Third Year Annual Action Plan

For the HUD
CDBG, HOME, and ESG
Programs

For the one-year period
July 1, 2012 – June 30, 2013

May 9, 2012

City of Knoxville
Community Development Department
400 Main Street, 5th Floor
Knoxville, TN 37902
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Annual Action Plan is due every year no less than 45 days prior to the start of the grantee’s program year start date. HUD does not accept plans between August 15 and November 15.

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Executive Summary 91.220(b)

1. The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.
ACTION PLAN

Executive Summary

This is the Third Year Annual Action Plan for the Five-Year Consolidated Plan for the use of Community Development Block Grant (CDBG), HOME Investment Partnerships Grants (HOME) and Emergency Solutions Grants (ESG) for the program year beginning July 1, 2012.

In addition to CDBG, HOME and ESG programs, the City received stimulus funds in 2009 and is implementing Neighborhood Stabilization Program-1 (NSP-1), Community Development Block Grant – Recovery (CDBG-R), and Homelessness Prevention and Rapid Re-Housing (HPRP) programs. The projects implemented with these funds will continue until they are completed and all funds are expended within the grant periods. The NSP-1, CDBG-R and HPRP programs will end in fiscal year 2012-2013.

Additionally, the City of Knoxville was awarded a $4.3 million Sustainable Communities Regional Planning Grant from the HUD Office of Sustainable Housing and Communities (OSHC) in 2010. This three year planning effort will be completed by January 31, 2014.

The City of Knoxville Community Development Department is the lead agency responsible for the development and implementation of the Annual Action Plan. The strategies and projects outlined in this plan are intended to benefit low and moderate income residents, improve neighborhoods with high concentrations of low and moderate income residents and positively impact the city as a whole. Strategies will coordinate with other federal and state grant programs and local initiatives to meet the objectives outlined in the plan. The Annual Plan will focus on the five goals established in the Five-Year Consolidated Plan shown below which are Homeownership, Rental Housing, Homelessness, Neighborhood Stabilization and Economic Development.
<table>
<thead>
<tr>
<th>FEDERAL OBJECTIVES</th>
<th>LOCAL GOALS and SPECIFIC OBJECTIVES</th>
<th>PRIORITY LEVEL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provide Decent Housing (DH)</td>
<td><strong>A. HOMEOWNERSHIP</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Increase the supply of affordable owner-occupied housing.</td>
<td>High</td>
</tr>
<tr>
<td></td>
<td>2. Improve the quality and energy efficiency of owner-occupied housing.</td>
<td>High</td>
</tr>
<tr>
<td></td>
<td>3. Improve access to fair and affordable owner-occupied housing.</td>
<td>High</td>
</tr>
<tr>
<td></td>
<td>4. Increase the supply of visitable owner-occupied housing.</td>
<td>High</td>
</tr>
<tr>
<td></td>
<td><strong>B. RENTAL HOUSING</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Increase the supply of affordable rental housing.</td>
<td>High</td>
</tr>
<tr>
<td></td>
<td>2. Improve the quality and energy efficiency of affordable rental housing.</td>
<td>High</td>
</tr>
<tr>
<td></td>
<td>3. Improve access to fair and affordable rental housing.</td>
<td>High</td>
</tr>
<tr>
<td></td>
<td>4. Increase the supply of visitable rental housing.</td>
<td>High</td>
</tr>
<tr>
<td></td>
<td><strong>C. HOMELESSNESS</strong></td>
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<tr>
<td></td>
<td>1. Increase the supply of permanent supportive housing for persons who are homeless.</td>
<td>High</td>
</tr>
<tr>
<td></td>
<td>2. Improve access to permanent supportive housing for persons who are homeless.</td>
<td>High</td>
</tr>
<tr>
<td></td>
<td>3. Provide supportive services for persons who are homeless or at risk of becoming homeless.</td>
<td>High</td>
</tr>
<tr>
<td></td>
<td><strong>D. NEIGHBORHOOD STABILIZATION</strong></td>
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<tr>
<td></td>
<td>1. Mitigate the impact of vacant, blighted and foreclosed properties.</td>
<td>High</td>
</tr>
<tr>
<td></td>
<td>2. Eliminate environmental hazards that impede redevelopment.</td>
<td>High</td>
</tr>
<tr>
<td></td>
<td>3. Improve the safety and livability of neighborhoods through redevelopment and revitalization.</td>
<td>High</td>
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<tr>
<td></td>
<td>4. Strengthen neighborhoods by increasing the capacity of resident and stakeholder-led organizations.</td>
<td>High</td>
</tr>
<tr>
<td></td>
<td>5. Support quality facilities and services available to the public.</td>
<td>Medium</td>
</tr>
<tr>
<td></td>
<td>6. Promote the development of mixed-income neighborhoods.</td>
<td>High</td>
</tr>
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<td></td>
<td>7. Improve mobility and access to transportation.</td>
<td>High</td>
</tr>
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<td></td>
<td><strong>E. ECONOMIC DEVELOPMENT</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Increase access to economic opportunities for businesses in LMI areas.</td>
<td>High</td>
</tr>
<tr>
<td></td>
<td>2. Increase access to economic opportunities for LMI persons.</td>
<td>Medium</td>
</tr>
<tr>
<td></td>
<td>3. Remediate and redevelop brownfields.</td>
<td>Medium</td>
</tr>
</tbody>
</table>

Community Development receives city general funds for initiatives such as the chronic problem properties, commercial façade and property acquisition programs – all of which complement or enhance activities funded through this plan. These initiatives help improve the built environment in low and moderate income neighborhoods. Additionally, the Office of Neighborhoods,
funded with city general funds, assists neighborhood organizations in building
capacity and creating stable communities.
This plan focuses on the Community Development Department’s core
competencies, the leveraging of resources, and coordination with other city
departments and partner agencies. This comprehensive approach helps to
achieve the goals of the Consolidated Plan as well as the Mayor’s goals of
building thriving, vibrant, inclusive and sustainable neighborhoods to make
Knoxville a great place to live, work and raise a family.

Plan Priorities, Objectives and Outcomes

Table 2C located in Appendix A indicates the Objectives and Outcomes
outlined in the 2010-2015 Consolidated Plan.

Table 3A below indicates the specific annual objectives, projects and
activities to be implemented in program year 2012-2013.
<table>
<thead>
<tr>
<th>Specific Obj. #</th>
<th>Consolidated Plan Specific Objective &amp; Planned Activities for 2012</th>
<th>Funds</th>
<th>Amount</th>
<th>Performance Indicators</th>
<th>Proposed Accomplishments 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>DH-1 Specific Objective: Decent Housing</td>
<td>Outcome: Availability/Accessibility</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>DH1.1</td>
<td>Priority Need Category: Homeownership / Improved quality for Low-moderate income homeowners</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>City of Knoxville - Owner Occupied Housing Rehabilitation</td>
<td></td>
<td></td>
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</tr>
<tr>
<td></td>
<td>Rehabilitation of single-family homes owned by LMI persons. Improvements focus on code violations, resource efficiency, and health/safety issues.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CDBG</td>
<td>$318,970</td>
<td></td>
<td>Number of units rehabilitated or replaced</td>
<td>23</td>
</tr>
<tr>
<td></td>
<td>HOME</td>
<td>$606,723</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DH1.2</td>
<td>Priority Need Category: Rental Housing/ Increased Supply for Low-moderate income renters</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Community Housing Development Organizations (CHDO) Projects</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>HOME eligible projects that will be performed by locally designated CHDOs.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>HOME/CHDO</td>
<td>$380,000</td>
<td></td>
<td>Number of affordable housing units constructed/rehabilitated/acquired</td>
<td>12</td>
</tr>
<tr>
<td>DH1.3</td>
<td>Priority Need Category: Homeownership and Rental Housing/ Increased Supply for Low-moderate income renters and home buyers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CAC - Emergency Home Repair</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Repair of emergency health and safety conditions in owner-occupied homes in the city of Knoxville. Repairs will be limited to $5,000 and will typically include sewer repairs, electrical, plumbing, HVAC, accessibility modifications, and roof repair.</td>
<td>CDBG</td>
<td>$280,000</td>
<td>Number of units rehabilitated or improved</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>EZ Program Income</td>
<td>$20,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Program</td>
<td>Description</td>
<td>FHA/HCDA</td>
<td>Units Improved or Rehabilitated</td>
<td>Number of investigations</td>
<td>Number of training events</td>
</tr>
<tr>
<td>----------------------------------------------</td>
<td>------------------------------------------------------------------------------</td>
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<td>-------------------------------</td>
<td>--------------------------</td>
<td>--------------------------</td>
</tr>
<tr>
<td>Neighborhood Housing Inc. - Minor Home Repair Program</td>
<td>Operation Backyard provides free minor home repairs to 25 applicants primarily through volunteers and typically includes roofing, accessibility features, window repair, and energy efficiency improvements.</td>
<td>CDBG $56,000, EZ $4,000</td>
<td>25</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DisAbility Resource Center - Ramps and Rails</td>
<td>Construction of ramps and other home modifications for people who are suddenly faced with severe limitations and require basic home modifications for accessibility.</td>
<td>CDBG $19,000, EZ $1,000</td>
<td>20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>City of Knoxville - Fair Housing Assistance Program</td>
<td>Program investigates housing discrimination complaints, performs community education and outreach, and training.</td>
<td>FHAP CDBG $25,000, $54,000</td>
<td>12</td>
<td>5</td>
<td>200</td>
</tr>
</tbody>
</table>

DH1.5 Priority Need Category: Housing Programs/ Fair Housing Activities - Administration

DH1.6 Priority Need Category: Homelessness/ Increased supply of Permanent Supportive Housing
<table>
<thead>
<tr>
<th>Specific Obj.#</th>
<th>Con Plan Project #</th>
<th>Consolidated Plan Specific Objective &amp; Planned Activities for 2012</th>
<th>Fund</th>
<th>Amount</th>
<th>Performance Indicators</th>
<th>Proposed Accomplishments 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>DH1.7</td>
<td></td>
<td>Priority Need Category: Homelessness/Homeless services and homeless prevention services</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CAC - Homeward Bound</td>
<td>Place homeless persons into permanent housing through assistance such as rent and utility deposits. Homeless prevention and re-housing through rent payments and utility.</td>
<td>ESG</td>
<td>$41,466</td>
<td>Number of homeless households placed in permanent housing</td>
<td>28</td>
<td></td>
</tr>
<tr>
<td>Legal Aid of East Tennessee</td>
<td>Legal assistance for homeless individuals in shelter facilities to aid in securing permanent housing</td>
<td>ESG</td>
<td>$10,000</td>
<td>Number of persons prevented from becoming homeless</td>
<td>28</td>
<td></td>
</tr>
<tr>
<td>University of Tennessee - Homeless Management Information System (HMIS)</td>
<td>Staff salaries for training &amp; technical assistance to homeless shelters &amp; agencies participating in this computerized database. Enhancement to the current system.</td>
<td>ESG</td>
<td>$15,000</td>
<td>Number of homeless persons with new or improved access to services</td>
<td>7000</td>
<td></td>
</tr>
<tr>
<td>Volunteer Ministry Center - Day Center/ Housing First</td>
<td>Funding for case management and operations and maintenance of the Day Resource Center with an emphasis on housing placement and prevention. Street outreach services</td>
<td>ESG</td>
<td>$30,000</td>
<td>Number of homeless persons provided day resource services</td>
<td>1500</td>
<td></td>
</tr>
<tr>
<td>YWCA - Transitional Shelter Residence Program</td>
<td>Counseling and case management for residents of transitional housing facility; funds for a portion of the utilities;</td>
<td>ESG</td>
<td>$9,200</td>
<td>Number of homeless women receiving shelter/essential services.</td>
<td>131</td>
<td></td>
</tr>
</tbody>
</table>

City of Knoxville – 2012-2013 Action Plan
<table>
<thead>
<tr>
<th>Specific Obj.#</th>
<th>Con Plan Project #</th>
<th>Consolidated Plan Specific Objective &amp; Planned Activities for 2012</th>
<th>Fund</th>
<th>Amount</th>
<th>Performance Indicators</th>
<th>Proposed Accomplishments 2012</th>
</tr>
</thead>
</table>
|               |                   | Catholic Charities - Samaritan Place  
Non-salary operational/maintenance costs for an elderly transitional housing facility. | ESG  | $10,000 | Number of homeless elderly served | 40 |
|               |                   | Family Promise  
Homelessness prevention services for families | ESG  | $20,000 | Number of homeless families served | 94 |

**Affordability of Decent Housing (DH-2)**

**DH-2 Specific Objective:** Decent Housing  
**Outcome:** Affordability

**DH2.1**  
Priority Need Category: Homeownership / Increase the number of LMI home owners

| Community Housing Development Organizations | CHDO operating funds for increasing the capacity of local CHDOs. | HOME | Number of CHDO organizations supported with operating funds |
| City of Knoxville - Downpayment Assistance | Downpayment assistance for income eligible and first-time homebuyers. | HOME | $210,000 | Number of LMI homebuyers | 12 |

**Sustainability of Decent Housing (DH-3)**

**DH-3 Specific Objective:** Decent Housing  
**Outcome:** Sustainability

**DH3.1**  
Priority Need Category: Homeownership and Rental Housing/ Improve the quality and appearance of homes occupied by LMI residents

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City of Knoxville – 2012-2013 Action Plan
<table>
<thead>
<tr>
<th>Specific Obj.#</th>
<th>Con Plan Project #</th>
<th>Consolidated Plan Specific Objective &amp; Planned Activities for 2012</th>
<th>Fund</th>
<th>Amount</th>
<th>Performance Indicators</th>
<th>Proposed Accomplishments 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>SL3.1</td>
<td>Priority Need Category: Neighborhood Stabilization / Technical Assistance Non-profits and Neighborhood Organizations</td>
<td>East TN Community Design Center - CDBG Technical Assistance</td>
<td>Technical assistance &amp; capacity building services to organizations for housing, infrastructure, and other improvements.</td>
<td>CDBG</td>
<td>$47,000</td>
<td>Number of organizations assisted with Technical Assistance</td>
</tr>
<tr>
<td>SL3.2</td>
<td>Priority Need Category: Neighborhood Stabilization / Public Facilities &amp; Infrastructure</td>
<td>City of Knoxville - Community &amp; Economic Development Projects</td>
<td>Unbudgeted funds for unexpected high priority projects, redevelopment projects or project overruns.</td>
<td>CDBG</td>
<td></td>
<td>Number of neighborhood improvements or redevelopment plans initiated</td>
</tr>
<tr>
<td>SL3.3</td>
<td>Priority Need Category: Neighborhood Stabilization / Mitigation of Blighted properties</td>
<td>City of Knoxville - Blighted Property Acquisition</td>
<td>Acquisition and disposition of blighted properties for use as affordable housing and/or commercial development in redevelopment or other target areas</td>
<td>CDBG</td>
<td>$100,000</td>
<td>Number of parcels acquired, Number of units rehabilitated or constructed, Number of new homeowners</td>
</tr>
<tr>
<td>Specific Obj.#</td>
<td>Con Plan Project #</td>
<td>Consolidated Plan Specific Objective &amp; Planned Activities for 2012</td>
<td>Fund</td>
<td>Amount</td>
<td>Performance Indicators</td>
<td>Proposed Accomplishments 2012</td>
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<tr>
<td>EO3.1</td>
<td></td>
<td><strong>Sustainability of Economic Opportunity (EO-3)</strong></td>
<td></td>
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<td></td>
<td></td>
<td><strong>EO-3 Specific Objective: Economic Opportunity</strong></td>
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<tr>
<td></td>
<td></td>
<td><strong>Outcome: Sustainability</strong></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>Priority Need Category: Economic Opportunity / Commercial Façade Improvements for Economic Development and Job Creation</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td></td>
<td>City of Knoxville - Commercial Façade Program</td>
<td>Improve economically distressed areas by eliminating blight, improving property values, creating jobs and enhancing the commercial viability.</td>
<td>CDBG</td>
<td>$100,000</td>
<td>Number of Façade improvements</td>
<td>2</td>
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<tr>
<td>Administration and Program Delivery</td>
<td></td>
<td></td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>City of Knoxville - ESG Administration</td>
<td>Staffing and other expenses necessary to operate the ESG program. This amount is capped at 7.5% of the total annual allocation.</td>
<td>ESG</td>
<td>$10,999</td>
<td>See individual activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>City of Knoxville - CDBG Administration</td>
<td>Staffing and other administrative expenses necessary to operate the City's CDBG. Funds are capped at 20% allocation plus program income. CDBG FHAP admin of $54,000 is included in the FHAP section. Total admin - $350,000</td>
<td>CDBG</td>
<td>$302,000</td>
<td>See individual activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>City of Knoxville - Housing Activities Delivery</td>
<td>Staffing and expenses necessary to implement the City's housing activities.</td>
<td>CDBG</td>
<td>$505,000</td>
<td>See individual activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>City of Knoxville - HOME Administration</td>
<td>Staffing and other administrative expenses necessary to operate the City’s HOME programs. Capped at 10% of funding plus program income.</td>
<td>HOME</td>
<td>$132,000</td>
<td>See individual activities</td>
<td></td>
<td></td>
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</tbody>
</table>
Evaluation of Past Performance
The City is close to the end of the second year of its 2010-2015 five-year Consolidated Plan. Each year the Community Development Department prepares a Consolidated Annual Performance and Evaluation Report (CAPER) to report on progress for Consolidated Plan Goals. Table 2 C of the CAPER was updated to show progress on goals established in the 2005-2010 Consolidated Plan through June 2011.

In carrying out its Consolidated Plan, the City has made considerable progress toward meeting priority needs. Many of the activities performed contribute to stabilizing the City’s lower income neighborhoods. Improvements to housing and commercial structures improve the appearance of neighborhoods and create a more appealing environment. Acquisition of blighted and deteriorated properties for redevelopment contributes to neighborhood stabilization and a decrease in crime. New housing development and homeownership programs promote pride in ownership and long term resident stability. Renovations to non-profit facilities that serve homeless individuals help organization better meet the needs of their clients.

Renovations are performed on both owner occupied and rental housing by the City of Knoxville and its partner nonprofit agencies. The scope of the renovations vary depending on the program and household’s needs, with improvements ranging from emergency health and safety improvements to full scale renovations or replacement housing construction for homes too badly deteriorated to benefit from rehabilitation. The City of Knoxville has committed to Energy Star certification on all new replacement homes and CHDO constructed homes. Additionally, all new homes incorporate visitable features which allow persons to “age in place” and provide accessibility for all. EarthCraft Renovation certification is a goal for homes rehabilitated under the Housing Rehabilitation Program.

Homeownership opportunities affordable to low and moderate income households are increased through downpayment assistance and new housing construction. Blighted property acquisition contributes to future homeownership by clearing property titles and offering lots and homes for sale through the Homemakers Program. Properties purchased through the Homemakers Program must be redeveloped within six months.

The Commercial Façade program stabilizes and enhanced commercial neighborhoods as well as contributed to the creation of jobs in the City. Redevelopment plan implementation, Empowerment Zone programs continuing with program income funding, and property acquisition also substantially contribute to job creation by facilitating new business growth and economic opportunities.

Housing, supportive services, and case management are provided to homeless persons through several of the City’s partner agencies. Assistance varies according to need and agency, with projects providing emergency, transitional, and permanent support.
ACTION PLAN

Citizen Participation 91.220(b)

2. Provide a summary of the citizen participation and consultation process (including efforts to broaden public participation in the development of the plan).

3. Provide a summary of citizen comments or views on the plan.

4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.
ACTION PLAN

Citizen Participation

Citizen Participation Plan

The City of Knoxville Community Development Department encourages the participation and input of citizens in the planning and implementation of its community development activities. This Citizen Participation Plan process applies to programs funded under the Community Development Block Grant (CDBG), HOME Investment Partnership Act (HOME), and Emergency Solutions Grant (ESG) programs of the U.S. Department of Housing and Urban Development (HUD). Through the Citizen Participation Process, citizens have the opportunity, and are encouraged, to express their views and concerns to assist in strengthening government operations with regard to community development in the City of Knoxville. A copy of the Citizen Participation Plan is located in Appendix C.

Citizen Input Meetings

The citizen-input meeting was held in the evening on December 1, 2011. Approximately 60 citizens attended. The meeting was facilitated by the City of Knoxville’s Community Development Department Director and Community Development staff members. It was held at the Cansler YMCA, a prominent location in a key area served by Community Development.

The announcement for this meeting was posted in the major newspaper in Knoxville, the Knoxville News Sentinel, and over 500 postcard announcements were U.S. mailed to individuals and organizations, including groups that serve persons with disabilities, minorities and persons of low- and very low-income who are residents of local target areas where funding is proposed to be used.

A general overview of the Community Development Department and its current projects and activities was presented by the Community Development Director. The meeting attendees were then divided into groups to encourage dialogue and each group was facilitated by a Community Development staff person. Each group reported their discussion to the whole body at the end of the session.

The groups were asked to respond to several questions. Question one asked, “What do you consider to be your neighborhood?” The responses included the following:
• Parkridge
• Mechanicsville
• Lonsdale
• Beaumont
• East Knoxville
• Five Points
• Vestal
• Downtown
• Fountain City
• Rocky Hill
• 4th and Gill
• Karns
• South Knoxville
• Sequoyah Hills
• Colonial Village
• East Knox County
• Riverside Drive
• West Knoxville
• Dandridge Ave.
• Old North Knoxville
• Holston Hills
• The Whole City

Question two asked, “What do you like about where you live and/or work?”
The responses included the following:

• The people, friendliness and willingness to communicate, care of one another
• Love downtown
• Close proximity to amenities, shopping and downtown
• Diversity of the neighborhood
• History and memories of my neighborhood
• Various resources such as UT, Oak Ridge, TVA, etc.
• Cost of living
• Strong community organizations
• Living in an older home – 5th Ave.
• Parks and ability to walk to amenities – 4th and Gill
• Broadway and Central area is thriving again
• Mechanicsville Annual Homecoming and new neighborhood watch program
• The Botanical Gardens in East Knoxville
• Like the “scruffy nature” in South Knoxville
• Beautiful parks and greenways in South Knoxville
• Activity, energy, and lots to do in Old North Knoxville
• Walkability, lots of trees in Old North Knoxville
Question three asked, “What things need to be improved in your community?” The responses included the following:

- Chapman Highway/Burlington/Vestal
  - Need grocery stores within walking distance of neighborhoods
  - Need jobs closer to home
  - Businesses are gone or are leaving
  - There is a lack of retail development over the last 20 years
  - No access to the river from South Knoxville

- Mechanicsville/Beaumont/Lonsdale
  - Blighted properties and drug sales
  - Landlords who do not care for their properties, or manage their tenants
  - There is no community center that has ample space and availability
  - There are racial divides in the community
  - Lonsdale has no grocery store, but has a recreation center
  - Mechanicsville has a grocery store, but no recreation center
  - Beaumont has no grocery store or recreation center

- East Knoxville
  - Space is needed for cultural and artistic opportunities for low/mod persons
  - Racial divides exist in the community
  - The community needs to be represented more positively to combat negative perceptions of safety
  - Buildings should be saved rather than demolished

- North of Broadway Shopping Center
  - There is a need for covered bus stops
  - Inskip and Adair parks need improvements
  - Vacant commercial properties in Fountain City area
  - Absentee landlords lack of care for their properties

- Old North Knoxville/ 4th and Gill
  - There is too much traffic resulting in noise and air pollution

- No specific area identified and in general
  - Older neighborhoods need more landscaping and tree pruning
  - Vacant and blighted properties should be used for community gardens or green space
  - There are too many absentee landlords and/or slum lords that do not care for their properties
  - There are too many vacant properties
  - There is a need to strengthen/implement standards on rental properties to require landlords to maintain properties to be code compliant
  - There is a need for affordable housing rental properties to be more energy efficient
  - Blighted infrastructure and gray fields
  - Vandalism and graffiti negatively affect commercial development
  - Communication/collaboration with neighborhoods regarding development is needed
- Sidewalks lack connectivity, there is a lack of sidewalks in many areas
- There is a need for more transportation choices, such as bike lanes, mass transit, more pedestrian options
- There is a need for jobs that pay a living wage
- Prostitution and drug sales is a problem
- There is a need for more facilities like the Teen Center
- Signage creates too much clutter, more controls are needed on signage
- Knology should provide services to all of Knoxville
- More funds are needed for homelessness prevention
- There is a need for legal services for persons who are homeless
- More funds are needed for emergency home repair
- Schools should be used as community centers
- The closing of Lakeshore will add persons to the homeless population
- High childhood obesity rates
- Inner-city schools have a negative reputation
- There is a lack of access to healthy foods
- The ordinance defining family should be implemented

Meeting attendees had positive comments about the meeting format and enjoyed the small group sessions stating that it encouraged participation and dialogue.
ACTION PLAN

Citizen Participation

Summary of Citizen Comments and Response to Comments

All comments on the Annual Action Plan will be included in this section.

A draft plan was available for review and public comment on March 16, 2012 until April 16, 2012 on the City's web-site and at various community locations including the downtown library and community centers in the west, east and south areas of Knoxville.

The Annual Action Plan was presented to City Council at a workshop on March 29, 2012. Questions and comments from that meeting are as follows:

Councilman Della Volpe asked if there was a comparable chart that shows the five local goals and specific objectives (as found on page 5) with the assigned dollar amounts.

The response was given that HUD Table 3A in the document specifies the amount of funding for the specific projects focused on the goals and objectives. The projects funded often address more than one objective, for example, Minor Home Repair provides improved housing for homeowners, but also serves to stabilize neighborhoods, so there is some overlap.

Councilman Stair commented that there has been a substantial decrease in funding over the last two years, and asked what we will do if cuts continue.

The response was given that there are national organizations that help educate our federal legislators about our programs and who benefits from them. Also, during Community Development Week next week, we are hosting a bus tour and are inviting Senators Alexander and Corker and Congressman Duncan so that they can see the importance of federal funding at the local level, and who benefits from our programs. If funds are cut further, we will to continue to cut the amount of funds for our programs.

Councilwoman Palmer commented that the Community Development Department accomplishes a lot with little and the impact is noticeable. She also commented on the importance of visitability in housing and asked if we have policies to promote this type of housing.

Response was given that all of our new construction homes are visitable.
A second public meeting was held on April 10, 2012 at 6:00 PM at the Cansler YMCA. The meeting was advertized in the Knoxville News Sentinel, the City’s Office of Neighborhoods weekly newsletter, the City of Knoxville web-site and over 500 postcard announcements mailed to individuals and organizations.

Twenty-four persons attended the public meeting. All questions and comments are posted below.

The plan on the web-site shows Fair Housing funding, but it is not shown on the handout.

Answer: The handout combines the Fair Housing funding with the CDBG administration funding. Fair Housing is funded from the CDBG Administration.

Why is there no CHDO Operating funding this year?

Answer: Due to substantial cuts in HOME funding, the decision was made not to fund CHDO Operating this year. Also, some CHDO’s have not spent current year Operating funds.

The number of houses to be assisted with Downpayment assistance does not match the number to be constructed with CHDO set-aside.

Answer: The draft will be corrected to show 12 homes constructed and assisted with down-payment assistance.

What are the reasons for the cuts? Are they specific to Knoxville only?

Answer: They cuts are nation-wide. The HOME cuts are due in part to some press last year regarding a few HOME projects that were not managed properly in other areas of the country. Everyone was cut in response to the few poorly run projects.

No other comments were received.

The Annual Action Plan was approved by City Council agenda on April 17, 2012.
ACTIONS

5. Identify the federal, state, and local resources (including program income) the jurisdiction expects to receive to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

6. Explain how federal funds will leverage resources from private and non-federal public sources.
ACTION PLAN

Resources

<table>
<thead>
<tr>
<th>Grant Program</th>
<th>Fund Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDBG</td>
<td>2012 Allocation</td>
<td>$1,561,970</td>
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<tr>
<td></td>
<td>Projected Program Income</td>
<td>$220,000</td>
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<td>Total CDBG</td>
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<td>2012 Allocation</td>
<td>$898,723</td>
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<tr>
<td>HOME</td>
<td>Projected Program Income</td>
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<td>Total HOME</td>
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<tr>
<td>ESG</td>
<td>2012 Allocation</td>
<td>$146,665</td>
</tr>
<tr>
<td>Fair Housing Assistance Program</td>
<td>2012 Allocation (estimated)</td>
<td>$25,000</td>
</tr>
<tr>
<td>Total Plan Resources</td>
<td></td>
<td>$3,282,358</td>
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</table>

Federal, State and Local Resources

The City receives several types of funding from the U.S. Department of Housing and Urban Development. Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) program funds are all received on an entitlement basis. These are the three primary sources of funds the City will use to carry out the activities covered by the Annual Action Plan, which is the official application document for these programs. The City also receives Fair Housing Assistance Program funds (FHAP) from HUD on an annual basis.

- **CDBG** - The primary goal of the Community Development Block Grant program is to provide decent housing, a suitable living environment, and expanded economic opportunities for low and moderate-income persons or neighborhoods. Effective 2012, a four-person household earning up to $49,750 per year could qualify for programs funded with CDBG monies. For 2012 CDBG eligible activities for subrecipients are focused on the provision of the following essential services; housing improvement projects and design technical assistance to non-profit and community organizations. Due to the decrease in the CDBG allocation, the amount of subrecipient funding has been decreased. CDBG projects that are
implemented by the City focus on neighborhood stabilization and economic development through acquisition of blighted properties and façade improvement projects. Neighborhood stabilization is further strengthened by the housing rehabilitation program implemented by the City. The 2012 budget allocated $1,561,970 in CDBG funding.

- **ESG** - Emergency Solutions Grant funding may only be used to assist persons who are homeless or in eminent risk of homelessness. Eligible uses of ESG funding includes street outreach to homeless persons, emergency shelter services, homelessness prevention and rapid re-housing, homeless management information system, HMIS, and general administration of the ESG program. Activities in this funding source are strongly tied to the *Knoxville-Knox County Ten Year Plan to End Chronic Homelessness*. The City awards ESG funds to subgrantees through a request for proposal process. Agencies using ESG funds through the City are required to provide a 1:1 match in the form of cash or in-kind donations. The ESG funding for 2012 is $146,665.

- **HOME** - Use of HOME Investment Partnerships Act funding is restricted to housing activities, including housing rehabilitation, new construction, homeownership assistance, and rental assistance. The program uses the same maximum income limits as the CDBG program, although additional restrictions may apply depending on the type of project. At least 15% of each year’s HOME allocation is set aside for use by Community Housing Development Organizations (CHDOs). These are non-profit agencies that are required to maintain strong Board representation and input from the low/moderate income communities they serve. There are currently four CHDOs in Knoxville. The HOME allocation for 2012 is $898,723.

- **Program Income** - The City receives program income from HOME and CDBG activities in the form of loan repayments from persons who have received CDBG or HOME funded loans for housing rehabilitation, or similar assistance and from sales proceeds from acquisition and disposition activities. The program income funds are used for additional loans or other HOME/CDBG eligible activities to benefit the community. The City projects $220,000 CDBG and $430,000 HOME program income for 2012. The increase in program income for the 2012 year is anticipated due to a partnership developed with Pinnacle Bank, Federated Appalachian Housing Enterprise, FAHE, and the City of Knoxville to add private funding to the owner-occupied rehabilitation program. This project will be discussed in detail later in the plan. Additionally, program income received from Empowerment Zone projects enables the City to continue implementing the Blighted Properties Redevelopment Program and the Business Expansion Loan Program.

- **Carryover/Reprogrammed Funds** - The City does not anticipate any carryover funds from previous year projects.
- **Fair Housing Assistance Program (FHAP)** - FHAP funding is received because the City's Fair Housing Ordinance has been determined substantially equivalent to the federal Fair Housing Act. Because of this, the City is able to investigate housing discrimination complaints within the City of Knoxville, conduct outreach and education for citizens and housing practitioners, and conduct fair housing training. Anticipated FHAP funding for 2012 is $25,000 based on the number of cases closed during the 2011-2012 fiscal year. Additionally, $54,000 in CDBG administration funds is provided to support the activities of the Fair Housing Assistance Program.

- **Neighborhood Stabilization Program (NSP)** - NSP-1 funds, as part of the Housing and Economic Recovery Act of 2008, in the amount of $2,735,980 have been allocated to the City of Knoxville to be used for a number of projects focused on abandoned, foreclosed and blighted properties. This plan was submitted and approved by HUD as a substantial amendment to the 2008-2009 Annual Action Plan. The City also received an award of NSP-1 funds from the State Tennessee Housing Development Agency (THDA) in the amount of $1,758,243 to implement additional NSP-1 eligible projects. The projects funded with NSP funds have either been completed or are due to complete in early 2013. NSP funded projects include Minvilla Manor, Flenniken Landing, and the Residences at Eastport. The deadline for NSP funds is 3/19/2013.

- **American Reinvestment and Recovery Act** - The City received CDBG-R funds in the amount of $504,654 as a result of the ARRA. Projects funded are CDBG eligible and track job creation. The City also received $771,803 in Homeless Prevention and Rapid Re-housing funds which are focused on activities to assist families and individuals to prevent homelessness. The CDBG-R and HPRP plans were submitted and approved by HUD in 2009 as a substantial amendment to the 2008-2009 Annual Action Plan. The projects funded with ARRA funds, which include case management in KCDC high rise buildings for homelessness prevention, will be completed in 2012.

- **Sustainable Communities Regional Planning Grant** - In 2012, the City of Knoxville was awarded $4.3 million in planning grant funds from HUD’s Office of Housing and Sustainable Communities, OHSC, through a competitive grant process. The City is in process of working Knoxville/ Knox County Metropolitan Planning Commission, the Transportation Planning Organization and consortium partners in the five counties in the Knoxville Metropolitan Statistical Area, MSA, to develop a plan for sustainable development for the region.

**Other Resources**

This section describes additional funds available to the City for carrying out Consolidated Plan activities described in this Plan as well as other resources.
available to the community for activities that meet Consolidated Plan priorities and objectives.

**Local Funds**

- City of Knoxville General Fund monies are used for administrative expenses and capital programs that further the objectives of the Community Development Department. General and Capital funds have been requested for FY 2012 for accessibility modifications, chronic problem property remediation, commercial façade improvements, and blighted property acquisition.

- Sales proceeds and program income are received from closed out grants, including the HOPE 3 for Homeownership Program, and the State of Tennessee HOUSE Program. These funds are used to assist with low/moderate income housing costs, and are also used as match for the HOME program.

- The Affordable Housing Trust Fund (AHTF) managed by the East Tennessee Foundation, supports homeownership opportunities and the production, preservation, and rehabilitation of housing for lower income households. This program began with a Demonstration Fund that received monies from the City of Knoxville and Knoxville’s Community Development Corporation. A permanent Trust Fund was established in 1997, and the City of Knoxville makes an annual contribution. For FY 2012, the general fund budget will allocate $323,000 to the AHTF. For-profit and non-profit entities are eligible to apply, and must show evidence of community participation in planning the project and support for the application. These funds also contribute to the HOME match requirement.

**Other HUD Funds**

- Knoxville’s Community Development Corporation (KCDC) applied to use HUD Replacement Housing Funds to construct 20 public housing units to be occupied by elderly families in the Park City community. Additionally, KCDC is using replacement housing funds, PH Capital funds and LIHTC funding for the development of the Eastport senior housing project adjacent to Walter P. Taylor homes. KCDC continues to work towards the revitalization of Walter P. Taylor Homes.

- HUD provides Section 8 Funds to KCDC to administer a rental assistance program. KCDC administers three types of Housing Choice Vouchers:
  - Tenant-based Housing Choice Vouchers pay a portion of the rent for participants in affordable privately-owned rental housing.
  - Mainstream Housing Choice Vouchers enable a participant with disabilities, or a family that includes a person with disabilities, to
lease affordable housing of their choice in the private market. Assistance is provided to help with the difficulties in locating suitable and accessible housing.

- Homeownership Housing Choice Vouchers pay a portion of the monthly mortgage for participants that meet the program eligibility guidelines.

- Continuum of Care funding is HUD funding that is provided to assist homeless persons. The City coordinates this application process on behalf of the homeless coalition, which covers three programs: Supportive Housing, Shelter Plus Care and Moderate Rehabilitation for Single Room Occupancy Housing. Grants are made through a national competition. Knoxville submits a consolidated application, which includes a single Continuum of Care application and requests from local nonprofit homeless service providers. For fiscal year 2011, renewal grants totaling $1,240,464 were awarded to agencies in Knoxville and Knox County. The 2012 Notice of Funding Availability has not been released at this time. This is a primary source of funding for implementing programs to address the Consolidated Plan priority of reducing homelessness.

- The Section 202 program helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc. The program is similar to Supportive Housing for Persons with Disabilities (Section 811). HUD provides interest-free capital advances to private, nonprofit sponsors to finance the development of supportive housing for the elderly. The capital advance does not have to be repaid as long as the project serves very low-income elderly persons for 40 years. Project rental assistance funds are provided to cover the difference between the HUD-approved operating cost for the project and the tenants' contribution towards rent. Project rental assistance contracts are approved initially for 5 years and are renewable based on the availability of funds.

- Section 811 Special Needs Housing program allows persons with disabilities to live as independently as possible in the community by increasing the supply of rental housing with the availability of supportive services. The program also provides project rental assistance, which covers the difference between the HUD-approved operating costs of the project and the tenants' contribution toward rent. The program is similar to Supportive Housing for the Elderly (Section 202).
Other Federal or State Funds

- The Low-Income Housing Tax Credit is a credit against federal income tax liability each year for 10 years for owners and investors in low-income rental housing. Developers submit an application for a tax credit allocation to Tennessee Housing Development Agency (THDA). States can allocate tax credits equal to a total of $1.80, plus the cost of living adjustment specified in Section 42(h)(3)(H) x Tennessee's population. For Tennessee, this provides approximately $10 million in tax credits each year. Developments with tax-exempt financing can receive tax credits outside of the state allocation limit. At least ten percent of total credits in each state can only be allocated to non-profit organizations.

- The New Start Loan Program is designed to promote the construction of new homes for low and very low income Tennesseans. The New Start Loan Program will be delivered through non-profit organizations (the "New Start Program Partner" or "Program Partner") with established programs for the construction of single family housing for low and very low income households. The New Start Program Partner is responsible for selecting the homebuyer, determining eligibility, constructing the home, providing homebuyer education, originating and servicing the New Start Loan.

- THDA Homeownership Mortgage Programs: The Tennessee Housing Development Agency administers reduced interest rate mortgage financing programs for first-time homebuyers. The program is limited to very low, low and moderate-income households by income and sales price. Currently three programs are under their homeowner ownership mortgage program including Great Rate, Great Advantage, and Great Start. THDA also offers second mortgages for down payment and closing costs assistance. Local lenders take the applications for approval and funding.

- Federal Historic Preservation Tax Incentives are available for buildings listed in the National Register of Historic Places or located in certain historic districts that are substantially rehabilitated for income-producing purposes according to standards set by the Secretary of the Interior.

- New Markets Tax Credit (NMTC): Enacted by Congress in December 2000, the NMTC program authorized tax credits for the financing of economic development in low-income communities. The tax credits are available to investors in community development entities that will use the proceeds to make loans and investments in businesses located in low-income communities. The credits can bridge financing gaps; create new partnerships among investors, communities, businesses, and government; and generate jobs, services and revitalization in distressed areas, in much the same way that LIHTC's did for affordable housing.
• Community Investment Tax Credit (CITC): Financial institutions may obtain a credit against the sum total of taxes imposed by the Franchise and Excise Tax Laws when qualified loans, qualified investments, grants or contributions are extended to eligible housing entities for engaging in eligible low income housing activities.

**Leveraged/Private Funds**

Several programs operated by the City encourage or require leveraging of private resources.

• The Owner Occupied Housing Rehabilitation program may combine CDBG or HOME funds with private lender funds to complete rehabilitation work. Development undertaken by CHDOs leverage private construction financing and permanent mortgage funds.

• A new partnership between the City of Knoxville, Pinnacle Bank and the Federation of Appalachian Housing Enterprises, FAHE, will provide $2 million in private investment from Pinnacle Bank to support the Owner Occupied Rehabilitation program. The funds will flow from Pinnacle Bank through FAHE to the City. During construction, the City will finance the project with federal HOME and CDBG funds. At the close of construction of a rehabilitation project, FAHE will pay off the construction loan to the City with funding provided by Pinnacle Bank. FAHE will provide long term, low interest, permanent financing to the homeowner for the amount of the construction and service/collect the loan. Pinnacle Bank will receive the CITC credit for their investment.

• The City’s Downpayment Initiative program provides downpayment assistance. The primary mortgage is secured by the homebuyer from a private lender.

• The City’s Commercial Façade Improvement program requires that participants provide 20% matching funds to expenses paid by the City.

• The Homemakers program leverages the cost of development. The City acquires the property, which may be sold at a discount. In most cases, the total development cost comes from private sources.

• ESG funds require subgrantees to provide a 1:1 match in the form of cash or in-kind.
ACTION PLAN

Annual Objectives 91.220(c)(3)

7. Provide a summary of specific objectives that will be addressed during the program year.
### ACTION PLAN

#### Annual Objectives

Goals and objectives to be carried out during the action plan period are indicated by placing a check in the following boxes on the HUD required table below.

<table>
<thead>
<tr>
<th>Objective Category</th>
<th>Objective Category: Suitable Living Environment</th>
<th>Objective Category: Expanded Economic Opportunities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Decent Housing</td>
<td>Which includes:</td>
<td>Which includes:</td>
</tr>
<tr>
<td></td>
<td>assisting homeless persons obtain affordable housing</td>
<td>improving the safety and livability of neighborhoods</td>
</tr>
<tr>
<td></td>
<td>assisting persons at risk of becoming homeless</td>
<td>eliminating blighting influences and the deterioration of property and facilities</td>
</tr>
<tr>
<td></td>
<td>retaining the affordable housing stock</td>
<td>increasing the access to quality public and private facilities</td>
</tr>
<tr>
<td></td>
<td>increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability</td>
<td>reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods</td>
</tr>
<tr>
<td></td>
<td>increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence</td>
<td>restoring and preserving properties of special historic, architectural, or aesthetic value</td>
</tr>
<tr>
<td></td>
<td>providing affordable housing that is accessible to job opportunities</td>
<td>conserving energy resources and use of renewable energy sources</td>
</tr>
</tbody>
</table>

See Table 3A pages 7 to 12 for the specific objectives that will be addressed this program year.
ACTION PLAN

Description of Activities 91.220(d) and (e)

8. Provide a summary of the eligible programs or activities that will take place during the program year to address the priority needs and specific objectives identified in the strategic plan.

Describe the outcome measures for activities in accordance with Federal Register Notice dated March 7, 2006, i.e., general objective category (decent housing, suitable living environment, economic opportunity) and general outcome category (availability/accessibility, affordability, sustainability).
ACTION PLAN

Description of Activities

See Table 3A pages 7 to 12 for the specific objectives that will be addressed this program year.

HUD Individual Project Worksheets will be included in the final Plan in Appendix B.

Housing Programs:

1. Owner Occupied Rehabilitation – Rehabilitation of single family homes owned by LMI persons. Improvements focus on code violations, resource efficiency and health/safety issues.
2. Rental rehabilitation – Rehabilitation of units to be occupied by LMI renters. This program will not be funded in the 2012-2013 program year.
3. HOME/CHDO eligible projects - LMI housing development that will be implemented by locally designated Community Housing Development Organizations (CHDOs).
4. CHDO operating – Operating funds for CHDOs to build organizational capacity. This will not be funded in the 2012-2013 year.
6. Minor Home Repairs – Minor home repair implemented by a local non-profit with work performed by volunteers.
7. Ramps and Rails - The construction of ramps and other exterior home modifications for persons with disabilities.
8. Fair Housing Assistance Program - Investigation of Fair Housing discrimination complaints. Education and training events focused on Fair Housing.
9. Permanent Supportive Housing – The development of permanent supportive housing for persons who are chronically homeless. Funding for development of permanent supportive housing was allocated two years ago. At this time, no projects are anticipated. No new funding is allocated for this program in the 2012-2013 year.
10. Down Payment Assistance – Financial Assistance for LMI first-time homebuyers. May be restricted to CHDO developed homes.
11. My Front Yard – A deferred payment loan program for residential façade improvements. This program is underway from funding provided in previous years. No new funding is allocated for this program in the 2012-2013 year.
Homelessness Programs:

1. Street outreach and emergency shelter services for homeless individuals and families.
2. Homelessness prevention for those in imminent danger of losing housing and rapid rehousing services for those who are homeless.
3. Operation and salary costs for training homeless providers participating in the Homeless Management Information System (HIMS).

Neighborhood Stabilization Programs:

1. Technical Assistance – Design, planning, technical assistance and capacity building services to non-profits and community serving organizations.
2. Property Acquisition – Acquisition and disposition of blighted and problem properties located in LMI areas for use as affordable housing and/or commercial.

Economic Development Programs:

1. Commercial Façade Program – Deferred payment loan program for exterior improvements to commercial businesses located in LMI areas to improve property values, create jobs and enhance commercial viability.

Administration of the projects listed above is performed by the Community Development Department staff.
ACTIONS PLAN

Geographic Distribution/Allocation Priorities 91.220(d) and (f)

9. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

10. Describe the reasons for the allocation priorities, the rationale for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) during the next year, and identify any obstacles to addressing underserved needs.
ACTION PLAN

Geographic Distribution/Allocation Priorities 9-10

The Consolidated Plan projects and activities serve low to moderate income residents and neighborhoods within the City of Knoxville. Knoxville is the largest city in East Tennessee with a population within the city of 183,546. The City comprises 103.8 square miles.

Within the City, four target areas are identified and shown on the map below. The target areas were selected based on needs data from several sources in addition to the current and planned initiatives focused on neighborhood revitalization.

Target Area 1 – East
This area with the zip-code of 37914 includes the following census tracts: 006700(formerly 4 and 5), 006800(formerly 6 and 7), 001900, 002000, 002100 and 003200.

Target Area 2 – Mechanicsville, Lonsdale, Beaumont (MLB)
This area with the zip-code of 37921 includes the following census tracts: 007000(formerly 12 and 13), 001400 and 002800.

Target Area 3 – Oakwood Lincoln Park/Cecil Avenue
This area with the zip-code of 37917 includes the following census tracts: 001500, 002900 and 001700.

Target Area 4 – Vestal /Sevier Ave
This area with the zip-code of 37920 includes the following census tracts: 000800 and 002400.

Census data was used to determine household income and minority concentration, while Comprehensive Housing Affordability Strategy (CHAS) data was used to determine the housing needs within the target areas. According to 2008 estimates, the City of Knoxville has an unemployment rate of 6.6% while the unemployment rate in the target areas was 9.7%. In 2009, the unemployment rate for the City increased to 12.1%, while the unemployment rate within the target areas has increased to 17.9%.

The area median income for the households located within the target areas is $27,045 which is less than 50% of the area median income for Knox County, $62,200. The map below indicates the percent of households within the target areas with incomes less than 80% of the area median income.
The target areas are comprised of older neighborhoods surrounding the central city with 53% of the housing units constructed prior to 1960. Vacant parcels with residential zoning currently total 3,400 comprising approximately 1,900 acres. Information provided by the local utility company, Knoxville Utilities Board, indicates that in the last five years, utility service to 2,800 residential properties within the target areas has been disconnected, and not reconnected, indicating a large number of vacant properties.

The table below shows 2009 Neighborhood Stabilization Program data from HUD indicating that all census tracts within the target areas have medium to high foreclosure risk scores and high vacancy risk scores. Additionally, local data on bank owned and tax foreclosed properties indicate a high percentage within the target areas.
<table>
<thead>
<tr>
<th>Census Tract</th>
<th>Target Area</th>
<th>HUD Foreclosure Risk Score</th>
<th>HUD Vacancy Risk Score</th>
<th>Bank Owned</th>
<th>Abandoned or Foreclosed through City Tax Sale</th>
<th>Total</th>
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The map below shows the percentage of minority concentration within the City and target areas.
ACTION PLAN

Annual Affordable Housing Goals 91.220(g)

11. Describe the one-year goals for the number of homeless, non-homeless, and special-needs households to be provided affordable housing using funds made available to the jurisdiction and one-year goals for the number of households to be provided affordable housing through activities that provide rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units using funds made available to the jurisdiction. The term affordable housing shall be defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership.
ACTIONS PLAN

Annual Affordable Housing Goals

HUD Table 3B at the end if this section shows the annual affordable housing goals for the 2012-2013 program year.

The city will pursue availability and accessibility of decent housing for low-moderate income homeowners and renters through its housing rehabilitation programs and subrecipient home repair programs and through new construction for homeownership by Community Housing Development Organizations, and . Exterior accessibility of housing for persons with disabilities will be implemented by a subrecipient.

Affordability of decent housing will be pursued to enable low-moderate income renters to become homeowners through downpayment assistance.

In addition, through Community Development efforts for the sustainability of suitable living environments, affordable decent housing will be made available to lower income households as a result of acquisition, disposition and redevelopment of blighted properties.

Resources to be made available through the Plan will be used for housing priorities as follows:

Housing Rehabilitation and Development: $1,178,970 in CDBG and $606,723 in HOME funds for housing rehabilitation and development projects including the Community Development Department’s owner-occupied rehabilitation program, funding of the Knoxville/Knox County Community Action Committee (CAC) and Neighborhood Housing, Inc. to perform minor and emergency home repairs, and to the disAbility Resource Center to provide ramps to homes where residents are in need of accessibility features.

Homeownership - $210,000 in HOME funds to provide downpayment assistance for first-time homebuyers and $380,000 in HOME funds provided to Community Housing Development Organizations (CHDOs) for the development of homeownership units for LMI residents.

In addition to these specific programs, the City will continue to work with non-profit housing providers and public housing agencies and participate in appropriate committees and boards, such as the Affordable Housing Trust Fund Board.
Affirmatively Further Fair Housing
In 2010, the City completed a new Analysis of Impediments to Fair Housing Choice for the 2010-2015 Consolidated Plan. This document is available on the City of Knoxville web-site. CDBG funds in the amount of $54,000 are allocated to support fair housing activities. Activities that affirmatively further fair housing that will be conducted in the 2012-013 year include:

- City staff investigation and conciliation of complaints related to housing discrimination.
- Counseling and referrals as necessary.
- Education and outreach to residents, housing providers, lenders, and other community members.
- Dissemination of information to the local news media on fair housing and equality issues and activities.
- Participation in training sessions, workshops, and conferences.
- Visible placement of equal opportunity housing logo on relevant City publications and housing programs that use City, CDBG, HOME, and ESG funding.
- Staff support and/or technical assistance to the Equality Coalition for Housing Opportunity, the Council On Disability Issues, Knoxville/Knox County Access To Justice Collaborative, Disability Resource Center, East Tennessee Coalition for the Homeless, and Dr. Martin Luther King Jr. Commemoration Commission.
- Operation and/or funding of programs that promote housing opportunities, such as homeownership education and downpayment assistance, housing improvements, and new housing development.
- Development of the Fair Housing and Equity Assessment, FHEA, for the Knoxville metropolitan statistical area, MSA, as required and funded by the Sustainable Communities Regional Planning Grant.
<table>
<thead>
<tr>
<th>Grantee Name: Knoxville, TN</th>
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<th>Resources used during the period</th>
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<td>CDBG HOME ESG HOPWA</td>
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<tr>
<td>Non-homeless households</td>
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<tr>
<td>Special needs households</td>
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<tr>
<td><strong>Total Sec. 215 Beneficiaries</strong></td>
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<th>CDBG HOME ESG HOPWA</th>
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<th>HOME OWNER GOALS (Sec. 215 Only)</th>
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<th>CDBG HOME ESG HOPWA</th>
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<tr>
<td>Production of new units</td>
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<td>Rehabilitation of existing units</td>
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<tr>
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<tr>
<td><strong>Total Sec. 215 Affordable Owner</strong></td>
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<p>| COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only) |                                                  |                                       | CDBG HOME ESG HOPWA              |
| Acquisition of existing units     | 0                                             |                                       | X                                 |</p>
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<thead>
<tr>
<th>Grantee Name: Knoxville, TN</th>
<th>Expected Annual Number of Units To Be Completed</th>
<th>Actual Annual Number of Units Completed</th>
<th>Resources used during the period</th>
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<td>Homebuyer Assistance</td>
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</tr>
<tr>
<td><strong>Combined Total Sec. 215 Goals</strong>*</td>
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<td><strong>OVERALL HOUSING GOALS</strong></td>
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ACTIONS PLAN

Public Housing 91.220(h)

12. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.

13. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.
ACTIONS PLAN

Public Housing  12-13

Improve Public Housing and Resident Initiatives

City staff reviewed and commented on Knoxville’s Community Development Corporation’s (KCDC) Five Year and Annual Plans in order to ensure the Plans are consistent with the City’s goals and Consolidated Plan. The KCDC Plan describes efforts to encourage public housing residents to become more involved at their properties and participate in homeownership. The City coordinates with KCDC to encourage participation in City-assisted homeownership programs.

KCDC is a standard performing public housing agency.
ACTION PLAN

Homeless and Special Needs  91.220(i)

14. Describe, briefly, the jurisdiction's plan for the investment and use of available resources and describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness.

15. Describe specific action steps to address the needs of persons that are not homeless identified in accordance with 91.215(e).

16. Homelessness Prevention—Describe planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
ACTION PLAN

Homeless and Special Needs

Knoxville has been implementing its Ten Year Plan to End Chronic Homelessness since 2007. While the plan is focused on ending chronic homelessness, its implementation has already resulted in a high level of collaboration and coordination among organizations that serve the homeless population, chronic and otherwise.

This plan has focused on the "housing first" model of permanent supportive housing (PSH), both through use of existing affordable housing options and through the additional development of new units of permanent supportive housing in this community. Outreach and engagement services identify the chronically homeless within the community and connect them with case management services. Case management is structured to assist the chronically homeless in obtaining affordable housing as rapidly as possible, where case management and supportive services are continued, with the goal of sustaining housing and reintegration into the community to the greatest extent possible. One hundred and five new units of Permanent Supportive Housing have been completed in the last three years. No additional new development of PSH is anticipated during this program year. The Continuum of Care (CoC) chronic homelessness strategy is designed to reflect and support the implementation of the jurisdiction's existing Ten Year Plan strategy.

Implementation of this jurisdiction's Ten Year Plan to End Chronic Homelessness has resulted in key provider agencies coordinating, adapting and in some cases realigning their core functions in order to achieve the objective of ending chronic homelessness in this community. The Ten Year Plan's focus on permanent supportive housing for the chronically homeless is currently yielding a significant volume of permanent housing placements with retention rates in that housing exceeding the already high national averages for this proven type of housing.

Knoxville is currently seeking to continue and build upon the high level of coordination, with work beginning to revise and update the homelessness plan to more fully align with the federal "Opening Doors" plan, with new regulations under the HEARTH Act, and with current community priorities.
Table 3A Summary of Specific Objectives located on pages 7 to 12 list the specific objectives, performance indicators and multi-year goals that the city intends to implement to address the needs of the homeless and chronically homeless populations during the program year.

During the last program year, the City assisted in the funding of 48 units of permanent supportive housing through the rehabilitation of Flenniken School. This facility is now completed and in the process of leasing units. (DH1.6)

ESG funds to service providers will be used to assist homeless persons to be placed in housing and prevent homelessness (DH1.7).

**Written Standards for Provision of Emergency Solutions Grant Assistance**

**a.** Standard policies and procedures for evaluating individuals’ and families’ eligibility for assistance under the Emergency Solutions Grant. These policies and procedures will closely follow HUD’s ESG interim rule regulations.

To evaluate an individual or family’s eligibility for assistance under ESG, subrecipients must document the following, according to HUD regulations:

- **Homelessness status** 24 CFR 576.500 (b) – Subrecipients must maintain and follow written intake procedures to ensure compliance with the homeless definition in §576.2.
- **At-risk of homelessness status** §576.500 (c) – Subrecipients must document evidence relied upon to determine that individuals and families have met the definition of “at risk of homelessness” in §576.2.
- **Determinations of ineligibility** §576.500 (d) – For each individual and family determined ineligible to receive ESG assistance, the record must include documentation of the reason for that determination.
- **Annual income** §576.500 (e) – For each family or individual receiving ESG assistance, annual income must be documented in order to determine eligibility requirements for the program.

Considerable detail is included for these items in the cited HUD regulations. Subrecipients are advised to examine them carefully.

**b.** Policies and procedures for coordination among emergency shelter providers, essential service providers, homelessness prevention and rapid re-housing assistance providers, other homeless assistance providers, and mainstream service and housing providers.

*Coordination with other targeted homeless services.* (§576.400(b)) Subrecipients must coordinate and integrate, to the maximum extent
practicable, ESG-funded activities with other programs targeted to homeless people within the Knoxville-Knox County Continuum of Care, in order to provide a strategic, community-wide system to prevent and end homelessness. These programs may include: Shelter-Plus-Care Program, Supportive Housing Program, Section 8 Mod Rehab Program, HUD-VASH, Education for Homeless Children and Youth Grants, Grants for the Benefit of Homeless Individuals, Healthcare for the Homeless, Programs for Runaway and Homeless Youth, Projects for Assistance in Transition from Homelessness, Services in Supportive Housing Grants, Emergency Food and Shelter Program, Transitional Housing Assistance Grants for Victims of Sexual Assault, Domestic Violence, Dating Violence, and Stalking Program, Homeless Veterans Reintegration Program, Domiciliary Care for Homeless Veterans Program, VA Homeless Providers Grant and Per Diem Program, Health Care for Homeless Veterans Program, Homeless Veterans Dental Program, Supportive Services for Veteran Families Program, and the Veteran Justice Outreach Initiative.

**System and program coordination with mainstream resources.**

(§576.400(c)) Subrecipients must coordinate and integrate, to the maximum extent practicable, ESG-funded activities with mainstream housing, health, social services, employment, education, and youth programs for which families and individuals at risk of homelessness and homeless individuals and families may be eligible. Examples of the programs include: Public Housing programs, housing programs receiving “Section 8” tenant-based or project-based rental assistance, Supportive Housing for Persons with Disabilities, HOME Investment Partnerships Program, Temporary Assistance for Needy Families, Health Center Program, TennCare, Head Start, Mental Health and Substance Abuse Block Grants, Services funded under the Workforce Investment Act, and others.

**KnoxHMIS** All ESG subrecipients must participate in and actively use the Knoxville-Knox County Homeless Management Information System (KnoxHMIS), for client intake, assessment, and service coordination. The only exceptions to this requirement will be in the areas of domestic violence and legal services as specifically noted by the US Department of Housing and Urban Development. ESG subrecipients are also required to participate fully in the Knoxville-Knox County Homeless Coalition and to coordinate with the Knoxville-Knox County Continuum of Care.

c. Policies and procedures for determining and prioritizing which eligible families and individuals will receive homelessness prevention assistance and which eligible families and individuals will receive rapid re-housing assistance.

Using a thorough intake and assessment process, families and individuals should be referred to housing and services for which they are eligible and which will best meet their needs. To be eligible for services, clients must be homeless or at risk of being homeless. The household’s total income must be
at 30% area median income (AMI) requirement which falls in line with the Fair Market Rent (FMR) Documentation System for Tennessee.

The household must be either homeless (to receive rapid re-housing assistance) or at risk of losing its housing within 21 days after the date of the application (to receive homelessness prevention assistance). The household must meet the following requirements:

A. No appropriate subsequent housing options have been identified;
B. The household lacks the financial resources to obtain immediate housing or remain in its existing housing; and
C. The household lacks support network to obtain immediate housing or remains in its existing housing. Additional risk factors will be considered in determining eligibility for assistance under ESG.

Income eligibility is verified every three months and is documented in the case file via paycheck stubs, unemployment check stubs, SSI, pension, child support, etc.

Rapid Re-Housing (Homeless Assistance) Eligibility:

In addition to the minimum ESG eligibility requirements noted above, to be eligible for ESG rapid re-housing assistance, participants must also meet one or more of the following conditions at the time of application:

- Sleeping in an emergency shelter
- Sleeping in a place not meant for human habitation,
- Exiting a mental health, foster care or correctional institutional program,
- Victim of domestic violence

Families with young children, victims of domestic violence, youth aging out of foster care, and those who are coming from shelters or off the street will be the primary population for ESG Rapid Re-Housing Assistance.

Short-term rental assistance is defined as up to 3 months of assistance. Medium-term rental assistance is up to 24 months. This is intended for consistency with the period for transitional housing.

Other Requirements:

Short-term and medium-term rental assistance requires that a program participant and a housing owner have a written lease for the provision of rental assistance. All leases must be notarized on an official form.

Habitability Standards and Lead Based Paint Compliance will be established by obtaining official documentation of the date of construction for the housing. Knoxville’s Community Development Corporation will provide
verification on the absence of lead paint in public housing/Section 8 units. The case file will include documentation on the habitability and lead paint standards. Lead standards will be determined by the date of construction or verification from landlords that the absence of lead requirements has been met.

Homelessness Prevention Eligibility:

Families with young children, residents of Section 8 and public housing, and those who are at-risk of non-behavioral eviction will be the primary populations for ESG Homelessness Prevention Assistance.

A household that is at-risk of losing their housing may be eligible if there is documentation that their loss of housing is imminent, that they meet the 30% AMI requirements, that they have no appropriate subsequent housing options, and that they do not have any other financial resources and support networks to assist with maintaining current housing or obtaining other appropriate housing.

Imminent risk is viewed when a household would require emergency shelter or would otherwise become literally homeless but for ESG assistance. Homelessness Prevention costs are only eligible to the extent that the assistance is necessary to help the program participant regain stability in the program participant’s current permanent housing or move into other appropriate permanent housing and achieve stability in that housing.

d. Standards for determining the share of rent and utilities costs that each program participant must pay, if any, while receiving homelessness prevention or rapid re-housing assistance.

Subrecipients providing ESG homelessness prevention assistance or rapid re-housing assistance will do so in accordance with the housing relocation and stabilization services requirements in §576.105, the short-term and medium term rental assistance requirements in §576.106, and the written standards and procedures established under §576.400.

e. Standards for determining how long a particular program participant will be provided with rental assistance and whether and how the amount of that assistance will be adjusted over time.

Subject to the general conditions under §576.103 and §576.104, the subrecipient may provide a program participant with up to 24 months of rental assistance during any 3-year period. Per §576.106, this assistance may be short-term rental assistance, medium-term rental assistance, payment of rental arrears, or any combination of this assistance. (1) Short-term rental assistance is assistance for up to 3 months of rent. (2) Medium-term rental assistance is assistance for more than 3 months but not more than 24 months of rent.
(3) Payment of rental arrears consists of a one-time payment for up to 6 months of rent in arrears, including any late fees on those arrears.

ESG Subrecipients must meet these requirements when providing rental assistance: 1) Program recipients receiving project-based rental assistance must have a lease that is for a period of one year, regardless of the length of rental assistance; 2) Program participants receiving rapid re-housing assistance must be re-evaluated at least once every year and program participants receiving homelessness prevention assistance are required to be re-evaluated at least once every three months; and 3) no program participant may receive more than 24 months of assistance in a three-year period.

f. Standards for determining the type, amount, and duration of housing stabilization and/or relocation services to provide a program participant, including the limits, if any, on the homelessness prevention or rapid re-housing assistance that each program participant may receive, such as the maximum amount of assistance, maximum number of months the program participants receives assistance; or the maximum number of times the program participants may receive assistance.

Except as provided for housing stability case management in §576.105(b) (2) of the Interim Rule, no program participant may receive more than 24 months of assistance in a 3-year period.
**ACTION PLAN**

**Homeless and Special Needs**

Persons with disabilities will be served through the installation of exterior accessibility features such as ramps. The project (DH1.4) will be implemented by the disAbility Resource Center and serve approximately 20 households.

This community has piloted a homelessness prevention program, currently funded with ARRA Homelessness Prevention and Rapid Re-housing (HPRP), which provides case management and supportive services for at-risk individuals living in four public housing locations which had been identified as having high eviction rates. Property managers identify residents who are at-risk of eviction and refer them to case management. Those residents are assisted in resolving issues that would otherwise result in eviction and are thus able to remain in housing.

Elderly residents are served by the owner-occupied housing rehabilitation program and emergency home repair programs.
ACTION PLAN

Barriers to Affordable Housing 91.220(j)

17. Describe the actions that will take place during the next year to remove barriers to affordable housing.
ACTION PLAN

Barriers to Affordable Housing

Strategy to Remove Barriers to Affordable Housing
In order to address barriers to affordable housing, the City will pursue the strategies outlined in the Five Year Plan listed below.

A. Complexity of the Development Process: The City is marketing an increasing number of parcels through its Homemakers Program. We will be reviewing these parcels for compatibility with the subdivision regulations and correcting many of the more difficult obstacles before transferring them to developers. Small parcels can be combined with others and re-platted into buildable lots of record, reducing the time and cost investment for the developer.

B. Acquiring and Assembling Inner City Parcels: The City continues to administer redevelopment areas this year including Mechanicsville, Five Points, Lonsdale, and Vestal. All the areas contain properties that have remained undeveloped or underutilized for several years due to title or environmental problems. The City will acquire abandoned property and clear such problems, offering lots for sale for redevelopment.

C. Increasing Cost of Development: New programs are being designed to encourage private investment in older neighborhoods. Previously, incentives targeted to assist and encourage residential development were developed independently from commercial incentives. New policy on redevelopment tries to coordinate residential redevelopment with adjacent neighborhood commercial development so that both come on line at the same time. This serves to support both efforts. The City is encouraging alterations to designs of infill housing that make the new housing fit in better with the older existing homes. Design guidelines have been developed for use in redevelopment areas and for all City subsidized infill houses. This effort includes descriptions and illustrations of low cost modifications builders can make. In the long run, this will help maintain high property values for buyers and should have a substantial impact on neighborhood image and marketability. An I-H Zoning applies the infill guidelines area wide in selected neighborhoods. The City adopted an amendment to the zoning ordinance that makes development of substandard inner city parcels more feasible, reducing the time line and approval process in many cases.
D. Access to Available Government Programs and Subsidies: Marketing of the City’s programs is being emphasized and new marketing efforts are underway. A listing of available Homemakers properties and EZ Blighted properties are posted on the City web site (http://www.cityofknoxville.org). The Office of Neighborhoods sends out a weekly newsletter including information about all City grant opportunities to a listserv of 500 Knoxville residents.

E. Building Codes: The City has adopted the International Building Code that contains a chapter “Existing Buildings” allowing designers additional alternatives to meet requirements when renovating older buildings. The Alternative Building Code can be used in the Central Business Improvement District (CBID). This option can make redevelopment of older buildings more practical and less expensive.

F. Tax-Foreclosed Properties: The City’s Vacant Properties Committee is focusing on the issues that negatively impact development of tax-foreclosed properties and the process of tax foreclosure in an effort to find solutions to the problems and enable future development of the properties. State legislation is being developed to better address the problems that tax-foreclosed properties currently present.

G. Blighted and Problem Property Initiatives: The City is reviewing a number of policy and ordinance changes that will assist in remediating blighted and problem properties.
ACTION PLAN

Other Actions  91.220(k)

18. Describe the actions that will take place during the next year to address obstacles to meeting underserved needs, foster and maintain affordable housing, evaluate and reduce the number of housing units containing lead-based paint hazards, reduce the number of poverty-level families develop institutional structure, enhance coordination between public and private agencies (see 91.215(a), (b), (i), (j), (k), and (l)).

19. Describe the actions to coordinate its housing strategy with local and regional transportation planning strategies to ensure to the extent practicable that residents of affordable housing have access to public transportation.
ACTIONS PLAN

Other Actions 18-19

Actions To Be Undertaken

During the 2012-2013 program year, the City of Knoxville will follow the strategies outlined in the Five-Year Consolidated Plan and pursue activities intended to reduce homelessness, foster decent affordable housing, reduce poverty, and otherwise improve our community.

Foster and Maintain Decent Affordable Housing

The City will meet this requirement through the following activities:

- Funding and/or operating emergency, minor, and major home improvement programs
- Homeownership down payment assistance
- Acquisition of blighted properties for reuse as affordable housing
- Development of affordable housing by Community Development Housing Organizations (CHDOs)
- Pursuing remediation of chronic problem properties
- Conduct fair housing investigations, education, and outreach

In addition to these specific programs, the City will continue to work with non-profit housing providers and public housing agencies and participate in appropriate committees and boards, such as the Affordable Housing Trust Fund Board.

Lead-Based Paint

The City will continue to implement the HUD regulations for elimination of lead based paint hazards. The program to identify lead based paint hazards is an integral part of the total process for housing rehab. All pre-1978 built houses, which are identified for the rehab program, receive a lead hazard screen/lead based paint testing to determine if a lead hazard exists. If a lead hazard is identified, a Risk Assessment is prepared to define the hazard(s) and to define the remediation necessary to eliminate hazard(s). The actual remediation work is accomplished as a part of the rehab work. All lead based paint inspections and Risk Assessments are prepared by agency Rehab Specialist staff as a part of their rehab duties. These actions will reduce the number of housing units in the City with lead-based paint hazards and increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families. The City has Rehab Specialist staff certified as Healthy Homes Specialist with the National Environmental Health Association. Healthy Homes measures are carried out.
on rehab projects to reduce the number of health and safety risk within the homes.
PROGRAM SPECIFIC REQUIREMENTS

CDBG 91.220(l)(1)

1. Identify program income expected to be received during the program year, including:
   - amount expected to be generated by and deposited to revolving loan funds;
   - total amount expected to be received from each new float-funded activity included in this plan; and
   - amount expected to be received during the current program year from a float-funded activity described in a prior statement or plan.

2. Program income received in the preceding program year that has not been included in a statement or plan.

3. Proceeds from Section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in its strategic plan.

4. Surplus funds from any urban renewal settlement for community development and housing activities.

5. Any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.

6. Income from float-funded activities.

7. Urgent need activities, only if the jurisdiction certifies.

8. Estimated amount of CDBG funds that will be used for activities that benefit persons of low- and moderate income.
The City receives program income from HOME and CDBG activities in the form of loan repayments from persons who have received CDBG or HOME funded loans for downpayment, housing rehabilitation, or similar assistance and from sales proceeds from acquisition and disposition activities. These funds are revolved for future loans or other HOME/CDBG eligible activities to benefit the community. The City projects $220,000 CDBG and $430,000 HOME program income for 2012. There is no program income from a preceding program year that has not been included in the Plan.

The City has no Section 108 loan guarantee proceeds.

The City receives program income from a State House Grant that it uses for the development of affordable housing.

The City is not proposing any urgent need activities in this Plan.

It is estimated that all the CDBG funds allocated this year will serve persons with low to moderate incomes and/or neighborhoods with a high percentage of LMI citizens.
PROGRAM SPECIFIC REQUIREMENTS

HOME 91.220(I)(1)

1. Describe other forms of investment. (See Section 92.205) If grantee (PJ) plans to use HOME funds for homebuyers, did they state the guidelines of resale or recapture, as required in 92.254.

2. If grantee (PJ) plans to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds, state its refinancing guidelines required under 24 CFR 92.206(b).

3. Resale Provisions -- For homeownership activities, describe its resale or recapture guidelines that ensure the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4).

4. HOME Tenant-Based Rental Assistance -- Describe the local market conditions that led to the use of a HOME funds for tenant based rental assistance program.

If the tenant based rental assistance program is targeted to or provides a preference for a special needs group, that group must be identified in the Consolidated Plan as having an unmet need and show the preference is needed to narrow the gap in benefits and services received by this population.

5. If a participating jurisdiction intends to use forms of investment other than those described in 24 CFR 92.205(b), describe these forms of investment.

6. Describe the policy and procedures it will follow to affirmatively market housing containing five or more HOME-assisted units.

7. Describe actions taken to establish and oversee a minority outreach program within its jurisdiction to ensure inclusion to the maximum extent possible, of minority and women, and entities owned by minorities and women, including without limitation, real estate firms, construction firms, appraisal firms, management firms, financial institutions, investment banking firms, underwriters, accountants, and providers of legal services, in all contracts entered into by the participating jurisdiction with such persons or entities, public and private, in order to facilitate activities of the participating jurisdiction to provide affordable housing under the HOME program or any other Federal or state housing law applicable to such jurisdiction.

8. If a jurisdiction intends to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds, state its financing guidelines required under 24 CFR 92.206(b).
Other Forms of Investment
The City does not plan to use forms of investment other than those specified in 24 CFR 92.205(b).

Homebuyer Recapture/Resale Guidelines
The City uses recapture provisions to ensure affordability in the HOME assisted homeownership program. When HOME funds are used to assist homeownership, the housing will be subject to the following affordability period:

- Five years when the per unit HOME investment is under $15,000
- Ten years when the per unit HOME investment is $15-40,000
- 15 years when the per unit HOME investment exceeds $40,000

If the house is sold by the homeowner during the affordability period, the City will recapture HOME funds out of net proceeds as follows:

- The amount of HOME investment to be recaptured will be reduced on a pro-rata basis for the time the homeowner has owned and occupied the housing measured against the required affordability period.
- If the net proceeds are not sufficient to recapture the balance owed on the HOME investment as determined above plus enable the homeowner to recover the amount of the homeowner's downpayment, the City and the owner will share the net proceeds.
- The net proceeds are the sales price minus loan repayment (other than deferred payment loan HOME funds) and closing costs. The net proceeds will be divided proportionally according to the following formulas:

\[
\frac{\text{HOME investment}}{\text{HOME investment} + \text{Homeowner downpayment}} \times \text{Net proceeds} = \frac{\text{Amount of HOME to be recaptured}}{\text{Amount to Homeowner}}
\]

\[
\frac{\text{Homeowner investment}}{\text{HOME investment} + \text{Homeowner downpayment}} \times \text{Net proceeds} = \frac{\text{Amount of HOME to be recaptured}}{\text{Amount to Homeowner}}
\]
A forgivable loan will be used to finance the HOME assistance to the homebuyer. The HOME balance will be forgiven in full at the end of the affordability period if the homebuyer remains the owner and the occupant for the full period. Additional HOME funds may be provided as a fully amortizing and repayable loan.

The recapture provision will be enforced through the homebuyers financing agreement with the City, which will be secured by a Deed of Trust.

The recaptured amount of HOME funds will be used for HOME eligible activities.

**Resale Requirement**

In cases where HOME funds have been provided for the development (development subsidy) of a home, but the homebuyer does not need direct subsidy to make the home affordable, the City must utilize the resale provision. The resale provision may be utilized for home purchases anywhere in the city limits and will be enforced with a HOME Agreement and Restrictive Covenant. Under the HOME rule certain housing may be presumed to meet the resale restrictions based on a market analysis of the neighborhood in which the housing is located (92.254(a)(5)(i)(B)).

The Lonsdale community, located in the northwest sector of the City, has a housing stock that may be presumed to meet the resale restriction during the period of affordability without the imposition of enforcement mechanisms. The Lonsdale community is a part of Knoxville’s Empowerment Zone and was designated a Redevelopment Area in 2005.

An analysis of the housing stock and residents of Lonsdale reflects modestly priced homes and low-income households. The Census 2000 data indicates that the median value of a home in Lonsdale was $50,700, compared to the overall Knoxville average of $78,000. The housing stock is older with 74.2% of homes built prior to 1980 and the homes are of modest size. Only 34% of the homes are owner occupied and the City is encouraging homeownership in the area through down payment assistance, development of affordable infill housing, greenway development, new sidewalks and improved transportation and public facilities. The median household income in Lonsdale from the Census data was $20,969, which represents 46% of median income for a family of four. The Census data is as follows:
<table>
<thead>
<tr>
<th>Value Owner-occupied Units</th>
<th>Lonsdale</th>
<th>(%) Share</th>
<th>Knoxville</th>
<th>(%) Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>less than $50,000</td>
<td>262</td>
<td>0.49</td>
<td>5,895</td>
<td>0.16</td>
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<tr>
<td>$50,000 to $99,999</td>
<td>276</td>
<td>0.51</td>
<td>20,415</td>
<td>0.57</td>
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<tr>
<td>$100,000 to $149,000</td>
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<td>5,437</td>
<td>0.15</td>
</tr>
<tr>
<td>$150,000 to $199,999</td>
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<td></td>
<td>1,871</td>
<td>0.05</td>
</tr>
<tr>
<td>$200,000 to $299,999</td>
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<td></td>
<td>1,193</td>
<td>0.03</td>
</tr>
<tr>
<td>$300,000 to $499,999</td>
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<td></td>
<td>673</td>
<td>0.02</td>
</tr>
<tr>
<td>$500,000 to $999,999</td>
<td>0</td>
<td></td>
<td>328</td>
<td>0.01</td>
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<td>$1,000,000 or more</td>
<td>0</td>
<td></td>
<td>45</td>
<td>0.00</td>
</tr>
<tr>
<td>median value</td>
<td>$50,700</td>
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<td>$78,000</td>
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<table>
<thead>
<tr>
<th>Year Structure Built</th>
<th>Lonsdale</th>
<th>(%) Share</th>
<th>Knoxville</th>
<th>(%) Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>1999 to March 2000</td>
<td>18</td>
<td>0.01</td>
<td>1,257</td>
<td>0.01</td>
</tr>
<tr>
<td>1995 to 1998</td>
<td>12</td>
<td>0.01</td>
<td>4,550</td>
<td>0.05</td>
</tr>
<tr>
<td>1990 to 1994</td>
<td>30</td>
<td>0.02</td>
<td>3,661</td>
<td>0.04</td>
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<tr>
<td>1980 to 1989</td>
<td>453</td>
<td>0.23</td>
<td>9,448</td>
<td>0.11</td>
</tr>
<tr>
<td>1970 to 1979</td>
<td>311</td>
<td>0.16</td>
<td>15,073</td>
<td>0.18</td>
</tr>
<tr>
<td>1960 to 1969</td>
<td>253</td>
<td>0.13</td>
<td>14,806</td>
<td>0.17</td>
</tr>
<tr>
<td>1940 to 1959</td>
<td>685</td>
<td>0.34</td>
<td>25,170</td>
<td>0.30</td>
</tr>
<tr>
<td>1939 or earlier</td>
<td>232</td>
<td>0.12</td>
<td>10,932</td>
<td>0.13</td>
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</table>

<table>
<thead>
<tr>
<th>Occupied Housing Units</th>
<th>Lonsdale</th>
<th>(%) Share</th>
<th>Knoxville</th>
<th>(%) Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>owner-occupied housing units</td>
<td>1,768</td>
<td>0.34</td>
<td>76,650</td>
<td>0.51</td>
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<tr>
<td>Median Household Income</td>
<td>$20,969</td>
<td></td>
<td>$27,492</td>
<td></td>
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</tbody>
</table>

Notes: All data is from Census 2000.
* The Lonsdale neighborhood is found within Census Tract 28.

Lonsdale is a community where lower income families may purchase a home without government assistance. An analysis of all single-family homes currently listed for sale through the Knoxville Multiple Listing Service in the Lonsdale area shows an average price of $63,414 for March 2009. Monthly mortgage payments on homes in this price range average $540.00 PITI and are affordable to families earning between 65% to 80% of median income, assuming typical FHA mortgage terms.

**Refinancing of Existing Debt**
The City does not intend to use HOME funds to refinance existing debt that is secured by multi-family housing during this program year.
Tenant Based Rental Assistance
The City does not plan to use HOME funds for tenant-based rental assistance during this program year.

Affirmative Marketing
The City will meet affirmative marketing requirements for HOME assisted projects containing five or more units through the following policy and procedures:

1. The City will inform the public, owners, and potential tenants about Federal Fair Housing laws and the City’s Affirmative Marketing Policy through:
   - The City’s Fair Housing Program. The City Community Development Department will educate and inform the public of their fair housing rights and options under the City’s Fair Housing Ordinance and any other applicable laws. The City also provides counseling and information to citizens regarding rights and remedies under the Fair Housing Law.
   - The equal housing opportunity logo, slogan, or statement will be used in all media announcements, requests for proposals, and informational and application materials.
   - A summary of the policy will be included in informational materials for owners and the policies and procedures will be discussed.
   - Potential tenants will be informed in general through the methods mentioned above.

2. During the required affordability period, owners of housing facilities containing five or more units must:
   - Use the equal housing opportunity logo or slogan in advertising vacant units.
   - Advertise the vacancy in the Knoxville News Sentinel if more than four vacancies exist in a project and the owner does not have a sufficient waiting list to fill the vacancies, or list the property with KCDC’s list of properties available for Rental Assistance Certificate holders.
   - Inform and solicit applications from persons not likely to apply for the housing without special outreach. This will be done by notifying the Knoxville Area Urban League (KAUL) when it is known that a vacancy will occur and/or provide the unit as a referral for tenants on KCDC’s waiting list.

3. In order to document affirmative marketing efforts and results, the following records will be kept:
Owners

- Data on the racial, ethnic, and gender characteristics of tenants occupying units before rehabilitation, tenants moving from and into units after rehabilitation, applicants for tenancy, and how the applicants heard about the housing opportunities.

- Information regarding applicants for initial occupancy must be provided to the City within 120 days following completion of rehabilitation.

- During the affordability period, owners must keep copies of newspaper advertisements to fill vacancies and information on vacancies. The owner may submit copies of these advertisements directly to the City.

City

- The racial, ethnic, and gender characteristics of owners of projects rehabilitated and applicants for HOME funds.

- Data indicating the race and ethnicity of households displaced as a result of program activities, and if available, the address and census tract of the housing unit to which each displaced household relocated.

- Copies of advertisements or meeting notices that the City places in the newspaper or relevant articles appearing in the paper.

- Samples of informational materials.

4. Effectiveness of the City's affirmative marketing efforts will be assessed as follows:

- To determine if good faith efforts have been made, owners will be asked to provide information and documentation on the efforts they have taken regarding vacancies and affirmative marketing for the past year at the time of the annual review of rental activities. If the City determines that the required actions have been carried out, the City will assume that the owners have made good faith efforts to carry out these procedures.

- To determine results, the City will assess property owner's affirmative marketing efforts in relation to whether or not minority and female headed households have applied for and/or become tenants in the rehabilitated units. If the City determines that they have, the City will assume that owners have carried out affirmative marketing procedures effectively.
If different racial, ethnic, and gender groups are not represented, the City will review the owner's affirmative marketing procedures to determine what changes, if any, may be made to improve effectiveness.

5. The City will take corrective action if it finds that an owner has not made a good faith effort to carry out the affirmative marketing procedures or fails to maintain the required records on tenants and applicants for tenancy. If, after discussing with the owner ways to improve procedures, the owner continues to fail to meet the affirmative marketing requirements, the City will disqualify the owner from future participation in the HOME Program.

The City will carry out its assessment activities and will complete a written assessment of affirmative marketing efforts in time to report the results in its annual performance report to HUD.
PROGRAM SPECIFIC REQUIREMENTS

HOPWA 91.220(l)(3)

1. One year goals for the number of households to be provided housing through the use of HOPWA activities for: short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family, tenant-based rental assistance, units provided in housing facilities that are being developed, leased, or operated.

The City of Knoxville Community Development Department does not receive HOPWA funds.
OTHER NARRATIVES AND ATTACHMENTS

Include any action plan information that was not covered by a narrative in any other section. If optional tables are not used, provide comparable information that is required by consolidated plan regulations.
OTHER NARRATIVES & ATTACHMENTS

Affirmatively Further Fair Housing

In 2010 The City completed an Analysis of Impediments to Fair Housing Choice for the 2010-2015 Consolidated Plan. The document is available on the City of Knoxville web-site. Activities that affirmatively further fair housing include:

- City staff investigation and conciliation of complaints related to housing discrimination.
- Counseling and referrals as necessary.
- Education and outreach to residents, housing providers, lenders, and other community members.
- Dissemination of information to the local news media on fair housing and equality issues and activities.
- Participation in training sessions, workshops, and conferences.
- Visible placement of equal opportunity housing logo on relevant City publications and housing programs that use City, CDBG, HOME, and ESG funding.
- Staff support and/or technical assistance to the Equality Coalition for Housing Opportunity, the Council On Disability Issues, Knoxville/Knox County Access To Justice Collaborative, Disability Resource Center, East Tennessee Coalition for the Homeless, and Dr. Martin Luther King Jr. Commemoration Commission.
- Operation and/or funding of programs that promote housing opportunities, such as homeownership education and downpayment assistance, housing improvements, and new housing development.
- Development of the Fair Housing and Equity Assessment, FHEA, for the Knoxville metropolitan statistical area, MSA, as required and funded by the Sustainable Communities Regional Planning Grant.
APPENDICES

Appendix A – Table 2C
Appendix B – HUD Individual Project Worksheets
Appendix C – Citizen Participation
Appendix D - HUD Certifications