

GRUNDY COUNTY COMMUNITY STRENGTHS AND NEEDS ASSESSMENT

December 2021



Diocese of Nashville

Catholic Charities

LOVE + HOPE
HEALING



SWEET GRASS
CONSULTING, LLC

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EXECUTIVE SUMMARY

The following report details the findings from Mountain T.O.P.'s Grundy County Community Strengths and Needs Assessment. We¹ are a 501c(3) non-profit with over 45 years housing and mission experience in Coalmont, TN. The purpose of the study was to better understand community-driven, effective ways to address equitable and affordable housing opportunities for community members. More specifically, the study:

- 1) Helps us² to better understand strengths directly from community members
- 2) Outlines specific housing related needs
- 3) Provides us with ideas for better collaboration for community and housing partnerships
- 4) Identifies pathways for housing development
- 5) Recommends actionable strategies to increase affordable housing in Grundy County

During March 2021 Mountain T.O.P. and technical assistant expert Minnesota Housing Partnership hired Sweet Grass Consulting, LLC (Sweet Grass), a consulting firm specializing in collaborative, community-led development and research. Sweet Grass, alongside Mountain T.O.P., created a plan to assess housing needs and community strengths in Grundy County, Tennessee.

We gathered community insights through a survey administered to 93 people in five months (June 12 – November 1). The survey was distributed via QR code, Facebook, email, and hard copy at service provider spaces and community events. Four focus groups were conducted as well. Additionally, we spoke with a variety of individuals including local leaders, architects, and nine local and regional community leaders engaged in housing, health, education, and financial wellness.

Local and regional leaders along with community members want to develop a healthy, affordable housing ecosystem. We have a wealth of local networks, natural resources, tourism development, community spirit, and resilience on our side. There are gaps in our housing system that exist, needs that should be addressed, and efforts taken to achieve equitable housing and community health.

Both short-term and long-term solutions must meet community members where they are. Efforts need to consider our community as whole and on an individual level in terms of financial capacity, ability to participate, and housing needs.

Through existing research and our study, we know that Grundy County residents would benefit from at least 660 more housing units. Wait lists are long, housing stock is old, and home maintenance is cumbersome. Through an integrated network of partners, we can

¹ This document, for the most part, is presented in first person (us, we, our) as Mountain T.O.P. is the owner of the document and the co-visionaries of a community assessment in the county. Mountain T.O.P. with technical support from Minnesota Housing Partnership, hired Sweet Grass Consulting, LLC (Sweet Grass) as a third-party contractor to lead and direct this study from initiation, implementation, analysis, report writing, and submission of this document. Sweet Grass worked directly with Mountain T.O.P. throughout the process.

RECOMMENDATION ONE

A multifaceted approach that incorporates social services, homeowner readiness, housing development, wrap-around services to support local workforce, and continual community involvement is the ideal foundation to address long-term housing access.

housing development, wrap-around services to support local workforce, and continual community involvement is the ideal foundation to address long-term housing access. This approach will have long lasting local and regional impact.

diversify the housing and workforce ecosystems in the county to counter the negative impacts of housing need.

We have found that a local, healthy housing ecosystem is possible; yet it will not occur without significant collaboration among a diverse array of local and regional service providers, a balance between development and rehabilitation (housing-based and individual-based), a recognition of land development issues, a focus on family financial health, and fruitful conversation with state and federal level programs. Based on community input and research, a multifaceted approach that incorporates social services, homeowner readiness,



BACKGROUND

Grundy County is well fraught with difficult economic times and geo-economic isolation in some cases, yet these difficulties continue to be faced with Cumberland grit and community determination. The following section briefly describes our situation along with the individuals and organizations who built momentum around affordable housing discussions and seek to address the elephant in the county.

ADVISORY COUNCIL



JULIE KEEL, Program Director, Mountain T.O.P.



HOWARD NUNLEY,
Community Representative, Flat Branch



SPIKE HOSCH, Executive Director, BetterFi



JENNIFER PARMERLEY,
Community Representative, Tracy City



ELLIOTT PARSONS, AmeriCorps VISTA,
Mountain T.O.P.



ALEX MOORE, Project Administrator,
Southeast Tennessee Development District



EMILY PARTIN, Program Coordinator, Catholic
Charities; Former Director, Grundy County Schools
Family Resource Center; Program Director,
Discover Together



JILL HENRICKSEN, Community Development
Manager, Minnesota Housing Partnership



MARSHALL GRAVES, Senior Manager,
GRACE, Stone Door Group



MICHAEL BRYDGE, Principal Director,
Sweet Grass Consulting, LLC.

GRUNDY COUNTY³

13,344
TOTAL POPULATION
Citizen Voting Age
Population 10,404

Median Age **43 YEARS OLD** –
compared to US population
median age of 38

EDUCATION:
11.6% of ≥25 yrs. old
has <9th grade

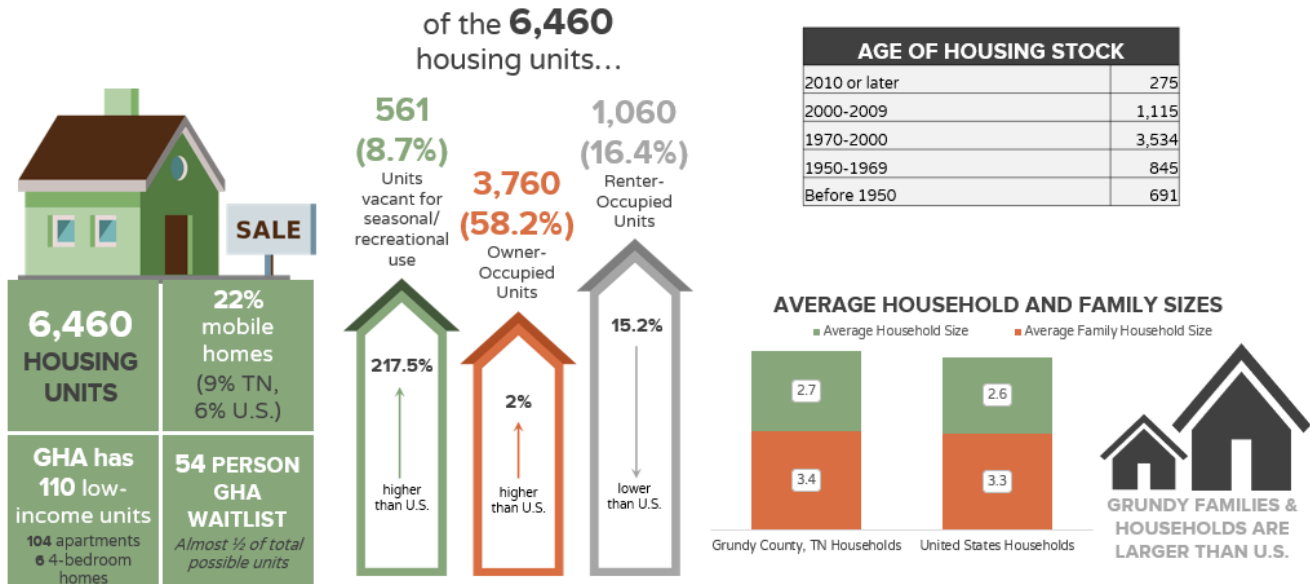
Per Capita \$ Income: **\$20,592**
Per Capita Personal Income: **\$33,635**

93RD OF 95 COUNTIES
regarding health-related
outcomes ranking

22.7% of Grundy
County in poverty,
compared to 13.4%
of US population

³ StatsAmerica. (2021). Grundy County Social and Economic Context – Annual Metrics. US Census Bureau ACS, latest 5-Year Estimates Educational Attainment, 2019. Accessed 11.9.21.; StatsAmerica. (2021). Grundy County Social and Economic Context – Annual Metrics. US Census Bureau ACS, latest 5-Year Estimates, Households, 2019. Accessed 11.9.21.; StatsAmerica. (2021). Grundy County Social and Economic Context – Annual Metrics. US Census Bureau ACS, latest 5-Year Estimates, Poverty, 2019. Accessed 11.9.21.

GRUNDY COUNTY HOUSING⁴



ADDRESSING THE ELEPHANT IN THE COUNTY

“Housing is an issue. Many people do not bring it up, as it feels as though there is nothing that can be done.”
Advisory Council Member

“Mountain T.O.P. has worked in these communities for 45 years, we want to start digging deeper to seriously address affordable housing in the area.”
Julie Keel, Program Director, MTOP

“In order to scale a housing program, we wanted to, for the first time, give community members a chance to talk about what they want and need.”
Jill Henricksen, Community Development Manager, MHP

Mountain T.O.P. entered a technical assistance relationship with Minnesota Housing Partnership.

MHP is nationally known for expanding “housing and community development opportunity for those most impacted by economic and racial disparities by leading collaborative work to promote systems change and grow equitable development capacity.”

With technical assistance dollars, Sweet Grass Consulting, LLC was hired to create a Community Strengths and Needs Assessment for the purpose of:

- Providing a space for community members to share
- Gaining meaningful, relevant data that has never been collect in the county
- Building a regional cohort to combine assets and build momentum
- Charting next steps to address affordable housing

⁴ StatsAmerica. (2021). Grundy County Social and Economic Context – Annual Metrics. US Census Bureau ACS, latest 5-Year Estimates Educational Attainment, 2019. Accessed 11.9.21.; StatsAmerica. (2021). Grundy County Social and Economic Context – Annual Metrics. US Census Bureau ACS, latest 5-Year Estimates, Households, 2019. Accessed 11.9.21.; StatsAmerica. (2021). Grundy County Social and Economic Context – Annual Metrics. US Census Bureau ACS, latest 5-Year Estimates, Poverty, 2019. Accessed 11.9.21.

OUR STUDY AND OTHERS

Our survey demographics closely resembled federal estimates in some instances. For example, federal estimates indicate 6.3% of our population are veterans. Veterans accounted for 6% of our survey participants. Likewise, a prior study with over 300 participants indicated 23% of total housing units in Grundy County were mobile homes, compared to 9% in TN and 6% in US. Mobile homes were lived in by 22% of our participants. According to 2021 estimates from the American Community Survey, 17.6% of Grundy County homes are renter occupied.⁵ Of our survey participants, 14% were renters. Though these two variables are different, their measurements tell a similar story—the majority of homes in Grundy County are owner occupied.

In some ways, our survey population differed greatly from federal estimates. Though US Census estimates stated 3.2% of our population are “grandparents living with own grandchildren under 18 years,” 10% of our survey population were “grandparents raising grandchildren”.⁶ This mirrors a locally initiated study conducted several years ago with over 300 participants. Grandparents raising grandchildren made up 10% of that sample as well.

One major discrepancy from our study compared to others was income. Of the 93 participants, 77% had a household income of \$25,000 or less. Estimates from the American Community Survey for 2021 infer 34.9% of Grundy County has a household income of \$24,999 or less.⁷



⁵ US Census Bureau. (2021). Census 2010 Summary File. ESRI forecasts for 2021 and 2026.

⁶ US Census Bureau. (2021). ACS Demographics and Housing Estimates. 2019: ACS 5-Year Estimates Data Profiles. Accessed 11.8.21 from: <https://data.census.gov/cedsci/table?q=Grundy%20County,%20TN&tid=ACSDP5Y2019.DP05>

⁷ US Census Bureau. (2021). Income in the Past 12 Months (in 2019 Inflation-Adjusted Dollars. 2019: ACS 5-Year Estimates Data Profiles. Accessed 11.13.21 from: <https://data.census.gov/cedsci/table?q=Grundy%20County,%20TN&tid=ACSDP5Y2019.DP05>

METHODS

We took a multi-mode approach to assure community members from across the county and Marion County were able to contribute to our study. Along with community level information, we used existing federal level data as well to better understand our housing situation. The following subsections documents our approach.

ADVISORY COUNCIL

An advisory council was comprised of community members and experts that were convened by Julie Keel, Program Director of Mountain T.O.P., to serve the community and build momentum around affordable housing solutions.

The advisory council met for 1.5 hours monthly from June to December. They assisted with tool development; carried the housing conversation into the business organizations, meetings, and churches they are a part of on the day-to-day; marketed the community survey and collected ideas from community members; and have created a collaborative effort that will last much longer than this report.

In addition to holding conversations and discussing difficult to answer topics related to housing and economics in the region, the advisory council participated in jam board sessions to assist with idea circulation and solutions. The jam boards can be viewed in appendix 1.

EXISTING RESEARCH AND DATA

Information from the following was used to substantiated community level data:

- US Census Bureau
 - American Community Survey
- Bureau of Labor Statistics
- ArcGIS Business Analyst – ESRI (Environmental Systems Research Institute
- StatsAmerica), Economic Development Administration, US Department of Commerce
- Discover Together quarterly report for W.K. Kellogg grant

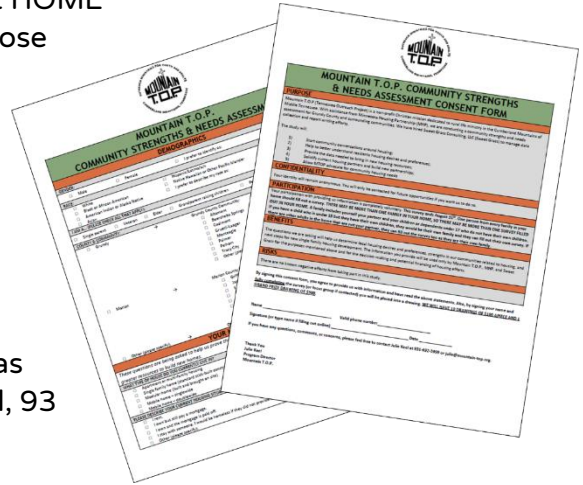
The logo for 'RECOMMENDATION TWO' features the word 'RECOMMENDATION' in a bold, black, sans-serif font with a small cross symbol above the letter 'I'. Below it, the word 'TWO' is written in a much larger, bold, black, sans-serif font. The entire logo is set against a white background and is framed by a thin black horizontal line above and below.

Utilize the visionary momentum of the advisory council and Mountain T.O.P. to transform affordable housing conversation into tangible, on-the-ground housing development.

COMMUNITY SURVEY

A community survey was developed using a survey template that was created to obtain US Department of Housing and Urban Development HOME program dollars for a similar community in 2017. Those questions were used as a foundation, then the advisory council and Sweet Grass worked together to customize the survey to meet the needs and appeal to Grundy County residents.

The survey was created in an e-copy and in paper copy. [See appendix 2 for the consent form and survey tool.] The e-copy was distributed by links in emails and in informationals. Likewise, a QR code was dispersed in informationals and media posts. In total, 93 surveys were completed.



This study, along with the survey was marketed at minimum, at the following places/spaces and events:

- Places/Spaces
 - Flyers across the county: post offices, convenience stores, libraries, churches Grundy County Courthouse - paper survey available
 - Grundy County Health Council's monthly meetings - the audience was colleagues from other social service agencies
 - Grundy County TV station - interview and regular announcement
 - Mountain T.O.P.'s social media: Facebook & Instagram
 - South Cumberland Learning and Development Center - paper survey available
- Events
 - Grundy County Food Bank, Tracy City
 - Mountaineer's Days, Tracy City
 - Mountain T.O.P. Fall Festival, Coalmont

Several marketing pieces to advertise the study and events are located in appendix 3.



FOCUS GROUPS

Focus groups were conducted to better understand strengths and needs of our community from the perspective of several groups of people.

FOCUS GROUPS

4 focus groups, 24 participants



GRACE
GRUNDY RECOVERY ALLIANCE COMMUNITY ENDEAVOR

GRUNDY RECOVERY ALLIANCE COMMUNITY ENDEAVOR (GRACE)
10/19/2021
1 group, 8 participants

OUTREACH MINISTRIES FOR YOUTH AND ADULTS
MOUNTAIN T.O.P.
CUMBERLAND MOUNTAINS, TENNESSEE

MOUNTAIN T.O.P. FALL FESTIVAL
10/23/2021
3 groups, 3, 5, and 8 participants

Each focus group represented particular groups from our communities including people in need of a home, people who are in recovery or reconciling past difficulties, grandparents raising grandchildren, and single parents. Not only did the focus groups allow us to gain valuable feedback from community members, they provided us the space to further explain the momentum we are building for affordable housing solutions in Grundy County. [Focus group plan and questions can be seen in appendix 4].

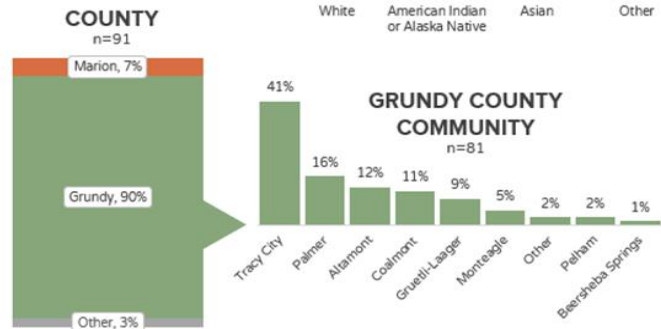
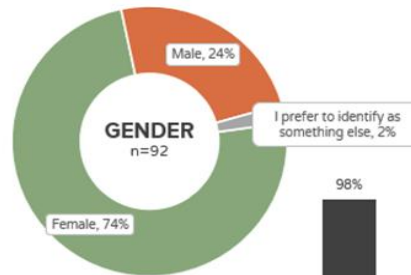
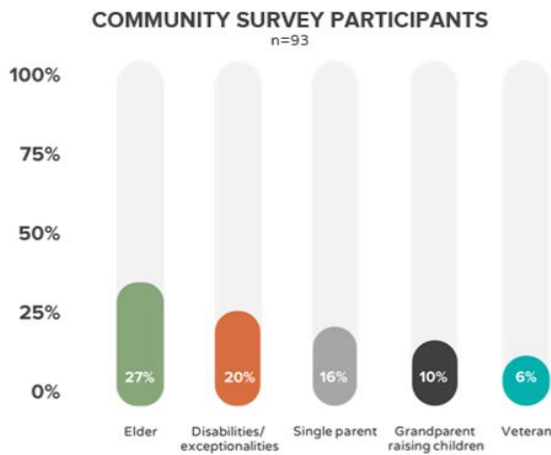


COMMUNITY INSIGHTS

DEMOGRAPHICS

A total of 93 people participated in our community survey of which 74% were women and 98% identified as White. Most (90%) of participants were from Grundy County and 41% identified their community as Tracy City. Participants were asked to identify which demographics from a list applied to them. Of all participants, 27% identified themselves as an elder and 20% reported they were a person with disabilities/exceptionalities. Being a single parent was reported by 16% of the participants and 10% said they were a grandparent raising children.

DEMOGRAPHICS



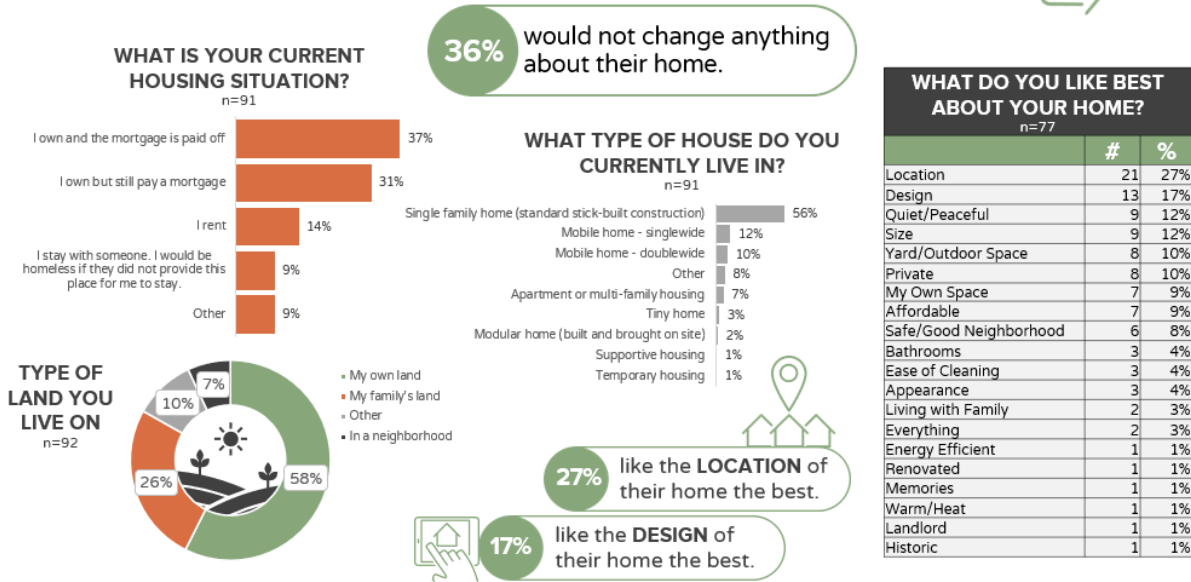
HOUSE & HOME

Most participants were living in a single-family home (56%) and 22% reported living in a mobile home (either singlewide or doublewide). 68% owned their home of which 37% had their mortgage paid off, and 58% are living on their own land. To better understand what community members value about their homes, participants were asked to identify what they liked best about their current home. Location was mentioned by 27% of participants followed by 17% who mentioned their home's design in some respect. With location being the top element participants like about their home and 58% living on their own land, it's clear community members value the location and land their home sits on.

68% of survey participants owned their own home

37% of homeowners had paid off their mortgage

HOUSE & HOME



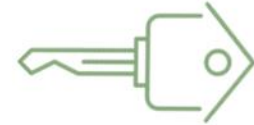
When asked if they'd like to change anything about their home, 64% reported they would. Reports on what they'd like to change varied, but overall, 91% mentioned some type of renovation/repair/upgrade and 37% wanted to make additions to their home. Renovations/repairs/upgrades included things like replacing flooring and windows, upgrading their kitchen, or replacing doors while home additions included adding additional rooms or building a new patio or deck. Outdoor maintenance was reported by 31% of participants and included planting trees, replacing gutters, and yard improvements to name a few. Participants' responses indicate the need and desire for home repair and renovation in the area.

HOUSE & HOME



64% would like to change something about their home.

WHAT DO YOU WANT TO CHANGE ABOUT YOUR HOME? n=54		
	%	#
Renovate/Repair/Upgrades	91%	49
Make Additions (rooms, patios, steps)	37%	20
Outdoor Maintenance/Updates	31%	17
Change Size	4%	2
Location	2%	1
Get Place of My Own	2%	1



1 (69) survey participant reported not having an indoor bathroom.

2 (139) survey participants reported not having an indoor kitchen.

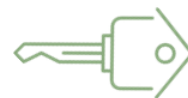
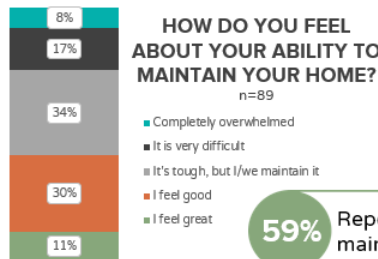
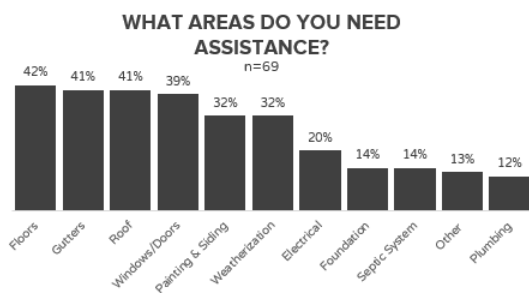


SUBSTANDARD CONDITIONS OF PARTICIPANTS' HOMES n=93		
	%	#
Lack of Running Water	3%	3
Lack of Working Heat	6%	6
Lack of Adequate Septic/Sewer	8%	7
Dwelling is Structurally Unsafe	9%	8
Other Conditions	16%	15

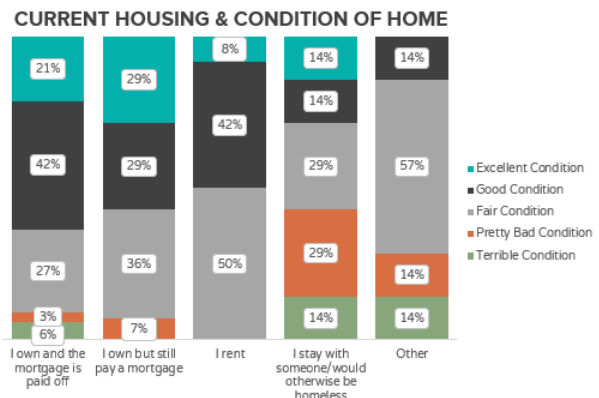
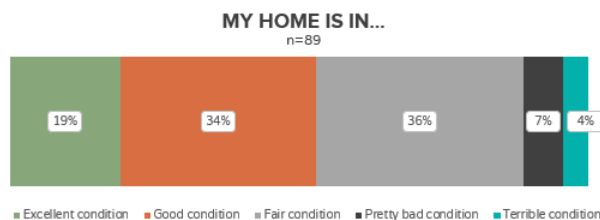
One survey participant did not have an indoor bathroom and two participants reported not having an indoor kitchen. If these numbers were inferred over all housing units in Grundy County, there would be 69 units without an indoor bathroom and 139 without an indoor kitchen.

Overall, 36% of participants reported their home to be in “fair condition” and 34% said “good condition”. When looking at home condition by current housing situation, it can be seen that renters are not reporting their homes to be in “pretty bad” or “terrible” condition which sets them apart from other housing situations. Those who own and are still paying their mortgage were the group who had the most (29%) reports of their home

HOUSE & HOME



59% Reported they have trouble maintaining their home.

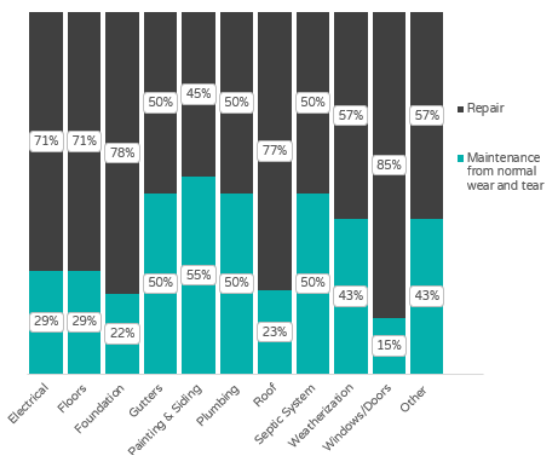


being in “excellent condition” perhaps due to it being a newly purchased home and thus being in better or newer condition. It should be noted that the owners with mortgages also experienced some of the worst conditions (9% pretty bad or terrible condition) which could be a result of passing a poor conditioned home down generation to generation. Floors, gutters, and roof are the top 3 areas participants are needing assistance.

Flooring was also identified by 48% of participants as their number one indoor health concern about their home. When looking outdoors, 52% mentioned the need for tree removal. When asked whether an element of their home needed repair or maintenance from normal wear and tear, most were identified as primarily needing repair, again reinforcing the need and desire for home repair in the area.

HOUSE & HOME

WHAT AREAS DO YOU NEED ASSISTANCE?



#1 INDOOR CONCERN is flooring (48% of participants)

with mold (33%) being the #2 concern and bathroom issues (20%) being the #3 concern

INDOOR CONCERNS n=40		
	%	#
Flooring	48%	19
Mold	33%	13
Bathroom Issues	20%	8
Windows	8%	3
Basement Flooding/Water	8%	3
Roof	8%	3
Doors	5%	2
Drinking Water	3%	1
Ants	3%	1
Smell	3%	1
Land Drainage	3%	1
Septic	3%	1
Ventilation Issues	3%	1
Foundation	3%	1
Electrical	3%	1



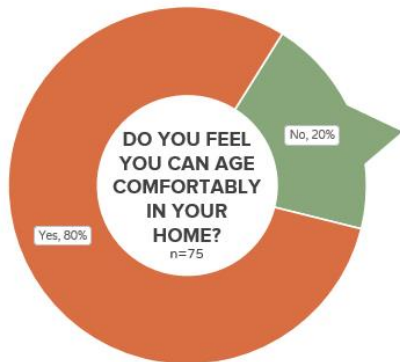
#1 OUTDOOR CONCERN is tree removal (52% of participants)

with rotting porches/decks (12%) being the #2 concern and standing water (9%) being the #3 concern

OUTDOOR CONCERNS n=33		
	%	#
Tree Removal	52%	17
Rotting Porches/Decks	12%	4
Standing Water	9%	3
Cracked Sidewalk	6%	2
Exposed Wires	6%	2
Overgrown Bank/Pond	6%	2
Too Many	3%	1
Septic	3%	1
Water Issues	9%	3
Driveway Resurfacing	3%	1
Neighbors	3%	1
Decaying Buildings	3%	1
Clean Up Needed	3%	1

Most participants (80%) felt they can age comfortably in their home and did not express concerns around age related limitations in their home. Of the 20% who said they did not feel they could age comfortably, reasons ranged from the need for repairs and maintenance, accessibility concerns, and fall hazards to name a few. Overall, it’s clear homes in the community are in need of repairs, maintenance, and, in some cases, total renovation for community members to feel comfortable and happy in their home especially when accounting for elders and grandparents raising children.

HOUSE & HOME



WHY NOT?

- Repairs & maintenance (5)
- Accessibility (2)
- Fall hazards (2)
- Too much to take care of (1)
- Need more space (1)
- Not my own home (1)



25 ELDERS surveyed

9 grandparents raising grandchildren

Most grandparents raising grandchildren make **\$13,000-\$17,421**

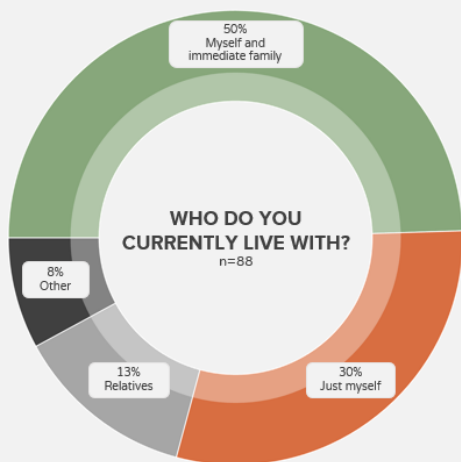
HOME & FAMILY

Half of participants reported they currently live with their immediate family and the average total number of people living in homes was 2.94. Understanding the importance and value of family, participants were asked to identify positive things they say about their family when asked. The most mentioned theme was around “loving each other” and “supporting/help out” closely followed.

2.94

average number of people living in homes

HOME & FAMILY



HOUSEHOLD SIZE ON AVERAGE...

1.33 YOUTH AND CHILDREN UNDER 18 living in the home

1.82 ADULTS AGED 18-61 living in the home

1.55 ADULTS AGED 62 AND OVER living in the home

2.94 PEOPLE TOTAL living in the home



MOST COMMON POSITIVE THINGS PARTICIPANTS SAY ABOUT FAMILY

- love each other (30%)
- supportive & helpful (23%)
- love God (12%)
- trustworthy & dependable (11%)
- hardworking (9%)
- help the community (9%)

- AT LEAST 17% OF HOMES > 1 FAMILY
- UP TO 1,041 OVERCROWDED HOMES



From our survey sample, 15 homes (16.12%) have families doubled up in them and one home (1.07%) provided shelter to 3 families. These numbers are likely much higher due to the difficulty of understanding the questions as it relates to federal regulations. The question was posed as follows: "How many total families live in your home? For this question, family means someone 18 or over, or a single person or couple and their dependents, or someone under 18 who has their own children. (E.g., a married couple with an 18-year-old daughter and her child constitutes 2 families; two single people renting a home constitutes 2 families; a couple and their 17-year-old son, his son, and two married grandparents is 3 families)." If we extrapolated the 16 from our sample to all Grundy County housing units (6,460), the number of "doubled up" family homes would be 1,041.93 ($1,041.93/2 = 521$ housing units needed), and the number of "tripled up" family homes would be 69.46 ($69.46*2 = 139$ housing units needed). **By considering just current "doubled up" and "tripled up" households, Grundy County needs at least 660 more housing units.**

At least 15 homes (16.12%) are overcrowded, meaning there are not enough bedrooms to accommodate each individual and partners. If we extrapolated the 15 from our sample to all Grundy County housing units (6,460) the number of overcrowded homes would be at least **1,041.93**.

HEALTH & WELLBEING

To get a sense of general health and wellbeing, participants were asked a number of questions around their community and home and how they felt about it. For all five questions, the majority either agreed or strongly agreed with each statement. "I love my home" received the most "strongly agree" responses with 48% of participants. "My children feel good about their school" had 45% of participants report neutrality and neither agreed nor disagreed with the statement perhaps due to not knowing what their child(ren) feel about their school. When asked to explain why they did or did not feel their home and community influence their health and wellbeing in a good way, one participant shared "I know that I am extremely fortunate to have a strong emotional support system with my family, and also to have personal financial security to own my own home and to take care of all of my expenses [...] Understanding the impact of financial insecurity, job insecurity and poor housing in need of expensive repairs, I do now try to be of help to others, to help relieve some of their stress and increase their sense of health and

wellbeing.” Participant responses reiterated the importance of community and feeling safe and comfortable in your home in relation to overall health and wellbeing.

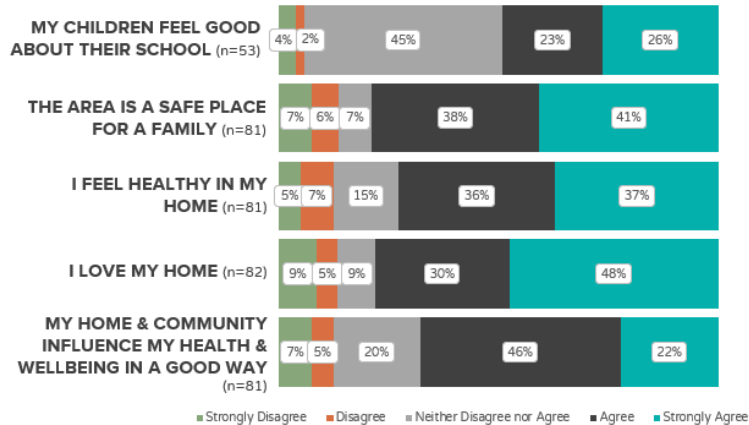
HEALTH & WELLBEING

“ I love my house. This puts me in a good mental state. When people hate where they live or feel unsafe in their communities it can cause depression and lead to other medical issues from stress.

“ The relationships with people in the community add tremendously to my quality of life.



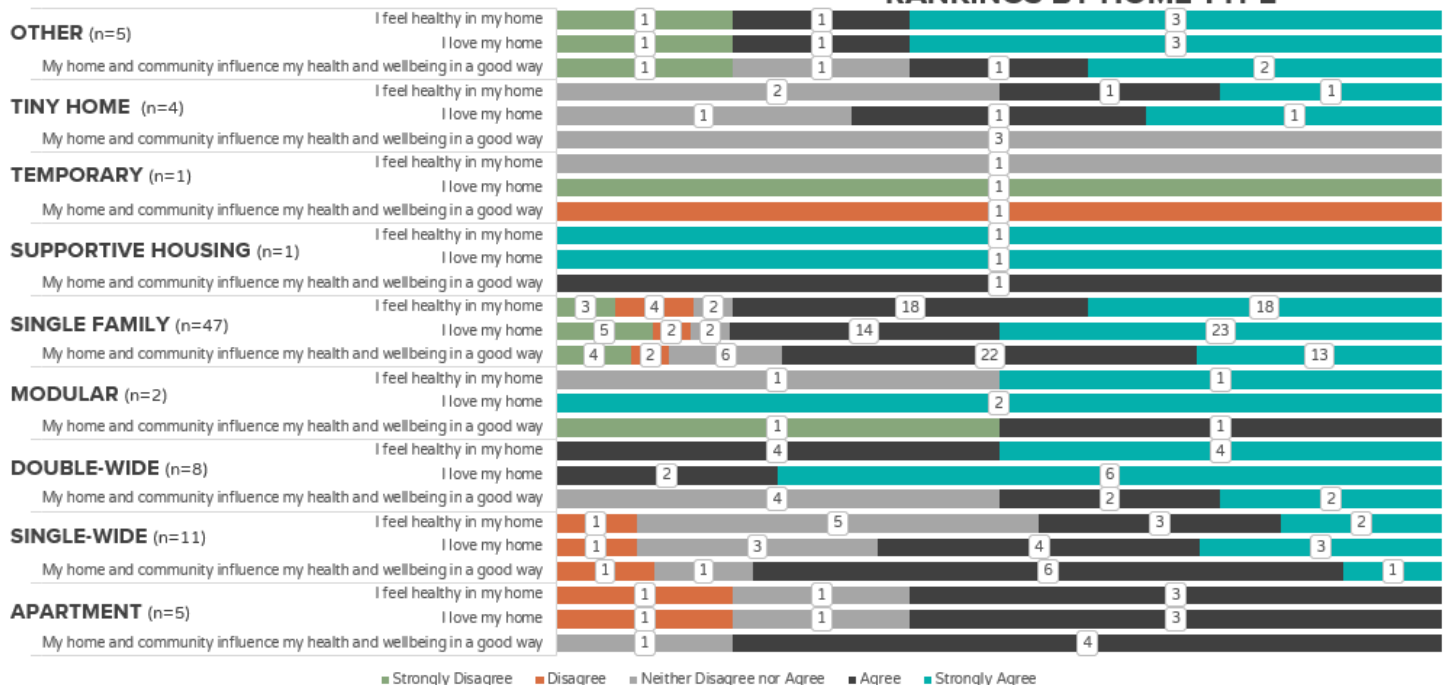
“ I know that I am extremely fortunate to have a strong emotional support system with my family, and also to have personal financial security to own my own home and to take care of all of my expenses [...] Understanding the impact of financial insecurity, job insecurity and poor housing in need of expensive repairs, I do now try to be of help to others, to help relieve some of their stress and increase their sense of health and wellbeing.



Interestingly, the slide below indicates that single family home occupants have more negative responses related to health and wellbeing.

HEALTH & WELLBEING

HEALTH & WELLBEING RANKINGS BY HOME TYPE



INCOME & EXPENSES

The most reported annual household income range for participants was less than \$13,000 which 34% reported. According to the U.S. Census, 21.4% of Grundy County




residents are in poverty which is 7.5% higher than the state of Tennessee and 10% higher than the United States.⁸ On average, participants paid \$254.38 a month on their mortgage or rent. We

34% reported an annual household income of less than \$13,000

would expect monthly rent/mortgage to be no more than \$303/month (28% of an income of \$13,000). It is recommended you don't spend more than 28% of your income on rent/mortgage. **The average spent on utilities in the summer was \$217.38 and in the winter was \$307.09 which is more than \$50 higher than average rent/mortgage payments.** Utilities were reported most often as the largest monthly expense participants had outside of their monthly rent or mortgage payment indicating it is a primary concern for participants.

INCOME & EXPENSES

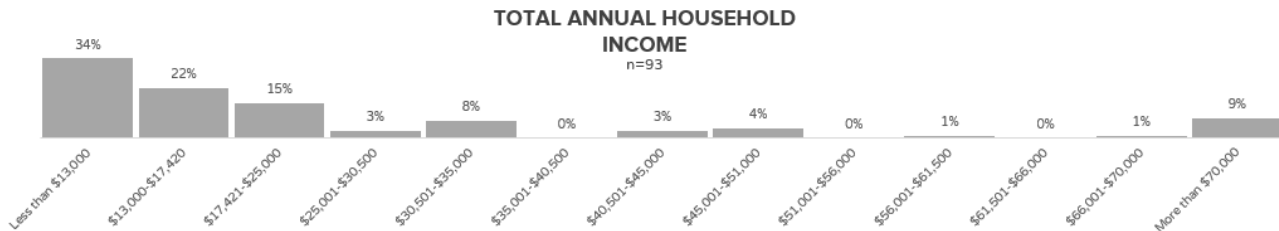
HOUSEHOLD EXPENSES ON AVERAGE...

-  **\$254.38** spent monthly on rent/mortgage
-  **\$217.38** spent monthly on utilities during summer
-  **\$307.09** spent monthly on utilities during winter

121% MORE SPENT ON MONTHLY WINTER UTILITIES THAN MONTHLY HOME PAYMENT



LARGEST MONTHLY EXPENSE (BESIDES RENT/MORTGAGE)		
	%	#
Utilities	27%	14
Vehicle payments	19%	10
Health Costs	17%	9
Food	13%	7
Phone/Cable/Internet	8%	4
Credit Card Payments	6%	3
Insurance	6%	3
Cigarettes	2%	1
Transportation	2%	1



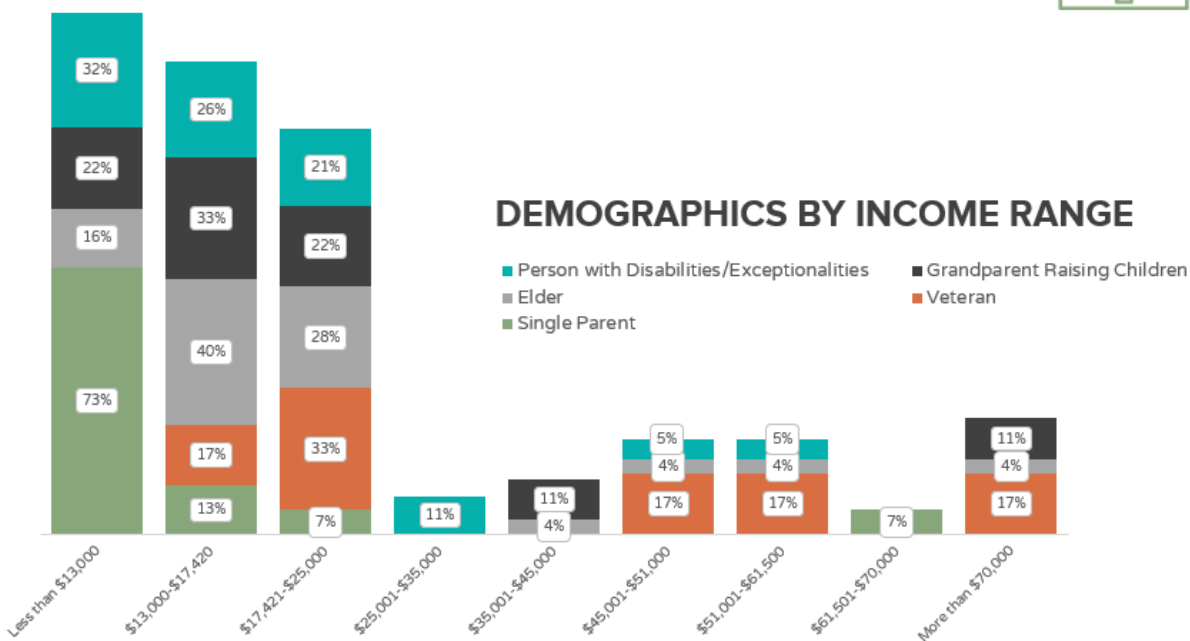
When looking at annual household income by demographics, single parents make up the largest group of participants who reported making less than \$13,000 a year likely due to being single income homes. Persons with disabilities/exceptionalities, elders, and grandparents raising grandchildren make up a significant amount of the three lowest income tiers while veterans are scattered across the spectrum.

RECOMMENDATION THREE

Strengthen access to funding and human resources for weatherization and home efficiency to enhance family finances, and increase health, wellbeing, and safety.

⁸ <https://www.census.gov/quickfacts/grundycountytennessee>

INCOME & EXPENSES

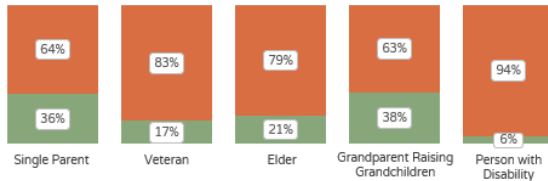


Utilities were identified by 27% of participants as the largest bill they pay aside from their rent/mortgage. When asked if they had a hard time paying their utilities, 36% reported yes while just 18% reported difficulty paying their rent or mortgage. Lower reports of difficulty paying rent/mortgage could be due to some participants having already paid off their mortgage. When looking at specific demographic groups, each had higher reports of difficulty paying their utilities than their rent or mortgage. Grandparents raising children and single parents reported highest difficulty paying both rent and mortgage than the other demographic groups. Extra expenses associated with children might account for why participants in these demographics reported a harder time paying their rent or mortgage. Overall, 11% of participants worry about providing housing to their family on a daily basis. **More than one in ten people worry daily about providing shelter for their family.** At least monthly, 22% of participants worry about providing housing to their family. On a monthly basis, 23% worried about providing food, 14% about clothes and shoes, 15% about transportation, and 12% worried about covering family medical expenses.

INCOME & EXPENSES

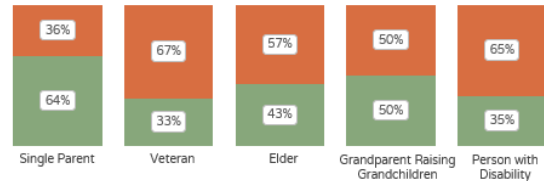
83%

Of all participants have a **HARD TIME PAYING RENT/ MORTGAGE**



64%

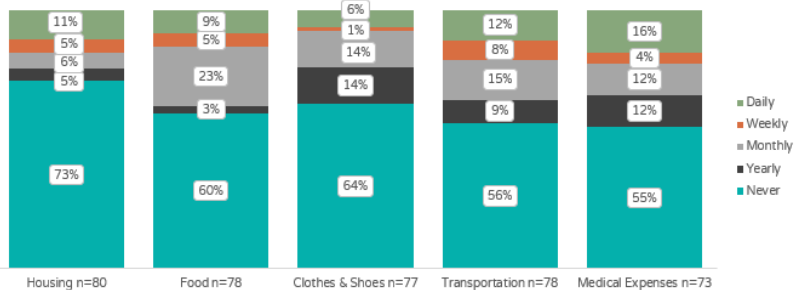
Of all participants have a **HARD TIME PAYING UTILITIES**



HOW OFTEN DO YOU STRESS ABOUT PROVIDING THE FOLLOWING FOR YOU AND YOUR FAMILY?

22%

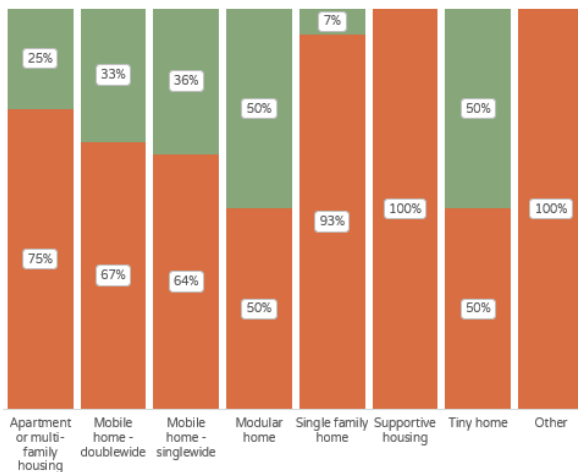
Of all participants' stress **AT LEAST MONTHLY** about housing



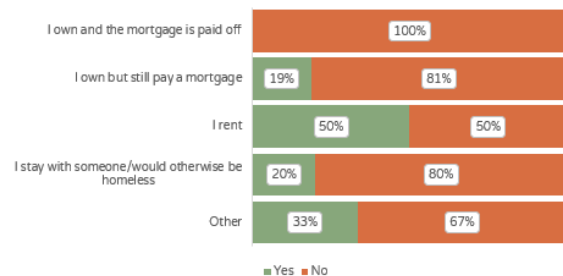
To further understand difficulty paying monthly rent and mortgages, the data was looked at by current housing situation and current housing type. Half of renters reported difficulty paying their monthly rent which is more than other housing situations. Half of modular home residents and tiny home residents reported difficulty paying their rent followed by 36% of singlewide mobile home residents.

INCOME & EXPENSES

TROUBLE PAYING RENT/MORTGAGE BY CURRENT HOUSING TYPE



DIFFICULTY PAYING RENT/MORTGAGE BY CURRENT HOUSING SITUATION



FUTURE THINKING

Looking ahead, participants expressed interest in purchasing a home. 24% would like to purchase a home but fear they cannot afford one and just 2% think they could afford one. The other 5% interested in purchasing a home are currently wanting to do so and can afford one. **Single-family homes are the type 54% of participants would like followed by 17% who are most interested in a doublewide mobile home.**

Participants reported a desire to have their home be on their own land as well (71%) and 42% would need 3 bedrooms for their family to feel comfortable.

RECOMMENDATION FOUR

Solutions for diversified housing stock and diversified social need is important in Grundy County. 2-3-bedroom single-family homes are the most needed, but so to are weatherization, remodeling, an increased rental stock, as well as supportive housing for elders, grandparents, and persons with disabilities/exceptionalities.

FUTURE THINKING

ARE YOU INTERESTED IN PURCHASING A HOME?

n=82



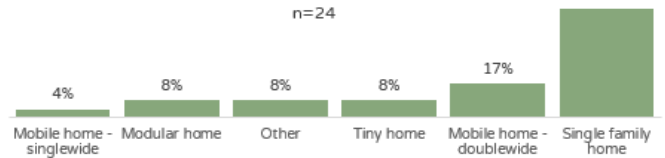
- I am currently wanting to purchase a home, and I can afford one
- I would like to, and I think I can afford one
- I would like to, but I am afraid I cannot afford one
- I am not interested

31% Of participants want to purchase a home

54% Interested in a single-family home

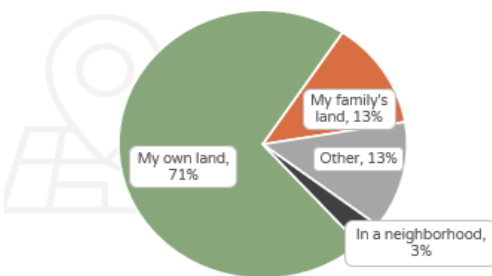
TYPE OF HOME INTERESTED IN

n=24



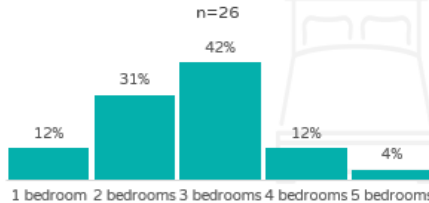
TYPE OF LAND INTERESTED IN FOR HOME

n=24



HOW MANY BEDROOMS WOULD YOU NEED FOR YOUR FAMILY TO FEEL COMFORTABLE?

n=26



≥ 660 HOUSING UNITS NEEDED

2-3 BEDROOM SINGLE-FAMILY HOMES

RECOMMENDATION FIVE

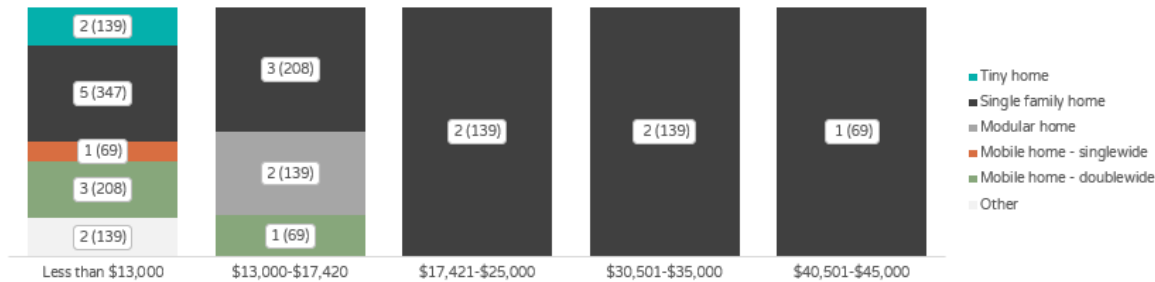
BetterFi should continue to enhance financial fitness but increase technical capacity to provide strategic outreach and homeowner readiness trainings or refer people to regional homeowner readiness curriculum. Simultaneously provide a pipeline of homeowners to appropriate lenders and lending services.

Of those interested in purchasing a home, most make less than \$13,000 a year and are interested in a variety of homes with most reporting interest in a doublewide mobile home. However, from our survey participants, there is a pipeline of people who are interested and could afford a home. Two people from our survey indicated they make at least \$40,000 and want a single-family home. That is up to 69 people across the county if we extrapolate those numbers across the county. The higher income households are mostly interested in purchasing single-family homes. Most (60%) of those who fear they cannot afford a home reported an annual household income of less than \$13,000 highlighting the importance of not only making a variety of home types available, but also increasing financial fitness programs and ensuring homes are affordable for various income levels.

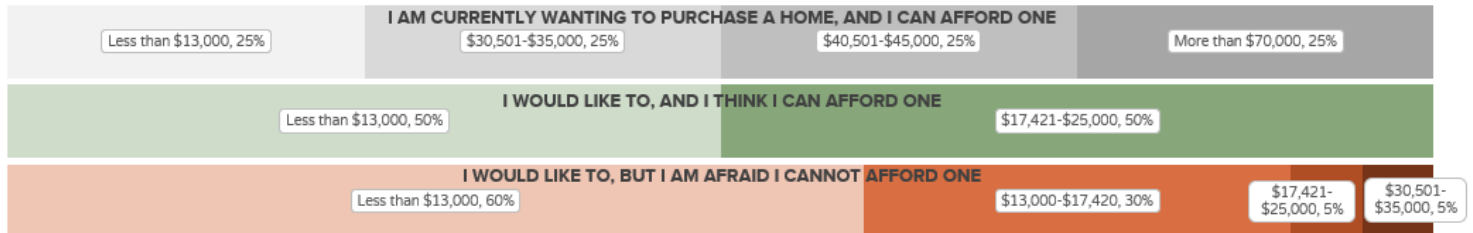
FUTURE THINKING



TYPE OF HOME INTERESTED IN BY ANNUAL HOUSEHOLD INCOME



ANNUAL HOUSEHOLD INCOME BY INTEREST IN PURCHASING A HOME



STRENGTHS & NEEDS

Participants were asked to share, in their own words, strengths, obstacles, and missing pieces within their community as well as what they describe a flourishing community as. Participants reported the people/community to be the largest strength of the area followed by nature and lifestyle. Substance abuse and lack of jobs were two common obstacles mentioned, and a lack of community activities/entertainment was the most reported missing piece from the area. Participants described a flourishing community to be peaceful/paradise, having more activities/spaces for community, and improved basic services to name a few.

STRENGTHS

AND

NEEDS

OUR AREA'S STRENGTHS



- THE PEOPLE** (81%)
- NATURE** (45%)
- LIFESTYLE** (32%)
- COMMERCE** (11%)
- LOCATION** (7%)

OUR AREA'S OBSTACLES



- SUBSTANCE ABUSE** (68%)
- JOBS** (60%)
- INFRASTRUCTURE** (33%)
- GENERATIONAL POVERTY** (14%)
- HEALTH** (6%)
- HOUSING** (6%)

A FLOURISHING COMMUNITY LOOKS LIKE...



Peaceful/Paradise	43%
More Activities/Spaces	33%
Improved Basic Services	27%
Environmental Improvements	24%
Increased Commercial Activity	12%
Already Beautiful & Flourishing	10%
Other	10%
Safety Improvements	6%

THINGS THAT ARE MISSING FROM OUR AREA...

Community Activities/Entertainment	60%
Basic Needs	36%
Food Businesses	33%
Stores	15%
Infrastructure	15%
Jobs	9%
Nothing/Leave As Is	6%



DEVELOPING HOUSE AND HOME

ISSUES AND BARRIERS TO OVERCOME

ISSUES AND BARRIERS TO OVERCOME



Major barriers to accessing developable land

Large tiny home community being developed, but not for low-income residents



No low- to middle-income single-family homes available

22% housing stock = mobile home = low equity/depreciating generational wealth



High vacancies due to tourist housing and vacation homes

The decline of coal mining impacts the local economy



Grundty County is lacking much needed service providers such as Habitat for Humanity and housing-related community development financial institutions



Becoming a CHDO would be a visionary decision that would allow for more capital streams and opportunity.
Jill Henricksen, Community Development Manager, MHP

Though a healthy housing ecosystem is not the end-all-be-all and will not mitigate all barriers, we do believe safe affordable housing is a solution beyond just shelter.

The natural strengths mentioned above, and state park infrastructure developed around natural beauty in the area lends itself to tourism related opportunities. As mentioned though, tourism has negatively impacted local housing and land availability. There have recently been over 100 tiny homes developed, yet they are not for locals in need. The number of vacant housing due to tourist-housing and secondary homes is higher here than state and national averages. There is continual land development, for tourism, and entertainment. There is a possibility to capitalize on tourism- and entertainment-related dollars. Consider working with the state to allocate tourism and state park dollars for affordable housing. There cannot be sustainable tourism and entertainment without a safe and healthy housing ecosystem for local service providers. Likewise, work with county and city leadership to earmark a small portion of tourism-related income for affordable housing.

Land purchase should be a number one priority. It does not take much land to make a meaningful impact in the lives of a family, but ample room to allow for right-of-way and efficient expansion is necessary. Though not everyone prefers

RECOMMENDATION SIX

Consider working with the state to allocate tourism and state park dollars for affordable housing. There cannot be sustainable tourism and entertainment without a safe and healthy housing ecosystem for local service providers. Likewise, work with county and city leadership to earmark a small portion of tourism-related income for affordable housing.

RECOMMENDATION SEVEN

Land purchase should be a top priority. Mountain T.O.P. should consider their land as a possible asset for supportive housing. Likewise, with well over 100 churches in the area, there may be small non-profit landholdings that could be developed, reversing the widely known historical narrative of there being “no room in the inn”.

neighbors, developable land significantly decreases utility and infrastructure costs, providing great affordability. Mountain T.O.P. should consider their land as a possible asset for supportive housing. Likewise, with well over 100 churches in the area, there may be small non-profit landholdings that could be developed, reversing the widely known historical narrative of there being “no room in the inn”. Logging companies may also be approached about selling small developable portions of land for special interests such as veterans, perhaps.

THOUGHTS ON HOME DEVELOPMENT

THOUGHTS ON HOME DEVELOPMENT

Quotes from “Describe how you would be if new homes could be built in this community.”

“ I wouldn't like it in my neighborhood, but I know that it is needed. People are constantly posting looking for a place to live. **Rent is too high for many.** Background checks are another barrier.
- *Marion County resident*

“ That would be great for **young people** trying to get their life together.
- *Grandmother raising grandchildren*

“ I think it would be a good thing if they are **affordable and built to last.**
- *Renter from Tracy City*

“ **No more tiny homes** and if a senior neighborhood was available, I would certainly consider it.
- *Elder homeowner*

“ I would love to see **lower- and middle-class people in our area have the capability to purchase their own homes,** especially new homes that wouldn't immediately need repairs. It would help our entire community.

My greatest worry about what is currently happening with new home builds in this area is that most are not being built for people who live and work in our community [. . .] I fear that this type of unchecked, unplanned home development and tourism development will result in rural gentrification of low-income residents whose only asset is the family homeplace/property.
- *Female homeowner*

SYSTEMIC CHANGE FOR SUSTAINABLE HOUSING SOLUTIONS

CREATING SYSTEMIC CHANGE TO DEVELOP SUSTAINABLE HOUSING SOLUTIONS & POSITIVELY AFFECT FAMILIES IN OUR COMMUNITY

“ We [need to] change our narrative about ‘flourishing’. There isn't one thing that will change everything for us. We need to address it all simultaneously. - *Emily Partin*

SAFE, HEALTHY, AFFORDABLE HOMES WILL NOT EXIST WITHOUT A COMPREHENSIVE APPROACH that includes the local economy, mental health and wellbeing, transportation, childcare, equitable land access, education, financial fitness, and bankability, among others.



HOUSING ECOSYSTEM PARTNERSHIPS

PARTNERSHIP POTENTIALS AND RESOURCES

This list is not comprehensive, but it represents some partnerships that should be created and strengthened to develop a holistic approach to safe and affordable housing in Grundy County. Considering a more extensive network and resource list, Southeast Tennessee Development District (SEDT) Project Administrator Alex Moore exclaimed: “I would love to work with Mountain T.O.P. to compile a list of resources and work closely together to ensure Grundy County homeowners have better access to these resources.”

REGIONAL AND ORGANIZATIONAL PARTNERSHIPS				ASSETS	OUTPUTS	FUTURE DEVELOPMENTS
COMMUNITY	REGIONAL	STATE	NATIONAL			
- Grundy County and Municipalities - MTOP Advisory Council	Southeast Tennessee Development District (SEDT)		HUD	CDBG	Livability, rehabilitation, community facilities, land	
- MTOP - Grundy County and Municipalities			MHP, HUD	Community Housing Development Organization (CHDO)	15% activities of HOME funding to CHDO	Rental and ownership acquisition, development, rehab, financial assistance to purchasers
MTOP	Chattanooga Neighborhood Enterprises (CNE)		USDA	502 lending/504 granting	Loans and grants for home rehab, weatherization.	
- MTOP - Grundy County and Municipalities			USDA RD, CDBG		Land purchase	Housing and living developments
BetterFi	CDFIs (e.g., Affordable Housing Resources)	CDFIs	HUD	Homebuyer Education	Increased homebuyer readiness and recognition	Increased home purchases

REGIONAL AND ORGANIZATIONAL PARTNERSHIPS				ASSETS	OUTPUTS	FUTURE DEVELOPMENTS
COMMUNITY	REGIONAL	STATE	NATIONAL			
BetterFi				Financial Coaching, budgeting, curriculum	End Predatory Lending, Build Credit and bankability	Pipeline of hopeful home buyers from BetterFi to CNE and other CDFIs
BetterFi	Banks/lenders	Banks/lenders	Banks/lenders	Conventional, VA, FHA, and other loan products	Home loans	Increased homeownership
MTOP			Univ. of Auburn Rural Studio	Architecture and planning services	Economic and environmentally efficient housing	Affordable, replicable home models for region
- MTOP Advisory Council -Grundy County Housing Authority - Stone Door Group - Grundy County and Municipalities - South Cumberland Learning and Development Center	SEDT-Setworks and Setbuilds; Southeast TN Workforce Development Board	TN Dept. of Labor and Workforce	EDA	ARP related funding	Millions for planning and development	Systems level, regional cluster development to include multi-generational workforce, housing development, homeownership, and wrap around services (e.g., childcare, transportation, contractors and suppliers)
Churches	Churches			Pooled resources and networking	Responsiveness to immediate need, land resources	Land to develop housing

Other organizations that should be involved in affordable housing in the region.

- Appalachian Regional Commission
- Chattanooga/Nashville Affordable Housing CDFIs
- Grundy Recovery Alliance Community Endeavor (GRACE)
- Grundy County Historical Society
- NeighborWorks America
- South Cumberland Community Fund
- South Cumberland Health Network and other health institutions
- South Cumberland Learning and Development Center
- Southeast Tennessee Human Resource Agency
- University of the South

RECOMMENDATION EIGHT

Funded approaches by philanthropists and government entities (ex. USDA, EDA, HUD) are beginning to recognize the need for a comprehensive (not siloed) approach to solve complex problems. Building new and strengthening existing partnerships is necessary to successfully lead this endeavor.

BUILDING NEW AND STRENGTHENING EXISTING PARTNERSHIPS

Funded approaches by philanthropists and government entities (ex. USDA, EDA, HUD) are beginning to recognize the need for a comprehensive (not siloed) approach to solve complex problems such as equitable housing opportunities.

Many of the funding opportunities by the American Rescue Plan (ARP) require collaborative and regional approaches.

Due to ARP policy, the next round of Community Development Block Grant (CDBG) dollars is coming in early 2022. Applications will be in March. For this cycle, a higher percentage will be for livability—community centers and foodbanks, for example. There will be no local match required for housing rehabilitation, which is different than usual.

A strong connection and MOAs should be made with cities and the county to capture federal dollars, such as CDBG, that Mountain T.O.P., can put to use on the ground-level. As mentioned by one advisory council member, “We have community leaders and caring and interested political leaders.” Renovations/repairs/upgrades were reported by 91% of people who want to change things about their home. Funding from CDBG could be used for those renovations.

RECOMMENDATION NINE

Combine workforce efforts with housing construction and homeownership. This will allow dollars to funnel toward housing development and wrap-around services, that may otherwise not be available for housing.

Combining workforce efforts with housing construction and homeownership will allow dollars to funnel toward housing development and wrap-around services that may otherwise not be available for housing. Setworks—SEDT’s workforce division—Tennessee Department of Labor & Workforce Development, the Southeast Tennessee Workforce Development Board, and the Southeast Cumberland Learning and Development Center should be included in these efforts, **especially for the possibility of attracting US Economic Development Administration (EDA) opportunities.** These efforts can help create employment

opportunities and assist in addressing affordable housing barriers such as transportation to enhance an affordable housing ecosystem.

The census tract, which includes Coalmont and Tracy City being designated an Opportunity Zone, further enhances the ability for partnerships and funding to coalesce for low-income housing development, community and rural development initiatives, and retail, commercial, and tourism development opportunities. Grundy County being located within the Appalachian Regional Commission's footprint, and the commission's dedication to regional economic growth furthers the prospect of Opportunity Zone development and other similar efforts.

One very small, short-term example of this could include partnering with SEDT who will soon be rehabilitating four to seven homes in the county with \$350,000. They will need contractors for the rehabilitation projects. These projects can act as potential models for federal funding acquisition and use, contracting and local dollar circulation, workforce development, and overall housing development.

RECOMMENDATION TEN

Maximize the potential of current housing efforts as models for perfecting and replicating affordable housing development.

RECOMMENDATION ELEVEN

Mountain T.O.P. should become a HUD Certified Housing Development Organization (CHDO). The process is rigorous and requires action to substantiate thoughts, words, and vision. Yet, current dedicated partners makes the process possible for Mountain T.O.P.

If we (Mountain T.O.P.) desire to lead housing efforts in the region, capitalize on our maximum potential mentioned throughout this report, and increase our viability as a partner, we should utilize Minnesota Housing Partnership technical assistance and the combined efforts of other partners, namely advisory council members, to become a HUD Certified Housing Development Organization (CHDO). The process is rigorous and requires action to substantiate thoughts, words, and vision. Yet, current dedicated partners make the process possible. The designation will make us applicable for new pots of money, other resources, and federal level networking. Just one small example is the 15% of HUD HOME funds that is earmarked specifically for CHDOs.

RECOMMENDATIONS SUMMARY

ONE

A multifaceted approach that incorporates social services, homeowner readiness, housing development, wrap-around services to support local workforce, and continual community involvement is the ideal foundation to address long-term housing access.

TWO

Utilize the visionary momentum of the advisory council and Mountain T.O.P. to transform affordable housing conversation into tangible, on-the-ground housing development.

THREE

Strengthen access to funding and human resources for weatherization and home efficiency to enhance family finances, and increase health, wellbeing, and safety.

FOUR

Solutions for diversified housing stock and diversified social need is important in Grundy County. 2–3-bedroom single-family homes are the most needed, but so are weatherization, remodeling, an increased rental stock, as well as supportive housing for elders, grandparents, and persons with disabilities/exceptionalities.

FIVE

BetterFi should continue to enhance financial fitness but increase technical capacity to provide strategic outreach and homeowner readiness trainings or refer people to regional homeowner readiness curriculum. Simultaneously provide a pipeline of homeowners to appropriate lenders and lending services.

SIX

Consider working with the state to allocate tourism and state park dollars for affordable housing. There cannot be sustainable tourism and entertainment without a safe and healthy housing ecosystem for local service providers. Likewise, work with county and city leadership to earmark a small portion of tourism-related income for affordable housing.

SEVEN

Land purchase should be a top priority. Mountain T.O.P. should consider their land as a possible asset for supportive housing.

Likewise, with well over 100 churches in the area, there may be small non-profit landholdings that could be developed, reversing the widely known historical narrative of there being “no room in the inn”.

EIGHT

Funded approaches by philanthropists and government entities (ex. USDA, EDA, HUD) are beginning to recognize the need for a comprehensive (not siloed) approach to solve complex problems. Building new and strengthening existing partnerships is necessary to successfully lead this endeavor.

NINE

Combine workforce efforts with housing construction and homeownership. This will allow dollars to funnel toward housing development and wrap-around services, that may otherwise not be available for housing.

TEN

Maximize the potential of current housing efforts as models for perfecting and replicating affordable housing development.

ELEVEN

Mountain T.O.P. should become a HUD Certified Housing Development Organization (CDHO). The process is rigorous and requires action to substantiate thoughts, words, and vision. Yet, current dedicated partners makes the process possible for Mountain T.O.P.

CONCLUSION

Local and regional leaders along with community members want to develop a healthy, affordable housing ecosystem. We have a wealth of local networks, natural resources, tourism development, community spirit, and resilience on our side. There are gaps in our housing system that exist, needs that should be addressed, and efforts taken to achieve equitable housing and community health.

Both short-term and long-term solutions must meet community members where they are. Efforts need to consider our community as whole and on an individual level in terms of financial capacity, ability to participate, and housing needs.

Through existing research and our study, we know that Grundy County residents would benefit from at least 660 more housing units. Wait lists are long, housing stock is old, and home maintenance is cumbersome. Through an integrated network of partners, we can diversify the housing and workforce ecosystems in the county to counter the negative impacts of housing need.

A local, healthy housing ecosystem is possible; yet it will not occur without significant collaboration among a diverse array of local and regional service providers, a balance between development and rehabilitation (housing-based and individual-based), a recognition of land development issues, a focus on family financial health, and fruitful conversation with state and federal level programs. Based on community input and research, a multifaceted approach that incorporates social services, homeowner readiness, housing development, wrap-around services to support local workforce, and continual community involvement is the ideal foundation to address long-term housing access. This approach will have long lasting local and regional impact.

APPENDIX A.

JAM BOARD SESSIONS

MOUNTAIN T.O.P.
Community Strengths and
Needs Assessment
**ADVISORY COUNCIL
MEETING**
AGENDA

JUNE 7, 2021



2:00-2:10
WELCOME

2:10-2:20
OVERVIEW

2:20-2:30
INTRODUCTIONS

2:30-2:35
THE STUDY

2:35-3:05
BREAKOUT SESSIONS

3:05-3:35
COMMUNITY SURVEY TOOL

3:35-4:00
NEXT STEPS

IF YOUR COMMUNITY WERE AN ICE CREAM FLAVOR, WHAT WOULD IT BE AND WHY?



Stuarts Draft:
Peanut butter
chocolate chip,
Hershey factory.
Lots of factory work,
sweet people.

Neapolitan

i am
sticky
note

cookie
dough

rocky
road

butter
pecan

LIST SOME OF THE GOOD GOING ON IN YOUR COMMUNITY

Arts organization and lots individual artists in the community

\$ state is spending on state parks

summer programs: home repair, meal program discover together

Trying to get more resources to actually have offices here

Cross collaboration of local organizations across the region

Economy is moving forward, though the jobs might not be in the right sector for families to move out of poverty

tourism increases -- pros + cons ;)

community leaders + caring and interested political leaders

although there is a need for sustainable jobs.

lots of local artists

a lot of really good people who pay attention to the community!

Faith based institutions are engaged in community and have been well connected with each other (100 churches in GC)

GRACE, AA Farm working w/ recovery (Altamont, Tracy)

state park funding and tourism related dollars

Grundy Area Arts Council -- Sporadically active and a partner.

Tracy City has more places for the families to play; political people are caring and interested

jail rehabilitation program

IF YOUR COMMUNITY WERE FLOURISHING TO ITS GREATEST POTENTIAL (THINK BIG!) WHAT WOULD THAT LOOK LIKE?

Money to make the innovative changes

Resources to address all needs would be available within the community

Housing Development- new homes affordable to lower incomes. Homeownership counseling, credit repair, USDA 502 lenders

living wage jobs within close proximity

majority of working grundy countians not leaving county for work

adequate housing

higher education readily available

training for higher pay hospitality jobs

We change our narrative about flourishing. There isn't one thing that will change everything for us. We need to address it all simultaneously.

good, safe roads

**tuesday is
applesauce
day**

Hello!

**[bit.ly/MTOP-housing-a
ssessment](https://bit.ly/MTOP-housing-assessment)**

**Hello,
everyone!**

hello



WHAT PLACES, AND SPACES SHOULD BE PRIORITIZED TO DO AND MARKET THE COMMUNITY SURVEY?

parks?

libraries & town halls

talk to service providers, homeowners, aspiring homeowners

laundry mats

autumn events (e.g. fannie moffet autumn stomp)

MTOP Day Camp - thru end of July

churches, courthouse, schools, facebook, local markets, local hardware stores

park

Summer meal program - dates?

back to school bash - July 22

beersheba springs craft fair

food banks

banks?

commodities distribution

Publicize at: health council, GCTV, FB community groups

GL Senior Ctr, other senior centers

Grocery and convenience stores, if possible.

dollar generals

craft fair, other fairs??

county fair

senior center

L & L

WHAT GROUPS, ORGANIZATIONS, AND INDUSTRIES SHOULD BE INVOLVED IN DEVELOPING AFFORDABLE HOUSING IN THE REGION?

Monthly Town Meeting Workshops (talk to the Mayor of Tracy City)---Howard spoke highly of her, and of her opinions on MTOP

south cumberland community fund

University of the South

Univ. of Auburn Rural Studio

all Mayors, Town, Tracy City, County Executive

Grundy county historical society

south east TN labor and workforce

chattanooga /nashville affordable housing cdfis

GRACE / multi-church group?

South Cumberland Health Network: health institutions

South Cumberland Learning and Development Center

community meetings (ex. the park in Tracy City)

IN WHAT WAYS CAN THE INDUSTRY YOU REPRESENT CONTRIBUTE TO AFFORDABLE HOUSING?

churches - some would be pretty responsive to participating, good network of communication

better fi - financial coaching, budgeting

curriculum needed to apply for funding? (BetterFi)

Marshall - Southwest started an adult ed program with various building resources (contractors, suppliers, etc) teaching trade skills w what they see as a need for housing and skill development

workforce development entities and programs

Southeast TN Development District- we can work with the county and cities to apply for more housing programs through state and federal programs- THDA, ECD, ARC

MTOP has new connection with Chattanooga Neighborhood Enterprises -- strengthen partnership. 502 loans, CNE is on their list to go for your HBE. Difficult to connect w them though.

learn what CNE is doing, help agencies who do education w this

Guys that run the hardware stores.

BARRIER:
Plenty of land, but much is not developable.

APPENDIX B.

CONSENT FORM AND COMMUNITY SURVEY



MOUNTAIN T.O.P. COMMUNITY STRENGTHS & NEEDS ASSESSMENT CONSENT FORM

PURPOSE

Mountain T.O.P (Tennessee Outreach Project) is a non-profit Christian mission dedicated to rural life ministry in the Cumberland Mountains of Middle Tennessee. With assistance from Minnesota Housing Partnership (MHP), we are conducting a community strengths and needs assessment for Grundy County and surrounding communities. We have hired Sweet Grass Consulting, LLC (Sweet Grass) to manage data collection and report writing efforts.

The study will:

- 1) Start community conversations around housing;
- 2) Help to better understand residents housing desires and preferences;
- 3) Provide the data needed to bring in new housing resources;
- 4) Solidify current housing partners and build new partnerships;
- 5) Allow MTOP advocate for community housing needs

CONFIDENTIALITY

Your identity will remain anonymous. You will only be contacted for future opportunities if you want us to do so.

PARTICIPATION

Your participation with providing us information is completely voluntary. **This survey ends August 31st. One person from every family in your home should fill out a survey. THERE MAY BE MORE THAN ONE FAMILY IN YOUR HOME, SO THERE MAY BE MORE THAN ONE SURVEY FILLED OUT IN YOUR HOME. A family includes yourself your partner and your children or dependents under 17 who do not have their own children. If you have a child who is under 18 but they have their own children, they would be their own family and they can fill out their own survey. If there are other adults in the home that are not your partner, they can fill out the survey too as they are their own family.**

BENEFITS

The questions we are asking will help us determine local housing desires and preferences, strengths in our communities related to housing, and next steps for new single family housing development. The information you provide will be used only by Mountain T.O.P., MHP, and Sweet Grass for the purposes mentioned above and for the decision-making and potential financing of housing efforts.

RISKS

There are no known negative effects from taking part in this study.

By signing this consent form, you agree to provide us with information and have read the above statements. Also, by signing your name and fully completing the survey (or focus group if contacted) you will be placed into a drawing. WE WILL HAVE 10 DRAWINGS OF \$100 APIECE AND 1 GRAND PRIZE DRAWING OF \$500.

Name _____ Valid phone number _____

Signature (or type name if filling out online) _____ Date _____

If you have any questions, comments, or concerns, please feel free to contact Julie Keel at 931-692-3999 or julie@mountain-top.org.

Thank You
Julie Keel
Program Director
Mountain T.O.P.



MOUNTAIN T.O.P. COMMUNITY STRENGTHS & NEEDS ASSESSMENT

DEMOGRAPHICS

GENDER:

- Male
 Female
 I prefer to identify as:

RACE:

- White
 Hispanic/Latino/a/x
 Black or African American
 Native Hawaiian or Other Pacific Islander
 American Indian or Alaska Native
 I prefer to describe my race as:
 Asian

I AM A... (PLEASE CHECK ALL THAT APPLY):

- Single parent
 Veteran
 Elder
 Grandparent raising children
 Person with disabilities/exceptionalities

COUNTY & COMMUNITY:

- Grundy → Grundy County Community:
 Altamont
 Beersheba Springs
 Coalmont
 Gruetli-Laager
 Monteagle
 Palmer
 Pelham
 Tracy City
 Other (please specify):
- Marion → Marion County Community:
 Griffith Creek
 Jasper
 Kimball
 South Pittsburg
 Whitwell
 Other (please specify):
- Other (please specify): → Other County Community (please specify):

YOUR HOUSE & HOME

These questions are being asked to help us prove the condition and crowdedness of our homes in the hopes to secure greater resources to build new homes.

WHAT TYPE OF HOUSE DO YOU CURRENTLY LIVE IN?

- Apartment or multi-family housing
 Supportive housing
 Single family home (standard stick-built construction)
 Temporary housing
 Modular home (built and brought on site)
 Tiny home
 Mobile home – singlewide
 Other (please specify):
 Mobile home – doublewide

PLEASE DESCRIBE YOUR CURRENT HOUSING SITUATION:

- I rent.
 I own but still pay a mortgage.
 I own and the mortgage is paid off.
 I stay with someone. I would be homeless if they did not provide this place for me to stay.
 Other (please specify):



WHAT TYPE OF LAND IS THE HOME LOCATED ON?		
<input type="checkbox"/> My own land <input type="checkbox"/> My family's land <input type="checkbox"/> In a neighborhood <input type="checkbox"/> Other (please explain):		
HOW MANY BEDROOMS ARE IN YOUR HOME?	DO YOU HAVE AN INDOOR BATHROOM?	DO YOU HAVE AN INDOOR KITCHEN?
	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
PLEASE SHARE SOME OF THE THINGS YOU LIKE BEST ABOUT YOUR HOME:		
IS THERE ANYTHING YOU WOULD LIKE CHANGE ABOUT YOUR HOME?		
<input type="checkbox"/> Yes <input type="checkbox"/> No IF YES, WHAT?		
MY HOME IS IN...		
<input type="checkbox"/> Terrible condition <input type="checkbox"/> Pretty bad condition <input type="checkbox"/> Fair condition <input type="checkbox"/> Good condition <input type="checkbox"/> Excellent condition		
PLEASE CHECK ANY OF THE FOLLOWING THAT CURRENTLY APPLY TO YOUR HOME:		
<input type="checkbox"/> Lack of running water <input type="checkbox"/> Dwelling is structurally unsafe <input type="checkbox"/> Lack of working heat <input type="checkbox"/> Other conditions (please explain): <input type="checkbox"/> Lack of adequate septic or sewer		
PLEASE LIST ANY INDOOR HEALTH CONCERNS YOU HAVE ABOUT YOUR HOME (E.G., OLD CARPET, MOLD, STANDING WATER IN BASEMENT/CELLAR):		
PLEASE LIST ANY OUTDOOR HEALTH CONCERNS YOU HAVE ABOUT YOUR HOME (E.G., UNUSABLE WELLS, STANDING WATER, DEAD OVERHANGING TREES):		
HOW DO YOU FEEL ABOUT YOUR ABILITY TO MAINTAIN YOUR HOME?		
<input type="checkbox"/> Completely overwhelmed <input type="checkbox"/> It is very difficult <input type="checkbox"/> It's tough, but I/we maintain it <input type="checkbox"/> I feel good <input type="checkbox"/> I feel great		
WHAT AREAS DO YOU FEEL YOU NEED ASSISTANCE (CHECK ALL THAT APPLY)?		
<input type="checkbox"/> Electrical <input type="checkbox"/> Painting and siding <input type="checkbox"/> Weatherization (protection from cold/heat, wind/water) <input type="checkbox"/> Floors <input type="checkbox"/> Plumbing <input type="checkbox"/> Windows and/or doors <input type="checkbox"/> Foundation <input type="checkbox"/> Roof <input type="checkbox"/> Other 1 (please specify): <input type="checkbox"/> Gutters <input type="checkbox"/> Septic system <input type="checkbox"/> Other 2 (please specify):		



FOR THE AREA(S) YOU SELECTED ABOVE, PLEASE ANSWER THE QUESTION BELOW.

ELECTRICAL

DO YOU FEEL THIS AREA IS MORE IN NEED OF:

- Maintenance from normal wear and tear Repair

FLOORS

DO YOU FEEL THIS AREA IS MORE IN NEED OF:

- Maintenance from normal wear and tear Repair

FOUNDATION

DO YOU FEEL THIS AREA IS MORE IN NEED OF:

- Maintenance from normal wear and tear Repair

GUTTERS

DO YOU FEEL THIS AREA IS MORE IN NEED OF:

- Maintenance from normal wear and tear Repair

PAINTING AND SIDING

DO YOU FEEL THIS AREA IS MORE IN NEED OF:

- Maintenance from normal wear and tear Repair

PLUMBING

DO YOU FEEL THIS AREA IS MORE IN NEED OF:

- Maintenance from normal wear and tear Repair

ROOF

DO YOU FEEL THIS AREA IS MORE IN NEED OF:

- Maintenance from normal wear and tear Repair

SEPTIC SYSTEM

DO YOU FEEL THIS AREA IS MORE IN NEED OF:

- Maintenance from normal wear and tear Repair

WEATHERIZATION

DO YOU FEEL THIS AREA IS MORE IN NEED OF:

- Maintenance from normal wear and tear Repair

WINDOWS AND/OR DOORS

DO YOU FEEL THIS AREA IS MORE IN NEED OF:

- Maintenance from normal wear and tear Repair

OTHER 1

DO YOU FEEL THIS AREA IS MORE IN NEED OF:

- Maintenance from normal wear and tear Repair

OTHER 2

DO YOU FEEL THIS AREA IS MORE IN NEED OF:

- Maintenance from normal wear and tear Repair

DO YOU FEEL YOU WILL BE ABLE TO AGE COMFORTABLY IN THIS HOME?

- Yes No

IF NO, WHY NOT?



YOUR HOME & FAMILY

HOW MANY PEOPLE LIVE IN YOUR HOUSE (INCLUDING YOURSELF)?

# OF ADULTS 62+:	# OF ADULTS 18-61:	# OF YOUTH AND CHILDREN UNDER 18:	TOTAL:

WHO DO YOU CURRENTLY LIVE WITH?

- | | |
|--|--|
| <input type="checkbox"/> Just myself | <input type="checkbox"/> Relatives |
| <input type="checkbox"/> Myself and immediate family (partner and/or children) | <input type="checkbox"/> Other (please specify): |

HOW MANY TOTAL FAMILIES LIVE IN YOUR HOME?

For this question, family means someone 18 or over, or a single person or couple and their dependents, or someone under 18 who has their own children. (E.g., a married couple with an 18-year-old daughter and her child constitutes 2 families; two single people renting a home constitutes 2 families; a couple and their 17-year-old son, his son, and two married grandparents is 3 families.)

WHEN YOU SPEAK ABOUT YOUR FAMILY, WHAT ARE SOME OF THE POSITIVE THINGS YOU SAY?

INCOME & EXPENSES

These questions are being asked so we can prove needs related to income in hopes that we can receive resources for affordable housing.

WHAT IS YOUR HOUSEHOLD'S TOTAL ANNUAL INCOME?

- | | | |
|---|--|---|
| <input type="checkbox"/> Less than \$13,000 | <input type="checkbox"/> \$35,001-\$40,500 | <input type="checkbox"/> \$61,501-\$66,000 |
| <input type="checkbox"/> \$13,000-\$17,420 | <input type="checkbox"/> \$40,501-\$45,000 | <input type="checkbox"/> \$66,001-\$70,000 |
| <input type="checkbox"/> \$17,421-\$25,000 | <input type="checkbox"/> \$45,001-\$51,000 | <input type="checkbox"/> More than \$70,000 |
| <input type="checkbox"/> \$25,001-\$30,500 | <input type="checkbox"/> \$51,001-\$56,000 | |
| <input type="checkbox"/> \$30,501-\$35,000 | <input type="checkbox"/> \$56,001-\$61,500 | |

WHAT IS THE MONTHLY AMOUNT YOU SPEND ON RENT OR MORTGAGE?

DO YOU HAVE A HARD TIME PAYING YOUR RENT OR MORTGAGE?

- Yes No

APPROXIMATELY HOW MUCH DO YOU SPEND ON UTILITIES PER MONTH (ELECTRIC, GAS, OIL) BY SEASON?

Summer months:	\$
Winter months:	\$

DO YOU HAVE A HARD TIME PAYING FOR YOUR UTILITY BILLS?

- Yes No

HOW OFTEN DO YOU STRESS ABOUT PROVIDING THE FOLLOWING FOR YOU AND YOUR FAMILY:

	Never	Daily	Weekly	Monthly	Yearly
Housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Food	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Clothes and shoes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transportation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Medical expenses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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WHAT ITEM (NOT INCLUDING MORTGAGE OR RENT) IS YOUR LARGEST MONTHLY EXPENSE?

--

HEALTH & WELLBEING

PLEASE SELECT THE OPTION THAT BEST DESCRIBES YOUR FEELINGS ABOUT EACH STATEMENT:

	Strongly Disagree	Disagree	Neither Disagree nor Agree	Agree	Strongly Agree
My home and community influence my health and wellbeing in a good way.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Explain why:

--

I love my home.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel healthy in my home.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This area is a safe place for a family.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My children feel good about their school.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

FUTURE THINKING

ARE YOU INTERESTED IN PURCHASING A HOME? (check one)

- I am not interested.
- I would like to, but I am afraid I cannot afford one.
- I would like to, and I think I can afford one.
- I am currently wanting to purchase a home, and I can afford one

If you would like to purchase a home, please answer the following four (4) questions. If you are not interested, please move on to the question "Describe how you would feel if new homes could be built in your community," at the bottom of this page.

IF YOU PURCHASED A NEW HOME, WHAT TYPE OF HOME ARE YOU INTERESTED IN?

- | | |
|---|--|
| <input type="checkbox"/> Apartment or multi-family housing | <input type="checkbox"/> Supportive housing |
| <input type="checkbox"/> Single family home (standard stick-built construction) | <input type="checkbox"/> Temporary housing |
| <input type="checkbox"/> Modular home (built and brought on site) | <input type="checkbox"/> Tiny home |
| <input type="checkbox"/> Mobile home – singlewide | <input type="checkbox"/> Other (please specify): |
| <input type="checkbox"/> Mobile home – doublewide | |

IF YOU PURCHASED A NEW HOME, HOW MANY BEDROOMS WOULD YOU NEED FOR YOUR FAMILY TO FEEL COMFORTABLE?

- 1 2 3 4 5

WHAT TYPE OF LAND WOULD YOU WANT THE HOME TO BE ON?

- My own land My family's land In a neighborhood Other (please explain):

DESCRIBE HOW YOU WOULD FEEL IF NEW HOMES COULD BE BUILT IN YOUR COMMUNITY:

--



WHAT ARE THE STRENGTHS AND POSITIVE THINGS ABOUT THIS AREA? WHAT ARE THINGS PEOPLE APPRECIATE ABOUT THIS AREA?

WHAT ARE THINGS THAT YOU THINK ARE MISSING FROM YOUR COMMUNITY (E.G., LOCAL SHOPS, ENTERTAINMENT, PARKS) THAT WOULD MAKE IT THE BEST THAT IT CAN BE?

FOR YOUR COMMUNITY TO BE THE BEST IT CAN BE, WHAT ARE THE GREATEST OBSTACLES THAT MUST BE OVERCOME (E.G., A NEED FOR JOBS, DRUG ADDICTION)?

DESCRIBE HOW YOUR COMMUNITY WOULD LOOK IF IT HAD EVERYTHING IT NEEDED TO FLOURISH AND BE STRONG:

MOUNTAIN T.O.P.

HAVE YOU RECEIVED SERVICES FROM MOUNTAIN T.O.P. IN THE PAST?

Yes No

IF YES, DESCRIBE YOUR EXPERIENCE:

OTHER THOUGHTS

IS THERE ANYTHING ELSE YOU WOULD LIKE TO TELL US?

THANK YOU!

APPENDIX C.
MARKETING MATERIAL



With assistance from Minnesota Housing Partnership (MHP), we are conducting a community strengths and needs assessment for Grundy County and surrounding communities. We have hired Sweet Grass Consulting, LLC (Sweet Grass) to manage data collection and report writing efforts.

Mountain T.O.P. Mountain T.O.P (Tennessee Outreach Project) is a non-profit Christian mission dedicated to rural life ministry in the Cumberland Mountains of Middle Tennessee.



480 Old Highway 56, Coalmont



info@mountain-top.org



(931) 692-3999

HOUSING SURVEY

MOUNTAIN T.O.P.



WHAT IS HOME?

Our homes are an important part of our overall wellbeing. Our health depends on our home. Our sense of security and stability can depend on our home. When our homes cost too much to run, we have to make hard decisions on what we pay.

Medications or rent? Mortgage or healthy foods? Utility bills or reliable transportation? Mountain T.O.P. believes our homes are key to our flourishing as individuals and as a community, and we are working towards building resources that help us with this goal.



Use this QR code to access the digital version of the survey.

- Open the camera on your smartphone
- Scan the QR code
- Follow the link

Healthy housing
helps us all

THE STUDY WILL



Start community conversations
around housing



Help to better understand residents
housing desires and preferences



Provide the data needed to bring in
new housing resources



Solidify current housing partners
and build new partnerships



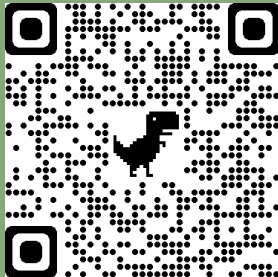
Solidify current housing partners
and build new partnerships



WE CARE ABOUT WHAT YOU THINK!

**MOUNTAIN T.O.P. IS
CONDUCTING A HOUSING
SURVEY! YOU COULD BE
ELIGIBLE TO WIN \$100 OR \$500!**

TAKE THE HOUSING SURVEY!



1. Open the camera on your smartphone
2. Scan the QR code
3. Follow the link

Help us bring housing related resources into our area!

APPENDIX D. FOCUS GROUP QUESTIONS

Focus Group Plan and Questions

Similar to advisory council meetings. 3-5 questions. Depending on how large focus groups are we might do breakouts and work in small groups or work in 1 big open room.

1. Aspiring Homebuyers
 - a. Recruitment: Bank lists, people on the cusp of homeownership
 - b. Questions:
 - i. What is needed the most to make safe and healthy homes available to everyone in Grundy County and the surrounding area?
 - ii. Have you ever thought you or your family could own a safe and healthy home?
 1. [People are going to have varying opinions. Guide and direct the discussion along the various paths that are taken. If problems or barriers arise, discuss solutions. If people say “no” ask, “why not”?, etc.]
 - iii. What has been most helpful for you, as you draw closer to owning a home?
 1. Individuals (explain)
 2. Programs, services (explain)
 3. Habits (explain)
 4. Other (explain)
 - iv. What types of homes are needed MOST in Grundy County? Why?
 1. Construction type (stick built, modular, apartment)
 2. Bedrooms (# of bedrooms)
 3. Support services (single parent, transitional housing, disabled, veterans, community activities)
 - v. Housing is not the end-all-be-all of a healthy community. What are the top 3 needs of Grundy County and the surrounding area to continue growing in a healthy way?
2. (2a and 2b—in the North and South of the County) People in Need of a Safe and Secure Home (possibly break into elders, young/single parents, people needing improved housing)
 - a. Recruitment: Grundy County Housing Authority Waitlist; MTOP leads; Food Ministry possibility
 - b. Questions:
 - i. What is needed the most to make safe and healthy homes available to everyone in Grundy County and the surrounding area?
 - ii. Have you ever thought you or your family could own a safe and healthy home?
 1. [People are going to have varying opinions. Guide and direct the discussion along the various paths that are taken. If problems or barriers arise, discuss solutions. If people say “no” ask, “why not”?, etc.]
 - iii. What has been most helpful for you, as far as owning/renting a home?
 1. Individuals (explain)
 2. Programs, services (explain)

3. Habits (explain)
 4. Other (explain)
 - iv. What types of homes are needed MOST in Grundy County? Why?
 1. Construction type (stick built, modular, apartment)
 2. Bedrooms (# of bedrooms)
 3. Support services (single parent, transitional housing, disabled, veterans, community activities)
 - v. Housing is not the end-all-be-all of a healthy community. What are the top 3 needs of Grundy County and the surrounding area to continue growing in a healthy way?
3. Recovery and Reconciliation
- a. Recruitment: Advertise through programs at The South Cumberland Learning and Development Center; The Grace Group
 - b. Questions:
 - i. What is needed the most to make safe and healthy homes available to everyone in Grundy County and the surrounding area?
 - ii. Have you ever thought you or your family could own a safe and healthy home?
 1. [People are going to have varying opinions. Guide and direct the discussion along the various paths that are taken. If problems or barriers arise, discuss solutions. If people say “no” ask, “why not”?, etc.]
 - iii. What has been most helpful for you, as far as to owning/renting a home?
 1. Individuals (explain)
 2. Programs, services (explain)
 3. Habits (explain)
 4. Other (explain)
 - iv. What types of homes are needed MOST in Grundy County? Why?
 1. Construction type (stick built, modular, apartment)
 2. Bedrooms (# of bedrooms)
 3. Support services (single parents, transitional housing, disabled, veterans, community activities)
 - v. Housing is not the end-all-be-all of a healthy community. What are the top 3 needs of Grundy County and the surrounding area to continue growing in a healthy way?

Other Potential Groups

1. People getting out of jail/prison as well. [Though Michael assumes these folks would be a part of The Grace Group
 - a. Other group similar would be adults with children in foster system.
2. People that live in the government funded housing.
3. Alex Moore
 - a. People who have had their homes improved, refinanced, through our program
 - b. SEFRA??? SE TN Human Resource Agency – similar programs to us
4. Julie
 - a. Folks who have applied for Home Grant, whether approved or not
 - b. Cross section of people MTOP

