

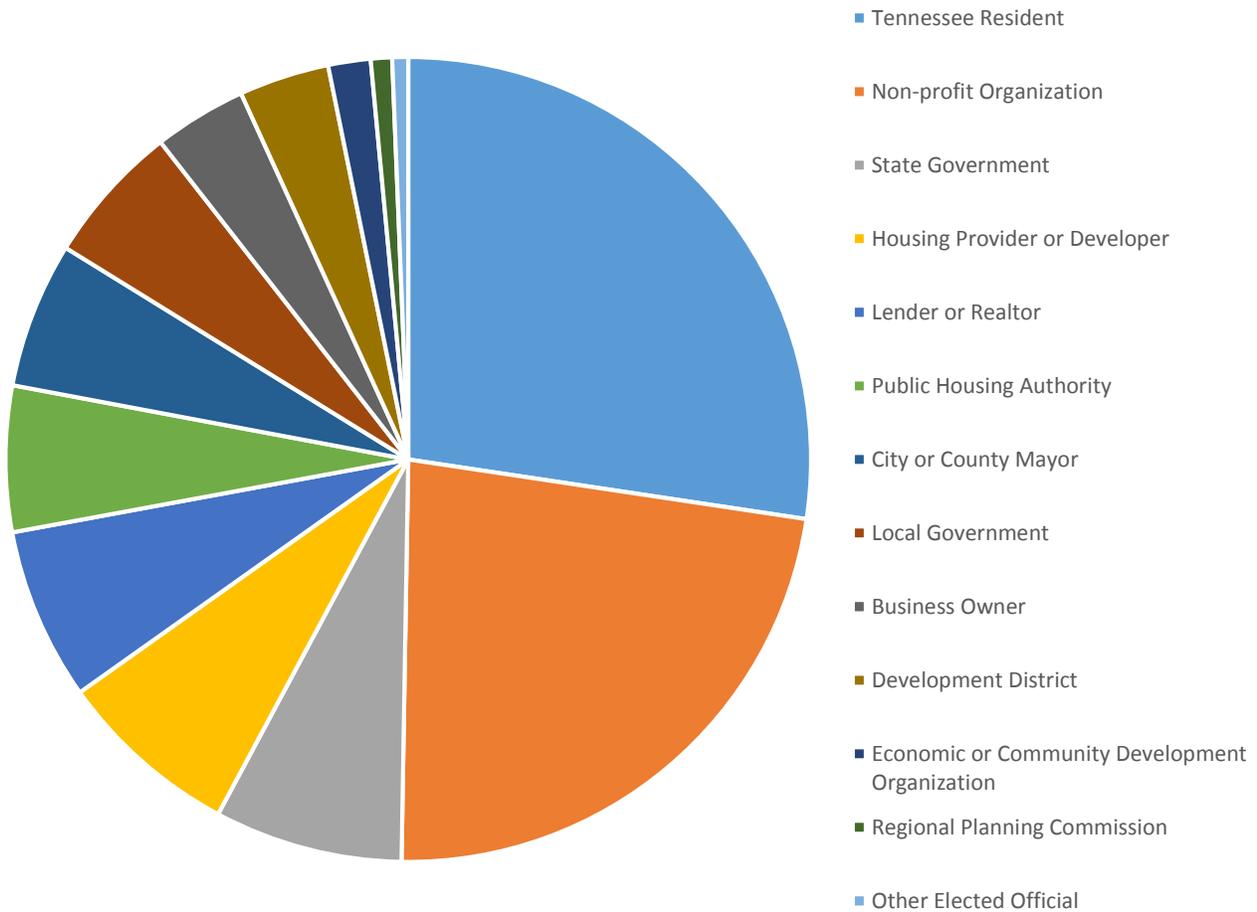
HOUSING & COMMUNITY NEEDS SURVEY RESULTS TENNESSEE 2015-2019 CONSOLIDATED PLAN

As part of the Tennessee 2015-2019 Consolidated Plan, a web-based Housing and Community Needs Survey was conducted from February 4th to March 2nd of 2015. The survey was completed by 671 respondents, representing every county in Tennessee. Individuals solicited for participation included elected officials, state and local governing bodies, representatives of housing groups, minority organizations, disability resource groups, real estate and property management associations, banking entities, and other groups involved in the housing and development fields.

The purpose of the survey was to gather insight into the knowledge, experiences, opinions, and feelings of stakeholders and citizens regarding housing affordability and community and economic development needs in the State of Tennessee. Most questions asked respondents to rank the importance of programs, activities, and needs, although many questions allowed the respondent to offer written comments. A complete list of written responses is available at the end of this document.

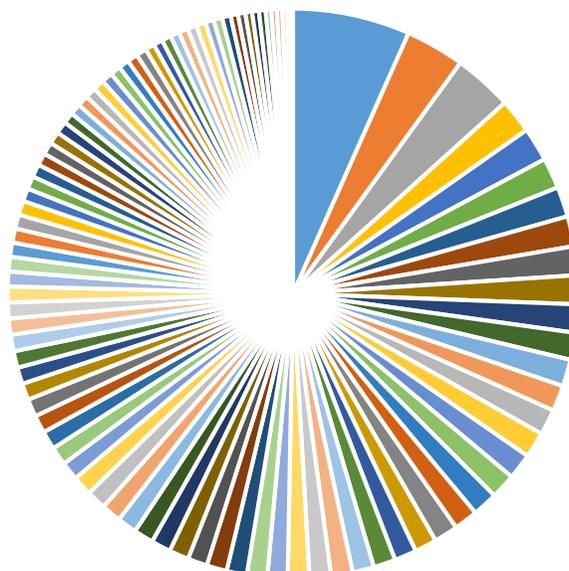
The following is a summary of the results, which were used in the development of the Tennessee 2015-2019 Consolidated Plan.

Which best describes you or the organization that you represent? Please check all that apply.



Of the 671 survey respondents, 38.3 percent (257 respondents) were “Tennessee Residents”. The second largest group of respondents was “Non-Profit Organization” at 32.0 percent (215 respondents), followed by “State Government” at 10.6 percent (71 respondents) then “Housing Provider or Developer” at 10.3 percent (69 respondents). Note that 9.1 percent of respondents were elected officials, 8.2 percent “City of County Mayor” (55 respondents) and 0.9 percent “Other Elected Official” (6 respondents).

In order to help us better understand your responses and meet regional needs, please tell us the name of the county in which you reside. If you are completing this on behalf of an organization and/or your service area goes beyond one county, please select all that apply.

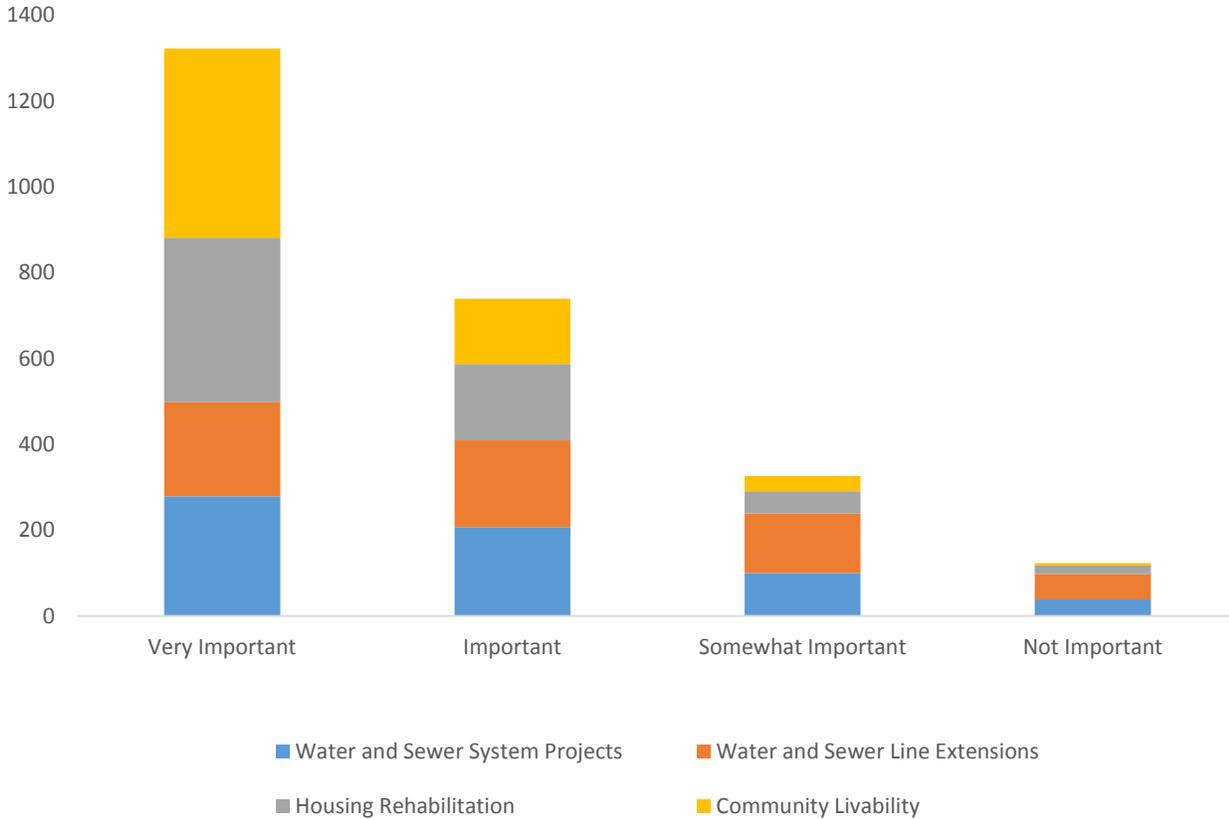


- | | | | | | | |
|-----------|------------|------------|-----------|------------|------------|------------|
| Davidson | Knox | Shelby | Statewide | Hamilton | Williamson | Madison |
| Weakley | Roane | Washington | Obion | Carroll | Gibson | Anderson |
| Bradley | McMinn | Sumner | Dyer | Henry | Decatur | McNairy |
| Fayette | Hawkins | Henderson | Benton | Blount | Hardin | Lake |
| Haywood | Putnam | Rhea | Sullivan | Chester | Crockett | Grundy |
| Hardeman | Loudon | Morgan | Sevier | Tipton | Carter | Meigs |
| Monroe | Maury | Polk | Bledsoe | Lauderdale | Marion | Rutherford |
| Greene | Sequatchie | Unicoi | Hamblen | Union | Cumberland | DeKalb |
| Jefferson | Robertson | Scott | Warren | Wilson | Campbell | Dickson |
| Grainger | Montgomery | Cheatham | Claiborne | Clay | Fentress | Overton |
| White | Giles | Jackson | Johnson | Macon | Cannon | Cocke |
| Hancock | Houston | Humphreys | Pickett | Smith | Hickman | Lawrence |
| Lewis | Bedford | Van Buren | Coffee | Franklin | Marshall | Perry |
| Stewart | Trousdale | Wayne | Lincoln | Moore | | |

Davidson County had the largest percent of survey respondents at 19.1 percent (126 respondents), followed by Knox County and Shelby County which tied at 9.6 percent of survey respondents (each having 63 survey respondents). There were 37 respondents (5.6 percent) with a statewide service area. For CDBG non-entitlement counties, Hamilton County had the largest number of respondents (36 respondents), followed by Williamson County (33 respondents), then Madison County (32 respondents) and Weakley County (32 respondents). In total, 86.4 percent of survey respondents were from CDBG non-entitlement counties.

TENNESSEE COMMUNITY DEVELOPMENT BLOCK GRANTS

Please tell us how important each of the following activities is to you:



When asked about the importance of CDBG activities, “Community Livability” ranked highest in the “Very Important” category (440 respondents), followed by “Housing Rehabilitation” which was chosen by 383 survey respondents. “Water and Sewer System Projects” ranked the highest in the “important” category (207 respondents), followed by “Water and Sewer Line Extensions” (202 respondents).

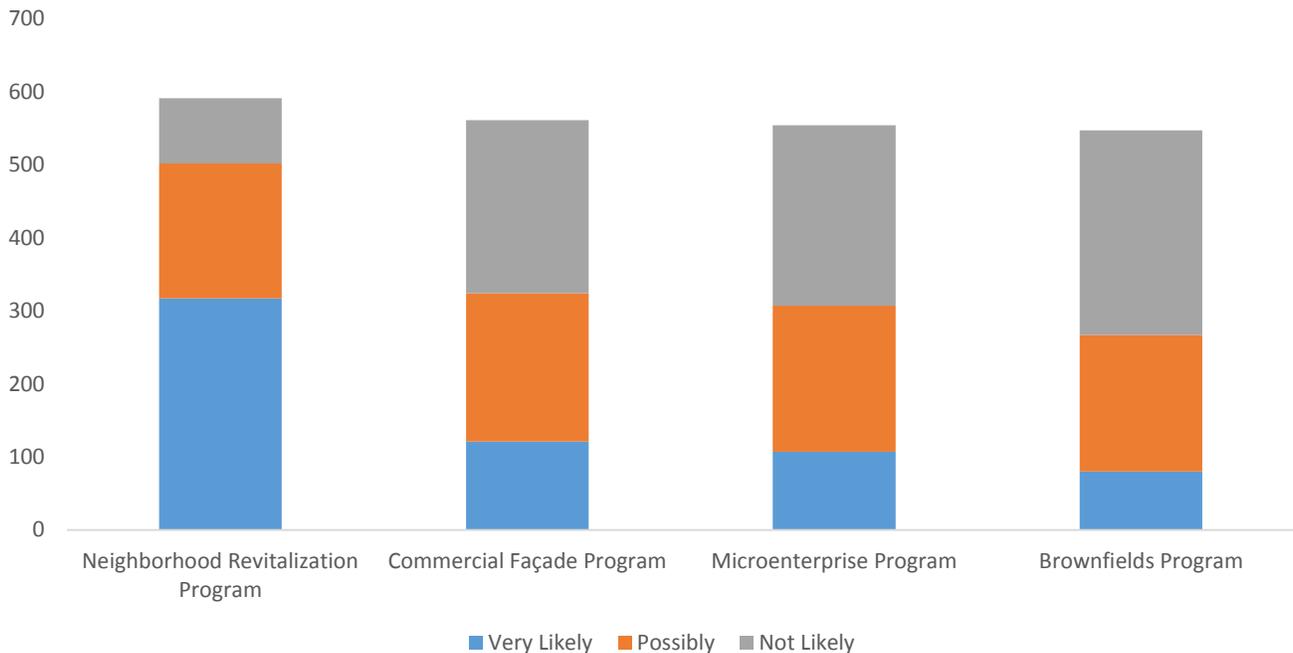
City and County Mayors rely heavily on the CDBG funds to address a wide range of community development needs. Many communities in Tennessee utilize other funding sources to support affordable housing development and rehabilitation, leaving CDBG funds for infrastructure and other community needs. When asked about the importance of CDBG activities, “Water and Sewer System Projects” ranked highest in the “Very Important” category by City and County Mayors (39 respondents). “Community Livability” ranked as the second highest program in the “Very Important” category among City and County Mayors (36 respondents).

Non-entitlement jurisdictions are communities designated by HUD to be eligible to apply for CDBG funds from the State of Tennessee. Survey respondents within non-entitlement counties chose “Community Livability” the most in the “Very Important” category (302 respondents). “Housing Rehabilitation” ranked as the second highest program in the “Very Important” category among non-entitlement jurisdictions (268 respondents).

NEW COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAMS

Tennessee Department of Economic and Community Development recently implemented new programs and are considering new programs to be funded through CDBG including a Neighborhood Revitalization Program (housing, sidewalk, commercial façade, and water and sewer system improvements with one grant), Commercial Façade program (rehab the facades of commercial buildings in Main Street and TN Downtown communities), Microenterprise program (provide assistance to businesses with five or fewer employees to help the businesses expand), and Brownfield Redevelopment program (assist communities in redeveloping brownfields).

Please tell us how likely you would be to use these programs:



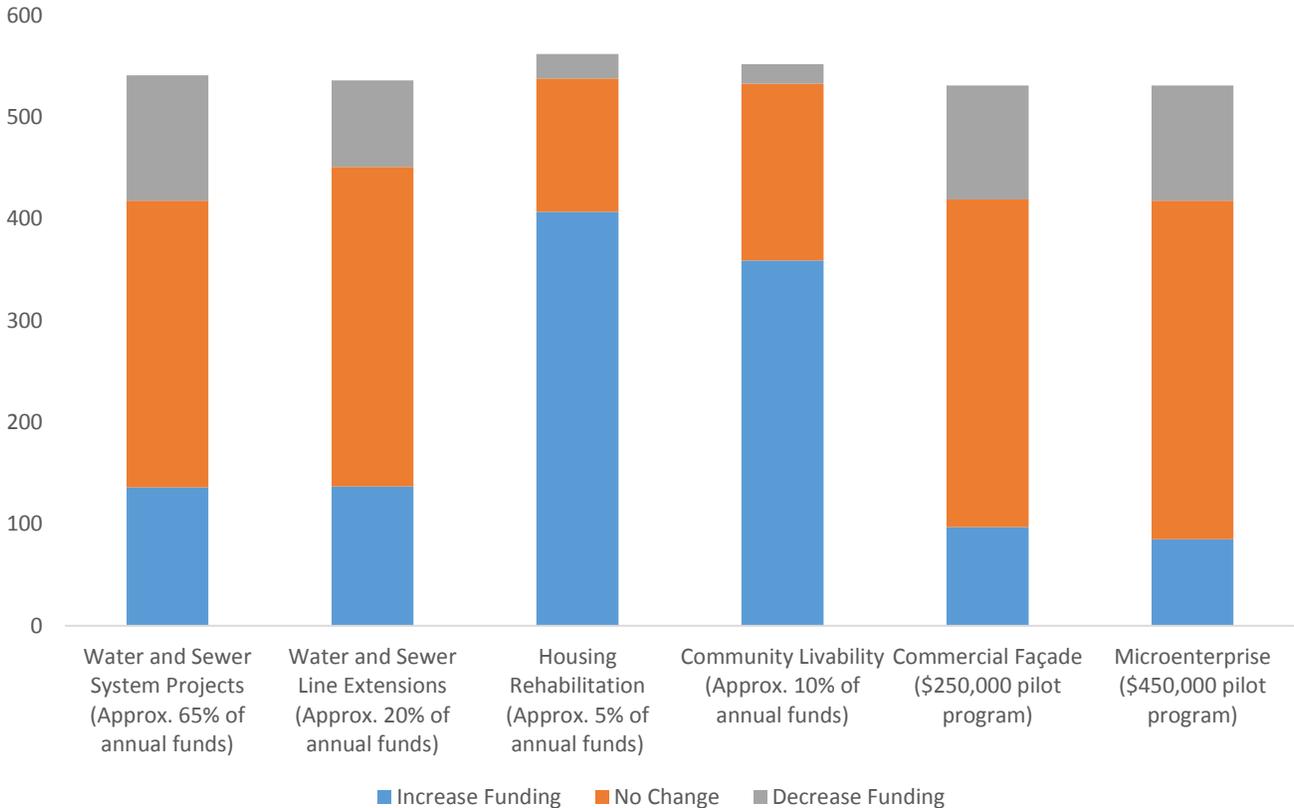
When asked how likely respondents would use the new CDBG programs, survey respondents chose “Neighborhood Revitalization Program” the most for the “Very Likely” category (317 respondents). The program ranked second highest for the “Very Likely” category was the “Commercial Façade Program” (121 respondents), followed by the “Microenterprise Program” (107 respondents). Of the survey respondents that answered this question, most selected they would “Possibly” use the “Commercial Façade Program” (203 respondents), followed by the “Microenterprise Program” (200 respondents). Note that 31 respondents chose “Does Not Apply” for this question.

The City and County Mayors that completed this survey chose the “Neighborhood Revitalization Program” the most for the “Very Likely” category (26 respondents), followed by the “Commercial Façade Program” (23 respondents).

Non-entitlement jurisdictions are communities designated by HUD to be eligible to apply for CDBG funds from the State of Tennessee. Non-entitlement respondents chose the “Neighborhood Revitalization Program” the most for the “Very Likely” category (229), followed by the “Commercial Façade Program” (88 respondents).

TENNESSEE COMMUNITY DEVELOPMENT BLOCK GRANTS

Without an increase in overall funding, how would you like to see the funding change for current Community Development Block Grant programs?



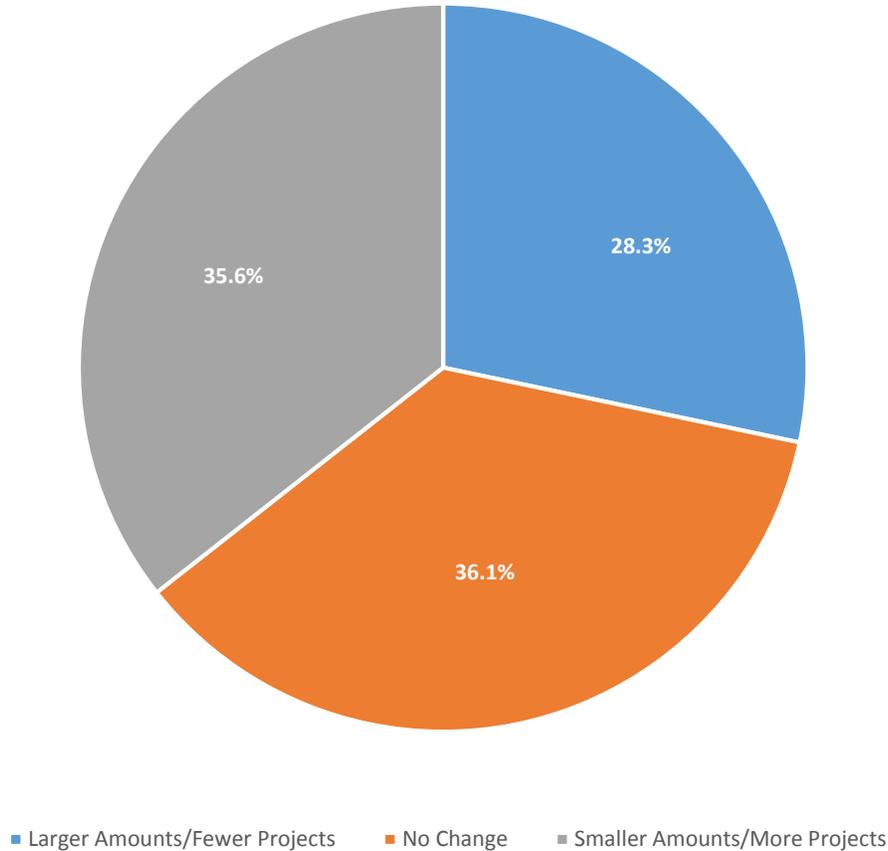
When asked about the funding amounts for current CDBG programs, “Housing Rehabilitation” ranked the highest for the “Increase Funding” category with 407 respondents, followed by “Community Livability” with 359 respondents. “Microenterprise” ranked highest in the “No Change” category (333 respondents), followed by “Commercial Façade” with 322 respondents. Most respondents chose “Water and Sewer System Projects” in the “Decrease Funding” category (123 respondents), followed by “Microenterprise” with 112 respondents.

City and County Mayors that responded to this question would most like to see an increase in CDBG funding for “Community Livability” (49 percent, 24 respondents), followed by “Water and Sewer System Projects” (39 percent, 20 respondents). City and County Mayors would like to see a decrease in CDBG funding for “Housing Rehabilitation” projects (24.5 percent, 12 respondents). This may be due to the additional funding sources available for affordable housing development and rehabilitation in Tennessee.

Non-entitlement jurisdictions are communities designated by HUD to be eligible to apply for CDBG funds from the State of Tennessee. Most non-entitlement respondents chose “Housing Rehabilitation” as the program they would like to see an increase in CDBG funding (284 respondents), followed by “Community Livability” with 243 respondents.

TENNESSEE COMMUNITY DEVELOPMENT BLOCK GRANTS

Without an increase in overall funding, how would you like to see the awarding of current CDBG projects?



When asked about the amount of funding and number of projects awarded funding in the CDBG program, without an increase in overall funding, most survey respondents chose “No Change” (200 respondents), followed by “Smaller Amounts/More Projects” (197 respondents), then “Larger Amounts/Fewer Projects” (157 respondents).

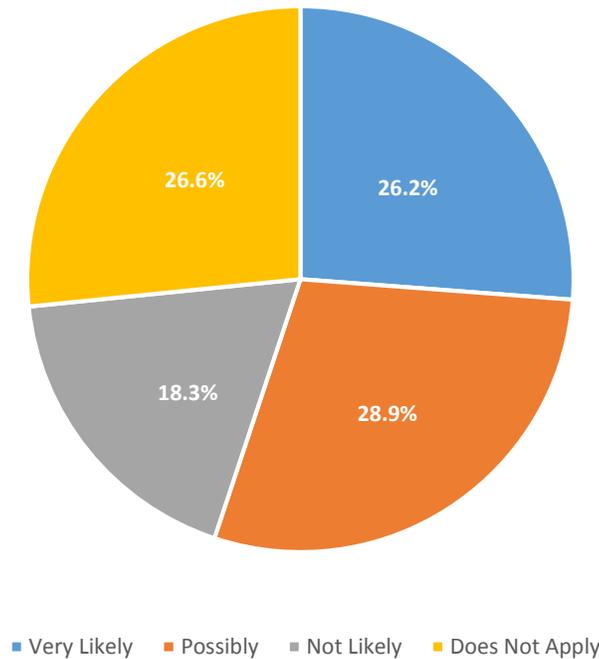
Most City and County Mayor respondents would like to see no change in the awarding of current CDBG projects (52.1 percent, 25 respondents).

Non-entitlement jurisdictions are communities designated by HUD to be eligible to apply for CDBG funds from the State of Tennessee. Non-entitlement respondents would also like to see no change in the awarding of current CDBG projects (39.7 percent, 160 respondents).

TENNESSEE COMMUNITY DEVELOPMENT BLOCK GRANT

In the past, CDBG funds have been used for Economic Development Grants and Loans to purchase equipment, install infrastructure, make improvements to buildings, etc. for businesses that will create jobs and employ at least 51% low- and moderate-income people.

Please tell us how likely you would be to use these loans and grants in the next three years.



When asked how likely respondents would use CDBG funds in the next three years, most respondents selected that they would “Possibly” use CDBG funds (164 respondents). The “Very Likely” category ranked the second highest (149 respondents). Note that 151 respondents chose “Does Not Apply” for this question.

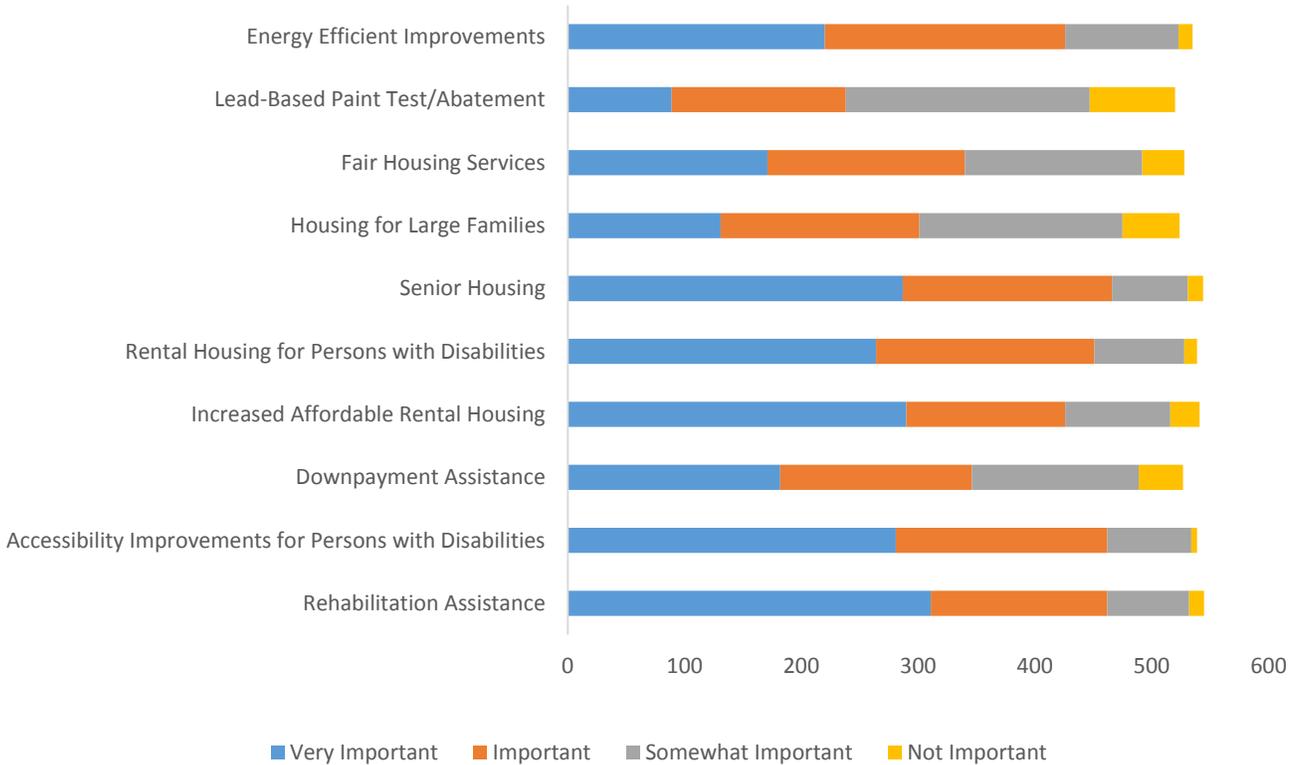
Most City and County Mayor respondents would “Very Likely” use these loans and grants in the next three years (53.1 percent, 26 respondents), followed with 42.9 percent of City and County Mayors who would “Possibly” use these CDBG funds.

Non-entitlement jurisdictions are communities designated by HUD to be eligible to apply for CDBG funds from the State of Tennessee. Most non-entitlement respondents selected both “possibly” and “very likely” the most when asked how likely they would be to use these loans and grants in the next three years (each category 29.9 percent and 124 respondents).

HOME INVESTMENT PARTNERSHIPS GRANT

Tennessee Housing Development Agency administers HOME Program Grants to communities – and often in partnership with local government and nonprofit groups – to increase the supply and availability of decent, affordable housing for low- and very low-income families. Federal guidelines allow HOME Program funding to be used to help renters, new home buyers, or existing homeowners.

Please tell us how important each of the following affordable housing needs is to your community.



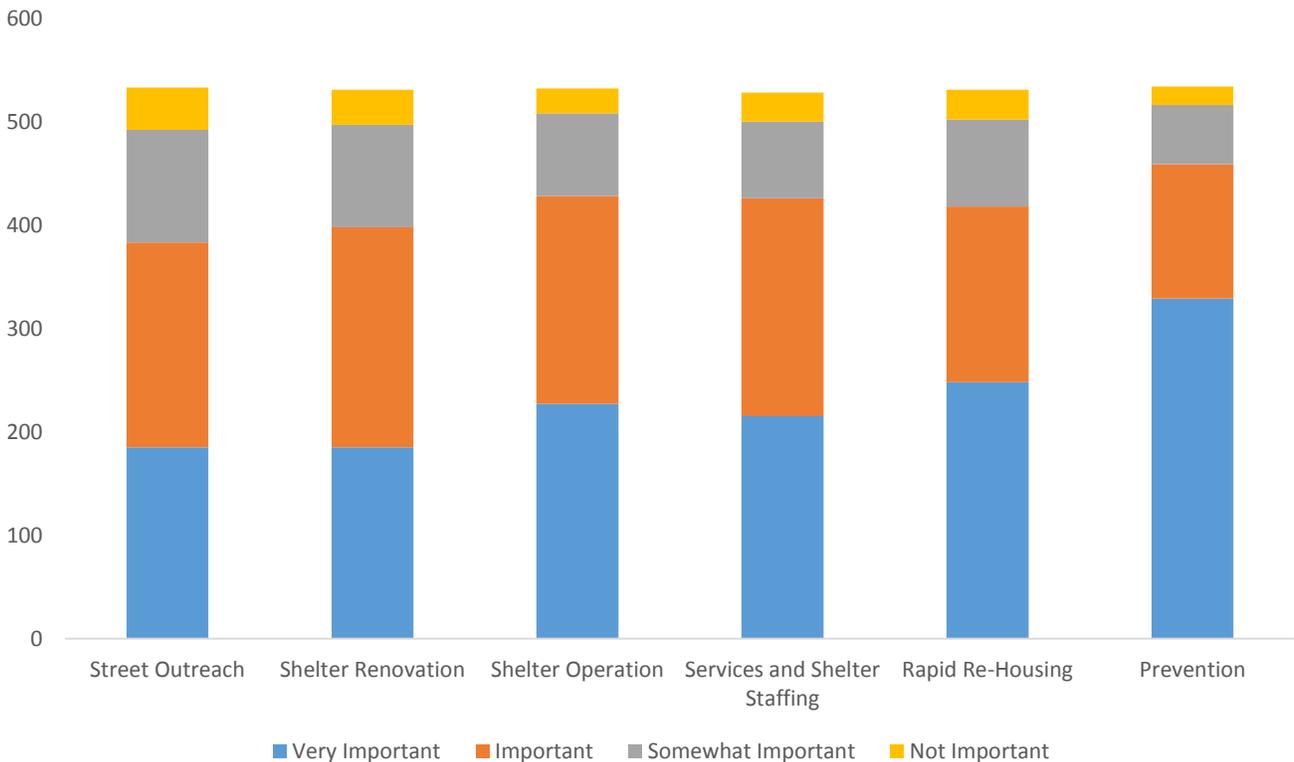
When asked about the importance of each affordable housing activity in their community, most respondents chose “Rehabilitation Assistance” (311 respondents), followed by “Increased Affordable Rental Housing” (290 respondents) for the “Very Important” category. For the “Important” category, most survey respondents chose “Energy Efficient Improvements” (206 respondents), followed by “Rental Housing for Persons with Disabilities” (187 respondents). Most respondents chose “Lead-Based Paint Test/Abatement” for the “Somewhat Important” category (209 respondents) and most survey respondents chose “Lead-Based Paint Test/Abatement” for the “Not Important” category (73 respondents).

Most housing provider and developer respondents chose “Increase Affordable Rental Housing” (33 respondents, 62.3 percent), followed by “Rehabilitation Assistance” (28 respondents, 52.8 percent) for the “Very Important” category. For the “Important” category, most housing providers and developers chose “Senior Housing” (25 respondents, 46.3 percent), followed by “Energy Efficient Improvements” (19 respondents, 35.9 percent).

EMERGENCY SOLUTIONS GRANT

The Emergency Solutions Grant Program (ESG) provides funding to help municipalities and nonprofits provide emergency shelter, day centers, drop-in centers, and support services for homeless families and individuals. ESG funds currently support a variety of activities aimed at helping individuals and families quickly regain stability in permanent housing after experiencing homelessness or a housing crisis.

Knowing that all of these activities work together to provide a continuum of service, please tell us how important each of the following is to you:



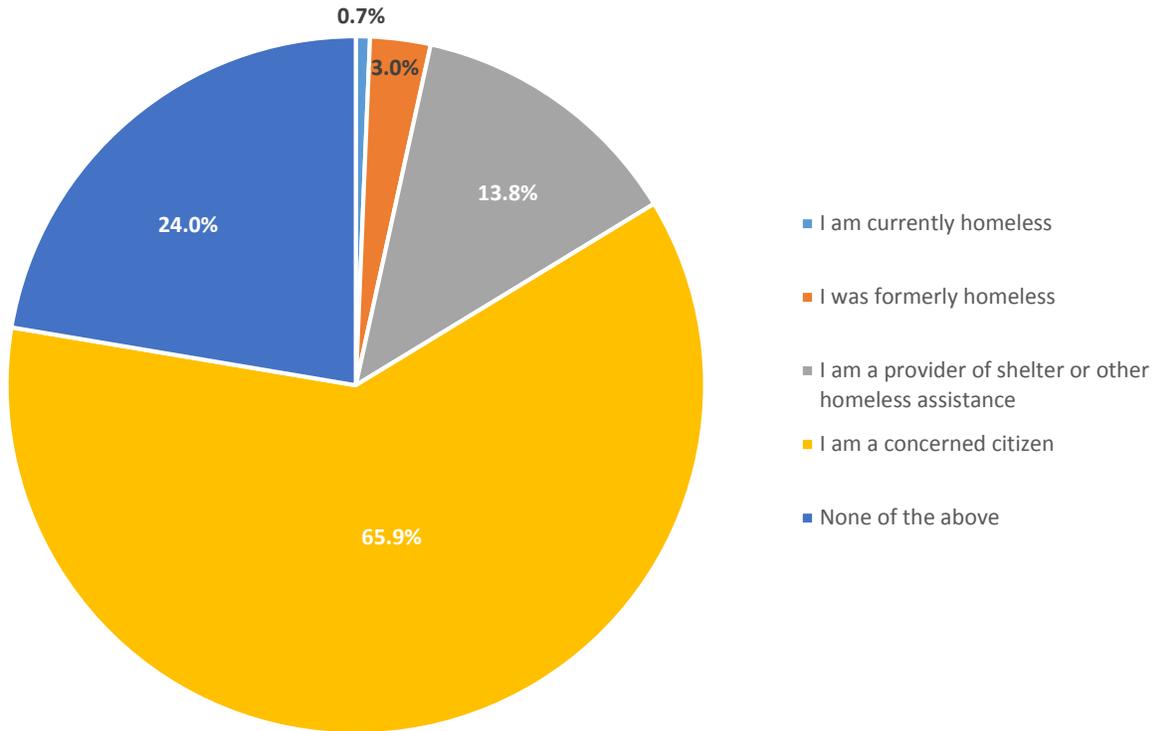
When asked about the importance of each ESG activity, for the “Very Important” category, most respondents chose “Prevention” (329 respondents). The second highest ranked response for the “Very Important” category was “Rapid Re-Housing” (248 respondents), followed by “Shelter Operation” (227 respondents). For the “Important” category, most respondents chose “Shelter Renovation” (213 respondents) and “Services and Shelter” ranked second in this category (211 respondents). Most respondents chose “Street Outreach” for both the “Somewhat Important” (109 respondents) and “Not Important” (41 respondents) categories.

Most respondents that provide shelter or other homeless assistance chose “Prevention” (48 respondents, 66.7 percent), followed by “Rapid Re-Housing” (42 respondents, 59.2 percent) for the “Very Important” category.

Most respondents that were currently or formerly homeless chose “Rapid Re-Housing” (19 respondents, 95 percent), followed by “Prevention” (17 respondents, 94.4 percent) for the “Very Important” category.

EMERGENCY SOLUTIONS GRANT

To help us better understand your response to the questions about the Emergency Solutions Grant Funds, please check any and all of the following boxes that apply to you.

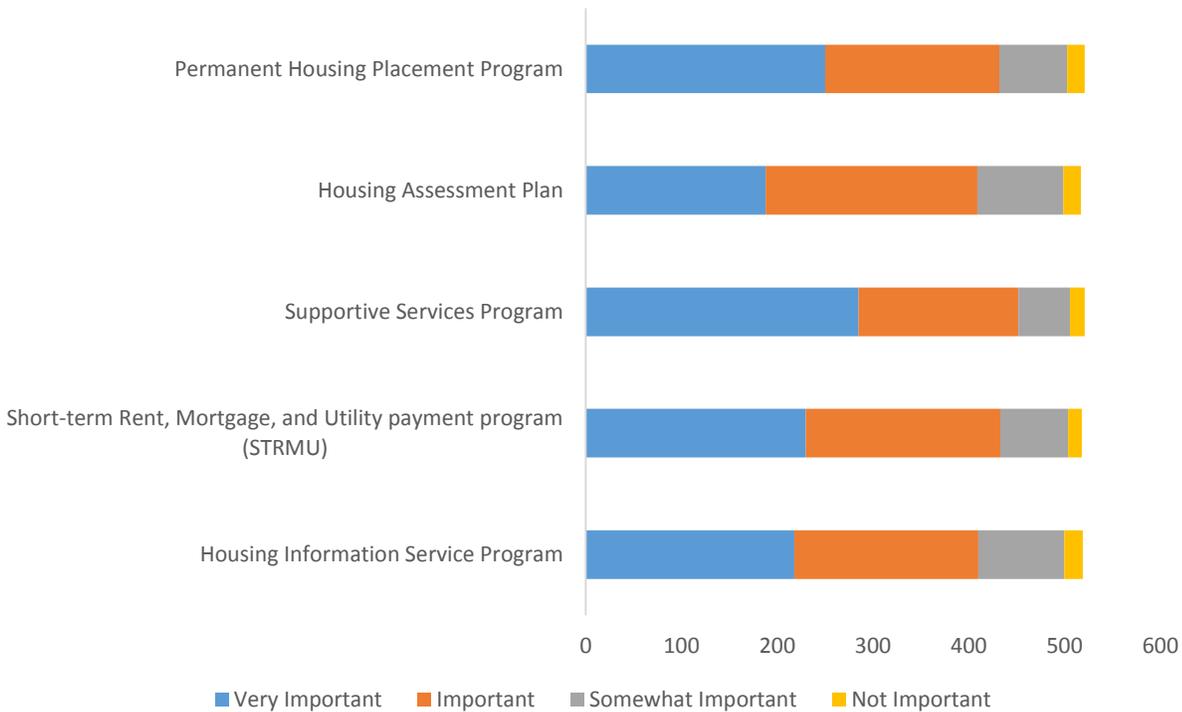


Of the survey respondents that answered questions about the Emergency Solutions Grant, 65.9 percent were “Concerned Citizens” (354 respondents). There were 74 respondents that “Provide Shelter or Other Homeless Assistance” which is 13.8 percent of the respondents that answered this question. Approximately 4 percent were formerly homeless or currently homeless. There were 129 respondents that chose “None of the Above”.

HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS PROGRAM

The Tennessee Department of Health administers the Housing Opportunities for Persons with AIDS (HOPWA) Program. This is the only federally funded program dedicated to the housing needs of people living with HIV/AIDS. The Department of Health provides funds to nonprofits to assist HIV-infected clients and their family members who are threatened with homelessness. The financial assistance helps to stabilize their lives and thereby preventing homelessness.

Please tell us how important each of these programs is to you.

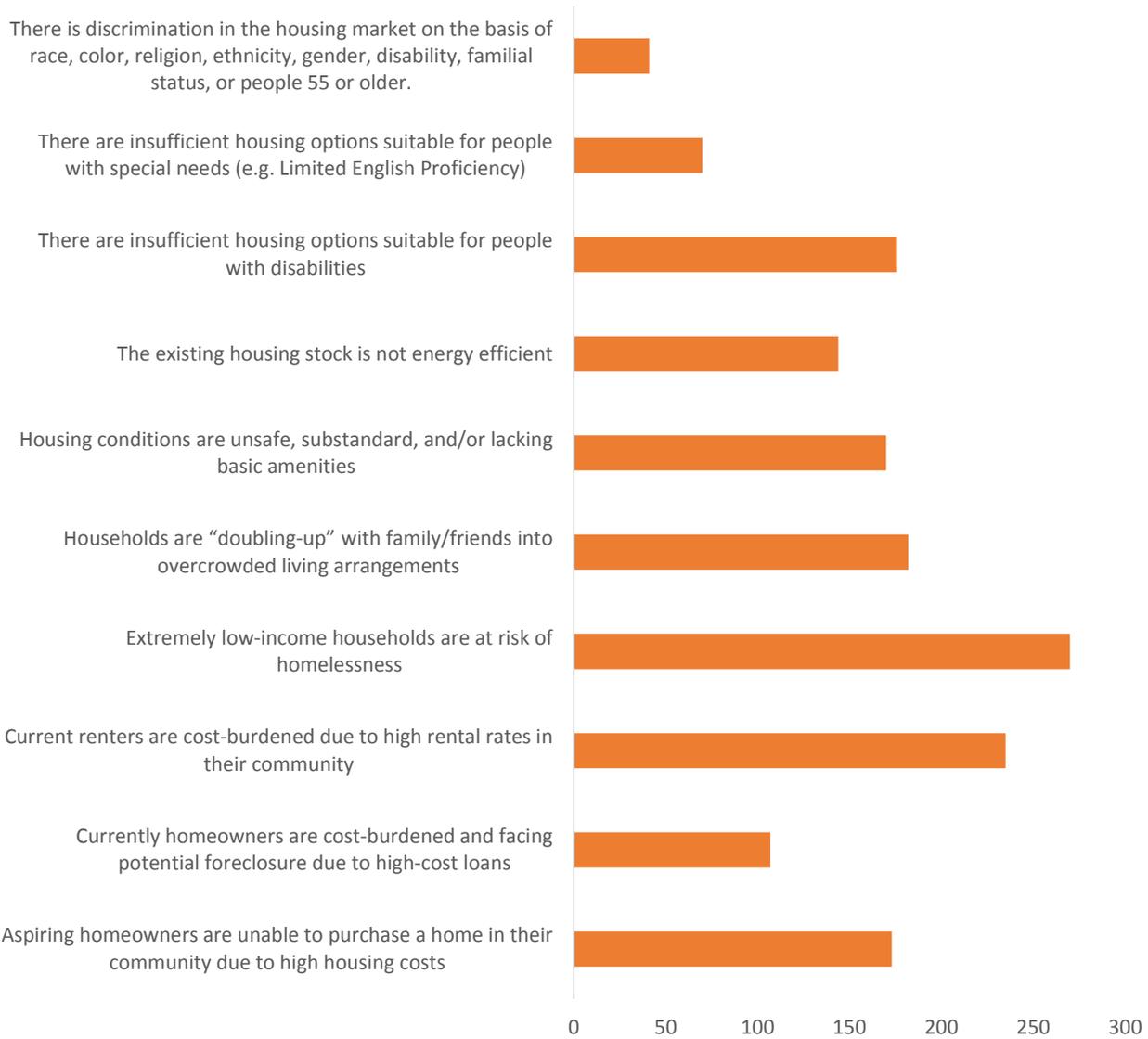


When asked about the importance each of the HOPWA activity, in the “Very Important” category, most respondents chose the “Supportive Services Program” (285 respondents), followed by the “Permanent Housing Placement Program” (250 respondents). For the “Important” category, most respondents selected “Housing Assessment Plan” (221 respondents) and “Short-Term Rent, Mortgage, and Utility Payment Program” ranked second in this category (203 respondents). In the “Somewhat Important” category, the highest ranked programs tied between “Housing Information Service Program” and “Housing Assessment Plan” (90 respondents each).

Respondents representing nonprofit organizations chose “Supportive Services Program” the most for the “Very Important” category (116 respondents, 67.4 percent), followed by “Permanent Housing Placement Program” (106 respondents, 61.6 percent). For the “Important” category, most nonprofit organizations selected “Housing Assessment Plan” (66 respondents, 38.4 percent), followed by “Short-term Rent, Mortgage, and Utility Payment Program” (61 respondents, 35.9 percent).

HOUSING NEEDS

Please choose the 3 most important housing needs in your region.

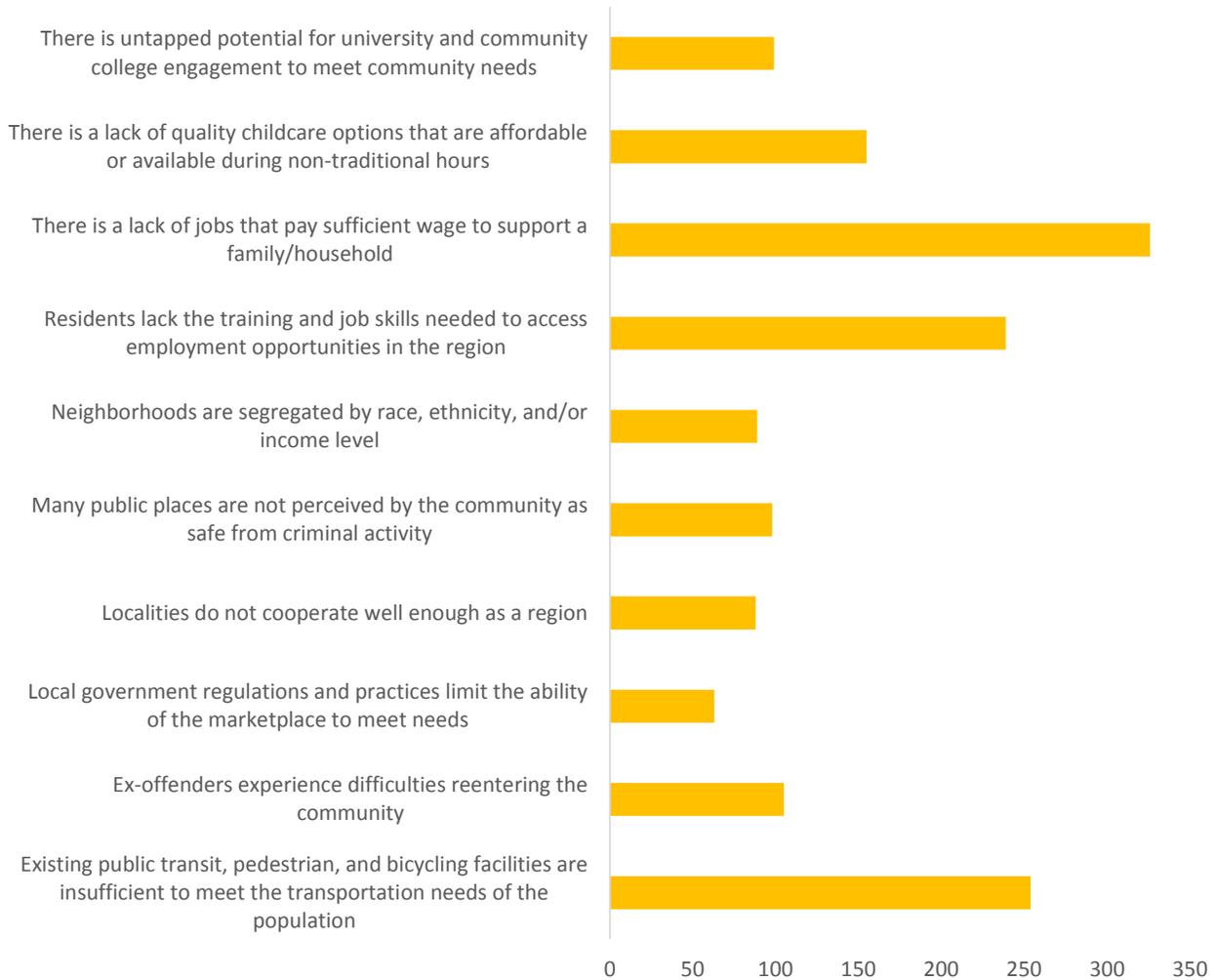


The 3 most important housing needs chosen by survey respondents, in order, were as follows: “Extremely low-income households are at risk of homelessness” (270 respondents, 51.9 percent); “Current renters are cost-burdened due to high rental rates in their community” (235 respondents, 45.2 percent); and “Households are doubling-up with family/friends into overcrowded living arrangements” (182 respondents, 35 percent).

The 3 most important housing needs chosen by housing provider and developer respondents, in order, were as follows: “Extremely low-income households are at risk of homelessness” (28 respondents, 53.9 percent); “Current renters are cost-burdened due to high rental rates in their community” (25 respondents, 48.1 percent); and “There are insufficient housing options suitable for people with disabilities” (22 respondents, 42.3 percent).

COMMUNITY DEVELOPMENT NEEDS

Please choose the 3 most important community development needs in your region.



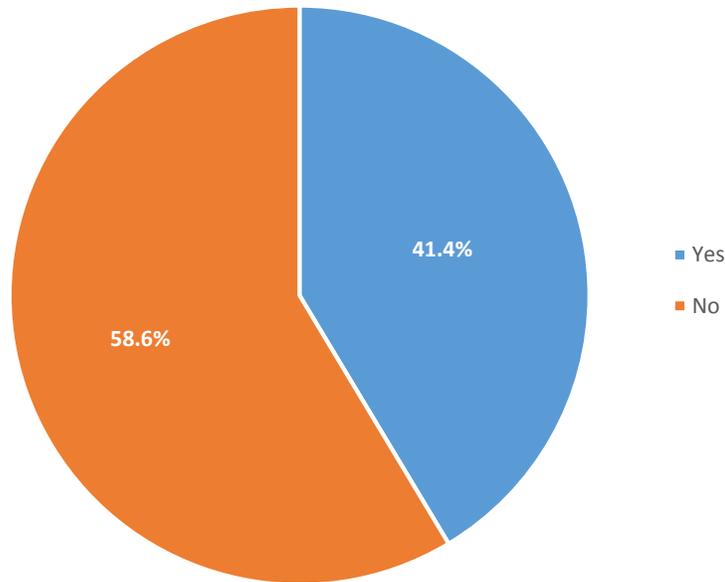
The 3 most important community development needs chosen by survey respondents, in order, were as follows: “There is a lack of jobs that pay sufficient wage to support a family/household” (326 respondents, 62.9 percent); “Existing public transit, pedestrian, and bicycling facilities are insufficient to meet the transportation needs of the population” (254 respondents, 49 percent); and “Residents lack the training and job skills needed to access employment opportunities in the region” (239 respondents, 46.1 percent).

The 3 most important community development needs chosen by City and County Mayor respondents, in order, were as follows: “Residents lack the training and job skills needed to access employment opportunities in the region” (37 respondents, 80.4 percent); “There is a lack of jobs that pay sufficient wage to support a family/household” (31 respondents, 67.4 percent); and “There is a lack of quality childcare options that are affordable or available during non-traditional hours” (18 respondents, 39.1 percent).

FAIR HOUSING

Fair Housing is a right protected by federal and state laws. Each Tennessee resident is entitled to equal access to housing opportunities regardless of race, color, religion, sex, national origin, disability, familial status, and creed.

Do you believe there is housing discrimination in your region of Tennessee?



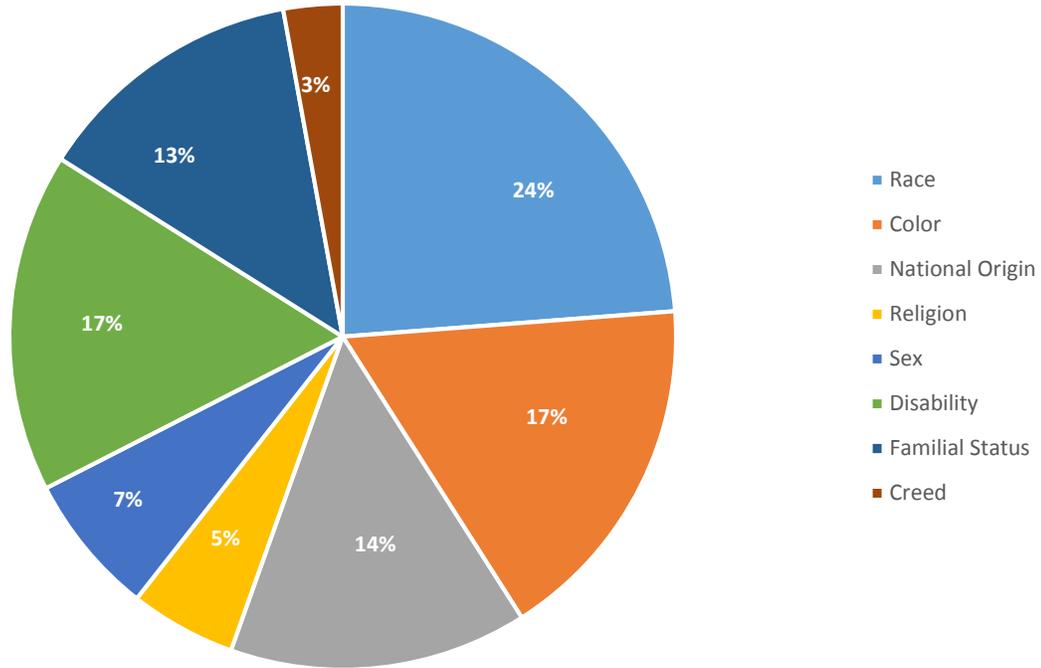
When asked if respondents believe there is housing discrimination in their region of Tennessee, 216 respondents selected yes (41.4 percent), while 306 respondents believe there is not housing discrimination in their region of Tennessee (58.6 percent). Of the total survey respondents, 149 skipped this question. Often it is difficult to recognize housing discrimination and even the victims of the discrimination are not aware that it has taken place. The fact that more respondents believe there is not discrimination in their region of Tennessee shows the lack of visibility of housing discrimination. Tennessee's Analysis of Impediments to Fair Housing Choice report explains that residents in Tennessee still has housing discrimination in every region of the state.

Most housing provider and developer respondents believe there is not housing discrimination in their region of Tennessee (30 respondents, 58.8 percent).

Most nonprofit organization respondents believe there is housing discrimination in their region of Tennessee (93 respondents, 54.7 percent).

FAIR HOUSING

If you believe there is housing discrimination in your region of Tennessee, on what basis do you believe there is housing discrimination (check all that apply)?



Survey respondents believe “Race” was the protected class that experienced the most housing discrimination in their region of Tennessee (166 respondents, 24 percent). The protected class believed to experience housing discrimination the second most was “Color” (120 respondents, 17 percent), followed by “Persons with Disabilities” (115 respondents, 17 percent).

Housing provider and developer respondents also believe that “Race” was the protected class that experienced the most housing discrimination in their region of Tennessee (12 respondents, 66.7 percent). The protected class believed to experience housing discrimination the second most among housing providers and developers was “Persons with Disabilities” (12 respondents, 57.1 percent).

Nonprofit organizations also believe that “Race” (69 respondents, 75 percent) was the protected class that experienced the most housing discrimination, followed by “Persons with Disabilities” (55 respondents, 59.8 percent).