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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.
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, 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.
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.

SPIKE HOSCH, Executive Director, BetterFi

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

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

MARSHALL GRAVES, Senior Manager, GRACE, Stone Door Group

HOWARD NUNLEY, Community Representative, Flat Branch

JENNIFER PARMERLEY, Community Representative, Tracy City

ALEX MOORE, Project Administrator, Southeast Tennessee Development District

JILL HENRICKSEN, Community Development Manager, Minnesota Housing Partnership

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

GRUNDY COUNTY

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

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

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

93RD OF 95 COUNTIES
regarding health-related
outcomes ranking

GRUNDY COUNTY HOUSING

of the 6,460 housing units...

<table>
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<tr>
<th>Units</th>
<th>Percentage</th>
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<td>561</td>
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<tr>
<td>1,060</td>
<td>16.4%</td>
</tr>
<tr>
<td>3,760</td>
<td>58.2%</td>
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AGE OF HOUSING STOCK

- 2010 or later: 275
- 2000-2009: 1,119
- 1970-2000: 3,534
- Before 1950: 691

AVERAGE HOUSEHOLD AND FAMILY SIZES

- Average Household Size
- Average Family Household Size

GRUNDY FAMILIES & HOUSEHOLDS ARE LARGER THAN U.S.

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 Henrickson, 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

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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. 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”. 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.

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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
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.

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.
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.

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.
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...
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.

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.
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.
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.

Interestingly, the slide below indicates that single family home occupants have more negative responses related to health and wellbeing.
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. On average, participants paid $254.38 a month on their mortgage or rent. We 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.

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.

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8 https://www.census.gov/quickfacts/grundycountytennessee
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.
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.
**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.

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**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.

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**Future Thinking**

**Are you interested in purchasing a home?**

- 68% Yes
- 24% No
- 1% Uncertain

**Type of home interested in**

- Single-family home: 54%
- Doublewide Mobile Home: 17%
- Tiny Home: 8%
- Modular Home: 8%
- Other: 6%
- Mobile Home - Singlewide: 4%

**Type of land interested in for home**

- My family’s land: 71%
- My own land: 13%
- Other: 13%
- In a neighborhood: 3%

**How many bedrooms would you need for your family to feel comfortable?**

- 1 bedroom: 12%
- 2 bedrooms: 31%
- 3 bedrooms: 42%
- 4 bedrooms: 12%
- 5 bedrooms: 4%

≥ 660 housing units needed

2–3 bedroom single-family homes
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.
**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.
DEVELOPING HOUSE AND HOME
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
Grundy 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
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

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

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.”

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<th>OUTPUTS</th>
<th>FUTURE DEVELOPMENTS</th>
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<td>REGIONAL AND ORGANIZATIONAL PARTNERSHIPS</td>
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<td><strong>COMMUNITY</strong></td>
<td><strong>REGIONAL</strong></td>
<td><strong>STATE</strong></td>
<td><strong>NATIONAL</strong></td>
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<tr>
<td>BetterFi</td>
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<tr>
<td>BetterFi</td>
<td>Banks/lenders</td>
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<td>Banks/lenders</td>
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<tr>
<td>MTOP</td>
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</tr>
<tr>
<td>MTOP Advisory Council - Grundy County Housing Authority - Stone Door Group - Grundy County and Municipalities - South Cumberland Learning and Development Center</td>
<td>SEDT-Setworks and Setbuilds; Southeast TN Workforce Development Board</td>
<td>TN Dept. of Labor and Workforce</td>
<td>EDA</td>
</tr>
<tr>
<td>Churches</td>
<td>Churches</td>
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</tbody>
</table>
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

**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.

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.

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

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<th>One</th>
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<th>Three</th>
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<tr>
<td>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.</td>
<td>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.</td>
<td>Strengthen access to funding and human resources for weatherization and home efficiency to enhance family finances, and increase health, wellbeing, and safety.</td>
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<th>Four</th>
<th>Five</th>
<th>Six</th>
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<tr>
<td>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 too are weatherization, remodeling, an increased rental stock, as well as supportive housing for elders, grandparents, and persons with disabilities/exceptionalities.</td>
<td>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.</td>
<td>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.</td>
</tr>
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</table>
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 (e.g., 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?

- Neapolitan: Sweet people, Hershey factory, lots of factory work.
- Rocky Road: Stuarts Draft, peanut butter, chocolate chip.
- Cookie Dough: I am sticky note.
- Butter Pecan:
List some of the good going on in your community:

- Arts organization and lots of individual artists in the community
- Summer programs: home repair, meal program, discover together
- Cross collaboration of local organizations across the region
- Community leaders + caring and interested political leaders
- Lots of local artists
- Tourism increases -- pros + cons ;)
- A lot of really good people who pay attention to the community!
- TRACY City has more places for the families to play; political people are caring and interested
- Jail rehabilitation program
- GRACE, AA Farm working w/ recovery (Altamont, Tracy)
- State park funding and tourism related dollars
- State is spending on state parks
- GRundy area Arts council -- Sporadically active and a partner
- Economy is moving forward, though the jobs might not be in the right sector for families to move out of poverty although there is a need for sustainable jobs.
- Faith based institutions are engaged in community and have been well connected with each other (100 churches in GC)
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
- Good, safe roads
Tuesday is apple sauce day.

Hello!

Hello, everyone!

hello

bit.ly/MTOP-housing-a-sessment
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
- All Mayors, Town, Tracy City, County Executive
- University of the South
- 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
- Unif of Auburn Rural Studio
- Community Meetings (ex. the park in Tracy City)
IN WHAT WAYS CAN THE INDUSTRY YOU REPRESENT CONTRIBUTE TO AFFORDABLE HOUSING?

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 - TDHA, 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.

Guy's that run the hardware stores.

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

BARRIER: Plenty of land, but much is not developable.
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
- □ Black or African American
- □ American Indian or Alaska Native
- □ Asian
- □ Hispanic/Latino/a/x
- □ Native Hawaiian or Other Pacific Islander
- □ I prefer to describe my race as:

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

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?

- [ ] My own land
- [ ] My family’s land
- [ ] In a neighborhood
- [ ] Other (please explain):

### HOW MANY BEDROOMS ARE IN YOUR HOME?

<p>| | | | |</p>
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<tr>
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<tbody>
<tr>
<td>DO YOU HAVE AN INDOOR BATHROOM?</td>
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<tr>
<td>[ ] Yes</td>
<td>[ ] No</td>
<td>[ ] Yes</td>
<td>[ ] No</td>
</tr>
<tr>
<td>DO YOU HAVE AN INDOOR KITCHEN?</td>
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<tr>
<td>[ ] Yes</td>
<td>[ ] No</td>
<td>[ ] Yes</td>
<td>[ ] No</td>
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</table>

### PLEASE SHARE SOME OF THE THINGS YOU LIKE BEST ABOUT YOUR HOME:


### IS THERE ANYTHING YOU WOULD LIKE CHANGE ABOUT YOUR HOME?

- [ ] Yes
- [ ] No

**IF YES, WHAT?**

### MY HOME IS IN...

- [ ] Terrible condition
- [ ] Pretty bad condition
- [ ] Fair condition
- [ ] Good condition
- [ ] Excellent condition

### PLEASE CHECK ANY OF THE FOLLOWING THAT CURRENTLY APPLY TO YOUR HOME:

- [ ] Lack of running water
- [ ] Lack of working heat
- [ ] Lack of adequate septic or sewer
- [ ] Dwelling is structurally unsafe
- [ ] Other conditions (please explain):

### 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?

- [ ] Completely overwhelmed
- [ ] It is very difficult
- [ ] It’s tough, but I/we maintain it
- [ ] I feel good
- [ ] I feel great

### WHAT AREAS DO YOU FEEL YOU NEED ASSISTANCE (CHECK ALL THAT APPLY)?

- [ ] Electrical
- [ ] Floors
- [ ] Foundation
- [ ] Gutters
- [ ] Painting and siding
- [ ] Plumbing
- [ ] Roof
- [ ] Septic system
- [ ] Weatherization (protection from cold/heat, wind/water)
- [ ] Windows and/or doors
- [ ] Other 1 (please specify):
- [ ] 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)?**

<table>
<thead>
<tr>
<th># of adults 62+</th>
<th># of adults 18-61</th>
<th># of youth and children under 18</th>
<th>Total</th>
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</table>

**Who do you currently live with?**

- □ Just myself
- □ Myself and immediate family (partner and/or children)
- □ Relatives
- □ 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?**

<table>
<thead>
<tr>
<th>Less than $13,000</th>
<th>$13,000-$17,420</th>
<th>$17,421-$25,000</th>
<th>$25,001-$30,500</th>
<th>$30,501-$35,000</th>
<th>$35,001-$40,500</th>
<th>$40,501-$45,000</th>
<th>$45,001-$51,000</th>
<th>$51,001-$56,000</th>
<th>$56,001-$61,500</th>
<th>$61,501-$66,000</th>
<th>$66,001-$70,000</th>
<th>More than $70,000</th>
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</thead>
</table>

**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:***

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<tr>
<th></th>
<th>Never</th>
<th>Daily</th>
<th>Weekly</th>
<th>Monthly</th>
<th>Yearly</th>
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<tbody>
<tr>
<td>Housing</td>
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<tr>
<td>Food</td>
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</tr>
<tr>
<td>Clothes and shoes</td>
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<tr>
<td>Transportation</td>
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### Medical expenses

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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:

<table>
<thead>
<tr>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neither Disagree nor Agree</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>My home and community influence my health and wellbeing in a good way.</td>
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<tr>
<td>Explain why:</td>
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<tr>
<td>I love my home.</td>
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<tr>
<td>I feel healthy in my home.</td>
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<tr>
<td>This area is a safe place for a family.</td>
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<tr>
<td>My children feel good about their school.</td>
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### 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?

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

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:
<table>
<thead>
<tr>
<th>WHAT ARE THE STRENGTHS AND POSITIVE THINGS ABOUT THIS AREA? WHAT ARE THINGS PEOPLE APPRECIATE ABOUT THIS AREA?</th>
</tr>
</thead>
<tbody>
<tr>
<td>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?</td>
</tr>
<tr>
<td>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)?</td>
</tr>
<tr>
<td>DESCRIBE HOW YOUR COMMUNITY WOULD LOOK IF IT HAD EVERYTHING IT NEEDED TO FLOURISH AND BE STRONG:</td>
</tr>
</tbody>
</table>

**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!
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.

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.

480 Old Highway 56, Coalmont
info@mountain-top.org
(931) 692-3999
Healthy housing helps us all

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.

WHAT IS HOME?

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

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
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