



The Bulletin



Where we're at

Whether starting anew, adding onto a recently constructed community, renovating an older building or transforming a historic property, KCDC is involved in multiple projects to better Knoxville and Knox County and provide affordable, quality housing to residents in the area.

First Creek at Austin



Located on the old Austin Homes site, First Creek at Austin is Knoxville's first mixed-income, affordable housing community. When finished, the three-phased development will have 443 units of affordable housing, including a multi-generational building with dedicated supportive services for seniors.

Phase I's \$29.3 million development officially opened May 2022 with 105 units, 26 of which were set aside as unrestricted workforce units. The

development is broken up into one multifamily building and eight smaller townhome-style structures.

Phase II is scheduled to open early this year. The development will have a total capitalization of \$35 million and offer 180 units spanning three multifamily buildings and two townhome-style structures. Of the 180 units, some will be part of a 20-year Housing Assistance Program contract for project-based subsidy. Phase II was made possible through Pinnacle Financial Partners providing more than \$19 million of tax credit equity, \$29.3 million of construction loan funds and a \$14.1 million permanent loan. Both loans were funded under Tennessee Housing Development Agency's low-interest Community Investment Tax Credit program. THDA provided \$2.1 million annual allocation of 4% low-income housing tax credits and \$22.2 million of tax-exempt bonds. In addition, THDA also offered a \$500,000 grant through its Tennessee Housing Trust Fund. KCDC contributed \$6.3 million of soft loan funds.

Phase III is estimated to be ready in late 2025. The development will include 158 units spanning a townhome-style structure and three multifamily buildings, one of which will include 50 senior citizen units funded by a HUD 202 grant. Phase III is made possible with 4% tax credits, tax-exempt bonds from THDA, City of Knoxville funds, the National Housing Trust Fund, deferred fees, KCDC soft loans, HUD Section 202 Capital advance, hard debt and other

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sources. Phase III should have a total capitalization of \$65 million when done.

Northgate Terrace



Northgate Terrace is undergoing an extensive remodeling that should be ready next month following a little more than a year of work. The \$11.6 million project includes much-needed improvements to the building which was built in 1969. All interior plumbing lines were replaced, 11 units were renovated for Americans with Disabilities Act accessibility, new LED lighting and LVT flooring were installed, new faucets and showerheads were added to improve efficiency, new water heaters, appliances and HVAC units were put up as needed, and a fresh coat of paint was added. The building's exterior was also power washed and painted, and the sidewalk was modified to meet ADA accessibility requirements. Work was made possible with help from Pinnacle Bank.

Liberty Place



Following its groundbreaking in August, construction on Liberty Place is moving along and scheduled to be completed in November. The 32 one-bedroom-unit permanent supportive

housing development off Division Street will be geared specifically for veterans who are homeless or in danger of becoming homeless. Each unit will be Energy Star Certified, and all interior furnishings will be provided for the veteran when they move in. Furnishings include a bedframe and mattress, clothes dresser, accent tables, sofa, kitchen table and chairs, kitchen housewares, all major kitchen appliances, side-by-side frontload washing machine and dryer, and window coverings. Fifteen of the 32 units will be designed as fully accessible units. Liberty Place will be KCDC's first community to have solar panels, which were donated by Tennessee Valley Authority and Electric Power Research Institute.

This special project – the first of its kind for KCDC – will cost \$15 million to complete. Liberty Place was made possible with help from THDA, City of Knoxville, U.S. Department of Housing and Urban Development and Wells Fargo.

Five Points Infill



Ten homes will be constructed over four phases off Ben Hur and Selma avenues and Chestnut Street, all of which should be done by March 2025. Construction on phase one, which includes three houses off Ben Hur Avenue, is estimated to be finished in July. A couple more homes off that same road could be completed the following month. Phases three and four, which include three homes on Ben Hur and Selma avenues and two homes on Chestnut Street, should be finished in March 2025. The \$3.8 million project was made possible with help from THDA, City of Knoxville and Home Federal Bank.

Western Heights 3-1



Western Heights' 1939 housing – known as section 3-1 – is in the middle of a yearlong exterior upgrade. The \$12 million project began in October and is scheduled to be finished in 10 months. Separate from Transforming Western's revitalization of section 3-4, this project in 3-1 includes new patios, paint, roofing, exterior doors and railings, as well as new efficient HVAC units, lighting and landscaping. Work was made possible with help from THDA, City of Knoxville and Pinnacle Bank.

Western Heights 3-4



Transforming Western's \$200-plus million, multi-phased plan is underway after a groundbreaking in August. Phase one of the housing plan, located on vacant land between Vermont and Virginia avenues, will offer 76 units of new housing that could be ready by mid-2025. In anticipation for phase two's infrastructure work, resident relocation has started for those living north of West Oldham Avenue. Work should begin in early spring.

Year in Review



May 2023 - Signalized crosswalk opens

KCDC, in partnership with Bike Walk Knoxville, officially opened a signalized crosswalk on Summit Hill Drive. This addition offers schoolchildren living in First Creek at Austin a way to safely walk to Green Magnet Academy. The new crosswalk includes flashing lights to ensure motorists are aware of pedestrians.



July 2023 - Love Towers wellness center officially launches

KCDC and Matter Health celebrated the opening of Love Towers' wellness center, making it the fourth and final high-rise to receive the service for on-site primary care for residents. Other locations include Northgate Terrace, Isabella Towers and Cagle Terrace. Thanks to this service, residents can get convenient access to primary care and lifestyle support on site.



August 2023 - Transforming Western Phase I groundbreaking takes place

KCDC, along with business and community leaders and residents, held a groundbreaking ceremony for Phase I of Transforming Western. The multiyear plan for the housing site and surrounding Beaumont community includes enhanced access to housing, economic opportunity, transportation and youth development.



August 2023 - Liberty Place groundbreaking occurs

KCDC, local officials and residents, broke ground on Liberty Place. The 32-unit permanent supportive housing development will be KCDC's first housing site specifically for veterans and will offer one-bedroom units to those who are homeless or in danger of becoming homeless. Residents will be participants in the HUD-VASH program. Veterans Affairs will offer on-site case management services.



August 2023 - Love Towers welcomes PetPalooza

PetPalooza offered residents at Love Towers a chance to get animal care resources, toys, portraits and giveaways. Partners included Girl Scouts of Southern Appalachians, University of Tennessee Center for Veterinary Social Work, Knoxville-Knox County Community Action Committee, Young-Williams Animal Center and Companion Animal Initiative of Tennessee. Costco also donated snacks and pet food.



November 2023 - Health commissioner tours The Manor

Tennessee Department of Health Commissioner Dr. Ralph Alvarado visited KCDC to learn about programs implemented to help seniors age in place and discuss system barriers. He and his team toured The Manor at Northgate Terrace and Matter Health’s wellness center.



November 2023 - The Lighthouse opens at First Creek at Austin

KCDC and Central Bearden Church reopened the Lighthouse, fulfilling a promise to return to First Creek following the demolition of Austin Homes. The Lighthouse, which is part of the church’s outreach, offers after-school tutoring for grades 1-8, a children’s ministry, high school student mentoring, a back-to-school backpack drive with supplies, a women’s Bible study group and other services.

Health & Wellness

By Matt Rogers

January serves as thyroid awareness month. This small gland located in one’s neck, doesn’t usually get too much attention. However, it impacts every cell in your body. The thyroid generates hormones, specifically T3 and T4, to help regulate your body’s metabolism.

The two most common types of thyroid disease are hyperthyroidism and hypothyroidism. Hyperthyroidism is when the body produces too many thyroid hormones and hypothyroidism is where the body does not produce enough.

Your thyroid hormones affect your metabolism, heart rate, breathing, digestion, body temperature, brain development, mental activity, fertility and skin and bone maintenance.

Symptoms of a thyroid condition include depression or mood changes, fatigue, memory issues, trouble sleeping and unexplained weight loss or gain.



People unaware they have a thyroid condition.



One in eight women will have a thyroid condition in their lifetime.

20M

Americans live with a thyroid disease.

44K

Cases of thyroid cancer diagnosed in U.S. in 2022.

** Information taken from Weill Cornell Medicine.*

KCDC Spotlight

The Spotlight aims to recognize the amazing things KCDC employees are doing to help make the community and workplace better. Email jnash@kcdc.org if you think there's someone we should highlight.

Nancy White Chief Financial Officer

For a year, Nancy White has been overseeing financial reporting and management for all KCDC programs as chief financial officer. She joined KCDC in December 2021 as senior director of finance following prior stops at Tennessee Valley Authority as a SEC financial analyst, Emerald Youth Foundation as controller and Metropolitan Knoxville Airport Authority as vice president of finance/CFO. She is also a certified public accountant who performed agreed-upon procedures for KCDC about 10 years before joining.

The reason behind her coming aboard was simple – KCDC's mission.

"What we do is we provide affordable housing as you transition in a season of your life," Nancy said.

That rang true for her, as she grew up as one of four siblings in a household with a single, hearing-impaired mother who needed assistance to make ends meet and provide for her family.

"I grew up on food stamps, welfare, all of that, and I was very ashamed of it all," she said. "Now that I'm grown, I recognize the assistance for what it is. It was a season of my mom's life she was not proud of, but without the assistance that organizations like this provide, she may not have been able to provide adequate housing for her children. She was a very proud lady who loved her children and put aside her feelings to provide for her children.

"Once the kids were out of the house, my mom actually got off of subsidized housing and other assistance," she added. "She was able-bodied and worked even while receiving assistance. Having dropped out of high school just a few months before graduation, with four girls and having a hearing disability, it was hard for her to make ends meet just on her own."

Nancy said she's been fortunate and blessed to have people in her life contribute to who she is today – notably her own hardworking, proud mother.

Nancy's resume includes more than 20 years of finance and accounting experience, which may not have happened had she not met her husband, Allen. She dropped out of Carter High School two months into her junior year. It wasn't until Nancy was around 20 years old that her love for math and solving problems was reignited when she had to amend a tax return.

"It reminded me of my math preference and how solving problems was exciting," she said.

This combined with exposure to a vocational business class at Sevier County High School planted seeds that just needed to be watered. Her husband was the water.

"He convinced me I was smarter than I gave myself credit for, and so on a whim I told him if he would get his GED I would go to college," Nancy said. "He got his GED, without studying, and guess



what? I went to college."

At 27 years old, Nancy enrolled at Pellissippi State Community College and then the University of Tennessee in Knoxville, where she earned her undergraduate degree in business administration and master's degree in accountancy. She later went on to obtain the CPA certification which she keeps active today.

When she's not at work, Nancy is involved in the community as a Mountain Music Kids Fishing Tournament volunteer, Union County Under the Tree toy distribution volunteer, Emerald Youth Foundation volunteer and UT mentor. She said she just wants to give back.

For 2 1/2 years, she's helped UT students transition semester to semester, get ready for life after school and just be a sounding board for them. UT mentors are meant to be a resource for the mentees they serve, including things like introductions for networking opportunities and job shadowing.

"I wish I had that when I was in college," she said. "Even though I was an older student, I lacked some of the life skills that maybe traditional students may have had regarding navigating situations, networking and overall confidence. I was at a deficit, limited by my own understandings. I will note that growing up in a hearing-impaired household and moving a lot did not foster connections nor expose me to some skills.

"For example, when I first went out on my own at 18, I had no idea how to set up or use bank accounts," she added. "Therefore, if I have the opportunity to help someone, regardless of life skills or just from my own personal experiences of being a late bloomer in life, I think that's helpful."

Most recently, she helped distribute gifts to families in the Union County toy distribution, which she has been a financial donor and volunteer of for about five years. During the December event, she even utilized her sign language skills to help a hearing-impaired recipient.

"The fact that I have firsthand knowledge of how this impacts a

child’s life due to being a recipient of people’s generosity while growing up, it just fills me with so much gratitude. There were seasons that I would not have received anything for the holidays without similar opportunities afforded by others. I am very grateful to be able to make a difference in someone else’s life today,” she said. “One of the things I try to do is surround myself with positive things. Whether it’s the music I listen to, various quotes, books, people, I’m always seeking positive experiences, including ways to give back.

“Because it’s human nature to lean toward being negative, I combat that daily,” she added. “All of this combined, contributes to the gratitude I feel and makes me realize how truly blessed I am.”

When she’s not working or volunteering, Nancy can be found with her family or on Norris Lake. She used to ride motorcycles but put that aside to focus on work and her grandchildren.

“It’s like going on a hike,” Nancy said of riding. “It’s just here’s God’s landscape and you’re just enjoying it. You’re just along for the ride.”

Whether or not she resumes motorcycling when she has more free time, she couldn’t tell you. She said she’s taking life as she goes.

“I’m a planner to some degree, but then I also know that God laughs at our plans,” Nancy said. “He has a great sense of humor and has brought me things that I would never have planned or even imagined. So being open is one of the key things that getting older and wiser has afforded me. Be open in work, in life.”

“

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Festive, fun times

Before 2023 came to a close, KCDC employees got together for some fellowship and fun. Employee gatherings were held Nov. 16 and Dec. 14.



Video: Click [here](#) for a video of the holiday gatherings.

Dessert Contest Winners



First Place

Merrell Van Keuren - Lemon Bundt Cake



Second Place

Tracy Lang - Christmas Crack with Pretzels



Third Place

Joy Patrick - Christmas Cookies

Holiday Game Winner



Shana Love

New Hires

The following were recently hired through Jan. 8 at Knoxville's Community Development Corporation:



James Rainey
Hired: 11/13/23
Title: Maintenance Tech. II
Place: Western Heights



Melissa Dillon
Hired: 11/27/23
Title: Assistant Property Manager
Place: Montgomery Village



Denise Pedigo
Hired: 1/8/24
Title: Occupancy Specialist
Place: Section 8



Tara Young
Hired: 11/13/23
Title: Office Assistant
Place: Section 8



Karen Surace
Hired: 1/8/24
Title: Accounting Tech. II
Place: Main Office



Caleb Dyer
Hired: 1/2/23
Title: Maintenance Tech. II
Place: Northgate Terrace



Tracy Lang
Hired: 11/29/23
Title: Senior HR Director
Place: Main Office



Jay Jewell
Hired: 1/2/24
Title: Maintenance Tech. II
Place: Small Properties Collective

On Location





Newsletter Dates

The Bulletin is scheduled to be released every two months. Unless a delay is needed, publication will typically fall on the first full work week of the month.

- **March-April Edition:** March 4-8
- **May-June Edition:** May 6-10
- **July-August Edition:** July 8-12
- **September-October Edition:** Sept. 9-13
- **November-December Edition:** Nov. 4-8



Newsletter ideas

Got something you think could be in The Bulletin? Email information to jnash@kcdc.org. The deadline for content will typically fall on the last Monday or Tuesday of the month before publication.

