A Message From Housing & Energy Services Director

Friends and Partners,

Please take a moment to review what we have achieved with your help and ponder what we can do together as a community in the future.

Over the past five years we have made strides in home repair and energy efficiency for the Knoxville area. During this time a total of over $16 million has been awarded and used to help over 4,000 households; replacing plumbing in low income communities, fixing health and safety repairs for households in need, weatherizing, and helping seniors and people with disabilities continue to live independently. Neighborhoods and individual lives are impacted with every household that comes through our programs. The investment of repair work and program funding addresses the whole home and the household while leaving lasting investments in the community.

Sincerely,

Jason Estes,
CAC Housing & Energy Services Director
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The Promise of Community Action:

“Community Action changes people’s lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other.”

Housing & Energy Services:

“Strengthening neighborhoods by using energy efficient and cost-saving measures to provide weatherization services, build high-quality affordable housing, repair existing housing, and improve quality of life for low to moderate income residents of Knoxville and Knox County.”
2014-2015 Knoxville-Knox County CAC Board Members

Ms. Virginia S. Anagnost
Chairperson, CAC Board
Representative: Daughters of Penelope – American Hellenic Educational and Progressive Association

Honorable Madeline Rogero
Mayor of the City of Knoxville
Vice-Chairperson, CAC Board
Alternate: Mr. Thomas Strickland

Honorable Tim Burchett
Mayor of Knox County
Treasurer, CAC Board
Alternate: Mr. Chris Caldwell

Mr. Jim DuBose
CAC Board Secretary
Representative: East Resident Advisory Board

Alternate: Mr. John Wesley Donaldson

Ms. Debbie Black
Manager/Labor Participation, United Way
Representative: Central Labor Council

Councilman Daniel Brown
Representative: Knoxville City Council

Ms. Jill Brown
Representative: Head Start

Commissioner Amy Broyles
Representative: Knox County Commission

Dr. Martha Buchanan
Director, Knox County Health Department
Representative: Knox County Health Department
Alternate: Mr. Dempsey Andes

Mr. Art Cate, CEO
Knoxville’s Community Development Corporation
Representative: KCDC
Alternate: Ms. Ashley Ogle

Alternate: Mr. John Wesley Donaldson
2013-2014 Knoxville-Knox County CAC Board Members

Continued

Ms. Polly Doka
Representative: West Resident Advisory Board

Ms. Mary Farmer
Representative: South Resident Advisory Board

Rev. John Bluth Gill
Church of the Savior
Representative: Knoxville Ministerial Association

Mr. Buz Johnson
Representative: At-Large

Dr. James P. McIntyre, Jr.
Superintendent, Knox County Schools
Representative: Knox County Schools
Alternate: Mr. Sam Anderson

Ms. Martha Olson
Representative: South Resident Advisory Board

Ms. Rebecca Parr
Representative: Head Start

Ms. Judy Poulson
Representative: League of Women Voters

Honorable John R. Rosson, Jr.
Representative: Knoxville Bar Association

Ms. Lena Sadiwskyj
VP of News, WVLT-TV & MyVLT
Representative: At-Large

Dr. Sandra Twardosz
Representative: Early Childhood Development Expert

Mr. Jeff. Welch, Acting Executive Director
Metropolitan Planning Commission
Representative: MPC
Alternate: Mr. Doug Burton

Ms. Lula Williams
Representative: East Resident Advisory Board

Mr. Charles Wright
Representative: West Resident Advisory Board
Since its inception date in October 20, 1964, the Knoxville-Knox County Community Action Committee (CAC), a local public agency serving the City of Knoxville and Knox County, Tennessee, has been committed to the mission of promoting self-sufficiency for low to moderate income people and neighborhoods. Our promise is: "Helping People, Changing Lives." CAC keeps its promises and empowers people by providing them with the tools they need to live with dignity and achieve their full potential. To accomplish this CAC serves the community with a broad spectrum of federal, state, and locally funded programs to serve all ages.

CAC services range from infants in Head Start; job training services for youth, and adults through Workforce Connections; emergency services for families and the homeless through Homeward Bound; a comprehensive range of services for seniors through the Office on Aging; and countless other community services provided by CAC departments including Beardsley Farm and the Energy & Community Services department. CAC is locally governed by its board, a group of 24 citizens representing government, the community at large, and the people served by CAC.

CAC Housing & Energy Services has over 30 years of successful management in administering home repair programs. From intake personnel to certified assessors, successful management can be attributed to an effective staff support system. CAC boasts a robust network of departments and agency contacts that provide clients with extensive resources. Intake personnel identify needs early on and work with the existing programs to best help each household.

Current Housing & Energy Services programs include The City Emergency Home Repair Program (CIEHR), The County Emergency and Minor Home Repair Programs (CNEHR), The Weatherization Assistance Program (WAP), East Tennessee Foundation’s Emergency Roofing Assistance Program, and The Lead Safe and Healthy Homes Program.

Additional grants and programs that have been administered include: TN LEAP Lead Elimination Action Program, Energy Star and LEED GOLD certified new construct programs, Emergency NEG funds have been awarded in times of need and natural disaster, and many other partnership grants have also been awarded. Each year housing and energy related programs assist hundreds of low and moderate income homes in receiving general home repair to sustainably keep residents in their homes and help the Knoxville community invest in their neighborhoods.

Knoxville-Knox County CAC serves over 13,000 individuals annually, providing a range of services to revitalize our neighborhoods.
City Emergency Home Repair Program: CIEHR

The City Emergency Home Repair Program is a comprehensive home repair program functioning within the city limits of Knoxville and funded by the City Community Development Department. The first tier of the program is a locally funded grant, with subsequent tiers combining the grant award with no interest loans to address health and safety concerns.

Eligibility Requirements:
- Single family, owner occupied residence
- Located within the city limits of Knoxville
- City and county property taxes must be current and paid in full at time of application
- Meet current program year low/moderate income requirements

In the past 5 program years CAC Housing & Energy Services CIEHR Program has been awarded over $1.7 million by the city of Knoxville and has been able to assess and repair over 550 homes, reaching over 960 individuals.

Knox County Sustainable Housing Programs: CNEHR

The Knox County Emergency Home Repair Program, Minor Home Repair, County Rehab and County Reconstruct Programs are comprehensive tiers of the County Home Repair Program functioning in Knox County. This program exists outside of the Knoxville city limits. The first tier of the program is a locally funded grant, with subsequent tiers combining the grant award with no interest loans to address health and safety concerns. Funding provided by Knox County Community Development Department.

Eligibility Requirements:
- Single family, owner occupied residence
- Located within Knox County and outside of the Knoxville City limits
- Property taxes must be paid in full, exceptions are made for current year, which can be on a payment plan
- Meet current program year low/moderate income requirements and subsequent credit and financial status for eligible loans

From 2009-2014 CAC Housing & Energy Services County Programs have been awarded over $2.5 million by Knox County. In this time, 550 homes have been repaired reaching over 1,000 individuals.
The Tennessee Housing Development Agency has awarded $77,500.00 providing 16 households with the repairs needed to stay living independently in their homes.

East Tennessee Foundation:
Emergency Roofing Assistance Program

The East Tennessee Foundation, through the Affordable Housing Trust Fund, provides funding for the emergency roofing assistance program. The Affordable Housing Trust Fund provides grants and loans for a variety of housing programs in the city of Knoxville. The roofing program administered by CAC provides assistance for home owners residing in the city of Knoxville. Assistance may include roof repair or the installation of a new roof.

Over the past five program years, East Tennessee Foundation’s Emergency Roofing Assistance Program:
- $670,404.00 Awarded
- 229 Homes have received new or repaired roofs
- Over 400 individuals assisted

The photograph above is of a finished roof completed in the ETF Program.

Tennessee Housing Development Agency:
Emergency Repair Program for Seniors

The Tennessee Housing Development Agency’s mission is to create safe, sound, affordable housing opportunities. The Tennessee Housing Development Agency awards an array of housing grants to local organizations. CAC Housing & Energy Services receives funding to repair homes for income eligible seniors to repair a variety of household health and safety concerns.

Eligibility Requirements:
- Owner occupied residence
- 60 years of age and older
- Income at or below 60% of the area median income

The Tennessee Housing Development Agency has awarded $77,500.00 providing 16 households with the repairs needed to stay living independently in their homes.
Knoxville Utility Board Programs
PACE 10 Residential Assistance

CAC Housing & Energy partners with The Knoxville Utility Board (KUB) to administer a grant and loan program helping low-income home-owners make sewer lateral repairs and replacements. From 2009-2013 almost $2 million was awarded and over 1,000 individuals impacted by this partnership.

Knoxville Utility Board Programs
PACE 10 Residential Assistance

Residential Assistance Program (RAP)

For the 2012-2013 funding year PACE 10 transitioned into The Residential Assistance Program (RAP), a supplemental assistance program for residential homeowners as lateral repairs and replacements are needed. RAP is a currently funded program and continued partnership between CAC and KUB. KUB has set aside funds for a Residential Assistance Program (RAP) to provide grants to low-income homeowners for the repair or replacement of defective laterals and the disconnection of prohibited connections. CAC serves as the vehicle to provide assistance to eligible households under the program. CAC responsibilities include application intake, income eligibility determination, customer education, lateral repair or replacement, prohibited connection removal, coordination of inspection, record-keeping, and payment of contractors hired to perform the required work. Homeowners can expect CAC and its contract staff to help them understand the reasons for the work, the steps involved, the costs involved, and the expected results. KUB customers interested in qualifying for grants from KUB are required to partner with CAC for completion of the work.

Residential Assistance Program (RAP)

Amount Awarded:
$1,926,775.00

Households Serviced:
554

Individuals Benefitting from Lateral Repairs:
1,049

The photograph above is of a new sewer lateral installed through the PACE 10 program.

In its first 2 years of funding, the Residential Assistance Program was awarded over $81,214.00. These funds repaired and replaced lateral systems for 17 households.
CAC’s Community Action for Affordable Neighborhoods (CAAN) Sustainable Housing Opportunity Program (SHOP) is a first time home buyers program providing education and down payment assistance. SHOP is prepared to assist homebuyers in constructing or purchasing their first home and provides support and maintenance to keep the applicants in their homes.

Since its creation CAAN has counseled first time homebuyers and partnered with local agencies and banks to promote home buyer education and credit awareness. CAAN SHOP is set apart from other first time home owner programs because applicants choose their home and their community. Being able to invest in the community and choose the schools that the family’s children will go to greatly impacts the pride and connection homeowners have with their new home and community. Since the inception of the program, two homeowners have completed the program, purchasing new homes and investing in their new neighborhoods.

The photograph above is that of contractors working on a home selected by a CAAN applicant and first time homebuyer. Homes are picked and renovated to meet the needs of the household and strengthen a sense of ownership.
American Recovery and Reinvestment Act (ARRA)

American Recovery and Reinvestment Act

The American Recovery and Reinvestment Act (ARRA) was signed into law on February 17, 2009. This Act provided $5 billion in additional funding nationally to the Weatherization Assistance Program over three years. CAC received a total of 6.2 million in ARRA funds with 1.2 million of the funds awarded in the final year after initial goals were exceeded. With these funds, CAC Housing & Energy achieved ARRA funding goals and weatherized 1549 households.

<table>
<thead>
<tr>
<th>Program</th>
<th>Funds Awarded</th>
<th>Homes Weatherized</th>
</tr>
</thead>
<tbody>
<tr>
<td>ARRA</td>
<td>$6,145,546.00</td>
<td>1549</td>
</tr>
<tr>
<td>WAP</td>
<td>$658,031.00</td>
<td>319</td>
</tr>
</tbody>
</table>

Weatherization Assistance Program (WAP)

Weatherization Assistance Program

The U.S. Department of Energy's (DOE) Weatherization Assistance Program (WAP) was created in 1976 to assist low-income families who lacked resources to invest in energy efficiency. CAC Housing & Energy has been awarded funds to administer weatherization locally. The WAP uses a tested audit system to generate retrofit measures to ensure energy savings and efficiency for eligible homes.

The U.S. Department of Energy's (DOE) Weatherization Assistance Program (WAP) utilized many audit tools to measure pre and post audit energy efficiency. Every weatherization measure is chosen specifically for the home audited and the savings value it will bring.
Weatherization Assistance Program (WAP) Continued

WEATHERIZATION FACTS:
- Energy savings average 35% of consumption for the typical low-income home.
- Occupants of weatherized homes experience in the range of $400 in annual savings on their energy bills, at current energy prices.
- In 2010, weatherized homes nationally saved approximately $2.1 billion for low-income families.

WEATHERIZATION WORKS FOR INDIVIDUALS BY:
- Reducing energy costs for families.
- Providing education in energy-efficient practices.
- Addressing health and safety concerns.
- Increasing financial independence.
- Creating greater flexibility in spending choices.

WEATHERIZATION WORKS FOR COMMUNITIES BY:
- Promoting energy efficiency.
- Creating jobs.
- Executing successful Public/Private partnerships.
- Improving neighborhood housing conditions.
- Helping to create an empowered community.
Energy and Sustainability Initiatives

CAC Housing & Energy has made efforts to partner with sustainable and energy efficient agencies and programs, and has received 270,000 in Energy Efficiency and Conservation Block Grant funding for Energy and Sustainability Rebates and “Green Incentives”.

The City Of Knoxville’s Energy and Sustainability Initiative offered a variety of rebates to home-owners, non-profit organizations, and commercial businesses within the Knoxville City limits. The rebates were for upgrading appliances with ENERGY STAR or WaterSense labels; and for completing an energy audit. The program was administered by CAC, and 210 rebates were distributed in the Knoxville community.

CAC Housing & Energy Services partnered with the city of Knoxville on the Green Incentive Program and received Energy Efficiency and Conservation Block Grant Funds. The funding was distributed by the U.S. Department of Energy through the Energy Efficiency and Conservation Block Grant program. This set of EECBG funds was used to incentivize the Knoxville community to build or retrofit to create energy efficient buildings and deploy solar technologies. This "Green Incentive" program was a way for the City of Knoxville to directly integrate EECBG stimulus funds into building and renovation activity in the Knoxville community and strengthened the long-term success of the local energy efficiency and renewable energy market by making it possible for the community to implement. Ten businesses and households in Knoxville received these measures.

Spotlight on New Programs:
Lead Safe & Healthy Homes Program

The Knoxville Lead Safe & Healthy Homes Program is funded by the U.S. Department of Housing and Urban Development (HUD) Office of Healthy Homes and Lead Hazard Control (OHHLHC) through a Competitive Grant Award to The City of Knoxville and Sub-Grantee Award to Knoxville-Knox County Community Action Committee. The HUD OHHLHC funded Knoxville Lead Safe and Healthy Homes program supports improved health outcomes through remediation of residential homes containing hazardous levels of lead-based paint that can adversely affect a child causing lifelong effects. Detrimental to health issues can be dramatically improved through a safe, healthy home environment where children live, grow and play.

Over 60,000 homes in the city of Knoxville were built before 1978. Homes built before 1978 have the possibility of containing lead based paint.
Looking Ahead to Future Programs

The existing structures of the Housing & Energy Services department are designed to accommodate additional partnerships and expand with future programs to meet the needs of our ever changing community. These partnerships and steady client intake ensure that future funds are able to most effectively meet the needs of the local community. Referrals within the department and use of various leveraging funds in conjunction with the existing programs secure that each household receives optimum assistance and resources. Listed below are several upcoming opportunities and partnerships.

Round It Up: Pennies For A Purpose

Beginning in the 2015-2016 funding year KUB will be launching Round It Up: Pennies for a Purpose. This bill round up program will be a sustainable funding structure for local weatherization efforts. Round It Up is a voluntary program that puts spare change to work helping others in the community. KUB automatically rounds your bill up to the next dollar to weatherize homes and help those in need with their energy bills.

TVA Extreme Energy Makeover

TVA has selected Knoxville as one of two communities in the Tennessee Valley to receive TVA Extreme Energy Makeovers funding. As a result of this award, TVA will invest to improve the energy efficiency of lower-income homes in Knoxville. The Knoxville-Knox County Community Action Committee (CAC) led an application for this funding in partnership with the City of Knoxville and Knoxville Utilities Board (KUB). The Project Team also includes the Alliance to Save Energy, a national nonprofit that promotes energy efficiency through public policy, education and outreach.

City of Knoxville Weatherization Health & Safety Program

The Weatherization Health & Safety program provides an immediate and necessary solution to help homeowners recover from disrepair and plan for the future and improve the affordability of their home. The proposed CDBG funds would be leveraged with weatherization programs to assist qualified residents with health and safety repairs/replacements in conjunction with weatherization-energy efficient measures. The use of CDBG funds would directly help homeowners receive weatherization funds and address home repair issues at the same time as the weatherization audit.
Past Partnerships

Partnerships: New Construction

CAC Housing & Energy Services has partnered with several organizations to construct new homes over the past 4 program years. Whenever possible CAC strives to keep families in their homes and repair health and safety items as well as install energy efficient measures, sometimes there are homes that the best way to help the community is to work together to construct something new. CAC has partnered with Green Homes, Knoxville Leadership Coalition KLC, Leadership in Energy and Environmental Design (LEED), Energy Star, and Knox Housing Partnership (KHP).

Partnerships: Rehab/Reconstruction

In some cases the repairs of a home constitute a rehab or reconstruct, rehabbing large sections or the entire home. This is an intensive and costly process. Several local organization have come together to offer these services and CAC has partnered with the City of Knoxville and Knox County to offer these services at low cost, combining grants and interest free loans to provide additional options for low and moderate income households.

Partnerships: Remediation

Through the Tennessee Lead Elimination Action Program (TNLEAP) partnership CAC was able to conduct lead remediation for over 18 homes in Knoxville. Lead Hazards were identified and controlled and essential training was given to local contractors and CAC staff. The knowledge and education learned through this partnership was useful in transitioning into other Remediation programs in the future and the professional partnerships made through TNLEAP are still in effect.
# Housing & Energy Services
## Summary of Awarded Funding
### July 1, 2009 — June 30, 2014

<table>
<thead>
<tr>
<th>Program</th>
<th>Award Amounts</th>
<th>Number of Homes Serviced</th>
</tr>
</thead>
<tbody>
<tr>
<td>City Emergency Home Repair (CIEHR)</td>
<td>$1,700,000.00</td>
<td>551</td>
</tr>
<tr>
<td>County Emergency Home Repair (CNEHR)</td>
<td>$2,932,159.00</td>
<td>550</td>
</tr>
<tr>
<td>East Tennessee Foundation (ETF): Emergency Roofing Assistance</td>
<td>$670,404.00</td>
<td>229</td>
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<tr>
<td>Community Action for Affordable Neighborhoods (CAAN): Sustainable Housing Opportunity Program</td>
<td>$188,226.00</td>
<td>2</td>
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<tr>
<td>Tennessee Housing Development Agency (THDA): Emergency Repair Program for Seniors</td>
<td>$77,500.00</td>
<td>16</td>
</tr>
<tr>
<td>American Recovery and Reinvestment Act (ARRA)</td>
<td>$6,125,546.00</td>
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<tr>
<td>Department of Energy Weatherization Assistance Program (WAP)</td>
<td>$658,031.00</td>
<td>319</td>
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<tr>
<td>PACE 10 Residential Assistance: Knox Utility Board Lateral Program</td>
<td>$1,926,775.00</td>
<td>554</td>
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<tr>
<td>Residential Assistance Program (RAP)</td>
<td>$81,214.00</td>
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<tr>
<td>Community Services Block Grant (CSBG)/ARRA Home Repair</td>
<td>$550,000.00</td>
<td>83</td>
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<tr>
<td>World Changers</td>
<td>$67,600.00</td>
<td>36</td>
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<tr>
<td>National Emergency Grant (NEG)</td>
<td>$28,816.00</td>
<td>29</td>
</tr>
<tr>
<td>TNLEAP: Lead Elimination Action Program</td>
<td>$121,106.00</td>
<td>18</td>
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<tr>
<td>Knox Housing Partnership (KHP) Rehab</td>
<td>$5,521.00</td>
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<tr>
<td>Knoxville Leadership Foundation (KLF) Rehab</td>
<td>$2,726.00</td>
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<tr>
<td>Knoxville Leadership Foundation (KLF) Reconstruct</td>
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<td>City of Knoxville Rehab</td>
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<td>City of Knoxville Reconstruct</td>
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<td>HPRP Homeward Bound Home Inspections</td>
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<tr>
<td>Energy Efficiency and Conservation Block Grant (EECBG)</td>
<td>$270,000.00</td>
<td>220</td>
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<tr>
<td><strong>Totals For All Programs</strong></td>
<td>$16,140,606.00</td>
<td>4195</td>
</tr>
</tbody>
</table>
Summary of Awarded Funding
July 1, 2009 — June 30, 2014

From July 1, 2009 to June 30, 2014 CAC Housing & Energy Services was awarded over $16 million in home repair and energy efficiency funding, impacting over 4,000 households.

Average Income of Receiving Households

Of the over 3,600 households that received program funding all were income eligible for the particular program. Of the programs that captured income information almost 50% of households receiving funds were considered extremely low income households (0-30% of HUD guidelines). A large portion of households serviced were at or below 50% of area median income. Very low and extremely low income households (50% and below) constituted approximately 86% of all households served.

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>0-30% HUD Guidelines</td>
<td>14%</td>
</tr>
<tr>
<td>31-50% HUD Guidelines</td>
<td>49%</td>
</tr>
<tr>
<td>51-80% HUD Guidelines</td>
<td>37%</td>
</tr>
</tbody>
</table>

**HUD Definitions:**
- **Extremely Low:** Households whose incomes do not exceed 30 percent of the median income for the area.
- **Very Low:** Households whose incomes do not exceed 50 percent of the median income for the area.
- **Low:** Households whose incomes do not exceed 60 percent of the median income for the area.
- **Low/Moderate:** Households whose incomes do not exceed 80 percent of the median income for the area.
- **Moderate:** Households whose incomes are between 81 percent and 95 percent of the median income for the area.

Seniors and People with Disabilities

Seniors and people with disabilities are the targeted recipients for many of the programs at CAC. Not all programs administered track this demographic information, but for those surveyed, almost half of all households included a household member who was a senior, 62 and older, or included a member with a disability.
Testimonials and Thank You Notes

Housing & Energy Services is dedicated to the individuals that come to CAC for help. Staff listens and helps to meet the needs of each household. Here are some images and notes that share the connections shared.

Dear Dr. Estes,

Please accept my heartfelt gratitude and thanks for the weatherization help your office assisted me with. I was able to tell the difference immediately. Your staff and contractors were helpful and professional with both the work and answering all my questions. Please convey my thanks to them also.

Sincerely,

Marilyn Littler
Testimonials and Thank You Notes

5/18/12

CAC Housing and Energy
Dear Mr. Estes,

Thank you so much for helping me repair my home. I really appreciate your staff and their work. All repairs are good again. Thank you.

To the staff of C.A.C,

Just a note to thank you for your help. You helped us receive our housing grant of $3,000. Your staff was so helpful and really worked hard for us to get this help.

Going above and beyond your job (to have the insulation put in the attic) doesn't happen too often anymore! I sincerely appreciate all of your efforts.

Sincerely,

[Handwritten signature]
Located in the lower level of CAC’s LT Ross Building, The Housing & Energy Services Department is home to several programs and partnerships impacting Knoxville, Knox County, and East Tennessee.