

# **2005-2010 CONSOLIDATED PLAN**

## **EXECUTIVE SUMMARY**

The five-year Strategic Plan for housing and community development is the result of an extensive needs assessment and community outreach process by the City of Clarksville. By gathering and applying a wide variety of research data and community input, the City of Clarksville has developed this comprehensive approach to housing and community revitalization. This Strategic Plan will outline the goals and priorities that will serve as the overall framework for the five-year strategy and provide a linkage between these identified priorities and the adopted strategies and programs of the City of Clarksville. The final section of this strategic plan will highlight other relevant public policies as required by HUD.

As a growing community, the City of Clarksville is challenged to balance a diverse array of housing and community development issues. Given the range of competing needs, the city will strive to invest its scarce public resources wisely. Therefore, as a general principle, the City of Clarksville will attempt to expend public funds in a way that leverages the commitment of private sector support whenever possible. Housing and community development assistance will be widely dispersed throughout the city of Clarksville.

Emergency shelter programs are primarily housed in the downtown area, however homeless and special needs assistance will be directed to agencies located in a wide geographic area; and efforts will be made to integrate transitional and permanent housing for homeless and special needs populations as widely as possible.

## **INTRODUCTION**

The City of Clarksville is an entitlement jurisdiction for federal formula grants through the Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships (HOME) Program. The intent of the grant funds is to provide decent housing, provide suitable living environment and to expand economic opportunities, primarily for low and moderate-income persons.

The Consolidated Plan is an assessment of current City conditions that recommends specific goals and objectives to accomplish over five years. The Department of Housing and Urban Development requires every community receiving Community Development Block Grant funding on an entitlement basis to complete a Consolidated Plan. The Consolidated Plan covers a period from July 1, 2005 - June 30, 2010. The Plan contains an evaluation of the housing market along with other housing related needs, non-housing community development needs, homeless needs and it identifies other barriers to low and moderate income persons such as fair housing, transportation and senior services. The U.S. Department of Housing and Urban Development also requires entitlement jurisdictions to prepare an Annual Action Plan and a Consolidated Annual Performance Evaluation Report or CAPER.

The purpose of this five-year plan is to bring needs and resources together in a coordinated housing and community development strategy.

The 2005-2010 Consolidated Plan was developed utilizing demographic data, consultation with public and private agencies, as well as information gathered from the Community Service Providers to End Homelessness (a broad based grass roots coalition) whose mission is to build the capacity for the development of affordable housing options and the coordination of main stream services to prevent homelessness and assist those who are homeless or at risk; surveys from citizens and non-profit agencies; the Clarksville-Montgomery County United Way Community Wide Needs Assessment 2004; community meetings, and input from the Citizen's Advisory Committee.

The City of Clarksville also has a collaborative partnership with the Clarksville-Montgomery County Regional Planning Commission (RPC). The mission of the RPC is to increase the vitality and safety of neighborhoods, protect the environment by reducing impacts on natural features and resources, improve the design of development projects to help enhance the functional and visual characteristics of the community, expand economic potential of the city as well as create and protect jobs.

The lead agency responsible for the development of the Consolidated Plan is the Clarksville-Montgomery County Regional Planning Commission.

The following sections include a detailed analysis of the City's housing market, housing needs, homeless needs and an overview of special populations and community development needs. This data provided the necessary framework to effectively address those needs and develop the strategies, objectives and projects identified in the plan. These strategies form the basis from which the city will begin to address the needs of primarily low-moderate income (LMI) persons by reducing the barriers to decent housing choices; creating suitable living environments and expanding economic opportunities.

## **STRATEGIC PLAN**

### **Overview**

*The Mission of the City of Clarksville Office of Community Planning and Development is to bring needs and resources together in a coordinated housing and community development strategy to create, maintain and expand decent housing, suitable living environment and economic opportunities for low and moderate income persons in the City.*

The Strategic Plan outlines general priorities for allocating investments within the jurisdiction for needs associated with homelessness, affordable rentals, special needs populations, affordable homeownership, public services, economic development and public infrastructure. It also furthers the statutory goals through a collaborative process, whereby the jurisdiction can respond to community needs with a unified vision for housing and community development actions.

In addition to identifying and providing the basis for assigning general priorities for the next five years, this section also provides a discussion of any obstacles to meeting under-served needs.

The City of Clarksville recognizes that to be successful in the implementation of housing and community development activities, efforts must be efficient and fruitful. The City is using two guiding principles to create its five-year strategic plan. These principles are based on the following: 1) results from the local citizen participation and consultation process, and 2) response to specific national Consolidated Plan objectives that Congress has set forth for the CDBG and HOME entitlement programs, as outlined below.

These are important considerations when proposing and making funding decisions through the consolidated planning process.

- Provide decent housing
- Provide a suitable living environment
- Expand economic opportunities

A summary of salient points and conclusions discussed during the citizen participation process and contained in the Consolidated Plan is presented below:

- Increase the provision of decent affordable housing;
- Reduce blight and blighting influences in the neighborhoods;
- End Chronic Homelessness;
- Augment housing assistance activities focusing on neighborhood redevelopment, including the provision of adequate community facilities and neighborhood services;
- Homeownership, particularly for households with special needs, seniors and persons with income below 50% MFI.

A priority ranking has been assigned to each category of housing and community development for the purposes of using HUD Community Planning and Development funds, based on the following HUD criteria:

- **High Priority:** Activities to address this need are expected to be funded with CPD funds during the five-year period.
- **Medium Priority:** If CPD funds are available, activities to address this need may be funded during the five-year period.
- **Low Priority:** The City will not directly fund activities using CPD funds to address this need during the five-year period. However, the City may support applications for public assistance by other entities if such assistance is found to be consistent with this plan.

### **Demographics and Economics**

The geographic area that will be addressed for this Consolidated Plan 2005-2010 will include the entire City of Clarksville, which is located within the Clarksville-Hopkinsville Metropolitan Statistical Area (MSA) as designated by the U.S. Department of Housing and Urban Development.

The City of Clarksville is the fifth largest city in the State of Tennessee and the third fastest growing city in the State. Clarksville is home to the county seat of Montgomery County. Much of the community's economy focuses on Fort Campbell Military Reservation and Austin Peay

State University. Clarksville is hub of a two-county MSA that includes Montgomery County and Christian County, Kentucky.

## **Geographic Priorities**

The City of Clarksville was named for General George Rogers Clark, an Indian fighter and Revolutionary War leader. In December 1785, North Carolina established Clarksville as a town. In 1796 when Tennessee became the 16<sup>th</sup> state, Tennessee County, of which Clarksville was a part, was divided into Montgomery and Robertson Counties.

Clarksville is located at 36° 33' 34" North, 87° 21' 30" West. The elevation is 382 feet above sea level. According to the United States Census Bureau, the city has a total area of 247.4 km<sup>2</sup> (95.5 mi<sup>2</sup>). 245.7 km<sup>2</sup> (94.9 mi<sup>2</sup>) of it is land and 1.8 km<sup>2</sup> (0.7 mi<sup>2</sup>) of it is water. The total area is 0.71% water. Clarksville is located on the northwest edge of the Highland Rim, which surrounds the Nashville Basin, and is 45 miles northwest of Nashville.

The main river that runs along Clarksville's main waterfront is the Cumberland River and it continues south towards Nashville. The Cumberland was very important in trade, as it transported soybeans and tobacco, particularly Type 22 dark-fired tobacco, grown in the area. The Red River also branches off from the Cumberland at Clarksville.

To the northwest of Clarksville, lies the Fort Campbell Military Reservation, home of the 101st Airborne. Much of Clarksville's economy can be attributed to Fort Campbell's presence. Most of Fort Campbell is in Tennessee; however it is classified as being in Kentucky because its post office is in Kentucky.

Clarksville has a varied industrial base. Hay, soybeans, corn, wheat and tobacco make up the the main portion of agricultural products that are grown in the Clarksville area. Economic indicators demonstrate that currently Montgomery County, including the City of Clarksville, has approximately 63,320 persons in the labor market, with an unemployment rate of 4.7%. There are seventy-eight manufacturing plants, one airfield, one hospital, eighteen elementary schools, six middle schools, six senior high, nine Private-Parochial and one Technical school and a State University.

The community has prospered and become an important transport, industrial, retail and professional center with numerous recreational facilities.

The demographic and economic profile contained in this report identified several facts and trends that impact housing and community development in Clarksville. These include the following:

1. Clarksville's population is increasing. There has been a 37.4 % change in population since the 1990 census.
2. Over 19,800 households within the city of Clarksville have income below the MFI (Median Family Income) of \$46,700 for 2005. MFI is set by HUD. This is a 53.65% of the total household count for the City of Clarksville.

3. The City of Clarksville's low income population is concentrated as renters, with approximately 37% of total renter households earning 50% or less than 50% of Median Family Income. Of these households 73.1% have at least one of the following conditions: lacking complete plumbing facilities, lacking complete kitchen facilities, with more than 1.0 persons per room. Of the households earning 30% or less of MFI, 71.5% are cost burdened. Those families are spending more than 30% of their income for housing. 58.5% of households earning 50% or less of MFI are also considered to be cost burdened.
4. According to a study done by the Homeless No More Coalition and based on research provided by other state and national studies, it is projected that there are approximately 869 unsheltered and sheltered homeless persons in the City of Clarksville. Of these homeless persons it is estimated that over half have problems with drugs, alcohol, a mental illness or a combination.

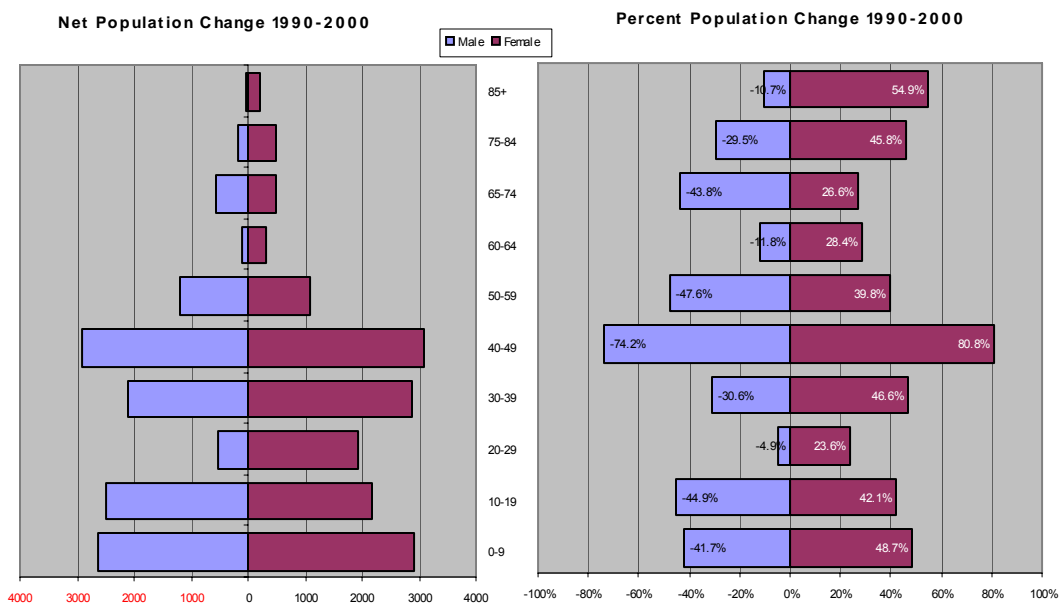
Fundamental community needs such as housing; health services, public transportation and job availability are increasingly difficult for individuals to provide for, particularly for those of moderate income (below 80% of the area's 2005 Average Median Income of \$46,700). While the rest of our nation is relatively well sheltered, poor and the elderly often reside in overcrowded or dilapidated housing. Families with low-moderate income are often burdened with housing-related costs of over 30%, and many more are over 50%. This housing cost burden places a strain on a household's budget and limits their ability to provide essential and basic needs including, food and clothing.

## **Population**

According to the 2000 Census data, Clarksville's population stands at 103,455. The City of Clarksville's population from 1990 to 2000 increased by more than one third growing by 37.4% from 75,494 in 1990 to 103,455 in 2000. This growth outpaced a similarly rapid increase in Montgomery County, which saw the population change by 34.1%, from 100,498 in 1990 to 134,768 in 2000.

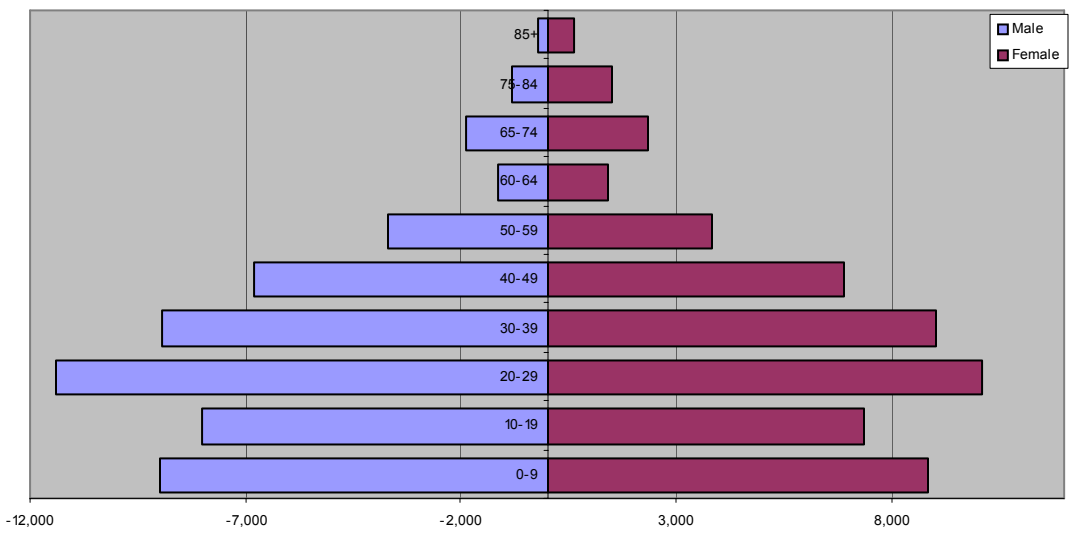
The City is predominantly white (68.0%) and has an average household size of 2.59 persons, and a median age of 28.7. Currently, the City of Clarksville has a rather small population of residents 65 years of age and older (2.8%).

The greatest growth in the City's population occurred in the 40-49 age group, with those aged 0-9 next, and almost equal increases among those aged 10-19. In the graphs below, the bars on the left represent population increase among males and the bars on the right represent increase among females.



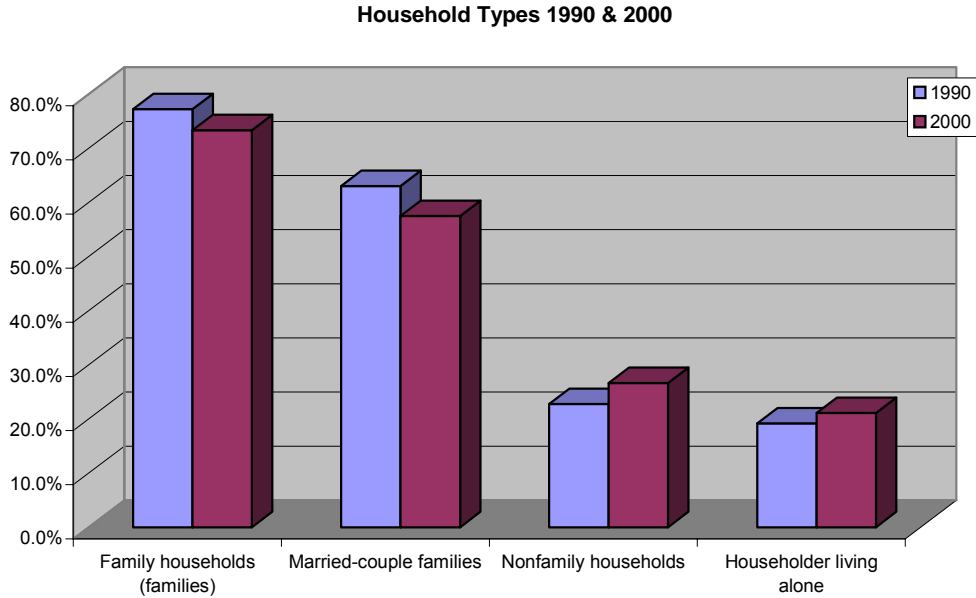
The City's largest population segment is the age range of 20-29, which grew by 28.5% since 1990 to 20.7% of the City's population in 2000 (down from 25.2% in 1990). The next largest group is that aged 30-39, representing 17.3% of the City's population in 2000. At this same rate of increase, the population can be expected to reach 132,038 by the year 2010.

**Population 2000**



## Households

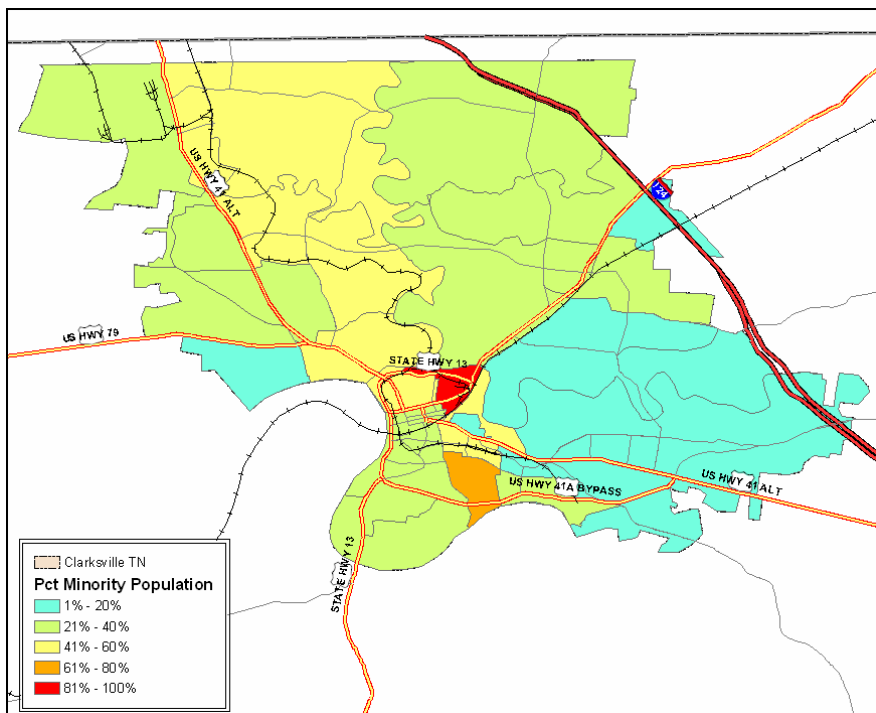
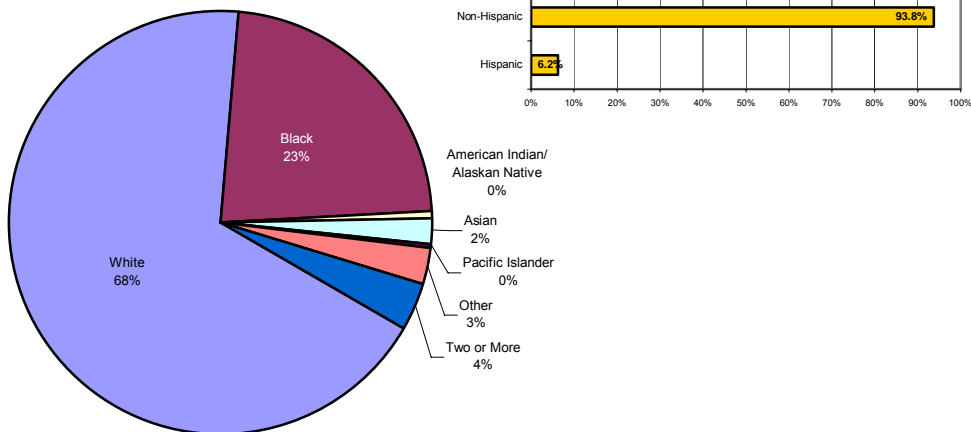
The number of households in the City of Clarksville increased by 45.3% from 25,464 in 1990 to 36,987 in 2000. Overall household size dropped slightly from 2.73 to 2.59 persons per household. All household types increased dramatically with family households increasing by 37.9%, while non-family households and householders living alone rose by roughly 70.1 and 59.6%, respectively. The graph below illustrates the proportion of the population made up by each household type.

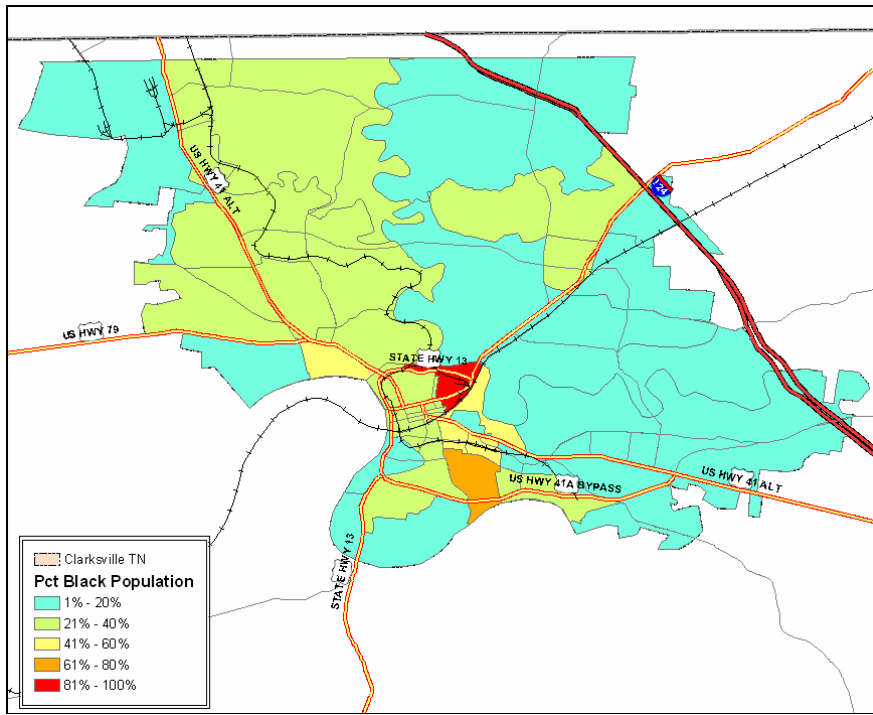


## Racial and Gender Composition

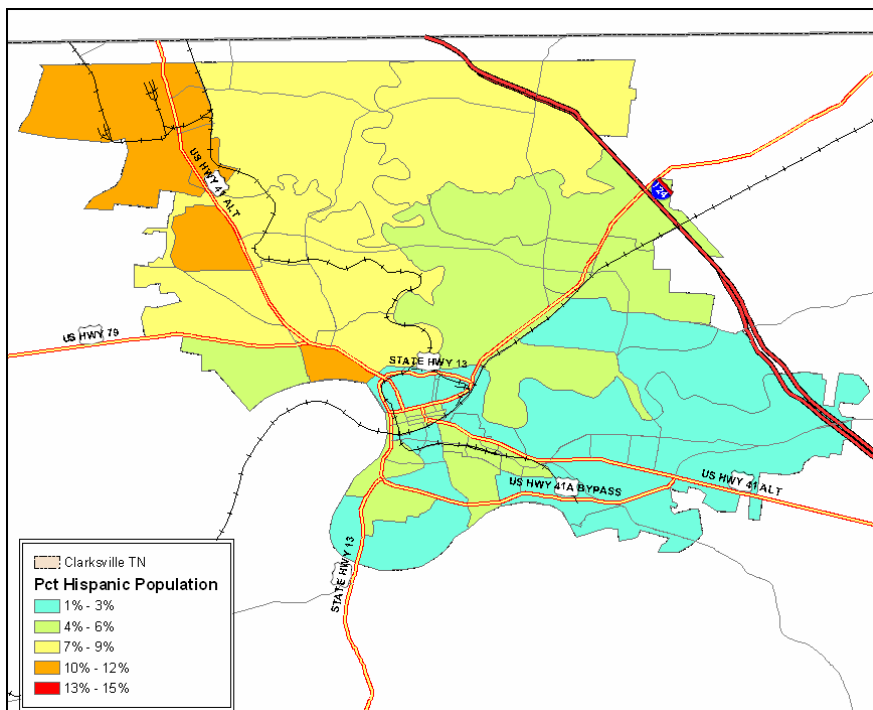
Racial diversity is apparent in the City of Clarksville, and the number of minority persons is more than double the national average. The population of the City of Clarksville according to the 2000 Census, is comprised of 68.0% White; 22.8% Black or African American; 2.5% Asian/Pacific Islander, 0.5% American Indian or Alaskan Native, 2.6% some other race and 3.7% two or more races. Hispanic or Latino ethnicity accounts for 6.2% of the population. The following map illustrates the distribution of City of Clarksville's minority populations, which are primarily comprised of African Americans. The highest concentration of minority individuals is in Block Group 1 of Census Tract 1008.

### Race Distribution





Hispanic populations are concentrated in Block Group 1 of Census Tract 1014, Block Group 2 of Census Tract 1013, Block Group 1 of Census Tract 1012, and Block Group 2 of Census Tract 1009 (moving from northwest to southeast). Still, even in these areas the Hispanic population comprises less than 12% of the population.

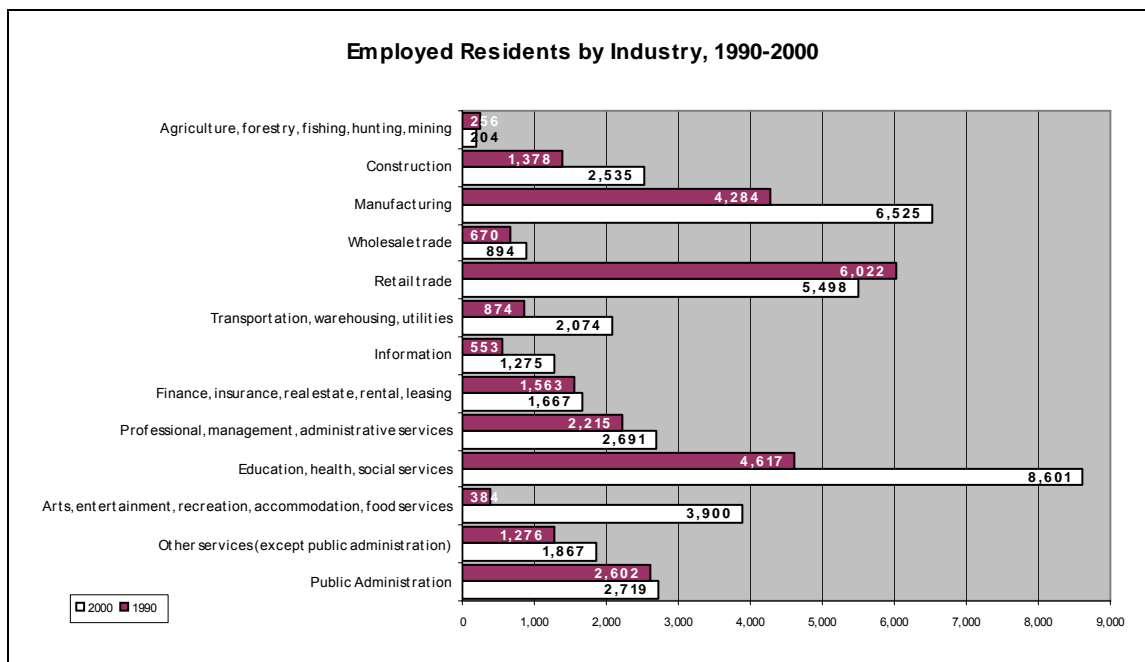


Statistically, the city's population is nearly evenly made up of males and females, with 49.95% male and 50.05% female in 2000.

## Economy

From 1990 to 2000, the labor force of the City of Clarksville increased dramatically, from 41,622 to 54,680—an increase of 31.4%. Service industries provide the greatest employment, primarily in the education, health and social service fields, where 21.3% of the population in the labor force was employed in 2000, as compared to 17.3% in 1990. Manufacturing continues to play a significant role in the City’s economy, with the 2000 rate of individuals employed in the field (16.1%), nearly the same as that in 1990 (16.0%).

Leading Industries in the City of Clarksville include: Trane Company; Quebecor; Jostens Printing and Publishing; Bridgestone, Metalpha USA, Inc; Letica Corporation; UCAR Carbon Corporation; Pasminco Zinc. Inc.; Florim USA; Hendrickson Trailer Suspension System; The Leaf Chronicle; Premium Wear; SPX Corporation Contech/Metal Forge; Print Xcel; Whitson Lumbar Company; Clarksville Foundry American Marsh Pumps; Vulcan Corporation; Conwood Company, L.P.; JFB Manufacturing, Inc.; Cougar Packaging and APSU.



## Managing the Process (91.200 (b))

The City of Clarksville’s Consolidated Plan provides specific planning guidance for Housing and Development activities for the community. By partnering with local and regional government agencies, non-profit organizations and citizens in our community, the City of Clarksville will address the area’s need for decent housing, a suitable living environment and expanded economic opportunities for low- and moderate-income persons.

The Clarksville-Montgomery County Regional Planning Commission, Office of Community Development is the lead agency overseeing the development of the Consolidated Plan and is responsible for partnering with other planning agencies, groups, organizations and persons participating in the Consolidated Plan development.

## **Public Meetings and Hearings**

The City of Clarksville began the process of obtaining input for the Consolidated plan in the fall of 2004.

- **The Mayor's Affordable Housing Task Force** - a 25 member task force appointed by the Mayor to identify barriers to affordable housing and opportunities to create and preserve affordable housing. The Task Force began meeting in December 2004 at the Clarksville-Montgomery County Regional Planning Commission and meets on a monthly basis. An Affordable Housing Summit will be held in June 2005 on the Austin Peay State University Campus.
- **Homeless No More Rural Housing Coalition** - a broad based coalition working to combat homelessness in rural Tennessee since 1995. Funding received for this program targets 26 counties in Tennessee and provides transitional and permanent housing with supportive services to these 26 counties. Clarksville in Montgomery County is included in the 26 county region. Members of the Community Development office attend meetings throughout the year.
- **Surveys** were mailed in 2004 to agencies, City Departments and to previous grantees.
- **Public Meetings** - An initial community meeting was held on January 11, 2005 with 49 persons in attendance. Additional meetings were held in February and April 2005. The first two meetings were held at 6:00 PM at the Clarksville-Montgomery County Public Library, and the latter in the meeting room at the Clarksville-Montgomery County Regional Planning Commission.
- **Other Meetings:** A community meeting was held on April 26, 2005 at the Clarksville-Montgomery County Library to discuss Barriers to Affordable Housing and Credit. Comments from this meeting are attached to this Plan.
- **Community Service Providers to End Homelessness** - a local grass roots coalition of mainstream service providers, homeless advocates and businesses working to end homelessness in Clarksville and the surrounding community since 2003. The Coalition's mission is to build the capacity for the development of affordable housing and the coordination of services to prevent homelessness and the risk of homelessness.
- **Citizen Advisory Committee** - Broad base of community citizens appointed by the Mayor to provide a forum for public input and guidance for the consolidated plan.

Following public notice and review of recommendations of the Citizen's Advisory Committee, the Consolidated Plan is then presented by the Community Development Staff to the City of Clarksville City Council for adoption.

## **Agency Consultations**

The City has received written comments from several agencies. The comments are included in the appendix of the Consolidated Plan.

The Participants below have played an integral role in the Consolidated Plan's evolution. Surveys were provided to agencies to determine the gaps in community services. Additional public comments were received via a community needs survey sponsored by the United Way of Clarksville-Montgomery County in partnership with Austin Peay State University. Other background documents used in the development of this plan include: Out of Reach: The Gap Between Housing Cost and Income for Poor People in the United States by the National Low Income Housing Coalition. In addition, community meetings and public hearings were conducted in January through April 2005. The Citizen's Advisory Committee was convened to provide a forum for public input and guidance for the plan to select the final priorities for maximum results.

- Montgomery County Health Department
- City of Clarksville Parks & Recreation
- Habitat for Humanity
- Urban Ministries- Safe House & Grace Assistance
- Office of the Mayor
- Montgomery County Community Action Agency
- Buffalo Valley, Inc.
- Progressive Directions, Inc.
- Ajax Turner Senior Center
- National Low Income Housing Coalition
- Community Service Providers to End Homelessness
- U.S. Census Data
- Old Fire House Day Shelter and Resource Center
- City Building and Codes Department
- NIA
- Clarksville Housing Authority

**Citizen Participation (91.200 (b))**

Community outreach is an important component of HUD's Community Planning and Development (CPD) grant programs (i.e., CDBG, HOME, ESG and HOPWA). To foster community outreach, the City of Clarksville instituted a citizen participation plan as part of the first consolidated planning process in 1995. The Citizen Participation Plan has served as the foundation for developing stronger relationships in the community.

During the development of the FY 2005-2010 Consolidated Plan, the City of Clarksville adhered to the Citizen Participation Plan and provided multiple opportunities for community input.

**Encouraging Public Participation**

It is the intent of the City of Clarksville to encourage and facilitate the participation of residents in the formulation of priorities, strategies and funding allocations related to the Consolidated Plan process, emphasizing involvement by low and moderate income persons, especially those living in low and moderate income neighborhoods. The City of Clarksville also encourages participation of diverse populations.

The primary purpose of the program covered by this Citizen Participation Plan is to improve communities by providing decent housing, a suitable living environment and growing economic opportunities - all principally for low and moderate income people.

## **Stages of the Consolidated Plan Process**

The policies and procedures in the Citizen Participation Plan relate to five specific states of action mentioned in law or regulation. These stages include:

1. The needs assessment stage - identification of housing and community development needs that generally occurs during the development of a Consolidated Plan.
2. The Plan development stage - the preparation of a draft Consolidated Plan and or draft of the Annual Action Plan.
3. The approval stage - formal approval by elected officials of a final Consolidated Plan or Annual Action Plan.
4. The amendment stage - when a change is made in proposed use of funds in an Annual Action Plan or the priorities established in the Consolidated Plan, a formal Substantial Amendment would be proposed, considered and acted upon.

## **STAGES OF THE PROCESS**

### **Identifying the needs**

Because housing and community development needs of low and moderate income people are so great and so diverse, priorities must be set in order to decide which needs would get more attention and more resources than other needs. This is the basic reason the Consolidated Plan exists.

The City holds public hearings to obtain resident's opinions about needs and what priority those needs have during the development stage of the Consolidated Plan (every 5 years). Public hearing about needs will be completed at least 15 days before a draft Consolidated Plan is published for comment, so that the needs identified can be considered by the City and addressed in the draft Plan.

### **"Proposed" Annual Action Plan and / or Consolidated Plan**

The law providing funds related to the Citizen Participation Plan calls for improved accountability of jurisdictions to the public. In the spirit and in compliance with the terms of the law, the City of Clarksville will use the following procedures:

### **General Information**

At the beginning of this stage, usually in November of each year, the City will provide Public Notice of the anticipated receipt of grant funds, including an estimate of the amount of CDBG, HOME, and ESG funds it expects to receive in the following year and a description of the range of types of activities that can be funded with these resources. Also, the notice will provide an estimate of the amount of these funds that will be used in ways that will benefit low and moderate income people. Contact information will be included in the notice so that interested persons can obtain additional information.

## **Program Year in Clarksville**

The “Program Year” established by the City for these funds are July 1 through June 30.

## **Public Notice**

The city will provide advance public notice once any of the following documents is available: the proposed annual action plan or consolidated plan, a proposed substantial amendment, and the annual performance report. In addition, the city will provide public notice of all public hearings related to the funds or the planning process covered by this citizen participation plan.

## **“Adequate” Advance Public Notice**

The City will provide advance public notice to be adequate if given with enough lead time for the public to take informed action and to comment. The amount of lead time may vary, depending on the event. Specific minimum amounts of lead time for different events are described later in the Citizen’s Participation Plan.

## **Forms of Public Notice**

Public notices will be published in the Leaf Chronicle as a display advertisement in a non-legal section of the newspaper, as well as press releases. Whenever feasible, press releases and or display ads will be used in appropriate neighborhoods and ethnic newspapers. Notice will also be given through mailings to public housing resident groups and other organizations serving low income groups.

## **Public Access to Information**

The City of Clarksville will provide the public with reasonable and timely access to information and records relating to the data or content of the Consolidated Plan as well as the proposed, actual and past use of funds covered by this Citizen’s Participation Plan. In addition, the City will provide the public with reasonable and timely access to local meetings related to the proposed or actual use of funds.

## **Availability of Standard Documents**

In the spirit of encouraging public participation, copies of standard documents will be provided to the Public. These materials will be available in a form accessible to persons with disabilities, upon request. Standard documents will be available at the Clarksville-Montgomery Regional Planning Commission, 329 Main Street, Clarksville, Tennessee.

## **Public Hearings**

Public hearings will be held at key stages of the process to obtain the public’s views and to provide the public, to the greatest extent possible, with responses to their questions and comments. The City holds public hearings to obtain input regarding community needs during development of the Consolidated Plan. All Public hearings will be held only after there has been adequate notice, at a minimum, a display advertisement in the non-legal section of the Leaf Chronicle, published at least 14 days prior to the hearing. The first hearing is for the

purpose of reviewing expected annual grant amounts for the CDBG and HOME programs, to review allowable use of funds and prioritize needs. A second Public Hearing is held after adoption of the budget and plans by the Citizen's Advisory Committee, publication of the availability of the Plan, and a 30-day public review period.

All comments from the community hearings and those received in writing during the 30-day comment period are reviewed by staff and presented in the final plan.

Copies of the final Plan and a summary will be available to the public upon request. In addition, copies will be available at the Clarksville-Montgomery County Regional Planning Commission, 329 Main Street, Clarksville, Tennessee, 37040.

The City has elected to hold most public hearings related to the Consolidated Plan process at the Clarksville-Montgomery County Public Library. These meetings are held in the evening. Other community meetings are held during business hours and are held at the Clarksville-Montgomery County Regional Planning Commission. Public hearings at which the Consolidated Plan or Annual Action Plans are approved by the City Council are conducted at City Hall.

All public hearings are held at locations accessible to people with disabilities. If non-English speaking or hearing impaired residents request assistance to participate in a public hearing, the City will provide appropriate assistance to the greatest extent possible.

### **Technical Assistance**

City staff will work with organizations and individuals representative of low and moderate income people who are interested in submitting proposals to obtain funding for an activity. All potential applicants for funding will be encouraged to contact Community Development Staff before completing a proposal form. Technical assistance workshops regarding the funding process and how to apply will be provided to interested organizations early in the process.

### **Availability of a Proposed Plan**

Copies of Proposed Consolidated Plans and/or Annual Action Plans are available to the community by contacting the Community Development Office, 329 Main Street, Clarksville, Tennessee 37040.

### **Institutional Structure and Coordination of Resources (91.215)**

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.

## **Clarksville Today**

Presently, the City of Clarksville comprises a 73.1 square-mile area located in the northwest part of the State of Tennessee. The City is the fifth largest city in the State of Tennessee and the County seat of Montgomery County. Clarksville is hub of a two-county MSA that includes Montgomery County and Christian County, Kentucky.

The City of Clarksville has operated the Community Development Block Grant (CDBG) program for 30 years as a HUD entitlement community. The City in working with a variety of community agencies has a well-established structure for implementing its programs. The City relies on various other City Departments when appropriate to carry out program activities such as the Street Department, Gas and Water Department, the Clarksville Police Department and Parks and Recreation. The City also relies on various sub-recipients to carry out activities. These organizations include the Community Action Agency, the Salvation Army, Urban Ministries, the Mid-Cumberland Area Development Counsel Outreach Center, Legal Aid Society of Middle Tennessee, Gracey Avenue Youth Center, Centerstone Mental Health Center, NIA Association, and Buffalo Valley, Inc.

The City of Clarksville will continue to facilitate, the initiatives arising from the Mayor's Task Force to End Chronic Homelessness, the Community Service Providers to End Homelessness Coalition, and other local service delivery and sub area planning processes. The City of Clarksville will continue to work on improving coordination and communication among service providers to reduce duplication and deliver services more efficiently.

## **Coordination**

The Consolidated Plan was developed by the Clarksville-Montgomery County Regional Planning Commission on behalf of the government of the City of Clarksville. The Plan was reviewed by other local government agencies, and the Clarksville Housing Authority. Staff members will continue to work with key departments to carry out housing and community development strategies. These departments include: Building & Codes, Streets, Finance, Mayors Office and Parks and Recreation.

## **Public Housing Improvements and Resident Initiatives**

As part of this process, the City of Clarksville has reviewed the Clarksville Housing Authority five-year Plan and Annual Action Plan to establish and promote a coordination of goals and objectives for creating and expanding decent, safe and affordable housing in the City of Clarksville.

Based on information contained in the PHA's Consolidated Plan the following are identified needs and strategies:

**Need:** Shortage of affordable hosing for all eligible populations.

**Strategy:** Maximize the number of affordable units available to the PHA within its current resources by reducing the turnover time for vacated public housing units; undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required; participate in the Consolidated Plan development process to ensure coordination with broader community strategies.

## **HOPE VI Grants**

N/A

## **Section 8 Housing Vouchers**

The Tennessee Housing Development Agency (THDA) administers the Section 8 Housing Choice Voucher Program for Clarksville/Montgomery County. THDA allocates between 450-500 vouchers annually to Montgomery County. Currently all vouchers in the Montgomery County allocation are occupied and as of December 2004, 275 families were on the waiting list. At this time, THDA does not have a specific preference for homeless individuals. Beginning on January 1, 2005, THDA local preferences include victims of natural disasters (fire, flood, tornado) who have not secured replacement housing within 6 months; families with a head, spouse or co-head that is employed an average of 25 hours per week for at least 12 months prior to application; and families with head, spouse or co-head who receives social security or social security disability income (Disabled or elderly).

## **Monitoring (91.230)**

The City of Clarksville designates the Office of Community Development staff for monitoring all activities carried out under the CDBG and the HOME Investment Partnership 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.

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.

**Strategic Plan Priorities: Priority Needs Analysis and Strategies (91.215 (a))**

The City of Clarksville 2005-2010 Consolidated Plan identified priority housing and community development activities to be pursued in order to provide decent, affordable, safe housing, as well as needs for community services and facilities for its residents. During FY 2005-2010, the city will focus its resources and efforts on programs as described in the following narratives and proposed projects.

The City of Clarksville is committed to affordable housing, investing in both housing development and rehabilitation and services to create and maintain affordable housing.

As a growing community, the City of Clarksville must successfully balance a diverse array of housing and community development issues. Given the range of competing needs, the community must invest its scarce public resources wisely. Therefore, as a general principle, the City of Clarksville will attempt to expend public funds in a way that leverages the commitment of private sector support whenever possible. The housing and community development assistance will be widely dispersed throughout the City of Clarksville. Homeless and special needs assistance will be directed to agencies located in a wide geographic area. Collaborative efforts will be made to integrate transitional and permanent housing for homeless and special needs populations as widely as possible.

Through the public participation and consultation process, the City of Clarksville has identified the community's overall goals and priorities as follows:

**Goal 1 – Increase the provision of decent affordable housing** **HIGH**

The housing goal is to create the opportunity and increase the capacity for adequate, affordable, accessible housing for low-moderate income persons through the eventual elimination of lead based paint hazards, encouragement of homeownership, rehabilitation of single family and multi-family housing, provision of rental assistance, new construction both single family and multi-family and development of partnerships.

## ***Priority Needs***

- 1.1. Rehabilitate Suitable Homeowner Properties, including mobile home improvement.

### **Proposed Accomplishments:**

- During 2005-2010, the City anticipates using grant funds to rehabilitate 65 homeowner properties.

- 1.2. Home Ownership Barriers: Provide housing opportunities to low-moderate – income households, including households with special needs and seniors, particularly for the working poor, persons with income below 50% of the MFI.

### **Proposed Accomplishments:**

- During 2005-2010 the City will provide “Homebuyer education for 125 low-moderate income persons who are income eligible to participate in the City’s First Time Homebuyer Program.
- 70 Low-Moderate Income individuals and or families will complete the Homebuyer education and qualify for down-payment/closing cost assistance during the FY 2005-2010 funding period.
- During 2005-2010, the City anticipates utilizing grant funds to assist 30 senior and special needs households to improve housing conditions and provide accessibility improvements.

- 1.3. Fair Housing. Plan for and support fair housing strategies and initiatives designed to affirmatively further fair housing choice and to increase access to housing and housing programs and services.

### **Proposed Accomplishments:**

- Update the Analysis of Impediments to Fair Housing during FY 2005-2006.
- Educate 500 elementary children through classroom outreach programs.
- Provide awareness education through sub-recipient initiatives.

- 1.4. Help low-income homeowners remain in their homes by providing funding for emergency repairs through partnerships and collaborations with non-profit organizations providing repair assistance.

### **Proposed Accomplishments:**

- During FY 2005-2010 assist 30 households with emergency repairs, including heating, air conditioning, plumbing, electrical, roof repairs, etc.

- 1.5. Help lower income households afford rental housing, including special needs and seniors.

**Proposed Accomplishments:**

- During FY 2005-2010 assist 75 households with Tenant Based Rental Assistance.
- During FY 2005-2010 assist 75 households with utility deposits and or rent deposits.

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

**Proposed Accomplishments:**

- Facilitate the Mayor's Affordable Housing Task Force.
- Facilitate Community Service Providers to End Homelessness meetings and community wide collaborative efforts to expand the capacity for affordable housing.
- Provide grant funds to non-profit sub-recipient organizations providing supportive services for persons who are homeless or at risk of being homeless.

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

**Proposed Accomplishments:**

- Acquire 8 vacant lots for the local Habitat for Humanity affordable homeownership initiative.
- Acquire 15 vacant blighted and abandoned lots for single or multi-family housing.
- Assist 65 homeowners with housing repairs.
- Work with area CHDO's, housing partners, realtors and others to increase affordable homebuyer opportunities for 75 first-time homebuyers.
- Organize four (4) community neighborhoods where the older housing stock is experiencing decline in an effort to revitalize and improve sense of community.

- 1.8. Build the capacity for additional CHDO's in the community who will provide safe, decent transitional and permanent housing.

- 1.9. Establish a local Housing Fund to provide a flexible source of financing for affordable housing development in Clarksville.

- 1.10. Promote the capacity building of new non-profits to develop and construct affordable housing, including rental housing, housing for people with special needs.

**Goal 2 – Reduce housing blight and blighting influences in neighborhoods HIGH**

A blighted area is defined as one in which conditions place serious physical or economic burdens on a community which can not reasonably be expected to be reversed or alleviated by private enterprise acting alone. Blighted areas may be detrimental to public health, safety or welfare of the community and they may be detrimental to the effective redevelopment of the area. A combination of many factors has provided Clarksville with a burdensome amount of blighted and dilapidated housing. By reducing blight through the following actions, the City will revitalize deteriorated neighborhoods and reduce low-income concentrations.

***Priority Needs***

- 2.1. Spot blight and clearance in a city-wide approach targeting areas with significant need.
- 2.2. Promote New Construction for Infill Replacement.
- 2.3. Encourage citizen involvement within the community by creating Neighborhood Action Groups.

**Proposed Accomplishments:**

- Target absentee property owners who own property in significant decline.
- Code enforcement and other regulatory changes to address specific blighting influences.
- Rehabilitation assistance to LMI homeowners.
- Community organizing to promote neighborhood pride and crime prevention.
- Aggressive acquisition and clearance of blighting influences.
- Redevelopment of the acquired property.

**Goal 3 – Prevention: Support Programs that prevent homelessness HIGH**

This goal is associated with objectives and strategies that are intended to be consistent with the 10-Year Plan to End Homelessness to be prepared by the Community Service Providers to End Homelessness Coalition by the end of FY 2006.

Provide programs and services to address the temporary and permanent housing needs as well as other needs of households when homelessness occurs. One of the nation's goals is to end chronic homelessness by 2012. The City, through its participation in the Homeless No More Coalition and a local grass roots organization, Community Service Providers to End Homelessness, is addressing the problem of chronic homelessness. A chronically homeless person is defined by HUD as an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more or has had at least four episodes of homelessness in the past three years.

### **Priority Needs**

- 3.1. Encourage Collaboration and Cooperation among continuum of care agencies. The City of Clarksville will work with the Community Service Providers to End Homelessness, the Homeless No More Coalition, the Clarksville-Montgomery County United Way, housing funders, community agencies, the private sector including businesses, and homeless people on various coordination efforts.
- 3.2. Prevention: Support programs that prevent homelessness.
- 3.3. Permanent Housing. Support the creation of a range of transitional and permanent affordable housing options for homeless persons including, persons with disabilities, families and youth transitioning from the foster care system.
- 3.4. Homeless Housing Programs. Provide programs and services to address the temporary housing needs and other needs of households when homelessness occurs.
- 3.5. Develop and implement a 10-year plan to End Chronic Homelessness.

### **Proposed Accomplishments:**

- Strengthen the continuum of care housing options for families and individuals by providing operational subsidies to selected social service organizations including homeless and other special needs service providers based upon demonstrated successful performance measures that positively impact on the long term needs of area residents.
- In addition the City will support efforts to secure supportive services and to develop emergency shelters that provide beds in a safe, supportive environment of the homeless.

As required by HUD, up to 15% of the City's CDBG program allocation can be used to provide eligible public services.

**Priority Housing Needs in City of Clarksville (2000)**

**HUD TABLE 2-A**

Description of Housing Needs		Priority Need Level	Estimated Households*	Estimated Dollars to Address**	
Renter	Small Related	0 to 30%	H	767	11,505,000.00
		31 to 50%		930	6,975,000.00
		51 to 80%	H M	2154	16,155,000.00
	Large Related	0 to 30%	H	151	2,265,000.00
		31 to 50%		159	1,192,500.00
		51 to 80%	H L	360	2,700,000.00
	Elderly	0 to 30%	H	325	4,875,000.00
		31 to 50%		294	2,205,000.00
		51 to 80%	H H	229	1,717,500.00
	All Other	0 to 30%	H	744	11,160,000.00
		31 to 50%	H	460	3,450,000.00
		51 to 80%		1048	7,860,000.00
		M			
Owner	0 to 30%	H	1035	15,525,000.00	
	31 to 50%	H	1142	8,565,000.00	
	51 to 80%	M	2810	21,075,000.00	
Special Needs***	0-80%	M	265	3,975,000.00	

\*\*\*The estimated households is calculated by taking the total number of renter, owner and special needs households in the income categories and multiplying them by the percentage with any housing problems.<sup>1</sup>

\*\*The estimated dollars includes the public and private funds necessary to address the identified housing needs. The cost to address the needs varies by income level from \$15,000 per unit for households with incomes less than 30% of the area median to \$7,500 for higher income households.

\*\*\*Households where one or more person has a long-lasting condition that substantially limits one or more physical activity (such as walking, climbing stairs, reaching, lifting or carrying) and/or a physical, mental or emotional condition lasting more than six months that creates difficulty with dressing, bathing or getting around inside the home.

## **Lead-Based Paint (91.215 (g))**

Various sources were consulted regarding lead based paint problems in our community. Those involved included staff from the Clarksville Housing Authority, HUD's January 2000 publication developed by ICF Consulting for HUD office of Lead Hazard Control, "Addressing Lead-Based Paint in Local Housing Programs Receiving CPD Funds;" the Surveillance Program Manager, Communications Director from the Childhood Lead Poisoning Prevention Program, Department of Health and Exercise Science, University of Tennessee; Clarksville-Montgomery County Economic Development Council; ERsys.com; Tennessee.gov website, Department of Health and the website, <http://www2.state.tn.us/health/lead/> .

### **The Problem**

According to the Tennessee Department of Health, lead poisoning is considered to be the most serious environmental threat to children's health. Approximately 1 out of every 11 children between the ages of 1 and 5 years of age may have harmful levels of lead in their blood. HUD estimates that 64 million housing units contain lead-based paint. Of these 64 million, 20 million may have lead-based paint hazards. Lead-based paint is most common in pre-1950 housing.

If the problem is not detected early, the child could suffer from, decreased growth, learning problems, impaired hearing, behavior problems (such as hyperactivity) and nerve and/or brain damage.

Children are more susceptible to the effects of lead, because children's growing bodies absorb more lead, children's brains and nervous systems are more sensitive to the damaging effects of lead and children often put their hands and other objects in their mouths. Children of low income families have a greater possibility of damage caused by lead because of malnourishment. The effects of lead would be intensified because of health problems.

An estimated 900,000 children between one and five years of age have an elevated blood lead level. People can get lead poisoning from eating lead contaminated soil or paint chips containing lead, and by breathing or swallowing lead dust.

A common source of high-dose lead exposure to young children is deteriorating paint found in older homes and buildings. Paint with a high lead content was used in millions of U.S. homes before 1979. The older the home, the more likely it has lead-based paint. Just because your home has lead-based paint does not mean it is a hazard. Immediate attention is required for peeling, chipping, chalking, or cracking of lead-based paint. Areas that see a lot of wear and tear and contain lead-based paint may also be problem (window and window sills, doors and door frames, stairs, railings, and banisters, porches and fences). Removing lead-based paint improperly can increase the hazard to your family.

### **How big is the problem in Clarksville, Tennessee?**

Of the 18,705 houses in Clarksville, Tennessee built before 1979, 12,732 or 68% could contain lead-based paint. Of these homes, 1,273 or more lead based-paint containing homes could be occupied by low income families. Currently for 2005 the annual median household income for Clarksville, Tennessee is \$46,700. According to the Clarksville-Montgomery County Economic Development Council, of the population of Montgomery County, 10% live at or below the poverty level.

Refer to the following for a further breakdown of build dates and likelihood of the presence of lead-based paint.

<b>CITY OF CLARKSVILLE PRE-1979 HOUSING STOCK WITH LIKELY PRESENCE OF LEAD-BASED PAINT</b>				
				TOTAL PRE-1940 THROUGH 1979
<b>HOUSING UNITS</b>	PRE-1940	1940-1959	1960-1979	
RENTAL UNITS	530	1843	5541	7914
OWNER UNITS	723	2512	7556	10791
TOTAL UNITS	1253	4355	13097	18705
<b>LOCATION OF LEAD-BASED PAINT</b>				
<b>INTERIOR</b>	% LIKELIHOOD LBP>=1.0mg/cm2 *	NUMBER OF UNITS		
1960-1979	41%	5370		
1940-1959	59%	2569		
PRE-1940	60%	752		
TOTAL	46%	8691		
<b>EXTERIOR</b>	% LIKELIHOOD LBP>=1.0mg/cm2 *	NUMBER OF UNITS		
1960-1979	42%	5501		
1940-1959	76%	3310		
PRE-1940	79%	990		
TOTAL	52%	9800		
<b>ANYWHERE IN BUILDING</b>	% LIKELIHOOD LBP>=1.0mg/cm2 *	NUMBER OF UNITS		
1960-1979	62%	8120		
1940-1959	80%	3484		
PRE-1940	90%	1128		
TOTAL	68%	12732		

**\* LBP>=1.0mg/cm2 = Lead-Based Paint greater than 1.0 milligrams per square centimeter or 0.5 percent or 5000 parts per million of paint or coating by weight. This is the action level set by HUD Guidelines.**

### **Montgomery County Elevated Blood Lead Levels\*\***

Children screened for lead poisoning in Montgomery County: Children are ≤ 72 months of age and a positive is the CDC recommendation of ≥ 10 µg/dL

2002:530 Children screened, 9 positive with 3 confirmed for lead poisoning, 4 unconfirmed positive and 2 false positives

2003:578 children screened, 15 positive with 2 confirmed for lead poisoning, 9 unconfirmed positive and 4 false positives.

\*\*Data on lead levels not collected for years before 2002.

### **What can be done?**

A lead paint inspection will identify the presence of lead based paint. Certified and trained inspectors use x-ray fluorescence machines commonly called "XRF" or can send off paint chips to be analyzed. However, an inspection won't tell you whether the paint is a hazard, presence of lead contaminated dust or soil, or how you should deal with it.

A risk assessment tells you if any lead-based paint hazards exist, which could cause harmful exposure to lead, particularly to young children and pregnant women. The assessment report will provide options for controlling the hazards found. You may need interim controls, abatement or a combination.

Lead inspections and risk assessment should not be confused with a home inspection. A home inspector may not have training in lead-based paint hazards and be certified with the State. Always check the inspector's training and qualifications.

### **What has been done?**

HUD's lead hazard control program is working. Today, the Department estimates that 26 million fewer homes have lead-based paint compared to 1990 when the program began.

The Clarksville Housing Authority performed a lead-based paint assessment of all 510 units, owned and operated by the authority. All lead-based paint abatement has been completed on all of the 510 public housing units.

When Community Development Block Grant (CDBG) or HOME funds are used by the Clarksville Housing Rehabilitation Program to rehabilitate a home in Clarksville, the lead-based paint issue must be addressed. Following is the *REQUIRED LEVEL OF LEAD HAZARD REDUCTION* (HUD Exhibit 4-6) that must be performed according to the amount of money to be spent.

#### **For Work Under \$5,000**

Safe work practices must be used for all rehabilitation activities, and paint disturbed during the work must be repaired.

#### **For work between \$5,000 and \$25,000**

Interim controls must be performed on the hazards identified by the risk assessment and paint disturbed during the rehabilitation must be repaired. Interim controls include paint stabilization, dust removal, preventive maintenance that keep lead hazards from developing, treating some or all friction and impact surfaces, and covering contaminated bare soil. Unless bare soil has been tested and is found not to be a lead hazard, soil treatments are required. Bare soil can be covered with appropriate covering such as gravel, wood chips, sod or permanent covering. **OR** Standard treatment must be carried out for the entire unit. Standard treatments include:

- Paint stabilization.
- Smooth and cleanable horizontal surfaces.
- Correction of dust-generating conditions.
- Treatment of bare soil.
- Safe work practices must be used while the work is being performed and the unit must pass clearance.

Workers performing interim controls and standard treatments must meet the safe work practice training requirements set forth by HUD.

### **For work over \$25,000**

Surfaces painted with lead-based paint that is disturbed during the rehabilitation and hazards identified by the risk assessment all must be abated. Abatement includes removing lead-based paint from surfaces, enclosure methods, removing and replacing components painted with lead-based paint, and removing and replacing contaminated soil. Of all the lead hazard reduction methods discussed, only abatement methods are considered permanent.

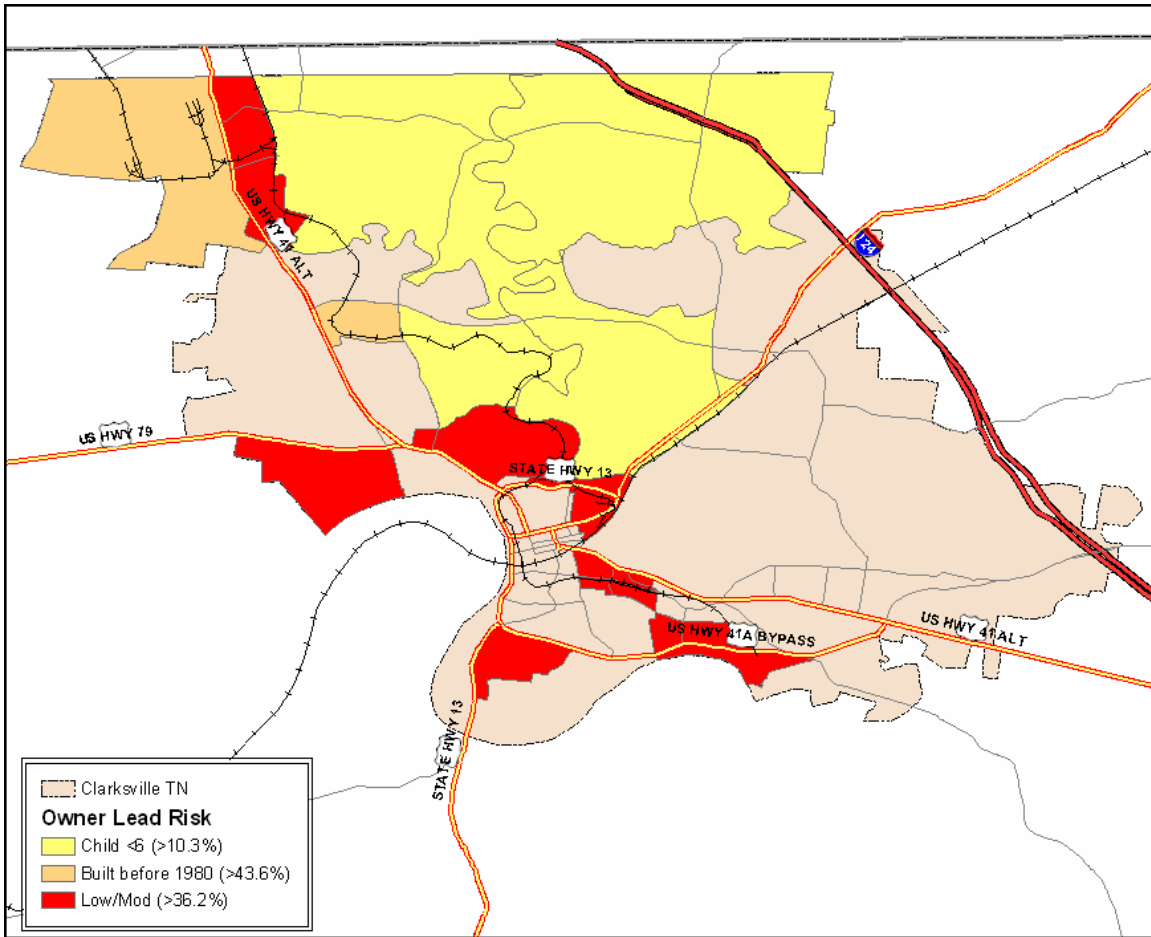
Interim controls may be performed on exterior surfaces if those surfaces are not undergoing rehabilitation. **OR**, if presuming the presence of lead-based paint and hazards, the surfaces being disturbed during rehabilitation and all applicable surfaces – deteriorated, friction, impact, and chewable surfaces and bare soil surfaces must be abated.

Workers performing interim controls and standard treatments must meet the safe work practice training requirements set forth by HUD.

### **What will continue to be done?**

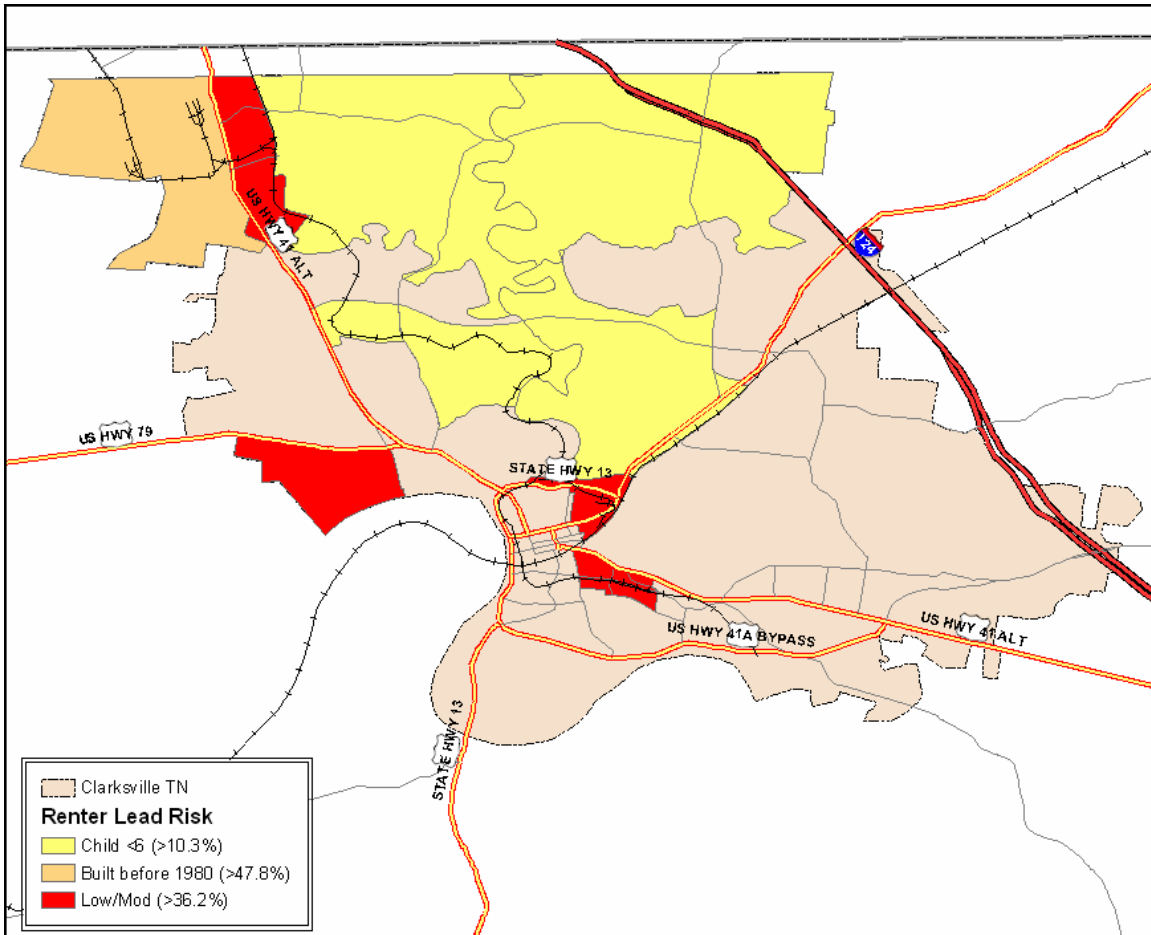
Homes that belong to low income individuals that qualify for assistance from the City of Clarksville Owner Occupied Housing Rehabilitation Program utilizing HUD funds will continue to be subject to the required level of lead hazard reduction set forth by HUD's guidelines. Qualifying homes where safe work practice or an abatement contractor can be used to abate the lead-based paint hazard for a reasonable cost will be rehabilitated. In homes where the cost of the abatement work will be more than reasonable, reconstruction will be an option. The evaluation and remediation of the homes considered for the rehabilitation program will continue to be assessed on a home by home basis.

The map below was developed by cumulative measures, comparing each to the City's average. The yellow areas indicate census tracts where more than 10.3% of the population is made up of children under age 6. This threshold represents the average percent of children under 6 throughout City of Clarksville. On average, 43.6% of the owner-occupied structures in the County were built prior to 1978—the year when lead-based paint was banned. The second measure—shown in orange below—indicates census tracts where a greater percent of children under age 6 than the 10.3% area average, and there is a greater percent of owner-occupied structures built prior to 1978 than the area's average of 43.6%, indicating a higher likelihood of risk of lead-based paint poisoning among young children. Finally, the seven block groups shown in red below indicate a culmination of the previous two measures with the addition of higher-than-average population of low and moderate income households. In City of Clarksville, this average is 36.2%.



Renters, too, are at risk of lead-based paint poisoning hazard; in fact, they may actually be at greater risk, since they have less control over the conditions of the structure in which they live. The difficulty in lead hazard control for rental properties lies in gaining the owner's consent and cooperation for performing needed work. Unfortunately, it is often the presence of a child with Elevated Intervention Blood Lead Levels (EIBLL) that sounds the alarm.

The methodology for targeting lead remediation for tenant-occupied units is the same as for owners. The same thresholds of children under age 6 (greater than 10.3% of the population) and low-moderate income composition of the tract's population (36.2) apply. However, in City of Clarksville, the threshold for renters living in homes built prior to 1980 is 47.8% (as compared to 43.6% of owners). This threshold means that there may be a high risk of lead-based paint poisoning hazard even in tracts that fall short of this measure, and this risk should not be minimized. Four block groups (shown in red above) have all three of the significant factors for lead hazards; all four were also identified as having a high risk of lead hazards in owner-occupied units.



## Housing Market Analysis (91.210)

### Median Household Income

Median income data come from several sources. The U.S. Bureau of the Census calculates median income based on data collected in the 2000 decennial census, which is a report of income earned in 1999. Based on census data, the U.S. Department of Housing and Urban Development calculates program data for each program year since the last decennial census. Finally, the National Low Income Housing Coalition calculates *Out of Reach* data by geographic region; this data helps merge an area's earnings with its housing affordability. For this reason, median income figures will vary, depending on the source, reference year, and application.

For purposes of describing income, section 102(a) (20) of the Housing and Community Development Act of 1974 defines **"household income"** as

"All the persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements. In calculating annual household income, income from each member of the household is to be considered."

By contrast, the term “**family income**” refers to

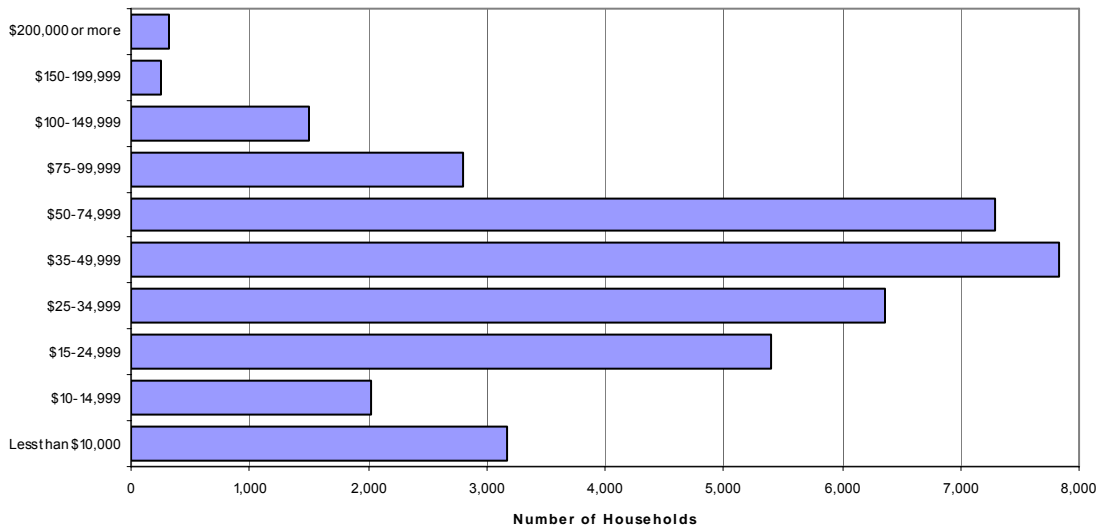
“All persons living in the same household who are related by birth, marriage, or adoption?” When such persons occupy the same housing unit they are considered as members of the family. Their incomes are to be aggregated for calculating family income.”

Throughout most of this section, median income refers to that reported by the U.S. Bureau of the Census as a result of the 2000 decennial census and refers to a household, rather than a family. Although the figures are now outdated by nearly five years, the relative proportions calculated from these data are still meaningful.

During the period 2000 through 2005, the median family income in the City has increased by 12.74% or an average annual rate of 2.55%. According to HUD, the current median family income (2005) in Clarksville for a family of four is \$46,700<sup>2</sup>, while in the 2000 census the median income was \$41,421.<sup>3</sup> The median household income in the 2000 Census was \$37,548, a 48.17% increase over the median household income of \$25,341 in 1990.<sup>4</sup>

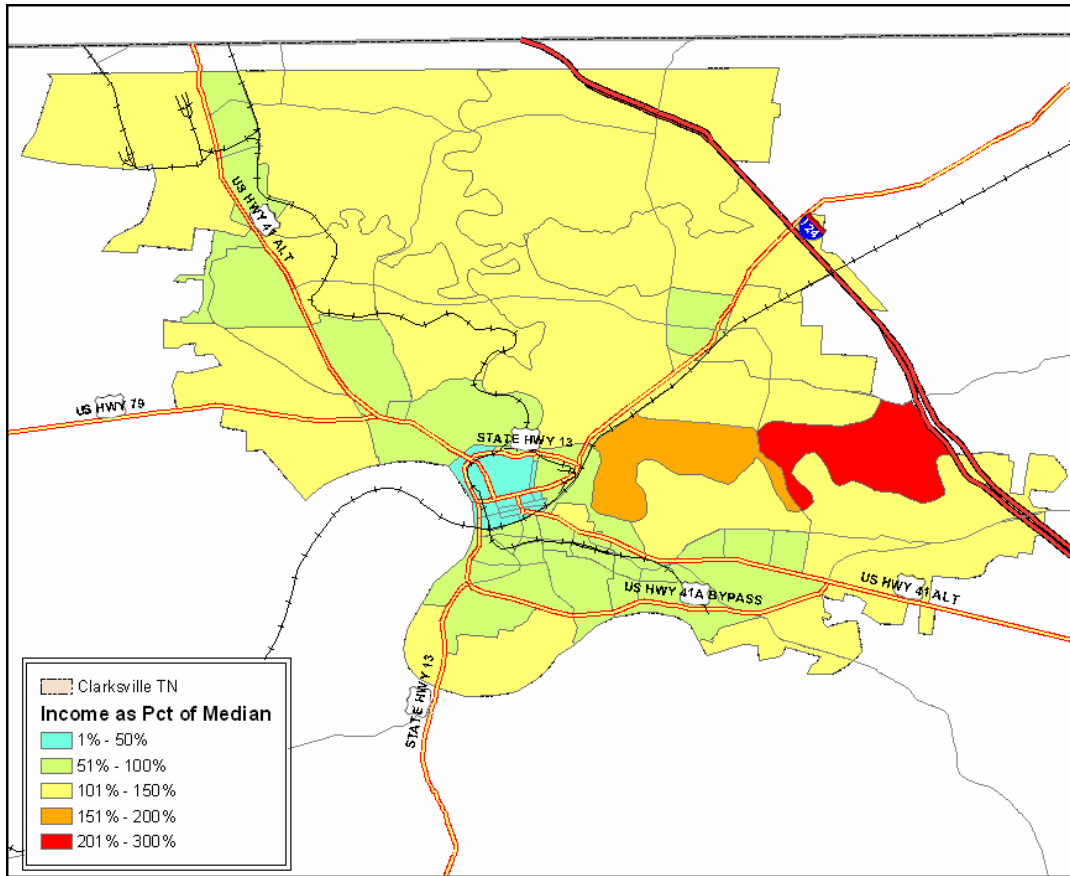
There were wide disparities in median family income between single heads of household and married heads of household in the 2000 census. Married families with children had median family incomes of \$45,779, while male single-parent households had median family incomes of \$25,957 and female single-parent households had median family incomes of \$19,039.<sup>5</sup> Thus, a female single-parent household had a median income that was only 45.96% of the City’s median income in 2000.

**Income Distribution 2000**



In 2000, 7.55% of households had annual incomes below \$30,990, and 5.05% of households had incomes of less than 50 percent of the median. The map below shows median income by block group as a percent of the city median.

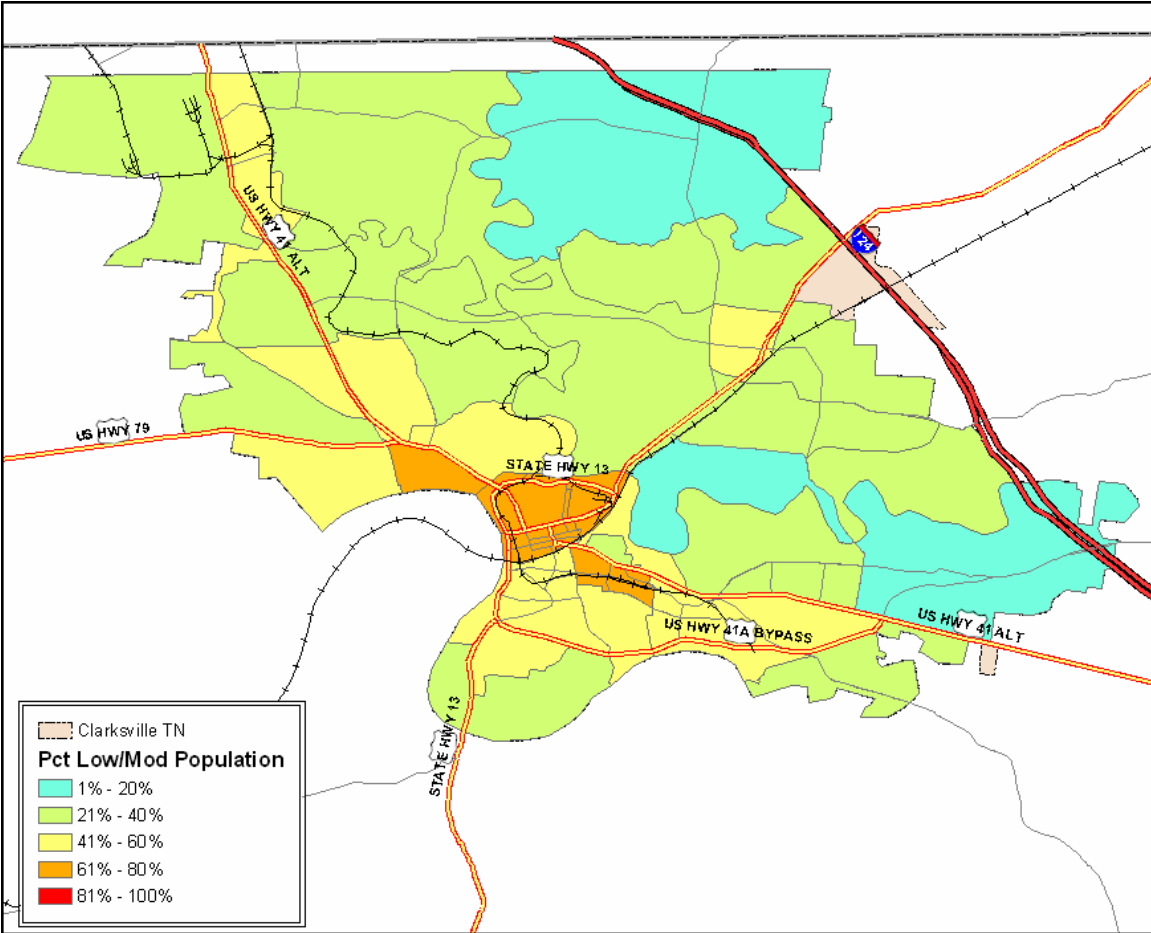
**INCOME AS A PERCENTAGE OF MEDIAN INCOME**  
**Clarksville, Tennessee**



More than one in ten city residents (10.56%) lived at or below the poverty level in 2000 (10,503 persons).<sup>6</sup> The largest number of persons living in poverty occurs among persons between the ages of 18-64, representing 5.68% of the population and 53.75% of those in poverty.<sup>7</sup> The second largest number of persons in poverty is children below the age of 18, representing 4.17% of the total population and 39.5% of those in poverty.<sup>8</sup> Of those in poverty, 46.34% are White, 41.75% are Black/African American, and the remaining 11.91% are of other races. Female-headed single-parent households living below the poverty level comprise 12.37% of all families in Clarksville.<sup>9</sup>

By HUD's definition, households earning less than 30% of the area's median income are considered "very low income," those earning 31 to 50% are "low income," and those earning from 51 to 80% are "moderate income." The map below shows the concentration of persons of low to moderate income; the darker the shading, the greater percentage of low to moderate income persons live there. Conversely, the lighter shaded areas are those with fewer low to moderate income residents.

# DISTRIBUTION OF POVERTY CLARKSVILLE, TENNESSEE



## Supply and Demand – General

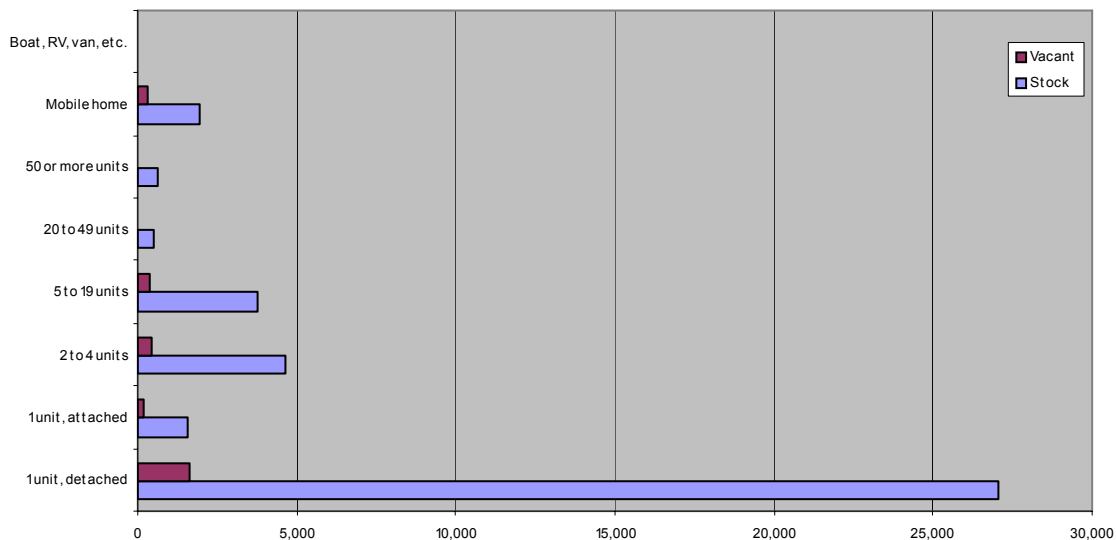
### Housing Units

In 2000, there were 40,041 housing units in Clarksville, a net increase of 44.86% (12,399 units) over the number of housing units in 1990.<sup>10</sup> Just under than 60% of these new units are owner-occupied. The City's overall homeownership rate of 53.4% has increased slightly from the 1990 homeownership rate of 50.3%.<sup>11</sup> Both the 1990 and 2000 homeownership rates are significantly below the 2000 national homeownership average of 66.2%.

HOUSING UNITS BY TENURE						
Units	1990		2000		Change	
	Number	Percent	Number	Percent	Number	Percent
Owner-occupied	13,908	50.31%	21,340	53.30%	7,432	53.44%
Renter-occupied	11,534	41.73%	15,654	39.09%	4,120	35.72%
Vacant	2,200	7.96%	3,047	7.61%	847	38.50%
Total	27,642	100.00%	40,041	100.00%	12,399	44.86%

Single-family detached housing dominates Clarksville housing stock. The graph below provides an overview of the housing types in the City. In total, single family detached housing represents 68.76% of all housing in the City. The vast majority of rental housing (82.09%) is located in buildings that contain less than ten units.<sup>12</sup> Mobile homes represent less 5.87% of all rental housing and 3.35% of all owner-occupied housing.

Housing by Type



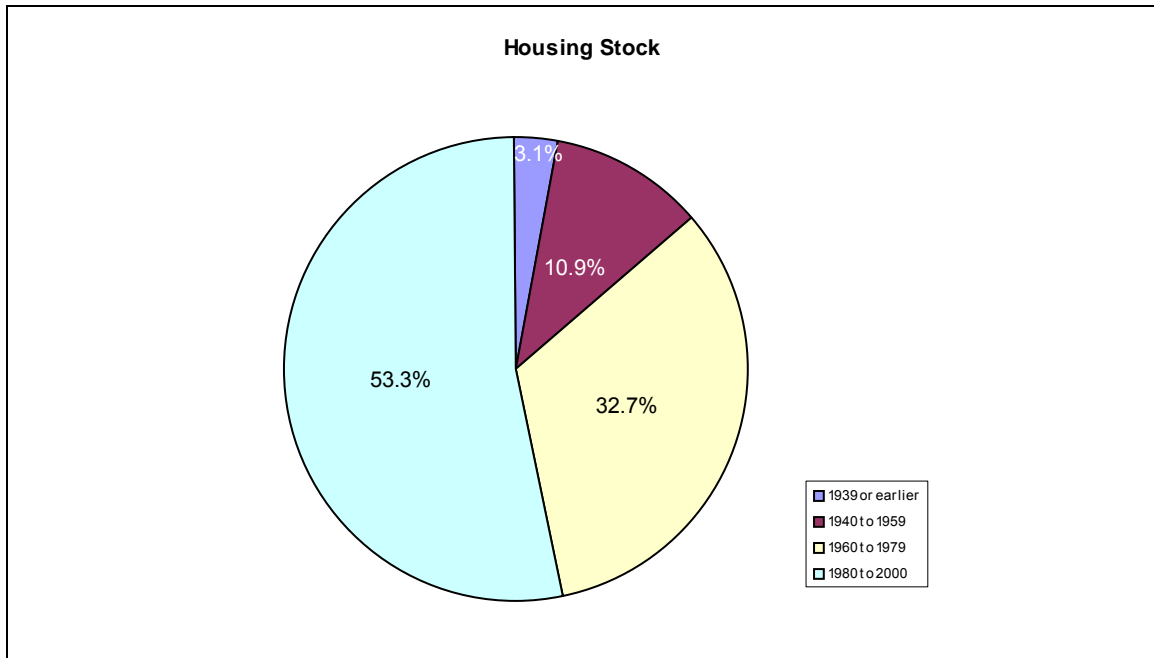
## Age of Housing

Over 27% of Clarksville's housing stock was built before 1970 (10,159 units), while about 3% of those units were built prior to 1939. The table below provides a breakdown of the gains and losses of housing stock by the year the structure was built for the period 1990 to 2000. In general, the City lost older housing stock (pre-1970) at a rate of 47 units annually for owner occupied units over the 1990 to 2000 period, and 55 units annually for rental units.<sup>13</sup>

The median year of construction for renter-occupied structures in 2000 was 1981, while the median year of construction for owner-occupied structures was 1983.<sup>14</sup>

Additions and Losses to Housing Stock 1990 to 2000						
Year Built	1990 Census		2000 Census		Increase/Decrease	
	Owner Occupied	Renter Occupied	Owner Occupied	Renter Occupied	Owner Occupied	Renter Occupied
1990 to 2000	0	0	8,010	5,090	8,010	5,090
1980 to 1989	4,152	3,576	3,957	3,111	(195)	(465)
1970 to 1979	3,401	3,132	3,487	3,180	86	48
1960 to 1969	3,355	1,943	3,092	2,010	(263)	67
1950 to 1959	1,708	1,534	1,587	1,166	(121)	(368)
1940 to 1949	715	703	641	519	(74)	(184)
Before 1939	577	646	566	578	(11)	(68)
<b>Total</b>	<b>13,908</b>	<b>11,534</b>	<b>21,340</b>	<b>15,654</b>	<b>7,432</b>	<b>4,120</b>

The pie chart below provides an overview of the age of the housing stock in Clarksville.



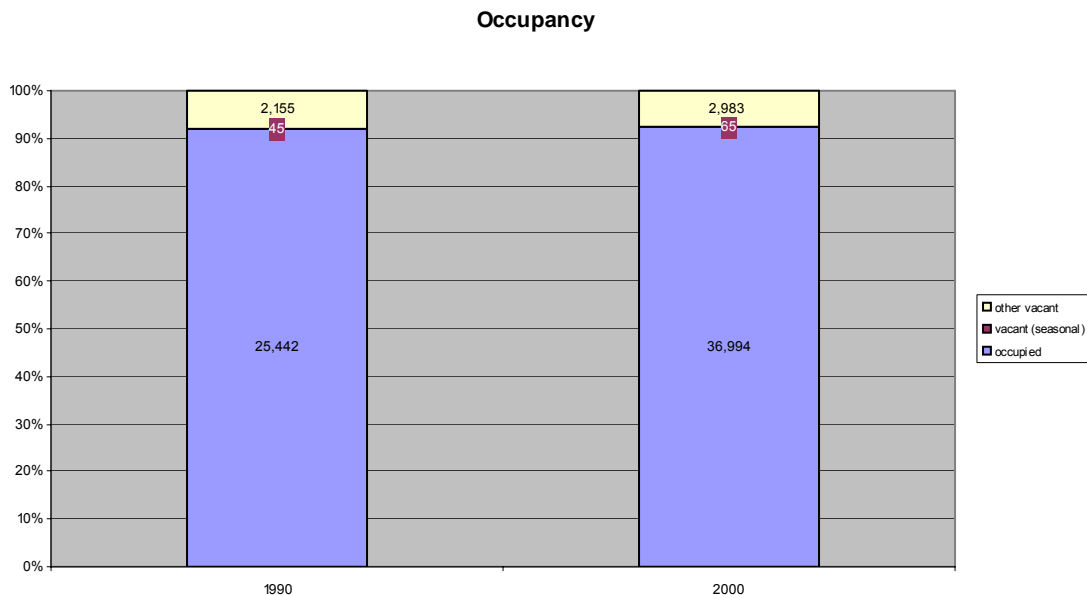
## Housing Conditions

According to 2000 census data, less than one percent of all housing units in Clarksville lack complete plumbing facilities or lack complete kitchen facilities. Among renters, less than one percent of their homes lack complete plumbing facilities, and less than one percent lack complete kitchen facilities.

Overcrowding is another important measure of housing condition. HUD defines overcrowding as more than one resident per room in a housing unit. In Clarksville, 3.6% of all households live in homes with more than one occupant per room. Among homeowners, this rate is 2.1%; among renters, the rate is 6.5%.<sup>15</sup>

## Vacancy Rates

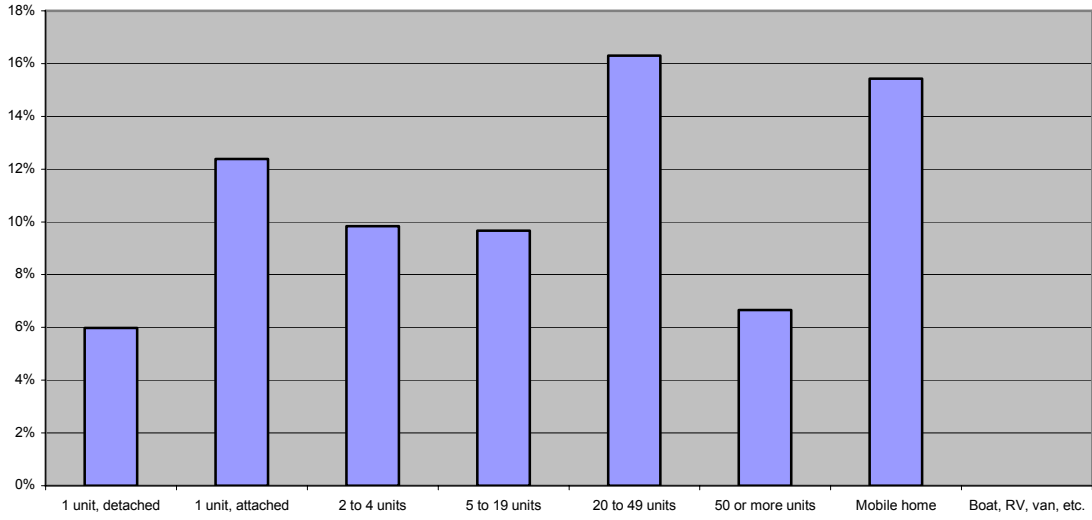
In 2000, the overall vacancy rate in Clarksville was 7.6% of all housing units, representing a 4.4% drop from the 1990 rate of 8.0%. Seasonal vacancies remained nearly the same (from 2.0% in 1990 to 2.1% in 2000), illustrating that the shift took place in other sectors.



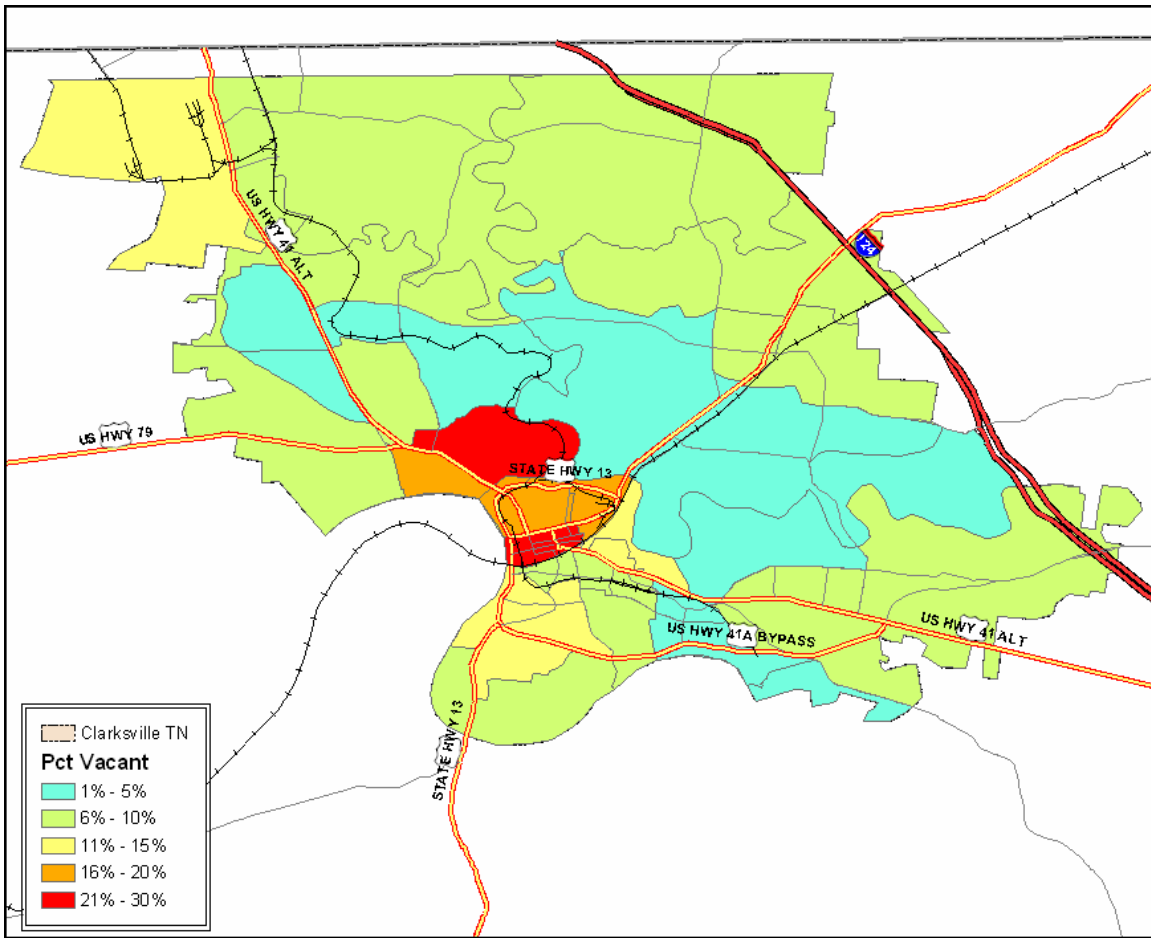
Of all vacant units, 45.8% were for rent, 22.6% were for sale, and 9.6% had been rented or sold but were unoccupied. Properties available for rent increased from 1990, when 55.9% of vacant properties were for rent, while properties for sale increased slightly from 21.6% in 1990. Dwelling units designated for seasonal, recreation or occasional use made up 2.1% of vacancies in 2000. Units vacant for other reasons comprised 19.8%, only slightly below the 20.5% in 1990. There were no units specified “for migrant workers” in either year.

The highest vacancy rates are found in structures of 20 to 49 units. Of the 509 such units in City of Clarksville, 83 are vacant. Mobile (manufactured) homes have the second highest vacancy rate (15.4%). Single-unit attached dwellings are third highest, with a vacancy rate of 12.4%.

### Percent Vacant Units



### DISTRIBUTION OF VACANT UNITS



## **Housing Costs**

The cost of housing in the Clarksville area has been rising steadily. The median value for all owner-occupied units in 2000 was \$83,500, up 41.13% from the 1990 median value of \$59,100.<sup>16</sup>

The median sales price of housing sold in the City of Clarksville during the period 2000 through 2004 rose 17%. The following table provides an overview of the median value of homes sold, the average sale price, and the number of units sold.<sup>17</sup>

<b>MEDIAN &amp; AVERAGE SALES PRICE OF HOMES 2000-2004</b>			
<b>Year</b>	<b>Med. Sale Price</b>	<b>Avg. Sale Price</b>	<b>Units Sold</b>
2000	\$88,000	\$99,105	2140
2001	\$89,400	\$100,673	2119
2002	\$95,000	\$107,886	2294
2003	\$99,500	\$111,998	2481
2004	\$105,900	\$116,344	4044

Ultimately the lack of affordable housing stock puts pressure on low and moderate income families with those at the lowest incomes being least able to compete. Incomes of lower income families do not increase at the rate of inflation. Therefore the rapid increase in the median sales price of housing sold has a disproportionate impact on lower-income families seeking to acquire housing.

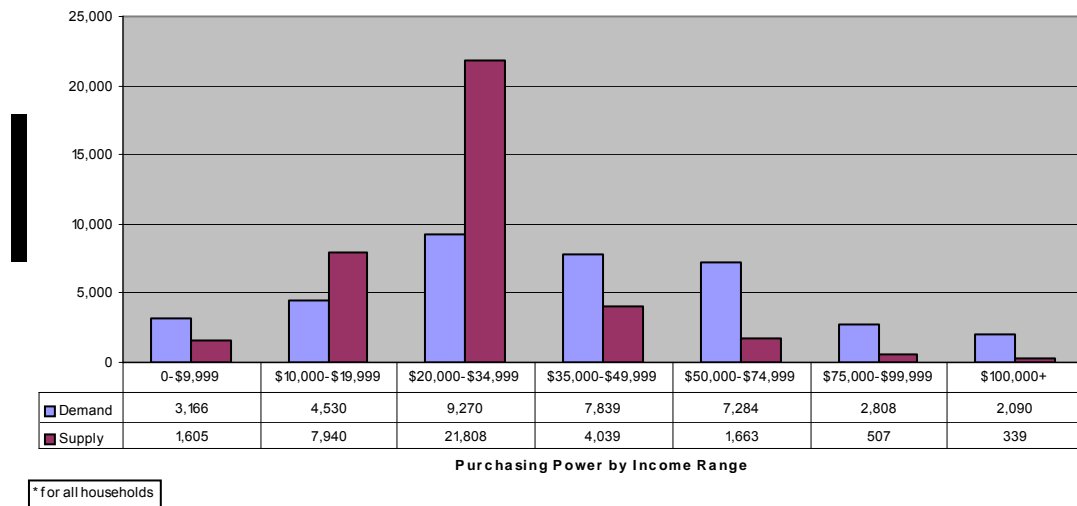
The discrepancy between the median value and the median sales price is the result of a number of possible factors. Sales of newly constructed homes or more expensive homes generally increase the median sales price, while adding marginally to the median value. In addition, older homes tend to be valued at less than the actual replacement cost of the house, due to the level of repair or renovation needed to modernize the house. At sale, an older home may bring more than the estimated value due to one of several types of scarcity (location, historic value, lack of other available housing, speculation) in the market place.

A check of Multiple Listing Service (MLS) listings in the Clarksville area indicates 195 homes for sale under \$100,000, or 23.5% of homes available for sale.<sup>18</sup> Almost all are located in census tracts defined as low income and many are smaller, two-bedroom, one-bath homes. Approximately 75 homes were listed between \$100,000 and \$125,000, or 9% of all homes listed. The value of these homes is between \$58.82 and \$73.55 per square foot.<sup>19</sup>

There are nearly 146 MLS listings for homes between \$125,000 and \$150,000 in the City of Clarksville. The value of these homes is between \$73.55 and \$88.24 per square foot.<sup>20</sup> The low end of newly constructed homes is \$135,000, or \$79.41 per square foot.<sup>21</sup> The majority of houses listed for sale, 50.1%, have an asking price of below \$150,000. The current median sales price suggests a median building cost of \$80 per square foot or \$136,000 for a 1,700 square foot three-bedroom, three-bath home.

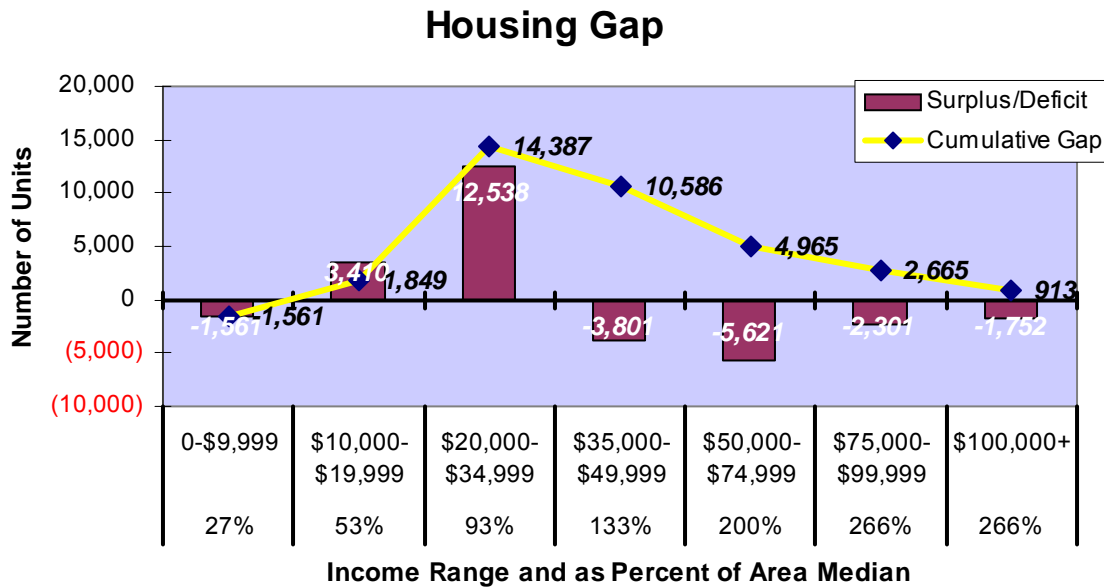
This is illustrated in the graph below, which takes into account all housing units affordable by each income category. In this graph, the term *demand* represents the numbers of households at each income level shown (\$0-\$9,999, \$10,000-\$19,999, etc.). The term *supply* represents all housing units—that is, rented and owned, occupied and vacant—valued at appropriate affordability for each income level.

**Households by Purchasing Power Range versus  
All Units by Income Range\***



Not surprisingly, there is a high demand for units affordable to those at the lowest incomes. The lower supply than demand at the highest income levels do not necessarily indicate that those households are seeking higher-cost housing, but, that their incomes allow them to afford higher-priced housing. These households often enjoy financial comfort by purchasing homes below their affordability levels. What this does indicate, however, is that higher-income households occupy units that are affordable for lower and middle-income households, thereby creating a shortage for those at lower income levels.

The following graph shows the gap between the supply and demand of housing units at each income level. For example, a demand of 3,166 units and supply of 1,605 creates a gap of 1,561 units (see graph below and table below previous graph). In other words, there are 1,561 fewer units available to households earning up to \$9,999 annually than there are households in this income category.



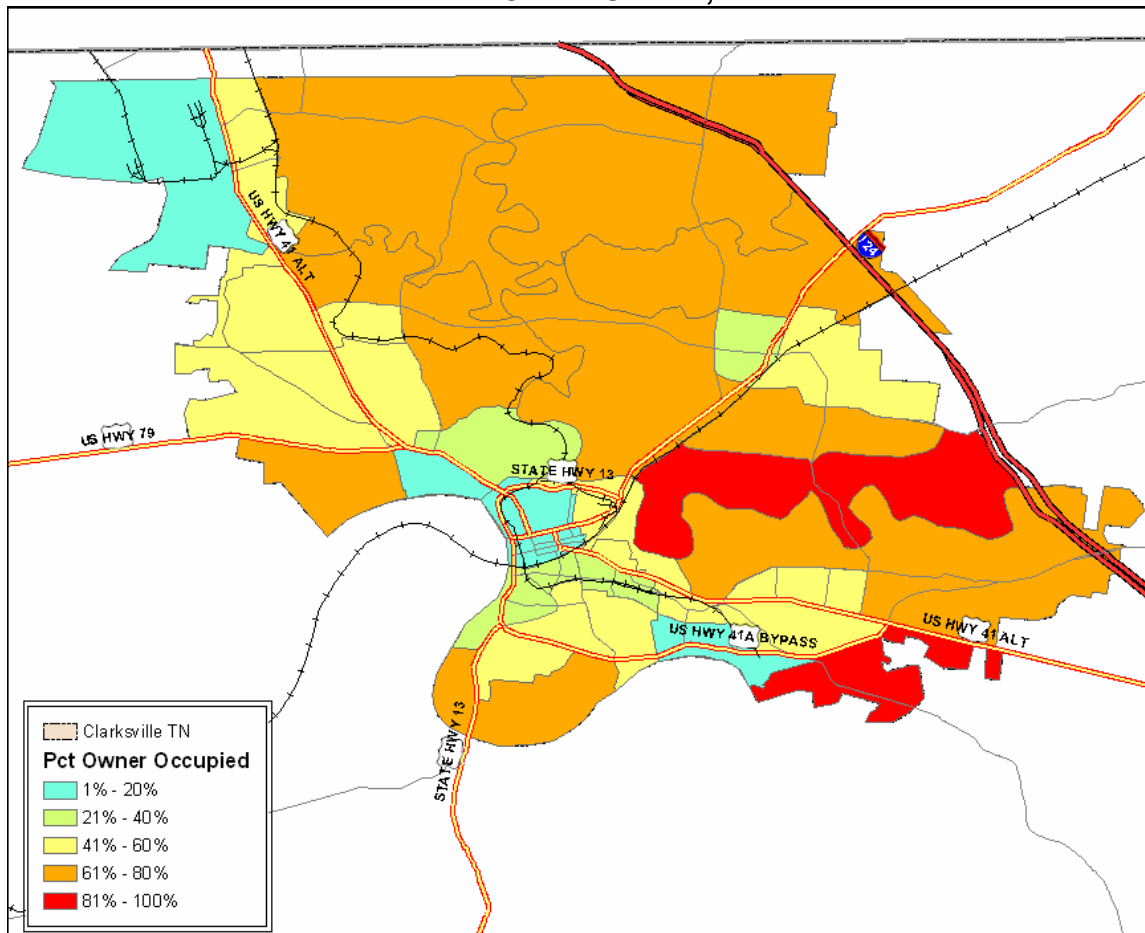
At the next level, the demand of 4,530 units and supply of 7,940 creates a gap of 3,410 units in excess of the demand. This surplus is offset by the shortage of 1,561 units at the previous level, offering a small measure of relief to low-income households who must overextend their incomes to find shelter, and providing an additional 1,849 housing units for households above this income level.

A review of the cumulative housing supply and demand (yellow line) shows that there is ample housing for all but the lowest income levels, and a distinct shortage at the highest income range. Still, the net result in number of all housing units is a cumulative surplus of 913 units. This ultimate surplus indicates that there are sufficient units at all but the lowest income level for households that wish to live in housing below their affordability levels.

## Owner-Occupied Housing

The map below illustrates the distribution of owner-occupancy throughout the City as compared to the total number of housing units. The City's 2000 homeownership rate of 57.69% is well below the national average of 66.2%.

**DISTRIBUTION OF OWNER OCCUPIED HOUSING 2000  
CLARKSVILLE, TN**



The median value of a single-family home in Clarksville in 2000 was \$84,200. Since the 2000 median income in Clarksville for the average family of four was \$41,421, it would appear that homeownership was attainable by any household earning an income near the median. A significant percentage (32.7%) of households earning less than 80% of the median income were homeowners in 2000.<sup>22</sup> In addition, the 2004 median sales price of \$104,900 is affordable to the 2004 average family of four median income of \$46,200.<sup>23</sup>

## Housing Affordability—Ownership

Housing affordability is calculated as 30% of income for renters and 28% of income for homeowners. The difference is to allow for additional costs, such as utilities, that are customarily included in a tenant household's rent, but are borne by a household's income as homeowners. The figures below use HUD's 2005 median income data.

<b>Affordability Index - City of Clarksville</b>					
<b>Three Person Families</b>	50%	60%	80%	100%	110%
Annual Income	\$21,000	\$25,200	\$33,600	\$42,000	\$46,200
Monthly Housing Expense @ 28% of Annual Income	\$490	\$588	\$784	\$980	\$1,078
Median Building Cost at 1,700 sq ft/\$80 per sq ft	\$136,000	\$136,000	\$136,000	\$136,000	\$136,000
Typical Required Down Payment @ 5%	\$6,800	\$6,800	\$6,800	\$6,800	\$6,800
Mortgage Amount	\$129,200	\$129,200	\$129,200	\$129,200	\$129,200
Rate	6.0%	6.0%	6.0%	6.0%	6.0%
Term	30	30	30	30	30
Monthly Payment	\$774.62	\$774.62	\$774.62	\$774.62	\$774.62
Affordability Gap	(\$284.62)	(\$186.62)	\$9.38	\$205.38	\$303.38
<b>Four Person Families</b>	50%	60%	80%	100%	110%
Annual Income	\$23,350	\$28,020	\$37,360	\$46,700	\$51,370
Monthly Housing Expense @ 28% of Annual Income	\$545	\$654	\$872	\$1,090	\$1,199
Median Building Cost at 1,700 sq ft/\$80 per sq ft	\$136,000	\$136,000	\$136,000	\$136,000	\$136,000
Typical Required Down Payment @ 5%	\$6,800	\$6,800	\$6,800	\$6,800	\$6,800
Mortgage Amount	\$129,200	\$129,200	\$129,200	\$129,200	\$129,200
Rate	6.0%	6.0%	6.0%	6.0%	6.0%
Term	30	30	30	30	30
Monthly Payment	\$774.62	\$774.62	\$774.62	\$774.62	\$774.62
Affordability Gap	(\$229.79)	(\$120.82)	\$97.11	\$315.05	\$424.01

The above table illustrates the affordability index for families of three and four persons seeking to purchase a newly constructed three-bedroom, two-bath home at a median building cost of \$80 per square foot.

A family of three at 60% of median income would have to pay 36.9% of its income for a house at the median building cost, while a family of three at 50% of median would have to pay 44.3% of their income for the same house. A family of four at 60% of median income would have to pay 39.8% of their income for a house at the median building cost, while a family of four at 50% of median would have to pay 33.2% of their income for the same house. Thus the median building cost meets affordability requirements for families of four above 71.1% of median and families of three above 79% of median.

A second level of gap in affordability is the cash needed to close the purchase of a home. Typically, the cash to close consists of two elements, the required down payment and the closing costs. The minimum down payment generally required is five percent of the loan amount, while closing costs are typically four percent of the loan amount. The table below provides the closing cost index for three and four-person families for a three-bedroom, two-bath house at the median building cost.

Typically, a family expends between 30% and 35% of its annual income in cash needed to close to purchase a first home. For Clarksville families at or below 79% of median income, the cash needed to purchase a home represents more than 35% of their annual income.

An affordable house for families in Clarksville can be defined by the ability of the family to make a mortgage payment of 28% of their monthly income. The following table provides the benchmarks for an affordable house for families of three and four persons at various 2005 median income levels.

<b>Affordable House Index - City of Clarksville</b>					
<b>Three Person Families</b>	50%	60%	80%	100%	110%
Annual Income	\$21,000	\$25,200	\$33,600	\$42,000	\$46,200
Monthly Housing Expense @ 28% of Annual Income	\$490	\$588	\$784	\$980	\$1,078
Mortgage Amount	\$81,728	\$98,073	\$130,765	\$163,456	\$179,801
House Value Assuming 5% Down Payment	\$86,029	\$103,235	\$137,647	\$172,059	\$189,265
Rate	6.0%	6.0%	6.0%	6.0%	6.0%
Term	30	30	30	30	30
<b>Four Person Families</b>	50%	60%	80%	100%	110%
Annual Income	\$23,350	\$28,020	\$37,360	\$46,700	\$51,370
Monthly Housing Expense @ 28% of Annual Income	\$545	\$654	\$872	\$1,090	\$1,199
Mortgage Amount	\$90,874	\$109,048	\$145,398	\$181,747	\$199,922
House Value Assuming 5% Down Payment	\$95,656	\$114,788	\$153,050	\$191,313	\$210,444
Rate	6.0%	6.0%	6.0%	6.0%	6.0%
Term	30	30	30	30	30

The affordable house for a family of three at 60% of median income has a maximum sale price of \$103,235, while the affordable house for a family of three at 80% of median of income has a sales price of no more than \$137,647. The affordable house for a family of four at 60% of median income has a maximum sale price of \$114,788, while the affordable house for a family of four at 80% of median of income has a sales price of no more than \$152,050.<sup>24</sup> Based on current MLS listings, 50.1% of the houses listed have asking prices below \$150,000.<sup>25</sup>

## **Rental Housing**

In 2000, the total number of renter-occupied units was 15,654, or 42.3%, of all occupied units.<sup>26</sup> In 2000, most tenant households rented single family attached or detached units (41.2%), followed by two to four units properties (25.85%).

### **RENTER-OCCUPIED UNITS BY TYPE, 2000**

<u>Dwelling Type</u>	<u>Occupied</u>	<u>Percent</u>
1, detached or attached	6447	41.20%
2 to 4	4044	25.85%
5 to 19	3269	20.89%
20 to 49	421	2.69%
50 or more	547	3.50%
Mobile home	919	5.87%

In 2000, Clarksville's median gross rent was \$462. At 30% of annual income, this rent would be affordable to a household earning \$18,480, or 44.6% of the City median income. An annual income of \$41,421, the 2000 household median, allowed for an affordable monthly rent of up to \$1,036. More than 96.7% of all rental units in Clarksville fell within this range in 2000.

<b>RENT RANGES - 2000</b>			
<b>Clarksville, TN</b>			
<u>Rent Asked</u>	<u>Occupied</u>	<u>Vacant</u>	<u>Percent of Total Units</u>
\$0-\$250	799	77	5.49%
\$250-\$500	4,462	427	30.63%
\$500-\$800	7,739	742	53.13%
\$800-\$1,250	1,333	128	9.15%
\$1,250-\$2,000	206	20	1.42%
\$2,000 +	28	2	0.19%
<b>Total</b>	<b>14,567</b>	<b>1,396</b>	

## **Housing Affordability – Rental**

HUD's Fair Market Rent for a two-bedroom unit was \$557 in 2005.<sup>27</sup> The housing wage in Clarksville is 208% of the minimum wage.<sup>28</sup> This means that a full-time worker (40 hours per week) must earn \$22,280 in Clarksville in order to afford a two-bedroom unit at the area's fair market rent, and a worker earning the minimum wage (\$5.15 per hour) must work 83 hours per week in order to afford this unit.

The following table provides the rental affordability index for the City based on the 2005 fair market rents.

<b>Rental Affordability Index - City of Clarksville</b>						
<b>Two Person Families</b>	30%	50%	60%	80%	100%	110%
Annual Income	\$11,220	\$18,700	\$22,440	\$29,920	\$37,400	\$41,140
Monthly Housing Expense @ 30% of Annual Income	\$281	\$468	\$561	\$748	\$935	\$1,029
Fair Market Rent (1 bedroom)	\$473	\$473	\$473	\$473	\$473	\$473
Affordability Gap	(\$193)	(\$6)	\$88	\$275	\$462	\$556
Fair Market Rent (2 bedroom)	\$557	\$557	\$557	\$557	\$557	\$557
Affordability Gap	(\$277)	(\$90)	\$4	\$191	\$378	\$472
<b>Three Person Families</b>	30%	50%	60%	80%	100%	110%
Annual Income	\$12,600	\$21,000	\$25,200	\$33,600	\$42,000	\$46,200
Monthly Housing Expense @ 30% of Annual Income	\$315	\$525	\$630	\$840	\$1,050	\$1,155
Fair Market Rent (2 bedroom)	\$557	\$557	\$557	\$557	\$557	\$557
Affordability Gap	(\$242)	(\$32)	\$73	\$283	\$493	\$598
Fair Market Rent (3 bedroom)	\$797	\$797	\$797	\$797	\$797	\$797
Affordability Gap	(\$482)	(\$272)	(\$167)	\$43	\$253	\$358
<b>Four Person Families</b>	30%	50%	60%	80%	100%	110%
Annual Income	\$14,010	\$23,350	\$28,020	\$37,360	\$46,700	\$51,370
Monthly Housing Expense @ 30% of Annual Income	\$350	\$584	\$701	\$934	\$1,168	\$1,284
Fair Market Rent (3 bedroom)	\$797	\$797	\$797	\$797	\$797	\$797
Affordability Gap	(\$447)	(\$213)	(\$97)	\$137	\$371	\$487

For two adult person families, the fair market rent is affordable only to families above 50.6% of median income. For single parent, two person families, the fair market rent is affordable only to families above 59.6% of median income.

For three person families, the two bedroom fair market rent is affordable only to families above 53.1% of median income. For three person families, the three bedroom fair market rent is affordable only to families above 76% of median income.

For four person families, the three bedroom fair market rent is affordable only to families above 68.3% of median income.

In general, families at or below 50% of median income experience significant affordability gaps, while families at or below 30% of median experience extreme affordability gaps.

### **Supply and Demand for Public and Assisted Housing**

Public housing was established to provide decent and safe rental housing for eligible low and moderate-income families, the elderly, and persons with disabilities. Public housing includes federally subsidized, affordable housing that is owned and operated by the public housing authorities. Housing authorities also administer the federal Section 8 housing choice voucher program, which assists very low-income families in paying rent for privately-owned housing units of their choice.

## **Public Housing Programs**

Clarksville is served directly by the Clarksville Housing Authority (CHA). CHA operates 520 units of public housing in buildings located throughout the City. Approximately five percent of these units are handicapped-accessible. The CHA is a high performing agency under HUD's Public Housing Assistance Program, which indicates that the Authority maintains quality rated administration, maintenance, resident support, and program management for its residents.<sup>29</sup>

<b>CLARKSVILLE HOUSING AUTHORITY PROPERTIES</b>				
<u>Community</u>	Units By Bedroom Size			Total Units
	0 to 1	2	3 & Above	
Lincoln Homes	28	84	102	214
Summit Heights	24	76	66	166
Edmondson Ferry	8	22	60	80
Chapel & Market	6	16	28	50
<b>Total</b>	<b>66</b>	<b>198</b>	<b>256</b>	<b>520</b>

CHA's occupancy levels remain high, and the application process remains open despite a waiting list of more than 330 families. Fifty-six percent of these families are African American; 97.3% of them have incomes below 30% of the area median; and 67.4% of these families include children.<sup>30</sup>

**CHA has no plans to build additional public housing units.**

## **Section 8**

The Tennessee Housing Development Agency ("THDA") handles the Section 8 program in Montgomery County. THDA is considered a high performer under the Section 8 Management and Assessment Program (SEMAP). The number of Section 8 vouchers rose through the 1990s due to the Agency's aggressive response to fair share and other voucher funding applications. Since 2000, however, the availability of additional units has slowed considerably and funding for Section 8 in recent HUD budgets has been reduced, both in the voucher and administrative funding.

The THDA waiting list for Montgomery County (which includes Clarksville) currently has 103 families on it and is currently closed. Approximately 62% of the families on the waiting list are African American, 82% have incomes below 30% of the area median, and 73% have children.<sup>31</sup>

## **Development of Other Low-Income Housing**

CHA has no plans to develop other low-income housing.

## **Housing Needs Assessment**

### **Overall Needs**

A large percentage of extremely low-income and very low-income households in the City of Clarksville experience one or more housing problems. Households with housing problems are those households occupying units without a complete kitchen or bathroom, that contain more than one person per room, or that pay more than 30% of their income to cover housing expenses. The table below provides a breakdown of the percentage of households with housing problems by type of housing problem and income level.

<b>Households with Housing Problems (2000)</b>				
Housing Problem	Income Level	Households		
		Renter	Owner	Total
Any Housing Problems	30% or Less of Median	73.1%	73.6%	73.3%
	31% to 50% of Median	83.5%	64.5%	76.2%
	51% to 80% of Median	45.7%	54.3%	49.3%
	All Income Levels	35.0%	23.0%	28.0%
Cost Burden Over 30%	30% or Less of Median	71.5%	71.3%	71.4%
	31% to 50% of Median	81.4%	64.5%	75.0%
	51% to 80% of Median	39.3%	51.9%	44.7%
	All Income Levels	30.0%	21.4%	25.0%
Cost Burden Over 50%	30% or Less of Median	58.5%	51.6%	56.2%
	31% to 50% of Median	23.8%	37.6%	29.0%
	51% to 80% of Median	2.4%	10.7%	5.9%
	All Income Levels	10.9%	6.6%	8.4%

### **Extremely Low-Income Households**

Extremely low-income households are households earning 30% or less of the area median income (adjusted for family size). Given that the 2000 area median household income for the City of Clarksville was \$41,421 (for a household of four), households earning \$12,426 or less annually are considered extremely low-income.

### **Renters**

Among renters, large related households experience more housing problems than other groups. One or more housing problems are felt by 80.8% of large related households. More large related households are cost burdened than any other group of renters, with 78.1% paying 30% or more of their income for housing. More than half (58.5%) of all renter households pay more than 50% of their income for rent.

## **Owners**

Among extremely low-income homeowners, 74.9% of elderly households experience one or more housing problems, 73.2% of All Others experience a cost burden greater than 30%, and 69% of All Others experience a cost burden greater than 50%. Extremely low-income homeowners are more likely than renters to live in a home with housing problems or experience a cost burden.

## **Very Low-Income Households**

Very low-income households are those that earn between 31% and 50% of the area's median household income (adjusted for family size). Given that the 2000 area median household income for City of Clarksville is \$41,421 (for a household of four), households earning between \$12,246 and \$20,711 annually are considered very low-income.

## **Renters**

Among very low-income renters, small, related households experience housing problems more than any other group (87.6%). Small, related households are more likely to experience a cost burden of 30% or more (84.4%), while all others are more likely to experience a cost burden of 50% or more (31.5%). Among all renters, 81.4% experience a cost burden of greater than 30% and 23.8% experience a cost burden of greater than 50%.

## **Owners**

Over eighty percent (82.8%) of small related very low-income households experience housing problems, and 82.8% experience a cost burden of 30% or more. Overall, 64.5% of all very low-income homeowners experience a cost burden of 30% or more and 37.6% experience a cost burden of 50% or more.

## **Low-Income Households**

Low-income households are those earning between 51 and 80% of the area median household income (adjusted for family size). Given that the 2000 area median household for City of Clarksville is \$41,421 (for a household of four), households earning between \$20,711 and \$33,137 annually are considered low-income.

## **Renters**

A higher percentage of elderly households (54.1%) experience one or more housing problems than other low-income groups. Elderly households are more likely to be cost-burdened—54.1% spent more than 30% of their income for housing expenses, while 6.1% spend more than 50%. Among all renters 45.7% experience housing problems.

## Owners

Large related households are more likely to experience any housing problems (73%). Small related households are more likely to have cost burdens which exceed 30% (62.1%) and 50% (11.4%). Overall, low income 44.7% of home owners experience cost burdens in excess of 30%.

## Renters Summary

Overall, the cost burden problems of renters decreased in the period 1990 to 2000 as demonstrated in the table below:

<b>Summary of Renter Households with Housing Problems</b>								
	1990				2000			
	Total Households	Any Housing Problem	Cost Burden Over 30%	Cost Burden Over 50%*	Total Households	Any Housing Problem	Cost Burden Over 30%	Cost Burden Over 50%*
Income 30% or Less of Median	1,683	79.9%	76.8%	62.0%	1,987	73.1%	71.5%	58.5%
Income 31% to 50% of Median	1,109	84.7%	80.7%	31.0%	1,843	83.5%	81.4%	23.8%
Income 51% to 80% of Median	2,380	57.9%	51.8%	3.4%	3,791	45.7%	39.3%	2.4%
Total Households	11,093	36.7	**	**	15,604	35.0%	30.0%	10.9%
* Households experiencing a cost burden greater than 50% are a subset of those experiencing a cost burden greater than 30%.								
** Data unavailable								

In every category of cost burden, renters marginally gained ground. However the number of households experiencing housing problems rose by 4,511 during the period.

## Owners Summary

Overall, the cost burdens of extremely low-income and very low-income owners increased in the period 1990 to 2000 as demonstrated in the table below:

<b>Summary of Owner Households with Housing Problems</b>								
	1990				2000			
	Total Households	Any Housing Problem	Cost Burden Over 30%	Cost Burden Over 50%*	Total Households	Any Housing Problem	Cost Burden Over 30%	Cost Burden Over 50%*
Income 30% or Less of Median	616	68.3%	68.3%	50.5%	1,035	73.6%	71.3%	51.6%
Income 31% to 50% of Median	760	51.6%	51.3%	26.3%	1,142	64.5%	64.5%	37.6%
Income 51% to 80% of Median	1,804	45.5%	44.9%	11.1%	2,810	54.3%	51.9%	10.7%
Total Households	14,371	20.7	**	**	21,299	23.0%	21.4%	6.6%
* Households experiencing a cost burden greater than 50% are a subset of those experiencing a cost burden greater than 30%.								
** Data unavailable								

The greatest increases were cost burdens in excess of 30% for very low-income owners.

### **Disproportionate Needs**

Information available from the 2000 census has been analyzed to identify the extent to which racial or ethnic groups may have disproportionately greater needs as compared to the housing needs of all groups in the City. The U.S. Department of Housing and Urban Development considers that a “disproportionately greater need exists when the percentage of persons in a category is at least ten percentage points higher than the percentage of persons in a category as a whole.”

This table illustrates that, among renters and owners, Native Americans, Asians and Pacific Islanders experience a disproportionately higher percentage of housing problems<sup>32</sup> in the City of Clarksville.

Very low-income households and extremely low-income households (those earnings less than 50% of the area’s median income) have the greatest number of housing problems, whether renters or homeowners.

### **Supportive Housing for Non-Homeless Persons with Special Needs**

In examining supportive housing for persons with special needs, the City has considered the needs of the elderly, persons with disabilities (including mental, physical and developmental), alcohol and substance abusers and persons with HIV/AIDS. A discussion of the housing needs for these sub-populations follows.

Race	Renter Occupied	Owner Occupied	Total
White	30.50%	20.10%	24.00%
African American	44.20%	32.30%	38.50%
Hispanic	41.50%	21.50%	32.00%
Native American	58.30%	51.20%	54.20%
Asian	37.10%	43.50%	40.90%
Pacific Islander	50.00%	89.70%	76.30%
All Households	35.00%	23.00%	28.00%

### **Elderly and Frail Elderly**

Elderly renter households are overwhelmingly low-income. On the other hand, elderly owner-occupied households have their own set of problems. The cost of maintaining a home rises with age of the house. Homeowner's insurance rates increase almost annually. Yet elderly incomes generally do not rise when adjusted for inflation. Thus, elderly owner households are continually squeezed financially by the need to maintain the property, the rise in insurance rates, and an overall decline in the owner's health. Many elderly persons find it medically beneficial and an emotional comfort to remain in a familiar setting, making decent and affordable housing a major concern for this population. As a result, a strong emphasis is placed on the elderly maintaining an independent, to semi-independent lifestyle, with close, convenient and immediate access to recreational, medical and social service resources.

The types of housing for the elderly and frail elderly vary depending on the special features and/or services needed to meet the needs of older residents. Factors that must be considered in developing housing for the elderly include location, services and amenities, nearness to healthcare, shopping and other services, affordability and ease of upkeep. Various categories of housing for the elderly include the following:

- Independent living housing, which includes elderly apartments, congregate housing, multi-unit assisted housing with services, adult communities, retirement communities and shared housing.
- Assisted living, which includes adult care homes and multi-unit assisted housing with services.
- Nursing homes.

### **Retirement Communities and Independent Living**

Retirement communities and independent living include homes, condominiums, apartments, retirement hotels and cooperative housing arrangements that provide age-segregated, independent living units and offer personal care services, social activities and limited nursing supervision. Facilities available in the City of Clarksville and surrounding communities include:

Chambers Court  
Hopkinsville, Kentucky  
(270) 881-3852

Chapel House  
100 North Drive  
Hopkinsville, Kentucky  
(270) 885-0704

Christian Church Homes of Kentucky  
100 North Drive  
Hopkinsville, Kentucky  
(270) 886-4666

Clarksville Residential Care  
160 Hillcrest Drive  
Clarksville, Tennessee  
(931) 905-1848

Cox Mill Court  
100 North Drive  
Hopkinsville, Kentucky  
(270) 885-0680

Cumberland Elder Care  
923 Cumberland Drive  
Tennessee  
(931) 647-3157

Fellowship Apartments  
2503 Camilla Drive  
Hopkinsville, Kentucky  
(270) 885-0680

Gainesville Manor  
550 Moores Drive  
P.O. Box 4004  
Hopkinsville, Kentucky  
(270) 886-0258

Heartstone Place  
506 Allensville Street  
P.O. Box 427  
Elkton, Kentucky  
(270) 265-5321

Pennyrile Personal Care Home  
502 Noel Drive  
Hopkinsville, Kentucky  
(270) 886-9915  
South Central Village Apartments

Christian Church Homes of Kentucky  
2310 Faulkner Drive  
Hopkinsville, Kentucky  
(270) 881-4728

Christian Health Center  
200 Sterling Drive  
Hopkinsville, Kentucky  
(270)885-5616

Covington's Convalescent Center  
115 Cayce Street  
Hopkinsville, Kentucky  
(270) 886-4403

Cox Mill Court  
Cox Mill & Starling Drive  
Hopkinsville, Kentucky  
(270) 885-1949

Friendship House  
2300 Faulkner Drive  
Hopkinsville, Kentucky  
(270) 885-4119

Hearthstone Place  
506 Allensville Street  
P.O. Box 427  
Elkton, Kentucky  
(270) 265-5321

Morningside of Hopkinsville  
4190 Lafayette Road  
Hopkinsville, Kentucky  
(270) 885-0220

Ruby Austin's Home for the Aged  
1011 Issac Clifton Road  
Chapmansboro, Tennessee  
(615) 242-4862  
Sterling House

1420 Paradise Hill Road  
Clarksville, Tennessee  
(931) 645-1274

2183 Memorial Drive  
Clarksville, Tennessee  
(931) 645-6945

Thornton Residential Home  
7457 Highway 41A  
Cedar Hill, Tennessee  
(615) 746-4728

Uffelman Estates Retirement  
215 Uffelman Drive  
Clarksville, Tennessee  
(931) 645-7850

Village at Hopkinsville  
2422 Camilla Drive  
Hopkinsville, Kentucky  
(270) 885-1949

Walking Horse Meadows  
207 Uffelman Drive  
Clarksville, Tennessee  
(931) 648-8007

Whitehaven Residential Care Home  
403 S Church Street  
Adams, Tennessee  
(615) 696-2461

### **Assisted Living**

Assisted living includes senior housing arrangements that provide some personal care and nursing supervision, medication monitoring, social opportunities, meals, and housekeeping. Facilities available in City of Clarksville and surrounding communities include:

Cumberland Elder Care  
923 Cumberland Drive  
Clarksville, Tennessee  
(931) 647-3157

Whitehaven Residential Care Home  
403 S Church Street  
Adams, Tennessee  
(615) 696-2461

Thornton Residential Home  
7457 Highway 41A  
Cedar Hill, Tennessee  
(615) 746-4728

Hearthstone Place  
506 Allensville Street  
P.O. Box 427  
Elkton, Kentucky  
(270) 265-5321

Gainesville Manor  
550 Moores Drive  
P.O. Box 4004  
Hopkinsville, Kentucky  
(270) 886-0258

Covington's Convalescent Center  
115 Cayce Street  
Hopkinsville, Kentucky  
(270) 886-4403

Pennyrile Personal Care Home  
502 Noel Drive  
Hopkinsville, Kentucky  
(270) 886-9915

### **Nursing Homes**

Nursing homes include skilled nursing facilities, convalescent hospitals, intermediate care facilities and rehabilitation centers for seniors requiring 24-hour medical attention. Facilities available in City of Clarksville and surrounding communities include the following:

Brookfield Manor Nursing Home  
2820 Richard Street  
Hopkinsville, Kentucky  
(270)885-8667

Christian Church Homes  
200 Sterling Drive  
Hopkinsville, Kentucky  
(270) 885-1166

Clarksville Manor Inc.  
2134 Old Ashland City Road  
Clarksville, Tennessee  
(931) 552-3002

Covington's Convalescent Center  
115 Cayce Street  
Hopkinsville, Kentucky  
(270) 886-4403

Dogwood Bend of Clarksville  
160 Hillcrest Drive  
Clarksville, Tennessee  
(931) 905-1848

Gainesville Manor  
550 Moores Drive  
P.O. Box 4004  
Hopkinsville, Kentucky  
(270) 886-0258

General Care Convalescent Center  
111 Ussery Road  
Clarksville, Tennessee  
(931) 647-0269

Hearthstone Place  
506 Allensville Street  
P.O. Box 427  
Elkton, Kentucky  
(270) 265-5321

Hillcrest Healthcare Center  
111 Pemberton Drive  
Ashland City, Tennessee  
(615) 792-9154

Montgomery County Nursing Home  
198 Old Farmers Road  
Clarksville, Tennessee  
(931) 358-2900

Palmyra Health Care Center  
2727 Palmyra Road  
Palmyra, Tennessee

Pembroke Nursing & Rehab  
124 W Nashville Street  
P.O. Box 249  
Pembroke, Kentucky  
(270) 475-4227

Pembroke Nursing & Rehab Center  
Highway 41 S  
P.O. Box 249  
Pembroke, Kentucky  
(270) 475-4227

Pennyrile Personal Care Home  
502 Noel Drive  
Hopkinsville, Kentucky  
(270) 886-9915

Spring Meadows Health Care Center  
220 Highway 76  
Clarksville, Tennessee  
(931) 552-0181

Walking Horse Meadows  
207 Uffelman Drive  
Clarksville, Tennessee  
(931) 648-8007

Western State Nursing Facility  
2400 Russellville Road  
P.O. Box 2200  
Hopkinsville, Kentucky  
(270) 886-4431

Whitehaven Residential Care Home  
403 S Church Street  
Adams, Tennessee  
(615) 696-2461

### **Persons with Disabilities**

Persons with mental illness, disabilities and substance abuse problems need an array of services. Their housing requires a design that ensures residents maximum independence in the least restrictive setting, including independent single or shared living quarters in communities, with or without onsite support. Options include:

- Living with family or friends with adequate support and/or respite services.
- Small, home-like facilities in local communities close to families and friends, with the goal of moving to a less structured living arrangement when clinically appropriate.
- Rental housing that will meet needs of those ready to move to independent living arrangements.

Progressive Residential Services operates group homes which serve developmental disabilities and mental retardation.

Progressive Residential Services  
331 Union Street  
Clarksville, Tennessee

### **Mentally Ill**

Those individuals experiencing severe and persistent mental illness are often financially impoverished due to the long-term debilitating nature of the illness. The majority of these individuals receive their sole source of income from financial assistance programs—Social Security Disability Insurance or Social Security Income. The housing needs for this population are similar to other low-income individuals. However, because of this limited income, many of these individuals may live in either unsafe or substandard housing. The citizens need case management, support services and outpatient treatment services to monitor and treat their mental illness.

### **Developmentally Disabled**

Individuals with developmental disabilities encompass a wide range of skill levels and abilities. They, therefore, have many of the same issues as relates to the general population but also needs that are unique to their capabilities. Individuals with developmental disabilities tend to have fixed and limited financial resources that affect the housing they can pursue. Those

individuals who have more independent skills tend to utilize subsidized housing options. Individuals requiring more support and supervision find residence in the public welfare funded community home/life sharing settings or privately owned personal care settings. Many individuals also continue to reside throughout adulthood with the parents and families. Regardless of the housing situation, a common thread is the need for continuous support services dependent on their level of capabilities to enable them to maintain this community membership.

### **Alcohol and Substance Abuse**

To assist individuals experiencing alcohol and substance abuse issues, several organizations provide services for persons within the Clarksville service area. The identified organizations provide individualized services and coordinate comprehensive Drug and Alcohol Program service delivery systems, which include prevention, intervention, case management, and treatment services for both the patient and families.

Bradford Health Services  
Dunbar Cave Road  
Clarksville, TN 37043

Journey to Recovery  
2115 Old Ashland City Road  
Clarksville, Tennessee  
(931) 906-2070

Life Center Foundation, Inc.  
(931) 645-4667

Tennessee Alcohol and Drug  
Council  
800-889-9789

Centerstone Mental Health Center  
511 Eighth Street  
Clarksville, TN 37040

### **Other Self-Help Groups include:**

Alcoholics Anonymous  
951 Clark Street  
Clarksville, TN

Narcotics Anonymous  
931-297-9762

Crisis Call Line 24 Hours  
931-221-1000

Adult Children of Alcoholics

### **Persons with HIV/AIDS**

The City of Clarksville is not a HOPWA entitlement City. Persons living in the City of Clarksville and surrounding MSA receive support through programs located in and around the regional area, including Nashville. Nashville Cares provides practical supportive services such as; housing assistance, linkages to mainstream resources such as food stamps, medical/dental care, employment, legal, etc. This support also may include short-term help with rent, deposits, mortgage and or utility payments. Assistance with some medications not covered by health insurance premiums may also be provided. .

Clarksville residents are also served by the Comprehensive Care Center located at 345 24<sup>th</sup> Avenue, Nashville, TN for outpatient medical care.

## **Public Housing Strategy (91.210)**

### **Condition of Public Housing Units**

The Clarksville Public Housing Authority, in compliance with HUD requirements, conducts an annual assessment of the condition of its housing units. Based on its assessment, the housing authority identified its needs for capital improvements over the next five years, prioritized these needs, and established a long-term schedule for improving its housing stock.

A summary of the scope of work and estimated costs is included in the chart below. Those public housing communities not scheduled for capital improvements are not included in the table. Improvements related to Clarksville Housing Authority units are comprised of a variety of different capital improvement projects spread across the housing authority's properties.

The Clarksville Housing Authority (CHA) operates 7 developments located on four sites throughout the City of Clarksville. There are 510 units of public housing in 145 buildings. These units are all family type housing. A police sub-station is located in one of the units in the Lincoln Homes Development.

The CHA is rated by HUD's Public Housing Assessment System (PHAS) in four areas—management, financial, physical and resident satisfaction. The CHA has achieved a high performer designation under the PHAS program by earning an overall score of 93 out of a possible 100 points.

The vacancy rate is low, with the current rate averaging below 2%. The application process remains open.

Each year the CHA uses the Capital Fund grant to renovate and maintain the public housing stock. Current funding is being used to complete a variety of work items including interior and exterior renovations and completing air conditioning installation in all units. To enhance security, this grant also provides for additional lighting, fencing, exterior doors and windows. This ensures that the units are well maintained and viable as continued public housing stock.

The Authority is also committed to assisting its residents. A wide variety of programs, activities and training continue to be available to residents in different ways.

The first CHA resident council at any site was elected in 2004. The Lincoln Homes Resident (LHRC) has established an office in the LH Police Substation. The Council has already established some very worthwhile goals, including the plan to establish a Resource and Computer Center on site to provide job training for residents.

The first CHA resident council at any site was elected in 2004. The Lincoln Homes Resident (LHRC) has established an office in the LH Police Substation. The Council has already established some very worthwhile goals, including the plan to establish a Resource and Computer Center on site to provide job training for residents.

Public Housing Capital Improvement Schedule <sup>33</sup>						
Development Name	Description of Work	Cost Estimate				
		2004	2005	2006	2007	2008
PHA Wide	Operations/Adm/Mgmt/Adm/Comp Hardware & Software/Site Imp/Int & Ext Bldg.Imp/Truck	502,826	498,826	508,794	557,682	631,794
TN010-001 Lincoln Homes	Ext. Door & Screen Rep/Maint Shop Repair/Com Bldg/Renov/Sewer/Laterals/Water Lines/Meter Centers	100,000	102,856	144,000	140,000	150,000
TN010-002 Summit Heights	Ext. Door & Screen Rep/Maint Shop Repair/Com Bldg/Renov/Sewer/Laterals/Water Lines/Meter Centers	95,000	90,000	125,000	100,000	150,000
TN010-003 Lincoln Homes	Sewer Laterals/Water Lines					15,000
TN010-004 Summit Heights	Sewer Laterals/Water Lines					15,000
TN010-007 Edmondson Ferry/Caldwell Lane/Maddox Cir/Ford & Vanleer Sites	Community Center Renovations/Sewer Laterals & Water Lines			240,000		15,000
TN010-008 Chapel & Market Sts.	Sewer Laterals & Water Lines/Community Center					8,000

**Barriers to Affordable Housing (91.210 (e) and 91.215 (f))**

Barriers to affordable housing exist within the City of Clarksville. There is concern for NIMBYism (Not in my backyard) as a barrier to affordable housing. Communities may resist the development of affordable housing, especially rental housing and housing for persons with special needs and mental illness.

Another barrier is lack of education regarding credit counseling. Statistics show that Habitat for Humanity of Clarksville received 197 applications and 194 applications were turned down due to credit issues.

Land speculation drive up housing costs in two major ways. First with a fixed supply of land, values tend to rise in growing areas. The tax laws have traditionally enabled favorable purchase terms to be offered to speculative buyers, thereby allowing sellers to command higher prices. Second, the highly leveraged nature of speculative land sales, coupled with complicated

chains of title, often result in increased carrying costs; and developers must increase profit demands in order to account for the risk of the land purchase structure.

### **Impediments to Fair Housing**

The Analysis of Impediments to Fair Housing study for the City of Clarksville was completed in January 1996, so the City of Clarksville will develop a new "Analysis of Impediments to Fair Housing Choice" in 2005, as well as a new Fair Housing Action Plan. These have not been updated annually and as we have learned about new fair housing issues from community agencies and enforcement agencies, we are in need of a new comprehensive analysis and plan to guide our activities.

Some of the major impediments identified include: rental market; discriminatory financing in home ownership, including predatory lending; citizens have a difficult time accessing fair housing rights information on a day-to-day basis; confusion about where and when to go for help with fair housing; closer sub-recipient monitoring for fair housing compliance and the inadequate supply of affordable housing for households at the lowest income levels.

The perception concerning the nature or extent of housing discrimination in the City of Clarksville varied appreciably across racial lines. While at least one third of the Fair Housing Act complaints filed cited multiple bases, racial discrimination-alleged in more than 50% of the cases-was the most relevant factor. Discrimination based on sex or familial status was next, alleged in 31% of complaints. Handicap discrimination was cited in 12% of the cases reported. No housing discrimination complaints based on religion or religious affiliation were reported. With the exception of one lending complaint, all of the Fair Housing Complaints involved discriminatory terms or conditions in rental housing or the refusal to rent. No complaints have been filed against Clarksville over the past three years alleging a Title VI or Title VIII violation.

The City of Clarksville will continue to carry out initiatives and activities that further fair housing in the City, including:

1. Fair housing education, outreach, including improving access to housing;
2. The City of Clarksville will continue to work with community partners to disseminate fair housing information to the community and to community advocates who can help people get to the right agency for assistance.
3. The City of Clarksville will continue to support the Legal Aid Society of Middle Tennessee & the Cumberland's, an agency that works to stop discrimination and predatory lending. This agency serves persons in Montgomery County including citizens in the City of Clarksville. Legal Aid is a certified Housing Counseling agency and provides counseling regardless of income for pre-purchase, post purchase, foreclosure prevention, reverse mortgage and rental problems.
4. The City of Clarksville will continue to partner with civil rights enforcement agencies and community-based legal services agencies to conduct fair housing education.
5. The City of Clarksville Fair Housing staff will provide education to housing providers and human service providers that receive funding through our programs.

6. The City of Clarksville staff will explore effective means to provide outreach to the community about our programs and services that are directly accessible by the public, through culturally sensitive formats.
7. The City of Clarksville will work to increase access to housing for persons/households with special needs.
8. The City of Clarksville staff may work with community stakeholders to refine and or develop efficient affordable housing search mechanisms that are sensitive to culture and language; that assist low-moderate income households in finding available units of affordable housing, in accessing applications for such affordable housing in an efficient manner, and in locating housing units that are accessible to persons with a disability.
9. The City of Clarksville staff will sponsor and attend fair housing conferences, and notify community agency staff about opportunities to learn about fair housing conferences.
10. The City of Clarksville will hold an annual Fair Housing Fair.

### **Homeless Needs (91.205 and 91.215 (c))**

#### **The nature and extent of homelessness:**

The City of Clarksville recognizes the need for housing and support services for the homeless and other special needs populations. Survey reports completed by the designated Continuum of Care (CoC) for the Clarksville area Homeless No More (HNM); the Salvation Army; a Point in Time Count; the Old Fire House Day Shelter and Resource Center estimate that over 544 unduplicated homeless persons or families were served from February 4, 2004 through December 2004. Three-hundred and seventy family households of one or more persons were served during that time period.

There is a shortage of housing and services throughout the city as outlined in this plan. The housing shortage, in part, is the result of a shortage of affordable housing within the community. This would include a shortage of permanent housing with supportive services and transitional housing that assists persons to become self-sufficient. The shortage of transitional and permanent housing results in crowded emergency shelters, and persons living in places that are not fit for human habitation.

Providers attending the Consolidated Plan Public Meetings and member agencies representing the Community Service Providers to End Homelessness (CSPEH) report that homeless individuals are living in emergency shelters, cars, vans, trucks or on the street. These are the visibly homeless with many more, through poverty, disability, minority status, victimization, etc., who are at risk of becoming homeless.

In preparation of this plan, local homeless providers identified significant existing gaps in the local continuity of care. These included insufficient shelter, affordable and adequate housing, unemployment, and difficulty in obtaining identification information. The Old Fire House Day Shelter and Resource Center documented employment transportation, medical transportation and shelter as high need. From February 2004 through April 2005, 481 persons accessed employment transportation vouchers, 306 persons required shelter, 40 persons required medical transportation, 221 persons served had no income, and 120 persons were employed.

overall 102 families and 388 single persons were served overall. Buffalo Valley, Inc. a non-profit organization providing housing to homeless assisted 23 persons from July 1, 2003 through June 30, 2004 with shelter in Clarksville. According to the Mid-Cumberland Community Service Agency there are approximately 18 youth who have aged out of foster care that are homeless in Clarksville.

A point in time count was completed for Clarksville on January 25, 2005 by the Mid-Cumberland Continuum of Care (CoC). A total of twenty-one individuals were identified as homeless, four were considered to be chronically homeless.

The demographics of the homeless count is based on information gathered by the CoC/Homeless No More Coalition and illustrates that well over half of the homeless population is single male. In fact, 63% of the homeless population is male. Up to 25% are homeless families with children many of whom are in domestic violence shelters.

It is important to mention that the Point in Time survey results certainly will not show all of the pockets of homelessness in a community. Main stream homeless service providers including: Urban Ministries, Centerstone, the Old Firehouse Day Shelter and Resource Center, Clarksville-Montgomery County United Way, the Salvation Army, the Community Action Agency and the Housing Services/Community Development Office of the City of Clarksville have identified a significant number of hidden homeless who access services such as food, clothing, employment training and periodic shelter.

Other data gathered for this report came from the Homeless Characteristic reports from the Old Fire House Day Shelter and Resource Center. These reports illustrate that the homeless population is diverse with representatives from all races and ethnic groups. (See characteristic report in appendix).

An annual Gaps and Needs survey completed by the Homeless No More Coalition/CoC, shows that the City of Clarksville has a current need for additional emergency shelter beds, additional transitional housing and more affordable and subsidized permanent housing.

The City of Clarksville, the Community Service Providers to End Homelessness (CSPEH), the Homeless No More Coalition/CoC is dedicated to homelessness prevention by working collaboratively and cooperatively to provide a full continuum of homeless services in a continuum of care approach. These services include emergency shelter, transitional housing, case management, treatment for mental illness, alcohol and substance abuse treatment, job training, and permanent affordable and subsidized housing.

The interventions that are either on going or planned to combat homelessness include regular meetings where all the various social and supportive services provides, faith based organizations and representatives of local government come together to act as a coalition to work in tandem to address the core problems of homelessness and chronic homelessness. These interventions include adding to the inventory of emergency shelter beds through the development of a faith based winter shelter initiative, transitional housing and permanent housing opportunities for homeless persons along with the provision of services such as case management, treatment for mental illness and addiction, and job training and job placement.

Permanent housing is the ultimate solution for homelessness and all homeless persons will ultimately need to move into permanent affordable safe and secure housing to end their homelessness. Those persons who are chronically homeless are often either chronically

mentally ill, addicted or in many cases both chronically mentally ill and addicted may require permanent supportive housing such as those funded by the HUD 811 and the SHP grants.

As part of a cooperative effort and strategy to end chronic homelessness, the City of Clarksville, the HNM coalition and the CSPEH will formulate a 10-year plan to end chronic homelessness. This plan will be written to address the various types of homeless needs and will present a comprehensive continuum of services. These services will include treatment for chronic mental illness and addiction, case management, and a variety of housing options to provide the opportunity for community reintegration for chronically homeless persons who are disabled. The strategy involves all the various social and supportive services providers and the faith based community and local government agencies all working together.

### **Priority Homeless Needs**

This section examines the needs of Clarksville's homeless and how the Continuum of Care approach provides the strategy to better serve the homeless.

For many Clarksville homeless, the first entry into the Continuum of Care is through an emergency shelter, where individuals and families obtain emergency housing and supportive services directed to get people off the streets and into a safe environment. Typically, people stay in an emergency shelter for a short period. Usually during this time, other housing is arranged and the homeless persons' immediate social service and medical needs are addressed.

The next component of the Continuum is transitional housing designed as short time housing for up to two years, where persons move into a more stabilized housing arrangement than an emergency shelter. In transitional housing, persons receive substantial supportive services that are normally directed toward long-term solution (i.e. employment, counseling, medical aftercare and life skills training), rather than the immediate needs and services addressed in emergency shelter.

The final component of the Continuum of Care is permanent housing, both with and without supportive services. The goal of the Continuum of Care System is to move people toward housing alternatives where they are able to reside permanently in safe and sanitary housing. This housing must be available at prices they can afford and in a location where they can receive the support services necessary for them to achieve maximum independence based on their abilities.

Based on data gathered by local shelter officials, the CoC, Mid-Cumberland Homeless No More Coalition, the Clarksville Community Service Providers to End Homelessness, Safe House, and surveys completed by mainstream service providers, service gaps exist for both the visible and hidden homeless who face similar emergency, transitional and permanent housing problems.

- The sole emergency shelter in Clarksville commonly receives calls from, and must deny service to homeless families due to lack of family shelter space.
- Well over half of the homeless population is single males.
- The numbers of homeless mentally ill, addicts, disabled, etc. indicate that 31% of the homeless population is chronically mentally ill and 49% are addicted.
- Families often cycle from shelter (when there are openings) to motel and doubled up with friends or relatives and then back again.

- 30-day emergency housing in shelters is an inadequate amount of time to locate affordable permanent housing, find employment and stabilize.
- In general, many more homeless need affordable housing than there are affordable housing units.
- Lack of transitional housing for families.
- Families with multiple problems and poor rent history face even greater challenges.
- Unaccompanied youth and youth transitioning from Foster Care.
- No emergency shelter or transitional housing exists for youth with children.
- Both visible and hidden homeless face similar transportation problems due to limited schedules and service area.
- Lack of a designated number of local public housing units prioritized for homeless families.

### **Homeless Inventory (91.210 (c))**

The Housing Gaps/Unmet needs reflect the judgment and consensus of homeless service providers, the HMN Coalition and the Community Service Providers to End Homelessness after reviewing the current inventory and gaps. The collective judgment is validated by statistics from the point-in-time count, agency surveys, survey anecdotes, and waiting lists for Public Housing units, Section 8 and other subsidized housing in the city.

As part of the survey process, the Community Service Providers to End Homelessness held meetings to get a better grasp of current conditions and to assure consistency in understanding the data being reported.

Discussions established the following relative to needs:

- Families with multiple problems and poor rental history face even more challenges than single adults.
- Lack of emergency and transitional housing for Transitioning Foster Care Youth.
- Both visible and non-visible homeless face similar transportation problems in the city due to schedules and service area.
- Need for first month's rent and utility deposits.
- Skill development related to employment and education.
- Transportation to medical appointments.

Priority Homeless Needs in City of Clarksville (2000)				
Table 1-A				
		Beds		
		Current Inventory in 2004	Under Development in 2004	Unmet Need/ Gap
Individuals	Emergency Shelter	58	0	19
	Transitional Housing	133	8	63
	Permanent Supportive	75	15	75
	<b>Total</b>	<b>266</b>	<b>23</b>	<b>157</b>
Persons in Families With Children	Emergency Shelter	13	0	23
	Transitional Housing	74	0	40
	Permanent Supportive Housing	75	15	125
	<b>Total</b>	<b>163</b>	<b>15</b>	<b>188</b>

Priority Homeless Needs in City of Clarksville (2000)					
Table 2-A					
		Sheltered		Unsheltered	Total
		Emergency	Transitional		
Homeless Population	Homeless Individuals	40	94	49	183
	Homeless Families w/ Children	19	7	1	27
	Persons in Homeless Families with Children	38	19	4	61
	<b>Total</b>	<b>97</b>	<b>120</b>	<b>53</b>	<b>270</b>
Homeless Subpopulations	Chronically Homeless	16		5	21
	Mental Illness or Co-occurring disorders	152		17	169
	Chronic Substance Abuse	89		5	94
	Veterans	15		6	21
	Persons with HIV/AIDS	6		1	7
	Victims of Domestic Violence	42		4	46
	Youth (Under 18 years of age)	NA		NA	

## **Inventory of Facilities and Services for Homeless People**

This section profiles facilities and services that currently exist to serve the needs of homeless individuals and families in Clarksville, including those with special needs related to mental, developmental or physical disabilities, HIV/AIDS, or substance abuse conditions. The City of Clarksville Office of Community Development and the non-profit community initiated the first formal efforts locally to improve coordination of the homeless service delivery by establishing a collaborative network, Community Service Providers to End Homelessness in 2003. The community has worked for the past two years to cooperatively and collaboratively expand and improve facilities and services for persons who are homeless or at-risk of homelessness. Today's system is reasonably well developed. Still in all, on-going monitoring and refinements are needed to keep the system responsive to ever-changing community conditions and the needs of homeless individuals and families. Planning, service delivery coordination and strategy development for public and private programs and funding allocations are coordinated primarily through the City of Clarksville, CSPEH and other collaborative community groups as described above.

Early intervention to help low-income individuals and families avoid homelessness is a fundamental component of Clarksville's continuum of care system.

Working through the State of Tennessee Emergency Shelter Grant Program funds, persons at imminent risk of homelessness are given direct assistance in accessing critical resources and supports. Homeless prevention assistance includes:

Summarized below are major agencies and programs that currently provide outreach and assessment to assist different segments of the homeless and at risk population to access Continuum of Care facilities and services.

- ❖ Safe House- Emergency Shelter for women and children of domestic violence;
- ❖ The Salvation Army Emergency Homeless Shelter;
- ❖ The United Methodist Urban Ministries Safe House Shelter for abused women and children;
- ❖ The Old Fire House Day Shelter & Resource Center for Homelessness;
- ❖ Buffalo Valley, Inc. Drug & Alcohol Treatment, transitional and Permanent Housing;
- ❖ Centerstone- Comprehensive Psychiatric, psychological counseling and social services;
- ❖ PATH -
- ❖ Urban Ministries Grace Assistance - Homelessness prevention services to include, utilities assistance, food delivery and other;
- ❖ The Loaves & Fishes Kitchen provides a hot lunch for the disadvantaged;
- ❖ Madison Street United Methodist Church Sunday Dinner Program - Provides a noon meal for homeless and disadvantaged persons in the community on Sundays only;
- ❖ Montgomery County Career Center - Provides job skills training and employment services to persons in the community and provides a specialized program for homeless individuals at the Old Fire House Day Shelter and Resource Center;
- ❖ Crisis Intervention Center - Maintains a 24 hour telephone message response program;
- ❖ Department of Children's Services - Family crisis interventions;
- ❖ Mid-Cumberland Community Services Agency - Offers assistance to homeless Youth transitioning from foster care;
- ❖ Habitat for Humanity - Provides home ownership opportunity for low income families;
- ❖ Health Department - Provides health care services to all persons on a sliding scale;
- ❖ Good Samaritan Clinic - Provides free health care to individuals without insurance.

### **Homeless Strategic Plan (91.215 (c))**

- 3.1. Encourage Collaboration and Cooperation among continuum of care agencies. The City of Clarksville will work with the Community Service Providers to End Homelessness, the Homeless No More Coalition, the Clarksville-Montgomery County United Way, housing funders, community agencies, the private sector including businesses, and homeless people on various coordination efforts.
- 3.2. Prevention: Support programs that prevent homelessness.
- 3.3. Permanent Housing: Support the creation of a range of permanent affordable housing options for homeless persons.
- 3.4. Homeless Housing Programs: Provide programs and services to address the temporary housing needs and other needs of households when homelessness occurs.
- 3.5. Develop and implement a 10-year plan to End Chronic Homelessness.

### **Low-Income Housing Tax Credit**

Clarksville recognizes the need for this type of housing process for working with developers. The City of Clarksville will support re-zoning of property where appropriate for multi-family housing.

### **Emergency Shelter Grant Program (ESG)**

The City of Clarksville receives ESG Funds through the State of Tennessee. Two sub recipients were awarded ESG funds for 2004/2005 in the amount of \$ 78,000.00. Community Action and Urban Ministries provide essential services and prevention activities for homeless families and individuals in the community. Activities include bus vouchers, past due rent, operating expenses and salaries for Safe House Domestic Violence Shelter.

### **Anti-Poverty Strategy (91.215 (h))**

#### **Overview**

The anti-poverty strategy is the unifying thread that ties the housing, homeless, public housing and non-housing community development strategies together as one comprehensive plan for reducing the number of families that fall below the poverty level. The strategic plan, goals and objectives noted throughout this part promote self-sufficiency and empowerment.

Eliminating poverty is a clear concern for the City of Clarksville and efforts are constantly underway to improve the quality of life and economic well-being of the residents of Clarksville. The lead agency responsible for anti-poverty is the Montgomery County Community Action Agency, which provides a wide range of services that are available to low-moderate income citizens residing in the City of Clarksville and County.

Additionally, the City of Clarksville recognizes the high cost of housing as a primary cause of poverty and has set goals and objectives to improve the affordable housing stock, increase the supply of affordable housing. The City of Clarksville also supports programs that preserve and strengthen family life, including supportive services through many non-profit agencies in the community.

**Improve the Quality and Availability of Affordable Housing**

Eliminating many of the physical signs of poverty is a key element in the anti-poverty strategy. The housing, public housing and community revitalization initiatives work toward fulfilling this goal. The City of Clarksville will direct significant resources toward the creation of affordable housing and coordinating the efforts of local non-profit and for-profit providers. Affordable housing is the foundation for achieving self-sufficiency.

The City of Clarksville proposes a strategy that addresses the entire “housing spectrum” from homelessness to homeownership by addressing the “gaps” that exist in the specific niches within the spectrum. Outlined below are specific actions that City of Clarksville will undertake to address the specific gaps:

<b>Housing Spectrum</b>				
<b>Housing Spectrum</b>	<b>Homelessness</b>	<b>Unsubsidized Rental</b>	<b>Subsidized Rental</b>	<b>Homeownership</b>
<b>City of Clarksville’s Proposed Response</b>	Acquisition of Day Shelter and Community Resource Center  Support for agencies providing emergency, transitional and permanent housing.  Building CHDO Capacity	Mayor’s Affordable Housing Task Force: Building Capacity for the preservation and development of affordable rentals.  Building CHDO Capacity	Provide In-kind use of space for the Section 8 Staff of the Tennessee Housing Development Agency.	Welcome Home Program: Down Payment /Closing Cost Assistance.  Owner-Occupied Housing Rehab Program, major and minor repair.

The City of Clarksville has targeted HOME Program allocations in the years 2005-2006 to support the activities listed above. The following expenditures are proposed for 2005-2006 HOME Funds: Rehabilitation (Owner/Occupied); Down Payment Assistance, HOME administration and CHDO Set Aside. **The proposed expenditures include the CHDO’s set aside requirement that will be used as a vehicle to develop and rehab affordable housing in Clarksville.**

**Neighborhoods and Economic Development**

Another component of the anti-poverty strategy includes goals and objectives for improving the living and business environments throughout City of Clarksville. The consolidated plan includes

strategies to demolish blighted properties and/or reuse vacant properties, encourage businesses to invest in the City of Clarksville and redevelop City owned properties to improve the overall character of the area's neighborhoods.

Through a comprehensive five-year plan, the City of Clarksville will continue to fund Neighborhood Strategy Areas (NSA's) which will focus CDBG and housing efforts to revitalize specific neighborhoods as "anchors" in revitalizing the low and moderate income communities within the overall community.

### **Provide For and Improve Public Services**

Important long-term goals in the strategy to reduce and eliminate poverty include providing services to City of Clarksville residents. Specifically, the strategy includes an emphasis on the provision of operational subsidies for service providers.

### **Community Development -Non-Housing Needs**

The Consolidated Plan regulations require an assessment of "non housing" community development needs. The Office of Community Development is committed to developing effective investment strategies to meet the needs using the City of Clarksville's Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) program funds.

Many factors influence an assessment of a city's non –housing community development needs, including geography, socioeconomic issues, existing facilities and services, migration trends, natural disasters and other situations at least partially beyond local control.

Numerous stakeholders in public, private, and nonprofit sectors were involved in developing the collaborative five-year investment strategy outlined in this plan. The specific projects were designed to effectively address priority needs as identified through the community citizen participation process.

Non-Housing Community Development needs certainly fall into a variety of categories including: inadequate streets and sidewalks, lack of job training programs, public transportation, youth centers to assistance to homeless residents. To assess non-housing community development needs, this section first examines these needs in terms of several broad categories:

- Planning
- Economic Development
- Public Services
- Public Facilities

A Housing and Community Development Survey provided the Community Development staff with guidance on the priority non-housing development issues Clarksville residents are concerned with. These are identified as follows:

The table on the following page identifies the general community development needs in the City of Clarksville, prioritizes those needs, and provides an estimate of the funding needed to address those needs over the next five years. The data to develop this table came from a variety of sources, including city department staff.

**Community Development Needs & Priorities  
HUD TABLE 2B**

<b>Priority Community Development Needs</b>	<b>Priority Need Level</b>	<b>Dollars to Address Unmet Priority Need</b>
<b>Public Facility Needs</b>		
Neighborhood Facilities	Medium	\$ 75,000
Senior Centers	Low	\$ 475,000
Youth Centers	High	\$1,250,000
Child Care Centers	Medium	\$ 445,000
Parks & Recreation Facilities	Low	\$ 2,200,000
Health Facilities	Medium	\$ -0-
Parking Facilities	Low	\$ 450,000
Solid Waste Disposal Improvements	Low	\$25,708,000
Non-Residential Historic Preservation	Low	\$ 325,000
Other Public Facilities/ Emergency Shelter & Homeless Centers	High	\$ 750,000
<b>Infrastructure</b>		
Water Improvements	Low	\$23,615,000
Street Improvements	Low	
Sidewalks	Low	\$ 345,000
Sewer Improvements	Low	\$ 26,525,000
Storm Water Improvements	Low	\$ 900,000
Other Infrastructure Needs	Low	\$ 250,000
<b>Public Service Needs</b>		
Senior Services	High	\$ 1,455,000
Handicapped Services	Medium	\$ 1,200,000
Youth Services	High	\$ 2,450,000
Child Care Services	Medium	\$ 285,000
Transportation Services	Medium	\$ 900,000
Employment Training	Medium	\$ 100,000
Health Services	High	\$ 725,000
Lead Hazard Screening	High	\$ 275,000
Crime Awareness	Low	\$ 235,000
Other Public Service Needs	High	\$ 3,450,000
<b>Economic Development</b>		
Rehabilitation of Publicly or Privately Owned Commercial and / or Industrial	Low	\$ 7,475,000
Other Commercial and/or Industrial Improvements	Low	\$ 3,200,000
Micro-Enterprise Assistance	Low	\$ 500,000
ED Technical Assistance	Low	\$ 500,000
Other Economic Development	Low	\$ 2,700,000
<b>Planning</b>		
Planning	High	\$ 650,000
<b>TOTAL ESTIMATED DOLLARS NEEDED</b>		<b>\$ 109,941,000</b>

