



HUD at Work: Knoxville Field Office

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The HUD Knoxville Field Office would like to welcome the Fall 2012 Volunteer Student Interns. On the left, Brian Black is finishing his final year at the University of Tennessee with a double major in Finance and Economics. Graduating in the Spring of 2012, Brian spends most of his time in the Multi-family department. On the right, Rhett Pearson recently graduated from the University of Tennessee with a B.A. in Political Science and a Minor in Business. Rhett spends his time helping in the Field Policy and Management Office.

Walnut Commons: A Unique HUD Project

Walnut Commons is a 221(d)(4) new construction in downtown Chattanooga, conveniently located across the street from the Hunter Museum of Art. This 110-unit complex, incorporating both commercial and residential space, is a unique project for HUD for several reasons. The main reason is the day care center located within the complex. It is the only property within the Knoxville portfolio that will have a day care center inside the complex.

Careful planning and calculations will be involved in order to seamlessly move the center into the complex without shutting



Walnut Commons Design

down operations. Due to the incorporation of new LEED design features, the modern looking design of the building will make it

stand out from the typical HUD apartment. The easements around the building will drive the shape of it, which will create a unique curved design. The Walnut Commons Project is part of the PILOT program, which refers to payment in lieu of taxes. This allows the owner to not have to pay taxes on the property for 15 years. Completion of Walnut Commons is scheduled for February 2014.

Mortgage Rates on the Decline

The Mortgage Bankers Association (MBA) publishes the results of a weekly applications survey that covers roughly 50 percent of all residential mortgage originations and tracks the average interest rate for 30 year and 15 year fixed rate mortgages as well as the volume of both purchase

and refinance applications. The latest data is showing that the average rate for a 30 year fixed rate mortgage (from FHA and conforming GSE data) declined to 3.62% since the last survey while the purchase application volume increased 8% and the refinance application volume increased 12% over the same period.



Blueberry Ridge in Powell, TN

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Blueberry Ridge: Helping the Elderly in Powell, TN

Knox Housing Partnership (KHP), Knoxville, Tennessee, a local affordable housing organization, recently announced that its zero-step fully accessible 30 unit Blueberry Ridge Senior Housing complex located on Beaver Creek Road in Powell has earned the U.S Green Building Council's Leadership in Energy and Environmental Design (LEED) for Homes-Platinum level certification, making it the first construction in Knox County to receive this designation.

Ed Ellis, Field Office Director, Knoxville HUD Office, commented; "Not only does this development show the partnership between many partners; it shows affordable housing for our Senior Citizens can be energy efficient, and a part of our long-term goal of sustainability."

The Blueberry Ridge Senior Community is made possible through grant funding from Knox County HUD HOME funds, in the amounts of \$1,805,636.26, a generous grant from the

Tennessee Housing Development Agency's Affordable Housing Trust Fund, capital funding from NeighborWorks America, and financing from the Federation of Appalachian Housing Enterprises.

Features include drought-tolerant, native, non-intrusive grasses and plants which provide 28% less energy consumption; and the ENERGY STAR certified apartments feature local building materials and services that minimize energy consumed by transpor-

tation, along with highly efficient conditioned air filtration system in the units to improve indoor air quality. The very high-efficient water fixtures will conserve water and reduce utility bills. The units also feature low VOC (volatile organic compounds) paints, adhesives and Green Label carpets, which minimize off-gassing and improve indoor air quality. Rainwater barrels will be used by the tenants for their community garden.

(Picture on bottom-left page 1)

"Services for Those Who Served"

An essential tool towards ending veteran homelessness, HUD-VASH is a joint program between HUD and the VA. HUD provides housing choice vouchers and VA provides case management and outreach. On September 22, 2012, The HUD Knoxville Field Office; the U.S. Small Business Association (SBA); Veterans Affairs (Federal and State), along with their partners, participated in the first annual Veterans Event

titled "Services for Those Who Served" sponsored by the Chattanooga State College. The event included panel discussions about opportunities in education, housing, and small business for veterans, to let local veterans know about the wide range of services available to them" Various booths were set up outside of the event to answer questions and offer additional information. HUD, in partnership with VA and DOL, recently im-

plemented the Veterans Homelessness Prevention Demonstration (VHPD). Through HUD housing assistance, VA case management services, and DOL employment counseling, this three agency partnership provides combined services for veterans who are at a high risk of becoming homeless. All 5 communities participating in this demonstration were strategically selected due to their proximity to a military base, concen-

tration of returning veterans from Iraq and Afghanistan, and availability of resources. Everyone involved is looking forward to an even bigger turnout next year.



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