

Nonprofit and Governmental Housing Programs in Knoxville, Tennessee

City of Knoxville Community Development Department

For more information about the following programs, call 865-215-2120.

Affordable Housing Fund

The City of Knoxville in 2017 established an affordable housing fund in the initial amount of \$2 million for the creation of new affordable and workforce rental housing. This fund is in response to the need for standard rental units that are affordable to low and moderate income renters. It has been created to incentivize the development of quality affordable rental housing.



Blighted Property Redevelopment Program

This program provides short-term development and construction financing through subsidized loans for the purpose of redeveloping and renovating unoccupied residential dwelling units, or construction on vacant properties, for sale, rent or owner occupation. Eligible applicants for funding include individuals, nonprofit organizations, and for-profit businesses who have previous experience with residential development or who are partners with other individuals or groups who have these qualifications. The property must be within the City of Knoxville and unoccupied, and the applicant must have site control of the property.

Down Payment Assistance

Down payment assistance is available only on specific homes that are developed by one of our partners. Funds are available only for homes which are (or will be) developed by Home Source East Tennessee, Neighborhood Housing, Inc., & East Tennessee Housing Development Corporation. There are household income eligibility requirements.

Homemaker Program

The City of Knoxville offers vacant lots with substandard structures for sale to individuals, nonprofit organizations and private developers. The purchaser will be required, in almost all cases, to construct a new dwelling on the property or rehabilitate the existing structure. [Program criteria](#), [property listings](#) and applications are available on the City's Homemaker Program website.

Owner-Occupied Home Rehabilitation Program

This program helps low- and moderate-income homeowners to make significant repairs to their homes to bring them up to the City of Knoxville's Neighborhood Housing Standards. Low- and moderate-income homeowners in the City of Knoxville who plan to continue living in the home after completion of the rehabilitation may apply for his program.

Rental Rehabilitation Program

This program provides owners of substandard residential rental property with financial and technical rehabilitation assistance and utilizes forgivable loans, which require no monthly payments to subsidize the required costs of rehabilitation. Basic requirements

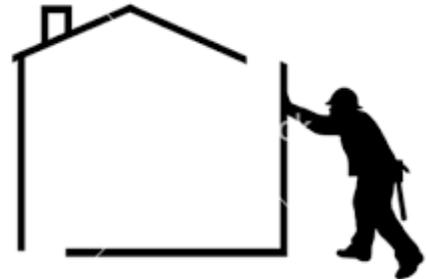
include: the property must be within city limits, property owners must be able to obtain private financing for all rehabilitation costs in excess of the City's contribution and the property must have a positive cash flow. *After* rehabilitation, each unit assisted with program funds is subject to strict rent controls to ensure that the occupancy of each unit is limited to low income families.

Nonprofit Housing Developers

The following nonprofit organizations build affordable housing and provide financial and/or homeowner support for low-income families in the City of Knoxville.

East TN Housing Development Corp.

ETHDC builds affordable, safe homes in Knoxville communities and provides down payment and closing cost assistance to those that qualify. Homes for sale and detailed information about income qualifications are on their website, www.ethdc.org. The organization also offers a Financial Coaching program, which provides financial information, tools, and one-on-one support to potential home owners at no cost as well as a Corporate Benefits Program, through which ETHDC works together with businesses to identify employees that fit the income guidelines for further assistance with financial and home owner assistance from ETHDC and the City.



East Tennessee Housing
Development Corp.
118 North Peters Road # 127
Knoxville, TN 37923

865-281-3130
saundraswink@ethdc.org

Habitat for Humanity

Knoxville Habitat for Humanity builds affordable homes by using volunteer labor and selling the homes at no profit and with a 25-30 year 0% interest mortgage. Families must contribute 500 hours of “sweat equity” as a down payment through classes in budgeting, home maintenance and construction. Those qualified include anyone who lives in substandard or overcrowded housing, is not eligible for a traditional mortgage, and whose household income is between \$17,000 for a single-person household and up to \$47,000 for a family of 6 or more.

Street Address:
1501 Washington Ave
Knoxville, TN 37917

Mailing Address:
P.O. Box 27478
Knoxville, TN 37927

Phone: (865) 523-3539
Fax: (865) 522-8081

HomeSource East Tennessee

This organization provides education to potential homeowners and tenants on financial management, personal decision making, credit and debt management, personal responsibility, and the responsibilities of renting and/or homeownership; offers foreclosure prevention counseling for those struggling with their mortgage; develops new apartments and single-family homes for individuals, families, and seniors that might not qualify otherwise; provides affordable rental opportunities for seniors; and revitalizes neighborhoods by improving existing houses or building new affordable ones.

HomeSource East Tennessee
109 Winona St.
Knoxville TN 37917

(865) 637-1679
info@homesourceten.org

[Neighborhood Housing](#)

This KLF Neighborhood Housing program makes available high quality moderately priced homes, primarily in Knoxville's inner city neighborhoods, as well as up to \$25,000 in grant money to assist with the housing purchase. Homeowners attend Homebuyer education classes and contribute at least \$1,000 toward closing costs and fees.

Neighborhood Housing
318 N Gay St, Suite 210
Knoxville, TN 37917

(865) 524-2774
amontgomery@klf.org

Knoxville-Knox County Community Action Committee (CAC)

CAC is a public agency serving Knoxville and Knox County's low- to moderate-income families, the unemployed and underemployed, persons with disabilities, and other individuals with special need for services.

CAC Housing and Energy Services
L.T. Ross Building- 2247 Western
Avenue
Knoxville, TN 37921

Office: (865) 244-3080
Fax: (865) 544-1647
info@cachousing.org

[Emergency Home Repair](#)

This program is available for emergency actions immediately necessary to safeguard against imminent danger to human life, health or safety, or to protect property from further structural damage (such as when a property has been damaged by a natural disaster, fire, or structural collapse). Recipients must remain in the home for one year after the services are completed, and qualified low-income homeowners may receive assistance with or no charge for the services.

[Knoxville Extreme Energy Makeover \(KEEM\)](#)

KEEM is a TVA-funded program that provides energy retrofit services for 1,200 homes in Knoxville. It builds on the existing weatherization programs to provide energy efficiency upgrades to income-eligible families through improvements that are designed to reduce each home's annual electricity usage by at least 25 percent for homes that are 20 years old.

[Knoxville Lead-Safe and Healthy Homes Program](#)

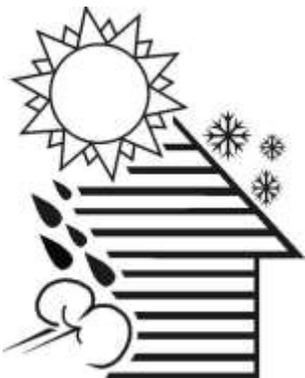
Knox CAC can help with clean-up of lead-based paint hazards to prevent or reduce childhood lead poisoning. If the home inspection shows hazards other than lead, such as mold, fall hazards or high radon levels, the program may be able to intervene to reduce or eliminate those hazards as well. Eligibility requirements, including location specifications and income eligibility, can be found on CAC's website.

[PACE-10 Residential Program](#)

This program is a KUB funded grant program and a voluntary no-interest loan program to help low-income homeowners make lateral repairs. Applicants must meet income and other eligibility requirements.

[Weatherization Assistance Program](#)

This program aims at securing long-term savings for low-income homeowners and renters by weatherizing their homes to reduce energy consumption, and thereby, reducing the home owner's utility bills.



Knoxville's Community Development Corporation (KCDC) Programs

KCDC is the public housing authority for Knoxville and Knox County, managing and renting over 3,700 units across more than 20 properties and managing the application process and distribution of 4,000 Section 8 vouchers. [Income eligibility requirements](#) are explained and defined by program and family size on the KCDC website.

KCDC Main Office
901 N. Broadway
Knoxville, Tennessee 37917

Phone: (865) 403-1100
info@kcdc.org

Public Housing

This organization provides affordable housing options specifically designed to meet the needs of families, seniors and disabled low-income residents.

Affordable Housing
901 N. Broadway
Knoxville, Tennessee 37917

Phone: (865) 403-1147
Fax: (865) 594-0266
housingINFO@kcdc.org

KCDC's Section 8 Housing Choice Voucher Program

Section 8 Vouchers can be used at any qualifying privately owned property, including single-family homes, townhomes and apartments. The program will accept online applications the second Wednesday of every month from 8 a.m. until 3 p.m.

Section 8 Housing
400 Harriet Tubman Street
Knoxville, TN 37915

Phone: (865) 403-1234
Fax: 865-594-8790
section8INFO@kcdc.org

Family Self-Sufficiency Program

This program offers support and guidance from a case manager to help participants develop and reach training, education and employment goals. The program is incentive-based, using an interest-bearing bank account for each participant, into which deposits are made based on increases in earned income of the participant. Upon completion of program requirements, the amount in the account is paid to the participant.

HUD-Veterans Affairs Supportive Housing Voucher

This program provides subsidized housing vouchers to homeless veterans in the agency's service area to allow them to obtain a safe, affordable and permanent residence, and provides Veterans Affairs social workers for case management and support in transitioning out of homelessness.

Homeownership Program

This program allows participants to use Section 8 vouchers to work toward owning their home. The program supplements payments towards a 15- to 20-year mortgage.



Section 8 Moderate Rehabilitation Program

This program attaches vouchers to privately owned units that are rehabilitated. KCDC has a Housing Assistance Payments contract with the property owner for specific units and refers applicants to the property owner when vacancies occur.

Other Programs

Affordable Housing Trust Fund

East Tennessee Foundation's Affordable Housing Trust Fund was established in 1993 with contributions from Knoxville's Community Development Corporation and the City of Knoxville. The City of Knoxville contributes \$323,000 annually. The Fund supports the production, preservation, and rehabilitation of owner-occupied housing for low-income households. It also support programs dedicated to enhancing rental opportunities for low-income households. Applicants may be nonprofit, governmental, and in some cases for-profit entities engaged in affordable housing activities within the City of Knoxville, although grants for renter-occupied housing programs are limited to nonprofit and governmental entities at this time. Awards are not made to individuals.

Fair Housing

The federal fair housing law prohibits discrimination in the sale or rental of housing based on seven protected classes. The City of Knoxville's fair housing program promotes equal opportunity in housing and provides educational outreach. Activities include: supports community initiatives that have a focus on accessibility, heritage and multiculturalism; conducts fair housing presentations for housing practitioners and at schools, colleges and universities; and provides trainings for advocacy groups, social service agencies, community organizations and professional affiliates. The City program also addresses questions and concerns from citizens.



Any citizen who has an inquiry, believes that he or she has experienced discrimination, or would like to file a complaint, may do so through the State by contacting: Tennessee Human Rights Commission, Housing Office, 7175 Strawberry Plains, Suite 201, Knoxville, Tennessee 37914-7003, 865-594-6500 or 800-251-3589.

HOPE Inside

This financial empowerment program of Operation HOPE provides free counseling on credit and money management, homeownership, and small business enterprise. The HUD-approved housing counseling program helps clients overcome a variety of barriers to homeownership, including bad credit, lack of down payment, existing debt, and money management issues. At both Knoxville locations, the program also hosts monthly workshops and provides credit education classes. The program is open to anyone in the community.

HOPE Inside-First Tennessee Bank
121 Kirkwood Ave.
Knoxville, TN 37914
865-474-9270

HOPE Inside-First Tennessee Bank
4416 Chapman Hwy.
Knoxville, TN 37920
865-577-8025

[Operation Backyard](#)

Knoxville Leadership Foundation's (KLF) Operation Backyard is a year-round program that provides free home repair services for those with limited-income, those who are elderly, and those who are disabled.

Homeowners who wish to receive minor home repairs from KLF's Operation Backyard program must meet guidelines based on their income, location and the scope of work needed. Tenants who rent in Knoxville City limits may be eligible to receive a handicap accessible ramp from KLF's Operation Backyard program and must also meet guidelines based on their income, location, and the scope of work needed. Contact (865) 524-2774 or questions@klf.org.

[Ramps and Rails](#)

Ramps and limited home modifications are provided through available grants and fundraising activities.

disABILITY Resource Center
900 E. Hill Ave., Suite 205,
Knoxville, TN 37915

Phone: (865) 637-3666
Fax: (865) 637-5616
TTY: (865) 637-6976

[TnHousingResource.org](#)

This free online directory presents introductory descriptions, contact information and web links to housing resource organizations that serve citizens in all or parts of Tennessee. For the Knoxville area:

http://www.socialserve.com/sw/ServiceBrowser.html?state_id=4085&ch=TNR&city_id=49385

[Urban League](#)

The Urban League is a HUD approved non-profit counseling agency. Core programs include pre-purchase housing counseling, homebuyer education, budget and credit counseling, fair housing education, foreclosure counseling, renters' rights, and mortgage assistance. Contact Felix Harris at fharris@thekaul.org or by phone at 865-524-5511.



All underlined headings above are clickable to the website of that program or organization.

For an electronic copy of this document, browse to www.knoxvilletn.gov/development and click on "housing programs" in the gray box.

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