



*The mission of the Tennessee Valley Continuum of Care is to foster collaborative efforts that enhance awareness and create solutions to prevent, reduce, and alleviate homelessness in our region.*

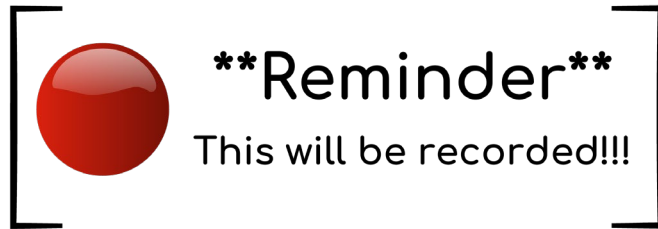
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ANDERSON • BLOUNT • CAMPBELL • CLAIBORNE • COCKE • GRAINGER • HAMBLEN • JEFFERSON • LOUDON • MONROE • SEVIER • UNION

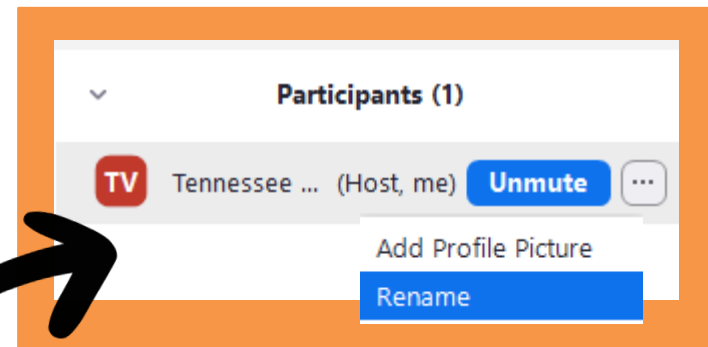
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November 7<sup>th</sup>, 2023

# House Keeping Notes:



This is how we will  
take attendance!



Mute  
your  
audio!

Change your Zoom name to  
include your first & last name,  
pronouns (if you'd like), and your  
organization.

# Partner Spotlight



**Bobby Eason**

Executive Director  
1019 Hampshire Drive  
Maryville, TN 37801  
Phone: 865-233-9108  
FAX: 865-982-3895



**TVCOC Meeting**

# About us

- **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
- **History of FCDC**
  - Started in 2002
  - First home completed in 2004
  - Over 100 homes completed since
- **2022 Re-start**



# 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

# Blount County's Need for Housing



# The Situation



## Shortage of affordable housing

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- 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

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- Growing number of low-income households
  - Moving for employment
  - Graduating high school
  - Households becoming cost-burdened by rent increases



## Rapidly increasing costs

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- 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

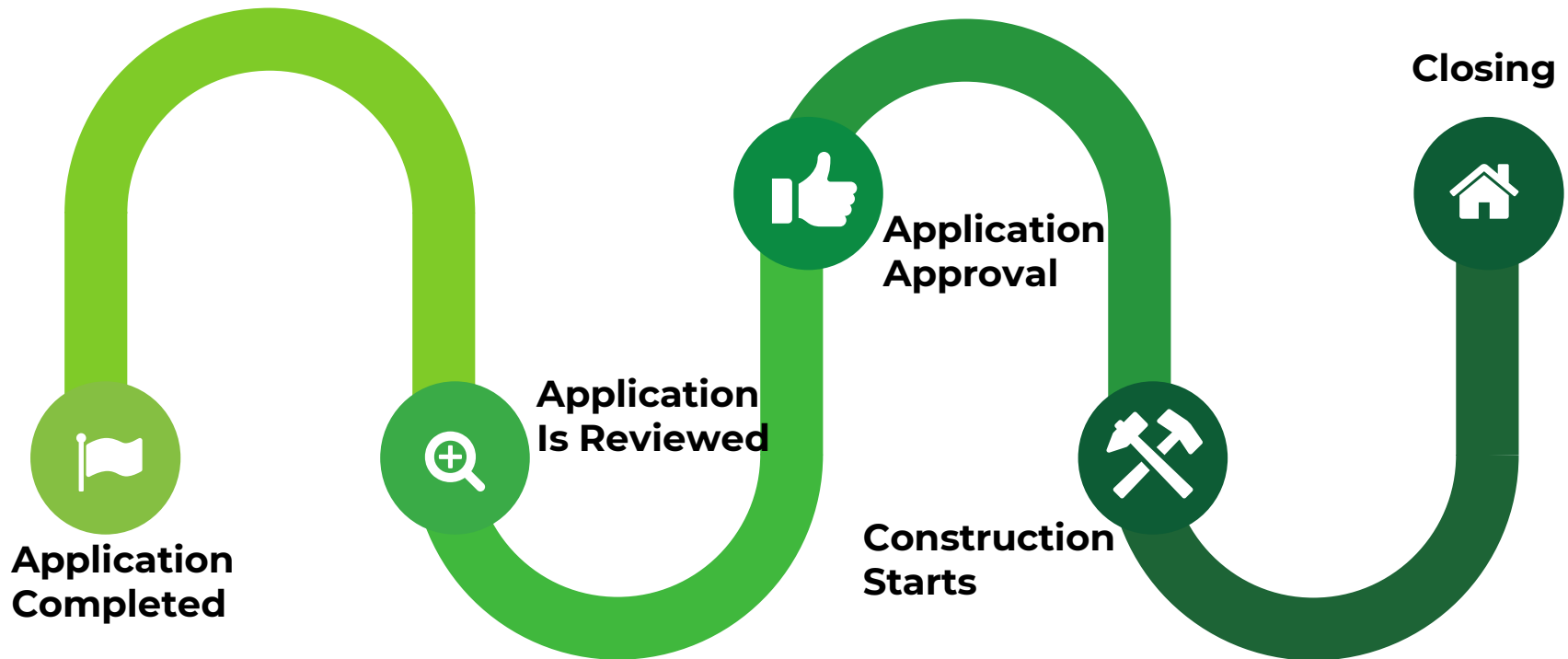


## Rehabilitation

- Neighborhood revitalization
- Typically lower 1<sup>st</sup> mortgage requirements
- Faster turnaround

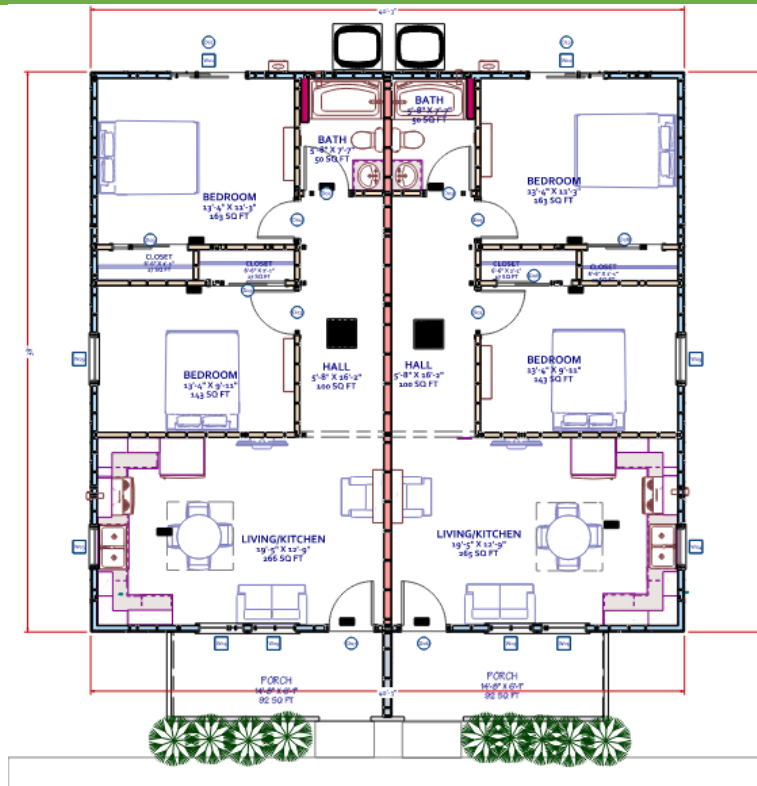
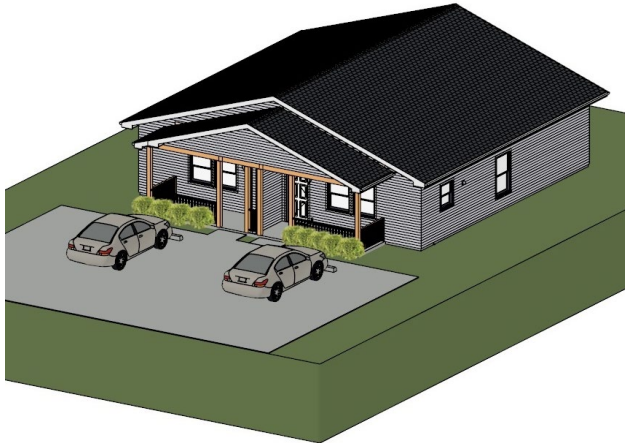
# Application Timeline

New Construction



# Rental Program

- Targeting 50% AMI and below
- Section 8 voucher based
- 1<sup>st</sup> 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 gov. to clearly communicate barriers
- Working with local gov. to identify target zones for higher density development



## Thank You!

Contact us at:  
1019 Hampshire Drive  
Maryville, TN 37801  
865-233-9108  
[bobby@foothillscdc.org](mailto:bobby@foothillscdc.org)

Visit our website at:  
[www.foothillscdc.org](http://www.foothillscdc.org)



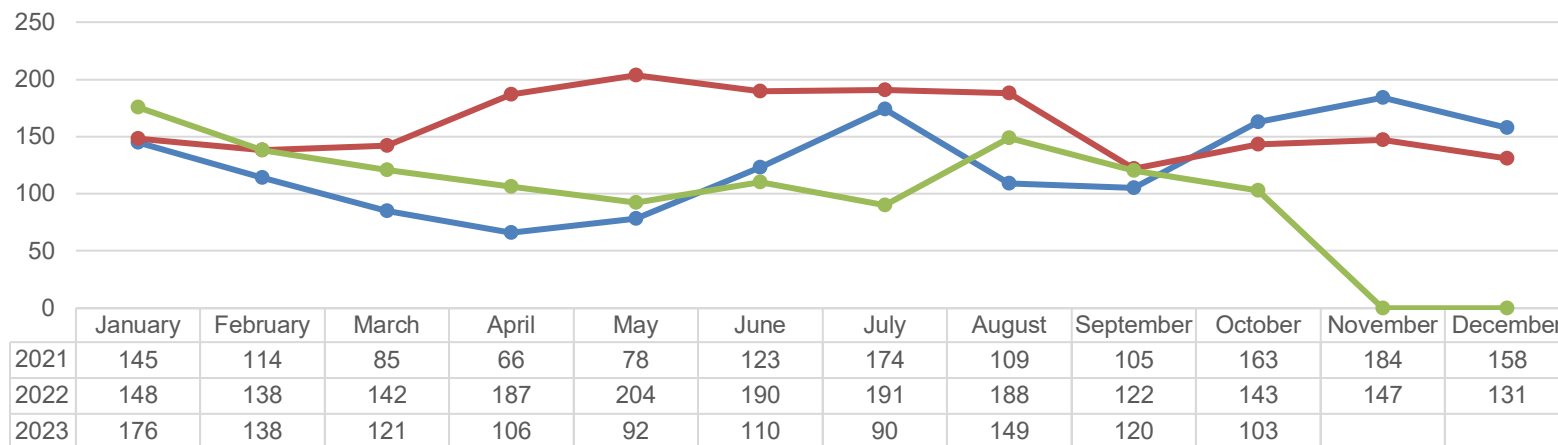
# New Business:



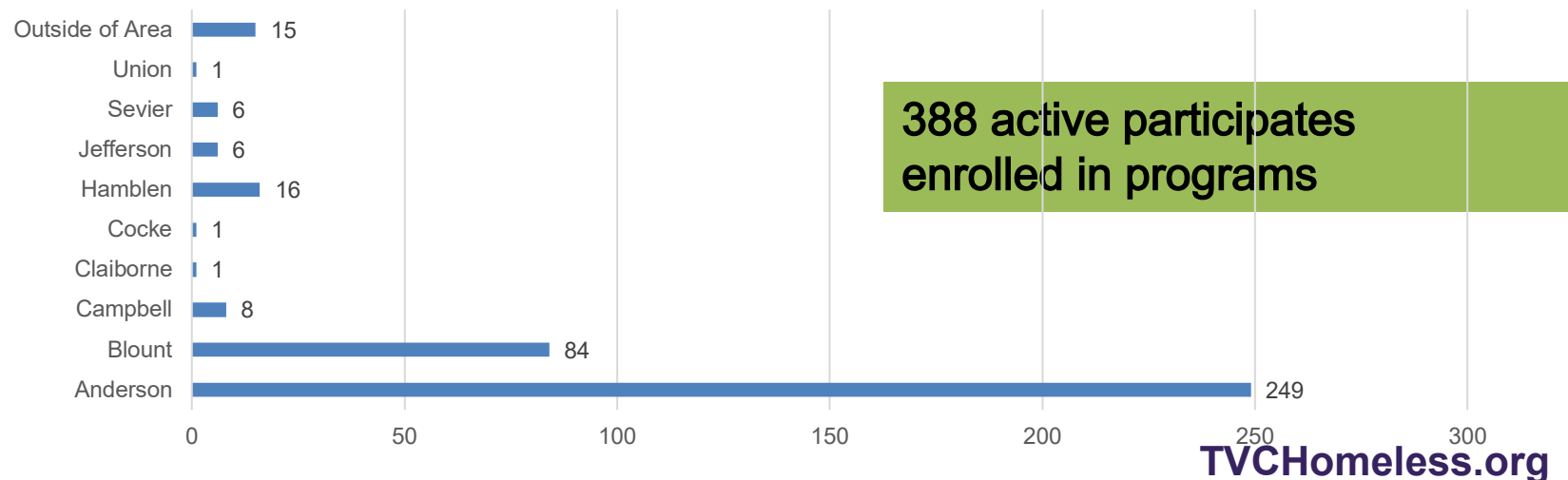
## Individual Agency News/Updates/ Agency Successes!

# CoC Data Reports

## Total CES Participation

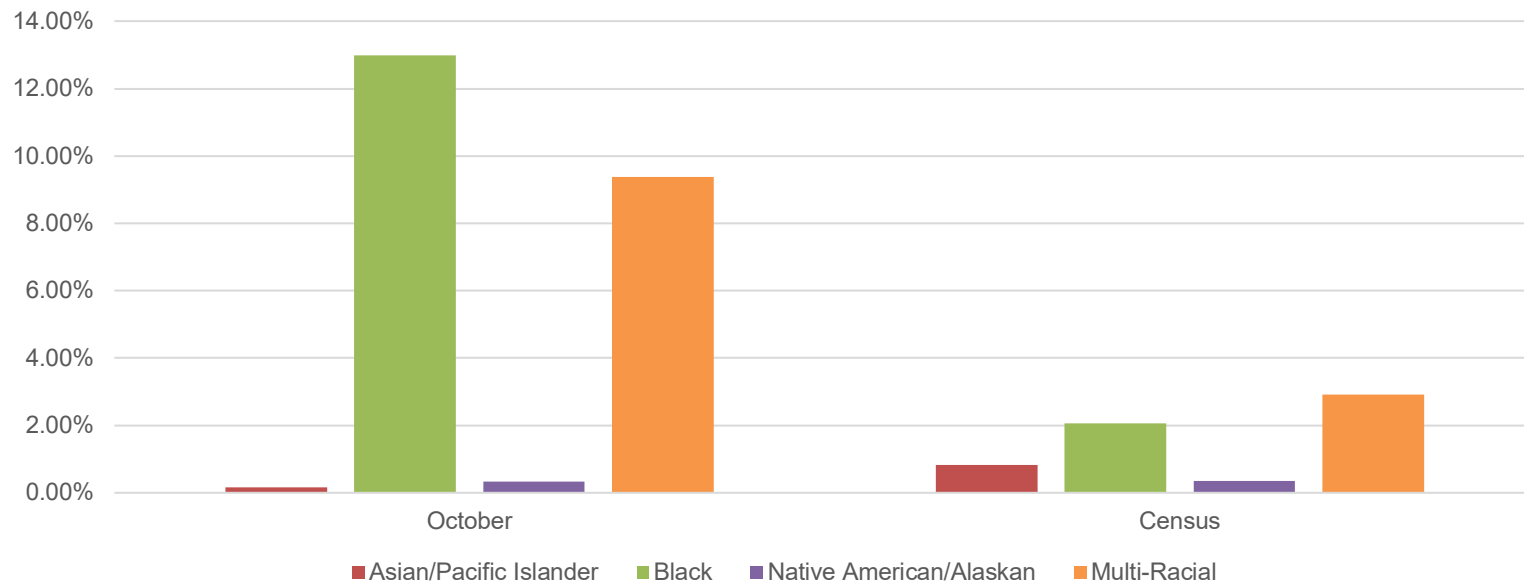


## Active Participants by County



# 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% | 640,598 | 95.30% |
| Hispanic     | 21  | 3.45%  | 31,602  | 4.70%  |

## Proposed 2024 Member Training –Katelyn McGuire

- 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

## Governing Council Nominations

–Tonya Polidoro

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

Nominations are open to current members in good standing.

### 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

Interested in nominating yourself or someone else? Please contact Katelyn McGuire at [kmcguire@tvceh.org](mailto:kmcguire@tvceh.org)

# CoC Designations



## 2024 CoC Designations –Tonya Polidoro

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

# CoC Committee Updates



HMIS & Data Management – Andy O’Quinn –  
[andy.oquinn@oakridgetorch.org](mailto:andy.oquinn@oakridgetorch.org)

Coordinated Entry – Tiffany Higginbotham  
[tiffany.Higginbotham@va.gov](mailto:tiffany.Higginbotham@va.gov)

PIT/HIC – Nikki Lynn – [nlynn@tvceh.org](mailto:nlynn@tvceh.org) – next  
committee meeting Friday, Nov 17<sup>th</sup> at 10 am

Homeless Awareness & Advocacy – Katelyn McGuire –  
[kmcguire@tvceh.org](mailto:kmcguire@tvceh.org)

# Discussion/Questions

What can the CoC offer to support your organization's mission (training, distribution of event information, etc.)?



# Next Meeting



In Person Meeting –

January 9<sup>th</sup> @ 10 am

United Way of Greater Knoxville

1301 Hannah Ave  
Knoxville, TN 37921

Virtual link will be provided via  
email

# 2024 CoC Meeting Dates



January 9 —In person

February 6

March 5

April 2 —In person

May 7

June 4

July 2 —In person

August 6

September 3

October 1 —In person

November 5

# Thank you for attending!



## Proud CoC Members

