

PRO Housing Grant

Pathways to Removing Obstacles(PRO) for Housing

US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

FR-6700-N-98

FY2024



CLARKSVILLE-MONTGOMERY COUNTY
REGIONAL PLANNING COMMISSION



What is the PRO Housing Grant?

- **Component of the Community Development Block Grant (CDBG)**
 - The priority is to serve low and moderate-income populations
- **Very Competitive with the following limits 2024:**
 - Total Available Funds: \$100 Million (Increased by \$15 Million from 2023)
 - Max Award : \$7 Million
 - Min Award : \$1 Million
 - Last Years Winners Include: 21 Communities out of 135 applications.
- **What can we do with the Money?** Each proposed activity must do one or more of the following:
 - Further develop, evaluate, and implement housing policy plans
 - Improve housing strategies
 - Facilitate affordable housing production and preservation

PRO Housing Grant FY2023 Feedback



- **Room to Improve:**

- The Comprehensive Plan was not yet adopted (OCT 2023).
- Needs outlined weren't more acute than any other community who was applying.

- **How we have improved:**

- **Comprehensive Plan is officially adopted.**
 - Implemented daily with each new Zoning, Site Review and Subdivision Application
 - Launched a Housing Needs Assessment to identify gaps in our community's housing.
 - Zoning Ordinance/ Resolution study and re-write for City & County is under way.
- **Identifying Our Community's Specific Needs.**
 - Draft Housing Needs Assessment Identified ~15,000 Housing units gap over next 5 years.
 - Ft Campbell BAH rates and High Veteran Population (20%) present an acute and unique housing price market
 - 44% of Renter households and 20% of Owner occupied households are cost burdened (30% of income on housing)
 - 18% of Renter households and 8% of Owner occupied households are SEVERLY cost burdened (50% of income on housing)
 - Absence of Community Based Organizations in Clarksville

Clarksville-MoCo's Barriers and Solutions



- **Ordinances & Regulations - Current Zoning and Subdivision Regulations are outdated and do not fully align with the new Comprehensive Plan.**
 - Extensive Zoning study and rewrite is already under way for both the City and County.
 - Eliminate redundant Zoning, modify existing and add new zoning districts.
 - Streamline use of the regulations
- **Growth with Supply & Demand issues - Migratory Population growth to MoCo is outpacing home availability. On average 3,000 new units needed a year for the next 5 years.**
 - Allowing alternate or missing middle housing types on single lots (ADUs, Smaller homes, Cottage Courts, etc)
 - Purchase Pre-Approved ADU or House Plans to eliminate review fees, reduce time and supply strain as well as decrease the barrier to ownership entry.

Clarksville-MoCo's Barriers and Solutions (Cont'd)



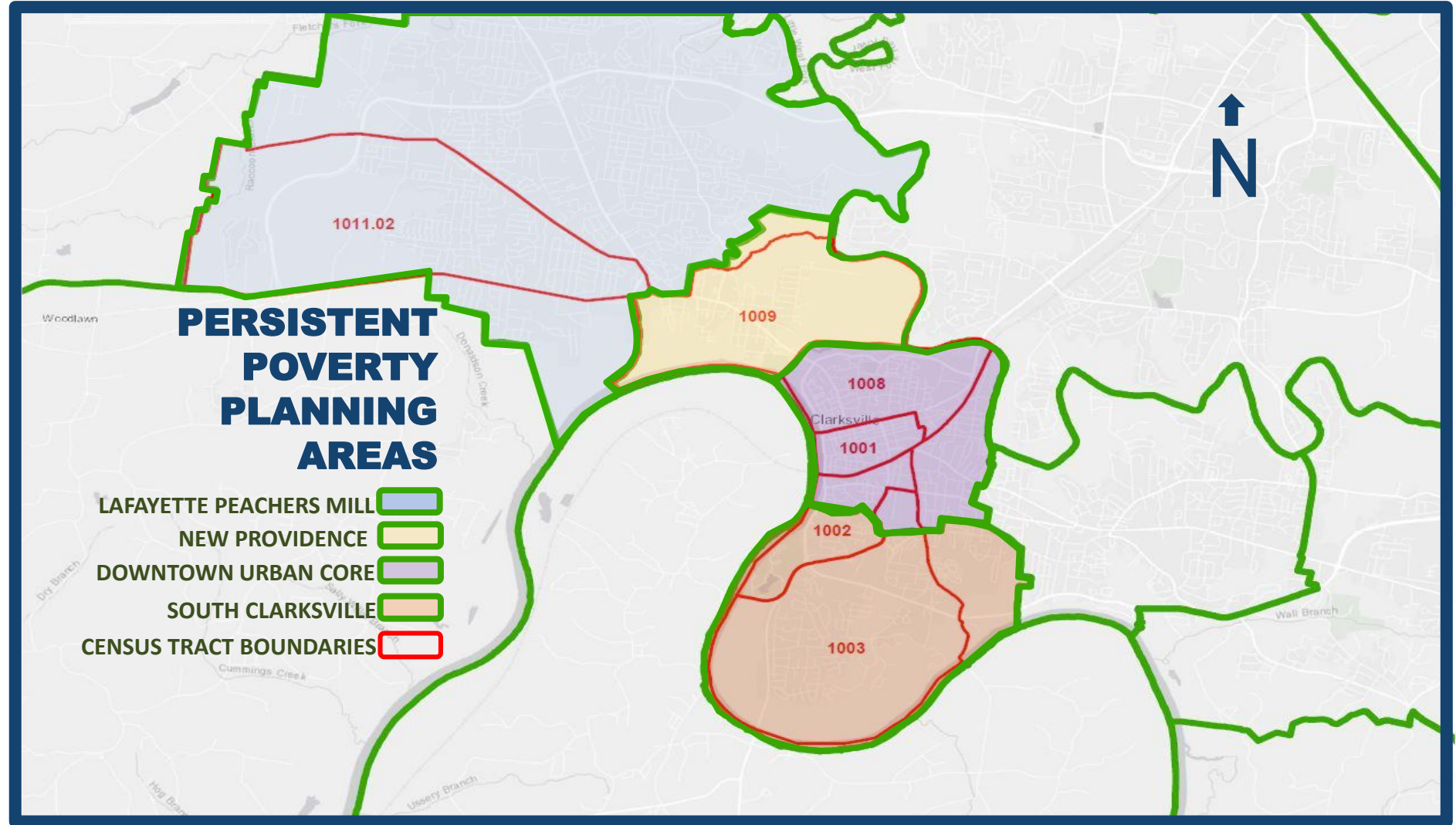
- **Expensive Land Prices - Truly affordable housing is difficult to obtain and build when land prices aren't fixed**
 - Establishing a Land Bank and Land Trust
 - Clean up Tax Lein property to Sell or Grant with expectation at a minimum 51%-80% of housing units meet affordable rates (80% of AMI)
 - Purchase and develop property at market rate or below to boost housing supply (No Profit)
- **Financial Literacy & Agency- Persistent Poverty Areas lack Community Based Organizations (Clarksville has Zero)**
 - Standing up a non profit Community Based Organization in persistent poverty locations will represent those living in those communities.
 - Prioritize 5 Social Determinates of Health (CDC)
 - Provide Financial Literacy classes
 - Non-governmental representation for place specific issues



Priority Focus Areas - HUD deems Montgomery County a Priority Geography



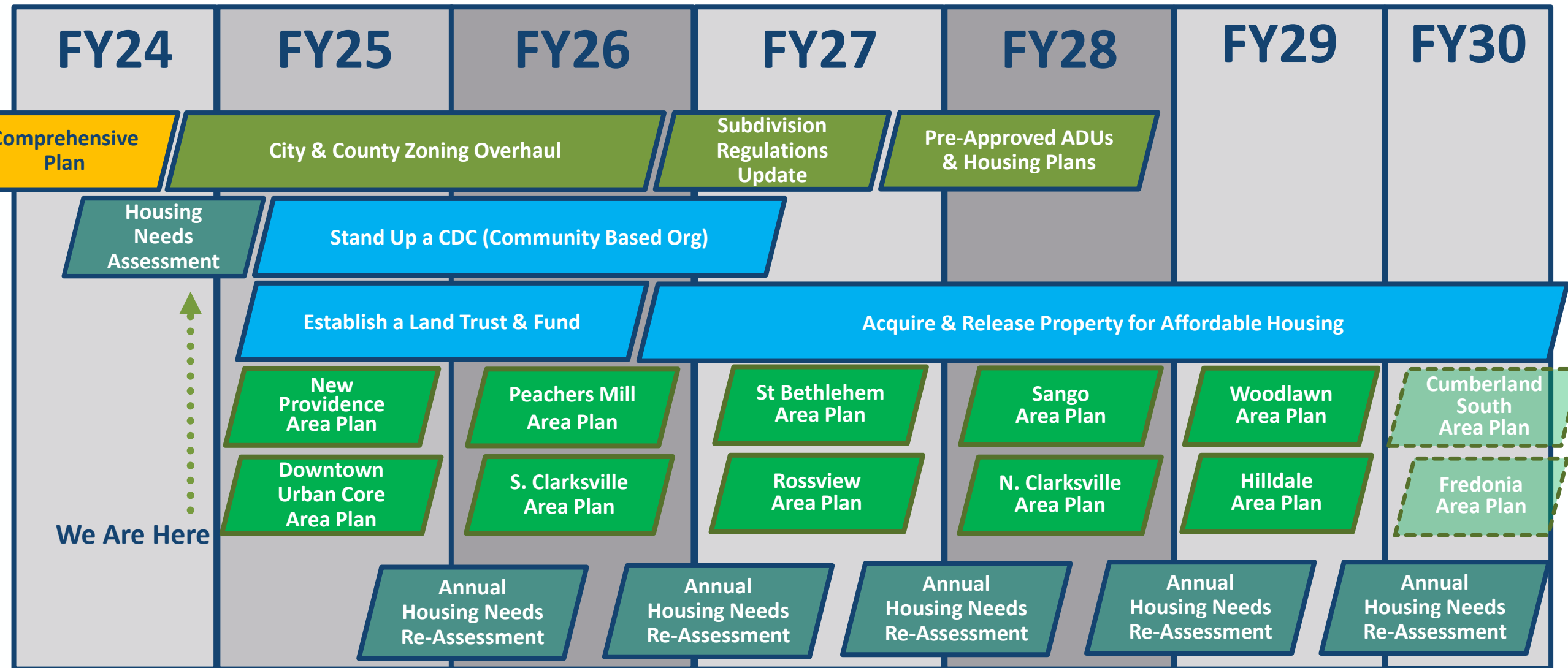
- **Persistent Poverty Locations:** Greater than 20% of Population at or below Poverty line.
- **Minority Populations Below Poverty Level by location:**
 - 1001= 80%
 - 1002 = 46%
 - 1003 = 37%
 - 1008 = 26%
 - 1009 = 68%
 - 1011.02 = 12%



Esri, HERE, Garmin, (c) OpenStreetMap contributors, and the GIS user community

The Proposed Plan & Timeline

• Projects must be complete by end of FY30



Estimated Plan Costs



Analysis of Total Estimated Costs		Estimated Cost	Percent of Total
1	Personnel (Direct Staff Labor)	\$250,000	10%
2	Fringe Benefits (TCRS, Insurance, etc)	\$150,000	6%
3	Land Bank Fund	\$850,000	35%
4	Land Trust Seed Fund	\$250,000	10%
5	Consultants (12 Planning Areas, Sub regs)	\$340,000	14%
6	Community Based Organization Seed Fund	\$375,000	16%
7	Housing Needs Assessments (6)	\$80,000	3%
8	Pre Approved ADU & House Plans / Study	\$105,000	4%
Total Proposal Costs:		\$2,400,000	100.00%
Federal Share:		\$2,000,000	80%
CMCRPC Match		\$200,000	20%

Total Proposal

\$2,400,000

HUD Funds Requested

\$ 2,000,000

CMCRPC Match

\$ 400,000

*Over a 6 year period

Questions/Public Comment Period



- All Public comments must be summarized and submitted with the final application.
- Public comment period will last from now until **15 October 2024 at 3:30 P.M.**
- The full Draft Application will be available online on **1 October 2024**
- <https://www.cmcrpc.com/hud-pro-housing-grant-application/>
- Comments can be submitted by email, phone or in-person at the RPC.
 - 931-645-7448
 - rpc@cityofclarksville.com
 - 329 Main St. Clarksville, TN 37040