

## Welcome

USDA RD and TN ECD Joint Panel on Developing infrastructure and site development to bridge gaps with state and federal partners to expand development in rural Tennessee.

### Your Session Hosts:

**Don Harris**

Housing Program Director  
USDA Rural Development

**Brooxie Carlton**

Assistant Commissioner  
TN Dept. of Economic and Community Development

### Your Presenters:

**Chaz Molder**

Mayor  
Columbia, TN

**Lindy Turner**

Executive Director  
Clinch-Powell RC & D  
Rutledge, TN

**Stace Karge**

Homeownership Director  
New Beginnings Homeownership Program  
Crossville Housing Authority

## What do we actually mean by “Infrastructure”?

1. Site Development – most often referenced term.  
Includes roads, utilities, sewage, etc.
2. Social Infrastructure (must be considered)  
Includes the construction and maintenance of facilities that support social services. These can include healthcare facilities and related infrastructure, education, and housing.
3. Real Estate – as a long-duration asset that is used for affordable housing development
4. Housing – both single family and multi-family rental is INFRASTRUCTURE. Affordable housing is a long-term asset that provides a safe, quality living environment for families.
5. Rental Assistance Vouchers (Section 8) / Rental Subsidies / Down Payment Assistance / Affordable Mortgage Products / Site Development loans and grants - All of these are components / tools to the Housing Infrastructure Development that our rural communities need

## Challenges to developing infrastructure and site development in rural areas

1. Available “seed” money from Federal and State resources to consistently stimulate affordable housing development. (LIHTC, USDA GRRH, Site Development Loans – are resources available currently) We need creative ideas put into place to help develop new programs that address this need.
2. Increase the availability of Non-profit agencies with the capacity to serve as catalysts for affordable housing development in these rural – remote areas of the state.
3. How to effectively partner with Developers / Contractors to generate the interest to develop affordable housing (homeownership and rental) in rural communities.
4. How can we increase the visibility / awareness of our current affordable housing programs to reach those persons and families that can benefit from them the most.
5. Make sure that affordable housing is always “at the table” for all economic planning development as early as possible.

## **USDA Rural Development assistance for infrastructure development and affordable housing**

Site Development Loans – helps with purchase and development of adequate sites for affordable housing construction

Direct Loan Program – financing for low and very low income to build, purchase, repair, or refinance homes

Guaranteed Rural Housing Loans – low to moderate income buyers working with private lenders to guarantee their loan to help reduce interest rate and 100% financing

Home Repairs – Loans and grants for low and very low income homeowners

Mutual Self-Help Technical Assistance Grants – grant funds to eligible organizations who wish to operate and administer a program to assist needed and qualified families to construct houses in rural areas

Housing Preservation Grant Program – funds to eligible non-profits to operate a program which finances repair and rehab activities to individual housing, rental properties for very-low and low income persons in rural areas

Multi-family development and rental subsidized units – including On and Off-Farm Labor Housing Construction Funds

## TNECD – 2021 Year at a Glance

130 job creation projects

34,500 job commitments

\$12.8 billion in capital investment

amazon



Google

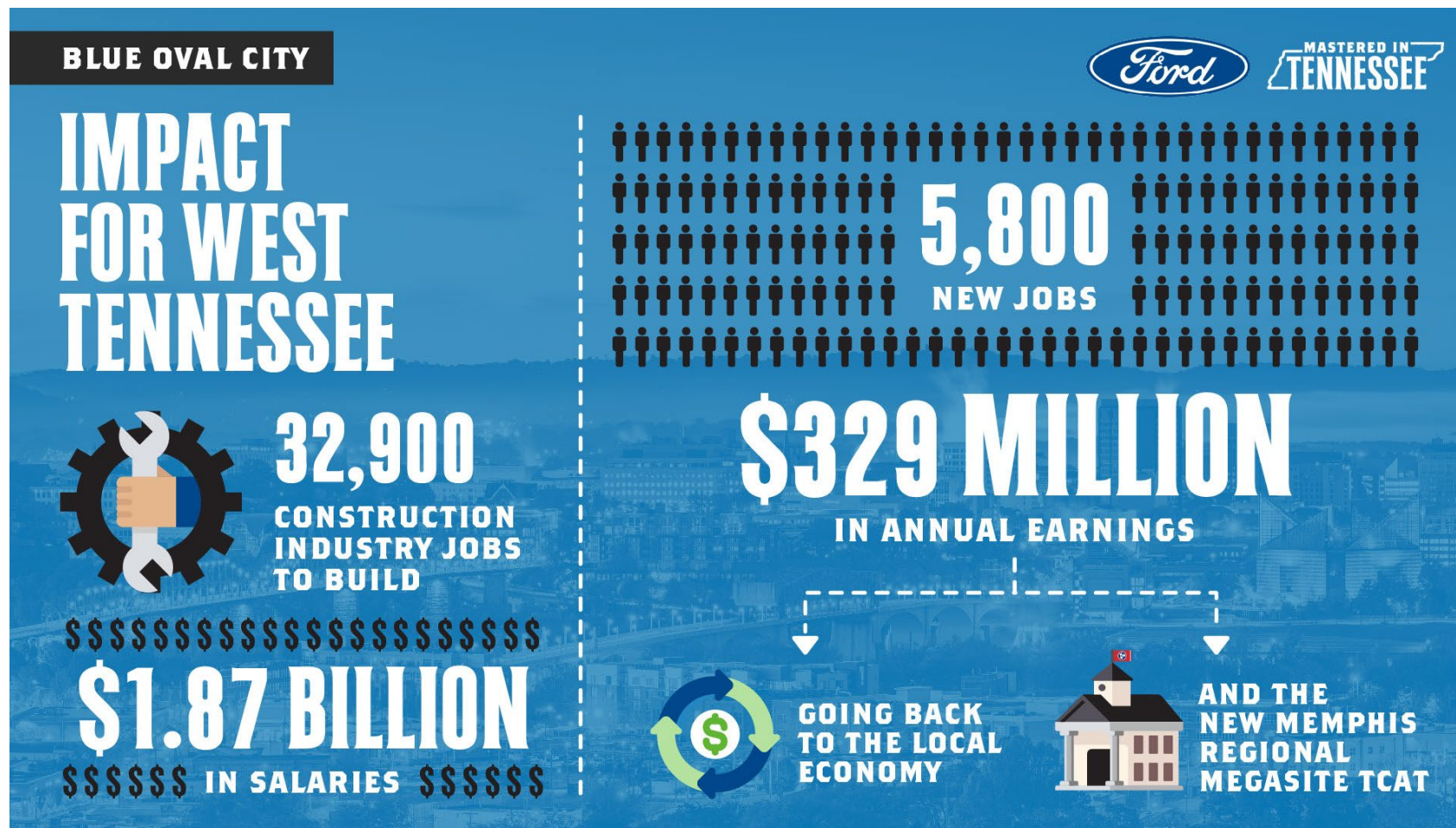
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## TNECD – Project Highlight



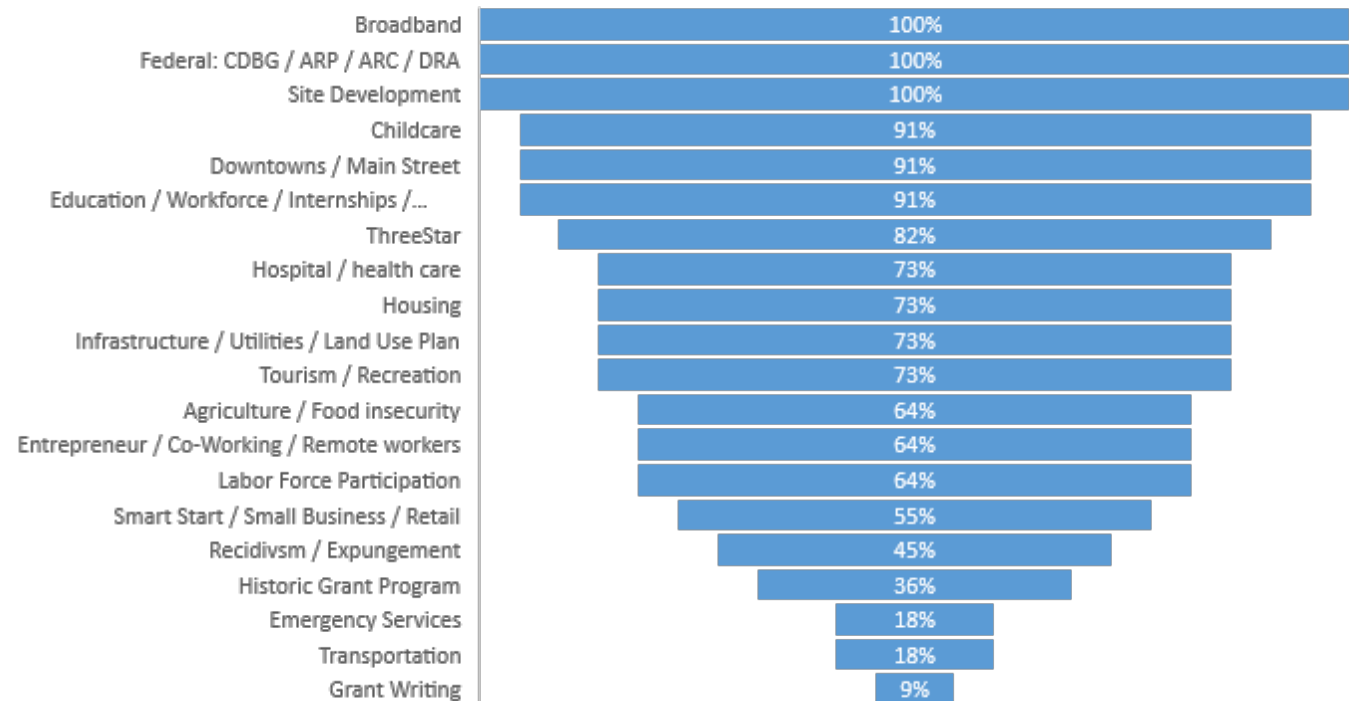
# Rural Development Listening Tour

400 participants

11 sessions

New opps -  
Housing,  
Daycare,  
Workforce development

Topic Mentioned at \_\_\_\_% of the Listening Tour Meetings



## **ECD RD Funding Opportunities**

HUD-funded water and sewer grants

ARP-funded water and sewer grants (TDEC)

ARP- and BIL-funded broadband grants

## **ECD RD Housing Work**

Meetings with 15-20 partner organizations (non-profits, communities, government associations, industry associations)

Guidance on what issues exist, how TNECD could be involved, biggest needs, etc.

Working on next steps and possible funding

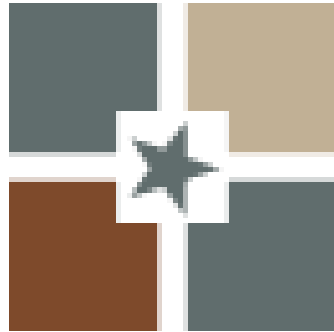


## Best Practices

Lawrenceburg –

- Housing needs assessment – supply analysis, demand analysis, commuting patterns, pricing analysis, development patterns
- Analyze existing policies – zoning, codes, land use, etc.
- Analyze existing infrastructure – roads, utilities, broadband, green space, etc.
- Create local incentives to meet the needs

## Columbia Housing Success



CITY OF COLUMBIA  
T E N N E S S E E

## Crossville Housing Authority Multi-Family Units



**Millstream Apartments**

Millstream Apartments is a 24-unit apartment complex located in Crossville. Applicants must be 62 years or older, or be disabled. Applicants may not exceed the 80% income limit set by HUD. Rental assistance is available to qualifying tenants.



**Colonial Manor Apartments**

Colonial Manor Apartments is a Rural Development 515 apartment complex, located on Cleveland Street in Pikeville. 48 1-bedroom and 2-bedroom family units are available. Accessible units are also available. Applicants must not exceed the 50% income limit set by HUD. Rental assistance is available to qualifying tenants

***These properties were built and renovated thanks to grants provided by USDA RD, THDA, and HUD—  
and provide vital low income solutions to our community***

## Crossville Housing Authority Specialty Programs

### Family Self Sufficiency

*...Over \$15,000 Awarded in 2021*



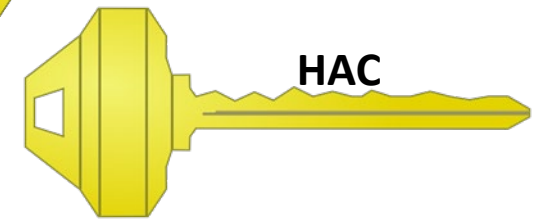
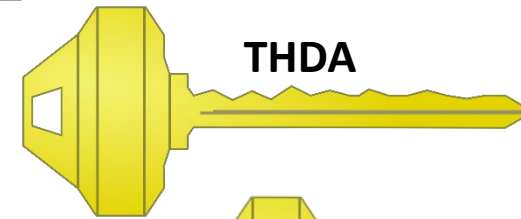
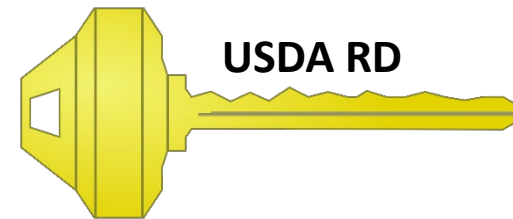
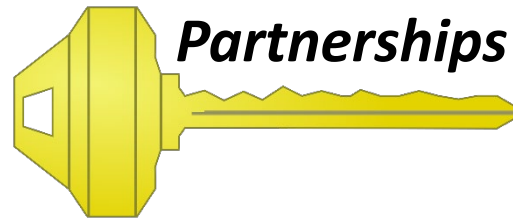
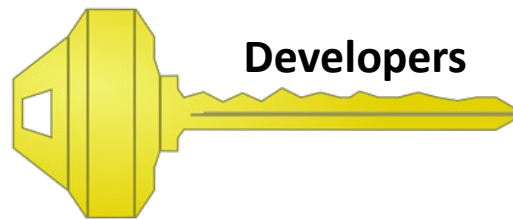
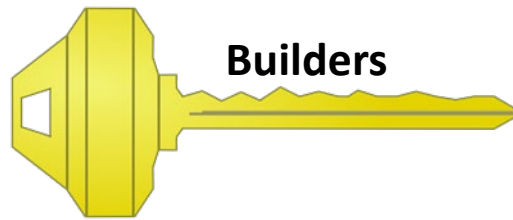
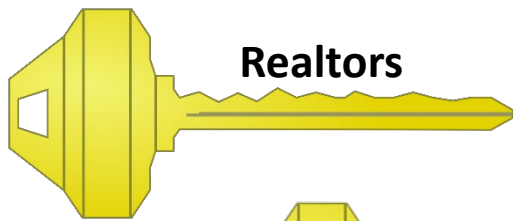
### Caregivers Program for Elderly



### Home Away from Home Child Care



## Crossville Housing New Beginnings Homeownership Program: *Keys to our Success*





## Crossville Housing New Beginnings Homeownership Program

*How It Started*



523 Mutual Self-Help  
Program



## Crossville Housing New Beginnings Homeownership Program

*How It's Going*

523 Purchase-Rehab

502 Direct Loan Packaging



Before



After

504 Grant/Loan Program

