village Apartments
Knoxville, TN

Who Lives Here?



Administrative Assistant	\$34,000
Preschool Teacher	\$30,000
Restaurant Server	\$18,000
Hospital Orderly	\$20,000
Bank Teller	\$22,000
Barista	\$17,000
Hotel Maid	\$18,000
Reporter	\$27,000





Sutherland Park Apartments
Knoxville, TN



www.THDA.org

Houses...

Where jobs go at
the end of the day!

Questions?

WEBSITE: THDA.ORG

TWITTER: [TN_HOUSING_DEV](https://twitter.com/TN_HOUSING_DEV)

FACEBOOK: [TNHOUSING](https://www.facebook.com/TNHOUSING)

RD Housing Programs

A piece to the
puzzle of
homeownership!

504 Home Repair Program

Objective:

- To help very-low income homeowners repair their modest single family homes in rural/eligible areas.

Home Repair Eligibility Requirements

- o Own and personally occupy the home (if is it a mobile home, applicant must own the mobile home and the land it is located on).
- o Meet very-low household income requirements.
- o Home must be located in a Rural Development designated eligible area:
<http://eligibility.sc.egov.usda.gov>
- o Applicant must have a reliable income source sufficient to allow repayment of a loan and a history of repayment of debt.
- o Be a citizen or meet non-citizen eligibility requirements.

Home Repair Uses

- o Remove health and safety hazards from the home.
- o Update with accessibility features for disabled household members.
- o Improve or modernize a home.

Examples – Roof replacement, Accessibility Ramps, HVAC replacement, Water Tap fees and Connection costs for access to Public water, Wells, Bathroom Renovation for Accessibility, Window Replacement, Electrical Upgrades for Safety

Home Repair Rate and Terms

- o Up to a 20 Year Term
- o Loans cannot exceed \$20,000
- o Loans less than \$7,500 do not require a Deed of Trust on the property or closing cost fees. Loans over \$7,500 require closing by a title company, an appraisal on the property, and a deed of trust.
- o Payment is based on \$4.60 per \$1,000 borrowed.
- o 1% fixed rate.

Home Repair Grant Funds

- Eligible applicants over the age of 62 may be eligible for grant funds.
- Grants are a lifetime maximum of \$7,500
- Grant funds can only be used to remove health and safety hazards and/or to make the home accessible to family members with disabilities
- Grants are only available to households without repayment ability for a loan.

Examples of Repairs



Mountain City Home Repair
Roof, Gutters, Windows, HVAC



Rural Development Home Loan Program

- No Down Payment Required (unless assets exceed Agency asset limits)
- No Private Mortgage Insurance
- 33 - 38 year Loan Term (depending on income category)
- Payments based on household income
- Payment assistance may be available for qualifying applicants
- Low fixed interest rate (currently 3.25%)

QUALIFICATIONS

- o Low to very-low household income
- o Stable and dependable income
- o History of willingness and ability to meet financial obligations
- o Unable to obtain credit elsewhere
- o House must be in an RD eligible area and meet modest housing regulations

Examples of RD Financed Homes



Guaranteed RD Loan Program

- o Moderate income households up to \$78,200.
- o No down payment
- o 30 year fixed rate financing.
- o Loans may include closing costs and guaranteed fee
- o Flexible debt ratios of up to 45%
- o No maximum loan amount
- o No private mortgage insurance (PMI)
- o No acreage limitation as long as it is not a working farm
- o May go to any approved lender to obtain financing.



CITY OF KNOXVILLE
MADELINE ROGERO, MAYOR

Community Development Department
Becky Wade, Director

Affordable Housing Issues in Knoxville

East Tennessee Regional Leadership
Association Conference

November 8, 2017

Rising Disparity Between Household Incomes and Housing Costs

From 2005 to 2015:

– Home prices		9.8%
– Rents		15.5%
– Household incomes		2.3%

US Census, ACS 2005, 2010, 2015

The Median Home Value in 2015 was \$168,900

- Significant increases *in the last six months*
- Increases across the city, not just in particular neighborhoods

In 2017, in Knoxville:

- 2-bedroom rental = \$17.19/hour wage required (or 95 hours/week needed at minimum wage)
- Median Household Income is \$63,900

What Makes Housing *Affordable*?

Affordable Housing \leq 30% of income for housing costs
(mortgage/rent, utilities, insurance, taxes)

- *Cost Burdened* a household paying > 30%
- *Severely Cost Burdened* paying > 50%

Knoxville MSA Area Median Income (AMI) in 2017 is \$63,900

30% Housing Allotment Remaining After
MRR \$1,182/mo* FMR \$1,057/mo*



- 81%-100% HAMFI
- 51%-80% HAMFI
- 31%-50% HAMFI
- <= 30% HAMFI

	2017	
	<u>4 p/HH</u>	<u>30%</u>
Moderate Income (81%-100%)	\$63,900	\$1,598
Low Income (51%-80%)	\$51,100	\$1,278
Very Low Income (31%-50%)	\$31,950	\$ 799
Extremely Low Income (0%-30%)	\$24,600	\$ 615

* Based on a 3 bedroom unit (MRR: rentcafe.com 11/2017
2017 FMR: HUD)

Homeownership

- Still the best way for many households to build wealth
- Stabilizes neighborhoods
- Residential Building Permits are increasing, but still down since before 2007
- Not enough supply to account for household gains
- Tighter credit markets post-recession mean that homebuyers are being approved for what they can afford

Differences across Geographies

	Knox County, Tennessee		Knoxville city, Tennessee		Knoxville, TN Metro Area	
	Owner- Estimate	Renter- Estimate	Owner- Estimate	Renter- Estimate	Owner- Estimate	Renter- Estimate
	Occupied housing units	115,584 (64%)	65,145 (36%)	37,772 (47%)	43,301 (53%)	234,048 (68%)
Median household income (dollars)	64,311	28,242	51,550	24,447	57,947	26,640
MONTHLY HOUSING COSTS						
Median (dollars)	920	793	839	752	787	747

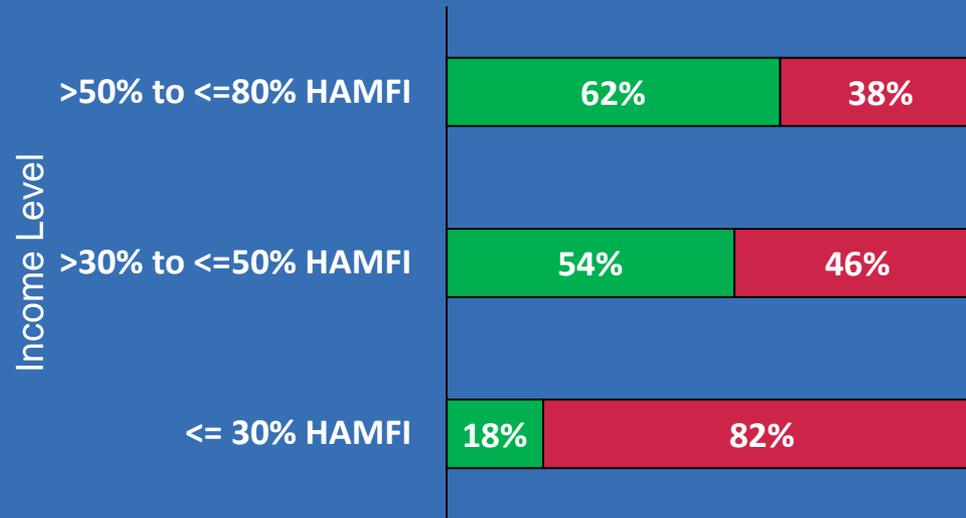
2011-2015 ACS

City of Knoxville: there are more renters (53% of all occupied units) than homeowners

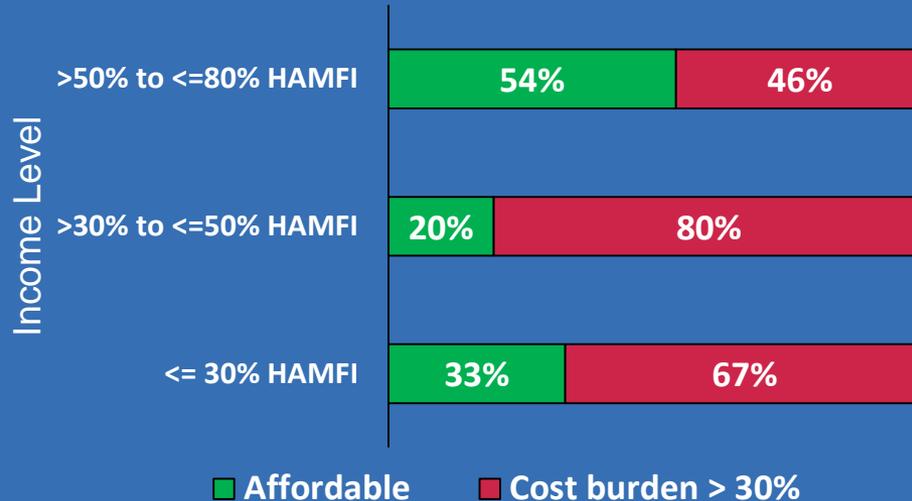
In all areas, renters pay a much higher proportion of their income on housing costs

There is not enough affordable housing supply to meet the demand

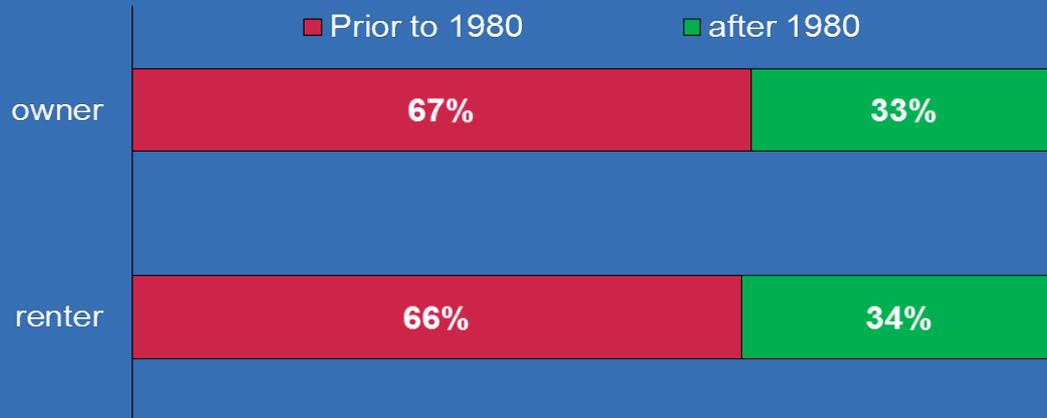
Homeowner Housing



Rental Housing



Age/Physical Condition of Occupied Housing



U.S. Census Bureau, 2011-2015, Knoxville City, American Community Survey, 5-Year Estimates

Owner-occupied housing – 1940s, 1950s, 1960s, 1970s

Rental housing – 1960s and 1970s

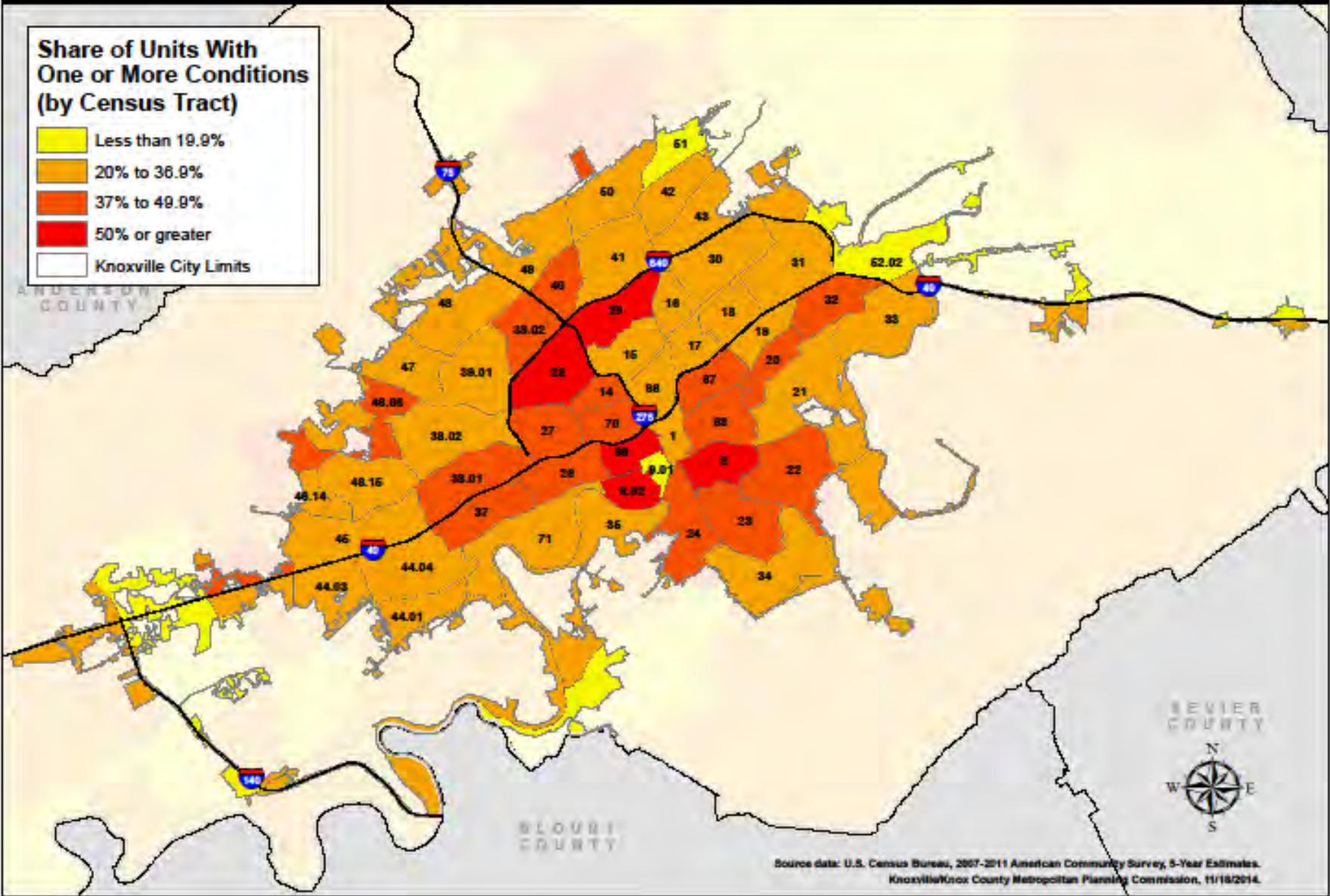
Issues with older buildings, in general:

- Repairs, replacing HVAC and other equipment
- Energy efficiency
- Accessibility
- Lead-based paint
- Safety/Health (mold, pest infestation)

KNOXVILLE'S HOUSING UNITS WITH PHYSICAL AND FINANCIAL CONDITIONS



Share of Units With One or More Conditions (by Census Tract)



Source data: U.S. Census Bureau, 2007-2011 American Community Survey, 5-Year Estimates. Knoxville/Knox County Metropolitan Planning Commission, 11/19/2014.

Rental Housing

Over the Past Five Years in Knoxville:

- The average apartment rent has **increased by \$202/month (30%)**
- One-bedrooms by **\$191/month (32%)**
- Two-bedrooms by **\$279/month (45%)**

Over the Past Year in Knoxville:

- The average apartment rent has **increased by \$20/month (3%)**

RentJungle.com

	Efficiency	One-bedroom	Two-bedroom	Three-bedroom	Four-bedroom
Market Rate Rents in Knoxville (RentJungle.com as of September 2017)		\$774/month avg.	\$895/month avg.		
2018 Fair Market Rents , Knoxville	\$549/month	\$694/month (\$80/month)	\$846/month (\$49/month)	\$1,097/month	\$1,417/month
% of Occupied Rental Units (2015 ACS 1 year Survey)	>5%	26%	64% (2-3 bedrooms)	<5% (4+ bedrooms)	

Subsidies to Make Rent Affordable

- **Section 8 Housing**
 - Expiring Affordability Periods (400 units lost in the past year)
 - 35% of housing seekers find an available unit to move into w/in 120 day limit
- **Public Housing (KCDC) 3,515 units / 3,500 vouchers**

	<u>Efficiency</u>	<u>1 bedroom</u>	<u>2-bedroom</u>	<u>3+ bedroom</u>
Families			9 mos - 3 years	>2 years
Elderly/disabled designated units	3 mos -1 year	up to 5 years		
Non elderly, non disabled, single		up to 5 years		

Barriers to Development of New, Affordable, Rental Housing

- Most new rental construction is higher-end housing (8.7% nationally converted to higher end housing)
- Tax Credits losing value/less incentive for developers to use them
- NIMBY community pressure - zoning

Most Impacted by Lack of Affordable Housing

The Workforce

- Minimum Wage is \$7.25/hour = \$15,080/year x 30% =\$377/month
- Lack of a Living Wage, health care costs

<u>Common Public Jobs</u>	Knoxnews.com database <u>Starting Salary (2016)</u>	<u>Affordable Housing</u> <u>Cost*/Month</u>
City Public Service Worker	\$22,572	\$564
City Office Assistant	\$25,164	\$629
Police Officer	\$40,337	\$1,008
Teacher (B.A)	\$37,180	\$930
Firefighter	\$36,774	\$919

The Lowest Income Residents

- Seniors, people with disabilities, minorities, women, immigrants, refugees
- Small family households (1-2 people)
- Families with young children

Affordable Housing Funding Resources

U.S. Dept. of HUD **Community Development Block Grant**

- Housing rehabilitation (homeowner and rental)
- Emergency/minor home repairs (inc. accessibility modifications)
- Energy efficiency improvements (homeowner and rental)
- Property acquisition

U.S. Dept. of HUD **HOME Investment Partnership Grant**

- New, affordable, rental and homeowner housing rehabilitation, development, and new construction
- Down payment assistance

City of Knoxville Funds

- **Affordable Housing Fund** - \$2M in first year
- Support for KCDC redevelopment of Five Points
- Case management as a part of permanent supportive housing

U.S. Dept. of HUD/THDA **Emergency Solutions Grant**

- Homelessness prevention, rapid re-housing, case management
- Emergency, transitional and permanent housing/services

Strategies and Resources

1. Preserve Existing, Affordable, Owner-occupied Housing Stock.

Fund **Housing Rehabilitation** using HUD CDBG and HOME funds.



Before



After



Strategies and Resources

1. Preserve Existing, Affordable, Owner-occupied Housing Stock.

Fund **Emergency, Minor Home Repairs & Weatherization** using HUD CDBG funds.



Before



After



Strategies and Resources

2. Preserve Existing, Affordable, Rental Housing Stock.

Fund **Rental Housing Rehabilitation** using HUD CDBG and HOME funds.



Weatherization using CDBG funds.



Strategies and Resources

3. Assist Developers of Affordable, Owner-occupied Housing.

Support **Community Housing Development Organizations (CHDOs)** using HUD HOME funds.



4. Assist Low and Moderate Income Homebuyers in the purchase of CHDO-developed housing.

Homebuyer's Assistance Program using HUD HOME funds.

Strategies and Resources

5. Assist Developers of Affordable, Rental Housing.

Support **Community Housing Development Organizations (CHDOs)** and other for-profit housing developers, using HUD CDBG (acquisition) and HOME funds and City of Knoxville Affordable Housing Fund.



Strategies and Resources

6. Assist Developers of Affordable Housing for Vulnerable and Very Low Income Populations (Seniors, Veterans, Chronically Homeless).

Support **non-profit** and **for-profit housing developers** using HUD CDBG (acquisition), HOME funds and City of Knoxville Affordable Housing Fund.



Thank You.
Questions?



Bicentennial Capital Mall State Park, Nashville











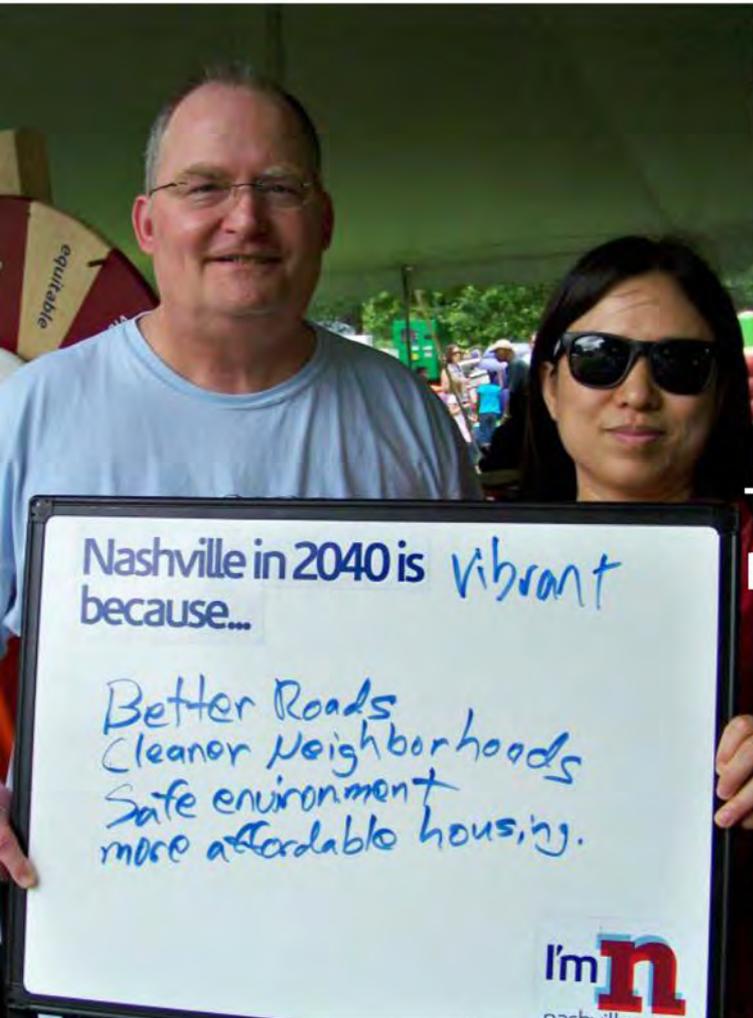




What Is Nashville Next?

The three-year process to update **Nashville's General Plan**, an integrated effort to ensure our prosperity and well-being for the **next 25 years**, drawing on the needs, ideas and input of people who care about Nashville.

Outreach

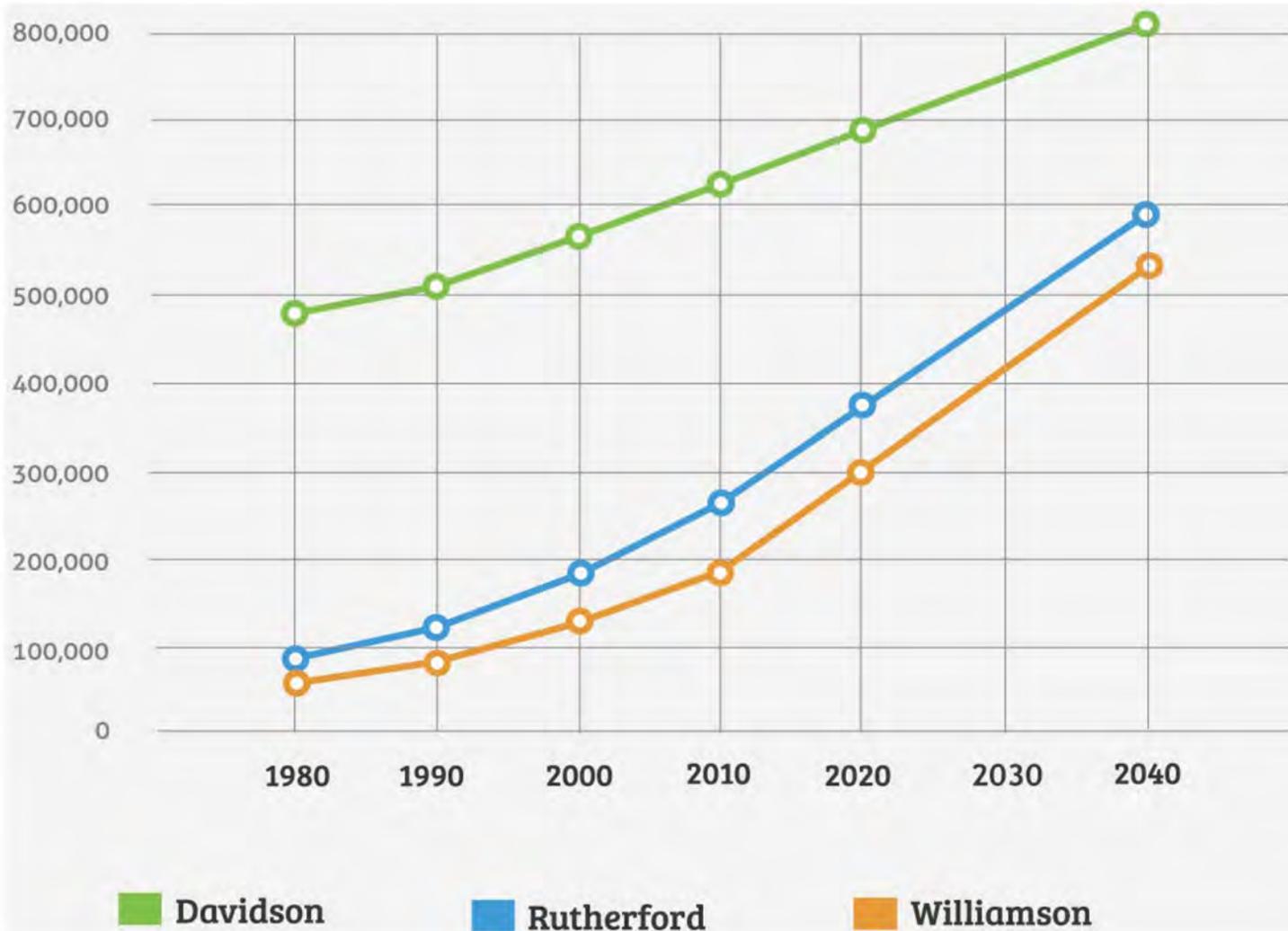


Television and
Radio



16,000+ Participants

A Growing Community

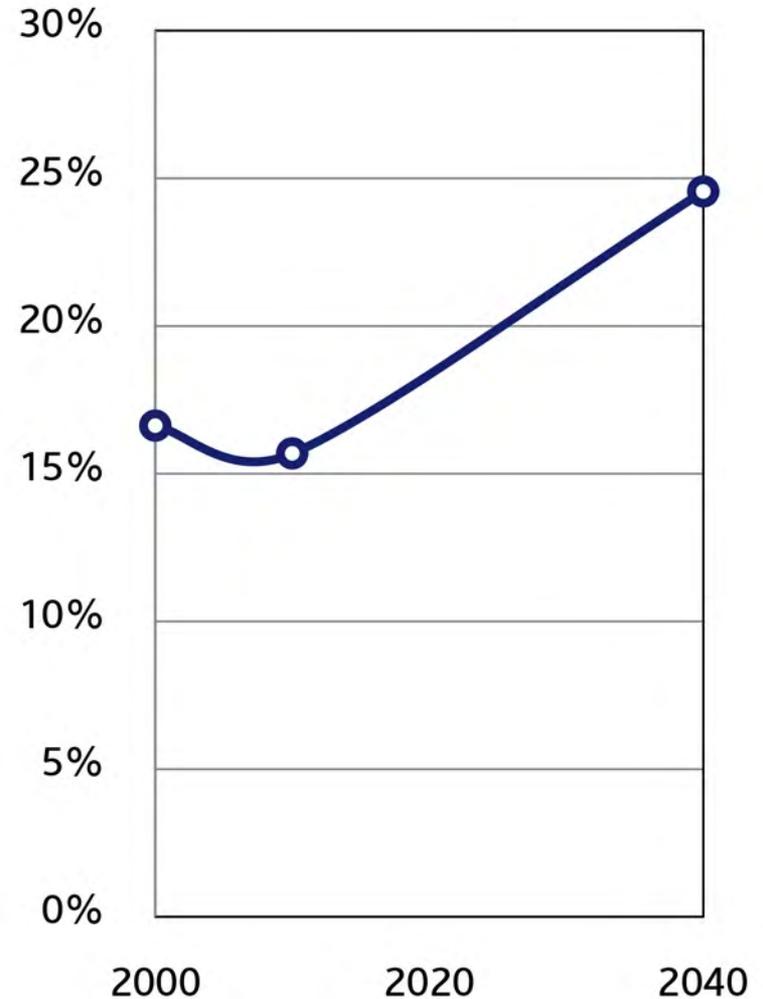


Woods & Poole Projection

Aging Population



Percentage of the population over the age of 65



Census (2000, 2020), Woods & Poole projection (2040)

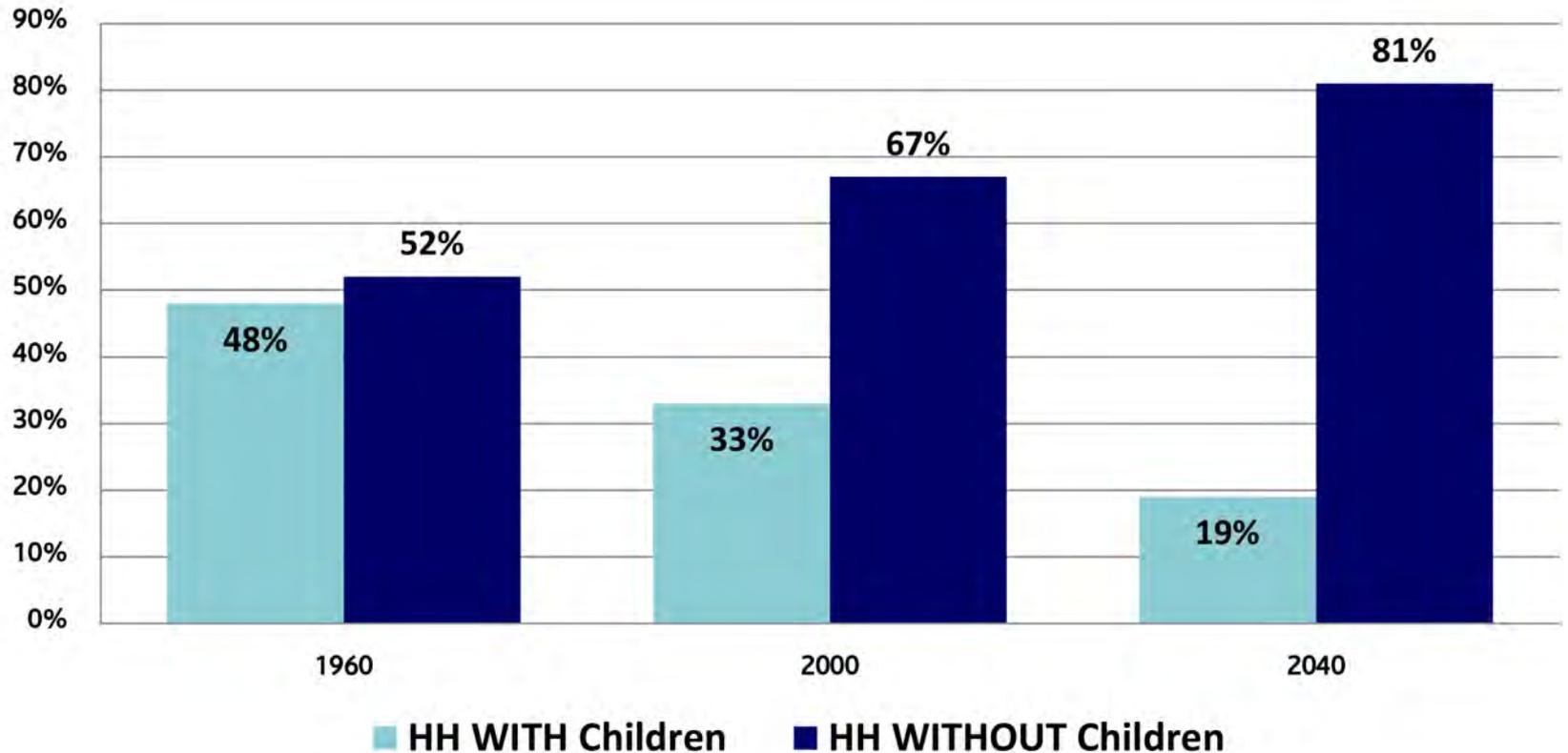
Generation Y



This group is looking for choices in transportation, housing, and overall quality of life – Boomers and Aging Seniors are looking for the same thing.

Change in Households

1960-2040



Census for 1960 and 2000, 2025 adapted from Martha Farnsworth Riche, How Changes in the Nation's Age and Household Structure Will Reshape Housing Demand in the 21st Century, HUD, 2003. and Source: Arthur C. Nelson, Ph.D., FAICP; GREATER NASHVILLE Trends, Preferences and Opportunities 2010 to 2025 and to 2040

Top 5 Priorities

- Affordable Living 33%
- Transit 32%
- Growing Economy 26%
- Walkable Neighborhoods 25%
- Strong Neighborhoods 21%

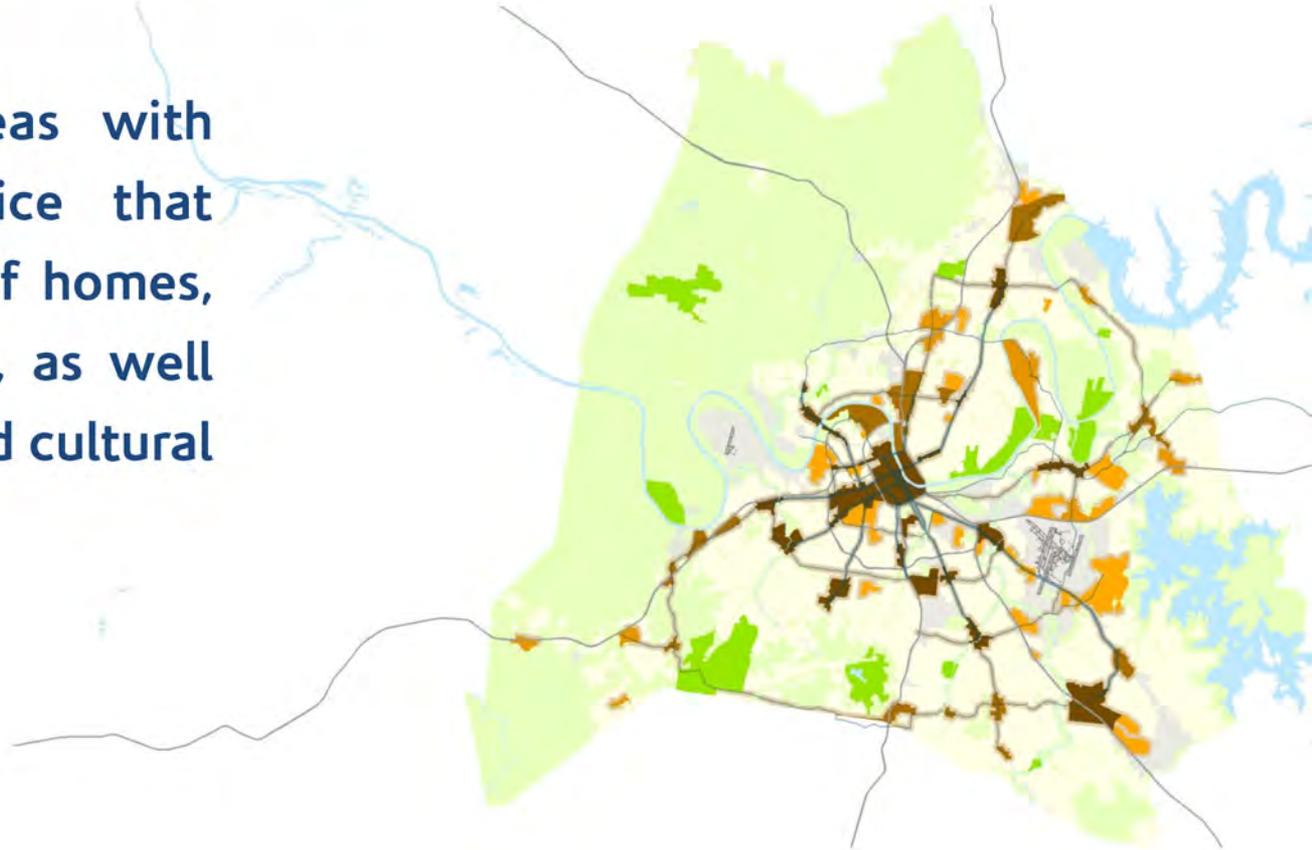
The Preferred Future

Our tool for aligning spending, regulations, and Metro programs to shape improvements in quality of life, so that new development and redevelopment aligns with community values.



Centers

Pedestrian-friendly areas with frequent transit service that contain a dense mix of homes, shops, jobs, and parks, as well as services, schools, and cultural amenities.



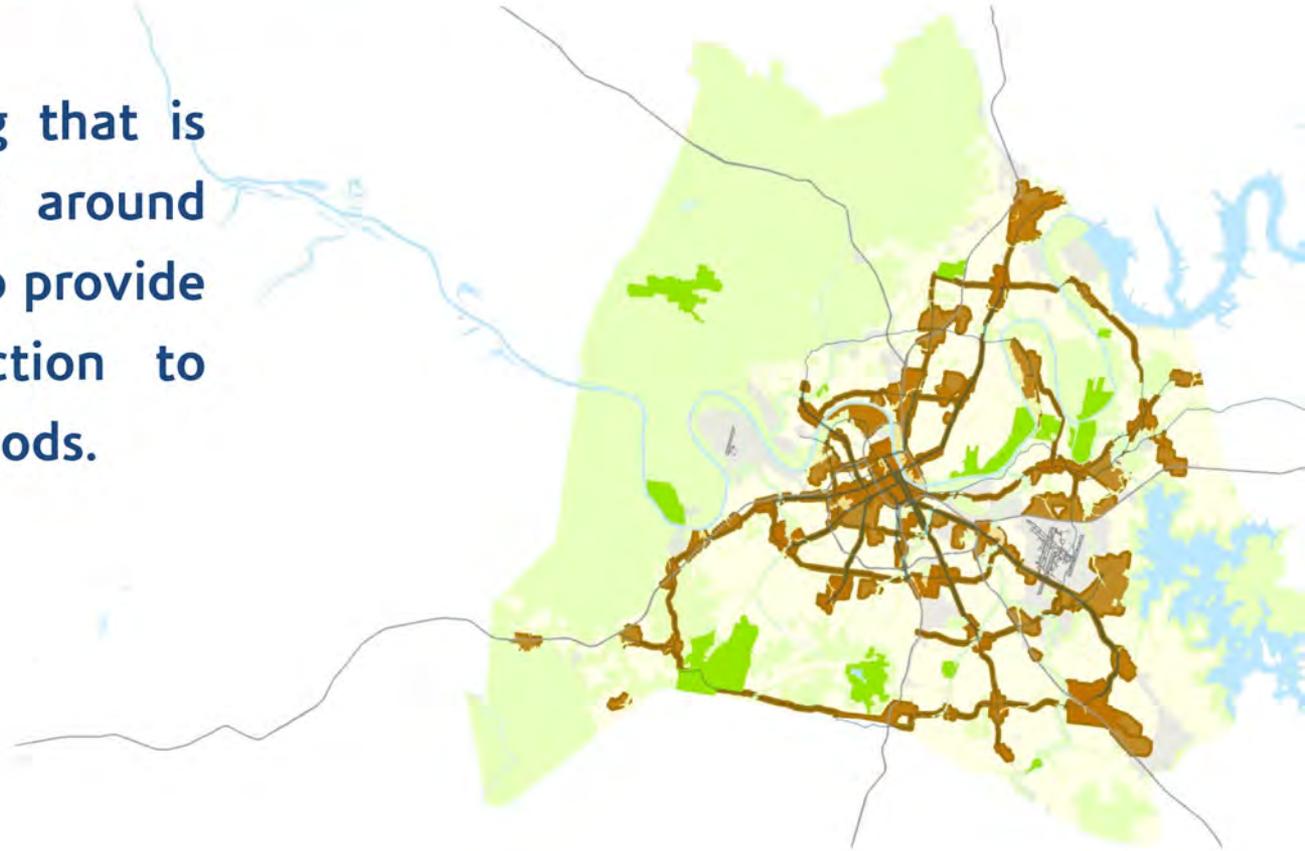
Corridors

A framework of more intense housing and commercial areas along major roadways with more frequent transit service. Corridors with immediate needs have the greatest opportunity for expanding frequent transit service in the next ten years



Transitions & infill

Higher density housing that is appropriate along and around corridors and centers to provide a harmonious connection to surrounding neighborhoods.



Purpose

the studio will create **transitions** from centers and corridors to neighborhood interiors using different typologies of housing. Focus should be placed on creating a transition **through massing, scale, dimension, and density** while accommodating new housing types.

ELLEN DUNHAM-JONES AND JUNE WILLIAMSON

RETROFITTING

URBAN DESIGN SOLUTIONS *for* REDESIGNING SUBURBS

SUBURBIA

UPDATED
EDITION

WITH A NEW UPDATE BY THE AUTHORS AND A FOREWORD BY RICHARD FLORIDA

**THE A.I.A. 150 BLUEPRINT FOR AMERICA
VISIONING WORKSHOP
FOR LEBANON, TENNESSEE**

*LEBANON'S TOWN CENTER AND ITS NEIGHBORHOODS:
STRENGTHS, WEAKNESSES, OPPORTUNITIES AND
THREATS*



GROUP WORK



Three group work sessions with 120 citizens.

One public meeting.



Lebanon, TN



Strengths

- Location
- Historic Architecture
- Strong Sense of Community
- University
- Good roads, access, and infrastructure

Weaknesses

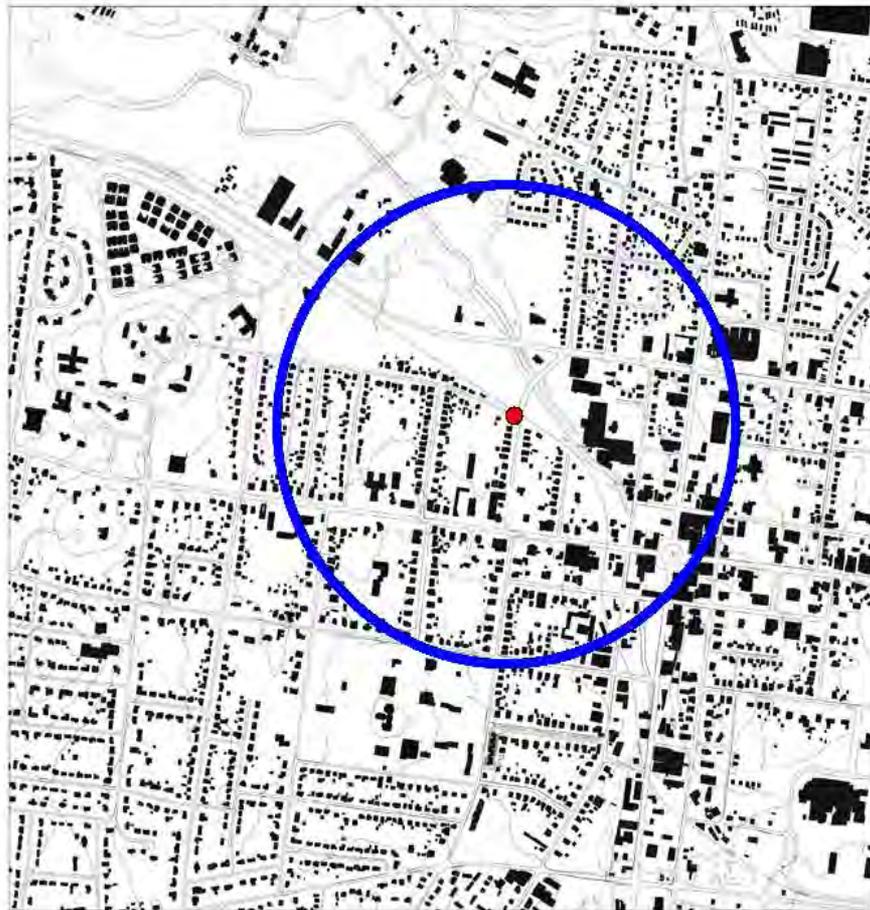
- Lack of neighborhood parks, greenways, connectivity (Pedestrian Traffic)
- Public Housing
- Lack of Money
- Lack of activities for children & young adults

Opportunities

- Commuter Rail
- Revitalization of historic town square and surrounding areas
- Downtown living
- Government Incentives

Threats

- Community Resistance
- Uncertainties regarding flood vulnerability
- Structural issues with older buildings
- Cuts in funding
- Lack comprehensive plan for city



EXISTING FIGURE GROUND



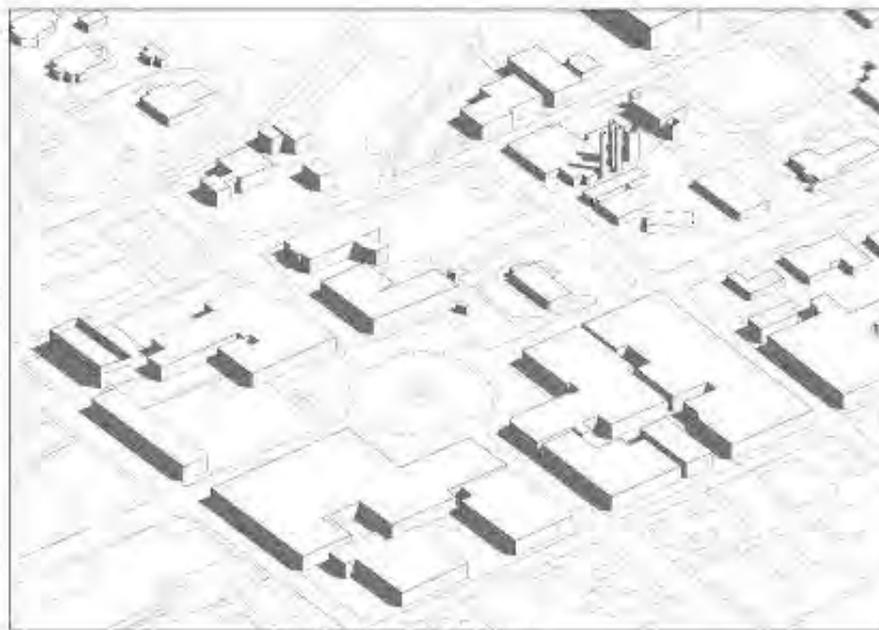
PROPOSED FIGURE GROUND

Existing Town Plan
with Transit Station location

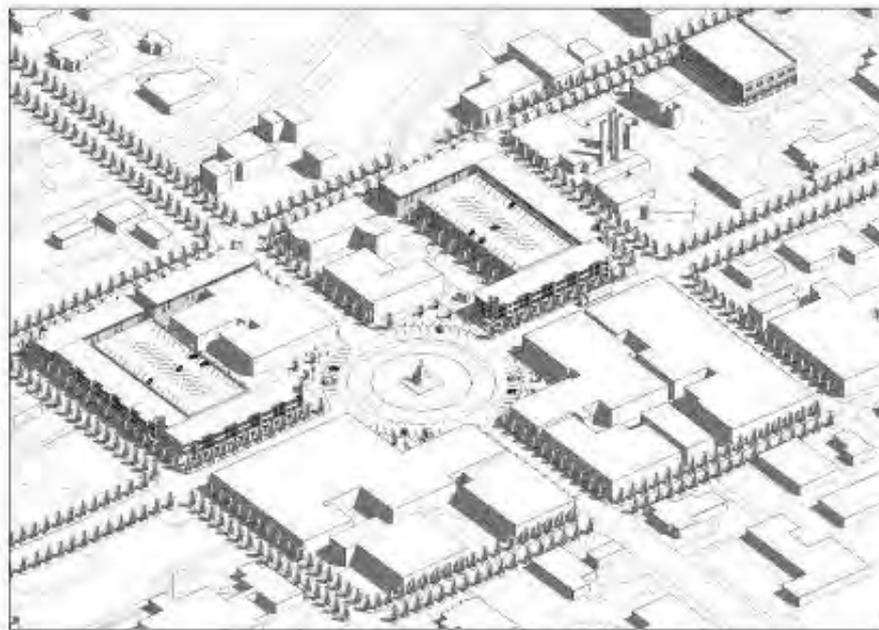
Proposals for 7 sites:

- 1: Transit Station
- 2: Historic Town Square
- 3: The Mill at Lebanon Campus
- 4: North Cumberland Street Downtown
- 5: The Greenway North Neighborhood
- 6: The Hill Street North Neighborhood
- 7: Town Creek Park South

Overview with various project sites



EXISTING SITE AXONOMETRIC 1"=200'



PROPOSED SITE AXONOMETRIC 1"=200'

Historic Town Square Proposal: Clay Phillips

B. MASTER DEVELOPMENT PLAN



Legend

- | | | | | | |
|---|-----------------------------|---|--------------------------------|---|---------------------------------------|
|  | Proposed Commuter Rail Stop |  | Village Commercial Subdistrict |  | Conceptual Routing of Future Greenway |
|  | Village Center Subdistrict |  | Walkable Suburban Subdistrict |  | Stream Buffer |
|  | Village Subdistrict |  | Open Space | | |

NOT TO SCALE





The AIA's 10 Principles for Livable Communities

1



Design on a Human Scale

2



Provide Choices



3



Encourage Mixed-Use Development

4



Preserve Urban Centers

5



Vary Transportation Options

A Project to Promote Great Places, Healthy People and More Transportation Choices

Regional Greenway Corridors

Bull Run Greenway in Paulette

The students designed a greenway along Bull Run Creek near Paulette, in southwest Union County. The trail links the new Paulette Elementary School with the Knoxville Dragway. The student work envisions a community center near the Dragway with a multi-use building for gatherings.



PROJECT NAME:

Regional Greenway Corridors:
A Project to Promote Great Places,
Healthy People and More
Transportation Choices

About this Project

Greenways are places for walking and bicycles. They are also opportunities for preservation of our region's cultural heritage and water quality. This project envisions five greenway corridors and the places along them that can be created, restored and preserved.

Thank you for printing content from www.citylab.com. If you enjoy this piece, then please check back soon for our latest in urban-centric journalism.



Small towns, small buses, but growing ridership. // Ross D. Franklin/AP

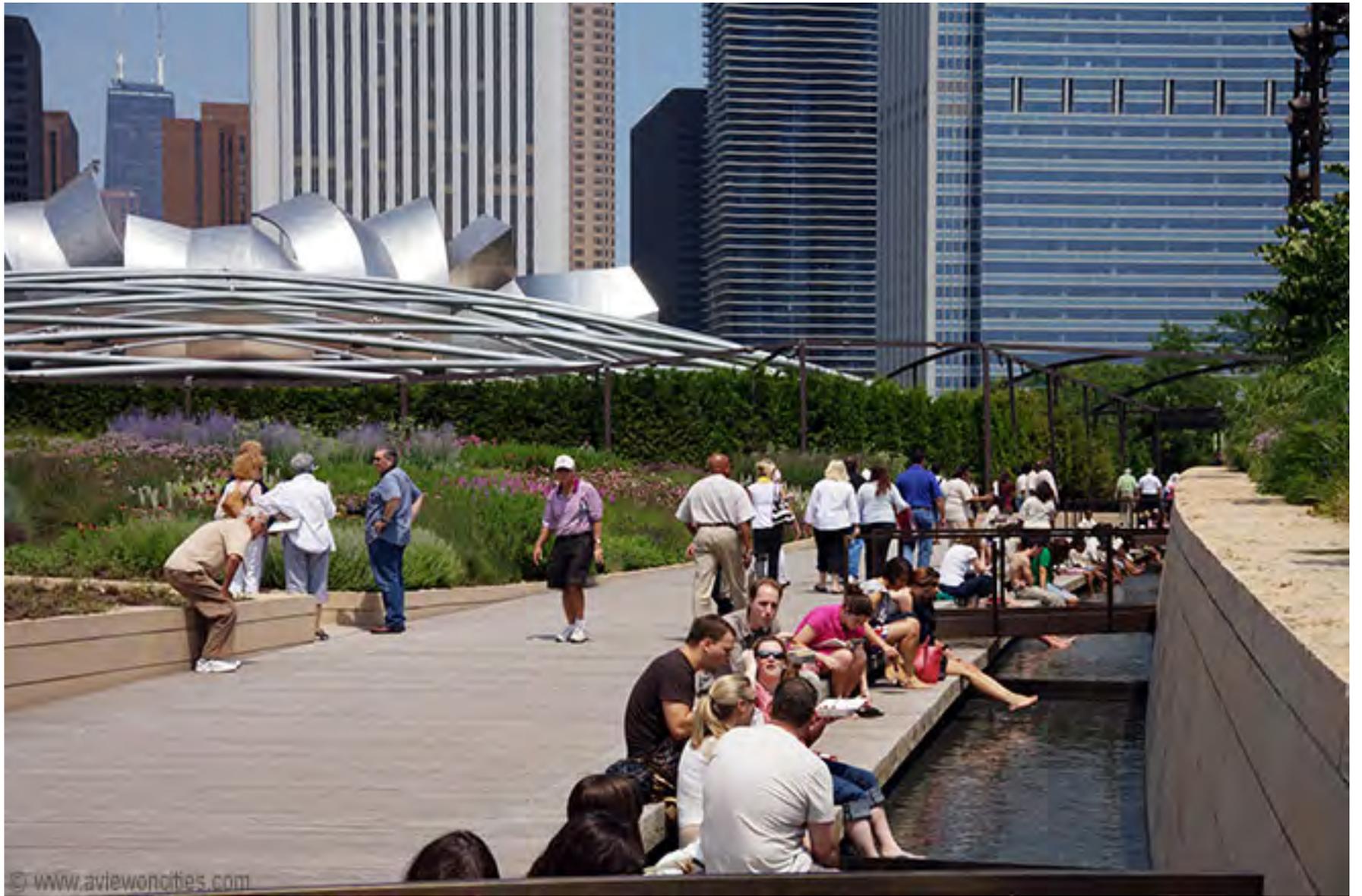
How Transit Use Could Rise in Rural America

LAURA BLISS OCT 10, 2017

6



Build Vibrant Public Spaces



7



Create a Neighborhood Identity

8



Protect Environmental Resources

9



Conserve Landscapes



10



Design Matters



Main Street is a Movement

Main Street America has been helping to revitalize older and historic commercial districts for more than 35 years. Made up of small towns, mid-sized communities, and urban commercial districts, Main Street America represents the broad diversity that makes this country so unique.

[Learn more](#)



Cristal Lake, Illinois | Diane Kennedy

planET

A Regional Partnership of
East Tennessee Communities

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PlanET Home



Welcome to PlanET!

Imagine East Tennessee in 30 years. What will be the condition of our roads, housing, and environment? Will our economy be healthy? Will we be healthy? Is action needed to make certain our children thrive in the communities they inherit? Plan East Tennessee (PlanET) is a regional partnership formed to ask East Tennesseans these questions and develop the tools to ensure that our future reflects our vision and values.

FOLLOW US!



GET THE LATEST VIA EMAIL!

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¿HABLA USTED ESPAÑOL?

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UPCOMING EVENTS

No events are currently scheduled. Check back soon!

CONTACT US!

Knoxville Regional
Transportation Planning Organization
City-County Building
400 Main St, Suite 403
Knoxville, TN 37902

email: contact@planeasttn.org
phone: (865) 215-2500
fax: (865) 215-2068



PlanET Playbook

Our regional roadmap to prosperity, competitiveness and health.

- Preferred Growth Concept
 - Regional Vision
 - Regional Goals
 - Implementation Strategies
- [Learn more about the Playbook](#)

WHAT'S NEW AT PlanET?

- 2015 Livability Report Card Grades the Quality of Life in East Tennessee
- Making a Difference: Plan East Tennessee
- Local Food Hub Study to Begin

[Catch up on all the latest in the PlanET Newsroom](#)

Featured Demonstration Projects

Explore community-based projects that embrace regional ideals in a series demonstration projects.



Concepts for Creating Great Places and Growing More Efficiently



A Project to Promote Great Places, Healthy People and More Transportation Choices

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In Your Community

Great Places in America





Market Square, Knoxville







Bruce McCamish Photography

Gay Street, Knoxville





Walnut Street Bridge, Chattanooga







Bicentennial Capital Mall State Park, Nashville





...an equal participation in the free navigation of the Mississippi is one of the inherent rights of the citizens of this State. It cannot, therefore, be intended to strip private, proprietary, public, private or persons whatever, from Tennessee...

The Tennessee River system is the second largest in the world... The first members of the Confederacy was General Jackson in 1820.

"The Tennessee... is as irregular, as various, as rebellious as the huge valley region that it drains."

The Tennessee and Cumberland Rivers are of great strategic importance during the Civil War.

Flooding is the most widespread and most frequent natural hazard in Tennessee.

...of the Mississippi is the Body of the Nation. All the other rivers are but members, important in themselves, yet more their relation to this...

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Downtown Franklin Historic District, Franklin







Cooper-Young Neighborhood, Memphis





RELEVANT LIVABILITY WEBSITE SOURCES:

Plan ET - Regional Partnership for Livable Communities:

www.planeasttn.org

The AIA's 10 Principles for Livable Communities – WordPress.com:

https://modestoartmuseum.files.wordpress.com/2017/04/liv_10principles-flyer-1.pdf

Citizen's Institute on Rural Design

www.rural-design.org

National Main Street Center:

<https://www.mainstreet.org>

Great Places in America – American Planning Association:

https://www.planning.org/great_places

Daily Yonder – Rural News and Information

www.dailyyonder.com