

COC November 2023 Minutes

11/07/2023

Members Present:

Katelyn McGuire | TVCH
Nikki Lynn | TVCH
Tiffany Higgenbotham | VA
Allie Cohn | Creating Homes Initiative/Ridgeview Behavioral Health
Tonya Polidoro | MATS
Sascha Henderson | CHI 2.0 Regional Housing Facilitator – McNabb Center
Kennith Hawkins | Choice Health Network/Positive Living
Kimberly Terry | TVCH
Micah Barnwell | Cherokee Health Systems
Bobby Eason | Foothills Community Development
Shana Pope | Ridgeview Behavioral Health
Karen Ferguson | TVCH
Jan Cagle | Ridgeview Behavioral Health
Haley Emmitt | Choice Health Network
Brandon Harris | TVCH
Deborah Parker | VOA
Samantha Peach | Clinch Powell
Brennen Morrow | Community Representative
Taylor Pierce | MATS
Katie Williams | Legal Aid of Mid TN & The Cumberlandds
Ticca Hartsfield | Haven House
Shannon Dow | McNabb Center
Melina Politte | Haven House
Sabrina Seamon | Clinch Powell
Annie Cacheiro | ADFAC
Stephen Huskey | First Baptist Church
Clint Cummings | SkillUp Tennessee UT Extension
Kent Jones | Salvation Army
Katie Burnette | YWCA

Reminder: Change your Zoom name to include your first and last name, pronouns (if you would like), and your organization. Mute your audio.

Call to Order: Tonya Polidoro – Governing Council Chair

Called the meeting to order 10:04 a.m.

Welcome: Tonya Polidoro – Governing Council Chair

Partner Spotlight: Foothills Development Corp. (FCDC)

Bobby Eason
Executive Director
1019 Hampshire Drive
Maryville TN 37801
Phone: 865-233-9108
Fax: 865-982-3895

***Current Board and Staff**

David Conner – President
Larry Johnston – Secretary
Harry McIntosh – Board Member
Sandra Earls - Board Member
Dexter Stewart - Board Member
Tom Stinnett - Board Member
Bobby Eason – Executive Director
Intake Assistant – Erin Wiggly

***History of FCDC**

Started in 2002
First home completed in 2004
Over 100 homes completed since

***2022 Re-Start**

We are a very small but mighty nonprofit headquartered in Maryville TN. We provide affordable housing solutions for your typical home ownership style home program. We were an offshoot from Blount County Habitat. At that time Habitat was serving the 60% below AMI. FCDC serves those in the 60 to 80% range.

From 2002 until about 2018 Kelly Spears and Bill May were the backbone of the organization. They both retired in 2018. From 2018 until last year, the organization kind of sputtered without them with little leadership. I was working at Habitat and we decided we needed to get this program back up and running. We had our first board meeting October of this year.

Differences between Habitat



- Can serve up to Moderate Income applicants (60-120% AMI)
- Utilizes additional grant funding via CHDO designation to build affordably and subsidize costs of construction
- Can serve Blount, Loudon, Sevier, and Monroe Counties
- Builds one and two story homes, typically with attached garage



- Serves low-income applicants and below (<80% AMI)
- Utilizes volunteer labor and sweat equity to build affordably, also relies on philanthropic giving and fundraisers to subsidize cost of construction
- Serves Blount County only
- Builds single level homes

The Situation



Shortage of affordable housing

Difficult to develop

- Increases in labor and material cost
- Increases in land cost

Losing NOAH's

- Naturally occurring affordable housing
- Higher income buyers



Increase in demand

- Growing number of low-income households

- Moving for employment
- Graduating high school
- Households becoming cost-burdened by rent increases



Rapidly increasing costs

- Depressed supply
- Increasing demand
- Higher values

Homeownership Program

- Targeting 80% AMI and below (Low-income)
- Qualifies eligible applicants for low-interest USDA mortgage
- Mortgage can be used to purchase FCDC built/rehabbed homes OR buy on the open market.
 - Why would you want to buy open market vs. FCDC built/rehabbed?
 - Building capacity
 - Household size





Must be low-income

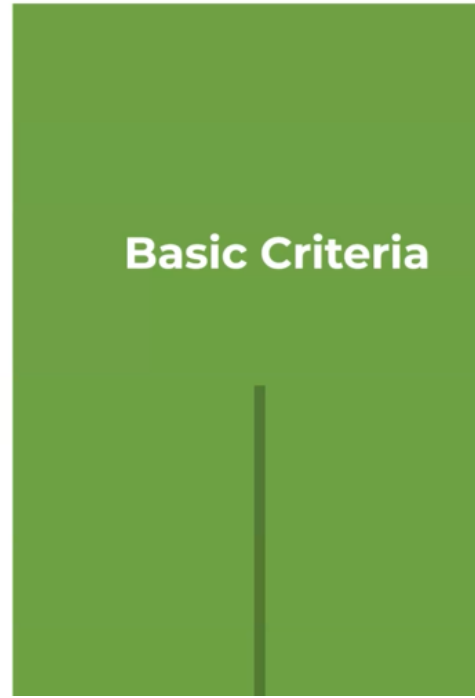
Determined by annual USDA banded income limits* (60-80% AMI)
*This threshold changes depending on funding being used.

Must be able to afford the mortgage

Minimum 1st mortgage of \$205,000

Debt, Credit, and More

- Existing debt affects applicant's ability to repay
- Credit score must be 640 or higher
- Other requirements may be applicable depending on funding sources being used



Basic Criteria

Types of units



New Construction

- Variety of available floor plans that buyers can choose
- 2 level, 1 level, ADA accessible, with or without garage
- 3 bed, 2 bath minimum currently
- 1200-1400 sq. ft. living space



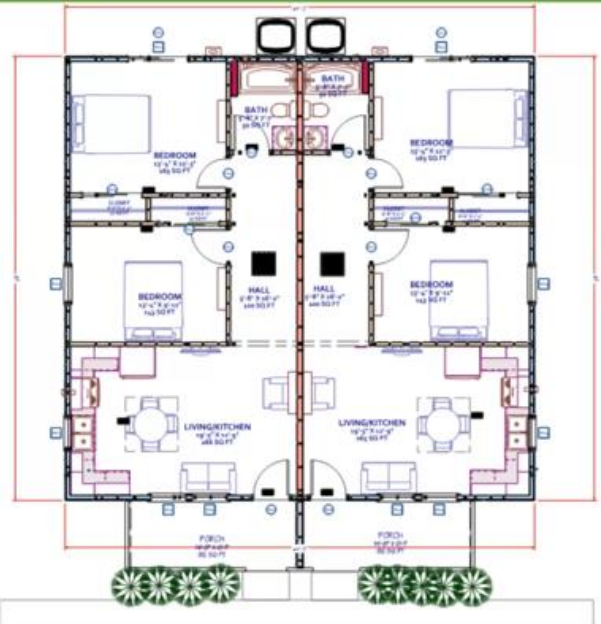
Rehabilitation

- Neighborhood revitalization
- Typically lower 1st mortgage requirements
- Faster turnaround

So, in addition to our home ownership program, we are looking at launching a rental program. We have got our special exception secured to develop a duplex that you can see below. We will make it affordable for Section 8 rental limits. We are going to partner with the housing authority.

Rental Program

- Targeting 50% AMI and below
- Section 8 voucher based
- 1st units are planned for development (duplex)
- Pending funding application



Challenges:

Construction Costs

Higher costs to construct housing makes units less affordable.

Land Inventory

Depleting land inventory

Cost of Land Acquisition

Increased cost of land limits affordability

Zoning challenges prevent creative solutions

Plans to Address Challenges:

Construction Costs

Developing new floor plans to decrease development costs

Land Inventory

Currently looking for land for development

Acquiring rehab's

Cost of Land Acquisition

Working with local government to clearly communicate barriers

Working with local government to identify target zones for higher density development

Contact us at:
1019 Hampshire Drive
Maryville TN 37801
865-233-9108
bobby@foothillscdc.org
www.foothillscdc.org

Individual Agency News/Updates/Agency Successes:

Katelyn McGuire | TVCH

TVCH is in the process of bringing on a part time Community Engagement Specialist to help with our outreach efforts.

Deborah Parker | VOA

For Volunteers of America, we finally have new staff, and we can get out and start doing some outreach.

Tiffany Higgenbotham | VA

I brought up the challenge survey last month. The challenge survey helps identify the needs of veterans that are experiencing homelessness. It helps us figure out where we need to spend funding.

Katelyn McGuire | TVCH

I have a CoC win. Built for Zero has selected Tennessee Valley CoC out of 25 communities across the nation to do housing systems work. Starting in January we will be working with Built for Zero to hopefully bring in some funding to the CoC to help with housing systems work, to help identify more landlord and property management relationships, and build relationships in our community. If anyone is interested in coming into that type of housing systems work or initiative, please reach out.

Melina Politte | Haven House

We are very fortunate to have Bobby (FCDC) in our neck of the woods. Congratulations to Erin Wiggle. She is awesome. We have a couple of positions open. We have a children's advocate position open and a part time evening advocate position open. And of course, if you do have any domestic violence related issues that come up, just give us a call.

Katelyn McGuire | TVCH

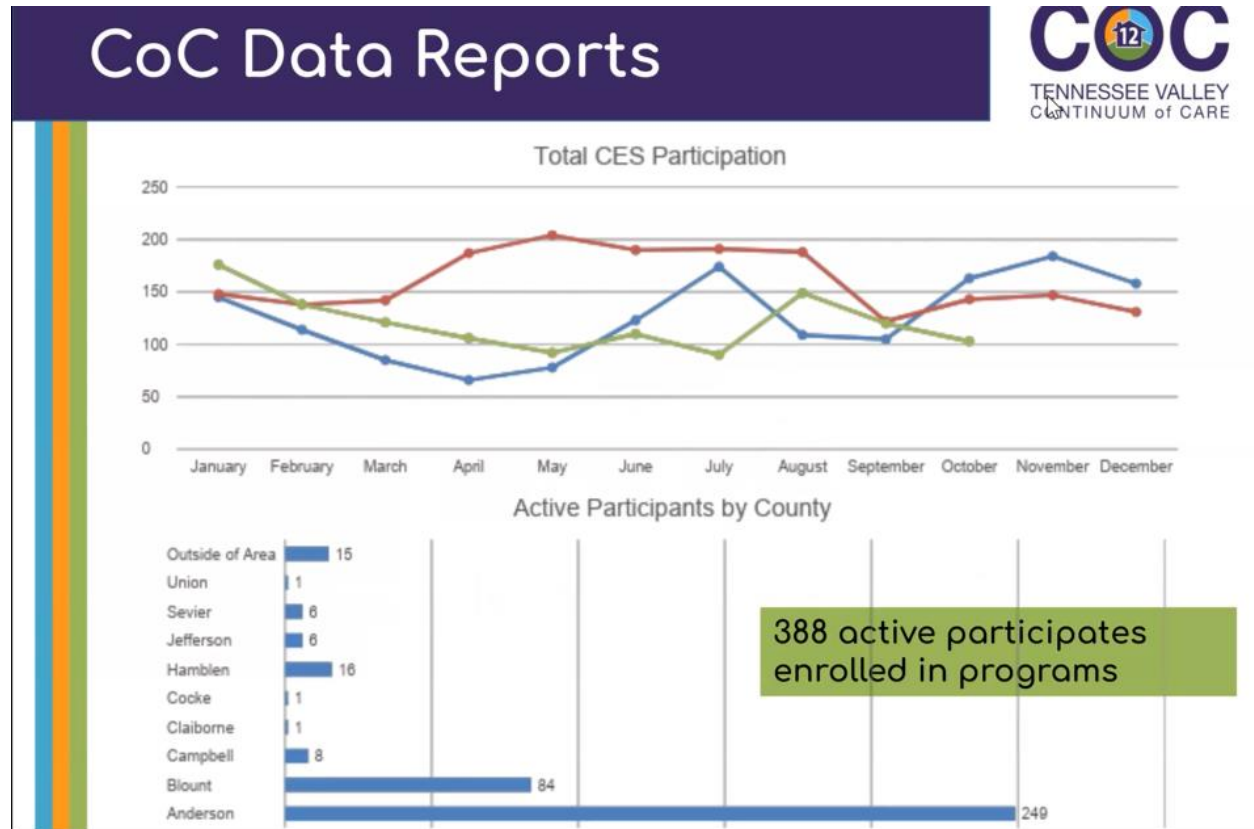
If anyone has job opportunities, events coming up, anything like that, you can send that information to me or to info@tvceh.org. I will add it to the resource emails that are sent out.

Nikki Lynn | TVCH

Also anything that needs to go on our CoC website, let us know and we can add it to our website.

Tiffany Higgenbotham | VA

This Saturday is Veterans' day and I wanted to recognize any veteran who might be on our call or maybe working with us. I get a copy of a list of discounts that veterans can access free haircuts, free meals, things like that.



In October we had 101 Coordinated Entries come in.

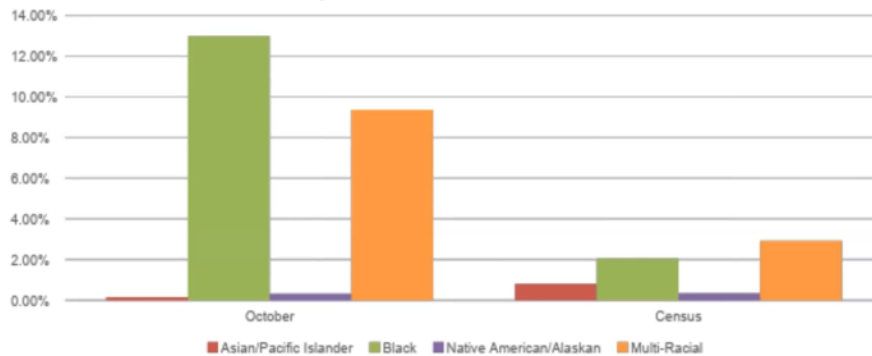
You can see the trends from the last two years have gone up. It may be that we are shifting. We will see in the next few months. It may be that with folks being in rentals already, and their rent becomes unaffordable, we could not do a coordinated entry to place them into some kind of housing program.

We have across the CoC, 388 active participants. This is street outreach, PSH, and emergency shelters. You can see that outside our area which MATS covers a few counties we have 15. Hamblen has 16. You can see Blount County has the second highest and that is because we have information coming in from Helen Ross McNabb in their street outreach. Anderson County has the most, they have a very active street outreach program as well as their transitional housing with their no child outside policy.

CoC Data Reports



Racial Disparities of Individuals Served in 2023



	October		Census	
All People	608		672,200	
Asian/Pacific Islander	1	0.16%	5,486	0.82%
Black	79	12.99%	13,790	2.05%
Native American/Alaskan	2	0.33%	2,343	0.35%
White	455	74.84%	630,958	93.86%
Multi-Racial	57	9.38%	19,623	2.92%
Non-Hispanic	587	96.55%	640,508	95.30%
Hispanic	21	3.45%	31,692	4.70%

I have pulled out white on this graph because white is the predominant race in our area. You can see that in the month of October the folks that we serve are 74.84% were white. I have compared the numbers between the census information that is used by HUD to compare racial disparities with our point in time count information. You can see Black or African American in the month of October was much higher than the actual percentage in the census from across population. You can see that as well as multiracial are predominantly more affected and seen more in housing services than in the normal population. That is something we need to think about and consider when we are making policies, when we are thinking of programming across our CoC, is that we definitely see a larger increase of those racial populations in our communities for whatever reasons. That is why the new data standard has combined race and ethnicity.

CoC Updates

Katelyn McGuire | TVCH Proposed 2024 Member Trainings

These are some of the trainings that the Government Council talked about. If you really like any of these trainings or have ideas for different trainings, feel free to let me know so we can add those to our list.

- *Trauma-informed training
- *Domestic Violence training
- *Tenant Rites
- *DEI Training
- *Mental Health Training
- *Public Housing Agency panel with as many housing agencies as possible from our counties
- *Compassion Fatigue training

We are still planning out how to offer these trainings. Maybe after the quarterly meetings since they are in person meetings. We might be able to do it virtual.

Tiffany Higgenbotham | VA

We offer save training. It's a suicide prevention training meant for non mental health.

Tonya Polidoro | MATS

In times past we used our CoC meetings for some of these trainings instead of it being the CoC as we know it to be with this certain agenda.

Tonya Polidoro | Governing Council Chair Governing Council Nominations

The Governing Council is now accepting nominations for folks interested in serving in a leadership CoC position.

Nominations are open to current members is good standing.

We definitely need somebody on our governing council that can fill each of these roles.

Current experience needed on the Governing Council:

- *Persons with HIV/AIDS – OPEN
- *Unaccompanied youth – OPEN
- *Domestic, Dating, Sexual Assault Violence – OPEN
- *Recently Homeless (less than 7 years) – OPEN
- *Homeless or Formerly Homeless Individual – Open
- *Veterans – OPEN

Time Commitment/Expectations:

GC Members are expected to aid in the governance of the CoC, which includes quarterly meetings and completion of tasks that stem from quarterly meetings.

Expected time commitment: 5 hours a month (It is probably a lot less than that). The governing Council does meet quarterly. We come up with the CoC Agenda. More commitment once a year when we go over our policies and procedures.

Interest in nominating yourself or someone else? Please contact Katelyn McGuire at kmcguire@tvceh.org.

Katelyn McGuire | TVCH

Folks who are currently homeless, formerly homeless, or recently homeless will be folks that are with your agency, within the community or who might have received services from your agency.

Nikki Lynn | TVCH

The Governing Council Nomination form is found in the Documents section of this link:
<https://tvhomeless.org/continuum-of-care/>

Katelyn McGuire | TVCH

If anyone has any questions about what that might look like, I don't mind setting up a meeting and chatting about what is typically your expectations and what being a member looks like.

Tonya Polidoro | Governing Council Chair

2024 CoC Designations

TVCoC will designate the following responsibilities for the 2024 year. CoC Members who have paid CoC Member Dues, those listed on the agenda, can vote on the following responsibilities.

Lead Agency – TVCH

HMIS Lead Agency – TVCH

Collaborative Applicant – TVCH

We will need a vote to keep them designated as those things from the CoC. I think we have 28 voting members.

Allie Cohn | Creating Homes Initiative/Ridgeview Behavioral Health

I move that we designate Tennessee Valley Coalition for the Homeless to be the Lead Agency, the HMIS Lead Agency, and the Collaborative Applicant for the 2024 CoC Designations.

Bobby Eason | Foothills Community Development

I'll be the second.

None were opposed.

CoC Committee Updates:

HMIS & Data Management – Andy O'Quinn andy.oquinn@oakridgetorch.org

Andy was not at the meeting. Nikki Lynn spoke for him. Andy will send out an email about a date for our next meeting. That meeting will consist of voting for all the changes to our data standards that HUD has regulated and any paperwork updates that need to happen for CoC wide like the agency MOU agreements, the user confidentiality agreements, that type of thing. We will be voting on those at the next meeting. If you want to be on the HMIS & Data Management Committee, please send myself or Andy an email.

Coordinated Entry Committee – Tiffany Higginbotham tiffany.higginbotham@va.gov

We had a transition meeting from Aaron to me, and Nikki and Kimberly were a part of that. They gave me information about what needs to be updated on the policy. We do not have the full committee meeting scheduled just yet because I need a little bit more time to familiarize myself with the documents and make some proposed updates. Once those have our proposed, we will call for a committee meeting. If anyone would like to join, you can send me, Nikki, or Kimberly an email.

PIT/HIC Committee – Nikki Lynn nlynn@tvceh.org

Our next PIT/HIC Committee meeting will be Friday, November 17 10:00 am. We will be finalizing our methodologies for the 2024 PIT and starting to set dates for training and volunteer recruitment policy like plans. We need as many people that are planning on participating in PIT/HIC aka pretty much everyone, we need all hands on deck so that we get a better count this year. If you are interested or have questions, please feel free to email me.

Homeless Awareness & Advocacy Committee – Katelyn McGuire kmcguire@tvceh.org

We met last month. We are currently working on coming up with a plan to get community feedback. We understand that in our communities there are biases, there are prejudices, and there are your unconscious thoughts and preconceptions of folks that experienced homelessness. So before we are able to create the type of education and materials that we need for our communities, we need to understand people's thoughts, opinions, and preconditioned notions of those experiencing homelessness. We are currently working on a plan to come up with some sort of basic type of survey that we are going to pilot in one community to try and see how to best interact with the community, how to get input, and then once we get that feedback, we are going to send it out CoC wide. We understand each county, and possibly even the city within the county will have their own things that that they need to address. We are hoping within a year we have those types of materials that we can put out to the CoC and folks can use them for awareness and advocacy. If your are interested in becoming a part of this committee, please feel free to send me an email.

Nikki Lynn | TVCH

The pieces of information that come out of the Homeless Awareness and Advocacy committee need to be collected across the CoC to try to help inform information presented to governing bodies outside our own. We are going to be in communication with the data management committee and we will be able to adjust assessments to collect these data points. So it's really important that you attend either/and/or.

Discussion/Questions

Katelyn McGuire | TVCH

What can the CoC offer to support your organization's mission (training, distribution of event information, etc.)? As we go into the next year, let us know what you want out of this CoC. We have our general requirements set forth by HUD, but the CoC is malleable to what our members really need. We would love feedback on how we can better serve at the CoC level.

CoC events like committee meetings, monthly meeting, and items like that is on our CoC web page. You will find a calendar on there and on the calendar there is a little plus button you can subscribe to our calendar and our items will populate onto your calendar.

<https://tvchomeless.org/continuum-of-care/>

Closing: Tonya Polidoro – Governing Council Chair

Tonya closed the meeting at 11:03 am

The next meeting is:

In Person Meeting

January 9th, at 10:00 am.

United Way of Greater Knoxville

1301 Hannah Ave

Knoxville TN 37921

Virtuall link will be provided via email

Dates for the upcoming COC meeting

December 2023 – No Meeting

January 9 2024 – In person

February 6 2024

March 5 2024

April 2 2024 – In person

May 7 2024

June 4 2024

July 2 – In person

August 6 2024

September 3 2024

October 1 – In person

November 5 2024