

Fourth Program Year CAPER



The CPMP Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations.

The Executive Summary narratives are optional. The grantee must submit an updated Financial Summary Report (PR26).

GENERAL

Executive Summary

The Consolidated Annual Performance and Evaluation Report (CAPER) describes the activities and accomplishments of the City of Clarksville's housing and community development programs in fiscal year 2008-2009. The main focus of the report is on how the City used funds from the U.S. Department of Housing and Urban Development Block Grant (CDBG) and HOME Investment Partnership Act (HOME) programs. Additionally, the CAPER serves as a tool for the City's Office of Housing and Community Development Department (OHCD) to evaluate progress in addressing issues that were ranked as high priorities in the 2005-2010 Consolidated Plan.

The City of Clarksville has been an entitlement community since 1974. Funding comes to the City's Office of Housing and Community Development Department, in the form of an annual block grant allocation from the U.S. Department of Housing and Urban Development (HUD). The annual entitlement funds are the principal revenue source for the City of Clarksville to address the roots and consequences of poverty. The overall goal of the community planning and development programs is to develop viable communities by providing decent housing, a suitable living environment and expanding economic opportunities principally for low and moderate income persons. The "HOME" program also funded through HUD, was started in 1992 and is designed to create affordable housing for low income households through building, buying, and/or rehabilitating housing for rent or homeownership. A minimum of 15% is set-aside for 501(c)(3) non-profit Community Housing Development Organizations. Each year the City sets aside funding to meet program goals outlined in the Consolidated Plan. This report covers the period July 1, 2008 through June 30, 2009.

The Community Development Block Grant and HOME funds are allocated through the Citizen Advisory Task Force process. The Citizen's Advisory Task Force is 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.

The 2008-2009 Action Plan strategy concentrated both CDBG and HOME funding on affordable housing, eliminating barriers to housing, homeownership, affirmatively furthering fair housing and the coordination of public services to benefit homeless and special need groups, including persons with mental illness, elderly and those who are developmentally disabled.

During the Program Year 2008 reporting period, July 1, 2008 - June 30, 2009, the City received \$791,796 CDBG Entitlement Funds; \$103,774.45, Program Income; \$425,273 HOME Entitlement Funds and \$83,078.83, HOME Program Income. During 2008-2009, the City expended \$1,233,152.03 in CDBG funds and program income; and \$673,599.19 in HOME funds and HOME program income.

The objectives of Year Four of the Consolidated Plan were measured by the outcomes of availability; accessibility; affordability; and sustainability. The outcome measurements for each activity are compiled in the Consolidated Plan Management Process Tool-Project Workbooks (formerly known as Table 3), which are included in the CAPER as attachments. The chart on page 7 also provides detailed project and outcome information.

The draft report of the CAPER was made available for citizen comments August 25 – September 24, 2009, and a notice was published in The Leaf Chronicle on August 12, 2009, and in the El Cru cero de Tennessee, Latino Newspaper on August 21, 2009. Comments received are included in the CAPER.

General Questions

Clarksville's Five-Year Consolidated Plan for Community Development (July 1, 2005 - June 30, 2010) goals are simple: create a city of housing opportunity for all, particularly those with low and moderate incomes and to bring resources and partners together to make neighborhoods better places to live, work, conduct business and raise families. To this end, Clarksville and its partners are focused on creating a sustainable living environment with emphasis on rebuilding neighborhoods.

This Performance Evaluation (CAPER 2009) is an assessment of the activities undertaken from July 1, 2008 to June 30, 2009, which reflects the objectives identified in the City's Consolidated Plan.

Throughout the CAPER, the City will demonstrate how activities undertaken with CDBG and HOME funds addressed the goals and objectives in the Five-Year Consolidated Plan. The goals and objectives relate to housing needs, needs of special non-homeless populations, the homeless, community and economic development and other identified needs and initiatives.

Each project undertaken by the City's Office of Housing and Community Development addresses at least one of the most critical needs for low and moderate income families and homelessness. The activities described in the 2008-2009 Annual Action Plan and undertaken during the period between July 1, 2008 and June 30, 2009 are as follows:

Strategy	Objective	Accomplishment
<p>Provide housing programs to help preserve and maintain low income residential property, assist low income households with emergency repairs and reduce barriers in housing units for elderly and people with disabilities.</p>	<p>Decent housing through financial and technical assistance.</p>	<p>Seven (7) owner-occupied housing repairs; Two (2) families were White, four (4) African-American and One (1) Asian/White. Six (6) female head of households, three (3) disabled and two (2) elderly household assisted. Twenty-three (23) Emergency repairs were completed during the program year. Nine (9) homeowners were white, Twelve (12) African American, One (1) Hispanic-White and One (1) Native Hawaiian or Pacific Islander. Five (5) households were disabled, Six (6) elderly households and Twelve (12) female head of households. One (1) disabled homeowner received assistance through the RAMP program. The family was African American and elderly. The Ramp Program is a partnership with a local congregation where the City provides materials and labor is provided by volunteers.</p>
<p>Increase the provision of decent affordable and adequate housing by improving lead based paint awareness and strategies and increasing homeownership, providing housing rehabilitation loans/grants to owner occupants of single family homes and multi-family housing, providing tenant based rental assistance, facilitating the construction of both single and multi-family developments.</p> <p>Increase the provision of decent affordable and adequate housing by improving lead based paint awareness and strategies and increasing homeownership, providing housing rehabilitation loans/grants to owner occupants of single family homes and multi-family housing, providing tenant based rental assistance, facilitating the construction of both single and multi-family developments.</p>	<p>Decent housing through education, dissemination of information and financial assistance to low and moderate income individuals and families.</p> <p>Decent housing through education, dissemination of information and financial assistance to low and moderate income individuals and families.</p>	<p>One hundred twelve (112) clients were provided housing counseling assistance of which sixty-nine (69) were White, thirty-four (34) African American, four (4) Asian, three (3) African American and White, one (1) Native Hawaiian or Other Pacific Islander and one (1) Other multiple race combination greater than one percent. Of the 34 African Americans, one (1) was Hispanic or Latino and of the 69 White, (9) were Hispanic or Latino</p> <p>Twenty-six (26) applications for assistance were declined for the following reasons: Nine (9) over income, four (4) incomplete applications, four (4) never selected property, four (4) debt ratio too high and other reasons included applicant decided not to use DPA, property did not pass inspection, applicant could not get mortgage financing and property not in City Limits.</p>

<p>Increase the provision of decent affordable and adequate housing by improving lead based paint awareness and strategies and increasing homeownership, providing housing rehabilitation loans/grants to owner occupants of single family homes and multi-family housing, providing tenant based rental assistance, facilitating the construction of both single and multi-family developments.</p>	<p>Decent housing through education, dissemination of information and financial assistance to low and moderate income individuals and families.</p>	<p>Twenty-seven (27) Homeownership Down Payment Assistance grants and loans were made to low-moderate income residents. \$131,434.52 was expended for the Down Payment and \$54,261.09 Closing Cost Assistance. HOME Down Payment and Closing Cost assistance leveraged \$2,401,636.00 with twelve (12) banks participating in the program. All homes are inspected for Lead Based Paint prior to purchase. Lead Based Paint information is provided to owners of housing built prior to 1978.</p> <p>The City works with non-profit housing organizations to increase the number of affordable rental units in Clarksville. A duplex was completed December 15, 2008 by the City's Certified CHDO.</p> <p>In September 2008, the City partnered with Operation Serve, a local congregation providing volunteer labor and resources to assist low income neighborhoods. The City awarded Operation Serve \$5,000 and with in-kind and volunteer labor, Seventeen (17) families were assisted with minor home repairs and other services.</p> <p>In 2008-2009 the City partnered with the University of Tennessee School of Architecture and Design to plan a new housing development for first time homebuyers. Twenty-Two (22) units will be available to moderate income persons through the City's Homeownership Program.</p>
<p>Plan for and support Fair Housing strategies and initiatives to affirmatively further fair housing choice, including updating the Analysis of Impediments to Fair Housing.</p>	<p>Support fair housing and increase access to housing programs for low-income persons.</p>	<p>Funding was also allocated to Legal Aid of Middle Tennessee and the Cumberlands to assist LMI individuals who are at risk of homelessness by helping them secure or maintain affordable housing. In addition, education, counseling and housing advocacy provide important outreach mechanisms to help prevent homelessness.</p> <p>The Legal Aid Latch Program set a goal of assisting 38 individuals. The agency expended \$16,682.86 in CDBG funds and helped 29 individuals who were at risk of becoming homeless.</p>

<p>Address housing and supportive services (“supportive services” means providing assistance in the activities of daily living or other social services, or both) needs for various populations of low-moderate income persons and families, including those who are homeless or at risk of homelessness, elderly and special needs persons.</p>	<p>Improve quality of life through the provision of supportive services for special needs populations.</p>	<p>Public Services set aside funds were allocated to various agencies to carry out programs to assist low-moderate income and homeless persons during the program year. \$161,544.57 in public service funds were spent by eight (8) agency programs. The public-private collaborative approach allows the city to leverage funds.</p> <p>One (1) ramp was constructed in partnership with a local faith based organization. Volunteer labor was provided and the City purchased supplies. All ramps are built to code.</p>
<p>Reduce blight and blighting influences through a city-wide approach using code enforcement strategies, neighborhood groups, acquisition and clearance of blighted properties on a spot basis.</p> <p>Reduce blight and blighting influences through a city-wide approach using code enforcement strategies, neighborhood groups, acquisition and clearance of blighted properties on a spot basis.</p>	<p>Improve health and safety of blighted neighborhoods and increase safe decent housing choice in blighted neighborhoods</p> <p>Improve health and safety of blighted neighborhoods and increase safe decent housing choice in blighted neighborhoods</p>	<p>\$44,975.24 in CDBG funding was expended to combat blighting influences city-wide with special emphasis in the 4 neighborhood enhancement areas. This funding was used for the salary of a codes enforcement officer with the City’s Building and Codes Department who works strictly in the target areas.</p> <p>The City awarded \$1,953 from CDBG Public Service funds to the Mt. Olive Cemetery Association a 501(c)(3) organization to assist residents in the Brandon Hills neighborhood to grow a community garden. This project is a partnership with U.T. Cooperative Extension and residents of Brandon Hill.</p> <p>Forty (40) persons attended a “Crime Prevention Through Environmental Design” Workshop hosted by the City. The event was held on the campus of Austin Peay State University. The workshop provided information regarding the principles for planning and designing safe neighborhoods. This effort supports the City’s Community Policing, Codes Enforcement and Neighborhood Outreach Initiatives.</p>
<p>Address the needs of various populations for emergency shelter and services, housing services for transition to permanent housing and independent living and supportive services for those not capable of achieving independent living.</p>	<p>Facilitate and partner in a community wide effort to expand and increase the capacity of non-profit agencies to support and provide for persons who are homeless and at risk.</p>	<p>Coordinated bi-monthly meetings, as the lead agency, for the Housing and Homeless Coalition. Continued to be a resource to local non-profit and faith-based groups focused on meeting the needs of at risk and low-income population in the city.</p>

<p>Address the needs of various populations for emergency shelter and services, housing services for transition to permanent housing and independent living and supportive services for those not capable of achieving independent living.</p>	<p>Facilitate and partner in a community wide effort to expand and increase the capacity of non-profit agencies to support and provide for persons who are homeless and at risk.</p>	<p>Held various Community Partnership Building meetings with local non-profit and businesses to enhance the collaboration and communication between public private partners.</p> <p>\$161,544.57 in CDBG public service funds were awarded to eight (8) agency programs to assist at risk persons.</p> <p>Participated in the Housing and Homeless Coalition's Food for the Hungry fundraiser and awareness campaign.</p> <p>Project Homeless Connect 2008 was held on December 5, 2008. Various agencies provided services to the homeless gathered at the Clarksville–Montgomery County Public Library for the Fourth annual event. Homeless and persons at risk visited with agencies. Clothing and food were distributed as well as free bus tokens and information about services and jobs.</p>
<p>Increase the supply of standard affordable housing through acquisition and or rehabilitation of units and or appropriate construction of new units.</p>	<p>Acquire blighted and vacant sites; provide loans and grants to homeowners for housing repairs, work with Community Housing Development Organizations, realtors and housing partners to increase access to housing.</p>	<p>Seven (7) homeowners were assisted with housing repairs.</p> <p>4.5 acres of land under development for the purpose of expanding affordable housing. It is anticipated that twenty-two households will have greater access to affordable housing when the infrastructure and site improvements are completed.</p>

The chart below describes the funding expended in attaining the 2008/2009 Goals.

Project	2008-09 Goal	CDBG/HOME Funds expended	Accomplished 2008-09
	Units/People		Units/People
Owner-Occupied Rehabilitation	5 households	\$104,518.84	7 households
Emergency Repairs	18 households	\$112,925.15	23 households
Acquisition	2 units	\$72,424.02	1 unit
Neighborhood Spot Blight & Clearance	15 units	\$44,975.24	Funds were used to pay salary for Codes Enforcement Officer
Homeownership Program Down Payment Closing Cost Assistance	25 households	\$185,695.61	27 households
Community Housing Development Organizations (*CHDO)	1 unit	\$158,000.00	1 unit
CHDO Operating Expense	1 unit	\$7,000.00	1 unit
City-wide Infrastructure	22 households	\$53,564.22	Underway Affordable Housing infrastructure development
Community Action Agency: Old Fire House Day Shelter & Resource Center Temporary Shelter Program	111 people	\$19,548.84	223 people
Community Action Agency: Self-Sufficiency Program	40 people	\$18,728.21	314 people
Housing Counseling Program**	75 people	\$28,021.97	112 people
Neighborhood Public Facilities	1 public facility	\$30,000.00	1 public facility
Radical Mission	40 households	\$20,000.00	31 households
Reconstruct	10 households	\$21,733.62	8 households
Legal Aid Latch Program	38 people	\$16,682.86	29 people
United Way: Regional Alliance for Financial Independence	1,000 people	\$18,562.69	1,533 people
Urban Ministries Safe House	20 people	\$20,000.00	491 people
Urban Ministries Grace Assistance Program	160 households	\$20,000.00	487 households
CDBG Administration	Not applicable	\$125,045.34	Not applicable
HOME Administration	Not applicable	\$25,957.75	Not applicable
Fair Housing	100 people	\$6,415.32	175 people
CDBG Planning	Not applicable	\$2,938.57	Not applicable

**Housing Counseling Program numbers do not reflect all inquires, only those actually receiving counseling or applications for the program.

Managing the Process

The City of Clarksville allocated the investment of resources on a city-wide basis with special emphasis placed on four low-income neighborhoods including Red River, Brandon Hill, South Clarksville and New Providence. All Community Development activities were carried out under the guide of the 2008-2009 Action Plan. The City pursued projects indicated in the 2008-2009 Action Plan including: the First-Time Homebuyer Down Payment Assistance Program, the Good Neighbor Owner Occupied Housing Rehabilitation program, land acquisition, Emergency Repair Program and continuation of funding to local non-profit human service agencies through public service grant awards. The activities identified under the public service category and targeted to special needs populations were offered on a city-wide basis and/or were coordinated with existing facilities or services.

The City of Clarksville CDBG & HOME activities were carried out in compliance with Section 3 of the Housing and Urban Development Act of 1968. All financial assistance for housing and community development programs was directed toward low and moderate income persons.

Coordination among agencies in the development and implementation of housing and community development programs and services is critical in the City's efforts to maximize the use of limited resources. The City makes funds available to various 501(c)(3) non-profit agencies to help provide important public services in the community. A "Notice of Funding Availability" (NOFA) was published in the local newspaper, The Leaf Chronicle, and on the City of Clarksville's website at www.cityofclarksville.com informing the community of the availability of CDBG funds for public services for fiscal year 2008-2009. Applications were available at two pre-orientation technical assistance sessions held on December 4, 2007 and December 18, 2007 at the Office of Housing and Community Development. The sessions included information about the NOFA process, application due dates, requirements and compliance with federal regulations including performance measurement requirements for funding for FY 2008. Applications were also made available at the office.

A series of six neighborhood meetings were held in the Red River and Brandon Hill areas from July 18 – September 18, 2007 to hear comments from citizens regarding funding priorities for the 2008-2009 Program year.

CDBG applications were due on February 8, 2008.

On March 18, 2008 a public hearing was held to review the 2008-2009 budget and was made available for a thirty-day comment period. Two comments were submitted and were attached to the 2008-2009 Annual Action Plan.

Collaboration continues to be one of the City's strongest assets. The OHCD works closely with non-profit organizations that support and provide essential services to improve the lives of low and moderate income families in our community. Public Service Grants are awarded annually to 501(c)(3) IRS certified non-profit organizations. The city also encourages faith based partnerships and public private partnerships to raise awareness and improve the coordination and delivery of human and social services within the community.

The Housing and Homeless Coalition provides a venue for the exchange of information, coordination of activities and promotes strong collaboration among non-profit and faith based groups involved in housing and community development efforts. The Coalition continues to pursue new methods to improve systematic coordination of outreach, information referral services, housing counseling, case management and tracking of homeless participants to avoid duplication of services and ensure agencies can access needed services necessary to meet their goals. Non-profit agencies receiving CDBG public service funds participate in the Housing and Homeless Coalition meetings as a networking tool to identify gaps in service delivery.

HOME Funds are not managed through an application process except for the Community Housing Development Organization set aside portion of HOME funds. The City sets aside a minimum of 15% of HOME Investment Partnership funds on an annual basis.

Although the City of Clarksville has many non-profits, there is a critical shortage of non-profits with the capacity to develop affordable housing units to meet the need. In 2006, only one Community Housing Development Organization (CHDO) was eligible for the City's CHDO set aside and funds were awarded in 2007 to NIA Inc. to produce two affordable rental units. The project was completed in December 15, 2008.

In an effort to meet the community's growing need for affordable housing, the City of Clarksville requested technical assistance for four non-profit organizations interested in learning about becoming a certified Community Housing Development Organization (CHDO). The training was held on August 28, 2007 and March 25, 2008. There is still much needed improvement in the area of building capacity for non-profit agencies to become certified Community Housing Development Organizations.

CITIZEN PARTICIPATION

The City will continue to encourage increased participation by all segments of the community including both the public and private sectors to establish partnerships that share the costs, risks and rewards of promoting affordable housing, community improvement and economic development.

The City did not hinder any Consolidated Plan implementation by action or willful action.

The City of Clarksville takes into consideration the views and comments of the City's residents. The CAPER was made available on August 25, 2009 for a public comment period. The comment period ended on September 14, 2009. A public notice was published in the Clarksville Leaf Chronicle on August 12, 2009. A copy of the advertisement is attached to the CAPER. It was also posted on the City's website www.cityofclarksville.com informing the public of the availability of the draft for review and comment. Copies of the CAPER were available at the Clarksville-Montgomery County Public Library.

Citizens could make comments about the CAPER by sending comments to the attention of the City of Clarksville, Office of Housing and Community Development, One Public Square, Suite 201, Clarksville, TN 37040. For citizens with hearing impairments a TDD line is available: (TDD 931-221-0655)

No comments were received during the 30-day comment period.

With regard to the distribution of the Community Development Block Grant Funds, the funds are not limited to any specific geographic area but must serve low-moderate income persons within the city limits. However, the City has identified four low income neighborhoods as areas with housing and neighborhood needs. Funds have been used strategically in the four identified neighborhoods to address social and physical deterioration since the first CDBG allocation more than 34 years ago. While the majority of the city's programs are offered on a city-wide basis, rebuild of homes not economically feasible to repair is generally offered only in the target neighborhoods.

With regard to the distribution of affordable housing, it is the goal of the City to encourage the production and expansion of affordable housing city-wide.

The allocation of HOME Investment Partnership Program resources is not limited to any specific geographic area of the city and is used city-wide to impact and benefit low-moderate income residents.

INSTITUTIONAL STRUCTURE

The City relies on the Office of Housing and Community Development (OHCD) to administer its housing programs and implement housing policies. OHCD administers first-time homebuyer programs; housing rehabilitation; new construction projects; The Housing and Homeless Coalition; acquisition of vacant land, demolition and clearance activities; information and referral to residents including referrals to homeless assistance agencies and services and legal services etc. The programs administered by the OHCD are funded through grants from the U.S. Department of Housing and Urban Development and some public private sources.

The OHCD acts a liaison between other public and private agencies to optimize services and leverage resources for Clarksville residents and prevent the duplication of services. The City continues to work toward a community-wide approach to providing safe, decent affordable housing to low-income citizens. The City of Clarksville has a Mayor and Council form of government.

The Clarksville City Council meets in regular session on the first Thursday of the month in the City Council Chambers, 108 Public Square. Voters residing within the city limits elect the following city office holders: Mayor, City Council members, and City Judge. City elections are held on the first Tuesday in November during even-numbered years. The terms of the council members are staggered so that one-half of the council seats are up for election at one time. Council members are prohibited from serving more than three (3) consecutive terms in office.

In November 2005, the department became the "Office of Housing and Community Development" and moved to City Hall.

Partnerships with a wide range of local and state agencies enabled the City of Clarksville to carry out the Year Three Plan to the Five Year Consolidated Plan. Some of the partnerships include:

Clarksville Public Housing Authority
Clarksville Housing Fund
Community Development Block Grant Sub-recipients
Housing and Homeless Coalition Partners
Emergency Shelter Grant Providers
State of Tennessee Department of Human Services
Tennessee Housing Development Agency
Housing Continuum of Care
Austin Peay State University
United Way of the Greater Clarksville Region
Centerstone Mental Health
Workforce Essentials, Inc.
Clarksville-Montgomery County Regional Planning Commission

Clarksville Home Builders Association
University of Tennessee School of Architecture and Design

The diverse partnerships helped the city deliver quality services to Clarksville's low-moderate income residents throughout the 2008-2009 program year.

The Housing and Homeless Coalition worked in concert with the Office of Housing and Community Development (OHCD) to meet the City's needs to deliver optimal services to low-income citizens. City staff attended bi-monthly meetings and attended the Homeless Continuum of Care meetings.

MONITORING AND SELF EVALUATION

The City of Clarksville monitors all activities to ensure program compliance. The City successfully met HUD's timeliness standards and reporting requirements throughout the year. Staff provided technical assistance and support to various sub-recipients during the 2008-2009 program year. A Performance Measurement System was developed for sub-recipient agencies and project files were updated to incorporate performance measures.

During the program year all non-profit agencies receiving public service funds submitted quarterly and cumulative performance information which are described in this document and reported in HUD's IDIS system. The performance data outlined in the report also reflects the outcomes of projects carried out by the City of Clarksville Housing and Community Development Staff to assist low-moderate income families and households.

The City understands that making housing affordable is a multi-faceted, community-wide initiative that includes repairs to existing housing units, creating new affordable units and assisting individuals in establishing the credit, income and skills needed to earn a livable wage. In an effort to be as responsive as possible to the changing needs of low-moderate income citizens and in keeping with the spirit and intent of program goals, the City continued to work with local service providers through the Housing and Homeless Coalition, faith based organizations, local businesses and the private sector to improve the vitality, livability and quality of life for residents in Clarksville.

The Housing and Homeless Coalition identified the following gaps in services: transitional and permanent housing, emergency rental assistance, drug and alcohol housing and recovery programs and emergency shelter, transportation and jobs. Members and City Staff worked together throughout the year to increase capacity to bridge gaps in services. However, despite much effort by the City, many local non-profit organizations and a variety of funding sources, obstacles still exist to fully address the range of needs present in our community. One of the most significant obstacles is the

inability of low-moderate income households to secure sufficient resources to pay for safe, decent housing including jobs, housing and transportation. Low-income citizens and non-profit organizations providing services to low-income families, seniors and special needs populations site access to affordable rental housing and transportation as a barrier.

The majority of public service sub recipients have received funds from the City's CDBG program for many years. In an effort to streamline the monitoring process, sub recipients receive desktop monitoring forms. On site visits will be conducted every 1-2 years and as needed for agencies determined to be at risk. The monitoring includes: annual desk-top monitoring forms, on-site interview and review as necessary, inspection of financial and client records relating to the CDBG funding, evaluation of sub-recipient performance, analysis of strengths and weaknesses and report of any needs by the sub-recipient including technical assistance. Performance is measured against the goals established in the signed CDBG agreements. A follow-up letter is sent to each sub recipient following the receipt of the desktop monitoring forms or following on site visits.

All sub recipients are required to provide a quarterly report to the City. The quarterly report identifies the number of individuals served, their income group, race, ethnicity, and the head of household. An annual report is also required.

In an effort to improve efficiency and to ensure compliance with regulatory requirements staff meet on a regular basis to review program progress, homelessness trends and other housing issues.

The City of Clarksville pursued the goals as described in the assessment and outlined in the Summary of Goals section of this CAPER. CDBG and HOME funds were used throughout the year to address the following goals:

- Affordable Housing for Homeowners
- Supportive housing and services for persons who are homeless and those with special needs.
- Blight and Clearance
- Improvement of community outreach programs, public private partnerships and other activities to increase economic and self-sufficiency opportunities.

HOME Program Monitoring:

During year four the City's Office of Housing and Community Development Staff were responsible for the day-to-day operations of the HOME Program, monitoring the performance of Community Housing Development Organizations, assured compliance with the program requirements.

Community Development Block Grant Funded Activities:

Assessment of Progress towards Five-Year Goals:

The City continues to work from its five-year strategic planning document that outlines needs and projects primarily for low and moderate income persons in the City of Clarksville. During program year 2008-2009 the City addressed a number of the objectives identified in the Strategic Plan. The activities undertaken during the 2008/2009 Program year include:

CDBG Public Service funds were awarded to eight (8) sub recipients. The funding allocation supports social and housing needs identified in the Consolidated Plan. The grant awards enabled non-profit agencies to assist homeless and at risk individuals and families with emergency shelter, linkages to mainstream resources, transportation to jobs and job searches and job training.

The Clarksville-Montgomery County Community Action Agency continues to expand the Winter Shelter Program initiated in 2005-2006. This faith-based partnership strengthens the continuum of care in our service area. Eleven (11) local congregations participated in the program. Congregations and volunteers provided 2300 beds for shelter from November 2008 – March 2009 for homeless men. The 2008-2009 program year proved that there is still a great need for shelter. There are few resources for woman and children other than motel vouchers.

On December 5, 2008 the Office of Housing and Community Development in partnership with the Housing and Homeless Coalition held the Fourth annual Project Homeless Connect. This public/private initiative mobilized volunteers and agencies to reach out to the homeless population, connect them to much needed services and work to help them find jobs and housing. Thirty-six (36) individuals from various agencies and staff provided information to homeless and at risk persons.

The Office of Housing and Community Development strives to engage citizens through neighborhood meetings and many outreach events described in this document.

The City of Clarksville is committed to affirmatively furthering fair housing choice for all its residents. An Analysis of Impediments to Fair Housing Choice Report provided a comprehensive review of efforts made by the City, State, Federal Departments and agencies as well as by private non-profit agencies to address policies and practices affecting the location, availability and accessibility of housing. The report includes a public and private assessment of conditions affecting fair housing choice and made recommendations to address identified impediments. The report is available

upon request by contacting the Office of Housing and Community Development, One Public Square, Suite 201, Clarksville, TN 37040.

The City continued to identify ways to affirmatively further fair housing. In 2008-2009 the following supported those efforts:

The City held a Fair Housing awareness campaign at the local public library February 2009 to celebrate Fair Housing Month. A display table with informational pamphlets was made available to the public and two fair housing banners were also set up for display. The Office of Housing and Community Development also donated fair housing coloring books to the children's library to be distributed.

A staff member acts as the Fair Housing Coordinator and monitors and refers calls regarding fair housing complaints.

Educational material is available in waiting room of the Housing office and also in the Section 8 waiting area.

One hundred twelve (112) clients were provided homeownership and credit counseling including information about fair housing and predatory lending. Twenty-seven (27) families received Down Payment and Closing Cost Assistance.

Funding was also allocated to Legal Aid of Middle Tennessee and the Cumberlands to assist LMI individuals at risk of homelessness. Legal Aid staff helps individuals and families secure or maintain affordable housing. In addition, education, counseling and housing advocacy provides important outreach mechanisms to help prevent homelessness and reduce the risk of becoming homeless for persons facing eviction or foreclosure.

Affordable Housing

The importance of safe, decent, affordable housing is undisputed. A community begins with housing and a home is fundamental to the overall well being of a community and its people. The City recognizes the need for affordable housing for its citizens and understands that housing affordability needs are directly related to the availability of jobs and income.

In Clarksville there is a lack of housing affordable to low-moderate income families and a need for new construction in developing neighborhoods as well as infill in older neighborhoods throughout the city. Emergency repairs for homeowners continue to be a need as shown in the increase in the number of emergency repairs completed during the 2008-2009 program year. In addition the need for affordable rentals (below the fair market rent rates) is seen to be a great need for low wage earners and elderly.

The City identified a lack of sufficient funding as the greatest obstacle to meeting underserved needs. Consistent with the Consolidated Plan the City continues to seek partnerships and collaborative approaches to support the expansion of affordable housing opportunities, homeless assistance, supportive services and improved communication between the City and its neighborhoods.

Another obstacle to affordable housing in Clarksville appears to be due to a rental market driven by the Military presence in Clarksville. Many enlisted soldiers receive a housing stipend to supplement their income. The military families rent or purchase off base and use this as a means of increasing their affordability. Consequently citizens who are working in mainstream jobs earning low wages and not receiving a military housing allowance are forced to rent units that are above their affordability. Many families are cost burdened and spending more than 50% of their incomes on rent or housing. Recently a Tax Credit apartment complex was leased up. The few affordable units were rented in days, with many clamoring for affordable units.

Meeting the housing needs of our low-moderate income citizens and revitalizing our neighborhoods continues to be the priority of the Community Development Block Grant and HOME program initiatives in Clarksville. Clarksville's major housing needs include the following:

- availability of affordable homes for purchase;
- affordable rental units in decent habitable condition for very low and special needs population, and
- transitional housing and rehabilitation of older housing stock.

In 2003 a Housing and Homeless Coalition was established and continues to address the problems of affordable housing, including rental housing, public housing, homeownership and workforce housing. The Coalition met seven times during the 2007/2008-program year.

The City sets aside a minimum of 15% of HOME Investment Funds for Community Housing Development Organizations.

Owner-Occupied Housing Rehabilitation

The "Good Neighbor Owner-Occupied Housing Rehabilitation program" provides financial assistance to low-moderate income homeowners within the city limits. Currently assistance is provided to owner-occupants of single-family units. The Community Development Staff administers the rehabilitation program, which includes minor repairs, major repairs, and substantial rehabilitation in special circumstances. During the 2008-2009 program year a total of seven (7) single-family housing units in the City of Clarksville were rehabilitated. The City utilizes low interest loans (3%, 1%, & 0%), due on sale and forgivable loans to assist low-moderate income homeowners. The Rehabilitation Program improves the affordable housing

stock, assists homeowners in completing code related repairs and meets the national objectives as required by the U.S. Department of Housing and Urban Development.

Of the seven (7) assisted households' one (1) was very, very low income, four (4) were very low and two (2) were low. Rehabilitation assistance was provided to three (3) disabled households, two (2) elderly households over 62 years of age, six (6) female heads of household, four (4) African Americans, two (2) white Caucasian and one (1) Asian/White.

The program provided home repair or replacement loan assistance for one (1) large family (four or more members), one (1) family with 3 members, two (2) families with two family members and three (3) single member households. Of the seven (7) families receiving assistance all were assisted with CDBG funds.

Down Payment Assistance Program

To promote the acquisition and production of more affordable owner occupied housing for very low and low income families, the City's First-time Home buyers program has assisted twenty-seven (27) families this year by providing down payment and closing cost assistance. The program provides qualified individuals \$5,000 in down payment assistance in the form of a forgivable loan, which is forgiven over a 5-year period if the homeowner remains the owner-occupant during the five year period. The program also provides assistance with closing cost in an amount up to five percent of the purchase price and pre-pays up to 1.5% of the purchase price. Both the closing costs and pre-pays are due on sale or transfer.

The Housing Counselor provided information to One hundred twelve (112) households in the program year. Nine (9) of the individuals were over income; four (4) of the individuals' debt ratio was too high; four (4) individuals never selected their properties; four (4) individuals never completed their applications; one (1) decided not to use the DPA program; one (1) property did not pass inspection and that family did not select another property; one (1) property was not in the city limits and twenty-seven (27) were approved and received down-payment assistance.

Every applicant is required to attend a four-hour homeowner counseling session. In addition a credit report is provided free of charge to each inquirer and credit counseling provided. Applicants apply to a local participating bank and must be able to qualify under bank guidelines. Participants in the program will not be required to pay private mortgage insurance and mortgage insurance premium thus reducing their monthly mortgage payment.

Affordable Housing

Community Development Block Grant Funds and HOME Investment Partnership Funds were used to provide the maximum feasible impact for very low, low and moderate income residents living in the Clarksville City limits. Housing Rehabilitation and Down Payment Assistance is the City's priority in the 2008-2009 Action Plan. The following is a summary of goals:

Goal 1

Increase the supply of standard, affordable housing through the acquisition and/or rehabilitation of existing housing units, both owner-occupied and rental units; and if appropriate, the construction of new units.

Action:

CDBG funds and HOME funds were used city-wide to provide forgivable loans, low interest and deferred payment loans to assist low-income elderly, disabled and other homeowners rehabilitate their homes. The City assisted seven (7) households and expended a total of \$104,518.84 in CDBG funds. The City surpassed their goal of five (5) households.

Emergency repair grant assistance was provided to twenty-three (23) households. A total of \$112,925.15 was expended in CDBG funds. The City surpassed their goal of eighteen (18) households.

Goal 2

Provide Tenant Based Rental Assistance to alleviate rental cost burden, including severe cost burden, experienced by lower income families and individuals.

Action:

Tenant Based Rental assistance is not available through the CDBG and HOME program but various forms of assistance are available in the city including Section 8 assistance, the Clarksville Housing Authority and various privately owned assisted housing projects. Two LIHT development projects were approved by the Tennessee Housing Development Agency and one was completed in May 2006. The eighty (80) unit complex provides affordable housing for low-income families who are stretching their incomes. It is a vital asset for the community and a cost-effective way to strengthen the neighborhood. The complex opened the latter part of June 2006. A forty-eight (48) unit rental complex was completed in January 2008.

It is not anticipated that the City will implement a Tenant Based Rental Assistance program at this time, but instead support local non-profits as they expand rental and utility assistance programs using other funds in addition to public service funds.

The City provides emergency housing assistance through the Community Action Agency as part of the CDBG Public Services grant. The assistance is aimed at working homeless individuals. During the 2008-2009 program year one hundred twenty-nine (129) individuals were assisted with first month's rent. In addition to the first month's rent the agency provided one hundred eighty-five (185) individuals with utility deposits. All individuals attended a money management class to learn how to maintain a monthly budget year.

Goal 3

One of the most common barriers to affordable housing is down payment and closing costs for low-income families desiring to become homeowners.

Action:

To promote homeownership for low-moderate income citizens, the City of Clarksville administers a Down-Payment Assistance Program for first-time homebuyers. The First-Time Homebuyers program offers down payment and closing cost assistance. The City proposed to assist twenty-five (25) eligible households with down payment and closing cost assistance. Twenty-seven (27) families were actually assisted. A total of \$131,434.52 was expended for down payments and \$54,261.09 was spent on closing costs. More than \$2.4 million dollars was leveraged through this program. First mortgages were provided by twelve different financial institutions and mortgage companies.

CDBG funds were used for acquisition of a 4.5 acre site located in a distressed target neighborhood in January 2006. The land is currently being developed for affordable homeownership. A portion of the homes will be sold to first-time homebuyers through the City's down payment assistance program.

Goal 4

Meet the housing needs of elderly persons, persons with disabilities, large families and small families.

Action:

Both the housing rehabilitation program and the First-Time Homebuyers program further this objective. A total of two (2) elderly households were assisted with housing rehabilitation and six (6) elderly households were assisted with emergency repairs.

The City's Down Payment Assistance program did not receive applications from any elderly households.

Goal 5

Evaluate the energy efficiency of housing for lower income households and implement programs and/or special initiative to achieve lower overall housing costs by reducing energy costs.

Action:

The City's rehabilitation program includes provisions for increased insulation and storm windows among other items to increase energy efficiency in homes. All twenty-three (23) households received new energy efficient HVAC systems. Of the twenty-three (23) families, one (1) received a new hot water heater, two (2) had plumbing repairs and one (1) family had electric and roof repairs during the program year.

Goal 6

Alleviate overcrowded housing conditions.

Action:

The City's rehabilitation program allows for the construction of additional living space if overcrowding conditions occur as defined by local codes. There were no households applying for assistance due to overcrowding during the program year.

Goal 7

Provide for increased housing choice and opportunity both within and outside of areas of minority and low-income concentration.

Action:

The First-Time Homebuyers program allows for home purchases anywhere within the city limits allowing low and moderate income families housing choice outside of traditional low and moderate income neighborhoods. Twenty-seven (27) First Time Homebuyers received assistance through the City's program.

Goal 8

Minimize displacement (voluntary, permanent moves).

Action:

The City's rehabilitation program allows low and moderate income families to remain in their homes during the repair. Families may be assisted with temporary relocation if they are not able to remain in their home during rehabilitation. No families were voluntarily relocated during repairs.

Goal 9

Ensure no net loss in the assisted housing inventory as a result of public housing demolition or conversion to home ownership, prepayment or voluntary termination of a federally assisted mortgage, or any other actions.

Action:

The City did not receive any notice of demolition, conversion or termination of a federally assisted mortgage in the last year.

Goal 10

Improve the management of public housing and the living environment of public housing residents, and encourage public housing residents to become more involved in management of public housing.

Action:

The Clarksville Housing Authority has completed a new five-year plan which outlines actions taken and to be taken in this regard. The plan is on file at the Housing Authority and at the Office of Housing and Community Development, One Public Square, Suite 201, Clarksville, TN 37040. The Community Development Staff worked with the Housing Authority staff to provide access to resources and referrals for mainstream resources to residents experiencing housing or family problems.

Goal 11

Assist low-income families in public and assisted housing that could benefit from participation in a home ownership program or an organized program to achieve economic self-sufficiency.

Action:

Both the First-Time Homebuyers program and the Habitat for Humanity program assist families in public housing with permanent affordable home ownership opportunities. Neighborhood Outreach activities are planned throughout the year in an effort to provide information, access and referral to self-sufficiency programs and other supportive service for residents residing in Public Housing.

Goal 12

Seek the active participation of private, non-profit organizations in implementing housing strategies to serve the low-income persons in the community.

Action:

The City continued to work with two Community Housing Development Organizations: Buffalo Valley, Inc. and NIA to provide transitional and permanent housing for low-moderate income persons, persons with disabilities and homeless individuals and families. Buffalo Valley, Inc. manages eight homes with a total of eleven separate units. During the program year Buffalo Valley, Inc. provided housing to fourteen (14) families with children and three (3) single individuals of which two were homeless veterans. Fifty-two percent (52%) were white, forty percent (40%) African American and eight percent (8%) Hispanic. Of the 17 households, eleven (11) had income that fell between 0-30%, four (4) between 30-50%, and two (2) between 60-80% of the AMI.

NIA Association manages one rental unit. During program year 2008-2009 three (3) individuals were assisted. Two tenants were disabled. All tenants were African American. All tenants served were 30% or less of the AMI.

In spring of 2007, the City requested Technical Assistance to help a number of local non-profit housing agencies learn to become a certified CHDO. The training took place in late August 2007.

The City is the lead agency for the Housing and Homeless Coalition and also works with the United Way of the Greater Clarksville Region, Urban Ministries, the Legal Aid Society, the Community Action Agency, the Salvation Army and the Old Fire House Day Shelter and Resource Center as well as volunteers and the faith based community in the implementation of the Continuum of Care for the homeless. The coalition meets bi-monthly to access and identify specific needs and coordinate strategies to address the gaps in delivery of services.

The City in collaboration with the Housing and Homeless Coalition organized a winter shelter program in November 2005. The program continued to operate in 2008 in cooperation with local congregations, United Way of Greater Clarksville and the Community Action Agency Old Fire House Day Shelter and Resource Center. Room in the Inn provided evening shelter and meals to homeless individuals on the street from November 1, 2008 through March 31, 2009.

Goal 13

Reduce the hazard of lead-based paint.

Action:

The City's housing rehabilitation program allows for elimination of lead-based paint hazards when necessary. All rehabilitation activities address potential lead-based paint hazards in response to the 1992 Housing and Community Development Act (Title X) in compliance with HUD requirements to address potential lead-based paint hazards. The city conducts initial risk assessments/inspections on all homes built prior to 1978 as well as clearance inspections when hazards are mitigated, if applicable. The City did not assist any homes with Lead Based Paint. Homeowners are also referred to the Lead Elimination Action Program through Middle Tennessee State University to identify and remove lead-based paint hazards in housing.

Supportive Housing for Homeless Persons

Goal 14

Serve low-income families with children and individuals in imminent danger of residing in shelters or being unsheltered because they lack access to permanent housing and/or have an inadequate support network.

Action:

The City provides CDBG funds to the Legal Aid Society LATCH Program that helps families avoid homelessness through the provision of legal services necessary to maintain housing affordable to low and moderate income families facing wrongful eviction or foreclosure. The projected level of accomplishment for 2008-2009 was 38 persons. Program funds served 29 persons.

The First-Time Home Buyers program allows access to affordable permanent housing opportunities. Twenty-seven (27) households were assisted with down payment and closing cost assistance in the program year.

The City provides funds to the Old Fire House Day Shelter and Resource Center to assist homeless individuals and families with transportation for job searches, referrals to housing, access to other mainstream resources including: mental health care, medical care, job training and other services to help those persons in danger of being homeless. Four hundred sixty-five (465) individuals were served at the Day Shelter receiving more than 3,626 units of service which includes such things as: personal hygiene items, laundry, postage stamps, food, showers, groceries, haircut coupon, clothes, phone access, transportation and other items and services.

Goal 15

Address the needs of various populations for emergency shelter and services, housing and services for transition to permanent housing and independent living, and housing and supportive services for those not capable of achieving independent living.

Action:

The City provides operational support to the Salvation Army Shelter, Safe House for abused women and children, the Old Fire House Day Shelter and Resource Center, and is the lead agency for the Housing and Homeless Coalition, a broad based group of housing and homeless service providers, non-profits, businesses and faith based organizations advocating for the homeless. State Emergency Grant Program funds have also been directed to two organizations: Safe House and the Old Fire House Day Shelter. The City and Centerstone (Mental Health Services Agency) participate as grantee and sponsor in a U.S. Department of Housing and Urban Development Shelter Plus Care Grant providing rental assistance for fifteen (15) chronically homeless individuals.

During year two the City has encouraged non-profit agencies to formulate plans to move toward transitional housing. Four non-profits were contacted regarding opportunities to become certified Community Housing Development Organizations.

Goal 16

Ensure permanent affordable housing opportunities for homeless persons.

Action:

The City combined two year's of CHDO HOME set aside funds to award in 2006-2007. The award was made to NIA Inc. a local certified CHDO. The funds awarded were used to construct a duplex unit for working homeless families, elderly or special needs individuals.

The City continues to seek opportunities to develop affordable housing including both homeownership and rental units. In January 2006 the Housing Fund of Clarksville was established with assistance from the City. Currently the Housing Fund has established over \$1.7 million dollars in loan funds for developers to build affordable housing in Clarksville.

The City will continue to seek out developers, contractors, landlords and homebuilders to encourage the development of additional affordable housing both homeownership and rental units.

Goal 17

Address the needs of homeless individuals and homeless families with children.

Action:

The City provides operational support to the Safe House Emergency Shelter for abused women and children and the Old Fire House Day Shelter and Community Resource Center. State Emergency Shelter Grant Program funds administered by the City have also been directed to two organizations, Safe House and the Old Fire House Day Shelter and Community Resource Center. During 2008/2009 the City continued to provide organizational assistance through the Housing and Homeless Coalition for the winter shelter program to assist homeless individuals and families. Room in the Inn is a faith-based community partnership providing winter shelter from late fall through March. Congregations provide shelter and food on a nightly basis. Eleven congregations assisted with this effort and hundreds of volunteers provided financial and on site support.

Supportive Housing for Other Persons with Special Needs

Goal 18

Address the unmet supportive housing needs of persons other than the homeless with special needs for categories including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons diagnosed with AIDS and related diseases.

Action:

The City's housing rehabilitation program assists persons in these categories. The New Providence Outreach center, which was previously assisted with CDBG funds, provides remedial education opportunities for adults and children. In 2005 the City of Clarksville was awarded the Shelter Plus Care grant in collaboration with Centerstone, a mental health agency, to assist chronic homeless disabled individuals and families members with housing

and supportive services. The grant serves fifteen (15) chronically homeless persons with rent assistance at a time. During the second program year, the grant provided assistance to fifteen (15) individuals.

Goal 19

Increase the range of housing alternatives available to non-homeless persons with special needs.

Action:

The City's housing rehabilitation program has assisted a number of mobility-impaired persons by providing accessible home features during the home repair. During the program year no disabled families received assistance to make their homes more accessible.

Affirmatively Furthering Fair Housing

The 2006 Analysis of Impediments to Fair Housing revealed a need for increased public education and outreach on fair housing issues. The City has taken the following actions to address impediments identified in the 2006 document.

Fair Housing brochures issued from the U.S. Department of Housing & Urban Development (HUD) are handed out to individuals applying for the down payment assistance program. A brochure rack in the OHCD reception area contains fair housing brochures, coloring books and other housing materials for general public. Fair Housing posters are also displayed in the office reception area. All materials, applications and advertising contain the fair housing logo. All sub-recipients receiving federal funds through this office must use the fair housing logo on all promotional materials used by their agency in conjunction with the grant funds. The City Building and Codes Department was provided a video on fair housing issues regarding disabled individuals. The City's website also contains Fair Housing information including a link to the HUD fair housing web site. Discrimination forms are available on line.

The City participates in Fair Housing month to provide increased public awareness of fair housing requirements, goals, and objectives. Information and educational material about Fair Housing and discriminatory practices were made available at the local public library during the month of April 2009. The OHCD promoted fair housing month with a display at the Clarksville-Montgomery County Public Library that included: banners, brochures, bookmarks, coloring books and fair housing complaint forms in both English and Spanish. Fair housing coloring books were distributed to local children through the Children's Library. The Fair Housing Banner is used throughout the year where the City is represented. The Banner is in both English and Spanish.

The Office of Housing and Community Development has posters placed in the entry and an area is designated in the Section 8 Office waiting room for Fair Housing educational materials.

All applications and brochures contain the fair housing logo and descriptive line.

All sub recipients are instructed to use the fair housing logo on material distributed in the community.

The housing staff contacts the Tennessee Human Rights Commission (THRC) on a quarterly basis to identify any housing complaints issued. For this report, staff contacted Robert Bright from (THRC) and he indicated that their records did not show any housing discrimination complaints being filed in the past 12 months. In an effort to ensure that the City of Clarksville is compliant with their responsibilities under the Fair Housing Act, the City has taken the following actions to further fair housing during the 2008/2009 program year. Housing Staff contacted Mr. Ken Snell, Housing Counselor and Fair Housing representative for the Fort Campbell Army Post. Mr. Snell is the contact person for all housing discrimination complaints on post. He indicated that he works with Community Home Finding Relocation and Referral Services, Building 850, 16th Street, Fort Campbell, KY 42223. Fort Campbell's records indicate that there was one (1) housing discrimination complaint filed in the past 12 months. This complaint was closed.

The City works closely with the staff of the local Legal Aid Society. During the 2008/2009 fiscal year Legal Aid actually assisted a total of 29 persons with CDBG funds and agency funds. A significant number of housing complaints investigated by Legal Aid continue to be those that are landlord/tenant related.

The OHCD staff works with the Clarksville-Montgomery County Regional Planning Commission regarding affordable housing and the potential and real barriers to the development and preservation of affordable housing choice. In 2006, the Clarksville-Montgomery County Regional Planning Commission convened a Zoning Task Force to review possible barriers to affordable housing. This Task Force is currently reviewing all residential zoning and as of June 30, 2008 had not released their findings.

The OHCD provides space to the Tennessee Housing Development Agency for the Section 8 Voucher program. Currently six hundred fifty (650) tenants are receiving Section 8 vouchers in Montgomery County. There are more than 1000 persons on the waiting list for vouchers.

OHCD appoints a staff member as the Fair Housing representative who records all housing complaints, including those regarding discrimination. In the case of discrimination those residents are provided with information regarding fair housing law, a HUD discrimination complaint form and/or referrals to legal services and appropriate agencies.

The Board of Realtors weekly publishes a notice concerning fair housing advertisements. The notice reads: EQUAL HOUSING OPPORTUNITY – all real estate advertising in this newspaper is subject to the Federal Fair Housing Act which makes it illegal to advertise any preference, limitation or discrimination in the sale, rental and financing of housing on the basis of race, color, religion, sex, handicap, familial status or national origin, or an intention to make any such preference limitation or discrimination. This newspaper will not knowingly accept any advertisements for real estate, which is in violation of the law. Our readers are hereby informed that all dwellings, advertised in this newspaper are available on an equal opportunity basis.

The City allocated resources to activities/programs for the 2008-2009 program year that are consistent with the Fair Housing Strategies identified in the Consolidated Plan.

Monitoring

CAPER monitoring response:

The City of Clarksville intends to use the existing housing delivery system to achieve its production and service goals. While this will include managing some in-house programs, many programs and services will be contracted out to sub-grantees. For specific development projects, funds may be allocated to eligible projects on a competitive basis.

The City monitors housing rehabilitation and all other community development activities carried out by sub-recipients on an annual monitoring schedule created to ensure strict compliance with applicable HUD laws, regulations and program guidelines. The monitoring process also includes an on-going review of production levels as benchmarked in the Five-Year Consolidated Plan.

In addition to reviewing project feasibility, providing technical assistance, and monitoring the progress of projects under construction on an on-going basis, the City also reviews applications for specific project funding and available funds against the needs of projects in the pipeline.

On a monthly basis, the City reviews all sub-grantee operating expenses by examining bills and supporting documentation for monthly program expenditures, including administrative and other costs.

On a quarterly basis, the City comprehensively reviews sub recipient performance levels; reviews overall performance against goals, as well as analyze consolidated budget statements provided by each sub-recipient agency.

The OHCD staff conducts monitoring visits as well as program and tenant file monitoring (income qualified households, eligible use of program funds) to sub-recipients and CHDO's to ensure program compliance.

CAPER Lead-based Paint response:

Lead Based Paint

The City of Clarksville has taken the following actions toward awareness and elimination of lead based paint hazards:

The City includes as part of its inspection process for the Good Neighbor Housing Rehabilitation Program inspection of painted surfaces for potential presence of lead-based paint.

Lead risk assessments on each house built before 1978 are conducted prior to work write-up and bidding of rehab case.

The City of Clarksville Rehabilitation Program contracts with a State and EPA Certified Inspector/Risk Assessor to conduct inspections of any pre-1978 unit applying for rehabilitation funds. Testing includes XFR readings, paint chip and wipe sampling when required.

If Lead Assessment determines that lead hazard exists, the City requires contractor to follow HUD guidelines for mitigation or removal of the lead-based paint hazard.

Compliance with lead-based paint regulations, implemented in 2001, somewhat limits the amount of investment the City can make in many rehabilitation cases, but the City continues to work within the guidelines to deliver as many cases as funding allows.

A challenge related to lead-based paint has been procuring bids from lead certified and insured contractors. Currently the City of Clarksville Rehabilitation Program does not have sufficient trained contractors, supervisors or workers in lead-based paint safe work practices. There are three contractors and three workers.

There is a lack of trained abatement contractors and trained abatement workers, supervisors and clearance technicians in our jurisdiction and surrounding communities.

The City maintains a list of certified trained personnel supplied by the State of Tennessee Division of Solid Waste Management.

The City offered Lead-Based Paint Training "Safe Work Practices" in 2007 to local contractors. Five contractors participated in the training.

The City plans to coordinate with other Tennessee grantees to better determine the detail of program requirements and methods of compliance as well as to arrange for training for staff, contractors and others as it relates to the housing rehabilitation program.

Public Housing Strategy

CAPER Public Housing Strategy response:

Currently the Clarksville Housing Authority does not have a preference for homeless individuals and since the City's Consolidated Plan indicated a need for rental assistance for very low and extremely low income households, especially the working homeless.

There is a great need for affordable rental property in Clarksville with more than six hundred families receiving Section 8 vouchers and over 150 persons on a waiting list for vouchers, the need is obvious. In the 2005-2010 Consolidated Plan the City identified Tenant Based Rental Assistance (TBRA) as a viable option to provide needed rental assistance to very low income individuals, however due to staffing constraints, the program has not been implemented. It is not expected that a TBRA program will be implemented in the future.

The Executive Director of the Clarksville Housing Authority is a member of the Housing and Homeless Coalition. The Clarksville Housing Authority and Community Development staff will continue to work together to develop new long range strategic plans to support and assist residents in public housing.

CAPER Barriers to Affordable Housing response:

The City of Clarksville has continued its programs to address housing affordability by providing down payment assistance, housing rehabilitation assistance as well as the coordination of the Mayor's Affordable Housing Summit and purchase of vacant land for Habitat for Humanity.

ADDI -

CAPER HOME/ADDI response:

The City of Clarksville did not receive ADDI funds.

HOME Match Report

Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan program year.

The City continues to seek match to meet the annual match liability incurred when drawing down HOME funds to complete projects.

HOME MBE and WBE Report

The City of Clarksville's Purchasing Department provides assistance to OHCD staff with bidding requirements, Minority/Women Business Enterprise (M/WBE), Section 3 objectives and labor compliance issues. Additionally, the OHCD continues to increase outreach to M/WBE firms by advertising bidding opportunities in the local newspaper, City website and through the Homebuilders Association.

CAPER Homeless Needs response:

1. Identify actions taken to address needs of homeless persons.
2. Identify actions to help homeless persons make the transition to permanent housing and independent living.
3. Identify new Federal Resources obtained from Homeless SuperNOFA.

The nature and extent of true homelessness are hard to quantify, but the existing programs serving the homeless operate at full capacity those include:

Safe House Shelter for abused and battered women provides emergency and confidential shelter with a capacity of 16 beds. They have assisted Four hundred ninety-one (491) individuals during the report year. CDBG funds were utilized for shelter operating costs.

Community Action Agency operates a full service day shelter and resource center that serves as the entry point for homeless and/or at risk homeless individuals and families. CAA assisted Four hundred sixty-five (465) homeless individuals through the Day Shelter during this fiscal year. Other services including the following were also provided: food, bus tokens for transportation, past due rent, temporary shelter vouchers; security deposits; first month's rent, birth certificates; clothes for work, identification; computers; use of phone, vouchers for hair cuts; misc. furniture vouchers and referrals to other agencies providing shelter and services.

Legal Aid Society provides legal representation and counseling to the homeless or those at risk for becoming homeless. The Legal Aid Society provided legal services to help individuals and families maintain their housing. The program served twenty-nine (29) persons during fiscal year 2008-2009.

Each year 15% of the City of Clarksville's grant award under the HOME program is set aside for a CHDO to use on projects to provide transitional housing in this area. Buffalo Valley has qualified as our CHDO for several years and through this program, they have been successful in providing the City of Clarksville with ten (10) transitional housing units. NIA Association has purchased one (1) home with CHDO funds. This home contained three units. Low-income families who are staying in our local shelters or families who want to change their current lifestyle such as those with substance abuse problems occupy these homes.

Loaves and Fishes, an interfaith non-profit organization located in the First Presbyterian Church Community Center serves more 10,000 free, hot, nutritious lunches each year to homeless and low-income individuals and families. Loaves and Fishes is open Monday – Saturday from 10:30 a.m. – 12:00 p.m. With more than 150 individuals from throughout the community providing volunteer manpower to support the program, Loaves and Fishes is able to help feed the City's poorest. The site also serves as a distribution center for other non-profit helping agencies in and around the Clarksville area. A variety of food products are donated from local stores including: Kroger, Fort Campbell Commissary, Pizza Hut and local farmers. A staff member from the Community Development office serves on the Loaves & Fishes Board. Loaves and Fishes is designated as an emergency shelter by FEMA and receive FEMA funding, donations through food drives and donated food from restaurants and the Feinsein Foundation.

Since Loaves and Fishes is a Monday – Saturday program, the Madison Street United Methodist Church serves a Sunday meal to Clarksville's homeless and working poor. This program began in June 2003 after the Community Service Providers to End Homelessness completed gaps survey. The Sunday meal program is currently serving approximately 150 – 170 individuals a month every Sunday at noon. Loaves and Fishes, Hilltop Market and local caterers provide food supplies.

The City of Clarksville addresses obstacles to meeting the under-served needs of low-moderate income citizens and works collaboratively with agencies, non-profits and other faith based organizations to foster and maintain affordable housing, eliminate barriers to homeownership and overcome gaps in the institutional structures and coordination of services.

Clarksville Housing Authority continued renovations to existing public housing units.

Promote affordable Housing Development through the Housing Fund of Clarksville, a non-profit organization offering construction and rehab financing to local developers and contractors to build affordable housing.

Other Actions:

As noted in the Consolidated Plan, the City focuses CDBG and HOME resources on housing and housing services. This focus allows the City of Clarksville in collaboration with local non-profits and designated CHDO's to be more effective in increasing availability of affordable housing for low-income residents and in the provision of important supportive services.

Actions taken to support this strategy are outlined in this plan.

HUD asks the City to specifically address the following issues as part of its year-end assessment.

- Address obstacles to meeting underserved needs
- Foster and maintain affordable housing
- Reduce the numbers of families living in poverty
- Evaluate and reduce threat of Lead Based paint
- Enhance Institutional Structure
- Improve Public Housing and Resident Initiatives
- Ensure compliance with comprehensive planning requirements

Address Obstacles to Meeting Underserved Needs

The most serious obstacles to meeting the community's underserved needs are directly related to the affordability of housing. Another underserved need is the lack of supportive housing need populations including: elderly, single-parent working households, single-male persons living with mental, physical or emotional disabilities and those living with HIV/AIDS.

Specific obstacles related to affordable housing are directly related to market conditions. Most significant is the cost of rental housing due to the disparity between wages and affordability. This disparity becomes increasingly challenging with the number of military families arriving in Clarksville who are able to afford higher rent rates than many single women with children and persons with minimum wage or low wage earners due to military housing stipends. Landlords set the rent rate locally to meet the demand.

In program year 2008-2009, the City of Clarksville provided operating funds to a number of social service agencies from within the community to address the special needs of the homeless, senior citizens and women with children. Such services included an adult day care, advocacy, counseling and shelter.

CAPER ESG response:

Emergency Shelter Grants (ESG)

City of Clarksville does not receive ESG funds from U.S. Department of Housing and Urban Development. The City receives the funds through the State of Tennessee.

CAPER Community Development response:

The City primarily awards funds to agencies proposing activities that meet one of the high priority needs identified in the Consolidated Plan and where the funding will benefit at least 51% of the low-income population or households. CDBG funds during the reporting period were used to benefit low to moderate income persons or agencies assisting limited clientele such as homeless individuals, women and children suffering from domestic violence or other special needs.

If through community meetings and public hearings it is determined that additional high priority needs are identified, the City will amend the Consolidated Plan to include the additional high priority needs and add specific goals and objectives as needed.

The City works with all non-profit agencies, developers, City departments, local businesses, schools, Clarksville Public Housing and the community to collaborate and develop partnerships to achieve the goals outlined in the Consolidated Plan.

The City of Clarksville leveraged additional funding resources in the FY 2008-2009 program year. These funds include a combination of private, state, local and federal sources. Totals are listed below.

Program	Program Type	CDBG Funds Spent	Other Funds
Old Fire House Day Shelter & Community Resource Center	Public Services Homelessness	\$38,277.05	\$130,757
United Way Financial Education Program	Public Services	\$18,562.69	\$52,099.00
Safe House	Public Services Domestic Violence	\$20,000	\$245,900
Grace Assistance Program	Public Services	\$20,000	\$135,600
Legal Aid	Fair Housing	\$16,682.86	\$64,858
Housing Counseling Program	Public Services Housing Counseling	\$28,021.97	
Radical Missions	Public Services	\$20,000.00	

The City of Clarksville uses a points system to identify projects that meet high priority issues identified in the Consolidated Plan. A Citizen's Advisory Committee reviews all Public Service Projects to determine eligibility for funding.

All CDBG activities undertaken comply with National Objectives.

All CDBG funds meet with the overall benefit certification.

CDBG activities conducted did not trigger relocation guidelines and, therefore, were not used for relocation purposes.

Acquisitions were only funded that were sales by owners on non-rental properties. No relocation was involved.

No projects were funded that involved demolition/clearance of occupied property.

No funds were used for economic development activities in FY 2008-2009.

Low/Mod Limited Clientele Activities: All activities use income verification to qualify clients for participation except those activities with a presumption of eligibility, which include homeless persons and domestic violence victims.

Antipoverty Strategy response:

Describe actions taken during the last year to reduce the number of persons living below the poverty level.

As part of the Consolidated Plan the City facilitated efforts to deliver supportive services comprehensively, efficiently and effectively to lower-income residents. This is being accomplished through network building with local non-profits, business leaders and local agencies that are working together to promote the identification of gaps in services, thereby enhancing the efficiency and effectiveness of service delivery.

The Office of Housing and Community Development convenes Action Teams throughout the year to focus on programs and initiatives that eliminate barriers to housing, jobs, healthcare, transportation and basic needs to provide better quality of life for low income and low wage earners.

The Office of Housing and Community Development staff provides support and outreach activities to Clarksville Public Housing Authority through the Lincoln Homes Resident Council and the Outreach coordinator.

CAPER Non-Homeless Needs

In order for our community to be a healthy vibrant city, social and human service needs must be addressed. Often the services that individuals come to need are due to unforeseen life circumstances that affect their quality of life adversely. The Housing and Homeless Coalition working together helps meet these. The Coalition members represent various human service agencies, non-profits, the faith community and local citizens. Working together to leverage resources and ensure that duplication of services is reduced. The Coalition also addresses ways in which agencies can collaborate to improve access and delivery of supportive services.

Many low-income families experience increased cost burden due to rising rents which reduces disposable income that could be targeted towards other living expenses. This is especially difficult for low income elderly households who wish to remain in their present homes or apartments, aging in place. Community Development Block Grant Public Service funds are used to assist persons needing rental assistance. In addition the City provides funds to Legal Aid Society of the Mid-Cumberland Region to provide fair housing related activities.

Non-homeless Special Needs response:

Identify actions taken to address special needs of persons that are not homeless but require supportive housing, (including persons with HIV/AIDS and their families).

CDBG funds are not specifically used to address the special needs of persons that are not homeless but require supportive housing (including persons with HIV/AIDS). However the City works with partner agencies through the Housing and Homeless Coalition to assist individuals and families with special needs.

Specific HOPWA Objectives

The City of Clarksville does not receive HOPWA funding; however there are agencies in Clarksville assisting individuals with HIV/AIDS and their families.

OTHER NARRATIVE

Include any CAPER information that was not covered by narratives in any other section.

CAPER Other Narrative response:

To increase the impact within the City's target neighborhoods, the Office of Housing and Community Development held various community workshops and meetings to provide information and to gather input regarding barriers to housing and other basic needs of our low income population. This information is used to identify gaps in services and housing needs and to develop and improve programs to assist those persons needing assistance.

It is expected that this focused outreach will improve the department's ability to deliver programs efficiently and effectively.

HOME FUNDS

The City's priority with HOME funds is homeownership and housing rehabilitation. HOME funds were used for owner-occupied housing rehabilitation during the 2008-2009 reporting period. The City's Homeowner Rehabilitation Program makes loans to homeowner's up to 80% of the AMI. The loans were a combination 10-year and 20-year forgivable or conventional loans with interest rates of 3%, 1%, or 0% amortized for up to 30 years. Payment type loans for homeowners are based on ability to pay. All loans include a recapture provision should the homeowner sell or transfer the property within the affordability period.

In the City's First-Time Homebuyer program, the City makes loans to eligible homebuyers of new or existing homes for down payment and closing costs. Assistance will be deferred as long as the homeowner obtains title and resides in the home and does not rent, sell or transfer title. A recapture provision is included in the loan. Twenty-seven (27) first-time homebuyers were assisted with down payment and closing cost assistance. Over 2.4 million dollars was leveraged in bank mortgage loans utilizing just \$185,695.61 in HOME funds.

The City of Clarksville continues to fund CHDO's to help expand and create additional affordable housing options for low income citizens in our community. As such, all CHDO's must follow HOME regulations including: Equal Opportunity Compliance and all non-discrimination requirements of 24CFR 92.350. If the project consists of five or more units, the CHDO will implement affirmative marketing procedures as required by 24 CFR 92.351. The City of Clarksville includes in the CHDO contract a provision regarding the recapture of proceeds should the CHDO sell the properties during the compliance and affordability period. This requires that all net sales proceeds are considered to be either:

Program income and must be returned to the City of Clarksville as repayment of the HOME loan; or

CHDO Proceeds that may be retained by the CHDO and used in conformance with 24 CFR 92.300(a)(2).

All CHDO's are monitored for compliance as required. Technical Assistance is offered to the city's CHDO's and they are encouraged to seek help from the staff.

The City of Clarksville does not enter into contracts with specific contractors regarding the use of HOME funds for rehabilitation. Each individual contractor submits a bid to us on each project and we select the lowest and best bidder, who in turn forms a contract with the homeowner.

All HOME activities are marketed to low-moderate income households living within the city limits. Program material is distributed in the lobby, at community meetings, public housing, housing fairs and code departments. The program is frequently highlighted in the local community newspaper through news releases and the community calendar.

In accordance with the regulations of the HOME program (CFR 92.351); the City of Clarksville follows all affirmative marketing regulations.

In spite of the City's Affirmative Marketing procedures, the City has found few minority and women business enterprises interested in participating in the HOME programs. In an effort to increase awareness and participation, the Jurisdiction used additional methods of announcing opportunities to include:

- Outreach to the local Home Builders Association;
- Advertising of bids in the local newspaper;
- Solicitation of minority and women businesses through the local Chamber of Commerce, business community and mailings to minority and women-owned firms, banks, and other organizations.

The staff will continue outreach efforts to increase minority and women-owned firms' participation in the City's programs.

Fair Housing and Equal Opportunity

The applicant shall comply with applicable Federal and State laws, executive orders and regulations pertaining to fair housing and equal housing opportunity, including without limitation, Title VI of the Civil Rights Act of 1964, as amended (42 U.S.C. § 2000d et seq., 24 CFR Part 1), The Fair Housing Act, as amended (42 U.S.C. § 3601 et seq., 24 CFR Part 100-115), Equal Opportunity in Housing (Executive Order 11063, as amended by Executive Order 12259), Age Discrimination Act of 1975, as amended (42 U.S.C. § 6101 et seq., 24 CFR Part 146).

Applicants are cautioned to be aware of the potential applicability of provisions of the Americans with Disabilities Act, the Maine Human Rights Act, federal Fair Housing legislation and Section 504 of the Rehabilitation Act of 1973 to any housing proposed for funding. Procedures for selection of residents, conditions of residency, and rules regarding termination may fall within the scope of this legislation. Providers must make reasonable accommodations of rules, policies, and procedures and may be required to allow reasonable structural modifications of buildings to be made, if necessary, to allow an individual with disabilities equal access to housing.