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Published by the City of Knoxville’s Office of Neighborhoods to report news important to Knoxville’s residential neighborhoods. Include your neighborhood-related event or meeting in this space. Call 215-4382. News deadline: 5 p.m. Mondays.

1. Timbercrest Celebrates July 4 with Mailbox Decorations

Timbercrest Neighborhood Association’s first annual “Patriotic Mailbox Decorating Contest” prompted 56 households to decorate their mailboxes with everything from a single American flag to an exuberance of stars, spangles, ribbons, streamers, pinwheels, flowers, street chalk art, flags, balloons, stuffed animals and declarations of freedom.

The Office of Neighborhoods judged the entries and awarded first, second and third place to three households that will receive free pies from Buttermilk Sky Pie Shop and ice cream from Food City. See some of the decorations at the [Office of Neighborhoods Facebook page](#). While you’re at it, please like the page...and submit your own events for coverage in this newsletter and on Facebook.

Island Home Park Neighborhood Association also held a holiday get-together with a cool-down provided for the children by a fire truck from Station No. 10.

2. Regulate Payday Loan Businesses? Not So Fast, Law Director Warns

Knoxville City Council will wade into uncharted legal waters if it adopts an ordinance to limit the proliferation of payday loan stores and similar “alternative financial services,” according to City Law Director Charles Swanson.

The proposed ordinance is on the agenda for tonight’s City Council meeting which starts at 7 p.m. (Note: beginning July 19, City Council meetings will start at 6 p.m.) For a copy of the ordinance and related documents, pull up the [July 5 agenda](#) and scroll down to Item 12-a.

As proposed by the Metropolitan Planning Commission (MPC), the ordinance would define “alternative financial services” (AFS) as entities such as pawn brokers, title

pledge lenders, deferred presentment services, and check cashers. “Deferred presentment services” is a generic definition for payday lenders.

In response to the widely perceived negative impacts of such businesses, the ordinance would limit their use to certain commercial districts and prevent the establishment of any new AFS business within 1,000 feet of an existing AFS business or within 1,000 feet of a residentially zoned property.

The 81 current AFS businesses now located in the City (as per MPC’s count last year) would be grandfathered and could continue to do business in their current locations. The ordinance would not touch the lending practices of AFS establishments, since the City has no power to regulate in this area. Currently, the Obama Administration is proposing regulations that would, among other things, require that short-term lenders must not take on clients who are unable to repay the loans, interest and fees.

Law Director Swanson raised his concerns at a June 30 City Council workshop on the proposed ordinance. He noted that municipalities in Tennessee only have the authority to act in ways delegated by the Tennessee State Legislature.

In Swanson’s view, it is not clear whether the City has the authority to use its zoning power to regulate AFS businesses by keeping them a certain distance apart and a certain distance from residential zones. The issue has not been tested in the courts, especially in Tennessee, Swanson noted, so it is not clear if the proposed ordinance would be upheld as constitutional.

The difficulty for the City, he added, is that in cases where a municipality is found to have violated someone’s constitutional rights, there is no limit to the liability claim. “The measure of damages is difficult, and those can be really big, scary numbers.”

First District Councilman Nick Pavlis, who originally asked Council to petition MPC to propose a zoning ordinance regulating AFS stores, noted that the City of Chattanooga chose to regulate AFS zoning following a study that found such establishments have adverse impacts on individuals and the community.

“Yes, you can show there are adverse impacts from these businesses,” Swanson replied. “I’m no fan of these businesses. They engage in predatory lending practices. They engage in usury in my opinion. They are not good businesses to have around. Clearly the State Legislature...has the authority to regulate these businesses or to delegate specifically to you the authority to regulate these businesses. Thus far, the state has not been willing to do that.”

Part of his job is to evaluate the City’s exposure to potential liability, Swanson added. In this case, “exposure to liability is significant, and the types of damages are truly significant.” He suggested that Council table the ordinance and wait for clarity from the courts. Alternatively, the pending federal regulations may have beneficial value, or the state legislature could give the city the explicit power to regulate AFS businesses through zoning, he noted.

In response to a question from Council, Swanson said the City Administration, through its lobbyist, will be asking for this authority from the legislature.

In addition to the aforementioned City Council agenda documents, here are other documents relevant to this issue:

** Our article in [last week's issue](#).

** [MPC documents](#) including a 2015 Memorandum to City Council and the ordinance recommended by MPC last March.

** [This PowerPoint presentation](#) by MPC and the Law Department at last week's workshop. This includes links to resources, including the federal Consumer Financial Protection Bureau's proposed rules to end payday debt traps.

3. City to Encourage Walk from "Neighborhoods to Nature"

The City of Knoxville this summer and fall is hosting a series of events called "Neighborhoods to Nature" --- with the twin goals of promoting physical activity and showing how quickly and conveniently many city residents can walk to a park or greenway.

The first such walk will be held Monday evening, July 11, with residents from at least three neighborhoods starting on their walks at 6 p.m. and meeting at Ashley Nichole Dream Playground near Caswell Park by 6:30 p.m.

Each group of neighbors will be accompanied by a police officer and by an elected official or top city staff member.

*** Mayor Madeline Rogero will be on the Parkridge walk, starting at the Parkridge Community Garden at Olive Street and Fifth Avenue.

*** Vice Mayor Duane Grieve will lead the walk from Old North; the meet-up point is Fourth United Presbyterian Church on Broadway.

*** Chief Operating Officer and Deputy to the Mayor Christi Branscom will lead the walk from Fourth and Gill, starting at the Fourth and Gill Park on Eleanor Street.

If you live in these neighborhoods, you are encouraged to bring your families and join everyone for the kick-off event. Other neighborhoods within one mile of the park can be added. If you don't live in one of the three named neighborhoods, but you are still interested in participating, contact Debbie Sharp at 215-4382.

Final routes and neighborhoods will be posted at www.knoxvilletn.gov/N2N by the end of this week. For walkers tuned into social media, use the hashtag #N2N to post pictures of your group and scenery along the way.

The City will be doing more Neighborhoods to Nature walks in other parts of the city in coming months. Keep your eyes open for the next one.

4. Reminder: Leadership Training Class

The City of Knoxville's Office of Neighborhoods is taking applications for its neighborhood leadership training class, to be held this fall starting Sept. 1.

“Building Strong Neighborhood Organizations” (BSNO) is designed to address a wide variety of questions and concerns about starting and sustaining an effective neighborhood organization.

There is no charge, but seating is limited. [Apply online](#) or call David Massey at 215-3232, to have a hard copy mailed to you. The deadline for applications is Monday, August 15. For details, [see this page](#) on the Office of Neighborhoods website.

5. Grant Funding Available for City Neighborhood Groups

The City of Knoxville is allocating up to \$40,000 for the Neighborhood Small Grants Program (NSGP) for neighborhood-based projects that would be funded in late 2016 for projects to be carried out during calendar year 2017.

With this round of funding, the Office of Neighborhoods is shifting the NSGP calendar so that the project year matches the calendar year. See the [list of neighborhood groups](#) that won grants in the 2016 round.

Grant funds can be used for projects and programs developed by resident-led, resident-controlled neighborhood associations, tenant associations, homeowners associations, and neighborhood watch groups that serve neighborhoods inside city limits. Start-up neighborhood groups may also apply.

Groups wishing to apply must send a representative to either one of two mandatory pre-application workshops scheduled for 10 a.m. Saturday, July 16, at United Way, 1301 Hannah Avenue, and for 5:30 p.m. Thursday, July 21, at Cansler YMCA, 616 Jessamine Street.

Applications are due August 29, and awards will be announced in October.

Neighborhood groups can apply for grants ranging from \$500 to \$3,000. Under certain conditions, some projects can be funded up to \$4,500. Grants must be matched on a dollar-for-dollar basis with the value of volunteer labor and donations.

The [grant guidelines](#) and the [application form](#) are available on the city’s website. To have hard copies mailed to you, call the Office of Neighborhoods at 215-4382 (Debbie Sharp) or 215-3232 (David Massey). Also, call Debbie or David if you have questions or just wish to talk about project ideas.

6. Della Volpe Seeks Information for Economic Summit

Fourth District City Councilman Nick Della Volpe is asking residents and businesses to identify the businesses and business services they feel are needed in the northeast quadrant of the City.

That information will help in the preparation of an economic summit this fall “to focus positive energy on our broader east side community,” Della Volpe stated recently. The goal is to address residents' needs and spotlight business opportunities to better serve this area.

Citizens and owners of businesses in the northeast quadrant of the city are urged to take the survey at <https://www.surveymonkey.com/r/KCMR9X9>. Results will help in planning the summit, Della Volpe said.

The target area --- comprising all of the Fourth Council District and parts of the Fifth and Sixth Council Districts --- “extends from Broadway eastward to the Holston River at Asheville Highway. It passes through the business corridor on Magnolia Avenue on to Asheville Highway, and also includes the East Towne shopping district, and lower Broadway through Fountain City.”

“The survey results will help us plan the upcoming economic round table or summit to be held this fall,” Della Volpe added. “Let's join together and become a catalyst for positive change in our area.”

7. City Seeks Consultant for Zoning Code Overhaul

The City of Knoxville has issued a Request for Proposals to hire a consultant to assist the Metropolitan Planning Commission (MPC) with its update of the City's decades-old zoning ordinance.

Mayor Madeline Rogero proposed that the MPC conduct a complete review and overhaul of the City's zoning ordinance. In May, \$300,000 was earmarked by the Knoxville City Council to hire and direct a consultant to start the review.

The RFP seeks proposals for the comprehensive update of the City's zoning code, asking applicants to identify their approach to the project and the estimated cost. It has been distributed through local media, national professional organizations, and both the City and MPC's websites.

Applicants will have three weeks to submit proposals, at which time all applications will be reviewed by a selection committee made up of City and MPC staff and elected officials. MPC anticipates that the top few responders will be invited to Knoxville to interview for the project, with the final selection made by early September. A modernized ordinance with more mixed-use development is expected to be presented to City Council 15 months later.

“We need an up-to-date ordinance that protects the things we all value in our neighborhoods and commercial areas while allowing the kinds of smart, sustainable growth that will move Knoxville forward,” Mayor Rogero said.

Public input is encouraged by both MPC and the City. MPC wants to hear from the Knoxville community and business leaders about requirements they would like before starting the review. [See this MPC web page for details.](#)

8. Recyclers: Take Note of Changes

Two recycling locations have closed, rates are going up at the Solid Waste Management Facility, and glass is getting tricky to recycle.

Two recycling drop-off centers that were established through a Goodwill partnership with the City of Knoxville have closed. The two Goodwill sites are located at 5412 Pleasant Ridge Road and 4315 Kingston Pike (behind Western Plaza).

Recycling centers that will remain in operation are:

NORTH: Kroger at I-640 Plaza, 4440 Western Ave. at Clinton Hwy.

SOUTH: Goodwill at W. Moody Ave., 225 W. Moody Ave.

EAST: Goodwill at Chilhowee Park, 210 Alice St.

WEST: Goodwill at Cedar Bluff, 341 Parkvillage Rd.

DOWNTOWN: Downtown Recycling Center, 227 Willow Ave.

The Solid Waste Management Facility, 1033 Elm St., is not equipped to accept routine recyclables, but will take harder-to-recycle items like used motor oil, carpet and padding, computers and fluorescent bulbs. Effective August 1, rates will rise from \$45.00 to \$50.00 per ton. [See more detail.](#)

“This rate increase is necessary to comply with the City ordinance and address rising expenses,” said Rachel Butzler, the City’s Solid Waste Manager. “However, even with this rate increase, the City Transfer Station remains significantly lower than the average private market solid waste facility.”

Glass is getting harder to recycle. If a recycled item does not have a buyer, the item loses its recyclability. Glass is facing such an issue. With the City’s single stream residential recycling program, glass is mixed with other recyclables and often breaks during transport. This causes problems with recycling it later.

Until further measures can be worked out, avid recyclers may want to take their glass items to the above mentioned supercenters and separate them. This could prevent glass from going to the landfills.

West Rock (formerly Rock Tenn) is the facility that separates and sells the recyclables brought in by the City of Knoxville. For tours of their facility, contact Derek at 522-6129.

9. International Festival and Market Slated for This Saturday

The Third Annual Lonsdale International Festival will be held this Saturday, July 9, in conjunction with the monthly International Food and Crafts Market at 1317 Louisiana Avenue, next to Lonsdale Elementary School.

The annual festival will last from 11 a.m. until 2 p.m., and the Food and Crafts Market will continue until 4 p.m. Home-made foods and crafts will be available for sale along with U.S. BBQ. Free games and music will also be part of the fun.

The Latino Task Force hosts the International Food and Crafts Market on the second Saturday of each month, April through October, but the Festival happens just once a year, so make your way to Lonsdale this Saturday to try new foods, hear different kinds of music, have fun, and meet new friends.

For more, see <https://cednet.wordpress.com/task-forces/ltf/> or go to their Facebook page, <https://www.facebook.com/LTFKnoxville/>.

10. Neighborhood and Government Calendar (clickable to new online calendar)

Include your neighborhood-related event or meeting in this calendar. Call 215-4382.

Visit <http://knoxvilletn.gov/calendar> for a complete list of meetings of various city boards and commissions.

If you are a person with a disability who requires an accommodation in order to attend a City of Knoxville public meeting, please contact Stephanie Brewer Cook at scook@knoxvilletn.gov or 215-2034 no less than 72 hours prior to the meeting you wish to attend. For an English interpreter, contact David Massey at 215-3232 or dmassey@knoxvilletn.gov.

About This Newsletter

*** This Advisory is produced on most Tuesdays of the year.*

*** Ideas and contributions are welcome. We reserve the right to edit submissions.*

*** Deadline for news & calendar items: 5 p.m. Mondays*

*** May be copied and forwarded via neighborhood e-mail lists and newsletters.*

*** See past issues at our Website: <http://www.knoxvilletn.gov/neighborhoods>*

*** Don't have Internet access? Call 215-4382 if you need a copy of a particular document.*