



## 2015-2020 Consolidated Plan 2015 Action Plan



City of Clarksville

1 Public Square Suite 201  
Clarksville, TN 37040  
[www.cityofclarksville.com](http://www.cityofclarksville.com)





# SF 424

The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the 1CPMP.xls document of the CPMP tool.

## SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted May 11, 2015	Applicant Identifier	Type of Submission	
Date Received by state	State Identifier	Application	Pre-application
Date Received by HUD	Federal Identifier	<input checked="" type="checkbox"/> Construction	<input type="checkbox"/> Construction
		<input type="checkbox"/> Non Construction	<input type="checkbox"/> Non Construction
<b>Applicant Information</b>			
Clarksville, TN		TN470354 CLARKSVILLE	
One Public Square		Organizational DUNS 1204275	
2nd Floor Suite 201		Organizational Unit Clarksville, TN	
Clarksville	Tennessee	Department	
37040	Country U.S.A.	Division	
<b>Employer Identification Number (EIN):</b>		Montgomery	
62-6000261		7/1	
<b>Applicant Type:</b>		<b>Specify Other Type if necessary:</b>	
Local Government: City		Specify Other Type	
<b>Program Funding</b>		U.S. Department of Housing and Urban Development	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding			
<b>Community Development Block Grant</b>		14.218 Entitlement Grant	
CDBG Project Titles CDBG Entitlement		Description of Areas Affected by CDBG Project(s) City of Clarksville	
\$CDBG Grant Amount \$951,723	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income \$125,000		Other (Describe)	
Total Funds Leveraged for CDBG-based Project(s) \$1,076,723			
<b>Home Investment Partnerships Program</b>		14.239 HOME	
HOME Project Titles HOME Investment Partnership Program		Description of Areas Affected by HOME Project(s) City of Clarksville	
\$HOME Grant Amount \$340,196	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	



\$Anticipated Program Income \$125,000		Other (Describe)	
Total Funds Leveraged for HOME-based Project(s) \$ 465,196			
<b>Housing Opportunities for People with AIDS</b>		14.241 HOPWA	
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)	
\$HOPWA Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s)			
<b>Emergency Shelter Grants Program</b>		14.231 ESG	
ESG Project Titles		Description of Areas Affected by ESG Project(s)	
\$ESG Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for ESG-based Project(s)			
Congressional Districts of:		Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts 7 <sup>th</sup> /8 <sup>th</sup>	Project Districts 7 <sup>th</sup> /8 <sup>th</sup>		
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		<input type="checkbox"/> Yes	This application was made available to the state EO 12372 process for review on DATE
		<input type="checkbox"/> No	Program is not covered by EO 12372
<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input checked="" type="checkbox"/> N/A	Program has not been selected by the state for review

Person to be contacted regarding this application		
Keith	D	Lampkin
Director	931-648-6133	931-503-3092
keith/lampkin@cityofclarksville.com	www.cityofclarksville.com	Jean Adcock
Signature of Authorized Representative 		Date Signed 5/8/15 May 8, 2015
Kim McMillan, Mayor City of Clarksville		



**2015-2016 HOUSING AND COMMUNITY DEVELOPMENT  
BUDGET AND PROGRAM OF EXPENDITURES**

<b>ACTIVITY</b>	<b>BUDGET</b>	
<b>CDBG</b>		
Public Service		CAP 15%
Light House Ministries	\$ 37,000.00	
Urban Ministries – Grace Assist	\$ 30,000.00	
Urban Ministries – Safe House	\$ 25,000.00	
Community Action Agency	\$ 15,000.00	
Flourishing Families	\$ 15,000.00	
Manna Café Ministries	\$ 15,000.00	
Serenity House	\$ 5,000.00	
Rehabilitation	\$219,378.00	
Acquisition	\$150,000.00	
Demolition and Clearance	\$ 75,000.00	
Infrastructure	\$100,000.00	
Neighborhood Public Facilities	\$ 75,000.00	
Administration		
General Administration	\$175,345.00	
Planning	\$ 10,000.00	
Fair Housing	<u>\$ 5,000.00</u>	
<b>Total CDBG</b>	<b><u>\$951,723.00</u></b>	
<b>HOME</b>		
Rehabilitation	\$215,147.00	
CHDO Set Aside	\$ 51,029.00	
Homebuyers Assistance	\$ 40,000.00	
Administration	<u>\$ 34,020.00</u>	
<b>Total HOME</b>	<b><u>\$340,196.00</u></b>	
<b>EMERGENCY SOLUTIONS GRANT</b>		
Community Action Agency	\$ 75,000.00	
United Methodist Urban Ministries	\$ 32,768.00	
Salvation Army	\$ 32,768.00	
Serenity House	\$ 8,387.00	
Flourishing Families	\$ 5,000.00	
Radical Missions	\$ 5,000.00	
Rehabilitaion	\$ 50,000.00	
Administration	<u>\$ 9,845.00</u>	
<b>Total Emergency Solutions Grant</b>	<b><u>\$218,768.00</u></b>	
<b>SHELTER PLUS CARE GRANT</b>		
Rental Assistance	\$102,900.00	
Administration	<u>\$ 6,044.00</u>	
<b>Total Shelter Plus Care Grant</b>	<b><u>\$108,944.00</u></b>	



**PROGRAM INCOME**

CDBG 3% Loan Repayments	\$125,000.00	To be used for rehabilitation
HOME Loan Repayments	\$125,000.00	To be used for rehabilitation
Community Outreach Loan Repayments	\$ 15,000.00	To be used for housing activities
MADC Loan Pool	<u>\$ 15,000.00</u>	To be retained in the loan pool

**Total Program Income** **\$280,000.00**

**Total Grant Resources** **\$1,899,631.00**



<b>HOME Program Activities Budget</b> <b>\$340,196</b>	<b>Proposed Budget</b> <b>2015/2016</b>	<b>Description of Program</b>
Administration	\$34,020	Administration and planning activities associated with the management and monitoring of HUD funded projects and programs.
Housing		
CHDO (Community Housing Development Organization Set-Aside)	\$51,029	The CHDO allocation is required to be set-aside for affordable housing activities to be undertaken by non-profit housing Development Organizations. These set-aside funds must be invested in eligible housing. CHDO's increase the availability of affordable housing in the jurisdiction.
First Time Home Buyers Down Payment Assistance Program	\$40,000	Funds are provided to low and moderate-income residents for down payments and closing costs to purchase homes within the Clarksville City limits. Eligible Borrowers may receive a grant and a deferred loan due upon sale or transfer of the home.
Homeowner Rehabilitation 2015 - 2016	\$215,147	Home funds will be used to rehabilitate owner occupied housing units within the city limits of Clarksville that meet program requirements. Reconstruction will be made available to houses that have been identified as having code violations. All units will be built to code, using approved housing quality standards.
<b>Totals</b>	<b>\$340,196</b>	
<b>Estimated Program Income</b>	<b>\$125,000</b>	



<b>CDBG Program Activities Budget</b> <b>\$951,723</b>	<b>Proposed Budget</b> <b>2015/2016</b>	<b>Description of Program</b>
Administration	\$175,345	Administration and planning activities associated with the management and monitoring of HUD funded projects and programs.
Planning	\$10,000	
Fair Housing	\$5,000	The City of Clarksville provides Fair Housing outreach and assistance to low income individuals with a variety of housing problems. Affirmatively furthering Fair Housing is a requirement of receiving CDBG Funds.
Housing		
Rehabilitation 2015-2016	\$219,378	Program is designed to assist low and moderate-income households for major or minor repairs and accessibility modifications. The program will be available citywide. Program will also provide funds to non-profit organizations in order to maximize the impact of funds by using donated labor for housing repair efforts focused in the Neighborhood Enhancement Areas. - \$80,000.
Acquisition	\$150,000	Funds will be used to acquire a building for an emergency shelter.
Neighborhood Public Facilities	\$75,000	Funds will be used for acquisition, construction, reconstruction or installation of public facilities and improvements including recreational facilities for youth in low income census tracts.
Infrastructure	\$100,000	Infrastructure projects in eligible census tracts that encourage the development of affordable residential housing.
Demolition & Clearance	\$75,000	Funds are used to pay for the demolition of blighted properties with in qualified census tracks. It is expected that 4 blighted structures will be demolished. \$5,000 will be allocated to demolition on 541 Washington Court for Progressive Directions.
Public Services		
Community Action Agency	\$15,000	Funds are awarded annually to eligible non-profit and faith based groups and administered by OHCD staff to directly benefit low-income people, often people with special needs. These "special needs" populations include some of our most vulnerable residents: the elderly, children and youth, the homeless, people with mental and physical disabilities, people with chronic illnesses, people with addictions, and victims of violence and individuals living in Public Housing.
Flourishing Families	\$15,000	
Grace Assistance	\$30,000	
Light House Ministries	\$37,000	
Manna Café	\$15,000	
Safe House	\$25,000	
Serenity House	\$5,000	
<b>TOTAL</b>	<b>\$951,723</b>	
Estimated Prgram Income	<b>\$125,000</b>	





# CPMP Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

- This certification does not apply.  
 This certification is applicable.

## NON-STATE GOVERNMENT CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Drug Free Workplace** -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about -
  - a. The dangers of drug abuse in the workplace;
  - b. The grantee's policy of maintaining a drug-free workplace;
  - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
  - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -
  - a. Abide by the terms of the statement; and
  - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted -
  - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
  - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.



**Anti-Lobbying** -- To the best of the jurisdiction's knowledge and belief:

8. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
9. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
10. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

  
\_\_\_\_\_  
Signature/Authorized Official

May 8, 2015

Date

Kim McMillan

Name

Mayor

Title

1 Public Square, 4<sup>th</sup> Floor

Address

Clarksville, TN 37040-3463

City/State/Zip

931-645-7444

Telephone Number



- This certification does not apply.  
 This certification is applicable.

### Specific CDBG Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan** -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

11. Maximum Feasible Priority - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
12. Overall Benefit - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2\_\_\_, 2\_\_\_, 2\_\_\_, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
13. Special Assessments - It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

14. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
15. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;



Jurisdiction

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**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

**Compliance with Laws** -- It will comply with applicable laws.



Signature/Authorized Official

May 8, 2015

Date

Kim McMillan

Name

Mayor

Title

1 Public Square, 4<sup>th</sup> Floor

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931-645-7444

Telephone Number



**This certification does not apply.**  
 **This certification is applicable.**

**OPTIONAL CERTIFICATION  
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities, which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

_____	<input type="text"/>
Signature/Authorized Official	Date
<input type="text"/>	
Name	
<input type="text"/>	
Title	
<input type="text"/>	
Address	
<input type="text"/>	
City/State/Zip	
<input type="text"/>	
Telephone Number	



- This certification does not apply.  
 This certification is applicable.

### Specific HOME Certifications

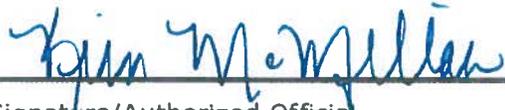
The HOME participating jurisdiction certifies that:

**Tenant Based Rental Assistance** -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

**Eligible Activities and Costs** -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

**Appropriate Financial Assistance** -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;



Signature/Authorized Official

May 8, 2015

Date

Kim McMillan

Name

Mayor

Title

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931-645-7444

Telephone Number



**This certification does not apply.**  
 **This certification is applicable.**

### HOPWA Certifications

The HOPWA grantee certifies that:

**Activities** -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

**Building** -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

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<input type="text"/>	<input type="text"/>
Signature/Authorized Official	Date

<input type="text"/>
Name
<input type="text"/>
Title
<input type="text"/>
Address
<input type="text"/>
City/State/Zip
<input type="text"/>
Telephone Number



- This certification does not apply.**  
 **This certification is applicable.**

### ESG Certifications

I, \_\_\_\_\_, Chief Executive Officer of Jurisdiction, certify that the local government will ensure the provision of the matching supplemental funds required by the regulation at 24 *CFR* 576.51. I have attached to this certification a description of the sources and amounts of such supplemental funds.

I further certify that the local government will comply with:

1. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grants are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services.
2. The building standards requirement of 24 *CFR* 576.55.
3. The requirements of 24 *CFR* 576.56, concerning assurances on services and other assistance to the homeless.
4. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable federal laws concerning nondiscrimination and equal opportunity.
5. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.
6. The requirement of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
7. The requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act of 1988.
8. The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted with ESG funds and that the address or location of any family violence shelter project will not be made public, except with written authorization of the person or persons responsible for the operation of such shelter.
9. The requirement that recipients involve themselves, to the maximum extent practicable and where appropriate, homeless individuals and families in policymaking, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 76.56.
10. The requirements of 24 *CFR* 576.57(e) dealing with the provisions of, and regulations and procedures applicable with respect to the environmental review responsibilities under the National Environmental Policy Act of 1969 and related



authorities as specified in 24 *CFR* Part 58.

11. The requirements of 24 *CFR* 576.21(a)(4) providing that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services will meet the requirements that: (A) the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) the assistance must not supplant funding for preexisting homeless prevention activities from any other source.

12. The new requirement of the McKinney-Vento Act (42 *USC* 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that state and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of state and local resources.

13. HUD's standards for participation in a local Homeless Management Information System (HMIS) and the collection and reporting of client-level information.

I further certify that the submission of a completed and approved Consolidated Plan with its certifications, which act as the application for an Emergency Shelter Grant, is authorized under state and/or local law, and that the local government possesses legal authority to carry out grant activities in accordance with the applicable laws and regulations of the U. S. Department of Housing and Urban Development.

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Signature/Authorized Official	Date

Name

Title

Address

City/State/Zip

Telephone Number



- This certification does not apply.  
 This certification is applicable.

**APPENDIX TO CERTIFICATIONS**

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

**Lobbying Certification**

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

**Drug-Free Workplace Certification**

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code) Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip
Lighthouse Mission Ministries-Safe Harbor of Clarksville	108 Kraft Street	Clarksville	Montgomery	TN	37040
United Methodist Urban Ministries - Grace Assistance Program & Safe House	217 South 3 <sup>rd</sup> St	Clarksville	Montgomery	TN	37040
Clarksville-Montgomery County Community Action Agency - Old Firehouse Day Shelter	1498 Golf Club Lane	Clarksville	Montgomery	TN	37040
Flourishing Families - Second Chance Program	3339 Heatherwood Trace	Clarksville	Montgomery	TN	37040
Manna Café Ministries - Food Box Prgram	1319 Franklin St	Clarksville	Montgomery	TN	37040
Serenity House Women's Shelter, Inc - Self Sufficiency Program	2248 Kim Dr	Clarksville	Montgomery	TN	37043



## Jurisdiction

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7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:
- All "direct charge" employees;
  - all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
  - temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

1. Analysis of Impediments to Fair Housing
2. Citizen Participation Plan
3. Anti-displacement and Relocation Plan

  
\_\_\_\_\_  
Signature/Authorized Official

May 8, 2015

Date

Kim McMillan

Name

Mayor

Title

1 Public Square, 4<sup>th</sup> Floor

Address

Clarksville, TN 37040-3463

City/State/Zip

931-645-7444

Telephone Number





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## Executive Summary

### ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

##### Purpose of the Consolidated Plan

Every five years the City of Clarksville must prepare a strategic plan (known as the Consolidated Plan) which governs the use of federal housing and community development grant funds that it receives from the United States Department of Housing and Urban Development (HUD):

- Community Development Block Grant (CDBG) Program
- HOME Program
- Emergency Solutions Grant
- Shelter + Care Grant

The City must also submit to HUD separate Annual Action Plans for each of the five years during the Consolidated Plan period (2015-2020). The Action Plans serve as the City's annual applications to HUD that are required for the City to receive yearly allocations from the four grant programs. The annual grant amounts to be received by the City are determined by a formula administered by HUD, rather than City deciding the amount of funding that it chooses to request from the CDBG, HOME, and ESG, and Shelter + Care programs. These HUD grants are known as entitlement grant programs because communities receive the funds every year if they meet program requirements and criteria associated with each of the grants. The City is classified by HUD as an Entitlement city.

The City Consolidated Plan follows requirements of the U.S. Department of Housing and Urban Development (HUD), and uses HUD's format and data tables required for plans adopted by the city council. The Consolidated Plan is implemented and updated through annual Action Plans and Consolidated Annual Performance Evaluation Reports (CAPER). The Action Plans establish the priority for projects and funding for the upcoming year. The CAPER report details the results of funded projects during the individual project years. There is a Citizen's Advisory Task Force appointed by the Mayor and charged with reviewing annual grant applications and making recommendations that are presented to the City Council and Mayor for approval.

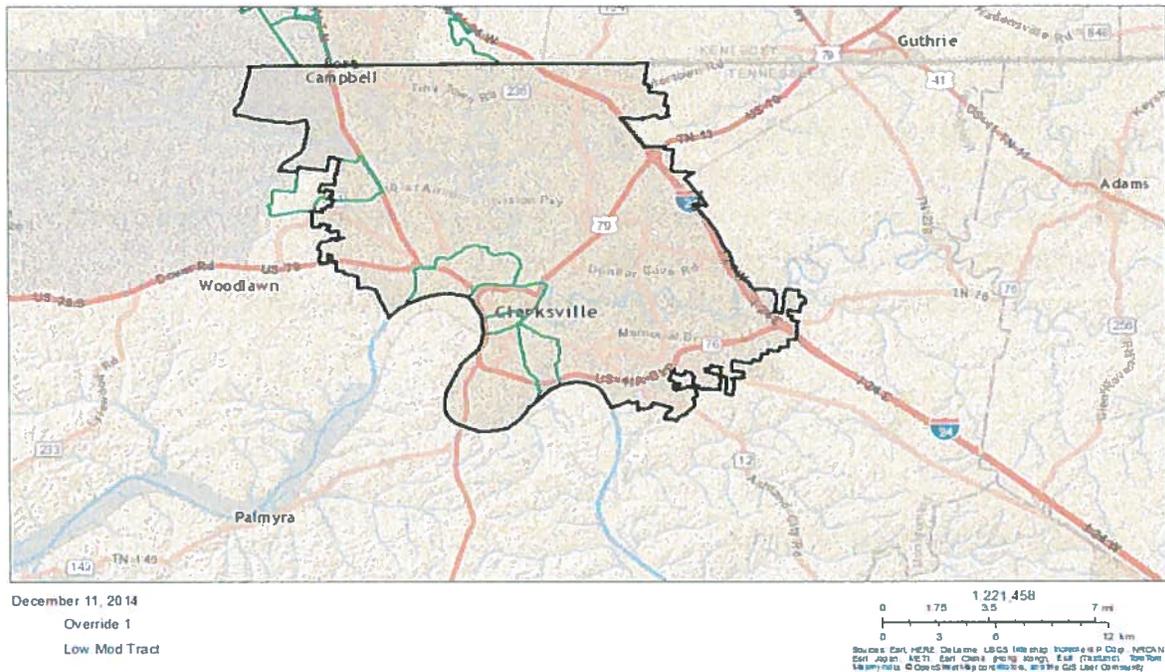
##### Location and Geography

The City of Clarksville, Tennessee, is located in the northwestern section of the state in Montgomery County, which borders the state line of Kentucky. It is the fifth largest municipality in the state of Tennessee. The 100-square-mile city is the county seat of Montgomery County and is located 45 miles northwest of Nashville, the state capital, along Interstate Highway 24. The 2010 census population of Clarksville was 136,950 persons.

Clarksville is a sprawling community that is growing at a phenomenal rate. The City of Clarksville is home to Austin Peay State University, which has 10,000 students enrolled centered in its downtown area. The vast 105,000-acre Fort Campbell military base is situated on the north side of the city bordering the Kentucky state line. Some of the Fort Campbell military reservation within the city limits of Clarksville,

the reservation is a 164.17-square mile military post has 49 ranges, 5 drop zones, 3 impact areas, 2 demolition areas, 46 maneuver areas and 309 artillery firing points. Fort Campbell supports an estimated post population of 40,000. Clarksville has a strong economy, and has experienced job growth and new industrial investment over the last several years. Clarksville is broadening and becoming more sophisticated by opening up a greenway, marina, and visitors center at Fort Difiante. There are 36 schools in the Clarksville Montgomery County school district serving approximately 29,000 children from pre-kindergarten through twelfth grade.

CPD Maps - Consolidated Plan and Continuum of Care Planning Tool



## CPD Maps - Consolidated Plan and Continuum of Care Planning Tool

### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

#### 5 YEAR GOALS

##### Increase and preserve affordable housing:

- Fund homeowner rehab program
- Fund First Time Homebuyer Program
- Fund Low Income Housing Rental Projects with HOME Funds
- Continue to promote fair housing through education and training

##### Support accessibility improvements Revitalize targeted neighborhoods:

- Define "Targeted" neighborhoods using updated demographic data
- Review public infrastructure and ADA needs when determining project
- Purchase, construct and improve public facilities

- Reduce blight

**Provide supportive services for people who are homeless and those at Risk of homelessness:**

- Target individuals who meet the chronically homeless definition
- Connect people who are homeless with services, shelter and food
- Provide services for people with special needs
- Promote services that improve overall efficiency of the homeless system

**Five-year priorities:**

- Increase and preserve affordable housing
- Revitalize targeted neighborhoods
- Provide support services for persons who are homeless or persons at risk of homelessness
- Reduce blight through code enforcement
- Improve economic conditions for low and low-moderate income persons

**3. Evaluation of past performance**

The following summary information addresses the Clarksville's performance

<b>Year</b>	<b>FTHB</b>	<b>REHAB</b>	<b>LIHTC</b>	<b>DEMO</b>	<b>RECONST</b>
2009-2010	31	54	0	0	1
2010-2011	7	28	0	4	6
2011-2012	11	24	0	1	5
2012-2013	9	14	180	5	4
2013-2014	9	15	0	3	2
<b>totals</b>	<b>67</b>	<b>135</b>	<b>180</b>	<b>13</b>	<b>18</b>

**4. Summary of citizen participation process and consultation process**

The following measures were taken to encourage citizen participation:

- Online survey
- Posted draft plans electronically on the City website

- Published all meetings with the City Council in the local newspaper
- Solicited comments from interested social service agencies.
- Held two meetings at local school next to public housing targeting public housing residents
- Facilitated the Mayors Homelss Forum
- Held information meeting with citizens at Bert School on MLK day

## **5. Summary of public comments**

The following items were discussed during the public meetins held March 03, and March 18 , 2015

- Applying for Choice Neighborhood grant
- More help for homeless service providers
- Revitalize blighted areas
- Clean up neighborhoods
- Clean up trailer parks
- More single family housing in low income areas
- Housing Authority needs to start helping their residents get out of poverty

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

Most public comments were included but some ideas are beyond the resources of CDBG and the City. The city must undertake activities that are within its borrowing capacity or a city TIF (county removed TIF's for housing). While there is a need for many public services, only public services receiving strong support in the community-wide survey and which alleviate poverty will be funded.

## **7. Summary**

The City of Clarksville's 2015-2020 Consolidated Plan will help the city prepare for the future, it is a vision of what is possible. The plan will help create vibrant, healthy neighborhoods and create affordable housing opportunities, and use public resources more efficiently and effectively. The extensive public input into this process, as well as in-depth data analysis has created a realistic but ambitious strategic plan that has broad public support.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator		Office of Housing and Community Development
HOME Administrator		Office of Housing and Community Development

**Table 1 – Responsible Agencies**

### Narrative

The Clarksville Office of Housing and Community Development is the lead agency overseeing the development of the Consolidated Plan, and the administration and development of Community Development Block Grant Funds. These funding sources are programs of HUD and provide for public services for homeless and low to and moderate income persons, development of low income housing, minor home repair services to low and moderate income homeowners, improvements to public infrastructure including parks, business loans as well as neighborhood and business community revitalization projects. The office is responsible for partnering with other planning agencies, groups, organizations and persons participating in the Consolidated Plan Development. Partners include, but are not limited to the following:

Clarksville Citizens; Community Service providers to end homelessness; Parks and Recreation Office of the Mayor Clarksville; City Council ; Community Action Agency; Lincoln Homes Resident Council ; Clarksville Montgomery County Planning Commission; Cumberland Region Tomorrow, Greater Nashville Regional Council.

**Consolidated Plan Public Contact Information** Mr. Lampkin's telephone number is 931-648-6144; mailing address is Suite 201 One Public Square, Clarksville TN 37040 – 3463. He can also be reached via e-mail at [keith.lampkin@cityofclarksville.com](mailto:keith.lampkin@cityofclarksville.com)

## **PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

Consultation with the community and affected service providers is a fundamental component of the Consolidated Plan and Action Plan process. The City of Clarksville welcomes and encourages the participation of all of its citizens in the development of these plans and in the review of progress in implementing plan activities. The City particularly encourages involvement by low and moderate-income households residing in areas targeted for program activities (such as neighborhood revitalization areas and other neighborhoods), minorities and English speaking persons, as well as persons with disabilities. In addition, residents of public housing and other assisted housing are encouraged to participate. Finally, local and regional institutions and other organizations including businesses, neighborhood associations, housing developers, the Clarksville Housing Authority, and community and faith based organizations are encouraged to become involved in the planning process. A special effort is made to assure that low and moderate income persons, households in areas assisted by program activities and persons special needs have opportunities to participate. The City will provide translators for non-English speaking persons who request assistance at least 3 days prior to hearings or other meetings in the planning process. Persons who need auxiliary aids or other assistance to be able to fully participate may request assistance at least 3 days in advance of the hearing or meeting. Drafts of the plans have been posted on the City CDBG webpage, City Hall and placed in local library branches.

Notices of public meetings and hearings have been published in the local newspaper.

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

- Mayor appoints housing authority board members
- Worked with other jurisdictions including Montgomery County, the Housing Authority, the Continuum of Care provider, and Tennessee Housing Development Agency (THDA) to help prioritize housing needs, provide homeless services to leverage federal and state funds for affordable housing, community development and related services.
- Continuing to participate in coordinated efforts for shelter and services assisting homeless individuals and families.
- Attendance by staff for the Homeless No More steering committee.
- Facilitated the Mayors symposium on Homelessness in Clarksville
- Participate in local service provider coalition meetings
- Worked with THDA on Homeless issues

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The City of Clarksville is represented on the Homeless No More Steering Board and actively coordinates with others in the Continuum to address the needs of homeless individuals and families including the chronically homeless, veterans and unaccompanied youth. The City of Clarksville holds local homeless coalition meetings that in turn are taken to the Homeless No More Steering Board for inclusion into the Continuum of Care goals and objectives.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

- As member of HNM Board, the City of Clarksville has contributed to the development of policies and procedures for the administration of the HMIS
- The Point-in-Time and Housing Inventory County serves as a part of the foundation in determining how to allocate ESG funds and in the development of performance standards & outcomes set forth by HUD’s overall goals.
- At a minimum, the HNM CoC HMIS provides the city with HMIS reports, i.e., are ESG funded agencies enrolling homeless individuals/families into the HMIS; level of quality data being entered into the HMIS; & outcomes.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

<b>1</b>	<b>Agency/Group/Organization</b>	CLARKSVILLE COMMUNITY ACTION AGENCY
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation occurred through reoccurring meetings and solicited comments. Anticipated outcomes are identifying areas of opportunity for housing and development of programs for homeless persons.

2	<b>Agency/Group/Organization</b>	BUFFALO VALLEY INC
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Persons with Disabilities Services-homeless Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation occurred through reoccurring meetings and solicited comments. Anticipated outcomes are identifying areas of opportunity for housing and development of programs for homeless persons.
3	<b>Agency/Group/Organization</b>	Centerstone
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-homeless Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation occurred through reoccurring meetings and solicited comments. Anticipated outcomes are identifying areas of opportunity for housing and development of programs for homeless persons.
4	<b>Agency/Group/Organization</b>	Salvation Army
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-homeless

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation occurred through reoccurring meetings and solicited comments. Anticipated outcomes are identifying areas of opportunity for housing and development of programs for homeless persons.
5	<b>Agency/Group/Organization</b>	Clarksville Montgomery County School System
	<b>Agency/Group/Organization Type</b>	Services-Children Services-homeless Other government - County Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation occurred through reoccurring meetings and solicited comments. Anticipated outcomes are identifying areas of opportunity for housing and development of programs for homeless persons.
6	<b>Agency/Group/Organization</b>	First Church of the Nazarene
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation occurred through reoccurring meetings and solicited comments. Anticipated outcomes are identifying areas of opportunity for housing and development of programs for homeless persons.
7	<b>Agency/Group/Organization</b>	Workforce Essentials
	<b>Agency/Group/Organization Type</b>	Services-Employment Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation occurred through reoccurring meetings and solicited comments. Anticipated outcomes are identifying areas of opportunity for housing and development of programs for homeless persons.
8	<b>Agency/Group/Organization</b>	Clarksville Montgomery County Public Library
	<b>Agency/Group/Organization Type</b>	Services-Education Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation occurred through reoccurring meetings and solicited comments. Anticipated outcomes are identifying areas of opportunity for housing and development of programs for homeless persons.
9	<b>Agency/Group/Organization</b>	operation stand down
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs - Veterans

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation occurred through reoccurring meetings and solicited comments. Anticipated outcomes are identifying areas of opportunity for housing and development of programs for homeless persons.
10	<b>Agency/Group/Organization</b>	LEAP Organization
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation occurred through reoccurring meetings and solicited comments. Anticipated outcomes are identifying areas of opportunity for housing and development of programs for homeless persons.
11	<b>Agency/Group/Organization</b>	Manna Cafe Ministries
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation occurred through reoccurring meetings and solicited comments. Anticipated outcomes are identifying areas of opportunity for housing and development of programs for homeless persons.
12	<b>Agency/Group/Organization</b>	Flourishing Families
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy

<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Consultation occurred through reoccurring meetings and solicited comments. Anticipated outcomes are identifying areas of opportunity for housing and development of programs for homeless persons.</p>
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**Identify any Agency Types not consulted and provide rationale for not consulting**

None

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Buffalo Valley	Clarksville is involved in the overall plan to end Chronic Homelessness in ten years

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

Work with county government on the plan, and THDA.

**Narrative (optional):**

Please note that all relevant housing and supportive service providers in Clarksville were invited to participate in the Consolidated Plan process, including the housing authority, stakeholders from nonprofit entities (organizations serving low and moderate income persons, housing and service providers, and local fair housing organizations) as well as private sector entities (banks and other financial institutions, developers, rental companies, property owners, and realtors).

**PR-15 Citizen Participation**

**1. Summary of citizen participation process/Efforts made to broaden citizen participation  
Summarize citizen participation process and how it impacted goal-setting**

The citizen participation process was broken into two parts. One was an online survey to help gauge citizen opinions and priorities on neighborhood revitalization, housing programs, city services, and homeless needs. Additionally, four (4) public meetings were held, and two (2) citizens participation meetings, and one homeless forum. These were a combination of neighborhood organizations and tenant organizations and average citizens, and homeless providers. Citizen input provided an opportunity for the City to gather on-the-ground knowledge about neighborhood conditions and concerns, as well as opinions on City programs and services aimed at neighborhood revitalization. Comments were recorded and summarized by staff, everyone got a chance to speak.. Online survey was also summarized and prioritized by staff.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Newspaper Ad	Non-targeted/broad community	Meeting with general public held in New Providence policing center low to moderate income target area	Residents spoke about cleaning up neighborhoods, better housing choices, abandoned houses, applying for grants to help the neighborhood		
2	Newspaper Ad	Non-targeted/broad community	Meeting with general public help at the main public library five residents attended	Draft consolidated/action plan was distributed and discussed. Needs of the homeless were also discussed.	all comments accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Public Meeting	Minorities Persons with disabilities Residents of Public and Assisted Housing	meeting held at Burt School 30 people in attendance	Residents were not happy with living conditions, felt unsafe, could not leave their public housing residence after dark. Wanted programs to help get jobs, programs to help the youth stay out of trouble. Talked about Choice Neighborhoods, and the HUD RAD program.	all comments accepted	
4	Public Meeting	Minorities Residents of Public and Assisted Housing	meeting held at Burt School 20 people in attendance	Talked about Choice Neighborhoods, what could be done to improve the living conditions of the red River District.	all comments accepted	

**Table 4 – Citizen Participation Outreach**

## **Needs Assessment**

### **NA-05 Overview**

#### **Needs Assessment Overview**

Residents and stakeholders participating in the Consolidated Plan citizen participation process identified the primary needs in the City to be affordable housing, more shelters for the homeless, increasing supportive services, removing blight, and increasing economic development.

The median monthly housing costs for mortgaged owners was \$1,120, nonmortgaged owners \$352, and renters \$773. Thirty-one percent of owners with mortgages, 17 percent of owners without mortgages, and 46 percent of renters in Clarksville city, Tennessee spent 30 percent or more of household income on housing.

Clarksville has 54,485 housing units as of 2010 ACS figures. However, 7480 units, 13.7 percent are vacant. This figure is higher than the States's 13.3 percent. The vacancies are concentrated in three census tracts 1009, 1008, 1002, which are also the low-income and minority concentration tracts. The majority of housing units in Clarksville are single family detached structures. The housing stock in Clarksville is relatively young. In the decade between 2000 and 2010 over 15,000 housing units were built. 28.4 percent of the City's current total. The older housing stock is located in Census tracts 1010.01, 1009, 1008, 1004, which include CDBG-eligible tracts, and those with the largest percentages of minority populations.

In 2010, 19 percent of people were in poverty. Twenty-six percent of related children under 18 were below the poverty level, compared with 15 percent of people 65 years old and over. Sixteen percent of all families and 41 percent of families with a female householder and no husband present had incomes below the poverty level.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

The 2010 ACS figures show Clarksville with 54,485 housing units, with 13.7 percent of those vacant. This figure is higher than the US 13.1 percent and the State's 13.3 percent. The Clarksville homeowner vacancy rate (3.6%) is higher than that of either the State or the nation, and the rental vacancy rate (14.8%) is significantly higher than that of the State (10.3%).

The housing stock in Clarksville is relatively young. In the decade between 2000 and 2010 over 15,000 housing units were built, 28.4 percent of the City's current total. Approximately 20,000 units (37.1% of the total) were constructed before 1980, and thus might have a lead-based paint hazard, though only 2.5 percent of the units were constructed before 1940 and only 11.3 percent were built before 1960. Because of the surge in growth in the preceding two decades, the median age for housing units in Clarksville is 1989.

The demand for affordable housing for low-and moderate-income households has been persistent in Clarksville. As described below, the Clarksville Housing Authority has a long waiting list for its units and the waiting list for Section 8 vouchers has been closed because demand so far exceeds supply.

The median rent in Clarksville was \$773 in 2010, which was 10% below the national median rent of \$855. Despite the apparent low rent, the impact of this level of expense is that 34.2 percent of households spent 35.0 percent or more of their income for rent, a figure that places them in the "severely cost burdened" category.

Homeownership has its advantages in Clarksville. While the median Clarksville home was worth \$134,400 in 2010 compared to \$179,900 for the United States the median mortgage payment for a home in Clarksville was \$1,120 in 2010 compared to \$1,496 for the nation, per the ACS data. This \$376 difference meant that only 21.6 percent of homeowners were paying 35.0 percent or more for housing, compared to 21.9 percent nationally.

The demand for housing in Clarksville has been remarkably consistent over the past five years, Except for a significant dip in late 2010 and early 2011; sales in the Clarksville area have been steady, even as the real estate market collapsed in 2008.

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	103,582	126,148	22%
Households	37,019	46,512	26%
Median Income	\$37,548.00	\$46,742.00	24%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

**Number of Households Table**

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households *	4,800	3,980	7,000	4,935	25,785
Small Family Households *	2,265	1,704	3,615	2,365	15,795
Large Family Households *	273	230	614	640	2,129
Household contains at least one person 62-74 years of age	397	352	949	598	3,154
Household contains at least one person age 75 or older	285	424	533	248	1,264
Households with one or more children 6 years old or younger *	1,685	924	2,093	1,338	4,358
* the highest income category for these family types is >80% HAMFI					

**Table 6 - Total Households Table**

**Data** 2006-2010 CHAS

**Source:**

### Housing Needs Summary Tables

#### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	25	0	50	20	95	10	10	0	0	20
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	19	14	0	4	37	0	15	0	0	15
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	145	80	159	20	404	0	20	29	105	154
Housing cost burden greater than 50% of income (and none of the above problems)	2,020	1,210	90	30	3,350	709	675	429	29	1,842
Housing cost burden greater than 30% of income (and none of the above problems)	285	865	2,295	440	3,885	148	355	1,105	930	2,538

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	545	0	0	0	545	555	0	0	0	555

**Table 7 – Housing Problems Table**

Data 2006-2010 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	2,210	1,300	299	74	3,883	719	720	459	134	2,032
Having none of four housing problems	504	1,170	3,880	2,100	7,654	280	805	2,330	2,625	6,040
Household has negative income, but none of the other housing problems	545	0	0	0	545	555	0	0	0	555

**Table 8 – Housing Problems 2**

Data 2006-2010 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	870	963	1,420	3,253	479	549	865	1,893

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	169	160	155	484	23	20	204	247
Elderly	204	135	129	468	238	223	293	754
Other	1,200	909	765	2,874	140	278	210	628
Total need by income	2,443	2,167	2,469	7,079	880	1,070	1,572	3,522

**Table 9 – Cost Burden > 30%**

Data 2006-2010 CHAS

Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	775	469	80	1,324	424	419	330	1,173
Large Related	99	60	0	159	19	0	10	29
Elderly	169	90	10	269	159	103	79	341
Other	1,105	595	10	1,710	125	148	30	303
Total need by income	2,148	1,214	100	3,462	727	670	449	1,846

**Table 10 – Cost Burden > 50%**

Data 2006-2010 CHAS

Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	130	94	159	20	403	0	20	29	105	154
Multiple, unrelated family households	30	0	0	4	34	0	15	0	0	15

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	4	0	0	0	4	0	0	0	0	0
Total need by income	164	94	159	24	441	0	35	29	105	169

**Table 11 – Crowding Information – 1/2**

**Data** 2006-2010 CHAS

**Source:**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 12 – Crowding Information – 2/2**

**Data Source**

**Comments:**

**Describe the number and type of single person households in need of housing assistance.**

There are 1,710 renters, and 303 homeowners who have a 50% cost burden. 1,200 renters and 628 homeowners who are 30% cost burden. These households fall between the 0 to 80 % HAMFI. Type of household's male householder (no wife present) 53.3 % owners, 46.7% renters, and female householder (no husband present) 45% owner, 55% renter. 2013 ACS S1101

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

Domestic Violence shelter received 721 cases in 2014, The 2010 figures for disability indicate that 11.3 % of the City's population has some disability. This represents 14,297 persons. This percentage is slightly below the national figure of 11.9 percent. While only 4.5 percent of persons under 18 years have a disability, the Census reports that 43.7 percent of persons over 65 (4,310 people) are disabled. Information about specific types of disability is not available. The elderly, 65 and over, constituted 7.3 percent of the total population in City of Clarksville in the 2010 ACS. The Frail Elderly, those 75 and over, may need additional assistance to live independently and have additional requirements for their housing, such as elevators, grab bars in the bathroom, and special types of kitchen and bathroom fixtures. There are an estimated 4,033 frail elderly in Clarksville.

### **What are the most common housing problems?**

These low-income figures mean that it is more difficult for households to meet monthly expenses, especially when housing costs more than 30% of their income, more difficult to save for a down payment for a home, and more difficult to qualify a mortgage to purchase home, especially in light the current tight lending market.

Figures from the National Low Income Housing Coalition indicate that the Fair Market Rent in Clarksville for a studio type apartment is \$550 per month. This figure is \$156 greater than the maximum affordable rent for a household with an income at 32 percent of Area Median Income (AMI), though such a unit is affordable to households at 50 percent of AMI. To afford the smallest unit, a minimum wage worker would have to work 58 hours per week for 52 weeks a year and 70 hours a week to afford a two-bedroom apartment. The wage required in order to afford a studio apartment at the area's fair market rent would be \$10.58, compared to the area minimum wage of \$7.25. Overall the 2010 fair market rent for apartments in Clarksville has increased 35 percent between 2000 and 2010. The median income of households in Clarksville city, Tennessee was \$43,326. Sixteen percent of households had income below \$15,000 a year and 3 percent had income over \$150,000 or more.

### **Are any populations/household types more affected than others by these problems?**

The elderly, especially in very low-income households, face housing difficulties based upon their particular housing needs (size of units, and types of fixtures and amenities), and on the basis of the cost burden they bear for housing and the fact that most are limited by fixed incomes.

In 2010, 19 percent of people were in poverty. Twenty-six percent of related children under 18 were below the poverty level, compared with 15 percent of people 65 years old and over. Sixteen percent of all families and 41 percent of families with a female householder and no husband present had incomes below the poverty level.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Lower income families and individuals at imminent risk of homelessness typically lack sustainable living wage employment, lower rent housing, and adequate transportation.

- Current or past involvement with child welfare including foster care
- Victim of domestic violence
- Sleeping in a place not meant for human habitation, such as cars, abandoned buildings, streets, sidewalks in hospitals or other institutions.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

The city of Clarksville does not provide estimates of at risk populations

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Although those at risk for homelessness reside in a range of housing types, they are more likely to live in less expensive rental housing or group housing, and to have moved frequently in the past.

- Severe housing cost burdens (greater than 50 percent of gross income for housing)
- Homeless or institutionalized with the past year
- Young head of household
- Sudden and significant loss of income
- Limited or no work history
- Lack of high school diploma or skills-based education
- Lack of childcare or transportation
- Living in substandard housing

**Discussion**

The Consolidated Planning process and the Continuum of Care's plan to end Chronic Homelessness work to focus resources to address, reduce and remediate the impact of those risks.

**NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction**

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate 10 percentage points or greater than for the income level as a whole. The 2006-2010 CHAS data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Area Median Income (AMI) levels.

Housing problems include:

- · Housing units lacking complete kitchen facilities,
- · Housing units lacking complete plumbing facilities,
- · Overcrowding (more than one person per room), and
- · Cost burden greater than 30%.

Income classifications are as follows:

- · Extremely low income: 0%-30% of AMI,
- · Low income: >30%-50% of AMI,
- · Moderate income: >50%-80% of AMI, and
- · Middle income: >80%-100% of AMI.

**0%-30% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,464	434	632
White	1,614	229	408
Black / African American	1,544	190	119
Asian	100	4	60
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	170	0	39

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

**Data** 2006-2010 CHAS

**Source:**

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,409	850	0
White	1,913	565	0
Black / African American	985	184	0
Asian	75	35	0
American Indian, Alaska Native	29	15	0
Pacific Islander	40	0	0
Hispanic	249	25	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**  
 Data 2006-2010 CHAS  
 Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,685	3,795	0
White	2,280	2,645	0
Black / African American	893	849	0
Asian	129	50	0
American Indian, Alaska Native	110	0	0
Pacific Islander	0	45	0
Hispanic	259	174	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**  
 Data 2006-2010 CHAS  
 Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,099	3,825	0
White	674	2,830	0
Black / African American	375	708	0
Asian	0	10	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	45	168	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

**Data** 2006-2010 CHAS

**Source:**

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Discussion**

Clarksville has disproportionate housing needs across all income levels, The greatest disproportion is seen in the two lowest income levels.

**NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction**

This section discusses severe housing needs as defined by HUD, using HUD-prepared housing needs data. The tables show the number of Santa Barbara County households that have severe housing needs by income, race, and ethnicity. Needs are defined as one or more of the following housing problems:

1. Housing lacks complete kitchen facilities,
2. Housing lacks complete plumbing facilities,
3. Household has more than 1.5 persons per room, 4. Household cost burden exceeds 50 percent.

**0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	3,025	879	632
White	1,394	444	408
Black / African American	1,324	405	119
Asian	100	4	60
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	155	15	39

**Table 17 – Severe Housing Problems 0 - 30% AMI**

**Data** 2006-2010 CHAS

**Source:**

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**30%-50% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,789	2,455	0
White	1,068	1,410	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	454	714	0
Asian	30	80	0
American Indian, Alaska Native	29	15	0
Pacific Islander	0	40	0
Hispanic	150	124	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

**Data** 2006-2010 CHAS

**Source:**

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

#### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	677	6,775	0
White	393	4,530	0
Black / African American	125	1,600	0
Asian	64	115	0
American Indian, Alaska Native	0	110	0
Pacific Islander	0	45	0
Hispanic	83	346	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

**Data** 2006-2010 CHAS

**Source:**

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	145	4,790	0
White	45	3,470	0
Black / African American	85	1,000	0
Asian	0	10	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	0	213	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

**Data** 2006-2010 CHAS

**Source:**

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**Discussion**

Severe housing needs are evidenced disproportionately at the lower income levels.

**NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction:**

Cost burden is experienced when a household pays more than 30 percent of their gross household income toward housing costs, including utilities, insurance, and property taxes.

**Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	32,304	7,455	5,087	632
White	24,010	4,470	2,630	408
Black / African American	6,020	2,260	1,785	119
Asian	379	134	170	60
American Indian, Alaska Native	104	120	33	0
Pacific Islander	70	40	0	0
Hispanic	1,394	333	330	39

**Table 21 – Greater Need: Housing Cost Burdens AMI**

**Data** 2006-2010 CHAS

**Source:**

**Discussion:**

**NA-30 Disproportionately Greater Need: Discussion – 91.205(b) (2)**

**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

Based HUD definitions of housing problems and disproportionate impacts indicated in sections NA 15 and 20, the associated data tables indicate Clarksville racial and ethnic minority households reported higher rates of housing problems, although specifics vary at different income levels.

**If they have needs not identified above, what are those needs?**

Elderly households were not addressed.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

The HUD definition of an area of minority concentration as a census tract in which the population of any racial/ethnic minority group exceeds 50% of the total population of that tract. A high concentration is defined as a census tract in which the population of any racial/ethnic minority group is 75% or more of the total population of that tract. Based on these criteria, and using the 2010 data, there are only four Census Tracts with any minority concentration, and only one tract in which there is a concentration of African-Americans. 1008 has the highest minority concentration, with the following tracts 1004, 1009, 1002 having a high percent of all people who are minority (50% or more

**NA-35 Public Housing – 91.205(b)**

**Introduction**

The Clarksville Housing Authority was created in October 1941 within the City of Clarksville Tennessee.

The Authority has two Asset Management Projects (AMPs) consisting currently of 508 conventional public housing units located at four sites within the City of Clarksville, Tennessee. All of Clarksville Housing's units were built prior to 1970 with 300 of them being built in the 1950's. The Clarksville Housing Authority has a resident population exceeding 1230. There are approximately 300 female-headed households with children and 84 elderly households. Persons under eighteen (18) years of age represent 52% or (644) of residents. The average annual income is \$8,200.00.

The units are situated throughout the city, and due to its varied locations (all within LMI's) the make-up has all the urban problems of a city much large. There are 212 units in the Lincoln Homes AMP located directly behind Austin Peay State University, a larger university campus.

Through the Department of Housing and Urban Development's Real Estate Assessment Center, the Clarksville Housing Authority has been designated a High Performer for the past three consecutive years receiving a score most-recently in 2011 of 95 of 100. The Clarksville Housing Authority has been successful in implementing and timely closing our Public Housing Drug Elimination Program (PHDEP) Grants, Comprehensive Improvement Assistance Programs (CIAP), Comprehensive Grant Programs (CGP), Capital Fund Programs (CFP), and the American Recovery and Reinvestment Act (ARRA) CFP Grant. The Authority has consistently maintained a high-performer rating on timeliness of Capital Fund obligation and expenditures under the Public Housing Assessment System (PHAS). In the past five years, the Authority has not received any audit finding from their IPA Audit or HUD reviews.

**Totals in Use**

Program Type	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project based	Tenant based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	504	0	0	0	0	0	0

**Table 22 - Public Housing by Program Type**



Characteristics of Residents

Program Type	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project based	Tenant based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	7,965	0	0	0	0	0	0
Average length of stay	0	0	7	0	0	0	0	0	0
Average Household size	0	0	2	0	0	0	0	0	0
# Homeless at admission	0	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	80	0	0	0	0	0	0
# of Disabled Families	0	0	92	0	0	0	0	0	0
# of Families requesting accessibility features	0	0	504	0	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

**Race of Residents**

Program Type Race	Certificate	Mod- Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project based	Tenant based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	125	0	0	0	0	0	0
Black/African American	0	0	377	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	2	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Ethnicity of Residents**

Program Type Ethnicity	Certificate	Mod- Rehab	Public Housing	Vouchers			Special Purpose Voucher			
				Total	Project based	Tenant based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
Hispanic	0	0	12	0	0	0	0	0	0	0
Not Hispanic	0	0	492	0	0	0	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>										

Table 25 – PIC (PIH Information Center)

Ethnicity of

Public

Housing

Residents by

Program Type

**Data Source:**

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

**Applicants on waiting list for accessible units:**

Among 411 applicants on the 2015 waiting list for public housing, 2 indicated they require a wheelchair accessible unit.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

The Clarksville Housing Authority (CHA) completed a Tenant Survey - Persons with Disability as a part of a Section 504 Needs Assessment. There were 102 responses with 44 of those indicating someone in their household has a physical disability. The disabilities included 43 having mobility issues (used cane, walker, or wheelchair), 3 having vision impairment, 5 having arm and/or hand impairment, and 4 having unspecified impairment due to disease such as diabetes.

When residents request reasonable accommodations to their unit, CHA makes modifications to non-accessible units by installing grab bars, ramps, etc.

**How do these needs compare to the housing needs of the population at large**

According to the US 2010 Census, the City of Clarksville has approximately 49,516 households consisting of 132,929 persons. The Clarksville population included 7.3% of the population being 65 years or over and 10.4% of the population with a disability under 65. Of the 504 occupied public housing households, 36 (7.1%) have requested an accessible unit. Of those 36 requests, 34 are living in an accessible unit and 2 are waiting for an accessible unit to become available. There are 86 residents (7%) who are 62 or over.

**Discussion**

The previous Section 504 Needs Assessment of CHA indicated that CHA would need at least 25 handicap accessible units (5%) to be in compliance with Section 504 requirements. CHA renovated 28 units PHA wide to be handicap accessible. Due to the limited availability of accessible units City wide, CHA recently renovated 4 additional units to be assessible making a current total of 32 units (6%) with plans to add two more assessible units in the near future. To ensure on going compliance with Section 504 requirements, CHA is again undergoing a Section 504 Needs Assessment and will incorporate any resulting needs in CHA future plans.

**NA-40 Homeless Needs Assessment – 91.205(c)**

**Introduction:**

Current Goals in priority order are:

1. Prevention
2. Diversion/Re-entry
3. Permanent Supported Housing
4. Transitional/Supportive
5. Employment/Income Support
6. Outreach/Access/Linkage
7. Access to Shelter
8. Planning/Coordination
9. Data Analysis

**Homeless Needs Assessment**

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	3	52	800	24	350	30
Persons in Households with Only Children	5	24	150	24	75	30
Persons in Households with Only Adults	10	180	762	85	361	45
Chronically Homeless Individuals	2	27	29	3	15	30
Chronically Homeless Families	0	0	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Veterans	20	39	20	5	10	60
Unaccompanied Child	10	200	300	100	100	90
Persons with HIV	0	0	0	0	0	0

**Table 26 - Homeless Needs Assessment**

Data Source

Comments:

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Perm with supportive services:

60 for singles and/or families with children

12 for singles only

15 vouchers

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

**Data Source**  
**Comments:**

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

There are 44 transitional beds and 35 permanent supportive beds. 278 Homeless families through the Community Action Agency have sustained living wages and received assistance into housing. Room in the INN through run from November thru March, Seventeen Churches provided 1676 sheltered nights. The Day Shelter has assisted 625 new homeless individuals since July 01, 2014 of which 11 were veterans.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

White 92 male 172 female Black 144 male and 241 female

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

180 sheltered

Although the economy in the state continues to improve with low unemployment, many persons in the state remain at risk for homelessness. Many of those persons at risk for homelessness share similar characteristics:

- Single heads of household
- Low levels of education
- Unemployment/Under Employment

- Live in substandard housing units
- Are unable to afford adequate healthcare
- Experience mental illness and/or substance abuse
- Lack the necessary support services
- Pay 30 to 70 percent of their income to cover housing cost
- Are female

One of the greatest potentials for homelessness is the inability to pay rent or utility bills. Required payments of deposits for rental units and utilities intensify if a low-income family tries to move. Another related risk factor is the lack of affordable housing. Approximately 212,548 Tennessee households with income less than 30% of the median income have housing cost burden of over 50%.

Almost half of all renters with incomes less than 30% of median have a housing cost burden of over 50%. Almost three-quarters of the homeowners with incomes at 0-30% of median, with a mortgage, have a housing cost burden of over 50% sheltered 10 unsheltered, households with only adults 123, emergency shelter vouchers 5, and traditional beds 141.

**Discussion:**

Clarksville is focused on helping meet the needs of homeless sheltered and unsheltered persons by developing and expanding our existing shelter program. Clarksville is especially concerned with programs providing shelter for families and on transitional shelters that provide supportive services. One of the key components of addressing the housing needs of Clarksville's homeless population is increasing the supply of emergency and transitional housing in the city, and affordable housing for people experiencing homelessness.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

This section discussed the characteristics and needs of person in various subpopulations of Clarksville who are not homeless but require supportive services, including the elderly, persons with disabilities (mental, physical, developmental) persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and persons with criminal records and their families.

### **Describe the characteristics of special needs populations in your community:**

Many non- homeless households have particular needs for housing and other support services. The elderly, persons with mental, physical, or development disabilities, and people with substance abuse problems, people with HIV/AIDs and other groups often have specific needs because of their circumstances. Many individuals and households facing these issues also have low or very low incomes. The 2010 figures for disability indicate that 11.3 percent of the City's population has some disability. This represents 14,297 persons. This percentage is slightly below the national figure of 11.9 percent. While only 4.5 percent of persons under 18 years have a disability, the Census reports that 43.7 percent of persons over 65 (4,310 people) are disabled. Information about specific types of disability is not available.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

The preferred housing options for the developmentally disabled are those that present a choice and integrate them into the community. This includes supervised apartments, supported living, a skill development home, and family care homes, private landlords, and single one bedroom apartments. Must meet low income limits, head of household must be homeless or chronically homeless, head of household must have a documented disability, head of household must be linked and continue to stay linked to a social service agency. Needs are determined by service providers, public input and stakeholder interviews.

These needs include affordable, safe housing opportunities in areas with access to transportation, commercial and job centers, social services, and for education regarding fair housing rights and actions that can be taken in the event those rights are violated. Persons with disabilities often require accessible features and ground floor housing units. Victims of domestic violence need safe housing, removal of barriers to relocation, and for perpetrators to be held accountable.

Many of the supportive needs of these subpopulations are available through existing nongovernmental organizations. However, there is a strong need for greater collaboration and education among the City's agencies and nonprofits in order to serve the various special needs subpopulations more efficiently and comprehensively.

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

n/a

**Discussion:**

We are always looking to create partnerships and innovative strategies with service providers. The city receives Shelter + Care funds and uses the funds to house up to fifteen special needs individuals.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

As Clarksville continues to grow, and become more diverse, the need for more public facilities has become more evident. Distribution of community resources, particularly in low-and moderate income (LMI) areas create a need for new or improvement on existing public facilities. The types of public facilities that will be supported in LMI neighborhoods would include parks, playgrounds, walking trails, green space, gardens, and other facilities that promote healthy living and sustainability.

### **How were these needs determined?**

Feedback was gathered from community needs survey and community meetings, where residents and stakeholders of the city provided input for community needs. Other city and county departments were consulted, and their plans reviewed. The Parks and Recreation Department's growth plan was a good resource for trail, green space and playground improvements. Street Department's paving and storm water plans were also incorporated into the plan.

### **Describe the jurisdiction’s need for Public Improvements:**

The city has a need for greater accessibility accommodations, such as new sidewalks, repairing existing sidewalks, widening existing sidewalks, installing curbs and gutters, and repairing damaged sidewalks. Installing street crossing signals. Security cameras and lighting in high crime areas repair and install new playground equipment. Community buildings in target areas need improvement in order to meet state and local building codes. Low-income census tracts are in need of targeted code enforcement, additionally bikeways and bike paths, and other initiatives that increase the walkability, accessibility and livability of LMI neighborhoods

### **How were these needs determined?**

The community development needs for public improvements were determined and prioritized based public meetings process, which included comments received at public meetings and interviews with service providers and government agency staff.

### **Describe the jurisdiction’s need for Public Services:**

During public meetings and bi-monthly forums and the Mayor's Homeless Solution Forum participants emphasized the need to support a broad range of community services. The need to increase services for the homeless was a key concern identified by participants of the forum. The need for a range of housing options from emergency housing, transitional housing, to permanent housing was a recurring theme. Also transportation needs for the homeless was also addressed, and the need for vouchers for homeless veterans to be issued at an agency in Clarksville. Primary needs identified:

- housing/shelter
- mental health and addiction service
- jobs and financial counseling
- rehabilitation of empty buildings to convert into shelters

- affordable housing
- long term transitional housing for families with children
- increase the number of shelter beds
- increase access to mainstream resources including: bus passes, tokens, financial assistance, medication and case management

**How were these needs determined?**

The community development needs for public services were determined by feedback from the Mayor's Homeless Solution Forum, bi-monthly meetings with the local homeless coalition, public meetings, which included comments received at public meetings and interviews with service providers and government agency staff.

## Housing Market Analysis

### MA-05 Overview

#### Housing Market Analysis Overview:

The majority of housing in Clarksville is single family detached homes at 68.7% of the housing units. According to the 2011 ACS, there are 57,324 occupied units. The city vacancy rate for homeowners is 5.1 and renters are 5.5. The majority of the housing units in the city are owner-occupied at 52% and renter occupied at 48%.

The median rent in Clarksville was \$773 in 2010, which was 10% below the national median rent of \$855. Despite the apparent low rent, the impact of this level of expense is that 34.2 percent of households spent 35.0 percent or more of their income for rent, a figure that places them in the "severely cost burdened" category.

Homeownership has its advantages in Clarksville. While the median Clarksville home was worth \$134,400 in 2010 compared to \$179,900 for the United States the median mortgage payment for a home in Clarksville was \$1,120 in 2010 compared to \$1,496 for the nation, per the ACS data. This \$376 difference meant that only 21.6 percent of homeowners were paying 35.0 percent or more for housing, compared to 21.9 percent nationally.

*According to the Clarksville Association of Realtors data, the average closing price for a home in October 2011 was \$152,388. Using the rule of thumb that a house should cost no more than two and one-half times one's income, a family would need an income of \$60,955 to afford a median priced home. The median income in Clarksville is \$43,326, leaving a gap of \$17,629 for a household to overcome to acquire the median-priced home. An analysis of the income ranges presented above reveals that approximately 60 percent of households in Clarksville have incomes below the \$60,955 figure.*

These low-income figures mean that it is more difficult for households to meet monthly expenses, especially when housing costs more than 30% of their income, more difficult to save for a down payment for a home, and more difficult to qualify a mortgage to purchase home, especially in light the current tight lending market.

Figures from the National Low Income Housing Coalition indicate that the Fair Market Rent in Clarksville for a studio type apartment is \$550 per month. This figure is \$156 greater than the maximum affordable rent for a household with an income at 32 percent of Area Median Income (AMI), though such a unit is affordable to households at 50 percent of AMI. To afford the smallest unit, a minimum wage worker would have to work 58 hours per week for 52 weeks a year and 70 hours a week to afford a two-bedroom apartment. The wage required in order to afford a studio apartment at the area's fair market rent would be \$10.58, compared to the area minimum wage of \$7.25. Overall the 2010 fair market rent for apartments in Clarksville has increased 35 percent between 2000 and 2010.

**MA-10 Number of Housing Units – 91.210(a)&(b)(2)**

**Introduction**

The tables and narrative below portray the housing market in Clarksville by unit type and tenure. Clarksville has 54,485 housing units as of the 2010 ACS figures, 14 percent were vacant. Of the total housing units, 71 percent were in single-unit structures, 27 percent were in multi-unit structures, and 2 percent were mobile homes. Forty-nine percent of the housing units were built since 1990.

In Clarksville, owner-occupied units constitute 59.7 percent of units while renter-occupied units comprise 41.2 percent of housing. Across the nation, the percentages are 65.4 percent owner-occupied and 34.6 percent renter-occupied. Some of this disparity may be due to the presence of the military personnel at Fort Campbell, many of whom are subject to transfer or deployment and thus not interested in purchasing a home. Seventy-two percent of householders of these units had moved in since 2000. Seventy-seven percent of the owner occupied units had a mortgage. Three percent of the households did not have telephone service. Five percent had no vehicles available and another 21 percent had three or more.

The median monthly housing costs for mortgaged owners was \$1,120, nonmortgaged owners \$352, and renters \$773. Thirty-one percent of owners with mortgages, 17 percent of owners without mortgages, and 46 percent of renters in Clarksville city, Tennessee spent 30 percent or more of household income on housing.

**All residential properties by number of units**

<b>Property Type</b>	<b>Number</b>	<b>%</b>
1-unit detached structure	35,988	68%
1-unit, attached structure	1,237	2%
2-4 units	5,759	11%
5-19 units	6,156	12%
20 or more units	1,549	3%
Mobile Home, boat, RV, van, etc	2,026	4%
<b>Total</b>	<b>52,715</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

**Data** 2006-2010 ACS

**Source:**





Crossland Place - 80

Clarksville Heights - 64

Crossland Manor - 48

Ramblewoods - 112

Needmore Place - 100

Vinnings - 80

Total LIHTC - 960

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

The city does not expect to lose any affordable housing units from the inventory during this consolidated Plan period.

**Does the availability of housing units meet the needs of the population?**

The existing and future housing demand in Clarksville is complicated by the demand of the military for single family residential housing. There seems to be a constant demand for building single family units for military families.

The availability of housing units does not fit the needs of the population of Clarksville. There is a significant lack of decent, affordable housing for extremely low-and low income household (especially families and children), persons with disabilities, permanent housing for the homeless. Additionally, waitlist for both elderly/accessible and family units are long (1-3 years) further reflecting the lack of affordable housing.

**Describe the need for specific types of housing:**

Figures from the National Low Income Housing Coalition indicate that the Fair Market Rent in Clarksville for a studio type apartment is \$550 per month. This figure is \$156 greater than the maximum affordable rent for a household with an income at 32 percent of Area Median Income (AMI), though such a unit is affordable to households at 50 percent of AMI. To afford the smallest unit, a minimum wage worker would have to work 58 hours per week for 52 weeks a year and 70 hours a week to afford a two-bedroom apartment. The wage required in order to afford a studio apartment at the area's fair market rent would be \$10.58, compared to the area minimum wage of \$7.25. Overall the 2010 fair market rent for apartments in Clarksville has increased 35 percent between 2000 and 2010.

There is a need for affordable rental housing, due to the military presence in the Clarksville market. Rents are usually based on the military members housing allowance, which is far greater than FMR in the area.

**Discussion**

With almost a 30% increase in population from 2000 to 2010 the need for housing increases as the population increases. With the value of owner-occupied housing averaging between \$100,000 and 150,000, and the median home age being 21 years, it shows Clarksville has a young growing housing market.

**MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)**  
**Introduction**

This section contains pre-populated HUD tables that support the housing needs and market analysis discussions. The following tables reflect the cost of both owner and renter-occupied housing in Clarksville. These tables use 2006-2010 ACS data. There have been changes in the housing priced in recent years which are not fully captured in this data.

**Cost of Housing**

	<b>Base Year: 2000</b>	<b>Most Recent Year: 2010</b>	<b>% Change</b>
Median Home Value	83,500	124,000	49%
Median Contract Rent	462	591	28%

**Table 29 – Cost of Housing**

**Data** 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)  
**Source:**

<b>Rent Paid</b>	<b>Number</b>	<b>%</b>
Less than \$500	6,001	31.3%
\$500-999	11,781	61.5%
\$1,000-1,499	1,169	6.1%
\$1,500-1,999	181	0.9%
\$2,000 or more	26	0.1%
<b>Total</b>	<b>19,158</b>	<b>100.0%</b>

**Table 30 - Rent Paid**

**Data** 2006-2010 ACS  
**Source:**









**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

Fair market rents are lower for this area and on par with HUD defined HOME rent levels. The difference in FMR and median rents illustrates the need for increase the supply of affordable rental units. To afford the smallest unit, a minimum wage worker would have to work 58 hours per week for 52 weeks a year and 70 hours a week to afford a two bedroom apartment. The wage required in order to afford a studio apartment at the area's fair market rent would be \$10.58, compared to the area minimum wage of \$7.25. Overall the 2010 fair market rent for apartments in Clarksville has increased 35 percent between 2000 and 2010.

**Discussion**

The tenure pattern in Clarksville varies from the national norm. In Clarksville, owneroccupied units constitute 59.7 percent of units while renter-occupied units comprise 41.2 percent of housing. Across the nation, the percentages are 65.4 percent owner-occupied and 34.6 percent renter-occupied. Some of this disparity may be due to the presence of the military personnel at Fort Campbell, many of whom are subject to transfer or deployment and thus not interested in purchasing a home

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

The age and condition of a City's housing stock are important variables in assessing the overall characteristics of a local housing market. This section will review important data about the City's housing stock. The older housing stock, particularly older rental housing often has code and deferred maintenance issues that can impact the longevity of the housing structure which in turn impacts the housing supply in terms of accessibility and affordability.

### Definitions

HUD has identified four housing problems, which are 1) overcrowding, 2) lacks complete kitchen, 3) lacks complete plumbing, or 4) cost burden. Overcrowding means that there is more than one person per room living in a housing unit. The lack of complete kitchen or lack of plumbing is self-explanatory. When households spend too much of their incomes on housing, they are considered to be "cost burdened" or "severely cost burdened." HUD has determined that households should spend no more than 30% of their incomes on housing. Using definitions established by HUD, cost burden is calculated as gross housing costs, including utility costs, as a percentage of gross income. Households that pay more than 30% of their incomes on housing are considered cost burdened; households that pay more than 50% of their incomes are considered to be severely cost burdened. Cost burdened households will find it difficult to meet all household needs; severely cost burdened households may be in danger of homelessness.

The U.S. Census estimates the total number of substandard units in a geographic area by calculating both owner- and renter-occupied units: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, and 3) 1.01 or more persons per room (extent of housing overcrowding). The U.S. Census defines "complete plumbing facilities" to include: (1) hot and cold piped water; (2) a flush toilet; and (3) a bathtub or shower. All three facilities must be located in the housing unit. Overcrowding is defined by HUD as 1.01 to 1.50 persons per room, while severe overcrowding is 1.51 or more persons per room. HUD data on the numbers of persons residing in housing units provides some insight into the potential for homelessness. Another factor to consider when discussing the condition of housing stock is the age of the housing stock. For the purposes of this analysis, rental property located in a low income neighborhood older than 30 years is considered as "older housing stock".

The construction shall be accomplished without undue delay and with minimum inconvenience to the owner. All materials and products used shall be new unless otherwise specified, and applied or installed in accordance with the manufacturer's specification and the Rehabilitation Specifications. Reference in these Specifications to any article, device, products, material, or fixture by name, make or catalogue number shall be interpreted as establishing a standard or quality. The contractor shall furnish all materials, labor, equipment, and services to perform all work in these Specifications by established building and construction practices, proceeding promptly to complete said work in the specified time so stated in the contract documents. The contractor shall obtain all necessary licenses and permits before work commences.

*All work shall be carried out pursuant to the currently adopted Federal, State and City of Clarksville Tennessee codes and ordinances.*

**Condition of Units**

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	6,022	22%	7,901	41%
With two selected Conditions	129	0%	371	2%
With three selected Conditions	8	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	21,195	77%	10,886	57%
<b>Total</b>	<b>27,354</b>	<b>99%</b>	<b>19,158</b>	<b>100%</b>

**Table 33 - Condition of Units**

Data 2006-2010 ACS

Source:

**Year Unit Built**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	6,628	24%	5,220	27%
1980-1999	11,209	41%	6,402	33%
1950-1979	8,328	30%	6,282	33%
Before 1950	1,189	4%	1,254	7%
<b>Total</b>	<b>27,354</b>	<b>99%</b>	<b>19,158</b>	<b>100%</b>

**Table 34 – Year Unit Built**

Data 2006-2010 CHAS

Source:



**Data** 2005-2009 CHAS

**Source:**

### **Need for Owner and Rental Rehabilitation**

The 2011 ACS data shows that 11.3 percent of the city's housing stock was built prior to 1950. Owner and renter households, especially those located in low-income target neighborhoods will be in need of rehabilitation assistance to maintain their homes.

### **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

The housing stock in Clarksville is relatively young. In the decade between 2000 and 2010 over 15,000 housing units were built, 28.4 percent of the City's current total. Approximately 20,000 units (37.1% of the total) were constructed before 1980, and thus might have a lead-based paint hazard, though only 2.5 percent of the units were constructed before 1940 and only 11.3 percent were built before 1960. Because of the surge in growth in the preceding two decades, the median age for housing units in Clarksville is 1989.

### **Discussion**

**MA-25 Public and Assisted Housing – 91.210(b)**

**Introduction**

The Clarksville Housing Authority was created in October 1941 within the City of Clarksville. Except for the tables, the following information was provided by the Clarksville Housing Authority.

**Totals Number of Units**

Program Type	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	Disabled *
				Total	Project based	Tenant based		
# of units vouchers available			508					
# of accessible units								
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition								

**Table 37 – Total Number of Units by Program Type**

Data PIC (PIH Information Center)

Source:

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

**Describe the supply of public housing development:**

Public housing was established to provide decent, safe, and sanitary housing for eligible low and moderate income families, elderly and persons with disabilities. It is federally subsidized; affordable housing that is owned and operated by the public housing authority. The Clarksville Housing Authority (CHA) currently owns and operates 508 federally subsidized, low income public housing units at 4 sites. CHA provides housing for approximately 1220 eligible low and moderate income persons, including families, elderly, and persons with disabilities.

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

CHA has 508 units of public housing. Although these units are not new, they are structurally sound and well maintained as reflected in the results of HUD's Public Housing Assessment System (PHAS) Physical Assessment Subsystem (PASS) inspections earning a designation of High Performer for the past 6 years including the most recent inspection conducted January 2015.

## Public Housing Condition

Public Housing Development	Average Inspection Score
AMP 1 (Lincoln Homes, Chapel & Market)	84
AMP 2 (Summit Heights, Edmondson Ferry, Caldwell Lane, Maddox Circle)	95

**Table 38 - Public Housing Condition**

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Current restoration/revitalization needs in PHA's 5 year plan include replacement of Water Lines, Meter Centers, and Sewer Laterals. Both Exterior and Interior renovations as needed, with Exterior Door and Window/Security Screen replacement to complete unfinished developments where this work has been ongoing. Minor Foundation repairs as needed. Additional Security Lighting, Security Fencing, Playground Equipment, Parking Additions, and ongoing Landscape Renovation are planned. Adding additional Handicap features to apartments as requested to comply with reasonable accommodation. Adding an additional Community Center in one Development and renovation of Non-Dwelling buildings are needed.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Restoration and revitalization is accomplished with Capital Funds and Operating Subsidy monies as budgets and congressional allocations allow. The Clarksville Housing Authority (CHA) has two (2) Asset Management Projects (AMPs) consisting of 508 units located on four sites throughout the City of Clarksville. Capital Fund Program funding is received annually to renovate and maintain the public housing stock. These funds have most recently been used for roofing & exterior building improvements. Each year CHA is rated by the Department of Housing & Urban Development Public Housing Assessment System (PHAS). CHA has achieved a high performer designation under the PHAS program for the past 6 years with the most recent score of 96 out of a possible 100 points. The PHA Plans will be submitted to HUD in July 2015.

A wide variety of programs, activities and trainings continue to be available to residents at the different sites, including CHAMPS (Clarksville Housing Awards of Merit Program for Students), mentoring, health screenings, youth gardening, parenting, Back to School Bash and ROC (Reaching Out to Clarksville). Employment opportunities for residents include a Resident information area in the administrative building and on site job fairs, with the most recent held on April 16, 2015. A Dollar General Store has recently opened near one of CHA sites, and has employed several CHA residents. The Lincoln Homes Resident Council (LHRC) sponsors a number of programs in the Lincoln Homes community including a Financial Literacy Program for Boys and plans to include a Beginning Spanish Class this summer.

An additional growing need for our city is the shortage of affordable housing for Clarksville's work force. In an effort to meet this growing need, CHA has for the first time utilized the THDA Low Income Housing Tax Credits (LIHTC) to develop 80 affordable units. Construction of Concord Gardens has been completed and full occupancy was achieved ahead of schedule as a testament to the need for affordable

housing for working families. Concord Gardens has been an immediate success providing affordable housing for 80 families. CHA will continue to work to improve the lives of those we serve.

**Discussion:**

A clear cut comprehensive multi-family affordable housing plan should be adopted by the Clarksville Public Housing Authority. Lack of affordable housing prevents some households, especially the poor, from gaining access to jobs, schools, shopping and other services, reducing the quality of life for those households, and exacerbating the problems associated with concentrated poverty in neighborhoods. When the market fails to provide needed affordable housing, it is incumbent upon public housing staff to use all possible federal and state resources, such as Rental Assistance Demonstration (RAD), Choice Neighborhoods, Low Income Housing Tax Credits, USDA rural housing programs, housing trust funds, and housing bonds to support affordable housing development

Affordable multi-family housing and supportive housing need to be viewed as integral components of a comprehensive citywide housing policy and strategy to optimize the potential impact of local housing programs and ensure their effectiveness. Clarksville Housing Authority policies should be reassessed to ensure that they reflect a range of housing choices — a priority to develop more affordable housing linked with essential supportive services.

Clarksville and the housing authority should stimulate affordable multifamily rental production by optimizing the use of existing development programs, such as this consolidated plan, and the housing authorities 5 year plan, (if their five year plan included a redevelopment program). Blending and leveraging cross program funding streams to construct affordable housing. A coordinated approach to financing housing production within the context of a comprehensive community development strategy is a more cost-effective strategy for allocating resources and community reinvestments.

**MA-30 Homeless Facilities and Services – 91.210(c)**

**Introduction**

Clarksville uses HOME and CDBG funds for housing and services for people who are homeless along with some homelessness prevention projects, including emergency shelters, case management and supportive services for women with children and street outreach, and CHDO. Clarksville participates with the Council for the Homeless and area service providers to enhance the community’s comprehensive Continuum of Care system to end homelessness. This partnership includes collaborative efforts of a variety of community groups, government agencies and a coalition of more than 20 homeless service providers. The information below is provided from the community HMIS system administered by the Continuum of Care.

**Facilities and Housing Targeted to Homeless Households**

	Emergency Shelter Beds		Transitional Housing Beds Current & New	Permanent Supportive Housing	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds		Current & New	Under Development
Households with Adult(s) and Child(ren)	36	25	0	31	25
Households with Only Adults	60	25	20	0	0
Chronically Homeless Households	12	24	0	29	0
Veterans	12	20	20	20	0
Unaccompanied Youth	0	15	0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

**Data Source**

**Comments:**

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

Local service providers include Buffalo Valley, Work Force Essentials, Centerstone, Lighthouse Ministries, and Salvation Army, Matthew Walker Free Clinic, Community Action Agency, Veterans Treatment Court, Montgomery County Clinic. Montgomery County is the entity in charge of health care enrollment in Clarksville. The Matthew Walker Free Clinic also provides services to low to moderate-income persons in Clarksville.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

There are four year round shelters that serve families with children, single women, and one that serves domestic violence survivors. There are shelters provided by the Room in the Inn, November thru April. Overflow clients are given vouchers, which serves single men, women and families. There are also permanent supportive housing projects that specifically serve veterans. The Community Action Agency facilitates a Day shelter that supports chronically homeless, and facilitates Room in the Inn.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

The City of Clarksville continues to work with partners through with the Continuum of Care, Montgomery County, the faith based community, food banks and many other social service providers to develop multiple funding resources and partnerships. The services benefit many different people with special needs.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

As reported in NA-45 there are 80 elderly program participants, and 92 disabled families in Public Housing. The ACS Survey S1703 estimates 16,025 Clarksville residents have disabilities (11%).

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Generally speaking there are no facilities or procedures that designate housing for people returning from physical or mental health institutions. In some cases Progressive Directions may coordinate care. However, there is a severe lack of decent, affordable housing for individuals with disabilities and special needs.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

Clarksville receives a Shelter + Care grant that funds 15 units.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

Please see answer above.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The Land Use Plan Update for Clarksville and Montgomery County addresses topics for each of the area's planning districts, and three objectives and the necessary policies to achieve each objective. Inspection costs are permit fees, and higher quality construction requirements tend to drive up the cost of housing. Requirements for various kinds of building permits also increase the cost of a housing unit. Similarly zoning requirements that define or exclude certain types of housing can reduce the opportunity to develop a range of housing choices for individuals across the community. Further, despite the goals of the Land Use Plan and the City's efforts to create incentives and zoning to facilitate the construction of affordable housing units, both rental and owner-occupied, developers have seldom undertaken the construction of such units. Other examples of avoiding the construction of affordable units emerged in other discussions and the consensus was that without greater measures from the state level (THDA) and a better understanding of affordable housing on the part of developers, it will be difficult to develop a greater supply of affordable housing.

New residential developments are isolated from services and are not being created to encourage pedestrian mobility and access to public transportation. There are no public policy strategies which help create affordable and mix-income housing. Changes are needed in regulations that will encourage the development of innovative housing opportunities for low-income households as well as households with elderly and disabled members. Public Housing needs to be more involved in the transformation of neighborhoods especially where public housing assets are placed. More emphasis needs to be placed on the public housing residents, than are placed on the public housing buildings. State controller has ordered our local tax assessor to tax low income housing tax credits, this will reduce the amount of units being built, if they are built at all.

**MA-45 Non-Housing Community Development Assets – 91.215 (f)**

**Introduction**

The labor force (persons 16 years and over) in Clarksville was 98,153 in 2010, a significant increase from the 54,680 figure in 2000. These persons represented 65.4 percent of the working age population, a labor force participation rate that is one percent higher than the US figure and four percent above the State figure of 61.6 percent. These figures are interesting in several respects. The percentage of construction workers belies the City’s relatively strong housing construction activity. The somewhat lower percentage of Education and Health Care workers is at odds with the presence of the University and regional medical facilities. However, the strong Retail Trade and Accommodation and Food Service employment reflects a strong demand for these services, though these two sectors are among the lower paying industries. The strong Public Administration is due in large measure to the City’s serving as the county seat, and the location of various federal government agencies. Clarksville has fewer management and professional workers (in terms of percent of the work force) than the nation, but has a greater percentage of percentage of production and transportation workers.

**Economic Development Market Analysis**

**Business Activity**

<b>Business by Sector</b>	<b>Number of Workers</b>	<b>Number of Jobs</b>	<b>Share of Workers %</b>	<b>Share of Jobs %</b>	<b>Jobs less workers %</b>
Agriculture, Mining, Oil & Gas Extraction	194	324	1	1	0
Arts, Entertainment, Accommodations	5,223	6,339	18	23	5
Construction	1,285	1,182	4	4	0
Education and Health Care Services	5,191	5,310	18	19	1
Finance, Insurance, and Real Estate	1,581	1,523	5	5	0
Information	586	606	2	2	0
Manufacturing	4,392	2,104	15	8	-7
Other Services	1,017	1,082	4	4	0
Professional, Scientific, Management Services	1,884	1,492	7	5	-2
Public Administration	59	0	0	0	0
Retail Trade	4,962	6,309	17	23	6
Transportation and Warehousing	1,225	455	4	2	-2
Wholesale Trade	1,186	1,004	4	4	0
<b>Total</b>	<b>28,785</b>	<b>27,730</b>	<b>--</b>	<b>--</b>	<b>--</b>

**Table 40 - Business Activity**

**Data** 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)  
**Source:**

**Labor Force**

Total Population in the Civilian Labor Force	55,318
Civilian Employed Population 16 years and over	49,966
Unemployment Rate	9.67
Unemployment Rate for Ages 16-24	24.96
Unemployment Rate for Ages 25-65	5.28

**Table 41 - Labor Force**

**Data** 2006-2010 ACS  
**Source:**

Occupations by Sector	Number of People
Management, business and financial	8,336
Farming, fisheries and forestry occupations	2,376
Service	5,575
Sales and office	9,480
Construction, extraction, maintenance and repair	4,414
Production, transportation and material moving	4,330

**Table 42 – Occupations by Sector**

**Data** 2006-2010 ACS  
**Source:**

**Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	40,911	74%
30-59 Minutes	10,913	20%
60 or More Minutes	3,826	7%
<b>Total</b>	<b>55,650</b>	<b>100%</b>

**Table 43 - Travel Time**

**Data** 2006-2010 ACS  
**Source:**

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,103	501	1,894
High school graduate (includes equivalency)	11,324	1,239	5,508
Some college or Associate's degree	16,054	1,213	5,057
Bachelor's degree or higher	10,617	411	1,996

**Table 44 - Educational Attainment by Employment Status**

**Data** 2006-2010 ACS

**Source:**

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	146	473	295	393	1,051
9th to 12th grade, no diploma	1,865	765	837	1,756	995
High school graduate, GED, or alternative	6,678	6,296	5,312	7,569	3,911
Some college, no degree	6,986	8,176	5,318	6,373	1,738
Associate's degree	533	1,835	1,878	1,907	267
Bachelor's degree	831	4,252	2,807	3,328	815
Graduate or professional degree	99	957	1,353	1,854	650

**Table 45 - Educational Attainment by Age**

**Data** 2006-2010 ACS

**Source:**

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	15,787
High school graduate (includes equivalency)	27,622
Some college or Associate's degree	32,192
Bachelor's degree	41,405

Educational Attainment	Median Earnings in the Past 12 Months
Graduate or professional degree	50,549

**Table 46 – Median Earnings in the Past 12 Months**

**Data** 2006-2010 ACS  
**Source:**

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

Arts, Entertainment, Accommodations, education and health services.

**Describe the workforce and infrastructure needs of the business community:**

Local workforce needs identified by the business community include increased achievement in STEM (science, technology, engineering, mathematics) subjects, and increased higher education rates. Infrastructure needs identified include improved rail and freight access, particularly to Port facilities, and extending full urban transportation and utility services throughout to allow various larger developable industrial sites to become “shovel ready”.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

South Korean-owned Hankook will now launch construction on its \$800 million, 1.5 million-square-foot high-performance tire-manufacturing plant, and the company's first-ever U.S.-based facility, which should be fully completed by 2018. Hankook, the world's seventh-largest tire maker, announced last year that it will build the facility in Clarksville. It's expected to create 1,800 jobs here. This will have a major impact on the city. Starting jobs are expected to pay \$36,000.00 per year. This will create a significant shift from service jobs to manufacturing jobs, and help diversify Clarksville's labor market.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Clarksville’s population has a high percentage of persons whose highest level of education is a high school diploma, and lower percentages of persons with college and advanced degrees. The percentage of persons with Associate degrees or Some College is higher than either State or US percentages, while the percentage of persons with less than a ninth grade education or no high school diploma is half that of the State. Workforce has sufficient skills to work in existing jobs.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Nashville State has recently opened a campus in Clarksville. Autin Peay State University has supplied several interns from their Public Management program, this arrangement has worked well for both entities.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDs)?**

No

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

**Discussion**

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (Include a definition of "concentration")**

The City of Clarksville uses HUD's unofficial guideline defining concentration as existing with the portion of an individual racial or ethnic category or adverse impact exceeds 20 percentage points of that groups overall percentage of the citywide population. Household areas that have multiple housing problems are Red River, New Providence and South Clarksville. Poverty is an issue in Clarksville as 16.1 percent of the population had an income in the preceding twelve months that was below the established poverty level. 15 percent of the elderly and 26.9 percent of persons under 18 are in this group. Lower income levels and poverty are areas of concern and affect the ability of households to obtain housing. Forty-eight percent of the City's households are in the lowest income levels Based upon HUD's Area Median Income calculations. Further, poverty levels are highest in the Census Tracts with the highest percentages of minority populations. By definition, 48.8 percent of Clarksville households are in the lowest income categories.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (Include a definition of "concentration")**

Housing problems are scattered throughout the City, though there are certain neighborhoods that appear to require substantial efforts. The older housing stock appears to be located in Census Tracts 1012.02, 1009, 1008, 1004, and 1002, which include the CDBG-eligible Tracts and those with the largest percentages of minority populations. Only four Census Tracts have minority concentrations per HUD's definition, but these tracts are the ones with the lowest income levels, the oldest housing stock, and the most vacant properties. This may serve to limit housing opportunities for low-income households.

### **What are the characteristics of the market in these areas/neighborhoods?**

High vacancy rates, high unemployment rates, predominately renter-occupied. Median home prices are lower

### **Are there any community assets in these areas/neighborhoods?**

Each area contains public housing; Choice Neighborhood Planning Grant could be used in these areas. Census tract 1008 contains a Austin Peay State University. There is a transportation HUB downtown.

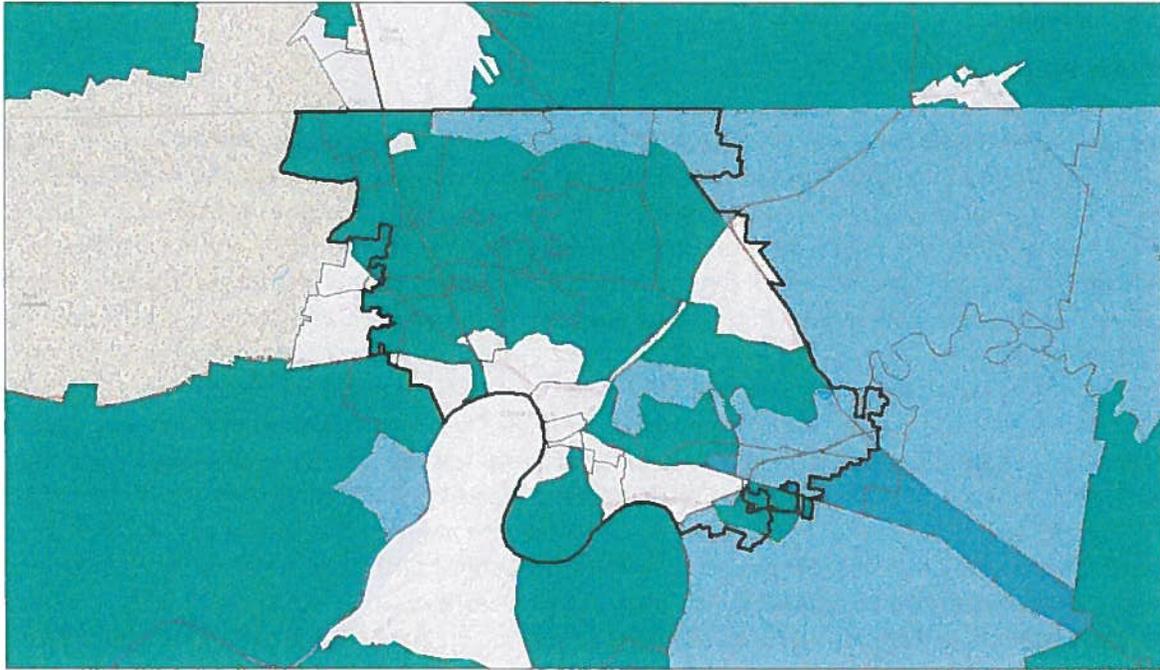
### **Are there other strategic opportunities in any of these areas?**

Within each area there is a transportation corridor, this offers a great opportunity for transit-oriented housing, which could increase ridership and minimize traffic and provide mixed income housing opportunities. Transit-Oriented Developments are typically compact, higher density, mixed use development within a half mile or ten-minute walk of a transit station, this increases location efficiency by providing a good mix of housing, jobs, retail and recreational centers. This would allow a greater sense of community, better use of land, reduced household spending on transportation. This would also lower public expenditures on roads, utilities and public safety. Clarksville Public Housing could create a transformation plan for neighborhoods containing public housing units.

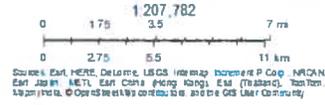




CPD Maps - Median Household Income



April 22, 2015



CPD Maps - Median Household Income

## **Strategic Plan**

### **SP-05 Overview**

#### **Strategic Plan Overview**

The City of Clarksville's Five Year Strategic Housing and Community Development Plan outlines the ways in which federal housing and community development funds will be used to respond to the needs of the community. The plan is based on an assessment of the community needs as identified in this plan as well as related plan and policy documents. Targeted CDBG and HOME funds will be used to address needs and act as leverage for other funding. The City has very limited resources available for direct services. The City will work with other funding agencies to target the CDBG funding where they can be used most effectively. The City will also explore a small business loan program during the next program years. The City of Clarksville will focus the use of CDBG and HOME funds on the following objects: Increase and reserve affordable housing. Revitalize targeted neighborhoods Provide supportive services for people who are homeless and those of homelessness Increase Economic Opportunities, Promote fair housing. This Strategic Plan also identifies market conditions which may influence the use of HUD grant funds, the resources expected to be available to meet community needs, and the structure in place for delivering services. Strategies for addressing public housing, homelessness, lead-based paint hazards, and poverty are summarized. The plan outlines barriers to housing affordability in Clarksville and the city's plans to monitor performance and compliance for each HUD program for which it receives funds.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	NEW PROVIDENCE HILL
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The area is north of the Red River and North of the Cumberland River.
	<b>Include specific housing and commercial characteristics of this target area.</b>	There are 1591 housing units, 1,131 71% are occupied, 460, 29% of the units are vacant. There are 402 mobile homes 25% of the total units in the census tract. There are several established commercail businesses that the local residents rely on, there are also many vacant commercial properties. There are many bulding setback issues with the commercial property on Fort Campbell Blvd. The majority of the houses were built prior to 1190 houses were built between 1990 and 1939. Median value of a owner occupied house in the area is \$73,000. Renter-occupied units 803 71%, owner occupied 328 29%. There is a public housing complex on Market Street and Chapel with fifty units.
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Public meeting held at the New Providence policing center in 2015, 2014 and at a church in 2013. Local business leaders and community leaders had input on the needs of the area.	

<p><b>Identify the needs in this target area.</b></p>	<p>Unemployment rate is 11%, 85% of the residents are at or below the low-moderate income level. Median household income is \$28,603. 36 % of the families live below the poverty level. There is an older housing stock in the area, majority of the housing in renter occupied; there are several large mobile home parks in the target area which is conducive for transient housing. There is a lot of under used property in the area, various commercial property lines Fort Campbell Blvd, and much of the property is not being used to its potential.</p>																
<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>New Providence district has a major transportation corridor running north and south through the district. Corridors can be used as a foundation to create neighborhoods through zoning, and transportation planning. There is an under used community center in New Providence that could be converted to a business incubator. There are several parks in th area that could be used to attract tourist. There is opportunity for mixed use development in the area due to its location and easy access to other parts of the city.</p>																
<p><b>Are there barriers to improvement in this target area?</b></p>	<p>There are many aging mobile home trailer parks in the census tract, trailer parks are zoned for multi-family residential housing. Zoning ordianance specifically states moblie homes can only be placed in a moblie home zone, and trailers are being moved into the multi-family zone. Trailer parks are in disrepair, residents have to pay high water and sewer bills due to a master meter being used to calculate utility bills. The bills are divided among residents, and due to an aging system are high.</p>																
<p><b>2</b></p>	<table border="1"> <tr> <td data-bbox="716 1388 1040 1444"> <p><b>Area Name:</b></p> </td> <td data-bbox="1040 1388 1443 1444"> <p>RED RIVER NEIGHBORHOOD</p> </td> </tr> <tr> <td data-bbox="716 1444 1040 1501"> <p><b>Area Type:</b></p> </td> <td data-bbox="1040 1444 1443 1501"> <p>Local Target area</p> </td> </tr> <tr> <td data-bbox="716 1501 1040 1558"> <p><b>Other Target Area Description:</b></p> </td> <td data-bbox="1040 1501 1443 1558"> </td> </tr> <tr> <td data-bbox="716 1558 1040 1614"> <p><b>HUD Approval Date:</b></p> </td> <td data-bbox="1040 1558 1443 1614"> </td> </tr> <tr> <td data-bbox="716 1614 1040 1671"> <p><b>% of Low/ Mod:</b></p> </td> <td data-bbox="1040 1614 1443 1671"> </td> </tr> <tr> <td data-bbox="716 1671 1040 1728"> <p><b>Revital Type:</b></p> </td> <td data-bbox="1040 1671 1443 1728"> <p>Housing</p> </td> </tr> <tr> <td data-bbox="716 1728 1040 1785"> <p><b>Other Revital Description:</b></p> </td> <td data-bbox="1040 1728 1443 1785"> </td> </tr> <tr> <td data-bbox="716 1785 1040 1871"> <p><b>Identify the neighborhood boundaries for this target area.</b></p> </td> <td data-bbox="1040 1785 1443 1871"> <p>Red River district is south of the Red River and North of Madison Street and east of the Cumberland River</p> </td> </tr> </table>	<p><b>Area Name:</b></p>	<p>RED RIVER NEIGHBORHOOD</p>	<p><b>Area Type:</b></p>	<p>Local Target area</p>	<p><b>Other Target Area Description:</b></p>		<p><b>HUD Approval Date:</b></p>		<p><b>% of Low/ Mod:</b></p>		<p><b>Revital Type:</b></p>	<p>Housing</p>	<p><b>Other Revital Description:</b></p>		<p><b>Identify the neighborhood boundaries for this target area.</b></p>	<p>Red River district is south of the Red River and North of Madison Street and east of the Cumberland River</p>
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<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>The census tract includes Austin Peay State University and Lincoln Homes public housing with 208 units. Median household income is \$16, 944.00; there are 890 housing units in the census tract. 104 units are vacant, at an 11.70% rate. 73.80 % of the units in this census tract are renter-occupied. A underused old factory dominates the southeat portion of the census tract. There is an abandoned meat processing plant that needs to be removed. A mixture of industrial, commercial parcels exist along Kraft Street making it difficult to define the area. Austin Peay State University also lies within the census tract.</p>
<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>Two public meetings at Bert elementary school, with seventy five people attending, and two public meetings held at the New Providence policing center.</p>
<p><b>Identify the needs in this target area.</b></p>	<p>Unemplment rate of 7%, more jobs are needed for area residents. Poverty rate for families is 38%. 629 housing units were built prior to 1970. The high rental rate makes this a transient dominated area. More owner-occupied housing is needed to stabilize the area. Public housing needs to apply for the Rental Demonstration Program, and the Choice Neighborhoods program. There needs to be some type of buffer between the factories and industrial uses around the housing areas. More owner occupied housing is needed, and mixed income housing is also needed.</p>
<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Two major transportation corridors run east and weat through the census tract. A college campus lies with the target area. There is a Brownfield building that needs to be removed and once removed would make a good park or green space. Great place for Transportation -Oriented development with th two corridors in the target area.</p>

	<p>Are there barriers to improvement in this target area?</p> <p>The most common negative public perceptions regarding public housing include: 1) fear of increase in crime, 2) fear of decrease in property value, 3) the belief that public housing properties are unattractive and poorly maintained, and 4) an ideological view that affordable housing recipients do not deserve assistance.</p>																						
<p>3</p>	<table border="1"> <tr> <td data-bbox="711 527 1036 583"> <p><b>Area Name:</b></p> </td> <td data-bbox="1036 527 1443 583"> <p>SOUTH CLARKSVILLE NEIGHBORHOOD</p> </td> </tr> <tr> <td data-bbox="711 583 1036 640"> <p><b>Area Type:</b></p> </td> <td data-bbox="1036 583 1443 640"> <p>Local Target area</p> </td> </tr> <tr> <td data-bbox="711 640 1036 697"> <p><b>Other Target Area Description:</b></p> </td> <td data-bbox="1036 640 1443 697"></td> </tr> <tr> <td data-bbox="711 697 1036 753"> <p><b>HUD Approval Date:</b></p> </td> <td data-bbox="1036 697 1443 753"></td> </tr> <tr> <td data-bbox="711 753 1036 810"> <p><b>% of Low/ Mod:</b></p> </td> <td data-bbox="1036 753 1443 810"></td> </tr> <tr> <td data-bbox="711 810 1036 867"> <p><b>Revital Type:</b></p> </td> <td data-bbox="1036 810 1443 867"> <p>Housing</p> </td> </tr> <tr> <td data-bbox="711 867 1036 924"> <p><b>Other Revital Description:</b></p> </td> <td data-bbox="1036 867 1443 924"></td> </tr> <tr> <td data-bbox="711 924 1036 1014"> <p><b>Identify the neighborhood boundaries for this target area.</b></p> </td> <td data-bbox="1036 924 1443 1014"> <p>South Clarksville borders the Cumberland River to the South, Madison Street to the south.</p> </td> </tr> <tr> <td data-bbox="711 1014 1036 1276"> <p><b>Include specific housing and commercial characteristics of this target area.</b></p> </td> <td data-bbox="1036 1014 1443 1276"> <p>A public housing project lies within this neighborhood, there are 1,426 housing units, close to 20% of the units are vacant. 700 hundred units were built between 1959 and 1939 or earlier. 503 units are owner-occupied at 43.93%, 642 units are renter -occupied at 56.10%. Owner-occupied units' median cost \$57,500.</p> </td> </tr> <tr> <td data-bbox="711 1276 1036 1451"> <p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p> </td> <td data-bbox="1036 1276 1443 1451"> <p>Newspaper, public meeting at the local public library</p> </td> </tr> <tr> <td data-bbox="711 1451 1036 1707"> <p><b>Identify the needs in this target area.</b></p> </td> <td data-bbox="1036 1451 1443 1707"> <p>Unemployment rate 13%, 32 % of the familes and people are below the poverty level, median household income is \$21,212. More owner occupied housing is needed, and more jobs for area residents is also needed. There are a number of older housing units in the area, very little retail in the area.</p> </td> </tr> </table>	<p><b>Area Name:</b></p>	<p>SOUTH CLARKSVILLE NEIGHBORHOOD</p>	<p><b>Area Type:</b></p>	<p>Local Target area</p>	<p><b>Other Target Area Description:</b></p>		<p><b>HUD Approval Date:</b></p>		<p><b>% of Low/ Mod:</b></p>		<p><b>Revital Type:</b></p>	<p>Housing</p>	<p><b>Other Revital Description:</b></p>		<p><b>Identify the neighborhood boundaries for this target area.</b></p>	<p>South Clarksville borders the Cumberland River to the South, Madison Street to the south.</p>	<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>A public housing project lies within this neighborhood, there are 1,426 housing units, close to 20% of the units are vacant. 700 hundred units were built between 1959 and 1939 or earlier. 503 units are owner-occupied at 43.93%, 642 units are renter -occupied at 56.10%. Owner-occupied units' median cost \$57,500.</p>	<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>Newspaper, public meeting at the local public library</p>	<p><b>Identify the needs in this target area.</b></p>	<p>Unemployment rate 13%, 32 % of the familes and people are below the poverty level, median household income is \$21,212. More owner occupied housing is needed, and more jobs for area residents is also needed. There are a number of older housing units in the area, very little retail in the area.</p>
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	<b>What are the opportunities for improvement in this target area?</b>	Two major transportation corridors run east and west through the tract. Transit-Oriented housing is would be ideal for this area with its proximity to the interstate. Economic development and job opportunities would increase with some type of transit oriented development that would take residents back and forth to Nashville.
	<b>Are there barriers to improvement in this target area?</b>	Majority of the land in the area is occupied; in order to develop there would need to be some type of land assmby.
4	<b>Area Name:</b>	Downtown
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	Downtown Clarksville, core of the city. Borders the Cumnerland River to east and Red River to the West
	<b>Include specific housing and commercial characteristics of this target area.</b>	518 housing units in the area, 344 units occupied at 66% with 174 units vacant at 33%. 91% of the units are renter-occupied, leaving just 8% owner -occupied. Downtown is lacking retail and housing; there is not sense of place due to the high transient population.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Newspaper public notice
<b>Identify the needs in this target area.</b>	Affordable housing is needed in the area. Unemployment rate is 14%, households' total 344, 32% of those make less than \$10,000 per year. Median household income is \$20,741.00. 54% of familes live below the	
<b>What are the opportunities for improvement in this target area?</b>	Downtown is ready for revitalization; a committee should be formed through the housing authority. A corporate office is needed downtown, and the city should recruit white collar jobs for the downtown area.	

	<b>Are there barriers to improvement in this target area?</b>	Affordable housing is needed in the area, this is difficult with the perceptions of what affordable housing is and what it can bring to the target area. A prosperous downtown future depends on the ability to target investment both private, to use in the downtown area. Areas need to be identified as top development areas, and given mixed-use density bonuses.
5	<b>Area Name:</b>	Northwest Clarksville
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	West of Fort Campbell Blvd, North of 101st Parkway, South of Fort Campbell Military reservation
	<b>Include specific housing and commercial characteristics of this target area.</b>	Total housing units 1596, owner occupied 773 at 52.8% Renter occupied 690 at 47% which is about the city average. The majority of the houses were built between 1960 and 1999. Two major transportation corridors run through the census tract 101st parkway going east and west and Fort Campbell Blvd going north and south. Fort Campbell Blvd has a plethora of well established businesses, but also many vacant lots on commercial zoned parcels. Traffic counts for the area are heavy, making ingress and egress difficult. Fort Campbell is close and the major job center for the area.
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Citizen's Advisory committee and public meetings were used to discuss low to moderate income census tracts and what needs to be done to improve the living and business conditions in those tracts.	

<p><b>Identify the needs in this target area.</b></p>	<p>Close to 50% of the family income is under the 80 percentile for median income, median household income in the area is \$34,921. More home ownership is needed. Establish a community development entity, establish a merchant association, enhance public transportation, streetscape park improvements, and add additional recreation opportunities. Accessibility improvements and bus shelters. Seventy-five percent of the homes in the area are valued under \$150,000, which is close to the total median value for the city.</p>
<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Great arterial transportation routes through the area, small business incubator, and mixed-use development would be an effective strategy to help improve the job market. Priority development areas should be designated in the area, and invested in.</p>
<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Much of the area is developed, more funding could be used to rehabilitate more houses and improve infrastructure. The area needs a greater sense of community and place. The area does not seem to be transitioning very well, from older homes being bought by younger homebuyers.</p>

**General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA). While the City will encourage the production of affordable housing throughout the city to maximize choice for low-income residents, the City has identified a strong need for geographic prioritization in five neighborhoods in the City of Clarksville:

1. New Providence
2. Red River
3. South Clarksville
4. Northwest Clarksville
5. Downtown Clarksville.

The city intends to pursue strong neighborhood revitalization in the target areas, through housing rehabilitation, code enforcement and infrastructure projects to improve affordable residential housing.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	Rehabilitation of Existing Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown
	<b>Associated Goals</b>	Expand and preserve Affordable Housing
	<b>Description</b>	Support the development of affordable housing, expand the supply of affordable housing
	<b>Basis for Relative Priority</b>	Citizen Advisory committee, public meetings, homeless forum, needs assessment
2	<b>Priority Need Name</b>	Neighborhood Revitalization
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents

	<b>Geographic Areas Affected</b>	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown
	<b>Associated Goals</b>	Expand and preserve Affordable Housing Build community infrastrucure and service capacity Revitalize targeted neighborhoods
	<b>Description</b>	Promote neighborhoods revitalization in the city's low income areas through four strategies:  1 Promote matenance of homes through increased code enforcement 2. Rehabilitate or repair single-family homes through rehabilitation programs 3. Demolish dilapidated structures 4. Prioritize public infrastructure ( parks, clean up, drainage improvments)
	<b>Basis for Relative Priority</b>	
<b>3</b>	<b>Priority Need Name</b>	Rehabilitate Public Facilities and Infrastructure
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown
	<b>Associated Goals</b>	Build community infrastrucure and service capacity Revitalize targeted neighborhoods

	<b>Description</b>	Fund public facility improvements in Clarksville that benefit low income households and person with special needs to include, neighborhood facilities, parks and recreation facilities, fund non-housing community development proposals that eliminate a threat to public health and safety to include flood and drainage improvements, sidewalks, street improvements and other infrastructure improvements.
	<b>Basis for Relative Priority</b>	Interviews with residents and stakeholders Comments at community meetings Needs assessment
4	<b>Priority Need Name</b>	Provide Support for Emergency Housing and Supporti
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown
	<b>Associated Goals</b>	Assist homeless and at-risk of homelessness with
	<b>Description</b>	Assist persons who are homeless through the development and rehabilitation of transitional housing; fund projects that provide supportive services and shelter to persons who are homeless.
	<b>Basis for Relative Priority</b>	Needs assessment, comments from community meetings
5	<b>Priority Need Name</b>	Increase Permanent Supportive Housing for Homeless
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Chronic Homelessness Families with Children
	<b>Geographic Areas Affected</b>	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown
	<b>Associated Goals</b>	Assist homeless and at-risk of homelessness with
	<b>Description</b>	Assist persons who are homeless or at risk of homelessness through the development and rehabilitation of permanent supportive housing.
	<b>Basis for Relative Priority</b>	Needs assessment, comments from community meetings
6	<b>Priority Need Name</b>	New Construction of Multifamily Housing Units
	<b>Priority Level</b>	High
	<b>Population</b>	Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown
	<b>Associated Goals</b>	
	<b>Description</b>	Support the development of low income housing tax credit affordable rental housing, including projects located near job centers, that will be affordable to service employees and other low-wage members of the workforce.
	<b>Basis for Relative Priority</b>	Interviews with key community stakeholders, CHAS and other data on cost burden, market analysis

7	<b>Priority Need Name</b>	Affirmatively Further Fair Housing Choice
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown
	<b>Associated Goals</b>	Expand and preserve Affordable Housing
	<b>Description</b>	Accessibility improvements, fair housing enforcement, and education
	<b>Basis for Relative Priority</b>	Needs assessment, comments from community meetings
8	<b>Priority Need Name</b>	Provide Administrative Structure for Planning, Imp
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle
	<b>Geographic Areas Affected</b>	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown
	<b>Associated Goals</b>	Admin and Planning

	<b>Description</b>	Funding for the planning and administrative of the CDBG, HOME, and ESG programs as well as other housing, community development, and homelessness programs.
	<b>Basis for Relative Priority</b>	needs assessment

**Narrative (Optional)**

**SP-30 Influence of Market Conditions – 91.215 (b)**

**Influence of Market Conditions**

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	
TBRA for Non-Homeless Special Needs	
New Unit Production	9,934 units built 2005 or later 17% of units built in the city, steady single family housing growth with the median cost of \$154,000, wages need to buy at that cost \$17.90
Rehabilitation	Rehabilitation cost  Decreasing affordability of low income ownership housing;
Acquisition, including preservation	Decreasing affordability of low income rental or ownership housing;  Acquisition costs.

**Table 49 – Influence of Market Conditions**

**SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**

**Introduction**

The City of Clarksville is an Entitlement City according to the U.S. Department of Housing and Urban Development (HUD) criteria. Accordingly, the City receives annual allocations of funds for Housing and Community Development Projects under the Community Development Block Grant Program (CDBG), and Home Investment Partnership Program (HOME). As an Entitlement City, and a Participating Jurisdiction (PJ) Clarksville is required to conduct a comprehensive assessment of its housing and community needs and to present a plan of action in a detailed format prescribed by HUD.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	951,723	125,000	0	1,076,723	4,306,892	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	340,196	125,000	0	465,196	1,860,784	
Continuum of Care	public - federal	Admin and Planning Housing	108,944	0	0	108,944	435,776	
Other	public - state	Admin and Planning Public Services	218,768	0	0	218,768	875,072	These funds are received from the Tennessee Housing Development Agency as a set-aside city.

**Table 50 - Anticipated Resources**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Clarksville's federal fund allocations will complement a number of other resources the impact community development (e.g. capital improvement projects, transportation funding, Low Income Housing Tax Credits and financial funding

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

N/A

**Discussion**

**SP-40 Institutional Delivery Structure – 91.215(k)**

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
CLARKSVILLE	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	
BUFFALO VALLEY INC	Continuum of care	Homelessness Ownership Rental	
COMMUNITY ACTION AGENCY	Government	Homelessness	Other
Clarksville Montgomery County Public Library	Public institution	Homelessness Planning	Other
Clarksville Montgomery County School System	Public institution	Homelessness Planning	Other
First Church of the Nazarene	Community/Faith-based organization	Homelessness	Other
Flourishing Families	Community/Faith-based organization	Homelessness	Other
Manna Cafe Ministries	Community/Faith-based organization	Homelessness	Other
Operation Stand Down	Regional organization	Homelessness Ownership Rental	Region
PROGRESSIVE DIRECTIONS INC.	Non-profit organizations	Ownership Planning Rental	Other

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Radical Missions	Community/Faith-based organization	Homelessness Non-homeless special needs Ownership Planning Rental public services	Other
SALVATION ARMY	Community/Faith-based organization	Homelessness Planning	Other
UNITED METHODIST URBAN MINISTRIES	Community/Faith-based organization	Homelessness Non-homeless special needs Planning public services	Other
URBAN MINISTRIES - SAFEHOUSE	Community/Faith-based organization	Homelessness Non-homeless special needs public services	Other
Workforce Essentials	Government	Economic Development Non-homeless special needs	State
safe harbor	Community/Faith-based organization	Economic Development Homelessness	Other

**Table 51 - Institutional Delivery Structure**

**Assess of Strengths and Gaps in the Institutional Delivery System**

The strengths of the institutional system for delivering Consolidated Plan are the cohesiveness and working history within and among the City of Clarksville, the Clarksville Housing Authority, and local non- profits and community partners. The primary weakness of the delivery system is a lack of financial resources to meet needs.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services	X		
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X	X	
HIV/AIDS			
Life Skills		X	
Mental Health Counseling	X	X	
Transportation			
<b>Other</b>			

**Table 52 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The community uses outreach services as the primary tool to engage people who are chronically homeless and unaccompanied youth. . People who are chronically homeless are connected to permanent supportive housing; families with children to rapid re-housing; and unaccompanied youth to rapid re-housing and transitional housing. Outreach workers, assessment staff, and case managers all work with these populations to ensure that they are accessing mainstream services. The Veteran Affairs Medical Center provides outreach services, housing, and medical services for veterans. The CMCSS has an outreach worker who coordinates with the Coc.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The main strength of the service delivery system is that it covers all the necessary sub-populations and types of services that are necessary to prevent and end homelessness. However, the main weakness is that there is not sufficient amount of each type of service to meet the needs.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The homelessness system is working closely with the faith community in an effort to increase the amount of rapid re-housing resources that are available. We are also working with hospitals and other systems of care in an effort to increase the amount of housing first style permanent supportive housing that is available.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Revitalize targeted neighborhoods	2015	2020	Non-Housing Community Development	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown	Neighborhood Revitalization Rehabilitate Public Facilities and Infrastructure	CDBG: \$750,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 14390 Persons Assisted  Buildings Demolished: 10 Buildings  Housing Code Enforcement/Foreclosed Property Care: 90 Household Housing Unit
2	Build community infrastructure and service capacity	2015	2020	Non-Housing Community Development	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown	Neighborhood Revitalization Rehabilitate Public Facilities and Infrastructure	CDBG: \$500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 14135 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Assist homeless and at-risk of homelessness with	2015	2020	Homeless	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown	Provide Support for Emergency Housing and Support Increase Permanent Supportive Housing for Homeless	CDBG: \$710,000 Continuum of Care: \$514,500 Emergency Solutions Grant: \$994,615	Homeless Person Overnight Shelter: 5000 Persons Assisted  Overnight/Emergency Shelter/Transitional Housing Beds added: 50 Beds  Homelessness Prevention: 600 Persons Assisted
4	Expand and preserve Affordable Housing	2015	2020	Affordable Housing	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown	Neighborhood Revitalization Rehabilitation of Existing Housing Affirmatively Further Fair Housing Choice	CDBG: \$2,471,890 HOME: \$2,155,880 Emergency Solutions Grant: \$50,000	Rental units rehabilitated: 5 Household Housing Unit  Homeowner Housing Rehabilitated: 80 Household Housing Unit  Direct Financial Assistance to Homebuyers: 80 Households Assisted  Overnight/Emergency Shelter/Transitional Housing Beds added: 25 Beds

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Admin and Planning	2015	2019	Admin and Planning	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown	Provide Administrative Structure for Planning, Imp	CDBG: \$951,725 HOME: \$170,100 Continuum of Care: \$30,220 Emergency Solutions Grant: \$49,225	Other: 1 Other

**Table 53 – Goals Summary**

**Goal Descriptions**

<b>1</b>	<b>Goal Name</b>	Revitalize targeted neighborhoods
	<b>Goal Description</b>	define targeted neighborhoods using updated demographic data, purchase construct and improve public facilities
<b>2</b>	<b>Goal Name</b>	Build community infrastructure and service capacity
	<b>Goal Description</b>	This goal strives to improve neighborhood infrastructure and access to basic services for low income and special needs populations.
<b>3</b>	<b>Goal Name</b>	Assist homeless and at-risk of homelessness with
	<b>Goal Description</b>	This goal includes activities targeted to persons and families experiencing and at-risk of homelessness.

4	<b>Goal Name</b>	Expand and preserve Affordable Housing
	<b>Goal Description</b>	The purpose of this goal is to increase the affordability, availability, accessibility and sustainability of renter and owner-occupied housing units.
5	<b>Goal Name</b>	Admin and Planning
	<b>Goal Description</b>	Admin and Planning funds.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

30 low income families

20 moderate income families

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

Both the Fair Housing Act and Section 504 have provisions relating to modification of units that must be made to make the units accessible for persons with disabilities. A PHA must apply Section 504's additional requirement that makes the cost of such modifications the responsibility of the PHA, unless doing so would constitute an undue financial and administrative burden or would be a fundamental alteration in the nature of the program.

CHA response- N/A

### **Activities to Increase Resident Involvements**

The Authority is committed to assisting its residents to become more involved in management. CHA has a Resident Advisory Board (RAB) who participate in the development of the annual PHA Plans. A CHA Resident serves on the CHA Board of Commissioners providing leadership, setting policies governing the operations of the Authority, adopting budgets, making certain the Authority has independent reviews and audits and ensuring compliance with local, state and federal laws and regulations. Currently CHA has only one site (Lincoln Homes) with a resident council - the Lincoln Homes Resident Council (LHRC). The second largest site, Summit Heights has established a resident committee whose members have participated in resident training and are exploring ways to become more involved in their community. Partnerships have been established in the 2 smaller sites to support resident meetings and act as a resource for the communities. There are several resident meetings each month. CHA will continue to encourage resident involvement. The city will encourage public housing residents to become more involved in management and to participate in homeownership program, more public meetings will be held with the residents, from past meeting we have learned that residents want assurances that if they speak up or participate they will not be removed from public housing.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

**Plan to remove the 'troubled' designation N/A**

## SP-55 Barriers to affordable housing – 91.215(h)

### Barriers to Affordable Housing

The Land Use Plan Update for Clarksville and Montgomery County addresses topics for each of the area's planning districts, and three objectives and the necessary policies to achieve each objective. Inspection costs, permit fees, and higher quality construction requirements tend to drive up the cost of housing. Requirements for various kinds of building permits also increase the cost of a housing unit. Similarly zoning requirements that define or exclude certain types of housing can reduce the opportunity to develop a range of housing choices for individuals across the community. Further, despite the goals of the Land Use Plan and the City's efforts to create incentives and zoning to facilitate the construction of affordable housing units, both rental and owner-occupied, developers have seldom undertaken the construction of such units. Other examples of avoiding the construction of affordable units emerged in other discussions and the consensus was that without greater measures from the state level (THDA) and a better understanding of affordable housing on the part of developers, it will be difficult to develop a greater supply of affordable housing. New residential developments are isolated from services and are not being created to encourage pedestrian mobility and access to public transportation. There are no public policy strategies which help create affordable and mix-income housing. Changes are needed in regulations that will encourage the development of innovative housing opportunities for low-income households as well as households with elderly and disabled members. Public Housing needs to be more involved in the transformation of neighborhoods especially where public housing assets are placed. More emphasis needs to be placed on the public housing residents, than are placed on the public housing buildings. State controller has ordered our local tax assessor to tax low income housing tax credits; this will reduce the amount of units being built, if they are built at all.

### Strategy to Remove or Ameliorate the Barriers to Affordable Housing

#### Recommendations:

- 1) Continue and expand efforts by City agencies, housing advocacy groups, and service organizations to inform renters and homebuyers of their rights and means of recourse if they feel they have been discriminated against.
- 2) Conduct City-led training sessions and information campaigns especially among rental property owners and managers, as well as apartment owner associations, and management companies.
- 3) Convene focus groups of advocacy groups, community based organizations, real estate industry professionals, lenders, property owners, and government agency officials to review and assess fair housing issues. These groups should identify discriminatory practices, trends, or changes in these practices, focal points of discriminatory practice, and the means or methods to address them.
- 4) Update Fair Housing information regularly and adjust strategies and actions accordingly. In particular, the groups mentioned above should continue to meet yearly (or perhaps twice yearly), for example at the Housing Summit.
- 5) Expand awareness efforts through school programs (e.g., poster contests, essay contests) coordinated with Fair Housing Month programs, and devote a Housing Summit session specifically to fair housing law and practice.
- 6) Work with housing advocacy and not-for-profit organizations to develop homeownership and home maintenance educational programs for first-time homebuyers to better prepare them for the responsibilities of ownership and home maintenance.
- 7) Continue and, if possible, expand existing to educate households and housing related organizations by disseminating Fair Housing law literature, conducting Fair Housing law seminars and training, and

focusing public awareness campaigns about Fair Housing law in ethnic and minority neighborhoods, and among civic, social, religious, and special interest groups.

- 8) Provide Fair Housing materials and educational programs in Spanish, especially in neighborhoods and communities with high percentages of Spanish-speaking persons.

## SP-60 Homelessness Strategy – 91.215(d)

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The HNM coalition's strategies to reduce homelessness and chronic homelessness in the rural middle Tennessee area is based on three levels of housing needs, services and resources currently in the region and seeking additional resources that are needed in each of the service areas. These three levels of housing are Emergency Shelters, Transitional Housing and Permanent Supportive Housing. These three levels of housing were included in the original four primary areas of concern: Housing, Health, Economic Stability and Coordination of Services, to include:

Enhancing prevention efforts through early interventions and outreach to individuals in institutions, reaching out to individuals on the streets and providing them with the services and treatment they need and want to support their transition from homelessness into permanent supportive housing, Developing enough supportive housing for every chronically homeless Clarksville resident to have a permanent home in a stable environment, Building a strong system of income reinforcing supports so that each chronically homeless person has enough income to subsist upon, Devising a financing plan that will fund the programs, staff, teams, and Centers that will engage in this work, and Creating an implementation structure to ensure that the Plan gains the political support, financing, and oversight it needs to succeed.

### **Addressing the emergency and transitional housing needs of homeless persons**

**Emergency Resources** are emergency shelters, discharge-planning agencies, PATH (Projects for Assistance in Transition from Homelessness) programs, criminal justice liaisons, and any organization (government, law enforcement, faith based, civic groups, etc.) that has direct contact with the homeless and chronically homeless population and provides housing for short periods. Examples of such housing could be vouchers for motels or programs such as Room in The Inn where churches provide overnight stay in their buildings that include a place to sleep, clean up and have at least one meal.

**Transitional Resources** are transitional housing units (length of stay usually 60 days to two years), halfway houses (for both additions and criminal justice/parole/probation) and any organization (government, law enforcement, faith based, civic groups, etc.) that has direct contact with the homeless and chronically homeless population. Some faith based organizations provide housing to individuals or families while an adult is maintaining sobriety for a set period of time.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

**Permanent Resources** are housing units that may or may not have supportive services attached which are safe, decent and affordable. Such housing may be provided by local health/mental health/addiction recovery providers, public or private agencies, home ownership programs, and any organization (government, law enforcement, faith based, civic groups, etc.) that has direct contact with the homeless and chronically homeless population and provides housing that is not short term. Examples of permanent housing can be

congregate living homes, group homes, independent living apartments, and vouchers for independent apartments, and/or SRO. Home ownership programs can be Habitat for Humanity, the like programs, or any programs that assist the formally homeless person or families with gaining and maintaining home ownership opportunities.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

The issue of persons at risk for homelessness in the state is addressed through the use of homeless prevention funds provided through the Emergency Shelter Grant Program. The State of Tennessee Workforce Investment Plan has the potential to assist those persons at risk for homelessness by providing the necessary housing, transportation, child care, and job training related supports needed to assist families.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The city of Clarksville has complied and continues to comply with lead-based paint regulation since the enactment of Title X of the Housing and Community Development Act of 1992. The Act requires all State and local jurisdictions that receive funding from the Community Development Block Grant Program and HOME Program to adhere to the applicable federal lead-based paint regulations. Other organizations which receive federal funds are also required to adhere to these regulations.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

The extent of lead-based paint hazards are discussed in MA-20. Integrating lead paint hazard identification and mitigation into existing programs is the most efficient and effective strategy to mitigate hazards, given budget constraints and limited HUD block grant funding. The City includes lead testing and abatement procedures in all applicable rehabilitation activities and requires an analysis of lead based paint if a project involves acquisition of pre-1978 multi-family projects. In addition, the City provides educational brochures published by the Environmental Protection Agency to residents on the health hazards of lead based paint and encourages screening children for elevated blood lead levels when the housing in which they reside was built prior to 1978.

### **How are the actions listed above integrated into housing policies and procedures?**

Policies/procedures to ensure compliance include the following:

- Rehabilitation projects that involve identified issues with lead based paint are required to include mitigation activities in the work specification write-up.
- Educating the community on the dangers of lead poisoning (through distribution of brochures).
- The city also sends key staff to HUD-sponsored training sessions, which may include information about lead regulations.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

Clarksville works with area arevice providers, faith based community, local business and other government entities to alleviate poverty. The strategy is to increase self sufficiency of low income individuals and families. According to the 2006-2010, 16% of the population was at or below the poverty level.

- Support programs for the Homeless and providers of emergency and transitional shelter and services to persons who are homeless or at risk of being homeless.
- Staff members serve on various non-profit boards and committees
- Assiting with the development of the 10 year plan to end homelessness
- Assist the Community Action Agency with funding and guidance
- Assist with policies that promote employment
- Continue to support non-profits in the delivery of basic services through the City of Clarksville's CDBG funds.
- Continue to participate in the Continumn of Care

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

Clarksville coordinates activities related to reducing poverty with affordable housing. Support public service that assit persons with specail needs, support public service programs for housing and other community development needs, provide funding for operation of emergency shelters. Continue to provide funding for essential services and programs that provide needed resources for homeless persons, and support programs that assist with basic necessities such as food, healthcare, clothing and shelter.





## SP-80 Monitoring – 91.230

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The Office of Housing and Community Development is the lead agency for the city's CDBG and HOME program. All subrecipients for the City of Clarksville including those who serve homeless and low-income individuals are required to undergo a yearly monitoring for compliance with the CDBG regulations as stated in the original grant contract. Acceptance of CDBG funds obligates the City to ensure that CDBG monies are used in accordance with all applicable requirements. Locally certified Community Housing Development Organizations (CHDOs) housing units are required to undergo a yearly monitoring and on-site inspection of the units.

Our objectives for monitoring are as follows:

- Ensure that CDBG funds are used in accordance with all program requirements
- Evaluate organizational and project performance
- Determine if the subrecipient is carrying out its community development program, and its individual activities, as described in the application for CDBG assistance and the Subrecipient agreement.
- Ensure that activities are carried out in a timely manner, in accordance with the schedule in the agreement
- Ensure that all costs charged to a project are eligible under applicable CDBG regulations, and reasonable in light of the services delivered
- Determine if activities are performed with adequate control over program and financial performance, and in a way, that minimizes opportunities for waste, mismanagement, fraud, and abuse
- Assess the continuing capacity of the Subrecipient to carry out the approved project.
- Identify political problem areas and assist them with complying with applicable laws and regulations
- Assist with the resolution of any compliance problems through discussion, negotiation, and technical assistance

Provide adequate follow-up measures to ensure that performance and compliance deficiencies are corrected by the Subrecipient

- Comply with the federal monitoring requirements of 24 CFR 570.501 (b) and 24 CFR 85.40
- Determine if any conflicts of interest exist in the operation of the CDBG program, per 24 CFR 570.611
- Ensure that required records are maintained to demonstrate compliance with applicable regulations

Monitoring activities will occur no less than annually. If any concerns or findings are found then the City will be required to address those items in a letter to the Subrecipient and receive a written response from the Subrecipient within two weeks of the original letter. Any risk that is identified will need to be addressed within 30 days by the Subrecipient before any additional funds can be disbursed to the Subrecipient.

The City of Clarksville also provides ongoing monitoring of all other housing and community development projects through the use of IDIS. This system assists us in tracking costs, eligibility, and performance.

Minority Outreach (MBE/WBE)

During the bidding process minorities are encouraged to apply, this is also listed on RFP/FRQ's.

**Expected Resources**

**AP-15 Expected Resources – 91.220(c)(1,2)**

**Introduction**

The City of Clarksville is an Entitlement City according to the U.S. Department of Housing and Urban Development (HUD) criteria. Accordingly, the City receives annual allocations of funds for Housing and Community Development Projects under the Community Development Block Grant Program (CDBG), and Home Investment Partnership Program (HOME). As an Entitlement City, and a Participating Jurisdiction (PJ) Clarksville is required to conduct a comprehensive assessment of its housing and community needs and to present a plan of action in a detailed format prescribed by HUD.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	951,723	125,000	0	1,076,723	4,306,892	

HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	340,196	125,000	0	465,196	1,860,784	
Continuum of Care	public - federal	Admin and Planning Housing	108,944	0	0	108,944	435,776	
Other	public - state	Admin and Planning Public Services	218,768	0	0	218,768	875,072	These funds are received from the Tennessee Housing Development Agency as a set-aside city.

**Anticipated Resources**

**Table 54 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Clarksville's federal fund allocations will complement a number of other resources the impact community development (e.g. capital improvement projects, transportation funding, Low Income Housing Tax Credits and financial funding)

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

N/A

**Discussion**

**Annual Goals and Objectives**

**AP-20 Annual Goals and Objectives**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Revitalize targeted neighborhoods	2015	2020	Non-Housing Community Development	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown	Neighborhood Revitalization Rehabilitate Public Facilities and Infrastructure	CDBG: \$150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2878 Persons Assisted Buildings Demolished: 2 Buildings Housing Code Enforcement/Foreclosed Property Care: 18 Household Housing Unit
2	Build community infrastructure and service capacity	2015	2020	Non-Housing Community Development	NEW PROVIDENCE HILL	Rehabilitate Public Facilities and Infrastructure	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2827 Persons Assisted

3	Assist homeless and at-risk of homelessness with	2015	2020	Homeless	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown	Provide Support for Emergency Housing and Support Increase Permanent Supportive Housing for Homeless	CDBG: \$142,000 Continuum of Care: \$102,900 Emergency Solutions Grant: \$158,923	Homeless Person Overnight Shelter: 1000 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 10 Beds Homelessness Prevention: 120 Persons Assisted
4	Expand and preserve Affordable Housing	2015	2020	Affordable Housing	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown	Neighborhood Revitalization Rehabilitation of Existing Housing New Construction of Multifamily Housing Units	CDBG: \$369,020 HOME: \$305,980 Emergency Solutions Grant: \$50,000	Rental units constructed: 180 Household Housing Unit Rental units rehabilitated: 1 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit Direct Financial Assistance to Homebuyers: 8 Households Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 25 Beds

**Goals Summary Information**

**Table 55 – Goals Summary**

**Goal Descriptions**

<b>1</b>	<b>Goal Name</b>	Revitalize targeted neighborhoods
	<b>Goal Description</b>	
<b>2</b>	<b>Goal Name</b>	Build community infrastructure and service capacity
	<b>Goal Description</b>	
<b>3</b>	<b>Goal Name</b>	Assist homeless and at-risk of homelessness with
	<b>Goal Description</b>	
<b>4</b>	<b>Goal Name</b>	Expand and preserve Affordable Housing
	<b>Goal Description</b>	

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

This section of the report indicated how the proposed 2015 Action Plan projects relate to the Consolidated Plan goals and objectives. Clarksville organizes a volunteer committee comprised of community members to prioritize and approve funding allocations.

#### Projects

#	Project Name
1	CDBG AND HOME ADMINISTRATION
2	PLANNING
3	FAIR HOUSING
4	HOMEOWNER OCCUPIED HOUSING REHAB PROGRAM
5	FIRST-TIME HOMEBUYER PROGRAM
6	ACQUISITION
7	DEMOLITION AND CLEARANCE
8	INFRASTRUCTURE
9	NEIGHBORHOOD PUBLIC FACILITIES
10	HOME PROGRAM CHDO SET-ASIDE
11	CDBG PUBLIC SERVICE

**Table 56 – Project Information**

#### **Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

The City has pursued a variety of strategies to impact the identified needs of the community; the primary obstacle to meeting the underserved needs is the lack of sufficient financial resources. Annually several more projects could be undertaken if funding was available.

AP-38 Project Summary

Project Summary Information

1	<b>Project Name</b>	CDBG AND HOME ADMINISTRATION
	<b>Target Area</b>	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown
	<b>Goals Supported</b>	Revitalize targeted neighborhoods Build community infrastructure and service capacity Assist homeless and at-risk of homelessness with Expand and preserve Affordable Housing
	<b>Needs Addressed</b>	Provide Administrative Structure for Planning, Imp
	<b>Funding</b>	CDBG: \$175,345 HOME: \$34,020
	<b>Description</b>	PROJECT MANAGEMENT, IMPLEMENTATION, INSPECTION AND MONITORING OF ALL HOUSING AND COMMUNITY DEVELOPMENT PROJECTS. ADMINISTRATION FUNDS INCLUDE, BUT ARE NOT LIMITED TO THE FOLLOWING: GENERAL OPERATING EXPENSES, PRINTING, MISCELLANEOUS SERVICES AND CHARGES, LEGAL EXPENSES, TRAVEL, ETC.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	ADMINISTRATION FUNDS FOR CDBG AND HOME GRANTS.
2	<b>Project Name</b>	PLANNING
	<b>Target Area</b>	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown

	<b>Goals Supported</b>	Revitalize targeted neighborhoods Build community infrastructure and service capacity Assist homeless and at-risk of homelessness with Expand and preserve Affordable Housing
	<b>Needs Addressed</b>	Provide Administrative Structure for Planning, Imp
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	PLANNING ACTIVITIES ASSOCIATED WITH THE MANAGEMENT AND MONITORING OF HUD FUNDED PROJECTS AND PROGRAMS.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	PLANNING ACTIVITIES FOR THE CDGB GRANT.
3	<b>Project Name</b>	FAIR HOUSING
	<b>Target Area</b>	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown
	<b>Goals Supported</b>	Expand and preserve Affordable Housing
	<b>Needs Addressed</b>	Affirmatively Further Fair Housing Choice
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	FAIR HOUSING OUTREACH AND ASSISTANCE TO LOW TO MODERATE INCOME INDIVIDUALS AND FAMILIES WITH A VARIETY OF HOUSING PROBLEMS.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	

	<b>Planned Activities</b>	FAIR HOUSING OUTREACH AND ASSISTANCE TO LOW TO MODERATE INCOME INDIVIDUALS AND FAMILIES WITH A VARIETY OF HOUSING PROBLEMS.
4	<b>Project Name</b>	HOMEOWNER OCCUPIED HOUSING REHAB PROGRAM
	<b>Target Area</b>	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown
	<b>Goals Supported</b>	Expand and preserve Affordable Housing
	<b>Needs Addressed</b>	Rehabilitation of Existing Housing Neighborhood Revitalization
	<b>Funding</b>	CDBG: \$344,378 HOME: \$340,147
	<b>Description</b>	PROGRAM IS DESIGNED TO ASSIST LOW AND MODERATE INCOME HOUSEHOLDS FOR CODE RELATED REPAIRS INCLUDING WATER AND SEWER HOOK-UP AND ACCESSIBILITY MODIFICATIONS. THE PROGRAM WILL BE AVAILABLE CITY-WIDE. PROGRAM WILL ALSO PROVIDE FUNDS TO NON-PROFIT ORGANIZATIONS IN ORDER TO MAXIMIZE THE IMPACT OF FUNDS BY USING LABOR AND DONATED MATERIALS FOR HOUSING REPAIR EFFORTS FOCUSED IN THE NEIGHBORHOOD ENHANCEMENT AREAS.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	15 LOW TO MODERATE INCOME FAMILIES OR HOUSEHOLDS.
	<b>Location Description</b>	
	<b>Planned Activities</b>	PROGRAM IS DESIGNED TO ASSIST LOW AND MODERATE INCOME HOUSEHOLDS FOR CODE RELATED REPAIRS INCLUDING WATER AND SEWER HOOK-UP AND ACCESSIBILITY MODIFICATIONS. THE PROGRAM WILL BE AVAILABLE CITY-WIDE. PROGRAM WILL ALSO PROVIDE FUNDS TO NON-PROFIT ORGANIZATIONS IN ORDER TO MAXIMIZE THE IMPACT OF FUNDS BY USING LABOR AND DONATED MATERIALS FOR HOUSING REPAIR EFFORTS FOCUSED IN THE NEIGHBORHOOD ENHANCEMENT AREAS.
5	<b>Project Name</b>	FIRST-TIME HOMEBUYER PROGRAM

	<b>Target Area</b>	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown
	<b>Goals Supported</b>	Expand and preserve Affordable Housing
	<b>Needs Addressed</b>	Neighborhood Revitalization
	<b>Funding</b>	HOME: \$40,000
	<b>Description</b>	FUNDS ARE PROVIDED TO LOW AND MODERATE INCOME RESIDENTS FOR DOWNPAYMENT AND CLOSING COSTS TO PURCHASE HOMES WITHIN THE CLARKSVILLE CITY LIMITS. ELIGIBLE BORROWERS WILL RECEIVE A LOAN FOR DOWNPAYMENT ASSISTANCE AND A 10-YEAR FORGIVABLE LOAN FOR CLOSING COSTS.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	8 LOW TO MODERATE INCOME HOUSEHOLDS
	<b>Location Description</b>	
	<b>Planned Activities</b>	FUNDS ARE PROVIDED TO LOW AND MODERATE INCOME RESIDENTS FOR DOWNPAYMENT AND CLOSING COSTS TO PURCHASE HOMES WITHIN THE CLARKSVILLE CITY LIMITS. ELIGIBLE BORROWERS WILL RECEIVE A LOAN FOR DOWNPAYMENT ASSISTANCE AND A 10-YEAR FORGIVABLE LOAN FOR CLOSING COSTS.
<b>6</b>	<b>Project Name</b>	ACQUISITION
	<b>Target Area</b>	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown
	<b>Goals Supported</b>	Assist homeless and at-risk of homelessness with
	<b>Needs Addressed</b>	Increase Permanent Supportive Housing for Homeless
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	FUNDS WILL BE USED TO ACQUIRE A BUILDING FOR AN EMERGENCY SHELTER.

	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25 BEDS WILL BE CREATED FOR HOMELESS FAMILIES.
	<b>Location Description</b>	
	<b>Planned Activities</b>	TO ACQUIRE A BUILDING TO CREATE A HOMELESS SHELTER.
7	<b>Project Name</b>	DEMOLITION AND CLEARANCE
	<b>Target Area</b>	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown
	<b>Goals Supported</b>	Revitalize targeted neighborhoods
	<b>Needs Addressed</b>	Neighborhood Revitalization
	<b>Funding</b>	CDBG: \$75,000
	<b>Description</b>	BLIGHTED AREAS IN A COMMUNITY ARE DETRIMENTAL TO THE HEALTH AND WELL-BEING OF THE NEIGHBORHOODS. CDBG FUNDS WILL BE USED TO STRENGTHEN CODE ENFORCEMENT INITIATIVES CITY-WIDE AND PARTICULARLY TARGET AREAS WHERE THERE IS SIGNIFICANT NEED.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	ESTIMATE 2 BUILDINGS WILL BE DEMOLISHED AND 18 HOUSING UNITS TO BE ASSISTED WITH CODES ENFORCEMENT
	<b>Location Description</b>	
	<b>Planned Activities</b>	BLIGHTED AREAS IN A COMMUNITY ARE DETRIMENTAL TO THE HEALTH AND WELL-BEING OF THE NEIGHBORHOODS. CDBG FUNDS WILL BE USED TO STRENGTHEN CODE ENFORCEMENT INITIATIVES CITY-WIDE AND PARTICULARLY TARGET AREAS WHERE THERE IS SIGNIFICANT NEED.
8	<b>Project Name</b>	INFRASTRUCTURE
	<b>Target Area</b>	NEW PROVIDENCE HILL
	<b>Goals Supported</b>	Build community infrastructure and service capacity
	<b>Needs Addressed</b>	Rehabilitate Public Facilities and Infrastructure

	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	INFRASTRUCTURE PROJECTS IN ELIGIBLE CENSUS TRACTS THAT ENCOURAGE THE DEVELOPMENT OF AFFORDABLE RESIDENTIAL HOUSING.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	AREA BENEFIT OF 2827 PERSONS
	<b>Location Description</b>	
	<b>Planned Activities</b>	INFRASTRUCTURE PROJECTS IN ELIGIBLE CENSUS TRACTS THAT ENCOURAGE THE DEVELOPMENT OF AFFORDABLE RESIDENTIAL HOUSING. SIDEWALK.
<b>9</b>	<b>Project Name</b>	NEIGHBORHOOD PUBLIC FACILITIES
	<b>Target Area</b>	RED RIVER NEIGHBORHOOD
	<b>Goals Supported</b>	Revitalize targeted neighborhoods
	<b>Needs Addressed</b>	Rehabilitate Public Facilities and Infrastructure
	<b>Funding</b>	CDBG: \$75,000
	<b>Description</b>	FUNDS WILL BE USED FOR ACQUISITION, CONSTRUCTION, RECONSTRUCTION OR INSTALLATION OF PUBLIC FACILITIES AND IMPROVEMENTS INCLUDING RECREATIONAL FACILITIES FOR YOUTH IN LOW INCOME CENSUS TRACTS.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	AREA BENEFIT OF 2878 PERSONS
	<b>Location Description</b>	
	<b>Planned Activities</b>	FUNDS WILL BE USED FOR ACQUISITION, CONSTRUCTION, RECONSTRUCTION OR INSTALLATION OF PUBLIC FACILITIES AND IMPROVEMENTS INCLUDING RECREATIONAL FACILITIES FOR YOUTH IN LOW INCOME CENSUS TRACTS.
<b>10</b>	<b>Project Name</b>	HOME PROGRAM CHDO SET-ASIDE

	<b>Target Area</b>	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown
	<b>Goals Supported</b>	Expand and preserve Affordable Housing
	<b>Needs Addressed</b>	Increase Permanent Supportive Housing for Homeless
	<b>Funding</b>	HOME: \$51,029
	<b>Description</b>	TO PROVIDE AFFORDABLE, DECENT, SAFE AND SANITARY HOUSING OPPORTUNITIES FOR LOW AND MODERATE INCOME FAMILIES AND INDIVIDUALS.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 RENTAL UNIT FOR A LOW TO MODERATE INCOME FAMILY OR HOUSEHOLD.
	<b>Location Description</b>	
	<b>Planned Activities</b>	TO PROVIDE AFFORDABLE, DECENT, SAFE AND SANITARY HOUSING OPPORTUNITIES FOR LOW AND MODERATE INCOME FAMILIES AND INDIVIDUALS.
<b>11</b>	<b>Project Name</b>	CDBG PUBLIC SERVICE
	<b>Target Area</b>	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown
	<b>Goals Supported</b>	Assist homeless and at-risk of homelessness with
	<b>Needs Addressed</b>	Provide Support for Emergency Housing and Supporti Increase Permanent Supportive Housing for Homeless
	<b>Funding</b>	CDBG: \$142,000
	<b>Description</b>	TO PROVIDE NONPROFIT PUBLIC SERVICE AGENCIES FUNDING TO PROVIDE VARIOUS SERVICES TO HOMELESS, THOSE AT RISK OF HOMELESSNESS, DOMESTIC VOILENCE VICTIMS, LOW TO MODERATE HOUSEHOLDS IN NEED OF UTILITY ASSISTANCE, AIR CONDITIONERS/HEATERS, AND CASE MANAGEMENT, ETC.

	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	PROVIDE FUNDING TO THE FOLLOWING SUBRECIPIENTS: LIGHT HOUSE MINISTRIES UNITED METHODIST URBAN MINISTRIES GRACE ASSISTANCE AND SAFE HOUSE PROGRAMS. CLARKSVILLE MONTGOMERY COUNT COMMUNITY ACTION AGENCY, FLOURISHING FAMILIES, MANNA CAFE MINISTRIES, AND SERENITY HOUSE WOMENS SHELTER.

**AP-50 Geographic Distribution – 91.220(f)**

**Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

CDBG and HOME funds can be used throughout the city. Areas of high minority population include New Providence, Red River, Downtown, and South Clarksville. Red River and New Providence have the highest concentration of minorities in the city.

**Geographic Distribution**

Target Area	Percentage of Funds
NEW PROVIDENCE HILL	
RED RIVER NEIGHBORHOOD	
SOUTH CLARKSVILLE NEIGHBORHOOD	
Northwest Clarksville	
Downtown	

**Table 57 - Geographic Distribution**

**Rationale for the priorities for allocating investments geographically**

The City does not distribute assistance strictly by geographic area however, the City has designated five low- low to moderate income census tracts as target areas. Housing rehabilitation and Homebuyers assistance can be used throughout the city. Infrastructure and public facilities improvements will be limited to target areas.

**Discussion**

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

Clarksville partners with THDA and several non-profit agencies to assist in projects designed to provide affordable homeowner housing including assistance to people with disabilities and homeless individuals and families. Clarksville operates a housing rehabilitation program within the city limits. Projects are limited to complete basic home repairs and improvements meeting Clarksville's rehabilitation specifications and minimum standards. Repairs will be made for homeowners who are 80% or less of the area median income (AMI).

One Year Goals for the Number of Households to be Supported	
Homeless	1
Non-Homeless	1
Special-Needs	1
Total	3

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	1
The Production of New Units	0
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	21

Table 59 - One Year Goals for Affordable Housing by Support Type

#### Discussion

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Clarksville Public Housing Authority has been the leading provider of low-income housing in Clarksville for the past fifty years. Since the authority is a high performer the administration feels there is no need to improve residents' lives or to improve the surrounding neighborhoods. The CHA needs to apply for additional HUD grants that will transform neighborhoods with public housing assets within the neighborhood. For instance the housing authority should apply for RAD. The city of Clarksville is looking for mixed income multi-family units spread throughout the city, and the transformation of the current public housing into sustainable mixed income, transportation friendly neighborhoods.

The Clarksville Housing Authority role in the affordable housing policy and housing development has not been non-existent. CDBG has revitalized neighborhoods and transformed thousands of low-and very low income households, including homeless. It is a vital tool used by local government to implement locally determined community development priorities such as affordable housing, which the city of Clarksville has selected as its number one priority. The Clarksville Housing Authority should embrace the affordable housing programs available; an active approach to affordable housing is needed from the administration of the Clarksville Housing Authority. As HUD funds continue to dwindle, public housing and their residents are being asked to become self-sufficient.

### **Actions planned during the next year to address the needs to public housing**

CHA continues to address the needs of public housing by improving the housing stock. Exterior renovations will include door and window/security screen replacements, security cameras, playground equipment. Design work for a duplex will be completed this year with construction to begin in 2016. The family-Self Sufficiency program designed to assist residents with achieving self-sufficiency should be implemented fully. Residents can get assistance with seeking employment, job training, and educational opportunities. The HUD Section three programs should be implemented and used to its fullest extent. Homeownership programs designed to help interested participants find an appropriate mortgage lender and work with the participant through the process of buying a home. In the last five years only one public housing resident used the FTHB program to buy a house. More programs and services for children to include scholarships, after school tutoring, health, and safety gang prevention programs.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

Monthly resident meetings are held to encourage resident involvement. Periodic notices, monthly calendars and a quarterly newsletter are delivered to each resident household informing them of meetings, activities and information the residents need to keep abreast of opportunities and activities that affect their communities. Partnerships with churches, banks, civic organizations, social service organizations, and local businesses have been made to provide resources and opportunities for the residents.

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

N/A

**Discussion**

The Clarksville Office of Housing & Community Development has provided on site homeownership workshops for CHA residents in the past. CHA will request OHCD to provide this training again. Plans are currently being made with other partners to provide additional homeownership training and credit counseling.

The Clarksville Housing Authority should work to create a transformation plans targeting all the areas where public housing exist in the city. These areas have higher poverty rates. The neighborhood vacancy rate is more than double the City rate and the highly transient nature of the population results in the area being a point of transition, rather than a place where families stay long-term. The overall layout and general conditions does not contribute to a cohesive, secure neighborhood. The CHA should work closely with residents, Austin Peay State University and community organizations to collaboratively plan for the transformation of the neighborhoods.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The City of Clarksville will continue to engage in its street outreach and engagement activities in order to outreach to homeless populations. These activities include an annual Point-In-Time Count which helps identify homeless residents and assess their needs. The following needs are assessed during the annual count: chronic homelessness, homeless children and unaccompanied youth, the racial and ethnic makeup of the homeless population, mental health needs, and presence of a chronic health need or disability. The County will support and facilitate an expansion of street outreach to include multi-disciplinary practitioners from law enforcement, social services, health care, mental health care, faith-based groups, volunteers, non-profits, community-based organizations, and substance abuse recovery centers in alignment with its overall plan to end homelessness.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The city of Clarksville will support the following one-year goals.

- 1) Provide funds to support emergency shelter renovations
- 2) Provide funds to support shelter operations and transitional housing.
- 3) Provide funding to increase permanent supportive housing opportunities and work to create a stronger network of providers of supportive and mainstream services to homeless clients.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The agencies that receive Homeless Prevention and Rapid ReHousing funding 16 homeless service providers provide emergency shelter, transitional housing, permanent housing, and domestic violence shelter and other supportive services (i.e case management, rental assistance, utility assistance and food banks) to homeless residents in the city. The city will continue its support of those agencies, service providers, and programs.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again. Through the ESG grant from the State of TN, the city will be able to help address emergency shelters and transitional housing needs of homeless persons.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income

individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

The city has several strategic steps to address homeless prevention which are detailed in the middle Tennessee Continuum of Care's 10 year plan to end Homelessness. The city will continue to support and facilitate actions on these steps.

### **Discussion**

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

Barriers to affordable housing can present in a variety of aspects and multiple entities including, but not limited to government and political agencies, banking and financial institutions, insurance industry regulations, zoning regulations, social and economic variables, neighborhood conditions, public policy legislation, and fair housing enforcement. There are no incentives to produce affordable housing anywhere in the city. Despite attempts to develop affordable housing through the use of zoning and incentives, it has proven difficult to get developers to undertake affordable projects or to include affordable units in market rate projects. Most of the single family and multi-family housing being built is for the active duty military. There is very little if any affordable housing being built particularly for families in the low to moderate income range. The affordable units that are being built are built with Low Income Housing Tax Credits, and these are being jeopardized by the state controller and local tax accessor's who have decided to tax the tax credits themselves and the units. Other cities have PILOTS in place to help offset the additional taxes, while approval is needed from the County Commission, and they do not understand the need for this type of housing. County Commission has already passed a resolution that will not allow TIF's for housing.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

Educate audiences on the need for affordable housing and address affordable housing myths (i.e. it will reduce my property values Invest resources into land-assemblage and demolition to ready sites for affordable housing development financial resources dedicated to affordable housing. Currently, the City bears the burden of affordable housing supply.

1. The population is racially diverse, though there are a smaller percentage of Hispanic households than the national norm.
2. Only four Census Tracts have minority concentrations per HUD's definition, but these tracts are the ones with the lowest income levels, the oldest housing stock, and the most vacant properties. This may serve to limit housing opportunities for low-income households.
3. Despite a solid and diverse economic base, almost one-half of the population is in the low-income categories as defined by HUD. Unemployment has been stubbornly high and income levels are relatively low. Thus, affordability is a problem for a very large portion of the population, both owners and renters.
4. There are a high percentage of family households and those families are slightly larger than the national norm, indicating a demand for larger housing units.
5. There are relatively fewer elderly persons and persons living alone, thus a smaller demand for small housing units.
6. The Tennessee Housing Development Authority has a 876 Section 8 vouchers and the Clarksville Housing Authority has a significant wait list for public housing units.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

This section reports additional efforts the city will undertake during the 2015-2016 program year to address residents' housing and community developments needs. The city of Clarksville has multiple strategies to meet the needs of the community. The CDBG and HOME play an important role in the revitalization of the city. Despite the city's targeted use of federal and local resources to meet the underserved needs of the community, obstacles to meeting these needs persist. The goals set forth in this plan position the city to continue its focus on meeting needs in the areas of single family housing, supportive services, and economic development. The city will continue to allocate federal and state resources to meet these needs and work with partners to identify and address underserved needs.

### **Actions planned to address obstacles to meeting underserved needs**

While the City has pursued a variety of strategies to impact the identified needs of the community, the primary obstacle to meeting the underserved needs is the lack of sufficient financial resources. See the annual objectives and description of activities and identified need for specific projects and anticipated beneficiaries/outcomes. Housing actions will primarily be accomplished through the administration of CDBG and HOME funds. Applications for both programs are accepted by OCHD on a year round basis to allow applicants ample time to prepare for their project.

### **Actions planned to foster and maintain affordable housing**

The City fosters and maintains affordable housing by:

- Providing funds each year for the rehabilitation of owner occupied housing for people of low and moderate income;
- Supporting projects using low income tax credit financing
- Promoting affordable and public housing projects;

### **Actions planned to reduce lead-based paint hazards**

Clarksville funds programs and manages a housing rehabilitation program; both of which require a lead based paint inspection on all homes built prior 1978. Approximately 20,000 units (37.1%) were constructed before 1980, and thus might have lead-based paint hazard though only 2.5 % of the units were constructed before 1940 and only 11.3% were built before 1960. Because of the surge in growth in the preceding two decades, the median age for housing units in Clarksville is 1989.

### **Actions planned to reduce the number of poverty-level families**

Clarksville has a substantial number of households with an income of less than \$15,000: indeed 15.8 percent of households, some 7438 households, are below this figure. By definition 48.8 percent of Clarksville households are in the lowest median income categories. Poverty is an issue in Clarksville as 16.1 percent of the population had income in the preceding months that was below the established poverty level. Clarksville will use its CDBG and HOME funds to reduce the impacts of poverty on low and moderate income families and individuals in the community while working diligently to help move people out of poverty. Working with community leaders, workforce development programs, job training opportunities for low-income persons will be looked at for ways to expand public service

programs aimed at increasing self-sufficiency will be supported. . The following strategies consistent with Clarksville's overall Consolidated Plan strategies will play a role in combating poverty:

- Support community vitality through activities that promote a diverse economic base and family wage jobs while providing opportunities for low and moderate-income people to become financially independent;
- Support services designed to expand available affordable housing and services to assist homeless people to reach self-sufficiency; and
- Support programs that identify people who are homeless, assess their needs, and move them into appropriate housing and supportive services.
- Support activities which bring additional business and jobs into the community.

#### **Actions planned to develop institutional structure**

The Clarksville Office of Housing and Community Development is reviewing ways in which CDBG and HOME can be more integrated into community and economic development. The city will contribute to capacity build in the institutional structure by continuing to encourage coordination among service agencies, participating in cooperative efforts such as Middle Tennessee Affordable housing coalition, and the local homeless coalition, and the Veterans Outreach service providers.

#### **Actions planned to enhance coordination between public and private housing and social service agencies**

The City of Clarksville staff will serve on the Middle Tennessee Continuum of Care steering Committee, and the Middle Tennessee Affordable Housing Coalition. The staff will continue to coordinate with the Lincoln Homes Resident Council, along with other housing providers on housing needs for the low income populations.

#### **Discussion:**

#### **IMPEDIMENT ONE – NEED FOR INCREASED AWARENESS, OUTREACH AND EDUCATION**

Clarksville has an active fair housing program. However, focus group discussions and survey results in particular note a lack of knowledge about fair housing law, policies, and practices. The need for on-going education, awareness, and outreach remains, especially among lower income households and minorities.

#### **IMPEDIMENT TWO – LIMITED SUPPLY OF AFFORDABLE HOUSING**

As discussed earlier, affordability is one aspect of housing discrimination and it is difficult to talk about addressing impediments to fair housing, and actions to eliminate discrimination in housing, without simultaneously talking about development of policies, plans, programs, and projects to increase the supply of affordable housing.

#### **IMPEDIMENT THREE – LACK OF CLEAR COMPLAINT AND ENFORCEMENT STRUCTURE**

The City is aware of, and the survey and focus group discussions reinforced, the idea that there is no clear resource, agency, or mechanism to report housing discrimination. Beyond that, it appears that people would not report such discrimination because they feel it is useless or could bring negative

consequences. This perception can be dispelled by first developing a clearly identified place and means to file a query or complaint, and then following through on that complaint while protecting the complainant.

#### **IMPEDIMENT FOUR – GOVERNMENT POLICIES**

This impediment deals with issues relating to the development of land including housing that is available to a wide range of persons and income levels in disparate locations. This goal is affected by a wide range of factors, some of which are beyond the ability of the City to change.

#### **IMPEDIMENT FIVE – AWARENESS OF POTENTIAL DISCRIMINATION**

The review of demographic information does not provide a clear indicator of housing discrimination among persons in the protected classes. However, statistical data can assist in identifying potential problems and topics of concern. In the current economy and given the structure of the City's housing stock, the incidences of discrimination may focus on rental housing, and the focus of efforts in the immediate future should be upon aspects of discrimination in the rental market, and upon some groups within the protected classes.

**Program Specific Requirements**

**AP-90 Program Specific Requirements – 91.220(l)(1,2,4)**

**Introduction:**

**Community Development Block Grant Program (CDBG)**

**Reference 24 CFR 91.220(l)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

- |  |          |
|--|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed  | 0        |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0        |
| 3. The amount of surplus funds from urban renewal settlements  | 0        |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan   | 0        |
| 5. The amount of income from float-funded activities   | 0        |
| <b>Total Program Income:</b>   | <b>0</b> |

**Other CDBG Requirements**

- |   |       |
|---|-------|
| 1. The amount of urgent need activities   | 0     |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 0.00% |

**HOME Investment Partnership Program (HOME)**

**Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City of Clarksville does not use HOME funds other than dictated by 92.205

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

**Transfer of the Property or a Beneficial Interest in Borrower.** If all or any part of the **Property** or any interest in it is sold or transferred (or if a beneficial interest in **Borrower** is sold or transferred

and **Borrower** is not a natural person) or fails to be used as the **Borrower's** principal residence without **Beneficiary's** prior written consent, **Beneficiary** may, at its option, require immediate payment in full of all sums secured by this **Security Instrument**. For purposes of this deed of trust the sale or transfer of any part or interest in the property shall include but not be limited to transfers by deed, lease, contract, option, will or by intestate succession. Any such transfer shall render any and all amounts due under the note immediately due and payable.

#### **DEED OF TRUST section 16 Transfer of the Property or a Beneficial Interest in Borrower.**

If **Beneficiary** exercises this option, **Beneficiary** shall give **Borrower** notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which **Borrower** must pay all sums secured by this **Security Instrument**. If **Borrower** fails to pay these sums prior to the expiration of this period, **Beneficiary** may invoke any remedies permitted by this **Security Instrument** without further notice or demand on **Borrower**.

#### **Program overview**

##### 109. Use of Recaptured Funds:

All funds repaid to the City will be used to carry out local low income housing programs. These funds will be expended on a regular basis, and will not be allowed to accumulate for more than five years.

##### a) Compliance Period

Loans and grants made under the First-Time Homebuyer program require an affordability period of a minimum of five years, per the HOME Investment Partnership Program requirements. Should the property be sold or otherwise transferred prior to the five year affordability period, the down payment and closing costs shall immediately become due and payable.

b) Upon sale or transfer of the property, the unpaid portion of the subsidy shall be due and payable immediately. Additional recapture provisions are described in Section 105 (c) and Section 107.

c) Any funds recaptured under the First-Time Homebuyer program must be used to carry out housing activities in compliance with HUD guidelines. Terms for use of recaptured funds are located in Section 109. Two Promissory Notes and a Deed of Trust will be used to ensure repayment of the City subsidy and to ensure compliance with the program terms and conditions. Details of the recapture provisions are described in Section 107.

##### d) Type of Subsidy

Subsidies for **income eligible households** shall be in the form of a low interest loan. The subsidy for down payment, closing costs and prepaid items will be loaned at a rate of 1% for buyers whose income is between 50% and 80% of the area median income and 3% for buyers whose income is between 60% and 80% of the area median income. In the event a homeowner sells or moves from the dwelling and it is no longer used as a primary residence any outstanding balance is due and payable immediately.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Please refer to the response to question AP #2.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Clarksville does not anticipate using HOME funds in this manner.

**Discussion:**

**Appendix - Alternate/Local Data Sources**

