Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

This is the annual update to the Five Year Consolidated Plan, completed by the City of Knoxville in May 2015, proposing activities planned for the fifth program year (PY) 2019-2020. Four community needs categories were identified through the Consolidated Planning process - Strengthening Neighborhoods, Promoting Economic Development, Reducing and Ending Homelessness, and Promoting Affordable Housing. While this proposed PY2019-2020 Annual Action Plan (Action Plan) is intended to address how federal funds through the U.S. Housing and Urban Development (HUD) will be used to assist low- and moderate-income (LMI) households in the four community needs categories, the City of Knoxville has invested significant local financial resources in these efforts as well.

Promoting affordable housing has always been a high priority activity for the City and indeed, positively impacts the other community needs identified through the Consolidated Planning process. HUD funds include the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) grant that have been primarily allocated locally to activities that help to keep housing affordable, available, and accessible to low- and moderate-income (LMI) households. These activities include providing assistance along the affordable housing spectrum from rehabilitating existing housing to new construction of both owner-occupied and rental housing.

Other community needs identified in the Consolidated Plan, including: public service activities; public facility improvements; design and technical assistance; and blight remediation are also being addressed in this Annual Action Plan.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Affordable housing remains the highest priority need for LMI households in the city of Knoxville. The creation of the locally-funded Affordable Rental Development Fund (ARDF) in PY2017 to support the development of new, affordable rental housing has made it possible for the City to focus HUD HOME and CDBG funds on the availability, affordability and accessibility of owner-occupied housing and maintaining the availability, affordability and accessibility of existing rental housing in the city.

Annual Action Plan
2019
The City intends to promote affordable housing with 86% of its CDBG and HOME funds through:

- Owner-occupied Housing Rehabilitation and Development with $2,206,133, impacting a goal of 273 units
- Rental Rehabilitation and Development with $1,023,074, impacting a goal of 60 units
- Down-payment Assistance with $128,464, impacting a goal of 10 units
- Housing project delivery to support these activities is expected to be $476,259

Other priority activities include:

Promoting economic development through funding a public service activity with $119,000, with a goal of assisting 31 disadvantaged young adults with workforce development training.

Strengthening neighborhoods through:

- Blight remediation and maintenance of 80 blighted properties with $23,000
- Providing $52,684 for design and technical assistance to 13 neighborhood/community organizations or activities benefiting redevelopment areas

Preventing and ending homelessness will be accomplished through the use of CDBG funds by providing $52,418 to public facility improvements at a shelter for seniors/elderly people experiencing homelessness. Since PY2014, the City has received ESG funds through the State of Tennessee/Tennessee Housing Development Agency (THDA) and has also allocated local general operating funds to support social service agencies in their work to prevent and end homelessness.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Since 1994, the City spent about $35M in HOME funds on affordable housing, impacting 1,210 housing units. The majority of HOME funds, $29.6M (84%), were used to support homeownership for 923 LMI households, including housing rehabilitation (71%) and the remainder (29%) homebuyer new construction, acquisition/downpayment assistance, and rehabilitation. CDBG funds were also used for affordable housing activities, the majority of which has been focused on owner-occupied activities such as housing rehabilitation, emergency and minor home repairs, weatherization/energy-efficiency improvements and accessibility modifications. Since 1994, the City spent $5.4M (16%) of its HOME dollars on rehabilitating (68%), constructing (16%), and acquiring (16%) 287 affordable rental housing units available to LMI households. A more-focused effort to support LMI tenants with weatherization/energy-efficiency improvements and accessibility modifications has been made in recent years.
For the current year (PY2018), HOME funds and some CDBG funds have been used to (at about year’s mid-point): rehabilitate 8 owner-occupied houses and 10 rental units; construct 8 CHDO-developed houses; and assist 7 homebuyers with down-payment assistance purchasing a CHDO-developed home. CDBG funds have primarily been used to complete emergency home repairs on 80 houses and minor home repairs, including accessibility improvements, on 25 houses. Funds allocated to rental units for accessibility improvements (10 rental units) and weatherization/energy-efficiency improvements (28 rental units) are under contract and are expected to be spent by the end of June, 2019. Rehabilitation was recently completed on 21 (10 HOME-funded) affordable rental units on Pocahontas Drive with Benson-Brackins developers (a private developer). An additional 40 units are under construction by Premier Properties on Valley View Drive.

Accomplishments for other activities that meet 2015-2019 Consolidated Plan high priority community needs include, at about the year’s mid-point: one class (20 students) has successfully completed workforce development training and another class is underway; 277 households experiencing homelessness have been assisted (rapid re-housing services) with State ESG funds; approximately 80 blighted lots are being maintained; and 8 non-profit organizations or owners of blighted properties have been assisted with design and technical assistance.

The City has invested a significant amount of its own local funds to support affordable housing, including: over $8M (since 1993) for the Affordable Housing Trust Fund established with the East Tennessee Foundation, primarily benefitting owner-occupied activities; over $13M (since 2007) assisting KCDC (PHA/rental housing) with infrastructure improvements as part of the Five Points redevelopment; and $5.5M (since July 2017) for the development of new, affordable rental units called the Affordable Rental Development Fund (ARDF). The local ARDF is supporting the development of 563 units, thus far: 34 units were completed in PY2018 (10 units by Helen Ross McNabb Center/Middlebrook Pike and 24 units by Restoration House/Robinson Road); 249 units currently under construction (172 units (27 HOME-funded) by Elmington Capital Group/Southside Flats; 53 units by KCDC/Clifton Road; and 24 units (8 HOME-funded) by HomeSource East Tennessee/Holston Court); 258 units under contract with Elmington Capital Group (156 units at Young High Flats and 102 units at The Flats at Pond Gap); and 56 units are in the pipeline (6 units by Restoration House/Phase 2 and 50 units by Helen Ross McNabb/Mineral Springs).

4. **Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

Citizens were invited to a public hearing on January 31, 2019, by a public notice in the Knoxville News Sentinel and the City’s Office of Neighborhood’s newsletter. Over 24 citizens attended the public meeting, including community residents, representatives from the faith community, education and early-education providers, members of affordable housing advocacy groups, representatives from City Council and County Commission, and staff from several non-profit housing and service providers. Participants heard an overview of the Community Development’s mission and expected outcomes.
descriptions of the Consolidated Plan and Annual Action Plan timeline, HUD funding and its constraints, a summary of progress on meeting affordable housing goals, consultation activities and how the City works with its community partners, and proposed high priority activities for PY2019-2020. After the presentation, those who wished to share comments stayed to participate in small-group sessions. The draft plan was available for a 30-day public comment period April 5 - May 6, 2019. While HUD had not yet received its allocation amounts for the 2019-2020 program year, a Notice from HUD dated February 13, 2019, advised that grantees use a “Contingency Provision” for describing how it will allocate funds once actual funding amounts are made known. The City chose to proceed with publicizing its draft Plan and held its public comment period using estimates based on level funding (rather than actual amounts of funding) and percentages of the estimated 2019-2020 allocation amounts for proposed activities. A second public meeting was held on April 29, 2019, and 10 citizens were in attendance. Community Development staff gave a presentation outlining the proposed activities in the draft and gave information about the actual allocation amounts from HUD received on April 15, 2019, and how the funds would be distributed according to percentages from the draft plan. Comments and question/answer time was held afterward. Also during the current program year, CD staff presented affordable housing data and information about affordable housing programs to several organizations, including: the City’s Neighborhood Advisory Council (October and November 2018 and April 2019); the annual Landlord Summit (October 2018); to a panel organized by First Tennessee Bank (December 2018); to two different University of Tennessee classes – third year architecture students working on the Burlington neighborhood plan (February 2019) and the Knoxville Leadership Scholars (March 2019); Knox County Community Health Council’s Affordable Housing Panel discussion (April 2019); CAC’s Community Leadership class (May 2019); and the City’s Office of Neighborhoods Conference (May 2019). During the current program year, the City facilitated on-going consultation with both homeless service and affordable housing providers (including KCDC) through the Mayor’s quarterly meetings of the Roundtable on Homelessness and monthly meetings of the Knoxville Homeless Coalition. A more formal meeting with non-profit affordable housing providers was held on January 31, 2019. Consultation was also held with over 30 city leaders and homeless service providers at the January 14, 2019, meeting of the Mayor’s Roundtable on Homelessness. A questionnaire was sent out to attendees in advance of the meeting and discussion of the items was held during the meeting. See Appendix for a listing of all comments.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The City’s first public hearing to discuss the drafting of the PY2019-2020 Annual Action Plan was held on January 31, 2019. City staff presented information about Consolidated Plan priorities, the role of the annual plan in relation to the five-year Consolidated Plan, regulatory and financial constraints, and shared examples of recent accomplishments highlighting HUD-funded as well as locally-funded activities that addressed priority needs. Comments were welcomed and many people shared feedback in small-
group sessions after the presentation. Over 24 residents participated and shared concerns about the need for supportive housing for homeless youth, supportive housing for elderly homeless, case management services to remove some of the barriers to housing including lack of proper identification, help with documentation, deposit assistance, and utility debt. Participants said more creative solutions were necessary to get people housed. They suggested warming buses, mobile ID center/DMV, repurposing public buildings, and creating mixed income housing complexes. Participants expressed that Knoxville needs more “eviction prevention” resources to keep those who already have housing in their homes and economic opportunities for low- and moderate-income neighborhoods. Finally, concerns were expressed about the benefits of higher density, fears of gentrification, intervention with blighted properties, the lack of affordable housing stock/a need for more variety of housing types/sizes, food deserts, and rental unit price-gouging.

The second public hearing was held on April 29, 2019, during the 30-day public comment period on the draft Annual Action Plan. City staff presented information about its consultation activities and feedback from the first public hearing in January that helped guide decisions about proposed priority activities. Staff explained that the draft plan included estimates for activities based on a percentage of current year funding allocations, anticipated program income and estimated unspent prior year funds because, at the time it was written/published for comment, actual funding amounts for CDBG, HOME and ESG had not been released by HUD. The actual allocation amounts were shared at the meeting. Ten residents attended the meeting and shared feedback after the presentation that included concerns about: investment in businesses and wealth-creation in African American/Black communities; affordable housing (specifically, how activities were financed with TIFs and PILOTs, private and non-profit partnerships, affordability periods and decision-making, commitments made to African-American/Black communities, and monitoring results); gentrification (involuntary displacement) versus concentration of poverty; and the implications of Knoxville being designated as a “distressed community” by HUD and the implications of a high percentage of people living in poverty.

The only comments received during the 30-day public comment period were in-writing from two groups – Knoxville Area Transit and the Knoxville Chapter of the NAACP.

All comments received are included in the appendix.

6. **Summary of comments or views not accepted and the reasons for not accepting them**

There were no comments or views that were not accepted.

7. **Summary**

Data collected both nationally and locally, confirm that there is little change in the high priority need for affordable housing and correspondingly, preventing and ending homelessness identified by the Consolidated Plan, completed in May 2015. Affordable rental housing, especially for extremely-low and very-low income households, is becoming even more limited in the city of Knoxville. Ongoing
consultation with homeless service and affordable housing providers show the demand for rental housing is far exceeding the supply, with the lowest-income households bearing the brunt of the affordable rental housing shortage. Dialogue about how a growing population will be housed in the future has arisen out of ReCode Knoxville, an effort to update the zoning codes in the city of Knoxville, adding valuable perspectives and data/information. A more-visible street homeless population in recent years has also increased interest in the lack of affordable housing, especially with regard to including the supportive services needed to maintain housing stability. Community Development staff were invited to speak about the need for affordable housing at over a dozen community and city-advisory group meetings during the last couple of years. Several grassroots community organizations such as Justice Knox and the local NAACP are actively advocating for a sustainable fund for affordable housing.

The City is responding by focusing over 85% of its HUD funds on activities to promote affordable housing, and providing financial assistance through the locally-funded ARDF specifically to developers constructing new affordable, rental housing (including new permanent supportive housing units). CDBG funds may be used for acquisition and infrastructure development when used in conjunction with a non-profit developer and HOME funds may be used to support both non-profit and private, for-profit developers of new construction.

The City will focus its HUD HOME and CDBG funds on keeping both owner-occupied and rental housing affordable and in good repair, as well as supporting new opportunities for homeownership. This includes funding housing rehabilitation of both owner-occupied and rental housing to bring housing that is in disrepair up to City Code/Housing Standard. Included in this category are: weatherization/energy efficiency improvements to keep housing affordable by lowering LMI tenant's utility bills; accessibility modifications to keep LMI households from being displaced; and emergency and minor home repairs to help maintain the condition of the existing owner-occupied housing stock.

The City will also use CDBG funds to support: improvements to a public facility serving seniors/elderly people experiencing homelessness; a public service activity that benefits disadvantaged LMI young adults with training/workforce development; maintenance of blighted properties; and design and technical assistance in redeveloping areas.
**PR-05 Lead & Responsible Agencies – 91.200(b)**

1. **Agency/entity responsible for preparing/administering the Consolidated Plan**

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

<table>
<thead>
<tr>
<th>Agency Role</th>
<th>Name</th>
<th>Department/Agency</th>
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<tbody>
<tr>
<td>Lead Agency</td>
<td>KNOXVILLE</td>
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<td>CDBG Administrator</td>
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<td>HOPWA Administrator</td>
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<td>HOME Administrator</td>
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<td>ESG Administrator</td>
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<tr>
<td>HOPWA-C Administrator</td>
<td>KNOXVILLE</td>
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*Table 1 – Responsible Agencies*

**Narrative (optional)**

The City of Knoxville Community Development Department receives Community Development Block Grant (CDBG) and HOME Investment Partnership grant funds directly through the U.S. Department of Housing and Urban Development (HUD). The City's direct allocation of Emergency Solutions Grant (ESG) funds from HUD to assist the homeless was discontinued by the U.S. Department of Housing and Urban Development (HUD) beginning in PY2014-2015. Since that time, the City is receiving a portion of the State of Tennessee's allocation of ESG through the Tennessee Housing Development Agency (THDA).

**Consolidated Plan Public Contact Information**

Becky Wade, Director of Community Development  865.215.2865  bwade@knoxvilletn.gov

Linda Rust, Community Development Administrator, 865.215.2357  lrust@knoxvilletn.gov
AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

The City of Knoxville’s Community Development staff meets with its partners in affordable housing and community development activities on a regular and year-round basis through monthly homeless coalition meetings, quarterly meetings of the Mayor’s Roundtable on Homelessness, board meetings of various partner agencies, and in special topic meetings and workshops. Community Development also presented a questionnaire to attendees before the January 14, 2019, meeting of the Mayor’s Roundtable on Homelessness and took comments based on the questionnaire at the meeting. Community Development staff also organized a meeting with non-profit and private, for-profit developers of affordable housing before the public meeting on January 31, 2019. Please see the Citizen Participation Comments attachment for a full description of comments received from those meetings.

The City is responsive to requests, year-round, to consult and share information with community organizations and advocacy groups. Community Development staff attended multiple community meetings during the current program year, including: the local branch of the NAACP’s affordable housing study group; “Quiet Conversations on Homelessness”; and the South Knoxville Community Meeting on Homelessness. Community Development staff also made multiple presentations to other organizations and advocacy groups. It is through these relationships with the community, and with other service and housing providers that the City stays informed and involved.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

The City leads the effort to coordinate public and assisted housing and service providers through its Office on Homelessness, the Knoxville-Knox County Homeless Coalition (meeting monthly), the Mayor's Roundtable on Homelessness (meeting quarterly), and the Knoxville-Knox County Continuum of Care, as well as through its relationship and support of the public housing authority (KCDC) and case management services to its more vulnerable residents.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

Knoxville’s Consolidated Plan development and implementation is coordinated at a high level with the Knoxville-Knox County Continuum of Care (CoC). The Knoxville-Knox County CoC is the Knoxville Knox County Homeless Coalition. The City of Knoxville Office on Homelessness serves as the CoC Collaborative Applicant. The City of Knoxville, along with the CoC and other community partners has adopted a community Plan to Address Homelessness, which establishes strategies and priorities for addressing all
homeless persons, including specific components for chronic homelessness, families with children, veterans, and unaccompanied youth. This community plan is used to guide CoC efforts and is reflected in the priorities set forth in this Consolidated Plan.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

Knoxville has adopted a coordinated community-wide Plan to Address Homelessness, which guides strategies and priorities for the CoC, for policies and procedures for the administration of HMIS, for setting priorities for the allocation of ESG resources, and for establishing priorities for addressing homelessness within this Consolidated Plan. The Plan to Address Homelessness coordinates community resources – public, private, philanthropic, and faith-based – around a single set of priorities and strategies geared to prevent, reduce and end homelessness in Knoxville. As such, the CoC, ESG, HMIS and this Consolidated Plan are coordinated together around these shared priorities and goals.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

<table>
<thead>
<tr>
<th>Agency/Group/Organization</th>
<th>KCDC</th>
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<tbody>
<tr>
<td><strong>Agency/Group/Organization Type</strong></td>
<td>Housing</td>
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<td>PHA</td>
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<td><strong>What section of the Plan was addressed by Consultation?</strong></td>
<td>Housing Need Assessment</td>
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<td>Public Housing Needs</td>
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<td>Homelessness Strategy</td>
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<td>Non-Homeless Special Needs</td>
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<td>Market Analysis</td>
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<td>Anti-poverty Strategy</td>
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<td>Agency/Group/Organization</td>
<td>Catholic Charities of East Tennessee</td>
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<td><strong>Agency/Group/Organization Type</strong></td>
<td>Services - Housing</td>
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<td>Services-Children</td>
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<td>Services-Elderly Persons</td>
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<td>Services-Persons with Disabilities</td>
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<td>Services-homeless</td>
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<td>Services - Victims</td>
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<td>Regional organization</td>
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<td><strong>What section of the Plan was addressed by Consultation?</strong></td>
<td>Housing Need Assessment</td>
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<td>Homeless Needs - Chronically homeless</td>
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<td>Homeless Needs - Families with children</td>
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<td>Homelessness Strategy</td>
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<td>Anti-poverty Strategy</td>
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<tr>
<td><strong>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</strong></td>
<td>Catholic Charities staff attended the 1/14/2019 Mayor's Roundtable on Homelessness meeting. Catholic Charities is currently funded by the City with local homeless grant dollars.</td>
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<tr>
<th>Agency/Group/Organization</th>
<th>Compassion Coalition</th>
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<td><strong>Agency/Group/Organization Type</strong></td>
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<td><strong>What section of the Plan was addressed by Consultation?</strong></td>
<td>Homelessness Strategy</td>
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<td>Non-Homeless Special Needs</td>
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<td>Anti-poverty Strategy</td>
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<td>Agency/Group/Organization</td>
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<td>Services-Employment</td>
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<td>Homelessness Strategy</td>
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<td><strong>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</strong></td>
<td>CONNECT Ministries is currently funded by the City with local, homeless grant dollars. CONNECT staff came to the 1/31/2019 public meeting.</td>
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<th>Agency/Group/Organization</th>
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<td><strong>What section of the Plan was addressed by Consultation?</strong></td>
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<td>Non-Homeless Special Needs</td>
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<td>Anti-poverty Strategy</td>
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<td><strong>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</strong></td>
<td>Cherokee Health staff participated in the 1/14/2019 Mayor's Roundtable on Homelessness meeting.</td>
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<th>Agency/Group/Organization</th>
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<td><strong>Agency/Group/Organization Type</strong></td>
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<td>Health Agency</td>
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<td>Other government - County</td>
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<td><strong>What section of the Plan was addressed by Consultation?</strong></td>
<td>Homelessness Strategy</td>
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<td>Non-Homeless Special Needs</td>
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<td>Anti-poverty Strategy</td>
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<td>Lead-based Paint Strategy</td>
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<td>Agency/Group/Organization</td>
<td>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</td>
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| KCHD staff coordinates the Community Health Council which hosted an affordable housing forum on 4/11/2019. | Market Analysis  
Economic Development | EAST TENNESSEE COMMUNITY DESIGN CENTER | Regional organization  
Planning organization |
| ETCDC staff currently receives CDBG funding. CD staff participate on their board (ex-officio). | Housing Need Assessment | EAST TENNESSEE HOUSING DEVELOPMENT CORPORATION | Housing  
Regional organization  
Planning organization |
<p>| ETHDC is a CHDO and receives HOME funding. ETHDC staff attended a meeting of affordable housing developers on 1/31/2019. | | | |</p>
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<tr>
<th>Agency/Group/Organization</th>
<th>Helen Ross McNabb Center</th>
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| **Agency/Group/Organization Type** | Housing  
Services - Housing  
Services-Children  
Services-Elderly Persons  
Services-Persons with Disabilities  
Services-homeless  
Services-Health  
Services - Victims  
Health Agency  
Child Welfare Agency  
Publicly Funded Institution/System of Care  
Regional organization |
| **What section of the Plan was addressed by Consultation?** | Housing Need Assessment  
Homeless Needs - Chronically homeless  
Homeless Needs - Families with children  
Homelessness Needs - Veterans  
Homelessness Needs - Unaccompanied youth  
Homelessness Strategy  
Non-Homeless Special Needs  
Market Analysis  
Anti-poverty Strategy |
| **Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?** | HRMC staff participated in the 1/14/2019 Mayor's Roundtable on Homelessness meeting. |
| **Agency/Group/Organization** | Homesource east tennessee |
| **Agency/Group/Organization Type** | Housing  
Services - Housing  
Regional organization  
Planning organization |
| **What section of the Plan was addressed by Consultation?** | Housing Need Assessment  
Non-Homeless Special Needs  
Market Analysis  
Anti-poverty Strategy |
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<tr>
<th>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</th>
<th>Homesource ETN is a CHDO. HomeSource staff participated in the 1/31/2019 affordable housing developers consultation meeting and the 1/31/2019 public meeting.</th>
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<td><strong>Agency/Group/Organization</strong></td>
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| **Agency/Group/Organization Type** | Services - Housing  
Services - Children  
Services - Elderly Persons  
Services - Persons with Disabilities  
Services - Homeless  
Services - Employment  
Planning organization |
| **What section of the Plan was addressed by Consultation?** | Housing Need Assessment  
Homeless Needs - Chronically homeless  
Homeless Needs - Families with children  
Homelessness Needs - Unaccompanied youth  
Homelessness Strategy  
Non-Homeless Special Needs  
Market Analysis  
Anti-poverty Strategy |
| **Agency/Group/Organization** | Knoxville City Council |
| **Agency/Group/Organization Type** | Other government - Local  
Planning organization |
| **What section of the Plan was addressed by Consultation?** | Housing Need Assessment  
Homelessness Strategy  
Non-Homeless Special Needs  
Market Analysis  
Economic Development |
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<tr>
<th>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</th>
<th>Knoxville City Council participated at the 1/14/2019 Mayors Roundtable on Homelessness meeting and the 1/31/2019 public meeting.</th>
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</thead>
<tbody>
<tr>
<td>13 Agency/Group/Organization</td>
<td>Knoxville Knox County Metropolitan Planning Commission</td>
</tr>
<tr>
<td>Agency/Group/Organization Type</td>
<td>Other government - Local Planning organization Business and Civic Leaders</td>
</tr>
<tr>
<td>What section of the Plan was addressed by Consultation?</td>
<td>Housing Need Assessment Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy</td>
</tr>
<tr>
<td>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</td>
<td>MPC staff contribute data, research and maps. As of early 2019, MPC has changed names to Knox County Planning.</td>
</tr>
<tr>
<td>14 Agency/Group/Organization</td>
<td>Knoxville Leadership Foundation</td>
</tr>
<tr>
<td>Agency/Group/Organization Type</td>
<td>Housing Services - Housing Services-Children Services-Persons with Disabilities Services-homeless Services-Employment Business and Civic Leaders</td>
</tr>
<tr>
<td>What section of the Plan was addressed by Consultation?</td>
<td>Homeless Needs - Chronically homeless Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy</td>
</tr>
<tr>
<td>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</td>
<td>KLF staff participated in the 1/31/2019 Mayor's Roundtable on Homelessness meeting, the 1/31/2019 affordable housing developers consultation meeting, and the 1/31/2019 public meeting. The KLF, through NHI, currently receives CDBG funding and HOME funding as a CHDO.</td>
</tr>
<tr>
<td>---</td>
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</tr>
<tr>
<td>15 Agency/Group/Organization</td>
<td>US Dept. of Veterans</td>
</tr>
</tbody>
</table>
| Agency/Group/Organization Type | Services - Housing  
Services-Elderly Persons  
Services-Persons with Disabilities  
Services-homeless  
Services-Health  
Services-Employment  
Health Agency  
Publicly Funded Institution/System of Care  
Other government - Federal  
Regional organization |
| What section of the Plan was addressed by Consultation? | Homeless Needs - Chronically homeless  
Homelessness Needs - Veterans  
Homelessness Strategy  
Non-Homeless Special Needs  
Anti-poverty Strategy |
<p>| Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | VA staff participated in the 1/14/2019 Mayors Roundtable on Homelessness meeting. |</p>
<table>
<thead>
<tr>
<th></th>
<th><strong>Agency/Group/Organization</strong></th>
<th>Knoxville Area Rescue Ministries (KARM)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Agency/Group/Organization Type</strong></td>
<td>Housing</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Services - Housing</td>
<td></td>
</tr>
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<td></td>
<td>Services - Children</td>
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<tr>
<td></td>
<td>Services - Elderly Persons</td>
<td></td>
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<tr>
<td></td>
<td>Services - Persons with Disabilities</td>
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<tr>
<td></td>
<td>Services - Persons with HIV/AIDS</td>
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<tr>
<td></td>
<td>Services - Victims of Domestic Violence</td>
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<tr>
<td></td>
<td>Services - Homeless</td>
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<tr>
<td></td>
<td>Services - Employment</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Services - Victims</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Regional organization</td>
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</tr>
<tr>
<td></td>
<td>Business and Civic Leaders</td>
<td></td>
</tr>
<tr>
<td><strong>What section of the Plan was addressed by Consultation?</strong></td>
<td>Housing Need Assessment</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Homeless Needs - Chronically homeless</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Homeless Needs - Families with children</td>
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<tr>
<td></td>
<td>Homelessness Needs - Veterans</td>
<td></td>
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<tr>
<td></td>
<td>Homelessness Needs - Unaccompanied youth</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Homelessness Strategy</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Anti-poverty Strategy</td>
<td></td>
</tr>
<tr>
<td><strong>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</strong></td>
<td>KARM staff participated on the 1/14/2019 Mayors Roundtable on Homelessness meeting.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th><strong>Agency/Group/Organization</strong></th>
<th>University of Tennessee/Knox HMIS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Agency/Group/Organization Type</strong></td>
<td>Other government - State</td>
<td></td>
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<tr>
<td></td>
<td>Regional organization</td>
<td></td>
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<tr>
<td></td>
<td>Planning organization</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Major Employer</td>
<td></td>
</tr>
</tbody>
</table>
| What section of the Plan was addressed by Consultation? | Housing Need Assessment  
Homeless Needs - Chronically homeless  
Homeless Needs - Families with children  
Homelessness Needs - Veterans  
Homelessness Needs - Unaccompanied youth  
Homelessness Strategy  
Market Analysis  
Economic Development  
Anti-poverty Strategy |
<table>
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</thead>
<tbody>
<tr>
<td>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</td>
<td>UT HMIS staff participated on the 1/14/2019 Mayor's Roundtable on Homelessness meeting. KnoxHMIS also provide data and information for the 2019 State ESG application. UT HMIS is currently funded with local homeless grant funds.</td>
</tr>
<tr>
<td>18</td>
<td><strong>Agency/Group/Organization</strong></td>
</tr>
</tbody>
</table>
| | **Agency/Group/Organization Type** | Housing  
Services - Housing  
Services-Elderly Persons  
Services-Persons with Disabilities  
Services-homeless  
Business and Civic Leaders |
| What section of the Plan was addressed by Consultation? | Housing Need Assessment  
Homeless Needs - Chronically homeless  
Homelessness Needs - Veterans  
Homelessness Strategy  
Anti-poverty Strategy |
| Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | VMC staff participated on the 1/14/2019 Mayor's Roundtable on Homelessness meeting. VMC is currently funded with local homeless grant funds and State ESG funds. |
| 19 | **Agency/Group/Organization** | Volunteers of America |
| | **Agency/Group/Organization Type** | Housing  
Services-Elderly Persons  
Services-Persons with Disabilities  
Services-homeless |
| What section of the Plan was addressed by Consultation? | Homeless Needs - Chronically homeless  
Homelessness Needs - Veterans  
Homelessness Strategy  
Anti-poverty Strategy |
<table>
<thead>
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<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</td>
<td>VOA staff participated at the 1/14/2019 Mayor's Roundtable on Homelessness meeting.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>20</th>
<th>Agency/Group/Organization</th>
<th>YWCA</th>
</tr>
</thead>
</table>
| Agency/Group/Organization Type | Housing  
Services - Housing  
Services-Elderly Persons  
Services-Persons with Disabilities  
Services-Victims of Domestic Violence  
Services-homeless  
Services - Victims  
Regional organization  
Business and Civic Leaders |
| What section of the Plan was addressed by Consultation? | Housing Need Assessment  
Homeless Needs - Chronically homeless  
Homelessness Strategy  
Anti-poverty Strategy |
<p>| Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | YWCA staff participated at the 1/14/2019 Mayor's Roundtable on Homelessness meeting. The YWCA is currently funded with local homeless grant funds. |</p>
<table>
<thead>
<tr>
<th>21</th>
<th><strong>Agency/Group/Organization</strong></th>
<th>Salvation Army</th>
</tr>
</thead>
</table>
|    | **Agency/Group/Organization Type** | Housing  
Services - Housing  
Services-Children  
Services-Elderly Persons  
Services-Persons with Disabilities  
Services-Persons with HIV/AIDS  
Services-Victims of Domestic Violence  
Services-homeless  
Services-Employment  
Services - Victims  
Regional organization  
Business and Civic Leaders |
|    | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment  
Homeless Needs - Chronically homeless  
Homeless Needs - Families with children  
Homelessness Needs - Veterans  
Homelessness Needs - Unaccompanied youth  
Homelessness Strategy  
Anti-poverty Strategy |
|    | **Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?** | Salvation Army staff participated at the 1/31/2019 public meeting. The Salvation Army is currently funded with local homeless grant funds. |
| 22 | **Agency/Group/Organization** | Family Promise |
|    | **Agency/Group/Organization Type** | Housing  
Services-homeless  
Business and Civic Leaders |
|    | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment  
Homeless Needs - Families with children  
Homelessness Strategy  
Anti-poverty Strategy |
<p>|    | <strong>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</strong> | Family Promise staff participated at the 1/14/2019 Mayor’s Roundtable on Homelessness meeting. |</p>
<table>
<thead>
<tr>
<th>#</th>
<th>Agency/Group/Organization</th>
<th>Agency/Group/Organization Type</th>
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</thead>
<tbody>
<tr>
<td>23</td>
<td>Positively Living</td>
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<tr>
<td></td>
<td>Housing</td>
<td></td>
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<tr>
<td></td>
<td>Services - Housing</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Services-Persons with Disabilities</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Services-Persons with HIV/AIDS</td>
<td></td>
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<tr>
<td></td>
<td>Services-homeless</td>
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<tr>
<td></td>
<td>Services-Health</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Services - Victims</td>
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<td></td>
<td>Business and Civic Leaders</td>
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<tr>
<td></td>
<td>What section of the Plan was addressed by Consultation?</td>
<td>Housing Need Assessment</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Homeless Needs - Chronically homeless</td>
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<tr>
<td></td>
<td></td>
<td>Homelessness Strategy</td>
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<tr>
<td></td>
<td></td>
<td>Non-Homeless Special Needs</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Anti-poverty Strategy</td>
</tr>
<tr>
<td></td>
<td>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</td>
<td>Positively Living participated at the 1/14/2019 Mayor's Roundtable on Homelessness meeting.</td>
</tr>
<tr>
<td>24</td>
<td>United Way of Greater Knoxville</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Regional organization</td>
<td></td>
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<tr>
<td></td>
<td>Planning organization</td>
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</tr>
<tr>
<td></td>
<td>Business and Civic Leaders</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Foundation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>What section of the Plan was addressed by Consultation?</td>
<td>Homelessness Strategy</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Anti-poverty Strategy</td>
</tr>
<tr>
<td></td>
<td>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</td>
<td>United Way participated at the 1/14/2019 Mayor's Roundtable on Homelessness meeting.</td>
</tr>
<tr>
<td>25</td>
<td>Great Schools Partnership</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Services-Children</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Services-Education</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Planning organization</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Business and Civic Leaders</td>
<td></td>
</tr>
</tbody>
</table>
What section of the Plan was addressed by Consultation?

<table>
<thead>
<tr>
<th>Homeless Needs - Families with children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homelessness Needs - Unaccompanied youth</td>
</tr>
<tr>
<td>Homelessness Strategy</td>
</tr>
<tr>
<td>Non-Homeless Special Needs</td>
</tr>
<tr>
<td>Market Analysis</td>
</tr>
<tr>
<td>Anti-poverty Strategy</td>
</tr>
</tbody>
</table>

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

The GSP participated at the 1/31/2019 Public Meeting. The GSP is currently funded with local general fund dollars.

Identify any Agency Types not consulted and provide rationale for not consulting

There is no agency that is excluded from consultation activities.

Other local/regional/state/federal planning efforts considered when preparing the Plan

<table>
<thead>
<tr>
<th>Name of Plan</th>
<th>Lead Organization</th>
<th>How do the goals of your Strategic Plan overlap with the goals of each plan?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continuum of Care</td>
<td>City of Knoxville</td>
<td>Knoxville’s Consolidated Plan development and implementation is coordinated at a high level with the Knoxville-Knox County Continuum of Care (CoC). The CoC’s planning and implementation process is coordinated by Knoxville Community Development staff that serves as the Collaborative Applicant on behalf of the Knoxville-Knox County Homeless Coalition, which is the designated CoC organization. The City of Knoxville, along with the CoC and other community partners has adopted a community Plan to Address Homelessness, which establishes strategies and priorities for addressing all homeless persons, including specific components for chronic homelessness, families with children, veterans, and unaccompanied youth. This community plan is used to guide CoC efforts and is reflected in the priorities set forth in this Consolidated Plan.</td>
</tr>
</tbody>
</table>

Table 3 – Other local / regional / federal planning efforts
AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

Community Development held a public hearing and met with two groups that focus on affordable housing and homelessness in January 2019. Comments regarding affordable housing included both rental and owner-occupied housing. The unique needs of specific homeless populations (seniors with health/mobility challenges, unaccompanied youth, and individuals with mental illnesses) and their difficulty in obtaining appropriate housing and support were discussed. Community agency advocates pointed out a lack of affordable housing stock (to rent and to buy) for single individuals and families; affordable housing landlords; and case management for individuals who are trying to keep their housing. More resources are needed, participants stated, for emergency and minor home repair to help LMI residents remain in their homes. Finally, concerns were shared about the need for low-barrier housing for those who could not meet the eligibility criteria for some of Knoxville’s housing programs. Some positive noteworthy points were shared, including the decrease in veteran homelessness and the successful implementation of the CHAMPS coordinated entry system which has helped many of the city’s community agencies to share resources more easily. Comments were also made about how the City has made good use of funds by leveraging local and federal funds with private funds to significantly increase the amount of affordable housing rental stock. Comments made at the second public hearing and through written statements during the public comment period in April 2019 included concerns about: how development (economic and affordable housing) and gentrification impact the African-American/Black community; the need for specific commitments on affordable housing (such as access to homeownership opportunities) to be made to the African-American/Black community; the implications of having a high percentage of households living in poverty; accountability and measuring results/change; a desire to make the ARDF permanent and sustainable; limitations on affordability periods; and the costs of transportation contributing to high housing costs.

City staff continued to meet during the year with several grassroots organizations. JusticeKnox, a faith-based community group studying the lack of affordable and accessible housing and its impact on the most vulnerable in our community, represents about 20 congregations in Knoxville with about 10,000 citizens from diverse backgrounds. Over 400 “house meetings” pointed to the lack of affordable/accessible housing during PY2017-2018. The Knoxville Chapter of the NAACP continues to meet and discuss the impact of the lack of affordable housing on vulnerable people in the community. This year the NAACP is studying how to apply an equity assessment tool to affordable housing development. A series of “Quiet Conversations” about affordable housing were also held throughout the community during the fall and winter. A forum on homelessness in the South Knoxville community was held in late March 2019 with City staff participating.

All of these contacts reaffirm the tremendous need in the city of Knoxville for appropriate, affordable housing and supportive services to help LMI people obtain and retain such housing, and the continued
economic inequity underlying the causes of poverty. The City believes that, within the limitations on its resources (which it continues to expand) it is meeting the goals expressed by its citizens and partners in the community.

Citizen Participation Outreach

<table>
<thead>
<tr>
<th>Sort Order</th>
<th>Mode of Outreach</th>
<th>Target of Outreach</th>
<th>Summary of response/attendance</th>
<th>Summary of comments received</th>
<th>Summary of comments not accepted and reasons</th>
<th>URL (If applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Newspaper Ad</td>
<td>Non-targeted/broad community</td>
<td>This was an official public notice of the January 31, 2019 public hearing.</td>
<td>No comments were received from the advertisement.</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>2</td>
<td>Internet and hard copies mailed</td>
<td>Residents of Public and Assisted Housing neighborhoods</td>
<td>This was a notice in the Office of Neighborhood's newsletter for the January 31, 2019 public hearing.</td>
<td>No comments were received from the advertisement.</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>3</td>
<td>Internet Outreach</td>
<td>Non-targeted/broad community</td>
<td>This was a notice on the City's website for the January 31, 2019 public hearing.</td>
<td>No comments were received from the advertisement.</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>4</td>
<td>Internet Outreach</td>
<td>Non-targeted/broad community</td>
<td>This was a notice on the City's FaceBook page for the January 31, 2019 public hearing.</td>
<td>No comments were received, but 11 people &quot;liked&quot; it.</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Sort Order</td>
<td>Mode of Outreach</td>
<td>Target of Outreach</td>
<td>Summary of response/attendance</td>
<td>Summary of comments received</td>
<td>Summary of comments not accepted and reasons</td>
<td>URL (If applicable)</td>
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</tr>
<tr>
<td>5</td>
<td>Public Hearing</td>
<td>Minorities</td>
<td>24 people (and 6 City staff members) attended the January 31, 2019 public meeting, including community/neighborhood residents, representatives from several education and affordable housing advocacy groups, representatives from City Council, and staff from several non-profit housing and service providers. See Presentation in Citizen Participation Comment section of the attachments.</td>
<td>See Citizen Participation Comment section of the attachments for a full listing of comments received.</td>
<td>All comments were accepted.</td>
<td></td>
</tr>
<tr>
<td>Sort Order</td>
<td>Mode of Outreach</td>
<td>Target of Outreach</td>
<td>Summary of response/attendance</td>
<td>Summary of comments received</td>
<td>Summary of comments not accepted and reasons</td>
<td>URL (If applicable)</td>
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</tr>
<tr>
<td>6</td>
<td>Internet Outreach</td>
<td>Minorities</td>
<td>City staff notified the NAACP Affordable Housing Study Group about the availability of the draft AAP, public meeting, and comment period.</td>
<td>A written statement was received (see Citizen Participation Comment Section of attachments)</td>
<td>All comments were accepted.</td>
<td>NA</td>
</tr>
<tr>
<td>7</td>
<td>Internet Outreach</td>
<td>Minorities</td>
<td>City staff notified Justice Knox about the availability of the draft AAP, public meeting, and comment period.</td>
<td>No comments were received.</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Sort Order</td>
<td>Mode of Outreach</td>
<td>Target of Outreach</td>
<td>Summary of response/attendance</td>
<td>Summary of comments received</td>
<td>Summary of comments not accepted and reasons</td>
<td>URL (If applicable)</td>
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</tr>
<tr>
<td>8</td>
<td>Newspaper Ad</td>
<td>Non-targeted/broad community</td>
<td>This was an official public notice of the availability of the draft Annual Action Plan, the 30-day public comment period and second public hearing on April 29, 2019.</td>
<td>No comments were received from the advertisement.</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>9</td>
<td>Internet and hard copies mailed</td>
<td>Residents of Public and Assisted Housing neighborhood organizations</td>
<td>This was a notice in the Office of Neighborhood’s newsletter of the availability of the draft Annual Action Plan, the 30-day public comment period and second public hearing on April 29, 2019.</td>
<td>No comments were received from the advertisement.</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>10</td>
<td>Internet Outreach</td>
<td>Non-targeted/broad community</td>
<td>Notice of the availability of the draft Annual Action Plan, 30 day public comment period, and second public meeting on Community Development's web page.</td>
<td>No comments were received.</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Sort Order</td>
<td>Mode of Outreach</td>
<td>Target of Outreach</td>
<td>Summary of response/attendance</td>
<td>Summary of comments received</td>
<td>Summary of comments not accepted and reasons</td>
<td>URL (If applicable)</td>
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</tr>
<tr>
<td>11</td>
<td>Internet newspaper article</td>
<td>Compass online newspaper readership</td>
<td>The Compass online newspaper posted an article about the April 29, 2019 public hearing, including some of the comments shared at the meeting, background on the City’s housing efforts, and let readers know about the ending date for receiving public comments.</td>
<td>No comments were received.</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>Sort Order</td>
<td>Mode of Outreach</td>
<td>Target of Outreach</td>
<td>Summary of response/attendance</td>
<td>Summary of comments received</td>
<td>Summary of comments not accepted and reasons</td>
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<tr>
<td>12</td>
<td>Public Meeting</td>
<td>Non-targeted/broad community</td>
<td>10 people (and 4 City staff members) attended the April 29, 2019, public meeting, including community/neighborhood residents, representatives from affordable housing advocacy groups, and staff from several non-profit housing and service providers. See Presentation in Citizen Participation Comment section of the attachments.</td>
<td>All comments were accepted.</td>
<td>See Citizen Participation Comment section of the attachments for a full listing of comments received.</td>
<td></td>
</tr>
</tbody>
</table>

Table 4 – Citizen Participation Outreach
Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City was notified by HUD in a letter dated April 15, 2019, that it will be receiving a CDBG allocation of $1,694,012 and a HOME allocation of $1,043,957 for PY2019-2020. These amounts represent a 5% increase (+$85,005) in CDBG and a 5% decrease (-$53,153) in HOME funds, for a total net increase of $31,852 from PY2018-2019.

Program Income is derived from payments on loans the City made to low and moderate-income (LMI) homeowners who participated in the Owner-Occupied Housing Rehabilitation program, funded by CDBG and HOME funds. Federal regulations require, generally, that CDBG Program Income funds be used to pay program expenditures before funds are drawn down from HUD. The requirements for the expenditure of HOME Program Income allow for the funds to be allocated and budgeted to projects and activities in the Annual Action Plan. The City anticipates that program income to be received during the PY2019-2020 program year as $150,000 for CDBG and $500,000 for HOME.

Any unspent prior year funding is the result of activities that were cancelled, delayed indefinitely, not committed, or were completed under-budget. These funds are reallocated in the budget and Annual Action Plan. The City estimates prior year funds that may not be spent by June 30, 2019 (current PY2018-2019) as $300,000 for CDBG and $316,903 for HOME. There is also, as of this point, $444,962 in unspent HOME program income funds that are being added to the amount expected to be available.

Anticipated Resources

<table>
<thead>
<tr>
<th>Program</th>
<th>Source of Funds</th>
<th>Uses of Funds</th>
<th>Expected Amount Available Year 1</th>
<th>Expected Amount Available Remainder of ConPlan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Annual Allocation: $</td>
<td>Program Income: $</td>
</tr>
<tr>
<td>CDBG</td>
<td>public - federal</td>
<td>Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services</td>
<td>1,694,012</td>
<td>150,000</td>
</tr>
<tr>
<td>Program</td>
<td>Source of Funds</td>
<td>Uses of Funds</td>
<td>Expected Amount Available Year 1</td>
<td>Expected Amount Available Remainder of ConPlan</td>
</tr>
<tr>
<td>---------</td>
<td>----------------</td>
<td>-------------------------------------------------------------------------------</td>
<td>---------------------------------</td>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td>HOME</td>
<td>public - federal</td>
<td>Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA</td>
<td>$1,043,957 500,000 761,865 2,305,822 0</td>
<td>Prior year resources include $444,962 in PY2018 program income that may or may not be spent before the end of PY2018.</td>
</tr>
</tbody>
</table>

**Table 5 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City of Knoxville utilizes a significant amount of local funds to support activities to address the four priority areas identified during the Consolidated Planning process. 1. Strengthening Neighborhoods, the City funds: the City Office of Neighborhoods ($216,850 was recently approved as part of the City’s 2019-2020 Budget*); Acquisition and stabilization of blighted/abandoned properties ($100,000*); Chronic problem properties ($100,000*); Historic Preservation ($500,000*); Community Schools ($425,000*). 2. Promoting Economic Development: the City supports the Commercial Façade Improvement program ($500,000*), among other programs assisting small and minority-owned businesses in the city. 3. Reducing and Ending Homelessness: the City supports the City Office on Homelessness and grants to agencies that assist the homeless ($1,099,400*). 4. Promoting Affordable Housing: the City funds the Affordable Housing Trust Fund with the East Tennessee Foundation with local funds ($323,000*); KCDC (Knoxville’s PHA) with local funds to support infrastructure development in the Austin Homes redevelopment plan ($4.25M*); and to continue funding the Affordable Rental Development Fund (ARDF) that will leverage investment in the development of new affordable rental housing ($2.5M*).

According to a recent study by City staff: HUD CDBG and HOME funds of $25.2M (from PY2011- to midyear PY2018) have leveraged $20.3M in private funding; City funds for KCDC Five Points Redevelopment of $13M leveraged $61.9M; and the City's $3.8M allocated thus far from the Affordable
Rental Development Fund (ARDF) are leveraging $86.2M in private investment.

The City of Knoxville, as a Participating Jurisdiction (PJ), is required to make contributions to housing that qualifies as affordable housing under the HOME program throughout the fiscal year. Normally, the contributions must not total less than 25% of the funds drawn by the City in that fiscal year (not including funds drawn for administrative and planning costs, and certain CHDO expenses). However, when a local jurisdiction meets one of the distress criteria, it is determined to be in fiscal distress and receives a 50% reduction of match. Knoxville qualifies as "distressed" based on the poverty criterion, its percentage of persons in poverty is 25.7% (it must be at least 19.9% to qualify). Therefore its match requirement is reduced to 12.5%. The City of Knoxville will provide HOME match during the year with local funds through the Affordable Rental Development Fund (ARDF), described above, and in the form of waived demolition fees associated with HOME-funded owner-occupied projects.

The City will also continue to investigate and make application for additional funding streams that remain consistent with its mission and those that will also further the goals of the Consolidated Plan. The City will also continue to work with its partners in the community to encourage each of them to continue to leverage available funding sources and build capacity.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Knoxville owns vacant and improved property throughout the jurisdiction, most of which has been acquired over the years to address slum and blight. These properties are made available through the City’s Homemaker’s program or to Community Housing Development Organizations (CHDOs) for the development of affordable housing.

Discussion

The City of Knoxville began receiving CDBG funds in the amount of $2.2M in PY1989, reached an annual maximum of $2.8M in PY1994, and has declined since then. The highest amount in the last ten years of CDBG funds was a little over $2M in PY2010 and the lowest amount was in PY2016 at $1.3M. A substantial increase was seen last year, PY2018 and it increased a further 5% this year. The City began receiving HOME funds in the amount of $1.5M in PY1992, reached an annual maximum of $1.66M in PY2004, experienced another brief high in PY2009/PY2010 and declined since then. The lowest amount in the last ten years was in PY2015 at $690,541 and rose to $1,097,110 last year in PY2018, before dropping 5% for PY2019. As poverty has increased, the City of Knoxville’s housing and community development needs have only risen, yet HUD funds have been steadily decreasing.

Fortunately, private and local funds have helped to meet the gap. Since its inception in July 2017, the City has funded its Affordable Rental Development Fund (ARDF) with $5.5M in local, general operating funds. An additional allocation of $2.5 M has been approved for PY2019-2020. While HUD CDBG and...
HOME funds of $25.2M (from PY2011- to midyear PY2018) have leveraged $20.3M in private funding, City funds for KCDC Five Points Redevelopment and ARDF-funded developments have leveraged $148.1M in private investment.

Program income and unspent, prior-year funds for both the CDBG and HOME programs also help to offset expected HUD allocation reductions to some degree, although, it is expected that any benefit from those funds will be fairly short-lived as program income wanes as HUD allocations allow fewer new loans to homeowners.
### Annual Goals and Objectives

#### AP-20 Annual Goals and Objectives

#### Goals Summary Information

<table>
<thead>
<tr>
<th>Sort Order</th>
<th>Goal Name</th>
<th>Start Year</th>
<th>End Year</th>
<th>Category</th>
<th>Geographic Area</th>
<th>Needs Addressed</th>
<th>Funding</th>
<th>Goal Outcome Indicator</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Administration</td>
<td>2015</td>
<td>2019</td>
<td>Program Administration</td>
<td>City of Knoxville</td>
<td>Strengthen Neighborhoods, Promote Economic Development, Reduce and End Homelessness, Promote Affordable Housing</td>
<td>CDBG General Admin: $368,802, Housing Project Delivery: CDBG: $321,863 HOME: $154,396</td>
<td>Other: 3 Other</td>
</tr>
<tr>
<td>2</td>
<td>Owner Occupied Housing Rehabilitation</td>
<td>2015</td>
<td>2019</td>
<td>Affordable Housing</td>
<td>City of Knoxville</td>
<td>Strengthen Neighborhoods, Promote Economic Development, Reduce and End Homelessness, Promote Affordable Housing</td>
<td>CDBG: $17,723 HOME: $919,782</td>
<td>Homeowner Housing Rehabilitated: 15 Household Housing Unit</td>
</tr>
<tr>
<td>3</td>
<td>Design and Technical Assistance</td>
<td>2015</td>
<td>2019</td>
<td>Non-Housing Community Development</td>
<td>City of Knoxville</td>
<td>Strengthen Neighborhoods, Promote Economic Development</td>
<td>CDBG: $52,684</td>
<td>Other: 13 Other</td>
</tr>
<tr>
<td>Sort Order</td>
<td>Goal Name</td>
<td>Start Year</td>
<td>End Year</td>
<td>Category</td>
<td>Geographic Area</td>
<td>Needs Addressed</td>
<td>Funding</td>
<td>Goal Outcome Indicator</td>
</tr>
<tr>
<td>------------</td>
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</tr>
<tr>
<td>4</td>
<td>New Affordable Housing Construction</td>
<td>2015</td>
<td>2019</td>
<td>Affordable Housing</td>
<td>City of Knoxville</td>
<td>Strengthen Neighborhoods Promote Economic Development Promote Affordable Housing</td>
<td>HOME: $407,143</td>
<td>Homeowner Housing Added: 10 Household Housing Unit</td>
</tr>
<tr>
<td>5</td>
<td>Public Services</td>
<td>2015</td>
<td>2019</td>
<td>Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development</td>
<td>City of Knoxville</td>
<td>Strengthen Neighborhoods Promote Economic Development Reduce and End Homelessness</td>
<td>CDBG: $119,000</td>
<td>Public service activities other than Low/Moderate Income Housing Benefit: 31 Persons Assisted</td>
</tr>
<tr>
<td>6</td>
<td>Down payment and Closing Cost Assistance</td>
<td>2015</td>
<td>2019</td>
<td>Affordable Housing</td>
<td>City of Knoxville</td>
<td>Strengthen Neighborhoods Promote Affordable Housing</td>
<td>HOME: $128,464</td>
<td>Direct Financial Assistance to Homebuyers: 10 Households Assisted</td>
</tr>
<tr>
<td>7</td>
<td>Emergency Home Repair</td>
<td>2015</td>
<td>2019</td>
<td>Affordable Housing</td>
<td>City of Knoxville</td>
<td>Strengthen Neighborhoods Promote Economic Development Reduce and End Homelessness Promote Affordable Housing</td>
<td>CDBG: $675,144</td>
<td>Homeowner Housing Rehabilitated: 200 Household Housing Unit</td>
</tr>
<tr>
<td>Sort Order</td>
<td>Goal Name</td>
<td>Start Year</td>
<td>End Year</td>
<td>Category</td>
<td>Geographic Area</td>
<td>Needs Addressed</td>
<td>Funding</td>
<td>Goal Outcome Indicator</td>
</tr>
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</tr>
<tr>
<td>8</td>
<td>Minor Home Repair</td>
<td>2015</td>
<td>2019</td>
<td>Affordable Housing</td>
<td>City of Knoxville</td>
<td>Strengthen Neighborhoods, Promote Economic Development, Reduce and End Homelessness, Promote Affordable Housing</td>
<td>CDBG: $152,461</td>
<td>Rental units rehabilitated: 48 Household Housing Unit</td>
</tr>
<tr>
<td>9</td>
<td>Accessibility Modifications</td>
<td>2015</td>
<td>2019</td>
<td>Affordable Housing</td>
<td>City of Knoxville</td>
<td>Strengthen Neighborhoods, Reduce and End Homelessness, Promote Affordable Housing</td>
<td>CDBG: $33,880</td>
<td>Rental units rehabilitated: 10 Household Housing Unit</td>
</tr>
<tr>
<td>10</td>
<td>Rental Housing Rehabilitation and Development</td>
<td>2015</td>
<td>2019</td>
<td>Affordable Housing</td>
<td>City of Knoxville</td>
<td>Strengthen Neighborhoods, Promote Economic Development, Reduce and End Homelessness, Promote Affordable Housing</td>
<td>CDBG: $327,037, HOME: $696,037</td>
<td>Rental units constructed: 35 Household Housing Unit, Rental units rehabilitated: 15 Household Housing Unit</td>
</tr>
<tr>
<td>11</td>
<td>Blighted Property Acquisition and Maintenance</td>
<td>2015</td>
<td>2019</td>
<td>Affordable Housing</td>
<td>City of Knoxville</td>
<td>Strengthen Neighborhoods, Non-Housing Community Development</td>
<td>CDBG: $23,000</td>
<td>Other: 80 Other</td>
</tr>
</tbody>
</table>
Table 6 – Goals Summary

<table>
<thead>
<tr>
<th>Sort Order</th>
<th>Goal Name</th>
<th>Start Year</th>
<th>End Year</th>
<th>Category</th>
<th>Geographic Area</th>
<th>Needs Addressed</th>
<th>Funding</th>
<th>Goal Outcome Indicator</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>Public Facility Improvement</td>
<td>2015</td>
<td>2019</td>
<td>Non-Housing Community Development</td>
<td>City of Knoxville</td>
<td>Reduce and End Homelessness</td>
<td>CDBG: $52,418</td>
<td>Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 52 Persons Assisted</td>
</tr>
<tr>
<td>13</td>
<td>Energy Efficiency Improvements</td>
<td>2015</td>
<td>2019</td>
<td>Affordable Housing</td>
<td>City of Knoxville</td>
<td>Strengthen Neighborhoods Promote Economic Development Reduce and End Homelessness Promote Affordable Housing</td>
<td>CDBG: $0</td>
<td>Homeowner Housing Rehabilitated: 50 Household Housing Unit</td>
</tr>
</tbody>
</table>

Goal Descriptions

1. **Goal Name**: Administration

   **Goal Description**: The City of Knoxville will use an estimated $368,802 in CDBG funds: $338,802 (up to 20%) of its PY2019-2020 CDBG allocation and $30,000 (up to 20%) of its CDBG program income to fund general administration expenses.

   Housing Project Delivery:

   The City will use approximately $154,396 in HOME funds: $104,396 (up to 10%) of its PY2019-2020 HOME allocation and $50,000 (up to 10%) of its HOME program income to fund housing project delivery expenses.

   The City will use approximately $321,863 (19%) of its PY2019-2020 CDBG funds for housing project delivery expenses.
<table>
<thead>
<tr>
<th>2</th>
<th>Goal Name</th>
<th>Owner Occupied Housing Rehabilitation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Goal Description</strong></td>
<td>The City of Knoxville will use $937,505: $17,723 of prior year CDBG funds; $469,781 (approximately 45%) of its PY2019-2020 HOME allocation; $450,000 in HOME program income funds; and $0.60 in prior year HOME funds, to assist approximately 15 households with owner-occupied housing rehabilitation: 5 extremely low (0-30% AMI) income; 5 very low/low (31-50% AMI) income; and 5 low/moderate (51-80% AMI) income households.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3</th>
<th>Goal Name</th>
<th>Design and Technical Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Goal Description</strong></td>
<td>The City of Knoxville will use an estimated $52,684 (approximately 3%) of its PY2019-2020 CDBG allocation, through a sub-recipient agreement, for the East Tennessee Community Design Center to provide design and technical assistance to support approximately 13 non-profit/neighborhood organizations and others working to improve low- and moderate-income census tracts and assist with community redevelopment, blight remediation and development of businesses and other uses.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4</th>
<th>Goal Name</th>
<th>New Affordable Housing Construction</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Goal Description</strong></td>
<td>The City of Knoxville will use an estimated $407,143 (approximately 39%) of its PY2019-2020 HOME allocation to fund Community Housing Development Organizations (CHDOs) to develop approximately 10 units of new affordable housing for households below 80% AMI.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>5</th>
<th>Goal Name</th>
<th>Public Services</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Goal Description</strong></td>
<td>The City of Knoxville will use an $119,000 (approximately 7%) of its PY2019-2020 CDBG allocation, through a sub-recipient agreement, for Neighborhood Housing, Inc.’s Workforce Development program to provide job skills and life skills training to approximately 31 extremely low (0-30% AMI) income young adults (ages 18-29 years old) in certain low- and moderate-income census tracts.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>6</th>
<th>Goal Name</th>
<th>Down payment and Closing Cost Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Goal Description</strong></td>
<td>The City of Knoxville will use $128,464 in HOME funds: $62,637 (approximately 6%) of its PY2019-2020 HOME allocation and $65,827 in prior year HOME funds to assist approximately 10 homebuyers of affordable, CHDO-developed housing: 3 very low/low income (31-50% AMI) households and 7 low/moderate (51-80% AMI) income households.</td>
</tr>
<tr>
<td>Goal Name</td>
<td>Emergency Home Repair</td>
<td></td>
</tr>
<tr>
<td>-----------</td>
<td>-----------------------</td>
<td></td>
</tr>
<tr>
<td><strong>Goal Description</strong></td>
<td>The City of Knoxville will use $675,144: $525,144 (approximately 31%) of its PY2019-2020 CDBG allocation and $150,000 of its estimated CDBG program income, through a sub-recipient agreement, to fund the Knoxville-Knox County Community Action Committee (CAC) to provide emergency home repairs and energy efficiency and weatherization-related services (less than $4,999 each unit) to approximately 200 homeowners: 100 extremely low (0-30% AMI) income; 75 very low/low (31-50% AMI) income; and 25 low/moderate (51-80% AMI) income households.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Goal Name</th>
<th>Minor Home Repair</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Goal Description</strong></td>
<td>The City of Knoxville will use $152,461 (approximately 9%) of its PY2019-2020 CDBG allocation, through a sub-recipient agreement, for Neighborhood Housing, Inc.’s Operation Back Yard program to assist approximately 48 homeowners with minor home repairs (less than $4,999 each): 18 extremely low (0-30% AMI) income; 17 very low/low (31-50% AMI) income; and 13 low/moderate (51-80% AMI) income households.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Goal Name</th>
<th>Accessibility Modifications</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Goal Description</strong></td>
<td>The City of Knoxville will use $33,880 (approximately 2%) of its PY2019-2020 CDBG allocation, through a sub-recipient agreement, for Neighborhood Housing, Inc.’s Operation Back Yard program to provide accessibility improvements to approximately 10 renter-occupied households: 5 extremely low (0-30% AMI) income; 4 very low/low (31-50% AMI) income; and 1 low/moderate (51-80% AMI) income households.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Goal Name</th>
<th>Rental Housing Rehabilitation and Development</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Goal Description</strong></td>
<td>The City of Knoxville will use $1,023,074: $67,760 (approximately 4%) of its PY2019-2020 CDBG allocation; $259,277 of prior year CDBG funds; $444,962 in HOME program income funds; and $251,075 in prior year HOME funds to rehabilitate affordable rental housing units (including weatherization/energy-efficiency improvements) and/or develop new affordable rental units. Approximately 50 renter-households will be assisted: 20 extremely low (0-30% AMI) income; 20 very low/low (31-50% AMI) income; and 10 low/moderate (51-80% AMI) income households.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Goal Name</th>
<th>Blighted Property Acquisition and Maintenance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Goal Description</strong></td>
<td>The City of Knoxville will use approximately $23,000 in prior year CDBG funds to assist with the mowing/maintenance of approximately 80 blighted properties in low/moderate income neighborhoods.</td>
</tr>
<tr>
<td></td>
<td>Goal Name</td>
</tr>
<tr>
<td>---</td>
<td>------------------------</td>
</tr>
<tr>
<td>12</td>
<td>Public Facility Improvement</td>
</tr>
<tr>
<td>13</td>
<td>Energy Efficiency Improvements</td>
</tr>
</tbody>
</table>
Projects

AP-35 Projects – 91.220(d)

Introduction

Promoting affordable housing has always been a high priority activity for how the City allocates its HUD funds and indeed, positively impacts the other community needs identified through the Consolidated Planning process. HUD funds include the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) grant that have been primarily allocated locally to activities that help to keep housing affordable, available, and accessible to low- and moderate-income (LMI) households. These activities include providing assistance along the affordable housing spectrum from rehabilitating existing housing to new construction for both owner-occupied and rental housing.

The creation of the City's locally-funded ARDF in PY2017 has made it possible for the City to focus its HUD funds on assisting LMI households with:

- Maintaining homeownership through housing rehabilitation (including emergency and minor home repairs, weatherization/energy-efficiency improvements, and accessibility modifications);
- Becoming home-owners through the development of affordable single-family housing construction (by CHDOs) and downpayment assistance on CHDO-developed houses; and
- Maintaining the availability and affordability of rental housing for LMI households that rent through housing rehabilitation, (including weatherization/energy efficiency improvements and accessibility modifications)

The City's proposes to use HUD CDBG and HOME funds to address other community needs identified in the Consolidated Plan, including:

- A public service activity, capped at 15% of CDBG, for a work-force development program targeting disadvantaged young adults;
- Public facility improvements to a shelter/transitional/permanent housing for senior citizens experiencing homelessness;
- Design and technical assistance to support approximately 13 non-profit/neighborhood organizations and others working to improve low- and moderate-income areas/census tracts and assist with community redevelopment, blight remediation and development of businesses and other uses.
- Maintenance of blighted property in LMI city neighborhoods

The City of Knoxville will use the remainder of its HUD CDBG and HOME funds for general administration and housing project delivery expenses.
Projects

<table>
<thead>
<tr>
<th>#</th>
<th>Project Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>General Administration</td>
</tr>
<tr>
<td>2</td>
<td>Housing Administration</td>
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<tr>
<td>3</td>
<td>Owner-occupied Housing Rehabilitation</td>
</tr>
<tr>
<td>4</td>
<td>Design and Technical Assistance</td>
</tr>
<tr>
<td>5</td>
<td>Community Housing Development Organizations</td>
</tr>
<tr>
<td>6</td>
<td>Public Service Activity - Workforce Development</td>
</tr>
<tr>
<td>7</td>
<td>Down Payment Assistance</td>
</tr>
<tr>
<td>8</td>
<td>Emergency Home Repairs</td>
</tr>
<tr>
<td>9</td>
<td>Minor Home Repairs and Accessibility Improvements</td>
</tr>
<tr>
<td>10</td>
<td>Rental Housing Rehabilitation and Development</td>
</tr>
<tr>
<td>11</td>
<td>Blighted Property Maintenance</td>
</tr>
<tr>
<td>12</td>
<td>Public Facility Improvements - Homeless</td>
</tr>
</tbody>
</table>

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

This Annual Action Plan places a heavy emphasis on the availability, affordability, and accessibility of housing to both low- and moderate-income renters and homeowners. Both the addition of new affordable units and rehabilitation of existing, substandard affordable units promote rapid re-housing efforts and prevent homelessness. Improvements to facilities that serve people experiencing homelessness are included, as well. Neighborhoods are strengthened when substandard and blighted properties are regularly maintained to prevent further deterioration, and when substandard housing is rehabilitated so that long-term residents can stay in their homes. Construction activities create work and keep local people employed. Jobs created and retained directly through construction activities, and indirectly through the purchase of construction materials and supplies, along with all the other activities the City funds in redevelopment areas, promote economic development. Workforce development programs that assist disadvantaged people with marketable job skills, begin to address underlying income disparities in the community. Providing housing and services to those who are disadvantaged and vulnerable are also a high priority need for the City of Knoxville.
### AP-38 Project Summary

**Project Summary Information**

<table>
<thead>
<tr>
<th></th>
<th>Project Name</th>
<th>Target Area</th>
<th>Goals Supported</th>
<th>Needs Addressed</th>
<th>Funding</th>
<th>Description</th>
<th>Target Date</th>
<th>Validate the number and type of families that will benefit from the proposed activities</th>
<th>Location Description</th>
<th>Planned Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>General Administration</td>
<td>City of Knoxville</td>
<td>Administration</td>
<td>Strengthen Neighborhoods Promote Economic Development Reduce and End Homelessness Promote Affordable Housing</td>
<td>CDBG: $368,802</td>
<td>The City of Knoxville will use $368,802: $338,802 (up to 20%) of its PY2019-2020 CDBG allocation and $30,000 (up to 20%) of its estimated PY2019-2020 CDBG program income to fund general administration expenses.</td>
<td>6/30/2020</td>
<td>This is general CDBG administration.</td>
<td>City of Knoxville</td>
<td>Affordable housing, blighted property maintenance, design and technical assistance, public facility improvements and public services.</td>
</tr>
</tbody>
</table>

<p>| 2 | Housing Project Delivery | City of Knoxville | Owner Occupied Housing Rehabilitation Administration | Strengthen Neighborhoods Promote Economic Development Reduce and End Homelessness Promote Affordable Housing | CDBG: $321,863 HOME: $154,396 |                                                                                                                                                                                                       |             |                                                                                                                                                 |                      |                                                                                                                                                  |</p>
<table>
<thead>
<tr>
<th>Description</th>
<th>The City of Knoxville will use an estimated at $476,259: $321,863 (approximately 19%) of its PY2019-2020 CDBG allocation; $104,396 (up to 10%) of its PY2019-2020 HOME allocation; and $50,000 (up to 10%) in estimated PY2019-2020 HOME program income for project delivery expenses for all housing programs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Target Date</td>
<td>6/30/2020</td>
</tr>
<tr>
<td>Estimate the number and type of families that will benefit from the proposed activities</td>
<td>This project is for housing project delivery expenses. See each housing activity for estimates of people served.</td>
</tr>
<tr>
<td>Location Description</td>
<td>City of Knoxville</td>
</tr>
<tr>
<td>Planned Activities</td>
<td>Owner-occupied and rental housing development and rehabilitation (including emergency and minor home repairs, accessibility modifications, and energy-efficiency improvements) and down-payment assistance.</td>
</tr>
<tr>
<td>Project Name</td>
<td>Owner-occupied Housing Rehabilitation</td>
</tr>
<tr>
<td>Target Area</td>
<td>City of Knoxville</td>
</tr>
<tr>
<td>Goals Supported</td>
<td>Owner Occupied Housing Rehabilitation Administration</td>
</tr>
<tr>
<td>Needs Addressed</td>
<td>Strengthen Neighborhoods Promote Economic Development Reduce and End Homelessness Promote Affordable Housing</td>
</tr>
<tr>
<td>Funding</td>
<td>CDBG: $17,723 HOME: $919,782</td>
</tr>
<tr>
<td>Description</td>
<td>The City of Knoxville will use $937,505: $17,723* of prior year CDBG funds; $469,781 (approximately 45%) of its PY2019-2020 HOME allocation; $450,000 in HOME program income funds; and $0.60 in prior year HOME funds, to assist approximately 15 households with owner-occupied housing rehabilitation: 5 extremely low (0-30% AMI) income; 5 very low/low (31-50% AMI) income; and 5 low/moderate (51-80% AMI) income households. * This amount of estimated prior year CDBG funds is different than what was estimated in the draft plan as expenses and some revisions in PY2018 activities occurred after the draft plan was published.</td>
</tr>
<tr>
<td>Target Date</td>
<td>6/30/2020</td>
</tr>
<tr>
<td>Estimate the number and type of families that will benefit from the proposed activities</td>
<td>The City of Knoxville will assist approximately 15 households with owner-occupied housing rehabilitation: 5 extremely low (0-30% AMI) income; 5 very low/low (31-50% AMI) income; and 5 low/moderate (51-80% AMI) income households.</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Location Description</td>
<td>City of Knoxville</td>
</tr>
<tr>
<td>Planned Activities</td>
<td>Owner-occupied housing rehabilitation.</td>
</tr>
<tr>
<td><strong>4</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Project Name</strong></td>
<td>Design and Technical Assistance</td>
</tr>
<tr>
<td><strong>Target Area</strong></td>
<td>City of Knoxville</td>
</tr>
<tr>
<td><strong>Goals Supported</strong></td>
<td>Design and Technical Assistance</td>
</tr>
<tr>
<td><strong>Needs Addressed</strong></td>
<td>Strengthen Neighborhoods</td>
</tr>
<tr>
<td></td>
<td>Promote Economic Development</td>
</tr>
<tr>
<td><strong>Funding</strong></td>
<td>CDBG: $52,684</td>
</tr>
<tr>
<td><strong>Description</strong></td>
<td>The City of Knoxville will use $52,684 (approximately 3%) of its PY2019-2020 CDBG allocation, through a sub-recipient agreement, for the East Tennessee Community Design Center to provide design and technical assistance to support approximately 13 non-profit/neighborhood organizations and others working to improve low- and moderate-income census tracts and assist with community redevelopment, blight remediation and development of businesses and other uses.</td>
</tr>
<tr>
<td><strong>Target Date</strong></td>
<td>6/30/2020</td>
</tr>
<tr>
<td><strong>Estimate the number and type of families that will benefit from the proposed activities</strong></td>
<td>The City of Knoxville will fund the East Tennessee Community Design Center to provide design and technical assistance to support approximately 13 non-profit/neighborhood organizations and others working to improve low- and moderate-income census tracts and assist with community redevelopment, blight remediation and development of businesses and other uses.</td>
</tr>
<tr>
<td><strong>Location Description</strong></td>
<td>City of Knoxville</td>
</tr>
<tr>
<td><strong>Planned Activities</strong></td>
<td>Design and technical assistance to support approximately 13 non-profit/neighborhood organizations and others working to improve low- and moderate-income census tracts and assist with community redevelopment, blight remediation and development of businesses and other uses.</td>
</tr>
<tr>
<td><strong>5</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Project Name</strong></td>
<td>Community Housing Development Organizations</td>
</tr>
<tr>
<td><strong>Target Area</strong></td>
<td>City of Knoxville</td>
</tr>
<tr>
<td>Goals Supported</td>
<td>New Affordable Housing Construction Administration</td>
</tr>
<tr>
<td>---------------------------------</td>
<td>---------------------------------------------------</td>
</tr>
<tr>
<td>Needs Addressed</td>
<td>Strengthen Neighborhoods</td>
</tr>
<tr>
<td></td>
<td>Promote Economic Development</td>
</tr>
<tr>
<td></td>
<td>Promote Affordable Housing</td>
</tr>
<tr>
<td>Funding</td>
<td>HOME: $407,143</td>
</tr>
<tr>
<td>Description</td>
<td>The City of Knoxville will use approximately $407,143 (approximately 39%) of its PY2019-2020 HOME allocation to fund Community Housing Development Organizations (CHDOs) to develop approximately 10 units of new affordable housing.</td>
</tr>
<tr>
<td>Target Date</td>
<td>6/30/2020</td>
</tr>
<tr>
<td>Estimate the number and type of families that will benefit from the proposed activities</td>
<td>The City of Knoxville will fund Community Housing Development Organizations (CHDOs) to develop approximately 10 units of new affordable housing to benefit households at 80% of AMI or below.</td>
</tr>
<tr>
<td>Location Description</td>
<td>City of Knoxville</td>
</tr>
<tr>
<td>Planned Activities</td>
<td>Eligible CHDO activities</td>
</tr>
<tr>
<td>Project Name</td>
<td>Public Service Activity - Workforce Development</td>
</tr>
<tr>
<td>Target Area</td>
<td>City of Knoxville</td>
</tr>
<tr>
<td>Goals Supported</td>
<td>Public Services</td>
</tr>
<tr>
<td>Needs Addressed</td>
<td>Strengthen Neighborhoods</td>
</tr>
<tr>
<td></td>
<td>Promote Economic Development</td>
</tr>
<tr>
<td></td>
<td>Reduce and End Homelessness</td>
</tr>
<tr>
<td>Funding</td>
<td>CDBG: $119,000</td>
</tr>
<tr>
<td>Description</td>
<td>The City of Knoxville will use $119,000 (approximately 7%) of its PY2019-2020 CDBG allocation, through a sub-recipient agreement, for Neighborhood Housing, Inc.'s KnoxWorx, Workforce Development program, to provide job skills and life skills training to approximately 31 extremely low (0-30% AMI) income young adults (ages 18-29 years old) in certain low- and moderate-income census tracts.</td>
</tr>
<tr>
<td>Target Date</td>
<td>6/30/2020</td>
</tr>
<tr>
<td>Estimate the number and type of families that will benefit from the proposed activities</td>
<td>The City of Knoxville will fund Neighborhood Housing, Inc.'s KnoxWorx, Workforce Development program, to provide job skills and life skills training to approximately 31 extremely low (0-30% AMI) income young adults (ages 18-29 years old) in certain low- and moderate-income census tracts.</td>
</tr>
<tr>
<td>Location Description</td>
<td>City of Knoxville</td>
</tr>
<tr>
<td>Planned Activities</td>
<td>Workforce Development program to provide job skills and life skills training.</td>
</tr>
</tbody>
</table>

| Project Name | Down Payment Assistance |
| Target Area | City of Knoxville |
| Goals Supported | Down payment and Closing Cost Assistance Administration |
| Needs Addressed | Strengthen Neighborhoods  
Promote Affordable Housing |
| Funding | HOME: $128,464 |
| Description | The City of Knoxville will use $128,464: $62,637 (approximately 6%) of its PY2019-2020 HOME allocation and $65,827 in prior year HOME funds to assist approximately 10 home buyers of affordable, CHDO-developed housing: 3 very low/low income (31-50% AMI) households and 7 low/moderate (51-80% AMI) income households. |
| Target Date | 6/30/2020 |

### Estimate the number and type of families that will benefit from the proposed activities

- The City of Knoxville will assist approximately 10 homebuyers of affordable, CHDO-developed housing: 3 very low/low income (31-50% AMI) households and 7 low/moderate (51-80% AMI) income households.

| Location Description | City of Knoxville |
| Planned Activities | Down payment assistance for purchase of CHDO-developed houses. |

| Project Name | Emergency Home Repairs |
| Target Area | City of Knoxville |
| Goals Supported | Emergency Home Repair  
Energy Efficiency Improvements |
| Needs Addressed                       | Strengthen Neighborhoods |
|                                     | Promote Economic Development |
|                                     | Reduce and End Homelessness |
|                                     | Promote Affordable Housing |
| Funding                              | CDBG: $675,144 |
| Description                          | The City of Knoxville will use $675,144: $525,144 (approximately 31%) of its PY2019-2020 CDBG allocation and $150,000 of its estimated CDBG program income, through a sub-recipient agreement, to fund the Knoxville-Knox County Community Action Committee (CAC) to provide emergency home repairs and energy efficiency/weatherization (less than $4,999 each unit) to approximately 200 homeowners: 100 extremely low (0-30% AMI) income; 75 very low/low (31-50% AMI) income; and 25 low/moderate (51-80% AMI) income households. |
| Target Date                          | 6/30/2020 |
| Estimate the number and type of families that will benefit from the proposed activities | The City of Knoxville will fund the Knoxville-Knox County Community Action Committee (CAC) to provide emergency home repairs and energy efficiency/weatherization (less than $4,999 each unit) to approximately 200 homeowners: 100 extremely low (0-30% AMI) income; 75 very low/low (31-50% AMI) income; and 25 low/moderate (51-80% AMI) income households. |
| Location Description                 | City of Knoxville |
| Planned Activities                   | Emergency home repairs and energy efficiency/weatherization (less than $4,999 each unit). |
| Project Name                         | Minor Home Repairs and Accessibility Improvements |
| Target Area                          | City of Knoxville |
| Goals Supported                      | Minor Home Repair |
|                                     | Accessibility Modifications |
| Needs Addressed                      | Strengthen Neighborhoods |
|                                     | Promote Economic Development |
|                                     | Reduce and End Homelessness |
|                                     | Promote Affordable Housing |
| Funding                              | CDBG: $186,341 |
| Description                          | The City of Knoxville will use $186,341 (approximately 11%) of its PY2019-2020 CDBG allocation, through a sub-recipient agreement, for Neighborhood Housing, Inc.'s Operation Back Yard program. |
| Target Date                          | 6/30/2020 |
**Estimate the number and type of families that will benefit from the proposed activities**

The City of Knoxville will fund Neighborhood Housing, Inc.'s Operation Back Yard program to assist approximately 48 homeowners with minor home repairs and accessibility modifications (less than $4,999 each): 18 extremely low (0-30% AMI) income; 17 low (31-50% AMI) income; and 13 moderate (51-80% AMI) income households.

The City of Knoxville will fund Neighborhood Housing, Inc.'s Operation Back Yard program to provide accessibility modifications (less than $4,999 each) to approximately 10 renter-occupied households: 5 extremely low (0-30% AMI) income; 4 very low/low (31-50% AMI) income; and 1 low/moderate (51-80% AMI) income households.

<table>
<thead>
<tr>
<th>Location Description</th>
<th>City of Knoxville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Planned Activities</td>
<td>Minor home repairs (less than $4,999 each) and accessibility improvements (less than $4,999 each).</td>
</tr>
<tr>
<td>Project Name</td>
<td>Rental Housing Rehabilitation and Development</td>
</tr>
<tr>
<td>Target Area</td>
<td>City of Knoxville</td>
</tr>
<tr>
<td>Goals Supported</td>
<td>Rental Housing Rehabilitation and Development Administration</td>
</tr>
<tr>
<td>Needs Addressed</td>
<td>Strengthen Neighborhoods Promote Economic Development Reduce and End Homelessness Promote Affordable Housing</td>
</tr>
<tr>
<td>Funding</td>
<td>CDBG: $327,037 HOME: $696,037</td>
</tr>
<tr>
<td>Description</td>
<td>The City of Knoxville will use approximately $1,023,074: $67,760 (approximately 4%) of its PY2019-2020 CDBG allocation; $259,277 of prior year CDBG funds; $444,962 in HOME program income funds; and $251,075 in prior year HOME funds to rehabilitate affordable rental housing units (including weatherization/energy-efficiency improvements) and/or develop new affordable rental units. Approximately 50 renter-households will be assisted: 20 extremely low (0-30% AMI) income; 20 very low/low (31-50% AMI) income; and 10 low/moderate (51-80% AMI) income households.</td>
</tr>
<tr>
<td>Target Date</td>
<td>6/30/2020</td>
</tr>
<tr>
<td>Location Description</td>
<td>City of Knoxville</td>
</tr>
<tr>
<td>----------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>Planned Activities</td>
<td>Rental rehabilitation and development.</td>
</tr>
</tbody>
</table>

**Project Name**: Blighted Property Maintenance  
**Target Area**: City of Knoxville  
**Goals Supported**: Blighted Property Acquisition and Maintenance  
**Needs Addressed**: Strengthen Neighborhoods  
**Funding**: CDBG: $23,000  
**Description**: The City of Knoxville will use approximately $23,000 in prior year CDBG funds to assist with the mowing/maintenance of approximately 80 blighted properties in low/moderate income areas (LMAs) neighborhoods.  
**Target Date**: 6/30/2020  

**Estimate the number and type of families that will benefit from the proposed activities**: The City of Knoxville will assist with the mowing/maintenance of approximately 80 blighted properties in low/moderate income neighborhoods.

**Location Description**: City of Knoxville  
**Planned Activities**: Maintenance of blighted properties in LMAs.

**12**  
**Project Name**: Public Facility Improvements - Homeless  
**Target Area**: City of Knoxville  
**Goals Supported**: Public Facility Improvement  
**Needs Addressed**: Reduce and End Homelessness  
**Funding**: CDBG: $52,418  
**Description**: The City of Knoxville will use $52,418 (approximately 3%) in PY2019-2020 CDBG funds to assist in improvements needed for 31 bathrooms at a shelter/transitional housing/permanent housing facility housing 52 extremely low income (0-30% AMI) homeless adults.
<table>
<thead>
<tr>
<th><strong>Target Date</strong></th>
<th>6/30/2020</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Estimate the number and type of families that will benefit from the proposed activities</strong></td>
<td>Repairs on 31 bathrooms, serving 52 extremely low income (0-30% AMI) homeless adults.</td>
</tr>
<tr>
<td><strong>Location Description</strong></td>
<td>City of Knoxville</td>
</tr>
<tr>
<td><strong>Planned Activities</strong></td>
<td>Repairs on 31 bathrooms</td>
</tr>
</tbody>
</table>
AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Knoxville has one target area, the entire city. The City may choose to add more localized target or strategy areas later, as needs and/or opportunities arise.

Geographic Distribution

<table>
<thead>
<tr>
<th>Target Area</th>
<th>Percentage of Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Knoxville</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City may choose to add more localized target or strategy areas later, as needs and/or opportunities arise.

Neighborhood Housing, Inc. (NHI)’s Workforce Development program is giving priority to young adults in specific Census Tracts (19, 20, 67, and 68) that have:

Low Opportunity - due to poverty, low income, a higher percentage of the population on public assistance, the lack of living wage jobs, high unemployment, high housing/transportation costs, a high free/reduced lunch eligibility, low education attainment, low college enrollment, low pre-school enrollment.

Low Accessibility – due to lack of physical activity centers, active transportation, public transit, vehicle availability, retail food availability, healthy food for children.

High Vulnerability – due to higher percentage of the population with disabilities, of a minority race/ethnicity, lack of English proficiency, a higher percentage of child population, senior population, single parent households.

Discussion

The City of Knoxville has one target area, the entire city, to allow maximum flexibility to respond to challenges/opportunities as they arise.

Community Development recognizes that access to public transportation can be a significant factor in
reducing poverty and providing additional disposable income. Nationwide, costs of car ownership average between $8,800 and $10,000 annually. Low income families who can reduce to a single car or eliminate car ownership completely have more opportunities for creating savings and having more spendable income. Therefore, Community Development, working with partners like KCDC, makes every effort to identify investment opportunities that are fully accessible to major transit corridors within the City of Knoxville.
Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Consultation with both homeless service and affordable housing providers (including KCDC, the local public housing authority) during the preparation of the PY2016-2017 Annual Action Plan, described the shortage of affordable rental housing for the lowest income households. Research by the City, KCDC and the Knoxville-Knox County Community Action Committee (CAC) also showed the loss of hundreds of Section 8 apartments and hundreds of households on waiting lists for Section 8 vouchers and public housing units. Average monthly rents had increased and more than one-third of rental units were over 35 years old. Updated data and consultation during subsequent program years, including the current PY2018-2019 year, demonstrate that the availability of affordable rental housing, especially for households at the lowest income levels, has continued to decrease. Input was also received from several local community organizations throughout 2018 to the present, advocating for affordable housing for low income and vulnerable households. Based on all of these factors, the City is allocating the majority of its federal funds to affordable housing activities in PY2019-2020.

There continue to be affordability, availability and accessibility challenges at every point along the continuum of housing. Moderate-income renters (defined as 80% or less of AMI), who would be potential home-buyers, face rising housing values/prices (including rising interest rates) and a still-sluggish mortgage lending market. Even those in the workforce and of moderate-income struggle to save for down-payment and closing costs for a median-priced house. Homeownership is out-of-reach for many lower income households (defined as 50% or less of AMI), when even finding rental housing that is affordable is difficult. Consultation with affordable housing developers and social service providers, as well as data collected over the last year show that the demand for rental housing is far exceeding the supply, with the lowest income households bearing the brunt of the affordable rental housing shortage. Lower income households that are already homeowners, particularly the elderly/disabled on fixed incomes, single-parent families and other lower income families with a higher housing cost burden, also continue to have difficulty making necessary life/safety repairs on their homes.

These challenges are the basis for the focus of federal funding through this PY2019-2020 Annual Action Plan to increase both the supply and maintenance of the affordable housing stock, especially with regards to rental housing.

<table>
<thead>
<tr>
<th>One Year Goals for the Number of Households to be Supported</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeless</td>
</tr>
<tr>
<td>Non-Homeless</td>
</tr>
<tr>
<td>Special-Needs</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

Table 9 - One Year Goals for Affordable Housing by Support Requirement
One Year Goals for the Number of Households Supported Through

<table>
<thead>
<tr>
<th>Support Type</th>
<th>Goal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental Assistance</td>
<td>0</td>
</tr>
<tr>
<td>The Production of New Units</td>
<td>45</td>
</tr>
<tr>
<td>Rehab of Existing Units</td>
<td>340</td>
</tr>
<tr>
<td>Acquisition of Existing Units</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>385</td>
</tr>
</tbody>
</table>

Table 10 - One Year Goals for Affordable Housing by Support Type

**Discussion**

*Not included in the totals above are the approximately 10 CHDO-developed houses to be constructed in PY2019-2020. There are no “households supported” until a LMI homebuyer purchases a house and/or receives down-payment assistance and those goals are noted in the tables.

The focus of the PY2019-2020 Annual Action Plan is to both maintain the city's affordable housing stock and to increase the number of affordable housing units for LMI homeowners and renters. The City of Knoxville is committing a significant portion its own local funding for affordable rental housing development with the ARDF (a total of $8M since PY2017) and for grants to homeless organizations (a total of $931,500 since PY2014). The State of Tennessee, through the Tennessee Housing Development Agency (THDA) has also contributed $958,116 in HUD ESG funds since PY2014. However, as data indicates and consultation with affordable housing providers and agencies serving the homeless and other social services agencies confirm, there remains a significantly high level of need for basic levels of assistance to low- and moderate-income households in the city of Knoxville.

The City is fortunate to have many partners in the community who assist with its community development activities and spend funds effectively with impressive, measurable outcomes - and all with inadequate resources to meet the need. It is also important to note that federal dollars allocated to these community initiatives are rarely the only funds invested. The City strongly encourages local leverage on CDBG-funded activities and requires matching dollars on HOME-funded activities. These may be other public funds, private contributions (through sub-recipient organizations) or other local dollars. Leveraged and matched amounts are considered when the City makes funding decisions.
AP-60 Public Housing — 91.220(h)

Introduction

Knoxville’s Community Development Corporation (KCDC) is the redevelopment and public housing authority for the City of Knoxville and Knox County, Tennessee. Currently KCDC’s affordable housing portfolio includes 3,525 low-income units being managed under the Low-Income Public Housing and Project-Based Rental Assistance Programs; 3,675 Housing Choice Vouchers; and 82 Mod-Rehab units. Over the years, the agency has primarily used Capital Fund Program and Replacement Housing Fund grants to improve or replace deteriorated housing.

KCDC is in year three of converting its low-income public housing properties to Project-based Rental Assistance/Rental Assistance Demonstration (PBRA/RAD). PBRA/RAD was designed by HUD to assist in addressing the capital needs of public housing by providing access to private sources of capital to repair and preserve its affordable housing assets. PBRA/RAD allows for mixed financing options via loans through Low Income Housing Tax Credits (LIHTC), Knoxville Housing Development Corporation, the City of Knoxville and private lenders in conjunction with Capital Funds, Operating Subsidy and Replacement Housing Factor funds.

Actions planned during the next year to address the needs to public housing

KCDC anticipates conversion of all remaining Low-Income Public Housing (LIPH) properties to PBRA/RAD within the next three years. Properties already converted to PBRA/RAD include:

- Five Points Family Multiplexes
- Five Points Senior Duplexes
- Lonsdale Homes
- Mechanicsville
- Montgomery Village
- North Ridge Crossing
- Passport
- The Verandas
- The Vista at Summit Hill
- Valley Oaks

Properties expected to convert during the upcoming Fiscal Year include:

- Austin Homes
- Isabella Towers
- Guy B. Love Towers
- Residences at Eastport
- Cagle Terrace
Beyond the conversion of Austin Homes to PBRA/RAD, KCDC is undertaking a Master Plan for that community. The Master Plan is currently in its design phase, and will begin to be carried out in the upcoming fiscal year. Once the above five properties are converted, KCDC will turn our efforts toward the final conversions in our portfolio of Northgate Terrace, The Manor at Northgate, and Western Heights.

KCDC will continue to address the Five Points Neighborhood Redevelopment, which replaces the previous Walter P. Taylor Homes and Dr. Lee Williams Sr. Complex Units. The redevelopment used a combination of sources including funding from Low-Income Housing Tax Credits, Home Federal Bank of Tennessee, City of Knoxville, and internal funding to replace 336 units of Family and Elderly/Disabled housing of units. Of these units, 174 have been completed with all units leased by the end of 2018. Construction will continue during this upcoming fiscal year with the completion and leasing of Five Points 3 (80 Family-Style Units) and groundbreaking for Five Points 4 (82 Family-Style Units) with construction estimated to begin in May, 2019. The former units that once comprised Walter P. Taylor Homes and Dr. Lee Williams Sr. Complex have been demolished.

Project-Based Vouchers (PBV) are another means of providing more affordable housing in Knoxville. Over the next fiscal year, KCDC will administer a total of 351 PBVs in Knoxville/Knox County. This number includes 214 existing PBVs, an additional 84 PBVs under AHAP, and 53 new PBV units which KCDC is building off Western Avenue on Clifton Rd. These 53 units are expected to be leased by calendar year-end 2019.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Residents participate and provide feedback related to KCDC’s planning and implementation of projects through the Knoxville Tenant Council, site-based resident associations and the Section 8 Advisory Board.

Section 8 has surpassed 100 homeowners who have completed KCDC’s homeownership program as of 2018. We anticipate at least an additional 10 to graduate the program in the coming year.

Residents who are not working, participating in economic self-sufficiency programs, or are not elderly or disabled perform required community service monthly in order to contribute to their neighborhoods.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

KCDC is not designated a troubled housing authority.

Discussion

The City is using local funds (over $13M in the last ten years) to assist KCDC with needed infrastructure.
improvements to support public housing redevelopment in the Five Points area of East Knoxville. ‘Five Points’ is within a half mile of the Parkridge neighborhood, an area with many historic homes attracting higher-income households in recent years. KCDC is currently working on a master plan to redevelop Austin Homes, a public housing development in close proximity to downtown and the Magnolia Avenue Warehouse district, a growing redevelopment area. City staff participate in the Master Planning process and City Council has recently approved a request for $4.25M for infrastructure funding.

The City of Knoxville, in cooperation with Knoxville’s Community Development Corporation (KCDC), implements redevelopment plans in low and moderate income areas to strengthen public and private investment and create job opportunities and neighborhood revitalization.
AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The Knoxville community provides a significant array of shelter, services and housing for the homeless. A large part of those beds and services slots are available to serve broad needs, but there are also some that are designated to serve specific populations and needs. Households with adults and children are served with a number of emergency shelter beds, with the majority of those designated specifically for families that are escaping domestic violence situations. Rapid Re-housing programs provide families with help to gain access to permanent housing. Chronically homeless households and military veterans benefit from designated permanent supportive housing beds, both in specialized housing developments and in scattered-site locations supported with housing choice vouchers.

In 2016, the Knoxville-Knox County Continuum of Care (CoC) established a Homeless Youth Council (HYC), bringing together multiple service agencies that specialize in serving youth in order to identify and address the specific needs of youth and young adults who are at risk of or experiencing homelessness. For the past three years, a specialized homeless youth point-in-time count was conducted as a part of the regular, annual homeless point-in-time count. This information will be included with the overall PIT count data to better identify the needs of this population. The HYC has been coordinating local efforts to serve youth experiencing homelessness as well as preparing for a homeless youth demonstration grant application in 2019.

The Mayor’s Roundtable on Homelessness brings together the leadership of area homeless service providers and other stakeholders to oversee implementation of the Knoxville’s Plan to Address Homelessness. In 2015, the Roundtable adopted a set of standards of care for outreach, case management, and housing placements. This document fulfills an objective identified in the homelessness plan by creating a common set of expectations for these types of service, based on known best practices. These standards are intended both to assure a consistent level of services among the array of existing providers, and also assure that any new providers in the community are also prepared to meet expectations for meeting the needs of those experiencing homelessness in our community.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Street outreach programs are provided through the Volunteer Ministry Center, CAC Homeward Bound, Helen Ross McNabb Center’s PATH program, Positively Living and others. Outreach is conducted to inform unsheltered persons of available resources and to encourage them to take advantage of these resources. The CoC convenes an interagency workgroup to coordinate efforts and resources to work with housing the most vulnerable cases as identified through the ‘Coordinated Entry System,’ in order to get them off the streets, into permanent housing and connected with appropriate resources.
As mentioned elsewhere in this document, Knoxville-Knox County Continuum of Care is implementing a new Coordinated Entry System, which provides a consistent process for intake, assessment, and prioritization for housing and services within the CoC. The City of Knoxville has funded an ‘early diversion’ outreach program for sex workers, re-starting a successful program previously funded through a SAMHSA demonstration grant. The city is also using local resources to fund additional street outreach to connect with the service-resistant unsheltered population. This initiative was developed in conjunction with the creation of a low-barrier public daytime ‘safe space’ for the unsheltered population.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Knoxville’s community homelessness plan seeks to coordinate and improve our emergency and transitional housing resources. In particular, the focus is on achieving positive outcomes for each individual family, and measurement of success in gaining access to permanent housing and needed resources, rather than ongoing distribution of meals, shelter nights and other temporary outcomes. The City is working with local providers to support the development of a new ‘low-barrier’ emergency shelter to specifically serve persons who are not currently accessing available shelter resources.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City of Knoxville is continuing to implement several rapid re-housing initiatives, with a focus on shortening duration of homelessness, gaining access to appropriate, affordable, permanent housing, and gaining access to appropriate services and resources that will help each individual and family become stabilized in permanent housing. Programs are focused in particular on chronically homeless individuals and families, as well as veteran households and families.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The City of Knoxville is continuing to implement an initiative that provides case management for disabled and elderly public housing residents who are identified as being in immediate danger of

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eviction. Case management services have proved highly effective at remedying the circumstances that would cause eviction and helping the tenants remain stably housed. The local utility service is coordinating with the Knoxville-Knox County CAC to fund and carry out a weatherization program targeted to low income residents whose high utility bills are likely to endanger their ability to remain housed. Knoxville Utilities Board has a program to round up customers’ utility bills to the nearest dollar and to use the funds raised to pay for the weatherization program. The City will continue to look for other similar interventions that can prevent homelessness by stabilizing individuals and families in their existing housing.

Discussion

The City of Knoxville’s Community Homelessness Plan focuses on achieving positive outcomes for each individual or family, and the measurement of success is in gaining access to permanent housing and needed resources, rather than temporary outcomes such as ongoing distribution of meals, shelter nights, etc. The City of Knoxville has put considerable local resources behind coordination of community partners, as well as implementation of key social services and housing initiatives.
Introduction:

Some barriers to the provision of sufficient affordable housing include: increasing land values in the city; increasing costs of development/construction; the lack of, or uncertainty of, available government programs and subsidies; the lack of choice in affordable housing location; and the challenges of acquiring and assembling inner-city parcels for affordable housing development.

The City is addressing barriers to affordable housing by: 1) Continuing to promote the locally-funded Affordable Rental Development Fund (ARDF), with $2.5M approved for PY2019-2020 to develop new, affordable rental housing units 2) Providing Payments In Lieu Of Taxes (PILOT) for Low Income Housing Tax Credit (LIHTC) developments, and 3) Initiating ReCode Knoxville, an initiative of Mayor Rogero (approved by City Council in 2016) and Knoxville-Knox County Planning, formerly the Metropolitan Planning Commission (MPC). ReCode Knoxville is a total revision of the city of Knoxville’s Zoning Code. It proposes to increase the areas available for housing development by 40%. Mixed-use development, including housing at increased density, will now be allowed in commercial corridors. Increasing the areas where multi-family housing, at increased density, can be located could increase the availability of affordable housing in Knoxville.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.

The City encourages investment in LMAs and/or areas of racial or minority concentration, including providing opportunities to increase overall housing development, resulting in more affordable housing at all income levels. The City also works with CHDO developers to develop more affordable housing opportunities outside of LMAs and/or areas of racial or minority concentration to allow more LMI households choice in where to live, increased access to the jobs and schools, and ultimately the opportunity to transition out of poverty. The City will also review LIHTC applications it receives for endorsement inside the city for development of more affordable housing opportunities outside of LMAs and/or areas of racial or minority concentration. Exploring the development of a local Opportunity Fund for affordable housing development in Opportunity Zones is also being discussed.

The City of Knoxville has also made major investments in Knoxville Area Transit (KAT), which won North America’s 2017 Outstanding Public Transit System Award. Improved public transit helps LMI residents to better connect their housing with jobs and other resources and amenities. Also, the City is committed to revitalizing Knoxville’s downtown, its major access corridors and inner-city neighborhoods, many of which are in LMAs. The City markets parcels through its Homemaker’s Program, reviewing them for compatibility with 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. The City, with local funds, will continue to acquire abandoned property to clear title issues and offer lots for sale for redevelopment through the Homemaker’s Program. Blighted properties throughout the city are acquired with City general funds and sold through the Homemaker’s program, eliminating blight, improving neighborhood stability, and adding housing opportunities. The City encourages 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 property values for buyers and should have a substantial impact on neighborhood image and marketability. Current 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 timeline and approval process in many cases. The City adopted the International Building Code that contains a chapter “Existing Buildings” allowing designers additional alternatives to meet requirements when renovating older buildings. This option can make redevelopment of older buildings more practical and less expensive. The City has adopted ordinances that streamline remediation of blighted and problem properties. The Abandoned, Blighted and Vacant Properties Committee focuses on efforts to alleviate vacant buildings and blight in neighborhoods.

The City continues to also administer the Five Points Redevelopment area that contain properties that have remained undeveloped or underutilized due to marketability or title problems.

Discussion:

Improving opportunities for low- and moderate-income residents is a collaborative strategy that touches many of the departments in Knoxville City government. ReCode Knoxville is expected to greatly impact the opportunity for affordable housing development in the city. Other actions that help to mitigate disinvestment in LMAs and/or areas of racial and minority concentration and provide new opportunities for low- and moderate-income households in redeveloping areas, as well as in non LMAs, are helping to allow for more choice for LMI households. Choice in affordable housing location is restricted by decreasing financial resources to develop new affordable housing, land/property prices in non-LMAs, and public transit availability, to name a few.

Community Development recognizes that access to public transportation can be a significant factor in reducing poverty and providing additional disposable income. Nationwide, costs of car ownership average between $8,800 and $10,000 annually. Low income families who can reduce to a single car or eliminate car ownership completely have more opportunities for creating savings and having more spendable income. Therefore, Community Development, working with partners like KCDC, makes every effort to identify investment opportunities that are fully accessible to major transit corridors within the City of Knoxville.

The City is committed to householder choice in location of affordable housing wherever feasible. The Annual Action Plan 2019
City will also continue to develop affordable housing in LMAs and/or areas of racial or minority concentration to mitigate the impact to displaced LMI households where City/KCDC revitalization efforts occur. Other programs have been designed to encourage private investment in older neighborhoods. Previously, incentives targeted to assist and encourage residential development were developed independently from commercial incentives. Policies on redevelopment, affirmed through ReCode Knoxville, try 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. Additionally, mixed-use development that combines ground floor use with upper level housing use is underway downtown as well as in smaller commercial nodes outside of the City center. The City’s Commercial Façade Improvement program provides funds from local sources to assist in such development. These funds are also helping to create job opportunities, as well as increased access to desired amenities, in redeveloping areas of the city.
AP-85 Other Actions – 91.220(k)

Introduction:

This section concerns other actions to address: obstacles to meeting underserved needs, including to Affirmatively Further Fair Housing; fostering and maintaining affordable housing; lead based paint hazards; reducing the number of poverty level families; the development of institutional structure; and the enhancement of coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

While funding levels have increased from the current program year, funding is still insufficient to meet all affordable housing needs identified through the consultation and citizen participation process, nor all the community needs identified as high priority in the Consolidated Plan. However, the City continues to meet many community needs in priority categories, thanks to a wide range of funding sources (HUD, Tennessee Housing Development Agency and the City of Knoxville) and in the resourcefulness of its non-profit and for-profit community partners. The City continues to promote and encourage conversations between agencies and others in an effort to meet community needs in a coordinated way.

HUD has required cities and public housing authorities that receive federal funds for housing and community development to Affirmatively Further Fair Housing (AFFH) since the inception of the Fair Housing Act in 1968. The City of Knoxville’s current PY2015-2020 Consolidated Plan incorporated information from the Plan East Tennessee Equity Profile, also known as the PlanET Fair Housing and Equity Assessment (FHEA), completed in 2014. The City remains committed to understanding disparities in opportunity and promoting equity and intends to conduct an Analysis of Impediments in conjunction with its 2020-2025 Consolidated Plan, beginning in the summer of 2019.

The City continues to affirmatively further fair housing by: making referrals to the Tennessee Human Rights Commission; participating in training sessions, workshops, and conferences (including the Equality Coalition for Housing Opportunity, the Mayor’s Council On Disability Issues, Disability Resource Center, Knoxville-Knox County Homeless Coalition); developing and promoting Fair Housing training with landlords who participate/are interested in participating in the City’s Rental Housing Rehabilitation and Development program; placing of equal opportunity housing logo on relevant City publications and housing programs that use City, CDBG, HOME, and ESG funding; funding programs which promote housing opportunities, such as homeownership education and down payment assistance, housing improvements, and new housing development; and promoting applicable civil rights legislation and regulations relative to fair housing and equal opportunity.

To serve all citizens, Community Development will provide Braille materials, materials recorded on audiocassettes, and interpreters for the hearing impaired with a week’s prior notice of special needs. Community Development is committed to meeting the needs of non-English speaking residents in the
case of public hearings where a significant number of non-English speaking residents are expected to participate. Foreign language interpreters and materials translated in the appropriate language will be provided with a week’s prior notice of need.

**Actions planned to foster and maintain affordable housing**

The City of Knoxville supports the development of new affordable housing in several ways. The City established a locally-funded, Affordable Rental Development Fund (ARDF) with a $2M initial investment for PY2017-2018, to support the development of new affordable rental housing. Mayor Rogero proposed, and City Council approved, an increase for PY2018-2019 to $2.5M and added another $1M during the program year. To-date, 34 units have been completed: 24 units of transitional housing for single mothers with children (Restoration House) and 10 units of permanent supportive housing for veterans (Helen Ross McNabb Center on Middlebrook Pike). Under construction currently are 249 units: 172 units (Southside Flats – Elmington Capital Group); 53 units of housing for the elderly/disabled (KCDC Clifton Road); and 24 units of housing for the elderly/disabled (Home Source Holston Village).

The City also continues to assist KCDC, the public housing authority, with the revitalization of the Five Points neighborhood which includes the redevelopment of the Walter P. Taylor Homes public housing development. To-date, 296 units have been completed: 20 units of elderly housing in infill duplexes; 90 units of elderly housing (Phase I); 17 family units on scattered sites in-fill lots; 85 units of elderly housing at the Residences at Eastport; and 84 units family units (Phase II). With the next two phases - Phase III (84 family units) & Phase IV (82 family units) of housing construction, the City will provide funding for infrastructure improvements to include new streets, sidewalks, lighting and landscaping. The City of Knoxville has invested $10.8M of $13.5M local dollars committed on the revitalization to-date.

The City also supports private developers of affordable housing by assisting with documentation required by the State of Tennessee for tax credits through the Tennessee Housing Development Agency (THDA).

A Landlord Summit was held in October 2018, with the goal of building partnerships with landlords, bridging communication gaps, and increasing affordable housing stock. Entitled, “The Benefits of Investing in Affordable Housing,” the event was sponsored by City of Knoxville, Legal Aid, CAC, ECHO, KCDC, and the Knoxville-Knox County Homeless Coalition. The Summit also provided information about: weatherization resources (through the Knoxville Knox County Community Action Committee); lead testing (through the City’s Lead Hazard Control program); the Cooperative Agreement to Benefit Homeless Individuals (CAHBI), serving veterans and other homeless individuals and families; social services programs, such as Section 8 Rental Assistance and other services; and fair housing laws and the landlord/tenant act and how they are impacted.

**Actions planned to reduce lead-based paint hazards**

According to CHAS data and HUD formulas, it is estimated that City-wide, 67% of the housing stock was
built prior to 1978. Based on experience with housing rehabilitation and lead paint testing, it is estimated that 80% of the units built before 1978 contain lead paint hazards. Of these housing units, an estimated 20,400 are occupied by low, very low, and extremely low income households.

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 rehabilitation. All pre-1978 housing units, which are identified for the City's housing rehabilitation program, receive a lead hazard screen and/or lead inspection to determine if lead hazards are present. If a lead hazard is identified, a risk assessment is prepared to define the hazards and to define the remediation necessary to eliminate the hazards. The actual remediation work is accomplished as part of the rehab work. All lead inspections/risk assessments are prepared by an EPA State certified inspector/risk assessor, being either a third party vendor or a Rehab Specialist staff member. All lead hazard control field work is completed by an EPA State certified lead abatement firm.

In December 2018, the City of Knoxville was awarded a $3.0 million Lead-Based Paint Hazard Control Grant with an additional $600,000 Healthy Homes supplement from HUD's Office of Lead Hazard Control and Healthy Homes. With these funds, the City will provide lead-based paint inspection/risk assessments and lead hazard remediation for 160 income qualified owner-occupied and rental housing units. 120 units will receive additional work measures focused on the correction of hazards that pose a direct risk the health of the occupants. Training and credential stipends will be provided to 175 local residents in the lead-based paint hazard remediation disciplines in an effort to increase local contractor capacity. A previous $2.5 million Lead Hazard Control Grant that was awarded to the City in 2013 has been completed and 100% of the funds expended.

All of 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.

**Actions planned to reduce the number of poverty-level families**

The City of Knoxville Community Development Department implements programs that benefit low and moderate income individuals (LMI), families and neighborhoods in an effort to reduce poverty and improve the quality of life.

Programs that create homeownership opportunities provide low and moderate income families with the ability to build wealth while serving to stabilize neighborhoods. Housing rehabilitation results in lower energy costs and savings to the homeowners. Development of affordable rental housing for LMI families and individuals increases their opportunity to save income and become self-sufficient. Housing rehabilitation and construction activities create job opportunities for LMI people, as well. The City tracks job creation and retention activities through Section 3 reporting.

The City of Knoxville, in cooperation with Knoxville’s Community Development Corporation (KCDC), the Annual Action Plan 2019
The city’s redevelopment authority, implements redevelopment plans in low and moderate income areas to strengthen public and private investment and create job opportunities and neighborhood revitalization.

All families participating in Community Development programs will see an improvement in their economic condition and it is anticipated that the number of families in poverty will be reduced.

The City of Knoxville Community Development Department applied for a Section 108 Loan Guarantee Program loan in September 2015 to assist in the redevelopment of a historic hotel building in Downtown Knoxville. Approval of the loan was received in April 2016 and the project was completed in December 2017. The $2.9 million loan was used to fill the gap in development costs of the new Hyatt Regency Hotel and creating 61 full-time equivalent jobs. The total project cost was $18.7 million.

Several of the City’s sub-recipients also offer free financial literacy classes, job fairs, career counseling, and case management to low- and moderate-income residents in the community.

**Actions planned to develop institutional structure**

The Knoxville/Knox County community has many qualified and experienced nonprofit agencies that assist the City in the implementation of the Consolidated Plan. Many of the existing programs, especially among homeless service providers, that are funded by the City have been redesigned for efficiency in the last several years as funding priorities have shifted. During this time, the City has continued to expand efforts to increase the number of opportunities for participation from outside organizations.

**Actions planned to enhance coordination between public and private housing and social service agencies**

The City supports coordination between public and private housing and social service agencies through the Mayor’s Roundtable on Homelessness that meets quarterly and the Knoxville Homeless Coalition that meets monthly. Through local funding, the City of Knoxville is supporting our community’s “Coordinated Entry System,” a common intake and assessment process that streamlines referrals and prioritizes the most vulnerable individuals and families for social services and housing assistance.

**Discussion:**

The City is committed to addressing: obstacles to meeting underserved needs, including to Affirmatively Further Fair Housing; fostering and maintaining affordable housing; lead based paint hazards; reducing the numbers of poverty level families; developing institutional structure; and enhancing coordination between public and private housing and social service agencies.
Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

This section describes the various program specific requirements for the Community Development Block Grant and the HOME Investment Partnerships grant.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed 0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee’s strategic plan. 0
3. The amount of surplus funds from urban renewal settlements 0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan 0
5. The amount of income from float-funded activities 0

Total Program Income: 0

Other CDBG Requirements

1. The amount of urgent need activities 0

2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 70.00%
HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City does not plan to use forms of investment other than those specified in 24 CFR 92.205(b).

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City uses recapture provisions to ensure affordability in the HOME assisted homeownership program. Only direct subsidy to the homebuyer is subject to recapture. The recapture provisions are enforced during 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 $15,000-$40,000
- Fifteen 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 down payment, 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: 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.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

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 $15,000-$40,000
• Fifteen 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 down payment, 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 formula above.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not intend to use HOME funds to refinance existing debt that is secured by multi-family housing during this program year.

The City of Knoxville will continue to meet the various program specific requirements for the Community Development Block Grant and the HOME Investment Partnerships grant.
Citizen Participation Comments

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   B. Public Meeting #2 (April 29, 2019) Comments and Public Notice

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      1. Public Notice and Other Outreach
      2. Sign-in Sheets
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   B. Availability of Draft Annual Action Plan/30 day Public Comment Period and Notice of Second Public Meeting
      1. Public Notice and Other Outreach
      2. Public Comments
   C. April 29, 2019 Annual Action Plan Public Meeting
      1. Public Notice and Other Outreach
      2. Sign-in Sheets
      3. Presentation
      4. Public Comments
      5. Word Cloud from Public Comments
1. Quick Reference:

   A. Public Meeting #1 (January 31, 2019) Comments and Public Notice
January 31, 2019 Annual Action Plan Public Meeting
Public Comments – 24 citizens in attendance

1. Housing for Homeless Youth
   a. Barriers: no credit, etc.
   b. Don’t qualify for subsidized housing.
   c. 813 homeless youth (Sept 2018, HIMIS Stat)
   d. Turn 18, get kicked out.
   e. Homeless shelters are not appropriate for youth.
   f. No supportive housing for them.
   g. No adult to help navigate the system.
   h. Homeless Youth Council here now, but just a start.
   i. Kids age out of justice system/foster care, etc. and become homeless.
   j. Need for adult social network to help them navigate systems and get housing.

2. Case Management
   a. Need for adult social network to help them navigate systems and get housing
   b. Need more PSH for PWD’s (alcoholism, M.I. issues, etc)
   c. Housing programs connected to economic and jobs development opportunities
   d. Mobile homeless services to reach a non-day space population.
   e. Location as a barrier to receiving services
   f. Barriers to housing:
      • Identification
      • Possible vouchers to pay for ID’s?
      • Help with documentation (filling out, paying fees, having proper document attachments)
      • Need to streamline process for emergency housing.
      • Deposit assistance.
      • Help paying utility debt.
   g. Immigrant Assistance:
      • Language and document a barrier.
      • Also, more vulnerable to abuses from landlords and developers
   h. More homeless case managers.
   i. Expedited road to housing

3. Mixed income housing needed
   a. Need more PSH for PWD’s (alcoholism, M.I. issues, etc).
   b. Cohousing for individuals 50-
   c. More affordable IRRs needed
   d. Mixed income housing is crucial to healthy, variegated neighborhoods
4. Development
   a. Higher density is not “bad”.
   b. Engage hotel owners for emergency housing; establish relationships
   c. Need to control gentrification
   d. Blighted property program expansion
      - Larger allocations.
      - More properties served
   e. Lobbying to address eminent domain laws.
   f. Mixed income housing is crucial to healthy, variegated neighborhoods

5. Housing Types
   a. More affordable 1BRs needed
   b. Need more landlords willing to rent to homeless.
   c. Ex: 80% Pt housing down, 69% now, due to barriers:
   d. No housing available.
   e. Need more 1BRs.
   f. Mixed income housing complexes
   g. Mixed income housing is crucial to healthy, variegated neighborhoods

6. Affordable Housing
   a. Fight price gouging
   b. More affordable 1BRs needed
   c. Reconsider blighted property program to address affordable rental units.
      - CTIDOs participating (other funding available?).
      - “Skin in the game”
   d. Turn renters into homeowners
   e. More funding available for lower-barrier home improvements (CAC).
   f. More affordable homes to buy.
      - Need gap coverage for low to moderate income individuals who are outside of the LI threshold
   g. Working is a barrier to affordable housing.
      - “Can’t afford to work. Makes them ineligible
   h. Cohousing for individuals 50+
   i. Expedited road to housing
   j. Mixed income housing is crucial to healthy, variegated neighborhoods

7. Emergency/Temporary Housing & Services
   a. Lack of temporary housing for families with children
   b. More churches/schools/public buildings participating as emergency shelters/beds
   c. Need to get creative with our solutions:
      - Warming buses.
      - Mobile ID center/DMV.
      - Repurpose public buildings.
- Include community, culture, higher incomes in new developments—
  "tenant retention".
  d. Emergency housing/shelter — lower barriers for entry
  e. Commit resources to food deserts
  f. Expedited road to housing

8. **Homeless prevention**
   a. Need more “eviction prevention” - homeless prevention.
   b. Assistance with utility costs (energy efficiency improvements, weatherization, and utility
      payment assistance).
   c. Work with City inspections to make homes more efficient and up to code.
   d. Barriers to housing:
      - Identification
      - Possible vouchers to pay for IDs?
      - Help with documentation (filling out, paying fees, having proper
        document attachments).
      - Need to streamline process for emergency housing.
      - Deposit assistance.
      - Help paying utility debt.
   e. Immigrant assistance:
      - Language and document a barrier.
      - Also, more vulnerable to abuses from landlords and developers
   f. Working is a barrier to affordable housing.
      - “Can’t afford to work. Makes them ineligible.”
Attn:  
To: CITY OF KNOXVILLE COMMUNITY DEV.  
(Advertising) NOTICE OF PUBLIC MEETING City of Kno (Ref No: 2295627)  
P.O. #:  

PUBLISHER'S AFFIDAVIT  

State of Tennessee } 5.5  
County of Knox }  

Before me, the undersigned, a Notary Public in and for said county, this day personally came Natalie Zollar first duly sworn, according to law, says that heshe is a duly authorized representative of The Knoxville News-Sentinel, a daily newspaper published at Knoxville, in said county and state, and that the advertisement of:  

(The Above-Referenced)  

of which the annexed is a copy, was published in said paper on the following date(s):  

01/12/2019  

and that the statement of account herewith is correct to the best of heshe knowledge, information, and belief.  

Natalie Zollar  

Subscribed and sworn to before me this January 14, 2019  

Kael E. Kangas  
Notary Public  

My commission expires ___________ 20___
NOTICES OF PUBLIC MEETING
City of Knoxville
Community Development Department

January 21, 2019 5:00 pm
(Weather permitting dates to be February 8th 9th and 18th)

O'Connor Social Center
832 West Main Street
Knoxville, TN 37907

The City of Knoxville is developing the Annual Action Plan for the Fiscal Year 2019-2020. The purpose of the Annual Action Plan is to coordinate the delivery of community development programs. This plan is prepared in accordance with the requirements of the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant Program. The Annual Action Plan provides the strategy, goals, and objectives for the program year 2019-2020.

At this meeting, the City of Knoxville will share detailed information on the 2019-2020 Community Development Block Grant Plan. The O'Connor Social Center is wheelchair accessible. People with disabilities are welcome to request disability-related accommodations including lip readers, sign language interpreters, and other assistance. Please contact the city at 865-245-8279 or knoxville@knoxville.gov. Please request accommodations at least ten days in advance.

Community Development is committed to making the results of our efforts to ensure accessibility available to everyone. If you are unable to attend this meeting, you may request a copy of the agenda via the city website at knoxville.gov/cdd. Please visit the city website at knoxville.gov/cdd to obtain a copy of the agenda.

NOTICE OF FINDING AVAILABILITY
City of Knoxville
Community Development Department

FY2019-2020
Homesite Grants Program

The application packet will be available February 1, 2019, at www.knoxville.gov/cdd

Annual Action Plan
2019

OMB Control No: 2506-0117 (exp. 06/30/2018)
Quick Reference:

B. Public Meeting #2 (April 29, 2019) Comments and Public Notice
Economic Development:
- Want more money to strengthen economic development of businesses in African American/Black communities. Should research ideas from other cities.
- Want to see wealth creation and more measuring change. City should set goals and be held accountable to those goals.

Affordable Housing:
- Goal to solving the problem of affordable housing
- Specific commitments to African American/Black community and a plan to achieve that goal.
- Private for-profit/non-profit partnerships - limitations on affordability periods
- TIPS? PILOTS?
- Storchi Lofts – where did the money come from to develop
- Austin Homes – Is right to return after renovation 100%?
- How much are the new rental units going for (rent)?
- What’s the affordability period? Who makes the decision on affordability period (City? State?)?

Other:
- Monitoring results/measuring both affordable housing and wealth gap
- Group interested in seeing the research on gentrification in Knoxville.
- Knoxville is considered a “distressed” area (HUD) because of the high percentage of population living in poverty. What are the implications?
Attn:
To: CITY OF KNOXVILLE COMMUNITY DEV.

(Advertising) City of Knoxville Draft 2019-2020 An (Ref No: 2249368)

P.O.#: 

PUBLISHER'S AFFIDAVIT

State of Tennessee                      }
County of Knox                          }

s.s

Before me, the undersigned, a Notary Public in and for said county, this day personally came Natalie Zollar first duly sworn, according to law, says that he/she is a duly authorized representative of The Knoxville News-Sentinel, a daily newspaper published at Knoxville, in said county and state, and that the advertisement of:

(The Above-Referenced)

of which the annexed is a copy, was published in said paper on the following date(s):

03/16/2019

and that the statement of account herewith is correct to the best of his/her knowledge, information, and belief.

Natalie Zollar

Subscribed and sworn to before me this March 18, 2019

K. and K. Kangas
Notary Public

My commission expires 20
City of Knoxville

Draft 2018-2019 Annual Action Plan

For Housing and Community Development

Public Comment Period and Public Hearing

This City of Knoxville is in the process of preparing its 2018-2019 Section 108
Local Governmental Assistance Program (LGAP) Application to Department of
Urban Housing and Community Development (HUD) for Federal grants to
enhance housing and community development under
Tennessee’s and Knox County’s
Office of
Community Development. The
City and City-County
Administration and
Executive
will also accept public comment on the draft plan. The
Draft Plan was be exhibited
locally until April 12th, 2019. This
exhibit period is
Public Comment Period

The Draft Plan may be reviewed and
public comments are encouraged. Comments
may be submitted in written
form or by call
429-1518. Written
comments
may be submitted at the City
Office of Community Development
located at 311-2018.

Public Hearing on the Draft
Plan will be held on April 19th, 2019
at 6:30 PM in
Campbell Center, 5300
Tobacco Avenue, Knoxville, TN 37920. The
Knox County Commission
Community Development
Office will also accept public comments on
the draft plan. Comments
will be accepted in writing and orally
through the Office of
Community Development
located at 311-2018.

Citizens may also request additional
information by submitting a
data request form to
Community Development,
Office of Community

All comments must be received no later
than May 7, 2019.
2. Citizen Participation

A. January 31, 2019 Annual Action Plan Public Meeting
   1. Public Notice and Other Outreach
   2. Sign-in Sheets
   3. Presentation
   4. Public Meeting Comments
   5. Word Cloud from Public Comments
Attn:
To: CITY OF KNOXVILLE COMMUNITY DEV.

(Advertising) NOTICE OF PUBLIC MEETING City of Kno (Ref No: 2205627)

P.O.:#

PUBLISHER’S AFFIDAVIT

State of Tennessee }

County of Knox }

Before me, the undersigned, a Notary Public in and for said county, this day personally came Natalie Zollar, first duly sworn, according to law, says that he/she is a duly authorized representative of The Knoxville News-Sentinel, a daily newspaper published at Knoxville, in said county and state, and that the advertisement of:

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01/12/2019

and that the statement of account herewith is correct to the best of his/her knowledge, information, and belief.

Natalie Zollar

Subscribed and sworn to before me this January 14, 2019

Karel E. Kangas

Notary Public

My commission expires ___________________ 20
NOTICE OF PUBLIC MEETING
City of Knoxville Community Development Department
January 31, 2019, 8:00 a.m.
O’Connor Social Center,
611 Mission Street,
Knoxville, TN 37917

The City of Knoxville is developing the Annual Action Plan for fiscal year 2020 for the Cranston Park, Compton Park, and John Brown Park neighborhood. The proposed use of CDBG, HOME, and Section 811 Program Development Grants, HOME Assistance Program, and Emergency Solutions grant funds will be discussed.

The City of Knoxville may receive Federal funds, which may be used to purchase or construct qualified housing and other related facilities. Planning, acquisition, construction, rehabilitation, or improvement of qualified housing facilities and related facilities for persons with incomes up to 80% of the Area Median Income (AMI) are eligible for Federal financial assistance. The City of Knoxville will provide the opportunity for public participation in the development of the Annual Action Plan. An opportunity for public participation will occur at the meeting.

The O’Connor Social Center is wheelchair accessible. Please notify the City of Knoxville in advance if you require assistance to attend or participate in the meeting.

If you, or a member of your household, require reasonable accommodations at or during the meeting, please notify the City of Knoxville in writing. Please provide the name of the accommodation you require and if possible, the date you will need the accommodation.

NOTICE OF FUNDING AVAILABILITY
City of Knoxville Community Development Department
P.O. Box 162
Knoxville, TN 37918

The application packet will be available February 1, 2019, at www.cityofknoxville.org/communitydevelopment

Annual Action Plan
2019

OMB Control No: 2506-0117 (exp. 06/30/2018)
CITY OF KNOXVILLE
2019-2020 ANNUAL ACTION PLAN
PUBLIC HEARING

PLANNING FOR HOUSING AND COMMUNITY DEVELOPMENT NEEDS

Thursday, January 31, 2019, 5:30 PM
O'Connor Senior Center
611 Winona Street, Knoxville, TN 37917

OVERVIEW OF 2019 STRATEGIES
REVIEW OF COMMUNITY DEVELOPMENT PROGRAM PERFORMANCE
PUBLIC COMMENT OPPORTUNITY

City of Knoxville Community Development Department
For more information, contact Linda Rust at lrust@knoxvilleetn.gov or 865-215-2357
Public Hearing Jan. 31, 2019 for City’s Annual Action Plan

Communications Director

Eric Vreeland
evcevrnd@knoxvilletn.gov
(865) 215-3480

400 Main St., Room 654A
Knoxville, TN 37902

Public Hearing Jan. 31, 2019 for City’s Annual Action Plan

Posted 01/29/2019

The City of Knoxville’s Community Development Department will hold a public hearing on Jan. 31, 2019 for the 2019-2020 Annual Action Plan. The meeting will be held at 5:30 p.m. at the John T. O’Connor Senior Center at 611 Winona St.

In case of inclement weather, Tuesday, Feb. 5 has been selected as an alternate meeting date.

The City of Knoxville invites the public to learn about its Community Development activities and provide feedback on the Annual Action Plan, which will guide local projects and activities for program year 2019-2020.
At the meeting, Community Development staff members will review priorities, strategies and accomplishments from the 2015-2019 Five-Year Consolidated Plan; discuss affordable housing as a priority activity; explain constraints that impact how federal funds are allocated; and seek input on the community’s needs.

Based on the meeting and input received, staff will develop the Annual Action Plan Update, which outlines for the federal government how the City proposes to use funds from the U.S. Dept. of Housing and Urban Development (HUD) Community Development Block Grant (CDBG), HOME Investment Partnerships Act, and Emergency Solutions Grant (ESG) for program year 2019-2020.

Overall, these funds are invested in projects and programs that make housing more affordable, energy efficient, and livable for low- to moderate-income households, including vulnerable populations like military veterans, seniors and single mothers.

The O’Connor Center is wheelchair accessible. Persons who wish to request disability-related accommodations including sign-language interpreters should contact ADA Coordinator Stephanie Cook at 865-215-2034 or scook@knoxvilletn.gov at least 10 days in advance. For an English interpreter, contact Title VI Coordinator Tatia M. Harris at 865-215-2831.

Residents unable to attend the meeting can submit comments and questions to Linda Rust at lrust@knoxvilletn.gov, or by mail to Linda Rust, City of Knoxville, Community Development Department, P.O. Box 1631, Knoxville, TN 37901, or by fax to 865-215-2962. Call 865-215-2357 for additional info.
Reminder: This public hearing is Thursday, Jan. 31, at 5:30 p.m. at the John O'Connor Senior Center. I learn about how the City's Community Development team uses federal funds to support Knoxville's low- to moderate-income residents, including seniors, people with disabilities, military veterans, and single mothers. HUD funds have also been used to rehabilitate affordable rental housing and make housing more affordable and comfortable through energy-efficiency upgrades.
1. Unique Fundraising Opportunity Offered
2. ODN Partners with Parks and Rec to Host Grant Opportunities Workshops
3. Neighborhood Photos Needed
4. Four Properties to Be Addressed at BZA
5. Neighbor of the Year Nominations Are Now Open!
6. City Services Announce Schedule for MLK Day Holiday
7. Events Planned Across the City to Honor MLK Day
8. Input Needed for North Central Streetscape Landscaping
9. Community Development Seeks Input
10. Knoxville Neighborhoods Calendar (click link for online calendar)

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

Like us on Facebook: https://www.facebook.com/KnoxvilleNeighborhoods

9. Community Development Seeks Input

The City of Knoxville’s Community Development Department is having a public meeting to review priorities, strategies and accomplishments from the 2015-2019 Five Year Consolidated Plan; discuss affordable housing as a priority activity; explain constraints that impact how HUD funds are allocated; and seek input moving forward.

The meeting will be on Thursday, Jan. 31, beginning at 5:30 p.m., at the O’Connor Senior Center, 611 Winona St.

From this public meeting, Community Development will develop the Annual Action Plan Update to the Five Year Consolidated Plan for the proposed use of U.S. Dept. of Housing and Urban Development (HUD) Community Development Block Grant (CDBG), HOME Investment Partnerships Act, and Emergency Solutions Grant (ESG) funds
for program year 2019-2020.

In case of inclement weather, the meeting will be postponed until Tuesday, Feb. 5.

The O'Connor Center is wheelchair accessible. Persons who wish to request disability-related accommodations including sign language interpreters should contact Stephanie Cook, City of Knoxville ADA Coordinator at 865-215-2034 or scook@knoxvilletn.gov. Please request accommodations at least ten days in advance.

Community Development is committed to meeting the needs of non-English speaking residents, including foreign language interpreters and materials translated in the appropriate language. For an English interpreter, contact Title VI Coordinator Tatia M. Harris at 865-215-2831. Please request accommodations at least ten days in advance.

If you are unable to attend the meeting, your feedback is still appreciated. Please send in your comments/questions to Linda Rust at lrust@knoxvilletn.gov, or by mail to Linda Rust, City of Knoxville, Community Development Department, P.O. Box 1531, Knoxville, TN 37905, or by fax to 865-215-2962. Call 865-215-2357 for additional info.

10. Knoxville Neighborhoods Calendar (click link for online calendar)

Call 215-4382 to include your neighborhood event or meeting in this Google calendar.

If you are a person with a disability who requires an accommodation in order to attend a City of Knoxville public meeting, please contact Stephanie Brewer Cook at scook@knoxvilletn.gov or 215-2034 no less than 72 hours prior to the meeting you wish to attend. For an English interpreter, contact Title VI Coordinator Tatia M. Harris at 215-2831.

Other Calendars
Here are other online calendars that cover events outside of the neighborhood realm:

- Arts & Culture Alliance (There's More to Knoxville)
- Arts & Fine Crafts Center Classes (City of Knoxville)
- City of Knoxville General Calendar
**This Advisory is produced on most Tuesdays of the year.**
**Ideas and contributions are welcome. We reserve the right to edit submissions.**
**Deadline for news & calendar items: 5 p.m. Mondays**
**May be copied and forwarded via neighborhood e-mail lists and newsletters.**
**See past issues on our Website: [http://www.knoxvilletn.gov/neighborhoods](http://www.knoxvilletn.gov/neighborhoods)**
**Can't have internet access? Call 215-4382 if you need a copy of a particular document.**

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You are receiving this email because you opted in at our website to receive the City of Knoxville, Office of Neighborhoods Newsletter

Our mailing address is:

City of Knoxville Office of Neighborhoods
400 Main Street
Knoxville, TN 37901
## Public Meeting

**Presented by City Community Development Department**

**January 31, 2019 – Thursday**

**9:30 p.m.**

**O'Connor Senior Center**

**611 Winona Street, Knoxville, TN 37917**

<table>
<thead>
<tr>
<th>Name</th>
<th>Agency/Organization</th>
<th>E-Mail</th>
<th>Telephone</th>
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<tbody>
<tr>
<td>Exceen Mancii</td>
<td>UTHealth Care East</td>
<td>mancii@uthealthknoxville</td>
<td>865.584.4774</td>
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<tr>
<td>Dorothy Brockett</td>
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<td>Stephanie Taylor</td>
<td>COEK</td>
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</tr>
<tr>
<td>Jordan Frank</td>
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</tr>
<tr>
<td>Christopher Eich</td>
<td>New Directions/COEK</td>
<td><a href="mailto:eich_c@newdirections.org">eich_c@newdirections.org</a></td>
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</tr>
<tr>
<td>Hilde M. Haueter</td>
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<td>865.584.2650</td>
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*OMB Control No: 2506-0117 (exp. 06/30/2018)*

**Annual Action Plan 2019**

94
Public Meeting
Presented by City Community Development Department
January 31, 2019 – Thursday
5:30 p.m.

O'Connor Senior Center
611 Winona Street, Knoxville, TN 37917

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<th>Telephone</th>
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</thead>
<tbody>
<tr>
<td>Donna Christ</td>
<td>North Bank Credit</td>
<td><a href="mailto:dcraft@northbank.com">dcraft@northbank.com</a></td>
<td>865-581-0100</td>
</tr>
<tr>
<td>Cindy Allen</td>
<td>NAC Volunteer</td>
<td><a href="mailto:cindyallen@nac.org">cindyallen@nac.org</a></td>
<td>963-754-0213</td>
</tr>
<tr>
<td>Charlie Smith</td>
<td>Salvation Army</td>
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<td>865-522-7272</td>
</tr>
<tr>
<td>John Rogers</td>
<td>AMR 200 Program</td>
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<td>865-331-2653</td>
</tr>
<tr>
<td>Stacy Lee</td>
<td>OAK Enterprise</td>
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<tr>
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<tr>
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<tr>
<td>Stephanie Wilt</td>
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<tr>
<td>Karen Alexander</td>
<td>Knoxville Senior Center</td>
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<td>865-522-7272</td>
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Annual Action Plan
2019

OMB Control No: 2506-0117 (exp. 06/30/2018)
# Public Meeting

Presented by City Community Development Department

**January 31, 2019 — Thursday**

6:30 p.m.

O’Connor Senior Center
611 Winona Street, Knoxville, TN 37917

<table>
<thead>
<tr>
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<th>Agency/Organization</th>
<th>E-Mail</th>
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<tbody>
<tr>
<td>Lauren Hicks</td>
<td>City Council</td>
<td><a href="mailto:lhicks@knoxville.gov">lhicks@knoxville.gov</a></td>
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<tr>
<td>Betty Johnson</td>
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<tr>
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<td>941-3969</td>
</tr>
<tr>
<td>Linda Rust</td>
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<td>941-3969</td>
</tr>
<tr>
<td>Jimmy Smith</td>
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<td>Betty Davis</td>
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</tr>
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<td>Michael Durham</td>
<td>City QIN</td>
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<td>941-3969</td>
</tr>
</tbody>
</table>
Agenda

I. Community Agency Grants

II. Community Development
   Overview of Mission and Outcomes
   The Five Year Consolidated Plan
      Annual Action Plan
      Allocation Amounts
      Homeless Grant Application Timeline

III. Public Comments for Annual Action Plan
     Break Out Groups
I. Community Agency Grants

There are two different application forms:
1. Arts and Culture
2. Community and Social Services

DEADLINE
Applications are due by 4:00 p.m. on Friday, Feb. 22, 2019.

Jennifer Searle
215-2267
jsearle@knoxxvilletn.gov
II. Community Development

Our Mission is to revitalize low and moderate income communities and strengthen all city neighborhoods.

We accomplish this by working with community partners on many programs with various federal, state and local funding sources.
Our Desired Outcomes

- Safe, sustainable and vibrant neighborhoods
- Active public participation through strong neighborhood organizations
- Economic opportunities for individuals and businesses
- Responsive and collaborative partnerships
- Supportive services for persons experiencing homelessness or at-risk of homelessness
- Decent, affordable, healthy and energy-efficient housing
- Accessible, Visible and Fair Housing
- Efficient grants administration and management
The PY2015-2019 Five Year Consolidated Plan

U.S. Department of Housing and Urban Development (HUD) Community Planning Development (CPD) Funds:

- **CDBG** – Community Development Block Grant
- **HOME** – HOME Investment Partnership Grant
- **ESG** – Emergency Solutions Grant

- Required by HUD every 5 years, due by May 15* of each year (most recent Plan was completed in May 2015)
- Involves extensive community participation
- Sets High/Low Priority activities for funding
- Updated annually (Annual Action Plan)
2015-2019 Five Year
Consolidated Plan Priorities

Strengthen Neighborhoods

Promote Economic Development

Reduce and End Homelessness

Promote Affordable Housing
Constraints

Regulatory - HUD Requirements

1. CDBG Funds
   • Low- and Moderate- Income (LMI) persons/households
   • LMI Areas
   • Slum or Blight
   • Urgency (urgent threat to community health and welfare)
   • Public Services

2. HOME Funds
   • Affordable Housing for LMI households

3. ESG Funds (through THDA since 2014)
   • Homelessness
# Low- and Moderate-Income (LMI)

Up to 80% of Area Median Income ($66,600 in 2018)
adjusted for Household Size

<table>
<thead>
<tr>
<th></th>
<th>1 p/HH</th>
<th>2 p/HH</th>
<th>3 p/HH</th>
<th>4 p/HH</th>
<th>5 p/HH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Income (51%-80%)</td>
<td>$37,350</td>
<td>$42,650</td>
<td>$48,000</td>
<td>$53,300</td>
<td>$57,600</td>
</tr>
<tr>
<td>Very Low Income (31%-50%)</td>
<td>$23,350</td>
<td>$26,650</td>
<td>$30,000</td>
<td>$33,300</td>
<td>$36,000</td>
</tr>
<tr>
<td>Extremely Low Income (0%-30%)</td>
<td>$14,000</td>
<td>$16,460</td>
<td>$20,780</td>
<td>$25,100</td>
<td>$29,420</td>
</tr>
</tbody>
</table>

Note: P20/9/2/April 1, 2018

Annual Action Plan 2019  

OMB Control No: 2506-0117 (exp. 06/30/2018)
Federal Funding

Federal funds had been steadily decreasing for years. Advocacy for Affordable Housing is Working!
City and State Funding

- While federal ESG (homeless services) funding has not been restored, the City and State (THDA) have stepped-in to help bridge the gap since 2014.

- The City-funded Affordable Rental Development Fund (ARDF) is helping fund the gap for development of new affordable rental housing units:
  - $2 M in 2017-2018 and
  - $2.5M in 2018-2019 (current year).

- The City has provided funding for commercial façade improvements to blighted buildings in redevelopment areas (about $500,000 per year since 2015) <not shown in graph>
City of Knoxville Resources

- General Operating Funds
  - Affordable Rental Development Fund (ARDF)
  - Affordable Housing Trust Fund (ETF)
  - Homeless Agency Grants
  - Office on Homelessness
  - Office of Neighborhoods
  - Disability Services Office
  - Great Schools Partnership
  - ET Quality Growth
  - Historic Preservation Grants

- Capital Fund Projects
  - Commercial Façade Improvement Program
  - KCDC Five Points Redevelopment
  - Blighted Property Acquisition
  - Chronic Problem Properties
  - ADA Facility Improvements
The Annual Action Plan

- Updates the Five-Year Plan and is due by May 15*
- Allows for consideration of changes in
  - Community Needs
  - Opportunities and Challenges
  - Funding Sources and Amounts
- Citizen Participation and Consultation with community partners
- Annual report of accomplishments – the Consolidated Annual Performance and Evaluation Report (CAPER), due by September 30
- Program Year (PY) 2019-2020 is Year Five
- July 1, 2019 through June 30, 2020
## Citizen Participation Timeline

<table>
<thead>
<tr>
<th>Event</th>
<th>Date/Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Meeting (tonight)</td>
<td>January 31, 2019</td>
</tr>
<tr>
<td>Staff Prepare Draft Annual Action Plan</td>
<td>February – May*</td>
</tr>
<tr>
<td>Draft Available for Review</td>
<td>April 5</td>
</tr>
<tr>
<td>30-day Public Comment Period</td>
<td>April 5 - May 6</td>
</tr>
<tr>
<td>Public Meeting</td>
<td>April 29</td>
</tr>
<tr>
<td>Presentation to City Council</td>
<td>May 7*</td>
</tr>
<tr>
<td>City Council Review/Vote</td>
<td>May 7*</td>
</tr>
<tr>
<td>Consolidated Plan and Year One Action Plan</td>
<td>May 15, 2019*</td>
</tr>
<tr>
<td>due to HUD</td>
<td></td>
</tr>
</tbody>
</table>

*(or 60 days after notice of funding, or before August 16, 2019, whichever comes first)*

*Tentative Dates*
On-Going Consultation Activities

- Community and Economic Development
  - City’s Office of Neighborhood’s Neighborhood Advisory Council
  - City’s Neighborhood Working Group on Blighted, Abandoned, and Vacant Buildings Committee
  - Mayor’s Council on Disability Issues
  - Metropolitan Planning Commission (MPC)
  - Knoxville Leadership Foundation
  - Knox County Health Department
  - Great Schools Partnership
  - East Tennessee Quality Growth
  - East Tennessee Community Design Center
  - Knoxville Area Employment Consortium

- Homelessness and Affordable Housing
  - KCDC – Public Housing Authority for Knoxville and Knox County
  - CAC – Community Services Provider
  - Community Housing Development Organizations (CHDOs)
  - Office on Homelessness’ Affordable Housing Committee
  - Knoxville Homeless Coalition
  - Homeless Youth Council
  - Mayor’s Roundtable on Homelessness
Annual Action Plan Process

✓ Citizen/Public Input
✓ Consultation with Community Partners
✓ Research – local data, HUD data

PY2016-2017

- Increase in requests for rental assistance, housing, shelter
- CAC
- KCDC
- Research shows several causal factors:
  1. Market Rate Rents are rising and wages are not keeping pace.
  2. There's been a loss in subsidized units that make rent affordable to LMI households.
  3. Barriers to developing new Affordable Rental Housing are increasing.
### New Affordable Rental Housing

<table>
<thead>
<tr>
<th></th>
<th>Goals</th>
<th>Completed</th>
<th>In Pipeline for</th>
</tr>
</thead>
<tbody>
<tr>
<td>Energy Efficiency</td>
<td>145</td>
<td>105 (72%)</td>
<td>46</td>
</tr>
<tr>
<td>&amp; Accessibility</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rental Rehabilitation</td>
<td>95</td>
<td>37 (39%)</td>
<td>65</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>40 Premier Prop.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>25 LHP</td>
</tr>
<tr>
<td>Rental Development</td>
<td>215</td>
<td>39 (18%)</td>
<td>563</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>172 Southside</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>30 Holston Court</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>156 Pond Gap</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>102 Young High</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>53 KCDC</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>50 HRMC</td>
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</tbody>
</table>
Continue to Partner to Maximize Resources

Non-Profit Organizations
- East Tennessee Community Design Center
- Social Service Agencies

Non-Profit Housing Assistance Organizations
- Knoxville-Knox County CAC
- Neighborhood Housing Inc. (NHI)

Non-Profit Developers
- KCDC
- CHDOs
- Other non profit organizations

East Tennessee Foundation

State of Tennessee

For-Profit Developers
- Elmington Capital Group
- LHP
Emergency Home Repairs/Weatherization

- **CAC's Emergency and Minor Home Repair program provides:**
  - home improvements (roofs, HVAC, plumbing, electrical, windows, accessibility modifications, and energy efficiency improvements) critical to the health and safety of low income homeowners in the City of Knoxville.

- **CAC's Weatherization Health & Safety program provides:**
  - weatherization related repairs to owner occupied homes within the City of Knoxville.
  - Partnering with KEEM and KUB's Round it Up programs
Minor Home Repairs

- “Operation Backyard” provides critical external repairs such as roof repair, accessibility modifications, window repair, and energy efficiency improvements to elderly, disabled, and low income homeowners and renters within the City of Knoxville.

- Work is performed mostly by volunteers, although the agency does utilize licensed contractors for plumbing and other work as necessary.
Rental Housing Rehabilitation and Weatherization

- Provides landlords with a forgivable loan of up to $20,000 per unit to bring rental units up to code.
- Amount is based on the rehab cost and the cash flow of the property.
- Landlords agree to certain rent and occupancy restrictions for 5–10 years.
- Weatherization on rental units

Nomandy Chateau, Jenkins Rd.
- Weatherization on 24 total units

Benson Brackins, Pocahontas Dr.
- 21 total units

Premier Properties, Valley View
- 40 total units
Developing New Affordable Rental Housing

Village at Holston Court, Holston Dr.
- 24 total units in Phase II

Southside Flats, E. Martin Mill Pk.
- 172 total units
Developing Permanent Supportive Housing for the Chronically Homeless

Flenniken Landing, Flenniken Ave. - 48 total units

Minnilla Manor, E. Fifth Ave. - 57 total units
Housing for Special Needs or other Targeted-Populations

Single-mother households - Robinson Rd. -24 total units
Seniors - Clifton Rd. - 53 total units
Veterans - Middlebrook Pk. - 10 total units
Veterans - Washington Pk. - 15 total units
Owner-occupied Housing Rehabilitation

Before

After

- Provides financing and technical assistance to bring the property up to code.

- Financing includes below market rate loans (either 1% or 3% depending on income) and, if necessary, forgivable loans and/or lead based paint remediation grants.

Temporary relocation is almost always required and the City provides grant funds to cover out of pocket relocation and rent expenses.
Developing New Affordable Owner-occupied Housing

- CHDOs are Community Housing Development Organizations
- A minimum of 15% of HOME funds are 'set-aside' for CHDOs
- CHDO partners:
  - HomeSource East Tennessee
  - Neighborhood Housing, Inc.
  - East Tennessee Housing Development Corporation
- EnergyStar* and Visitable
- Down Payment Assistance may be provided to buyers of homes that have been developed by a CHDO partner.
Public Services

Up to 15% of CDBG Funds for High Priority Activities

- Workforce Development in Certain LMA Census Tracts

- Design and Technical Assistance in Redevelopment Areas

Burlington Community
PY2019-2020
Proposed High Priority Activities

- Affordable Rental Housing
  - Weatherization - CDBG
  - Accessibility Improvements - CDBG
  - Rehabilitation – CDBG and HOME
  - Development/New Construction – HOME and ARDF
  - Permanent Supportive Housing (Housing First) Development – HOME and ARDF

- Affordable Owner-occupied Housing
  - Emergency and Minor Home Repair - CDBG
  - Rehabilitation – CDBG and HOME
  - CHDOs - Development/New Construction - HOME
  - Down Payment Assistance - HOME

- Public Services - CDBG
FY2019 Allocation Amounts

- Congress Must Pass a Budget
- Appropriations Process
- HUD Revised Procedures for Submission of Action Plans
  - Final Plan must include *actual* amounts
  - “Contingency Provision”

- What We Hope For
  (level funding from current year)

<table>
<thead>
<tr>
<th></th>
<th>CDBG</th>
<th>HOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>$2,032,567</td>
<td>$1,391,991</td>
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<tr>
<td>2011</td>
<td>$1,693,648</td>
<td>$1,223,093</td>
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<tr>
<td>2012</td>
<td>$1,561,970</td>
<td>$900,066</td>
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<tr>
<td>2013</td>
<td>$1,470,637</td>
<td>$779,172</td>
</tr>
<tr>
<td>2014</td>
<td>$1,410,665</td>
<td>$795,283</td>
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<tr>
<td>2015</td>
<td>$1,355,235</td>
<td>$690,541</td>
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<tr>
<td>2016</td>
<td>$1,324,336</td>
<td>$740,015</td>
</tr>
<tr>
<td>2017</td>
<td>$1,390,976</td>
<td>$776,257</td>
</tr>
<tr>
<td>2018</td>
<td>$1,609,007</td>
<td>$1,097,110</td>
</tr>
</tbody>
</table>
Homeless Services Grants

- City Operating Funds for Homeless Agencies
  - Activities include:
    - Homelessness Prevention
    - Street Outreach
    - Emergency Shelter and Services
    - Transitional Housing and Services
    - HMIS
    - Rapid Re-housing
  - $201,000 in PY2018

- THDA/State ESG
  - Homelessness Prevention
  - Rapid Re-housing (inc. Youth Homelessness)
  - Dental Services
  - Youth Homeless Case Management
  - $161,250 in PY2018
PY2019-2020
Homeless Grants Program NOFA

Important Dates

2/1 Application Available

See www.knoxvilletecn.gov
to download the application, instructions and Exhibit 1 (Budget)

No Mandatory TA Workshop This Year

2/22 Applications Due
(must be received by 12:00 Noon)
III. Public Comments on the Annual Action Plan – Breakout Groups

Comments may also be shared via index cards and/or with Linda Rust, CD Administrator

lrust@knoxvilletn.gov

P.O. Box 1631
Knoxville, TN 37901
865-215-2962 fax

www.knoxvilletn.gov/development
January 31, 2019 Annual Action Plan Public Meeting

Public Comments – 24 citizens in attendance

1. **Housing for Homeless Youth**
   a. Barriers: no credit, etc.
   b. Don’t qualify for subsidized housing.
   c. 813 homeless youth (Sept. 2018; HMIS Stat)
   d. Turn 18, get kicked out.
   e. Homeless shelters are not appropriate for youth.
   f. No supportive housing for them.
   g. No adult to help navigate the system.
   h. Homeless Youth Council here now, but just a start.
   i. Kids age out of justice system/foster care, etc. and become homeless.
   j. Need for adult social network to help them navigate systems and get housing.

2. **Case Management**
   a. Need for adult social network to help them navigate systems and get housing
   b. Need more PSH for PWD’s (alcoholism, M.I. issues, etc)
   c. Housing programs connected to economic and jobs development opportunities
   d. Mobile homeless services to reach a non-day space population.
   e. Location as a barrier to receiving services
   f. Barriers to housing:
      - Identification
      - Possible vouchers to pay for IDs?
      - Help with documentation (filling out, paying fees, having proper document attachments)
      - Need to streamline process for emergency housing.
      - Deposit assistance.
      - Help paying utility debt.
   g. Immigrant Assistance
      - Language and document a barrier.
      - Also, more vulnerable to abuses from landlords and developers
   h. More homeless case managers.
   i. Expedited read to housing

3. **Mixed income housing needed**
   a. Need more PSH for PWD’s (alcoholism, M.I. issues, etc).
   b. Cohousing for individuals 50+
   c. More affordable IRRs needed
   d. Mixed income housing is crucial to healthy, variegated neighborhoods
4. Development
   a. Higher density is not “bad”.
   b. Engage hotel owners for emergency housing; establish relationships
   c. Need to control gentrification
   d. Blighted property program expansion.
      • Larger allocations.
      • More properties served
   e. Lobbying to address imminent domain laws.
   f. Mixed income housing is crucial to healthy, variegated neighborhoods

5. Housing Types
   a. More affordable 1BRs needed
   b. Need more landlords willing to rent to homeless.
   c. Ex: 80% Pt housing down, 69% now, due to barriers:
   d. No housing available.
   e. Need more 1BRs.
   f. Mixed income housing complexes
   g. Mixed income housing is crucial to healthy, variegated neighborhoods

6. Affordable Housing
   a. Fight price gouging
   b. More affordable 1BRs needed
   c. Reconsider blighted property program to address affordable rental units.
      • CHDOs participating (other funding available?).
      • "Skin in the game"
   d. Turn renters into homeowners
   e. More funding available for lower-barrier home improvements (CAC).
   f. More affordable homes to buy.
      • Need gap coverage for low to moderate income individuals who are
        outside of the LI threshold
   g. Working is a barrier to affordable housing.
      • "Can't afford to work. Makes them ineligible
   h. Cohousing for individuals 50+
   i. Expedited road to housing
   j. Mixed income housing is crucial to healthy, variegated neighborhoods

7. Emergency/Temporary Housing & Services
   a. Lack of temporary housing for families with children
   b. More churches/schools/public buildings participating as emergency shelters/bees
   c. Need to get creative with our solutions:
      • Warming buses.
      • Mobile ID center/DMV.
      • Repurpose public buildings.
• Include community, culture, higher incomes in new developments – "tenant retention".

d. Emergency housing/shelter - lower barriers for entry

c. Commit resources to food deserts

f. Expedited road to housing

8. **Homeless prevention**

a. Need more “eviction prevention” - homeless prevention.

b. Assistance with utility costs (energy efficiency improvements, weatherization, and utility payment assistance).

  c. Work with City inspections to make homes more efficient and up to code.

  d. **Barriers to housing:**

  • Identification
  • Possible vouchers to pay for ID's?
  • Help with documentation (filling out, paying fees, having proper document attachments).
  • Need to streamline process for emergency housing.
  • Deposit assistance.
  • Help paying utility debt.

  c. **Immigrant assistance:**

  • Language and document a barrier.
  • Also, more vulnerable to abuses from landlords and developers

f. **Working is a barrier to affordable housing:**

  • “Can’t afford to work. Makes them ineligible.”
B. Availability of Draft Plan and 30-day Public Comment Period and Notice of Second Public Meeting

1. Public Notice and Other Outreach
2. Public Comments
Attn:
To: CITY OF KNOXVILLE COMMUNITY DEV.

(Advertising) City of Knoxville Draft 2019-2020 An (Ref No: 2249368)

P.O. #: 

PUBLISHER'S AFFIDAVIT

State of Tennessee  
County of Knox  

Before me, the undersigned, a Notary Public in and for said county, this day personally came Natalie Zollar first duly sworn, according to law, says that he/she is a duly authorized representative of The Knoxville News-Sentinel, a daily newspaper published at Knoxville, in said county and state, and that the advertisement of:

(The Above-Referenced)

of which the annexed is a copy, was published in said paper on the following date(s):

03/16/2019

and that the statement of account herewith is correct to the best of his/her knowledge, information, and belief,

Natalie Zollar

Subscribed and sworn to before me this March 18, 2019

Kael & Ramos
Notary Public

My commission expires 20
Annual Action Plan
2019
Knoxville Neighborhood Advisory - Vol. 12, No. 13 -
Tuesday, April 2, 2019


To subscribe to this newsletter via email, fill out this form at http://eepurl.com/b2Rk9T. You will then receive an automated email. Reply to this automated email to secure your free subscription.

1. Montgomery Village Seeks Donations  
2. Five Points Up Hosts Cleanup  
3. NAC to Hear More on Affordable Housing  
4. Neighborhood Achievement Award Application Closes April 5  
5. New Sponsors Added for The Neighborhood Conference  
6. Get Your Items in for the Neighborhood Treasure Hunt!  
7. Trees Knoxville Hosts Volunteer Forester Program  
8. April 16 to be a Big Day for South Knoxville  
9. City Seeks Comments on Draft Annual Action Plan  
10. Planning Launches New “Groundbreaking” Tool  
11. [Knoxville Neighborhoods Calendar](link) (click link for online calendar)

Published by the City of Knoxville’s Office of Neighborhoods, we report news important to Knoxville’s residential neighborhoods. Include your neighborhood-related event or meeting in this space. Call 215-3232. News deadline: 12 noon on Fridays.

Like us on Facebook: https://www.facebook.com/KnoxvilleNeighborhoods

https://outlook.office.com/owa/?ItemID=AAMkADFmNDFlMG10LTc0MmQtNDIyNzY0Y...  4/2/2019

Annual Action Plan
2019

OMB Control No: 2506-0117 (exp. 06/30/2018)
1. Montgomery Village Seeks Donations

The Montgomery Village Tenant’s Association is seeking donations for its Easter celebration.

Donations of items a child might enjoy in their Easter Basket are encouraged. For example, chocolate, candy, stuffed animals, small toys and other spring-time fun items are all welcome.

If you or anyone you know would like to donate, contact Diana Hill at 309-6501 or email mvtenantboard@gmail.com.

2. Five Points Up Hosts Cleanup

Five Points Up, a community group dedicated to beautifying and unifying East Knoxville, will hold a community cleanup on Saturday, Apr. 13, from 9 a.m.-noon.

All groups will meet at Eternal Life Harvest Center, 2410 MLK Jr. Ave., at 9 a.m., to get materials and equipment; all will disperse to their neighborhoods to clean up. All groups will meet back at Eternal Life Harvest Center at noon to enjoy a free lunch and fellowship with neighbors.

Neighbors from all over Knoxville are invited to join in and help.

For more information, call 546-5125 or 215-5187.

3. NAC to Hear More on Affordable Housing

The Neighborhood Advisory Council (NAC) marked Affordable Housing as one of the most important topics to address in 2019.

To speak to that, Becky Wade, Community Development Director, Linda Rust, Community Development Administrator, and Hope Ealey, Project Specialist, will start the conversation about how neighborhood organizations can work with developers and City departments for mutual benefits.

This NAC meeting will be Wednesday, April 10, from 4:30 to 6 p.m. at the Cansler YMCA, 616 Jessamine St. All are welcome to attend.

The NAC members are appointed by the Mayor to:

1. Give advice and feedback on the programs and policies of the Office of Neighborhoods;
2. Bring neighborhood issues and concerns to the attention of the Mayor and City Administration;

https://outlook.office.com/owa/?ItemID=AAMkAFmNDFhMGl0LTctMmQtNDlINy05Y... 4/2/2019
3. Propose to the Administration responses and solutions to address these concerns; and

4. Serve as a sounding board for City initiatives and proposals affecting neighborhoods.

The NAC advises and provides input only to the Mayor and the City Administration. As a matter of policy, it does not advise Knoxville City Council, Knox County Planning and other elected and appointed bodies.

For accommodations, contact Stephanie Brewer Cook at 215-2034 or scook@knoxvilletn.gov. For translation services, contact Talia Harris at 215-2831 or tharris@knoxvilletn.gov.

4. Neighborhood Achievement Award Application Closes April 5

The Office of Neighborhoods is taking applications for the 2019 Neighborhood Achievement Awards until 4:30 p.m. on Friday, Apr. 5. Neighborhood projects carried out during 2018 are eligible for the award.

Whether your organization is large or small, well established or brand new; your group is encouraged to apply. The awards will showcase accomplishments by neighborhood groups during the 2018 calendar year. Here is the application.

The Neighborhood Achievement Awards recognize the work of the city’s neighborhood organizations in improving, protecting, and enhancing their neighborhoods. Awards will be presented at The Neighborhood Conference held Saturday, May 18, 2019, at the Knoxville Convention Center.

Winners will receive a cash award of $75.

For more information, contact Debbie Sharp at dsharp@knoxvilletn.gov or 215-4382.

5. New Sponsors Added for The Neighborhood Conference

The Neighborhood Conference has a new bronze level sponsor; Elizabeth Eason Architecture at $500.

Mast General Store is also donating a prize for EVERY participant at the conference. We hope you will attend to see what that prize is. Register now to save your spot.

Listed last week, our current sponsors are:

- Platinum Level ($5,000): Waste Connections

https://outlook.office.com/owa/?ItemID=AAAMkADFmNDFhMG00L1c0MmQtNjNDlNzY5Y... 4/2/2019
• Silver Level ($1500): Coldwell Banker Wallace & Wallace and Home Federal Bank

• Bronze Level sponsors ($500): Cannon & Cannon, First Tennessee Bank, Hatcher Hill, Knoxville Area Association of Realtors, Realty Executives Associates, and UT Federal Credit Union

We appreciate the support of these sponsors for this important community event and are still accepting sponsorships. For more information, contact Debbie Sharp at dsharp@knoxvilleetn.gov or 215-4382.

The Neighborhood Conference will be held on Saturday, May 18, from 8 a.m. to 2 p.m. at the Knoxville Convention Center.

6. Get Your Items in for the Neighborhood Treasure Hunt

Planning a neighborhood picnic this summer? Do you want to make this year’s block party better than ever? Why not turn your old stuff into cash! Register today for the Neighborhood Treasure Hunt Online Auction.

Starting Friday, Apr. 12, Community Television (CTV), in partnership with the Office of Neighborhoods, will air a four-week long online auction event on Facebook, ending in a Final Sale and a three-hour televised broadcast Friday, May 3. Neighbors donate items, such as antiques, furniture, games, and more. Next, they designate which neighborhood they wish to donate the proceeds from the sale.

To date, neighbors have donated over 150 items. The more items donated from your neighborhood, the more money you could raise for a project, event or other fun neighborhood activity.

Registration closes Thursday, Apr. 11; register your items today!

To learn more and to have your neighborhood featured during the three-hour broadcast event on May 3, click here.

7. Trees Knoxville Hosts Volunteer Forester Program

Do you want to become a Certified Volunteer Forester? Now is your chance.

Twice a year, Trees Knoxville offers the Volunteer Forester Training Program to develop tree management skills to the many volunteers who wish to learn.

The course begins on Wednesday, Apr. 24, and meets every Wednesday for four weeks, including May 1, 8, and 15. To learn more, register, see the syllabus, meeting times and location, visit Trees Knoxville’s website.

https://outlook.office.com/iwa/?ItemID=AAAMkADFmNDFhMG10L1z0MmQtNDINy05Y... 4/2/2019
The course is $50, payable by check or cash at the first session. All attendees must register.

For more information, call 356-0470 or email treesknoxville@gmail.com with any training-related questions.

8. April 16 to be a Big Day for South Knoxville

Tuesday, Apr. 16, is a big day for South Knoxville. Not only do neighbors have the opportunity to provide input on the Chapman Hwy. Implementation Plan, they can also learn more about the Urban Wilderness Gateway Park Project during the Walk with Elected Officials.

On Apr. 16, from 5 to 7 p.m., at the South Doyle Middle School, 3900 Decatur Dr., the second workshop will be held to discuss the Chapman Highway Implementation Plan. This workshop will focus on proposed projects for the section of Chapman Highway between Blount Avenue and John Sevier Highway. Proposed projects are based on an analysis of data received during the previous workshop and an online survey conducted last fall.

The Walk with Elected Officials will begin at South Doyle Middle School on April 16 at 6 p.m. City Council members and other elected officials will walk the connection between the planned Gateway at the James White Parkway terminus and the Urban Wilderness. This one-mile loop will start and end in the South Doyle Middle School Parking lot. Community members are encouraged to join in the fun!

Are you interested in the Chapman Highway project, Gateway Park project and getting to know your elected officials? You are in luck. The Chapman Highway workshop is open house style in which community members can drop in early before the walk and still provide input on the Implementation Plan. You can then then lace up your sneakers and head out for the Walk with Elected Officials.

All are invited to join for an after-party of food and drinks at SoKno Taco Cantina following the walk.

For more information, visit Chapman Hwy. Implementation Plan, Urban Wilderness Gateway Park Project and/or Walk with Elected Officials.

For accommodations, contact Stephanie Brewer Cook at 215-2034 or sccook@knoxvilleetn.gov. For translation services, contact Tala Harris at 215-2831 or tharris@knoxvilleetn.gov.
9. City Seeks Comments on Draft Annual Action Plan

Starting Friday, Apr. 5, The City of Knoxville is seeking comments on the first draft of its 2019-2020 Annual Action Plan. The plan will be available for a 30-day public comment period that runs through Monday, May 6.

The Annual Action Plan describes how the Community Development Department proposes to spend funds from the U.S. Department of Housing and Urban Development (HUD) for the year beginning July 1, 2019, and ending June 30, 2020. The Plan is an update of the City's 2015-2019 (Five Year) Consolidated Plan. HUD funds are anticipated to include Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) and may also include Emergency Solutions Grant (ESG) funds. The amount of funds allocated for the 2019-2020 program year is still unknown and will be estimated in the draft Plan. The final version of the Plan will include actual funding amounts.

Starting Friday, Apr. 5, copies of the Draft Plan can be found at on Community Development's webpage under “Reports and Plans” and at the office of the Department of Community Development, 5th floor, City County Building, 400 Main Street. Citizens may also obtain a copy of the draft plan by calling the Community Development Department at 215-2180.

The City of Knoxville encourages citizen comment on the draft Plan. A public hearing to discuss the plan will be held at 5:30 p.m. on Monday, Apr. 29, at the John T. O'Connor Center, 611 Winona Street.

For more information and/or to submit comments, contact Linda Rust at rust@knoxvilletn.gov or by mail or fax to Linda Rust, City of Knoxville, Community Development Department, P.O. Box 1631, Knoxville, TN 37901, fax 865-215-2962 or by calling 865-215-2357. All comments must be received no later than Monday, May 6, 2019.

10. Planning Launches New “Groundbreaking” Tool

Knoxville – Knox County Planning has launched a new web application to provide information on construction activity across Knox County. This application, called groundbreakers, allows developers, investors, lenders, and community members to see information on planned, current and recent development projects.

The application provides extensive detail on major developments, including: residential, commercial, Industrial, mixed use, special use and retail projects. This map-based program is easy for looking up a construction project in your area or understanding how a new development’s location may affect your

https://outlook.office.com/owa/?ItemID=AAMkADFmNDdhMGi0LTc0MmQtNDllNy05Y... 4/2/2019
neighborhood.

Details on type, size, location, timeline, costs, status and news coverage are available for more than 150 project listings. Along with information on these individual projects, filters and searches can be applied to show groupings that meet certain criteria, such as type, stage and location.

To learn more about Knoxville – Knox County Planning and the Groundbreakers app, check out www.knoxplanning.org.

11. Knoxville Neighborhoods Calendar (click link for online calendar)

Call 215-3232 to include your neighborhood event or meeting in this Google calendar.

If you are a person with a disability who requires an accommodation to attend a City of Knoxville public meeting, please contact Stephanie Brewer Cook at scook@knoxvilletn.gov or 215-2034 no less than 72 hours before the meeting you wish to attend. For an English interpreter, contact Title VI Coordinator Tatia M. Harris at 215-2831.

Other Calendars
Additional online calendars that cover events outside the neighborhood realm include:

- Arts & Culture Alliance (There's More to Knoxville)
- Arts & Fine Crafts Center Classes (City of Knoxville)
- City of Knoxville General Calendar

https://outlook.office.com/owa/?ItemID=AAAMkADFmNDfMGI0L1c9M1QtNDI5NzY0Y... 4/2/2019
** This Advisory is produced on most Tuesdays of the year.
** Ideas and contributions are welcome. We reserve the right to edit submissions.
** Deadline for news & calendar items: 5 p.m. Mondays
** May be copied and forwarded via neighborhood e-mail lists and newsletters.
** See past issues at our Website: http://www.knoxvilletn.gov/neighborhoods
** Don’t have Internet access? Call 215-4382 if you need a copy of a particular document.

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Two tables are shown, one for Knoxville Neighborhoods, Holidays in the United States, and the other for April 2019 Eastern Time - New York.

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Our mailing address is:
City of Knoxville Office of Neighborhoods
400 Main Street
Knoxville, TN 37901

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Annual Action Plan
2019

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OMB Control No: 2506-0117 (exp. 06/30/2018)
Community Development administers a variety of programs geared toward the revitalization of Knoxville’s low-to-moderate income neighborhoods. In order for resources to have the greatest impact, the Department targets its programs to strategy areas that are selected periodically.

Main Line: 865-215-2120
Fax: 865-215-2962
Disability Services: 865-215-2034
TTY: 865-213-4581  
Fair Housing Program: 865-215-2120  
Housing Programs: 865-215-2120  
Neighborhood Strategy Areas: 865-215-2120  
Solutions to Problem Properties: 865-215-2120

The City of Knoxville is currently developing its Annual Action Plan Update to its Five Year Consolidated Plan for the proposed use of U.S. Dept. of Housing and Urban Development (HUD) Community Development Block Grant (CDBG), HOME Investment Partnership Act, and Emergency Solutions Grant (ESG) funds for Program Year Five, beginning July 1, 2019 through June 30, 2020. The first of two public meetings to discuss the Annual Action Plan was held on January 31, 2019. At this meeting, Community Development staff reviewed priorities and strategies from the 2015-2019 Five Year Consolidated Plan, shared accomplishments (focusing on affordable housing as a priority activity), explained constraints – both regulatory and financial - that impact how HUD funds are allocated to activities, and presented its proposed priority activities for program year 2019-2020. That presentation can be found here (presentation). Comments from residents were also invited and received at the meeting and are part of the process the City uses to determine priority activities for the program year.

The draft Annual Action Plan is now available for public review and comment (draft plan). The draft includes an estimation of funding amounts and sources for proposed programs and activities beginning July 1, 2019. A thirty-day public comment period on the draft plan begins April 5 and runs through May 6, 2019. Comments may be shared with Linda Rust at lrust@knoxvilletn.gov, or mail to Linda Rust, City of Knoxville Community Development Department, P.O. Box 1631, Knoxville, TN 37901, or by fax to 865-215-2962.

A second Public Meeting to discuss the draft plan and receive comments from the public, will be held at the end of the public comment period, on April 29, 2019, at 5:30 PM at the O’Connor Center, 611 Winona Street.

The O’Connor Center is wheelchair accessible. Persons who wish to request disability-related accommodations including sign language interpreters should contact Stephanie Cook, City of Knoxville ADA Coordinator at 865-215-2034 or scook@knoxvilletn.gov. Please request accommodations at least ten days in advance.

Community Development is committed to meeting the needs of non-English speaking residents, including foreign language interpreters and materials translated in the appropriate language. Please request accommodations at least ten days in advance.

If you are unable to attend the meeting, your feedback is still appreciated. Please

send in your comments to Linda Rust at jrust@knoxvilletn.gov, mail to Linda Rust, City of Knoxville Community Development Department, P.O. Box 1631, Knoxville, TN 37901, or by fax to 865-215-2962. If you have questions, call Cicely Henderson at 865-215-2180.

COMMUNITY DEVELOPMENT DEPARTMENT PROVIDES:

* Programs to improve housing opportunities for lower-income homeowners, tenants and home buyers as well as assistance to organizations serving Knoxville's homeless population.
* A Fair Housing Program to promote equal opportunity in housing in Knoxville.
* Activities that identify vacant, blighted or problem properties and seek developers to return them to productive use.
* Support for programs that assist neighborhoods in identifying and solving their own problems
* Support for programs that provide training and employment to lower-income citizens or to assist lower-income citizens in starting small businesses.

REVITALIZATION PROJECTS:

* Five Points Commercial Development
* Lonsdale Redevelopment
* Vestal Redevelopment

ENERGY STAR:

Energy Star Partner: The City of Knoxville is a proud partner of ENERGY STAR. The Community Development Department’s Owner Occupied Housing Rehabilitation Program has built thirteen (13) Energy Star homes and plan on building more Energy Star-certified homes. ENERGY STAR qualified products and practices help you save money and reduce greenhouse gas emissions by meeting strict energy efficiency guidelines set by the U.S. EPA and U.S. DOE. The ENERGY STAR label also designates superior energy performance in homes and buildings. More information is available on the ENERGY STAR website at www.energystar.gov.

http://www.knoxvilletn.gov/government/city_departments_offices/community_development
To: Knoxville Office of Community Development  
Re: Comments on 2019-2020 Action Plan of the  
From: Knoxville NAACP Housing Committee  
Date: May 3, 2019

The Knoxville NAACP Housing Committee appreciates the opportunity to submit comments for the draft 2019-2020 Program Year Action Plan of the City of Knoxville Office of Community Development (OCD).

Need to target census tracts for subsidies
The OCD’s has used the entire city as its target area. The affordable housing landscape has changed dramatically over the five years since the plan was last developed. We urge OCD to in its upcoming plan to target those census tracts that have the highest concentrations of low-income, rental, and minority populations.

As the OCD plan states, “the city may choose to add more localized target or strategy areas later, as needs and/or opportunities arise.” The need and opportunity to target these areas have arisen. Such targeting would help stabilize those neighborhoods at the highest risks of displacement.

Further, the OCD has access to census tract information that clearly identifies the limited number of neighborhoods at the highest displacement risk. An overwhelming preponderance of the City’s census tracts do not share these risks. The use of federal funds on these high risk areas would fulfill the intent of these funds.

Evaluation of past performances
We recommend that OCD, for the sake of transparency, identify the demographics of those who have received assistance through previous year federal funding. Total city-wide numbers are provided, but the public does not know the distribution by geographic location or race. In 2019, the City has the technology to easily provide that data. Affordable housing advocates understand the importance of this information.

Down payment assistance
OCD assists with home down payment assistance. Research has repeatedly shown that African-American home-buyers experience multiple barriers to purchasing a home. The institutional biases of financial lending institutions, as well as the historic legacy of African-American being denied access to federal affordable housing programs, makes this down-payment assistance program all the more important to help African-American become home owners. The NAACP Housing Committee urges that this year’s funds and the next plan’s funds target African-American home buyers for this assistance.

In this plan and in future plans, we recommend that OCD report on the geographic, demographic, and racial characteristics of those they assist with these funds.

Workforce development
We recommend that in this plan and in the upcoming five year plan that OCD identify the demographics, race, and census district of those selected for the subsidized workforce.
development programs. It is also important to know the same information for those who completed the program and those who actually found jobs within the building trades to evaluate the efficacy of continuing to fund the program. It would be good to know the successes and barriers of such an important program.

**New affordable housing rental projects**

We recommend in this Action Plan and the upcoming five-year plan that the OCD identify in an easy to read format existing affordable multifamily housing projects to which it has provided subsidies in the past, those that have come on-line in the year, and those in the pipeline for coming years.

This listing should also indicate for each housing project the number of affordable units within each AMI range and census tract. For existing development, residents by age, disability, and race should be included to demonstrate equity.

This information would assist the public in understanding how OCD is spending City and federal funds for development of affordable housing.

Also, OCD might start and maintain a list of the Low Income Housing Tax Credit funded affordable housing units by their expiration date, the list capturing much of the information indicated above. Such a listing would help inform the public and in planning to avoid the unforeseen and dramatic decrease of affordable units the City has recently experienced.

The OCD action plan also referenced an article by Martin and Beck, which focuses on how gentrification does not directly displace renters. There are plenty of studies which show a causal link between white people moving into predominantly African-American neighborhoods and buying homes owned by African-Americans, as well as conversion of rental buildings into single family homes by white investors. Moreover, we do not need to read studies about this new age urban renewal as many cities across the nations are in the midst of urban resegregation.

**ReCode**

The NAACP Housing Committee and other affordable housing advocates question the OCD’s opinion that ReCode Knoxville will increase affordable housing in Knoxville. While multifamily housing can be developed along commercial corridors, the properties on these corridors are the most expensive in the city, making development of affordable housing on the corridors unaffordable.

The Action Plan stated that ReCode is “expected to greatly impact the opportunity for affordable housing development,” but the plan did not state whether it would increase or diminish opportunities for affordable housing, especially in neighborhoods already destabilized by revitalization. Citing the example of the increased investment in downtown multifamily development was confusing as the rental rates for these units are among the highest in the city.

ReCode Knoxville has made the vision of mixed income rental housing more difficult to achieve as it exclusively limits multifamily along the transit corridors. Revitalization and Recode
Knoxville threaten to displace lower income rental opportunities in existing single family neighborhood.

The OCD plan says that it will continue to develop more affordable housing outside of areas of poverty and minority concentrations. The plan states: “The City is committed to household choice in location of affordable housing wherever feasible.” Does that commitment include lower income renters wanting to continue to live in areas where they have been displaced?

It is difficult to have a clear understanding of OCD’s vision. A majority of Knoxville residents rent, which follows national trends. While the concerns of homeowners are important, so are the concerns of the renters. While many homeowners have a deep bias for home ownership and against renters, we need to accept the reality that many cannot afford to buy a home but they still need affordable housing.

The NAACP has the great concern that within a few years, the African-American community will be displaced from its East Knoxville neighborhoods by white people wanting to live in these neighborhoods.

For further information, please contact knoxillenaacp@gmail.com
C. April 29, 2019 Annual Action Plan Public Meeting

1. Public Notice and Other Outreach
2. Sign-In Sheets
3. Presentation
4. Public Meeting Comments
5. Word Cloud from Public Comments
Attn:
The: CITY OF KNOXVILLE COMMUNITY DEV.

(Advertising) City of Knoxville Draft 2019-2020 An (Ref No: 2249368)
P.O. #: 

PUBLISHER'S AFFIDAVIT

State of Tennessee  }  ss
County of Knox  } 

Before me, the undersigned, a Notary Public in and for said county, this day personally came Natalie Zollar first duly sworn, according to law, says that he/she is a duly authorized representative of The Knoxville News-Sentinel, a daily newspaper published at Knoxville, in said county and state, and that the advertisement of:

(The Above-Referenced)

of which the annexed is a copy, was published in said paper on the following date(s):

03/16/2019

and that the statement of account herewith is correct to the best of his/her knowledge, information, and belief.

Natalie Zollar

Subscribed and sworn to before me this March 18, 2019.

Karen W. Kangas

Notary Public

My commission expires ___________________ 20__
City of Knoxville
Draft 2019 Annual Action Plan
for Integrated Comprehensive Development
Public Comment Period and Public Hearing

The City of Knoxville is preparing its 2019 Annual Action Plan. The plan is being developed in accordance with Title VI of the federal Civil Rights Act of 1968, as amended and as requirements of the U.S. Department of Housing and Urban Development (HUD), Community Development Block Grant (CDBG) Program. The plan is also being developed in accordance with the American with Disabilities Act (ADA) of 1990. The plan will be submitted to HUD for approval by December 31, 2019.

The draft of the Annual Action Plan is currently available for public review during the comment period beginning on April 5, 2019. The draft plan is available at the City Hall Second Floor, Room 200, and is also available electronically at the City of Knoxville website. Comments are being accepted until April 22, 2019.

The City of Knoxville employs a consultant to prepare the draft plan. The draft plan is also available for public review at the office of the Director of Community Development, City of Knoxville, 409 Summit Plaza, Room 201, Knoxville, TN 37902. A public hearing on the draft Annual Action Plan will be held on April 18, 2019, at 6:00 p.m. at the City Hall Second Floor, Room 100, 409 Summit Plaza, Knoxville, TN 37902.

Community members are encouraged to review the plan, make comments, and attend the public hearing. Comments can be submitted in writing to the City of Knoxville, Department of Community Development, 409 Summit Plaza, Room 201, Knoxville, TN 37902; by email to CDBGinfo@knoxville.gov; or by leaving a message at 865-245-2301. Comments must be received by May 3, 2019.

Community members are invited to attend the hearing and make comments. Comments can be made in person, by telephone, by email, or by mail. Comments must be received by May 3, 2019.

All comments must be received no later than May 3, 2019.
Knoxville Neighborhood Advisory - Vol. 12, No. 16 -
Tuesday, April 23, 2019


To subscribe to this newsletter via email, fill out this form at http://eepurl.com/b2Rk9T. You will then receive an automated email. Reply to this automated email to secure your free subscription.

1. North Hills Garden Club Hosts Annual Plant Sale
2. Montgomery Village Thanks Donors
3. Neighborhoods Host Yard Sales
4. We Are One Month Out From The Neighborhood Conference
5. KGIS Workshop to Show Advanced Material
6. PARC Quarterly Meeting Planned for this Wednesday
7. Mark Your Calendar for Upcoming BBB and POH Meetings:
8. Community Development Seeks Input
9. TPO Seeks Community Priorities for Chapman Hwy
10. Knoxville Neighborhoods Calendar (click link for online calendar)

Published by the City of Knoxville's Office of Neighborhoods, we report news important to Knoxville's residential neighborhoods. Include your neighborhood-related event or meeting in this space. Call 215-3232. News deadline: 12 noon on Fridays.

Like us on Facebook: https://www.facebook.com/KnoxvilleNeighborhoods

1. North Hills Garden Club Hosts Annual Plant Sale

The North Hills Garden Club is hosting its yearly plant sale on Saturday, May 4, from 9 a.m.-1 p.m., at the North Hills Park, 2419 Kennington Rd. The event will

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take place rain or shine.

This plant sale is a popular event for local gardeners who value native plants that thrive in our area. Residents of historic North Hills donate different varieties of hardy perennial plants and shrubs harvested from their own gardens.

In partnership with a local nursery, the garden club also offers herbs, veggies and gorgeous blooming annuals. Several of the club’s master gardeners will also be on site to answer questions and give gardening advice.

While browsing through the plant sale, be sure to enjoy delicious food from VietGrill - Vietnamese Vegan food truck. In addition, there will be a garden shed with bargain prices for gently used items, arts and crafts booths, and even activities for the kids.

Proceeds from this event support beautification of the neighborhood’s boulevards and park. For more information on the North Hills Garden Club visit the club’s Facebook page or website.

For questions, contact Shannon Whitt at 254-7774 or Sally Wilcox at 803-9452.

2. Montgomery Village Thanks Donors

The Montgomery Village Tenant Association would like to thank the following donors for their generosity towards the Egg Hunt on Sunday, Apr. 21: John and Kristen Bevill, Christa Moser Reed, Stephen and Angela McGuire, Kristi Headrick Kristy, Nikki Cruize, Hunter Acuff, Stephanie Welch, Chad Hensley, and Mount Olive Baptist Church.

Altogether, 5,500 eggs, two bikes, dozens of stuffed animals, pounds of candy, chips, books, chalk, water cases, prizes, and bottles of bubbles were donated for the Egg Hunt. About fifty children hunted eggs on the field next to the Boys and Girls club. Ten children won egg hunt prizes, and ten prizes were raffled away.

The Office of Neighborhoods loves to hear about communities rallying to support our neighborhoods! If your neighborhood has a story like this, let us know by contacting Hannah Freeman at 865-215-3456 or hfreeman@knoxvilletn.gov.

3. Neighborhoods Host Yard Sales

Are you looking for ways to support neighborhoods? The opportunities are multiplying!

Various neighborhoods are hosting yard sales throughout the warmer months. Oakwood Lincoln Park and Edgewood Park will have their joint yard sale on Saturday, Apr. 27, from 8 a.m. - 5 p.m. Maps of the participating houses will be
Cumberland Estates will host their yard sale on Saturday, Jun 8, from 8 a.m.-3 p.m.

If yard sales aren't your thing, head over to www.ctvknox.org/hunt to browse over a hundred items for auction. Sales from the auction benefit neighborhoods or the 2019 Neighborhood Conference. Bidding ends Friday, May 3 in a live auction broadcast on CTV from 8-9 p.m.

If your neighborhood is hosting any other neighborhood fundraisers, let the Office of Neighborhoods know at 215-3232.

4. We Are One Month Out From The Neighborhood Conference

Are you ready? Saturday, May 18, from 8 a.m.-2 p.m., Knoxvillians are invited for a free day of learning, engagement, and community at The Neighborhood Conference at the Knoxville Convention Center.

Come see over 80 booths, featuring City & County departments, non-profits, and businesses. Learn more about your city, county, and neighborhood through one on one conversations about the issues of concern in your neighborhood.

Choose between four outstanding workshops: How to engage all neighbors; How to create safer streets as a neighborhood; How to celebrate Knoxville's diversity; and lastly Turning NIMBY into YIMBY: Understanding Affordable Housing.

Enjoy a buffet lunch of soup and salad while being inspired by Sponsors, Donors, the Mayor, Neighborhood Achievement Awards, and Neighbor of the Year Award.

All of the activities are provided to help individuals and neighborhood organizations network with one another, learn, and walk away inspired to participate in your neighborhood organizations or start your own neighborhood organization.

Please pre-register at the website to share your information in advance. This information allows us to generate a name tag and a meal ticket.

Scrolling on the large screen in the ballrooms will be photos from neighborhood activities across the city. If you have not yet shared your neighborhoods' photos, send them to Hannah Freeman, ASAP. at hfreeman@knoxvilletn.gov. There will also be door prizes donated by generous local businesses.

Did we mention that this conference is FREE to participants? Thanks to our wonderful sponsors and door prize donors, this day is a treat for Knoxville neighbors. Join us!
5. KGIS Workshop to Show Advanced Material

The Office of Neighborhoods will host an advanced workshop on how to make full use of www.kgis.org on Thursday, Apr. 25. The workshop will be held at the City’s Public Works Building, 3131 Morris Ave., from 6-8 p.m.; registration is required.

To register, contact Debbie Sharp at dsharp@knoxvilletn.gov or leave your name and contact information at 215-4382.

Previously, the Office of Neighborhoods held a beginner’s workshop on the use of KGIS — the Knoxville, Knox County, KUB Geographical Information System — by neighborhood groups. This upcoming workshop will advance on this information and provide a more comprehensive overview of KGIS maps.

In addition to picking up tips and understanding how to use various tools and applications, participants will learn how to navigate the neighborhood KGIS app — the Neighborhood Groups Viewer, which maps the boundaries of neighborhood groups in the city.

Wi-Fi is available. The first 15 participants to register can bring a laptop and will be able to log on to the website during the workshop.

6. PARC Quarterly Meeting Planned for this Wednesday

The Police Advisory and Review Committee (PARC) will have its quarterly meeting Wednesday, Apr. 24, at 6 p.m., at the Regal Entertainment Group Building, 101 E. Blount Ave.

PARC focuses on strengthening the relationship between citizens and members of the Knoxville Police Department (KPD). PARC serves through independent review of police actions, investigating police-related incidents following Internal Affairs investigations.

PARC consists of an executive director, to whom citizens may register formal or anonymous complaints, and seven committee members, responsible for reviewing cases.

Alongside reviewing KPD-related cases, PARC is dedicated to improving neighborhood-police relationships and interested in citizen perspectives. The Office of Neighborhoods works closely with PARC to plan quarterly Neighborhood Safety Meetings in each region of the City. The next Neighborhood Safety Meeting will be in South Knoxville on Monday, Jun. 24. Check out the Neighborhoods Calendar for details to upcoming meetings.

For more information on PARC, check out the webpage.

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7. Mark Your Calendar for Upcoming BBB and POH Meetings:

The Better Building Board (BBB) and Public Officer Hearings (POH) are scheduled for this week.

The BBB will meet on Thursday, Apr. 25, at 3:30 p.m., in the Small Assembly Room, at the City County Building, 400 Main St., and the POH will meet at 9:30 a.m., on Friday, Apr. 26, in the Small Assembly Room of the City County Building.

Agendas for the BBB and POH are available at this link, and hitting the current agenda, for each, at the top of the page. Be sure to check the date at the top of the agenda to be sure it is the most current.

Neighbors can benefit from following the BBB and the POH to advocate for the demolition of blighted and troublesome buildings in your neighborhood.

For more information on the BBB or POH, past hearing results, and more on why you should follow these meeting, visit Better Building Board and Public Officer Hearing.

8. Community Development Seeks Input

A second public meeting to receive public comments on the Community Development Annual Action Plan will be held on Apr. 29, 2019, at 5:30 p.m., at the O’Connor Center, 611 Winona Street.

The draft Annual Action Plan is now available for public review and comment (draft plan). The draft includes an estimation of funding amounts and sources for proposed programs and activities beginning July 1, 2019.

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Annual Action Plan

2019

OMB Control No: 2506-0117 (exp. 06/30/2018)
July 1, 2019 through June 30, 2020.

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That presentation can be found here (presentation). Comments from residents were also invited and received at the meeting and are part of the process the City uses to determine priority activities for the program year.

9. TPO Seeks Community Priorities for Chapman Hwy

Do you live, work, or play near Chapman Highway? Knoxville Regional Transportation Planning Organization (TPO) wants to hear your thoughts on the Chapman Highway Implementation Plan.

TPO has released a second Community Input Survey to gather more input on community priorities for the projects identified by the Implementation Plan.

Last Tuesday, Apr. 16, TPO hosted a community input meeting to present plans generated after input from the survey and public meeting held last fall. To gather further input, TPO is asking neighbors to fill out the survey.

The Chapman Highway Implementation Plan is an effort to evaluate previous studies, confirm recommendations, identify new issues, and develop a plan of action to improve Chapman Highway.

For more information on the Implementation Plan, a direct link to the survey, and results from last week’s input meeting, check out, Chapman Highway Implementation Plan.

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Other Calendars

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- Arts & Fine Crafts Center Classes (City of Knoxville)
- City of Knoxville General Calendar

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** May be copied and forwarded via neighborhood e-mail lists and newsletters.
** See past issues at our Website: [http://www.knoxvilleetn.gov/neighborhoods](http://www.knoxvilleetn.gov/neighborhoods)
** Don't have Internet access? Call 215-4382 if you need a copy of a particular document.
### Public Meeting

Presented by City Community Development Department  
April 29, 2019 – Monday  
5:30 p.m.  
O’Connor Senior Center  
611 Winona Street, Knoxville, TN 37917

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<tr>
<td>Susan Hall</td>
<td>CDD</td>
<td><a href="mailto:susanhall@knoxville.gov">susanhall@knoxville.gov</a></td>
<td>865-994-7200</td>
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<tr>
<td>Scott Baker</td>
<td>Congress</td>
<td><a href="mailto:becker@comcast.net">becker@comcast.net</a></td>
<td>865-383-8719</td>
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<td>Stevina March</td>
<td>2019 City Council</td>
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</tr>
<tr>
<td>Scott Kennedy</td>
<td>2019 City Council</td>
<td><a href="mailto:scott.kennedy@knoxville.gov">scott.kennedy@knoxville.gov</a></td>
<td>-</td>
</tr>
<tr>
<td>Justin Williams</td>
<td>2019 City Council</td>
<td><a href="mailto:justin.williams@knoxville.gov">justin.williams@knoxville.gov</a></td>
<td>-</td>
</tr>
<tr>
<td>AMELIE VARGAS</td>
<td>2019 City Council</td>
<td><a href="mailto:amelievargas@knoxville.gov">amelievargas@knoxville.gov</a></td>
<td>-</td>
</tr>
<tr>
<td>Hassan Al-Halad</td>
<td>2019 City Council</td>
<td><a href="mailto:hasan.al-halad@knoxville.gov">hasan.al-halad@knoxville.gov</a></td>
<td>-</td>
</tr>
<tr>
<td>Adam H.</td>
<td>2019 City Council</td>
<td><a href="mailto:adam.h@knoxville.gov">adam.h@knoxville.gov</a></td>
<td>-</td>
</tr>
<tr>
<td>CEKE</td>
<td>2019 City Council</td>
<td><a href="mailto:cek@knoxville.gov">cek@knoxville.gov</a></td>
<td>-</td>
</tr>
<tr>
<td>Lydia Rust</td>
<td>CDD</td>
<td><a href="mailto:lydiarust@knoxville.gov">lydiarust@knoxville.gov</a></td>
<td>-</td>
</tr>
</tbody>
</table>
Annual Action Plan Public Meeting
April 29, 2019

Community Development Department

Becky Wade, Director
Linda Rust, CD Administrator
Agenda

Overview of Mission and Desired Outcomes

The Five Year Consolidated Plan

The Annual Action Plan
  Consultation
  Public Input
  Proposed High Priority Activities
  Partners / Funding Sources
  HUD Allocation Amounts
  Amounts/Proposed Activities

Opportunity for Public Comment
Our Mission is

to revitalize low and moderate income communities and strengthen all city neighborhoods.

We accomplish this by working with community partners on many programs with various federal, state and local funding sources.
Our Desired Outcomes

- Safe, sustainable and vibrant neighborhoods
- Active public participation through strong neighborhood organizations
- Economic opportunities for individuals and businesses
- Responsive and collaborative partnerships
- Supportive services for persons experiencing homelessness or at-risk of homelessness
- Decent, affordable, healthy and energy-efficient housing
- Accessible, *Visible* and Fair Housing
- Efficient grants administration and management
The PY2015-2019 Five Year Consolidated Plan

U.S. Department of Housing and Urban Development (HUD) Community Planning Development (CPD) Funds:

- **CDBG** – Community Development Block Grant
- **HOME** – HOME Investment Partnerships Grant

- Required by HUD every 5 years (most recent Plan was completed in May 2015)
- Involves extensive community participation
- Sets High / Low priority activities for funding
- Updated annually (Annual Action Plan)
2015-2019 Five Year Consolidated Plan Priorities

Strengthen Neighborhoods

Promote Economic Development

Reduce and End Homelessness

Promote Affordable Housing
The Annual Action Plan

- Updates the Five-Year Plan
- Allows for consideration of changes in
  - Community Needs
  - Opportunities and Challenges
  - Funding Sources and Amounts
- Citizen Participation and Consultation with community partners
- Research (data and trends)
- Annual report of accomplishments – the Consolidated Annual Performance and Evaluation Report (CAPER), due by September 30
- Program Year (PY) 2019-2020 is Year Five
- July 1, 2019 through June 30, 2020
Program Constraints

Regulatory - HUD Requirements

1. CDBG Funds
   - Low- and Moderate- Income (LMI) persons/households
   - LMI Areas
   - Slum or Blight
   - Urgency (urgent threat to community health and welfare)
   - Public Services

2. HOME Funds
   - Affordable Housing for LMI households
PY2019 AAP Consultation Activities

• Community and Economic Development
  – Office of Neighborhood's Neighborhood Advisory Council
  – Knox County Health Department’s Health Policy Council
  – East Tennessee Community Design Center

• Affordable Housing and Homelessness
  – KCDC
  – MPC/Knox Planning
  – CAC and NHI
  – CHDCs
  – Knoxville Homeless Coalition
  – Mayor's Roundtable on Homelessness
  – Affordable Housing Developers roundtable
  – Grassroots community groups
    • Justice Knox
    • NAACP
  – Presentations:
    • CAC Landlord Summit
    • Neighborhood Advisory Council (NAC)
Affordable Housing
- No affordable rental units available
- Need more landlords willing to rent to homeless and low-income residents
- Should be trying to turn renters into homeowners
- Mixed income housing needed.
- Need gap coverage for low to moderate income individuals who are outside of the LMI threshold
- Need more affordable units to purchase and renovate.
- Shift focus to “tenant retention”

Economic Development
Housing programs need to connect people to economic and job development opportunities
Homelessness
- Homeless youth population increasing but there is almost no housing available
- Lack of temporary housing for families with children
- Need more supportive housing / individuals with mental health and addiction problems
- Need emergency shelter with lower barriers for entry
- Need more supportive housing for individuals age 50+
- Need more homeless case managers
- Expedited road to housing
- Mobile homeless services to reach a non-day space population.
- Need more “eviction prevention” - Assistance with utility costs (energy efficiency improvements, weatherization, and utility payment assistance)
- For immigrants, language and citizen status a barrier
Neighborhoods

- An expansion of the blighted property program (larger allocations and more properties served)
- Need to control gentrification and price gouging
- Mixed income housing needed
- Higher density is not “bad”. We can incentivize developers in ways that don’t cost money (through higher density!)
- Need lobbying to address imminent domain laws
- Repurpose public buildings, hotels, and churches
PY2019-2020 Proposed High Priority Activities

- **Affordable Rental Housing** *
  - Energy Efficiency / Weatherization - CDBG
  - Accessibility Improvements - CDBG
  - Rehabilitation – CDBG and HOME
  - Development/New Construction - HOME
  - Permanent Supportive Housing (Housing First) - HOME

- **Homelessness** *
  - Public Facility Improvements – CDBG

- **Affordable Owner-occupied Housing** *
  - Emergency and Minor Home Repair - CDBG
  - Rehabilitation – CDBG and HOME
  - CHDOs - Development/New Construction - HOME
  - Down Payment Assistance - HOME

- **Design and Technical Assistance** - CDBG

- **Public Services** – CDBG (up to 15%)
  - Workforce Development
Maximizing Resources by Partnering with:

Public Housing Authority – KCDC
US Department of HUD
Non-Profit and Faith-Based Organizations
Non-Profit Developers
For-Profit Developers
Foundations - East Tennessee Foundation
State of Tennessee
Utilizing Federal / HUD Funds

CDBG
- Housing rehabilitation for owner-occupied and rental
- Emergency and minor home repairs
- Energy efficiency improvements
- Accessibility improvements

HOME Investment Partnerships Grant
- New construction of owner-occupied and rental
- Housing rehabilitation for owner-occupied and rental
- Down payment assistance

Lead Based Paint Hazard Reduction/Healthy Homes
- $2.5 M in 2013-2015 (+ $3.6 M grant awarded this year)
Estimated vs. Actual Amount

\[
\begin{array}{ll}
\text{Proposed in the Draft Plan} & \text{Actual HUD Allocation} \\
\text{CDBG} & $1,609,007 & +5\% & $1,694,012 (+$85,005) \\
\text{HOME} & $1,097,110 & -5\% & $1,043,957 (-$53,153) \\
\text{Total} & $2,706,117 & & $2,737,969 (+$31,852)
\end{array}
\]

$2,737,969

While federal funds have risen in the last two years, they have been steadily decreasing for 15 years.
Affordable Rental Development Fund

The City’s Affordable Rental Development Fund (ARDF) is helping fund the gap for the development of new affordable rental housing units:

- $2 M in 2017-2018
- $2.5 M at the beginning of 2018-2019 and
- $1 M added mid-year
- $5.5 M Total

Another $2.5 M in the Mayor’s Proposed 2019-2020 Budget
City Funds

ARDF - Affordable Rental Development Fund
- $5.5 M allocated since July 2017
- $3.70 M obligated thus far
- Leveraging $86.2 M ($1 : $22.75)
- 517 rental units in process

KCDC – Five Points Redevelopment
- $13 M spent since 2007
- Leveraged $61.9 M ($1 : $4.76)
- 472 rental units (296 completed, 166 in process)

Affordable Housing Trust Fund - ETF
- $2.58 M since 2011 (started in 1993)
- Mostly owner-occupied houses
Results - 2011-2018

Affordable Housing Investment 2011 - 2018

Total Investment (2011-2018) = $230.36 M
Funds from/through the City = $ 44.58 M (20%)
Funds leveraged through the City = $185.77 M (80%)
## Results - 2011-2018

<table>
<thead>
<tr>
<th>Housing Since PY2011</th>
<th># units</th>
<th># complete</th>
<th># not complete</th>
</tr>
</thead>
<tbody>
<tr>
<td>*Rental - New Construction</td>
<td>1,012</td>
<td>339</td>
<td>673</td>
</tr>
<tr>
<td>*Rental - Rehab (inc. KEEM, wealth, access &amp; LBP/HH)</td>
<td>891</td>
<td>795</td>
<td>96</td>
</tr>
<tr>
<td>*Rental - CHDO (rehab)</td>
<td>44</td>
<td>24</td>
<td>20</td>
</tr>
<tr>
<td>*Rental - CHDO (new construction)</td>
<td>8</td>
<td>8</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total Rental</strong></td>
<td>1,955</td>
<td>1,166</td>
<td>789</td>
</tr>
<tr>
<td>*Owner-Occupied - CHDO (new construction)</td>
<td>36</td>
<td>35</td>
<td>1</td>
</tr>
<tr>
<td>*Homebuyer - Downpayment Assistance</td>
<td>53</td>
<td>53</td>
<td>0</td>
</tr>
<tr>
<td>*Owner-Occupied - CHDO (rehab)</td>
<td>20</td>
<td>20</td>
<td>0</td>
</tr>
<tr>
<td>*Owner-Occupied - Rehab (inc. EHR, KEEM, wealth, access &amp; LBP/HH)</td>
<td>2,213</td>
<td>2,204</td>
<td>9</td>
</tr>
<tr>
<td><strong>Total Owner-Occupied (OO)</strong></td>
<td>2,322</td>
<td>2,312</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>4,277</td>
<td>3,478</td>
<td>799</td>
</tr>
</tbody>
</table>
City and State Funds for Homelessness

- While a direct allocation of Emergency Solutions Grant (ESG) funds from HUD for homeless services has not been restored, the City and State (THDA) have provided funding to fill the gap.
- THDA funds are expected to be $161,250 for:
  - Rapid Re-Housing Services $150,000
  - $11,250 for administration
- City general funds are proposed for homeless agency grants in PY2019.
### Federal PY2019 Amounts

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDBG Federal Allocation</td>
<td>$1,694,012</td>
</tr>
<tr>
<td>Prior Year Funds</td>
<td>$300,000</td>
</tr>
<tr>
<td>Estimated Program Income</td>
<td>$150,000</td>
</tr>
<tr>
<td><strong>Total CDBG Funds</strong></td>
<td><strong>$2,144,012</strong></td>
</tr>
<tr>
<td>HOME Federal Allocation</td>
<td>$1,043,957</td>
</tr>
<tr>
<td>Prior Year Funds</td>
<td>$316,903</td>
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<tr>
<td>Prior Year Program Income</td>
<td>$444,962</td>
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<tr>
<td>Estimated Program Income</td>
<td>$500,000</td>
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<tr>
<td><strong>Total HOME Funds</strong></td>
<td><strong>$2,305,822</strong></td>
</tr>
<tr>
<td><strong>Total Federal Funds</strong></td>
<td><strong>$4,449,834</strong></td>
</tr>
</tbody>
</table>
### Proposed PY2019 Activities

<table>
<thead>
<tr>
<th>Activity</th>
<th>Budget Estimate</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total HUD Budget Estimate</strong></td>
<td>$4,449,834</td>
<td></td>
</tr>
<tr>
<td>Promote Affordable Housing</td>
<td>$3,833,930</td>
<td>86%</td>
</tr>
<tr>
<td>Rental Rehab &amp; Development</td>
<td>$1,056,955</td>
<td>60 units</td>
</tr>
<tr>
<td>Owner-occupied Rehab &amp; Development</td>
<td>$2,172,253</td>
<td>273 units</td>
</tr>
<tr>
<td>Down Payment Assistance</td>
<td>$128,464</td>
<td>10 units</td>
</tr>
<tr>
<td>Housing Project Delivery</td>
<td>$476,258</td>
<td></td>
</tr>
<tr>
<td>Prevent and End Homelessness</td>
<td>$52,418</td>
<td>(&lt;1%)</td>
</tr>
<tr>
<td>Public Facility Improvements</td>
<td>$52,418</td>
<td>31 bathrooms</td>
</tr>
<tr>
<td>Strengthen Neighborhoods</td>
<td>$75,684</td>
<td>(2%)</td>
</tr>
<tr>
<td>Maintenance of Blighted Properties</td>
<td>$23,000</td>
<td>80 lots</td>
</tr>
<tr>
<td>Design and Technical Assistance</td>
<td>$52,684</td>
<td>13 orgs.</td>
</tr>
<tr>
<td>Promote Economic Development</td>
<td>$119,000</td>
<td>(4%)</td>
</tr>
<tr>
<td>Workforce Development</td>
<td>$119,000</td>
<td>31 grads</td>
</tr>
<tr>
<td>Administration</td>
<td>$368,802</td>
<td>(8%)</td>
</tr>
</tbody>
</table>
## Annual Action Plan

*(Year 5: July 1, 2019 – June 30, 2020)*

### Citizen Participation Timeline

<table>
<thead>
<tr>
<th>Event</th>
<th>Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Public Meeting</td>
<td>January 31, 2019</td>
</tr>
<tr>
<td>Staff Prepare Draft Plan</td>
<td>February – May*</td>
</tr>
<tr>
<td>Draft Available for Review and 30-day Public Comment Period</td>
<td>April 5 - May 6</td>
</tr>
<tr>
<td><strong>Second Public Meeting</strong></td>
<td>April 29, 5:30 PM O'Connor Center</td>
</tr>
<tr>
<td>Prepare Final Annual Action Plan</td>
<td>May 7 – May 23</td>
</tr>
<tr>
<td>Presentation to City Council</td>
<td>May 7</td>
</tr>
<tr>
<td>City Council Review/Vote</td>
<td>May 21</td>
</tr>
<tr>
<td>Consolidated Plan and Year Five Action Plan submitted to HUD</td>
<td>May 24*</td>
</tr>
</tbody>
</table>
Public Comments on the Draft Annual Action Plan

The DRAFT Annual Action Plan is available at www.knoxvilletn.gov/development

Comments may also be shared through Monday, May 6, 2019, by:

Index cards
Email: LRust@knoxvilletn.gov

Thank you!
Five-Year Consolidated Plan
(covering program years 2020-2024)

**Citizen Participation Timeline**

<table>
<thead>
<tr>
<th>Event</th>
<th>Timeline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kick-off Event/Public Meeting</td>
<td>Summer 2019</td>
</tr>
<tr>
<td>Consultation Meetings</td>
<td>Summer 2019</td>
</tr>
<tr>
<td>‘Regional’ Neighborhood Meetings</td>
<td>Summer 2019</td>
</tr>
<tr>
<td>Other Public Input Meetings</td>
<td>Summer – Winter 19/20</td>
</tr>
<tr>
<td>Draft Available for Review for a 30-day Public Comment Period</td>
<td>Spring 2020</td>
</tr>
<tr>
<td><strong>Public Meeting</strong></td>
<td><strong>Spring 2020</strong></td>
</tr>
<tr>
<td>City Council Review</td>
<td>Early May 2020</td>
</tr>
<tr>
<td>Consolidated Plan and Year One Action Plan <strong>due to HUD</strong></td>
<td>May 15, 2020</td>
</tr>
</tbody>
</table>
Economic Development:
- Want more money to strengthen economic development of businesses in African American/Black communities. Should research ideas from other cities.
- Want to see wealth creation and more measuring change. City should set goals and be held accountable to those goals.

Affordable Housing:
- Goal to solving the problem of affordable housing
- Specific commitments to African American/Black community and a plan to achieve that goal.
- Private for-profit/non-profit partnerships – limitations on affordability periods
- TIFS? PILOTS?
- Sterchi Lofts – where did the money come from to develop
- Austin Homes – Is right to return after renovation 100%?
- How much are the new rental units going for (rent)?
- What’s the affordability period? Who makes the decision on affordability period (City? State?)?

Other:
- Monitoring results/measuring both affordable housing and wealth gap
- Group interested in seeing the research on gentrification in Knoxville.
- Knoxville is considered a “distressed” area (HUD) because of the high percentage of population living in poverty. What are the implications?
Grantee Unique Appendices

Appendix

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1. 2015-2019 Consolidated Plan High Priority Goals and Objectives

2. Consultation
   A. January 14, 2019 Mayor’s Roundtable on Homelessness
      1. Sign-in Sheets
      2. Notes/Comments
   B. January 31, 2019 Affordable Housing Partners Meeting
      1. Sign-in Sheets
      2. Notes/Comments
   C. Comments from Knoxville Area Transit (KAT)

3. Research

4. Other Publicity

5. Draft Annual Action Plan
### Appendix

#### 1. 2015-2019 Consolidated Plan High Priority Goals and Objectives

<table>
<thead>
<tr>
<th>Goals and Objectives</th>
<th>Priority Level</th>
<th>Federal Objectives</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Goal: Strengthen Neighborhoods</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Objective: Improve and promote Quality of Life in neighborhoods through programs to help eliminate blighted and vacant/undervalued properties through:</td>
<td>High</td>
<td>Create a Suitable Living Environment (SL)</td>
</tr>
<tr>
<td>1. Acquisition and Resale of Blighted and Chronic Problem Properties, including Home Maker’s and Model Block Programs;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Commercial Façade Program; and</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Technical Assistance to Neighborhood Organizations.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Objective: Support the Quality, Up-Koop, and Affordability of Housing in Neighborhoods through:</td>
<td>High</td>
<td>Provide Decent Housing (DH)</td>
</tr>
<tr>
<td>1. Housing Rehabilitation (both owner-occupied and rental);</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Emergency and Minor Home Repairs (inc. Accessibility Modifications); and</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Energy Efficiency and Weatherization Programs.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Objective: Support Public Facilities - Neighborhood/Community Centers</td>
<td>Low</td>
<td>SL</td>
</tr>
<tr>
<td>Objective: Support Public Infrastructure - Street Improvements</td>
<td>Low</td>
<td>SL</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Goal: Promote Economic Development</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Objective: Support Job Creation and Small Business Loans through the Commercial Façade Program; Section 3 construction activities; and Section 108 Loans.</td>
<td>High</td>
<td>Create Economic Opportunities (EO)</td>
</tr>
<tr>
<td>Objective: Support Minority- and Women-Owned Businesses through Section 3 construction activities.</td>
<td>High</td>
<td>EO</td>
</tr>
<tr>
<td>Objective: Support Green Job Initiatives through Energy Efficiency Program.</td>
<td>High</td>
<td>EO</td>
</tr>
<tr>
<td></td>
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</tr>
<tr>
<td><strong>Goal: Reduce and End Homelessness</strong></td>
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<td></td>
</tr>
<tr>
<td>Objective: Support Employment and Economic Stability through Case Management/Supportive Services Emphasizing Employment/Economic Stability.</td>
<td>High</td>
<td>Create a Suitable Living Environment (SL)</td>
</tr>
<tr>
<td>Objective: Support Homelessness Prevention through:</td>
<td>High</td>
<td>SL</td>
</tr>
<tr>
<td>1. Case Management and Supportive Services and</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Affordable Housing programs (Housing Rehabilitation, Emergency and Minor Home Repairs, and Accessibility Modifications).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Objective: Support Case Management and Supportive Services, HMIS, Rapid Re-Housing, and Housing Counseling.</td>
<td>High</td>
<td>Provide Decent Housing (DH)</td>
</tr>
<tr>
<td></td>
<td>High</td>
<td>SL</td>
</tr>
</tbody>
</table>

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Annual Action Plan 2019

OMB Control No: 2506-0117 (exp. 06/30/2018)
<table>
<thead>
<tr>
<th>Objective: Support Emergency Shelter/Services and Transitional Housing/Services</th>
<th>High</th>
<th>SL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Objective: Develop and Maintain Affordable Permanent Housing through:</td>
<td>High</td>
<td>Provide Decent Housing (DH)</td>
</tr>
<tr>
<td>1. New Affordable Housing Construction (inc. PSH and Special Needs Housing);</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Housing Rehabilitation (both owner-occupied and rental);</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Emergency and Minor Home Repairs (inc. Accessibility Modifications); and</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Objective: Support Public Service (Health Services) Activities.</td>
<td>Low</td>
<td>SL</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Goal: Promote Affordable Housing</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Objective:</strong> Support Energy Efficiency and Housing Rehabilitation through:</td>
<td>High</td>
<td>Provide Decent Housing (DH)</td>
</tr>
<tr>
<td>1. Housing Rehabilitation (both owner-occupied and rental)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Emergency and Minor Home Repairs (inc. Accessibility Modifications);</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Energy Efficiency/Weatherization Improvements (w/Round It Up program); and</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Improving education for Lead Based Paint Screening and Abatement.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Objective:</strong> Support the Development of Supportive Housing for Special Needs populations and Independent Living for the Elderly.</td>
<td>High</td>
<td>DH</td>
</tr>
<tr>
<td><strong>Objective:</strong> Support Development of New Affordable Housing Construction through:</td>
<td>High</td>
<td>DH</td>
</tr>
<tr>
<td>1. Partnering with Community Housing Development Organizations (CHDOs) and</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Down Payment and Closing Cost Assistance to CHDO home buyers.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
2. Consultation

A. January 14, 2019 Mayor’s Roundtable on Homelessness

1. Sign-in Sheets
2. Notes/Comments
### Mayor's Roundtable on Homelessness

**Date:** 11/14/2019  
**Time:** 2:00 PM

**KCDC (Boardroom)**  
901 N Broadway St, Knoxville, TN 37917

<table>
<thead>
<tr>
<th>Name</th>
<th>Agency/Organization</th>
<th>E-Mail</th>
<th>Telephone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mary Johnson</td>
<td>Knox Housing</td>
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Annual Action Plan  
2019
# Mayor's Roundtable on Homelessness

**11/1/2019**  
**Time:** 3:00 PM  
**KCDC (boardroom)**  
901 N Broadway St, Knoxville, TN 37917

<table>
<thead>
<tr>
<th>Name</th>
<th>Agency/Organization</th>
<th>E-Mail</th>
<th>Telephone</th>
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<tr>
<td>Lisa Higgins</td>
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<tr>
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<tr>
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<tr>
<td>Stephanie Willis</td>
<td>City Council</td>
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<tr>
<td>Debra Fanchon</td>
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<tr>
<td>Tyler Skelton</td>
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<tr>
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<tr>
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<tr>
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</tr>
<tr>
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</tbody>
</table>
**Summary of Homelessness Consultation**

A. Homeless Subpopulations

1. Families
   a. Rise in family & children homelessness - 4
      i. We have seen an increase in the number of families with children experiencing homelessness.
      ii. Single fathers
      iii. Keeping 2 parent families together
   b. Couch homeless
      i. Families-couch homeless/don’t meet definition of chronic homeless - 4
      ii. Single parent families “couch homeless”
   c. More permanent supportive housing options for families with children; specifically, those who have more than 4 children in the home.
      i. Families w/ children of 4+ kids - 2
   d. Family shelter beds - 2
      i. Additional options for family shelter care. Note that when families are able to access shelter services, they may have to be separated by gender (which is deterrent for many in accessing services).
      ii. Too few shelter beds for families
      iii. Family in cars - 2

2. Much younger homeless population/youth homeless - 4
   a. According to CAC and DCS, the homeless youth population has increased over the last few years, hence the reason we applied for Family Unification Vouchers (FUV).
   b. Yes, I am not sure if we are seeing an increase in homeless youth or if we are just getting better at identifying our homeless youth. As of the last quarter of 2018 HMIS has identified 813 youth that are at risk of experiencing homelessness or are currently experiencing homelessness. Please keep in mind that HMIS doesn’t capture those youth who are not connected to community services.
   c. Increase in youth – better outreach
   d. Youth not necessarily more but we are more aware don’t qualify for subsidized housing
   e. We continue to fall short in meeting the needs of youth who are experiencing homelessness. Many of our homeless service providers don’t have any youth specific services. There are vast difference between the needs of adults and youth who are experiencing homelessness. Here are just a few examples:
      i. Lack of adult capital-you don’t have the brain development to make these major decision that they are faced with. Not to mention that most of these youth have suffered trauma which is the case of ACE’s that even further delay of brain development.
ii. There is a language barrier when providers start talking about different types of housing-subsidized housing, income based housing, transitional housing, etc. Youth don't have a clue what any of that means to them.

iii. Youth aren't area of any service providers and without the adult capital in their lives there isn't anyone who can direct them, not to mention that the location of most service providers are located in area that youth aren't comfortable going too alone.

iv. There are no appropriate homeless shelters for youth

v. Youth transitional housing is non-existing with the exception of one youth specific transitional program that is very limited in housing and many limitation in their program

vi. Youth have grove food insecurities. Pantries are not a source of food when you are homeless, food stamps are limited and go quick when you are eating prepared foods because you have no access to cooking, refrigeration or food storage. We have many youth who extremely underweight and are starving in our community

vii. Youth don't have employment history, credit history, co-signer

3. Continue decrease in veterans homelessness
   a. Continuing decrease in veteran homelessness (national average hovers around 12%, and 9% for East TN). We have anecdotal evidence from our homeless service providers showing our homeless population is much younger in the field with families staying about the same.
   b. Veteran older not able to function independently

4. Increase in elderly homeless
   a. Increase in seniors-hospital discharge and nowhere to go
   b. Assisted Living elderly have specific challenges

B. Housing

1. Affordable Housing
   a. Lack of affordable housing
   b. Length of stay because of lack of affordable housing 90 days +
   c. Continued growing need for supportive housing, affordable housing
   d. Affordable housing in safe, family friendly neighborhoods

2. Housing Assistance/Overcome barriers
   a. More affordable/subsidy housing
      i. We have over 2300 on our pre-application waiting list for the Section 8 voucher, these include all the above housing types.
      ii. Everyone on our pre-application waiting list is Homelessness or Disabled. Every month we have over 300 more apply.
iii. More housing sites that are based on income, etc.
iv. Youth who are still in high school or are recent graduates do not qualify for any subsidized housing because of their “full-time student” status
v. More landlords willing to take section 8 voucher 3
vi. No housing and not enough landlords for the vouchers we have to offer. There are currently over 200 voucher holders looking for housing and we are giving out 53-60 vouchers a month for applicants to find housing. Unfortunately over the last six months, we have more and more voucher holders giving up their vouchers. 60 in November and 50 in December for various reasons.

b. Resolution of outstanding chargers/legal barriers to housing
   i. KUB charges
   ii. HUD funds not allowed to pay KCDC charges
   iii. Expungement clinic
   iv. Many resources only work in Knox County
   v. Money for security deposits/outstanding charges-2

3. Housing Types
   a. Need more supportive housing 2
      i. Lack of housing options, especially to the most vulnerable of our population that need supportive services.
      ii. Many of our families are couch homeless, so they do not meet the HUD definition of chronically homeless and do not qualify for the permanent supportive housing units that are available.
      iii. More permanent supportive housing options for families with children; specifically, those who have more than 4 children in the home.
      iv. Lack of long-term Recovery Programs
      v. Youth transitional housing is non-existing with the exception of one youth specific transitional program that is very limited in housing and many limitation in their program

   b. More diverse housing types-2

4. Shelter
   a. Gender separation-2
   b. Additional options for family shelter care. Note that when families are able to access shelter services, they may have to be separated by gender (which is deterrent for many in accessing services).
   c. Too few shelter beds for families
   d. There are no appropriate homeless shelters for youth

C. Supportive Service Needs

1. Health Care
   a. Addiction/drug misuse-barriers/detox clinics-4
i. Need available detox clinics or long-term recovery services

b. Growing need for access to healthcare-2

c. Mental illness barriers 2
   i. In-depth, substantial services for those with severe mental health diagnosis
   ii. Those w/ significant mental illness need expedited services

2. Access/resources to identification-3
   a. Police use background checks to issue 2nd form of ID
   b. DMV mobile unit-visit 1st Thursday

3. Housing case management-2
   a. Addiction and drug misuse as barriers keeping people from completing the housing process.
   b. Locating housing
   c. Youth don't have employment history, credit history, co-signer
   d. Landlords are very skeptical to rent to youth/young adult or will charge more of a deposit.
   e. Resolution of outstanding chargers/legal barriers to housing
      i. KUB charges
      ii. HUD funds not allowed to pay KCDC charges
      iii. Expungement clinic
      iv. Many resources only work in Knox County

4. Lack of job skills-1
   a. Too few jobs available for the homeless population-reliant on temp agency jobs

5. Food Insecurity
   a. Youth have grave food insecurities. Pantries are not a source of food when you are homeless, food stamps are limited and go quick when you are eating prepared foods because you have no access to cooking, refrigeration or food storage. We have many youth who extremely underweight and are starving in our community

6. Access - Youth aren't area of any service providers and without the adult capital in their lives, there isn't anyone who can direct them, not to mention that the location of most service providers are located in area that youth aren't comfortable going too alone.

D. Relationships/Community
   1. Unmet need for social capital-no healthy relationships
   2. Prejudices/perceptions - not those people
B. January 31, 2019 Affordable Housing Partners Meeting
   1. Sign in Sheets
   2. Notes/Comments
# Affordable Housing

**Presented by City Community Development Department**

**January 31, 2019 — Thursday**

3:30 p.m.

John T. O’Connor Center  
611 Winona Street, Knoxville, TN 37917

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<th>Agency/Organization</th>
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<tr>
<td>2: Olivia Berc</td>
<td>EOC</td>
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<td>3: Chris Copper</td>
<td>Knoxville Leadership Foundation</td>
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<td>4: Misty Fordwin</td>
<td>CAC</td>
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<td>5: Serrin Durbin</td>
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<td>6: Rob Stoddard</td>
<td>CDEH Housing &amp; Energy</td>
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<td>7: Terri Ester</td>
<td>KCDC</td>
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<td>8: Taylor King</td>
<td>KEDC</td>
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<td>9: Christine Rice</td>
<td>HOMEsource East Tennessee</td>
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<td>10: Jacque Mayo</td>
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<td>11: Debbie Taylor-Allen</td>
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Affordable Housing Partner Meeting
January 31, 2019

1. In last few years, any trends/changes (demographics, population) in affordable housing?
   a. Mental Health
      i. KCDC - Mental health especially with closing of Lakeshore. Giving housing but
         do not have mental health resources.
   b. Homeless Looking for Housing
      i. HomeSource - Families and individuals
   c. Homeless Youth
      i. CAC - Homeless youth. Tracking is better and there are more coming forward.
      ii. CAC - Youth Council applying for large HUD grant that Nashville got last year.
          Need transitional housing (but longer term) for homeless youth who are still in
          school.
   d. Elderly
      i. CAC - Elderly. Individuals who are too frail for affordable housing, cannot afford
          assisted living, and are not ready for nursing homes. These individuals are mixed:
          both in current housing and homeless.
      ii. NHH - Elderly problem. Need more services. 90% of their residents are single
          parent housing.
   e. Large Families
      i. CAC - Large family need. Not enough large family units.
   f. One Bedroom Units
      i. HomeSource - Not enough 1BR units.
      ii. HomeSource - As a developer, 1BR units cost as much as multi-BR units but
          reimbursement is smaller.
   g. Housing for “Not Disabled and Not Working”
      i. VMC

2. New or outstanding housing features for Low-Income families?
   a. Case Management
      i. KCDC - Lot of case managers pushing “housing first” and will close cases after
         client receives housing -> client receives no additional resources (mental health,
         etc).
      ii. CAC - Case managers in KCDC buildings are overwhelmed and focus on high
          risk evictions. Reduced funding for CMs and have limited hours now.
      iii. CAC - Our CMs are overwhelmed and when we reach out to sister agencies, they
           are also overwhelmed.
      iv. From HMS - We are getting a lot of people off of the street but need to follow
          up.
      v. CMs have strict rules and clients are dropped once they break a rule.
   b. Programming for Affordable High Rises
      i. CAC - need more programming (not bingo) for KCDC and multi-dwelling units.
   c. Affordable Assisted Living
i. CAC - Going to need affordable assisted living (have the Manor but only 42-50 units). There are a LOT of low income seniors. This will be the next wave that we see. Individuals are not quite ready for CHOICES or nursing homes but need more support than basic housing -- very low income.
ii. HomeSource – Create housing for very low income seniors and then could maybe use emergency services? Try to come up with partnership with hospitals?
iii. HomeSource – 200+ people on waiting list (special needs and seniors) for 24 units.

d. **Emergency Elderly Housing**
   i. CAC – ZERO emergency beds in nursing homes. Hospitals are pushing people out as quickly as possible -> increase in homelessness.
   ii. CAC is paying for CMs for Samaritan Place emergency beds (12 beds).

c. **Flexible Funds**
   i. No flexibility with HUD funding.
   ii. TBRA with HOME funds? – Maybe not.
   iii. NPI - Stacking HOME with bank assistance and NPI funds.

d. **Landlords**
   i. HomeSource – Cannot get insurance on Section 8 housing or housing with high mental health residents OR insurance is priced very high. This is landlord policies.
   ii. KCDC – Many municipalities have passed laws that landlords cannot discriminate.
   iii. KCDC – Lack of Section 8 landlords. Could offer a landlord tax break/credit. In Nashville, they offer a Section 8 landlord “signing bonus” to anyone willing to accept vouchers for a period of time. Program started with veterans and may be expanded now.
   iv. United Way funds used as a homeless youth landlord cushion.

3. **Any barriers (beyond financial) that limit LI experience?**
   a. **Shortage of Affordable Housing Inventory (to rent and to buy)**
      i. NHL - No foreclosures, blighted properties, auctions on the market.
      ii. KCDC Self Sufficiency/ Section 8 Homeowner program - 110 homeowners! From October to January, 10 closings! However, program takes one year.
      iii. HUGE need in $80-$120k range.
   b. **Living Wage**
   c. **Utility Costs**
   d. **Home Repairs**
      i. Many call with immediate needs but the program takes time (up to one year).
      ii. Need more emergency, flexible funds.
      iii. HomeSource – Signed up for IHDA minor home repairs program, up to 25K, already a waitlist.
      iv. Habitat for Humanity has a large grant for those who need roofs (can complete 12 roofs/year for 3 years).
      v. CAC – TEP minor repair needs: 1.) Roofs, 2.) HVACs, 3.) Water heaters.
e. Shortage of Buildable Land
   i. Finding land, especially easy-to-build-on land - NH
f. Downpayment Assistance
g. Gap Assistance
   i. NPI - More calls from people in 80% AMI than anyone else. That is a huge barrier.
   ii. HomeSource needs gap assistance for those in 80% AMI.
h. Safety Equipment
   i. CAC needs donated safety equipment.

General Comments:

a. KCDC - The City does a good job balancing need, supply and funds. They are reaching a lot of people with a small amount of money.
b. Chapman Hwy new complex already full and waitlist.
c. KCDC - Existing Section 8 residents claiming abuses to transfer to the newer complexes.
d. KCDC - 50% success rate getting from vouchers to “lease up”
e. KCDC - Puts 50-60 back on the streets/month.
f. Individuals can take vouchers to surrounding counties. The money leaves Knoxville.
C. Comments from Knoxville Area Transit (KAT)
----Original Message----

From: Belinda Woodiel-Brill
Sent: Tuesday, April 16, 2019 12:58 PM
To: Becky Wade
Cc: Melissa Roberson
Subject: Community Development Plan

Hi Becky,

Melissa and I have reviewed Community Development’s Annual Action Plan, and it is just astounding how much you all do, in so many different areas.

For your consideration: in trying to emphasize the connection between housing and transportation, we’d like to offer the following suggested language, perhaps to be included in the Geographic Distribution section:

Community Development recognizes that access to public transportation can be a significant factor in reducing poverty and providing additional disposable income. Nationwide, costs of car ownership average between $8,800 and $10,000 annually. Low income families who can reduce to a single car or eliminate car ownership completely have more opportunities for creating savings and having more spendable income. Therefore, Community Development, working with partners like KCDC, makes every effort to identify investment opportunities that are fully accessible to major transit corridors within the City of Knoxville.

Thanks, Becky! Let us know what you think and if this or some similar language might be appropriate to be included in the planning document.

Belinda

Belinda Woodiel-Brill
Director of Communications and Service Development Knoxville Area Transit
301 Church Avenue
Knoxville, Tennessee 37915
865-215-7800
www.katbus.com
3. Research
Affordable Housing Fact Sheet (City of Knoxville, Community Development)

What is considered low income?
The U.S. Department of Housing and Urban Development (HUD) has different determinations of income level. HUD income limits are adjusted annually and are based on formulations for the Knoxville HUD Metro FMR (Fair Market Rent) Area. For 2018, the Median Income is $65,600/year. Generally, to be considered low income by HUD, total household income must be at or below 80% of median area income, adjusted for family/household size.

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<td>Low/Moderate Income (50-80% of median income)</td>
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</table>

What is considered an affordable housing cost*?
Housing costs are considered affordable to an individual/family household when housing costs (rent or mortgage, property taxes, insurance and utilities) are no more than 30% of their household’s income. Households that pay more than 30% are considered cost-burdened; those paying more than 50% of their income in housing costs are severely cost-burdened.

For example, a full-time employee earning the minimum wage ($7.25/hour) in Tennessee in 2018 earns $15,080/year and is considered very low income if they are a single person household. With dependent(s), their income determination is extremely low income. They would be able to afford $378/month in housing costs, according to the Hud definition. Remember, housing costs include utilities. Likewise, two full-time employees earning minimum wage would earn $30,160/year and be considered low/moderate income, unless they had a couple of children. They would be able to afford $754/month. Many people work less than a full-time job. A person earning minimum wage would have to work about 98 hours/week to afford a two-bedroom apartment in Knoxville or they’d have to earn $17.83 an hour (based on $520/month rent for a two-bedroom apartment in Knoxville, the average for 2018 — rentjungle.com).

Below are some common jobs that pay more than minimum wage and what they could afford, by HUD’s definition:

<table>
<thead>
<tr>
<th>Common Jobs</th>
<th>Starting Salary</th>
<th>Affordable Housing Cost*/Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Service Rep.</td>
<td>$24,960</td>
<td>$624</td>
</tr>
<tr>
<td>Machine Operator</td>
<td>$31,325</td>
<td>$783</td>
</tr>
<tr>
<td>Police Officer</td>
<td>$40,042</td>
<td>$1,001</td>
</tr>
<tr>
<td>Teacher (B.A)</td>
<td>$46,582</td>
<td>$1,164</td>
</tr>
</tbody>
</table>

Annual Action Plan
2019
HUD also publishes *Fair Market Rent* rates that are updated annually for the Knoxville HUD Metro FMR Area. For 2018:

<table>
<thead>
<tr>
<th>Efficiency</th>
<th>One-bedroom</th>
<th>Two-bedroom</th>
<th>Three-bedroom</th>
<th>Four-bedroom</th>
</tr>
</thead>
<tbody>
<tr>
<td>HUD FMR</td>
<td>$566/month</td>
<td>$698/month</td>
<td>$855/month</td>
<td>$1,114/month</td>
</tr>
<tr>
<td>(2019 U.S. Dept of HUD)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Market rate rents in Knoxville Avg. for 2018 (Rent.jingli.com)</td>
<td>$792/mo. avg</td>
<td>$920/mo. avg</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Availability: (2011-2015 ACS)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>% of occupied</td>
<td>&gt;5%</td>
<td>29%</td>
<td>62% (2-3 bedrooms)</td>
<td>&lt;5% (4+ bdrms)</td>
</tr>
<tr>
<td>rental housing units</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

According to the 2011-2015 American Community Survey (ACS), for Knoxville City:

- The number of renter-occupied units has increased to 53% (43,301) of the total occupied housing units (81,073)
- Median income is $24,447 for renter-households and median rent is $752 ($140/month over what is considered ‘affordable’)
- Over 25,589 (58.4%) of the total renter-occupied units (43,827) were built before 1980 (housing is almost 40 years old)

City of Knoxville Community Development Dept. [www.knoxvilletn.gov/development](http://www.knoxvilletn.gov/development) R65-215-2357
More than a Third of Households Pay Too Much For Housing in Knoxville

Affordability for Low Income Knoxville Homeowners

- Extremely Low Income: 20% Affordable, 80% Cost burden > 30%
- Very Low Income: 51% Affordable, 49% Cost burden > 30%
- Low/Mod Income: 68% Affordable, 32% Cost burden > 30%

Affordability for Low Income Knoxville Renters

- Extremely Low Income: 32% Affordable, 68% Cost burden > 30%
- Very Low Income: 23% Affordable, 77% Cost burden > 30%
- Low/Mod Income: 59% Affordable, 41% Cost burden > 30%

huduser.gov/portal/datasets/cp.html
released 6/25/2018
Data for: Knoxville city; Tennessee
Year Selected: 2011-2015 ACS
Justice Knox is an interfaith collaboration of congregations and organizations that actively uncovers injustice and mobilizes the community to create just, fair & effective solutions. Through Justice Knox, congregations of diverse faith backgrounds act together in response to the biblical mandate to “do justice.” Justice Knox follows a three step cycle of listening, research, and action. The whole process ends in our annual investment drive. Not one of these elements is more important to our mission than another, and each helps us grow, learn, and increase our faithfulness to the Knoxville community.

First, they engage in the LISTENING process. Through house meetings, they ask people “what keeps you up at night?” and “what community problems make you angry,” and invite people to live out the biblical mandate to “do justice” by joining us in our work. With results from more than 75 house meetings, they identify and adopt an additional problem area at an Assembly of hundreds of people while they continue current issue campaigns in education, mental health and affordable housing. RESEARCH happens next. They conduct research to clarify the problem in our community, to determine viable solutions to the problem, and to identify the power holders who have the authority to implement the solutions. ACTION follows research. Members from all congregations involved gather in a large public meeting called a Nehemiah Action Assembly (Nehemiah 5), to call for action from community officials who can implement the solution. The first Nehemiah Action Assembly was held on April 24, 2017, and they successfully gathered 1,236 people, followed by over 1,000 people at the 2018 Nehemiah Action, and this year (2019) – notes below.

Justice Knox Nehemiah Assembly, May 6, 2019

Notes:

7:00 PM – 7:15 PM   Welcoming and reflection

7:15 PM – 7:30 PM   Action item: Education

• A man spoke about his daughter being suspended for 41 days for slapping a fellow student in the face in the cafeteria at school. Was appealed and daughter went back to school after 35 days.
• A woman told a similar story about her son that didn’t result in suspension, but told about restorative justice/ Restorative practices
• Disparity in discipline between black and white students is a stubborn problem, deeply rooted in our culture
• JK “Asks” - wants more training for schools, specifically consultation with expert in Louisville, KY (something about $10k?)
• KC Schools Superintendent didn’t attend tonight, citing the Nehemiah Event as the reason. He did put in writing a commitment to train 10 additional trainers, but did not agree with the other “asks” / KC Schools is already in consultation with a UT SW professor, an expert certified in international restorative justice
• We’ll be wonderfully persistent
• Virginia Babb said “yes” to commit to travel to Louisville, KY with JK

7:30 PM – 7:50 PM   Action item: Mental Health

• Housing for people with mental illness (largest housing for the mentally ill is Knox County Jail/ Detention Center)
• Schizophrenia, cycling in and out with lack of treatment
• Lack of housing and medical insurance prevent treatment
• Inmates are taken off their meds – inhumane and costly
• Knox County officials – Behavioral Health Center is a start, but providers don’t work together and the system needs to change
• JK identified a national expert in housing for the mentally ill – Leon Evans, San Antonio – he’s decreased homelessness by 88%?
• Chief Spangler repeatedly says that he wants out of the mental health system
• He has made multiple commitments that he has not kept, since first Nehemiah Assembly event.
  He committed to attend or send his representative tonight, but did not come.
• JK “Ask” $10k to talk with Leon Evans, San Antonio
• Second “Ask” is to plan a stakeholder’s meeting with JK – Chief Spangler said he would come tonight or send a representative, but JK is “baffled” as to why he wouldn’t come
• They are disappointed and angry
• Mark Stephens, Public Defender with Community Law Office, did send a representative, Eric Lutton, attorney. He said an “enthusiastic yes”

7:50 PM – 8:20 PM  Action Item: Affordable Housing

• Mary Grah introduced affordable housing as a crisis, Danny Johnson spoke about solutions
• People are on the edge, having to make terrible choices
• A lack and an on-going loss of supply
• Quoted VMC: there’s just nothing out there for people they work with that’s within their budget
• Statistics are people we know – the elderly, veterans, the people who serve us coffee, etc.
  a downtown hotel owner said he has employees living in their cars
• Stats: $17/hour to afford a 2 bedroom apartment – teachers, firefighters
• Affordable Housing Trust Fund – Michael Anderson, an expert from the Center for Community Change: 1) dedicated source of funding; 2) targeting lowest income/vulnerable people; 3) 30 year affordability period; and 4) strong community oversight
• AHTFs help cities plan, increased leveraging [gave a number...?], targeting to highest need
• “It’s cheaper to house a family making $50k than a family making $20k”; 1 in 4 Knoxville families are at the lowest income level
• “We’re happy that the Mayor and City Council have begun this work, but much more money is needed: $10 M annually over 10 years is needed to dig us out of this hole”
• Mental health and other health needs require stable housing
• True costs of not housing people is more than we can afford
• Conversations have begun with the County Mayor
• Want to “strengthen and memorialize” what the Mayor and City Council have begun
• A woman told her own personal account of going through the process of applying for a Section 8 voucher, receiving it and then losing it because she couldn’t find appropriate housing within 120 days (time limit). 3000 people on waiting list, but only 1 in 5 families find housing before the time limit expires.
• A strong, permanent AHTF is needed
• Elizabeth Johnson and Ann O’Connor made the “Asks” of City Council members: 1) working together “building upon the great work that the City of Knoxville has begun” and create an AHTF that meets the 4 criteria; and 2) will meet with JK within 30 days of this meeting for follow-up. Councilwoman Singh-Peres sent a statement — a partial yes; Councilpersons Rider and Stair — yes and yes.

• Mayoral candidate “Asks”: committed to supporting the development of an AHTF with all 4 components and agree to follow-up with a meeting with JK within 45 days of the election. Indya Kincannon: yes and sooner than 45 days. Councilman Stair: yes and yes. Mr. Drinnen (Eddie Manis’s campaign coordinator) yes and yes.

• JK then read statements by Councilpersons not present: 1) Singh-Peres: asked for help from “each and every one of you attending tonight” to support proposed affordable housing developments at their neighborhood meetings, at City Council meetings — be a “YES In My Back Yard”; 2) Councilwoman Welch sent a statement — the ARDF has shown tremendous success and is committed to working with JK, the City, and other partners on all 4 parts of the AHTF, and yes will try to meet within 30 days.

• Indya Kincannon spoke: this is what democracy looks like; praised JK for elevating the issue among the citizenry — silent majority vocal majority; said that Affordable Housing Is #1 issue on campaign trail and believes it will be #1 issue in the city elections; I’m with you, hope you’ll be with me!

• Councilman Stair spoke: represented on City Council last 8 years, challenges like affordable housing 58 M in funding, 250 units in pipeline/20 years; a great start on addressing a very serious problem; mentioned homelessness — need for the state to step up; talked about education won’t remain silent, he supported Project Grad and spoke against proposed cuts last year.

• Mr. Drinnen (spokesperson for Eddie Manis) spoke: we’ll post the whole statement on FaceBook tonight reaffirming his commitment to establishing a Mayor’s Housing Task Force made up of JK, KCDC, CAC, LHP, Habitat, HomeSource ETN and commitment to find resources — TIFs and PILOTS that are expiring/coming due — those new tax revenues could be a funding source for the AHTF.

• Councilwoman Rider spoke: you need to turn-out at events like tonight for City Council meetings when affordable housing is being proposed; said that NIMBY is a problem, but also all in one part of town is an issue, too. Praised Mayor Rogers’s successful ARDF and talked about slow-down/timing and how other cities have done it (development time lag and affordable housing best practices); talked about the homeless supervised housing (77) and “case workers needed to keep people in their housing.

• JK Score-sheet: 12 yes responses and 1 partial yes.

• Importance of working with local experts too.

• John Gill: the problems discussed demand confrontation, if not lowers love for victims, must hold officials accountable.

• It’s a holy thing to be the voice for those who don’t have power — serious, robust, faith-based community

• Sooner than later they’ll have to listen to our cries for justice.

8:20 PM – 8:35 PM Summarizing and closing
Mapping Gentrification

A new report shows where investment has displaced low-income residents. In Knoxville, it’s not always where you’d think.

by jesse fox mayshark • May 3, 2019

a portion of a map created by University of minnesota researcher william stancil.

Between 2000 and 2016, the U.S. Census tract that includes the neighborhoods of Fourth and Gill and Old North Knoxville gained 196 middle- to high-income residents and lost 117 low-income residents. It also shifted toward home ownership, with a net gain of 89 owner-occupied housing units and a loss of 96 rental units.

In some areas where residents worry about gentrification, a concentration of poverty is more of a factor.

If you’re looking for signs of what is traditionally called “gentrification” -- the displacement of lower-income residents by higher-income newcomers as a neighborhood or area attracts investment -- that North Knoxville tract is the city’s best illustration.

It is also one of the only real manifestations of the phenomenon in Knoxville, according to a new mapping project compiled by a University of Minnesota researcher, william stancil, a research fellow at the University of Minnesota Law School's Institute of Metropolitan Opportunity, mined Census data to create a map of the entire United States showing changes in the socioeconomic makeup for each tract.

In a phone interview, Stancil said he had noticed fears of displacement dominating discussions of urban investment. His project arose out of a desire to ground policy discussions in facts rather than anecdotes.

“People see one nice building (in a low income area) and they think, ‘Oh, there goes the neighborhood,’” he said.

In fact, as he got into the research, he realized that in most parts of the country, growing concentrations of poverty are much more prevalent than instances of low-income residents being displaced.
A report that accompanies the mapping project acknowledges the complexity of the issues. “For instance,” it says, “while some observers and many residents abhor gentrification as a harbinger of displacement, others note that gentrification might result in the integration of previously racially segregated areas, or create economic opportunity in areas where it had been scarce. Likewise, while there is a long tradition of lamenting poverty concentration as a dire problem for cities, some also dissent from that view, arguing that it primarily reflects hostility to low-income communities. Even economic and population growth, which scholars and analysts tend to see as an unalloyed positive, is regularly criticized by some communities.”

The map sets a few parameters to identify tracts as either showing displacement (in blue) or concentration (in red) of low-income residents. From Stand’s website:

- **Economically expanding neighborhoods experiencing low-income displacement**: These are neighborhoods where the low-income share of population has fallen more than 5 percent since 2000 (indicating that an area has grown less poor overall), the absolute number of non-low-income residents has grown more than 10 percent since 2000 (indicating that middle-income residents see the area as an attractive place to live), and the absolute number of low-income residents has fallen since 2000 (indicating displacement).

- **Economically declining neighborhoods experiencing low-income concentration**: These are neighborhoods where the low income share of population has grown more than 5 percent since 2000 (indicating that an area has more poor residents overall) and the absolute number of non-low-income residents has fallen more than 10 percent since 2000 (indicating that middle-income residents do not see the area as an attractive place to live), and the absolute number of low-income residents has grown since 2000 (indicating concentration).

Most Census tracts in Knoxville haven’t registered significant changes in either direction since 2000. But of those that have, more are tilting toward “decline” than “displacement.” And even where displacement has occurred, it may be less dramatic than local residents imagine.

The tract with Fourth and Gill and Old North Knoxville meets the study’s criteria for displacement, but only barely — the low-income population fell by just about exactly 5 percent of the total, from 63 percent in 2000 to 58 percent in 2016. But with its significant supply of subsidized housing, it is still a majority-low-income tract.

**Not Gentrified Yet**

A few areas that have seen anecdotal concern in recent years about gentrification, like Parkridge in East Knoxville and sections of South Knoxville near the river, are actually still adding more low-income residents than middle- or high-income.

The tract that includes Parkridge as well as a few blocks south of Magnolia Avenue from downtown to Cherry Street saw its middle- to high-income population drop by 426 since 2000, while adding 446 low-income residents. (The same tract also showed a decline in both white and black residents, and a surge in its Hispanic population.)
Across the river, the tract that includes the Island Home and South Haven neighborhoods showed an overall population decline of nearly 15 percent from 2000-2016, while the overall percentage of low-income residents grew from 42 percent to 52 percent.

An adjacent tract, stretching down the east side of Chapman Highway from Woodlawn Pike to Red Bud Lane (and including the home of Knoxville Mayor Madeline Rogero) has also shown a growth in low-income concentration, from 44 percent of the overall population in 2000 to 60 percent in 2016.

Stancil cautioned that lots of variables can affect the Census numbers, and any tract needs to be looked at for special circumstances that could skew its statistics. Also, the 2016 numbers are estimates drawn from the Census’ American Community Survey -- more reliable data will come from the 2020 Census.

But he said it is not uncommon for the data to challenge people’s own perceptions of what’s happening in their community, because it is hard for any one resident to know the full picture of housing and income in an area.

“That’s why you use data,” Stancil said. “We really wanted a report that could be useful to local policymakers.”

He said displacement -- or gentrification -- is a significant issue in some larger cities. “For the most part, the places that showed up most dramatically on our metrics were the places you’d expect,” Stancil said.

So, Manhattan, Queens and Brooklyn have a lot of blue blocks, as do Washington, D.C., and San Francisco. Knoxville, however, has only a few.

One interesting tract is downtown, which nearly doubled its population between 2000 and 2016. Its low-income concentration dropped during that time from about 78 percent of the total to about 42 percent. But it is not colored blue on the map, because it has actually added residents at all income levels, meaning there hasn’t been statistical displacement.

Since most of the new downtown residents are in housing that didn’t exist before 2000 -- in retrofitted historic commercial buildings or new apartments -- they have not displaced the existing low-income residents, many of whom are in subsidized housing. The downtown population has become more affluent, and its median rents are a lot higher than they used to be, but it hasn’t “gentrified” under the traditional definition.

The report takes a deeper statistical look at the 50 largest cities in the country. But Stancil said he and his colleagues can provide that richer data for any cities that request it, and they are eager to work with public officials and community leaders.

“We really want to provide people a set of tools they can use to start thinking about things in a strategic way,” he said.

Get comments? Share your thoughts in the subscribers-only conversation group.
The Connectedness of Our Housing Ecosystem

April 24, 2019
by Daniel Herriges

Many American cities are dealing with a housing affordability crisis. And it's not one that will yield to simple solutions, despite the abundance of simple rhetoric out there, like "There aren't enough affordable homes. So we should build more affordable homes." With what money? The resources that most local governments have to attack the problem in this direct, blunt-force way are nowhere near the scope of the challenge.

But that doesn't mean it's hopeless. The key is in understanding what kind of problem housing is.

Housing markets—and indeed, cities in general—are more like complex ecosystems than simple, mechanical systems. They're comprised of the individual decisions of thousands or millions of people—decisions which are interrelated in ways that aren't always apparent.

A fascinating bit of research which helps drive this point home recently came to my attention. Economist Evan Mast of the Upjohn Institute analyzed the effect of building new market-rate housing in 12 cities on the supply of affordable homes elsewhere in the same cities. This is a topic that's been studied dozens of times in different ways, but Mast's approach is very novel; he
actually traces and analyzes the chain reactions that are set off when families move out of homes and other families move into those homes.

The result is a glimpse into just a small part of what we mean when we talk about cities as complex systems. Pretty much any action you can take involving the built environment—building a new apartment complex, opening a grocery store, expanding a highway, and so forth—sets off an intricate web of causes and effects that ripple down the line in ways that are difficult to perfectly trace. It’s only through an intense amount of effort and simplification that Mast is able to trace even one aspect of them.

And this has major implications for how we need to think about planning for the outcomes we’d like to see in our cities—such as a place where everyone who needs a place to live can find and afford one. We won’t achieve this by pulling a policy lever—“Build more affordable homes”—and getting a desired result as a direct, linear consequence. We have to more subtly try to influence incentives and get the system in balance. We have to figure out why the market—by which I mean those decentralized decisions of thousands or millions of people—isn’t getting people into homes they can afford. And most important, where and how public policy is playing a role in stopping it from doing so.

The engineer tinkers with what’s broken in a machine. The conservation biologist, on the other hand, tries to help a system get into a self-sustaining equilibrium.

The planner’s job needs to have more in common with conservation biology than with the tinkering of an engineer.

**Mast’s Finding: New Expensive Housing Frees Up (Some) Older, Cheaper Housing**

The Mast paper is titled, *The Effect of New Luxury Housing on Regional Housing Affordability.* Keep in mind that “luxury” is arguably a misnomer here: what Mast means (and he says this) is market-rate housing, built without any subsidy and rented or sold to inhabitants near the high end of the market.

“It’s not at all intuitive to many people why “luxury” housing would do anything at all to help poor people find homes they can afford. The reason it does is these cause-and-effect migration chains. We’re all more connected than we think.”

Mast used a commercial database of exact address-change data to construct migration chains beginning with residents of 502 new, high-end buildings. He categorized neighborhoods by income decile (i.e. the bottom 10%, the 10th to 20th percentile, and so forth) and then analyzed chains of relocation. So, for example, when a housing unit opens up in the 8th decile (70th-80th percentile) because someone moves out of it, Mast looks at the household moving in: what kind of neighborhood did they move from? And what about the place they vacated? Who moved in there? And so forth.
There's a lot more detail you can read about in Mast's paper—for example, he accounts for the ways chains can be broken, such as new household formation (for example, a 20-something moving out of their parents' place to get their own apartment) or an owner taking a unit off the market. I won't summarize it all here. The key finding is that these chains work their way down the income scale and, after a few steps, many of them reach even the poorest neighborhoods.

Mast created a theoretical model, calibrated based on the actual address chains he analyzed, and found the following estimation:

"Building 100 new luxury units leads 65 and 34 people to move out of below-median and bottom-quintile income neighborhoods, respectively, reducing demand and loosening the housing market in such areas. These results suggest that increasing housing supply improves housing affordability in the short run."

This is roughly in line with previous findings, like a UC Berkeley study by Karen Chapple and Miriam Zuk that found that two new market-rate homes were roughly equivalent to one affordable home in terms of reducing the displacement of low-income people.

What Mast does, however, is give us a glimpse into the actual mechanism by which that would be true. It's not at all intuitive to many people why "luxury" housing would do anything at all to help poor people find homes they can afford. The reason it does is these cause-and-effect migration chains. We're all more connected than we think.

The "Six Degrees of Kevin Bacon" City

Our friend Joe Cortright at the think tank City Observatory (whose work we frequently publish on Strong Towns) describes Mast's findings in terms of the party game Six Degrees of Kevin Bacon, in which players try to connect any show-business figure to the prolific actor Kevin Bacon through the shortest possible chain of people who have appeared on screen with each other:

So for example, John Turturro's "Bacon number" is 2: he and Julianne Moore were both in the cast of The Big Lebowski, and Moore in turn played opposite Bacon in Crazy, Stupid, Love.

The Kevin Bacon game, much like the Six Degrees of Separation theory that is its namesake, suggests the world is smaller than we think, and we're all more connected than we think. Mast's research suggests that is true of our homes. Within a few steps of a chain in which someone moves out of a home and someone else moves in, we can get from a very rich neighborhood to a poor one.

This challenges the idea that housing is rigidly separated into "submarkets" and that what we build over here has no effect on the circumstances of those people over there.
An Ecology of Causes and Effects

Lurking below the surface of this study is a much more profound implication about cities, and a point that is crucial to the Strong Towns approach: cities are complex adaptive systems. Every part is connected to every other part in a web of causes and effects far too intricate to trace.

Mast’s housing chains are in fact a deep simplification of this web. For example, he traces moves based on the average income level of a neighborhood, because he does not have detailed data about who is actually moving. Perhaps only the richest people in poor neighborhoods are able to take advantage of a newfound opportunity to move out. And what constitutes a poor or rich neighborhood is itself a moving target, determined in part by—you guessed it—who moves out and who moves in. And what about forces that affect the migration rate? (Mast assumes that every household that migrates to a metropolitan area from outside would have done so regardless of whether any new housing was built... but at some level, this is certainly not true.) These are not flaws in the study; they are limitations in any one study’s ability to grapple with complexity.

If Mast’s results hold, a new high-end apartment building with 100 homes will result, on average, somewhere around 30 or 40 affordable homes becoming available to low-income people, somewhere. We don’t know where. We don’t know who will occupy them. We don’t know how that will alter the composition of neighborhoods—who lives in them, who do the local businesses cater to, who has social support networks there.

This has implications for how we need to practice planning, and Mast gets into a couple of these, but I’m going to extrapolate beyond Mast and his work here, and discuss two broad implications.

“All of these counterproductive policies have something in common: they’re rooted in linear thinking, rather than ecological thinking. They all say, essentially, “We have a problem with not enough (Blank). So let’s spend some money and make more (Blank).” The problem is that when you do that, you’re changing people’s incentives and thus their behavior... and what they do differently may erase some or all of the gains you just spent a lot of public money on.”

1. Policies that are intended to do good can end up doing net harm. The specific example of this which Mast does invoke, in the realm of housing policy, is Inclusionary Zoning. This is a policy that requires that developers set aside a certain percentage of the homes in a new residential development for households below a certain income, at rents that will be affordable to them. (Sometimes the developer gets an incentive for doing so, such as additional density or height; other times they don’t.)

The problem with Inclusionary Zoning is that, by imposing additional costs on the developers of new housing (requiring them to build units that must be rented or sold at a loss), it may decrease the amount of such new development that occurs. If it does, according to Mast’s findings, it is directly eliminating some of those migration chains that would have caused homes in low-income neighborhoods to be freed up for new occupants.

Examples abound, beyond housing, of policies that are well-intended but counterproductive. Widen a highway to relieve congestion? Traffic shifts to that highway, or people take trips they
would not have taken, or people buy homes farther from their jobs than they would otherwise have lived, and pretty soon it's congested again anyway.

All of these counterproductive policies have something in common: they're rooted in linear thinking, rather than ecological thinking. They all say, essentially, "We have a problem with not enough (Blank). So let's spend some money and make more (Blank)." The problem is that when you do that, you're changing people's incentives and thus their behavior... and what they do differently may erase some or all of the gains you just spent a lot of public money on.

2. Practice *via negativa* instead. The *via negativa* is an approach recommended by Nassim Taleb for working with complex systems: work via subtraction, not addition. Instead of adding distortions to the incentives that people face, take away existing interventions that are distorting things.

In the case of housing markets, this means letting feedback mechanisms work. Where you have a productive place that people want to be, it should be possible for that place to naturally "thicken up" over time—not in large leaps that risk killing the golden goose that made it a successful place, but in small increments. This means letting people build more homes—yes, even if some are "luxury" homes. It means letting them build a diversity of home styles and sizes, so that the emergent wisdom of the crowd can shape the evolution of a place.

Mast's migration chains suggest that this approach may even do more to produce broad housing affordability than explicitly mandating capital-A Affordable housing, and micromanaging where it is built. The housing market is a complex system, and its overall outcomes—who finds a home at a price they can afford in a place they want to be—are going to largely be shaped by an ecology of causes and effects that defies micromanagement or simplistic understandings of cause and effect.
Daniel Herriges

Daniel Herriges (Twitter: @DanielStrTowns) serves as Content Manager for Strong Towns, and has been a regular contributor since 2015. He is also a founding member of the organization. Daniel has a Masters in Urban and Regional Planning from the University of Minnesota. His obsession with maps began before he could read. His budding environmentalism can be traced back to age 4, when he yelled at his parents for not stepping on weeds growing in sidewalk cracks. His love of great urban design and human-scaled, livable places has also been lifelong. Daniel has a B.A. from Stanford University in Human Biology with a concentration in Conservation and Sustainable Development. After college, he worked as an environmental activist for several years, in support of indigenous peoples’ rights and conservation in the Amazon rainforest. He can often be found hiking or cycling. Daniel is from St. Paul, Minnesota.

Interested in writing for Strong Towns, or got a story you’d like Strong Towns to cover? Please email Daniel.

12 Comments

Posted in Herriges, Housing, Top Story
First time's the charm: Millennials now make up one-third of homebuyers

Jim Gaines, Knoxville News Sentinel

First time homeowner Trissa Gurney talks about how she and her fiance searched for their home in a competitive market. Calvin Matthews, calvin.mathews@knoxnews.com

This story has been updated to correct the formula for THDA mortgage assistance.

Finding a first house was harder than Cara and Adam Grigby expected.

The Knoxville natives lived in Oregon for eight years, but moved home to friends and family after having three daughters. Cara Grigby said. They were tired of moving from rental to rental and changing schools, she said.

"I have always had a deep desire to own a home, to make a space that was ours," Grigby said. So in early 2018 they began house hunting.

"It was so frustrating because everything was selling so fast," she said. "We put an offer on one house that we loved, but it had five other offers and we didn't get that one."

Millennials are one-third of today's homebuyers

The Grigbys, both age 38, are among many millennials looking to buy a first house. Though the term is flexible, "millennial" are generally considered to be people born in the 20th century but who grew up or became adults in the 21st century: currently, ages 20 to 38. As a group, millennials have lower income and higher student loan debt than older generations, which makes buying a home harder.
Millennial homebuyers struggle to enter the market

Window light streams into the kitchen from a window in their home off McKamey Road west of Knoxville, Tennessee on Wednesday, April 3, 2019. After months of house searching, the couple decided to move into their current home last December after making some small compromises like being further away from downtown.

The living room of Miller and Gurney’s home off McKamey Road west of Knoxville, Tennessee on Wednesday, April 3, 2019. After months of house searching, the couple decided to move into their current home last December after making some small compromises like being further away from downtown.
Austin Miller and Trisha Garner play with their dogs Noodle, a wheaton terrier, and Dobby, a mountain cur, in the backyard of their home off McKamey Road west of Knoxville, Tennessee on Wednesday, April 3, 2019. After months of house searching, the couple decided to move into their current home last December after making some small compromises like being further away from downtown.

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Decorations adorn the dining area in their home off McKamey Road west of Knoxville, Tennessee on Wednesday, April 3, 2019. After months of house searching, the couple decided to move into their current home last December after making some small compromises like being further away from downtown.

Buy Photo

The living room of Miller and Garner's home off McKamey Road west of Knoxville, Tennessee on Wednesday, April 3, 2019. After months of house searching, the couple decided to move into their current home last December after making some small compromises like being further away from downtown.

Buy Photo

The kitchen of Miller and Garner's home off McKamey Road west of Knoxville, Tennessee on Wednesday, April 3, 2019. After months of house searching, the couple decided to move into their current home last December after making some small compromises like being further away from downtown.

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The upstairs bedroom of Miller and Garner's home off McKamey Road west of Knoxville, Tennessee on Wednesday, April 3, 2019. After months of house searching, the couple decided to move into their current home last December after making some small compromises like being further away from downtown.

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The living room of Miller and Garner's home off McKamey Road west of Knoxville, Tennessee on Wednesday, April 3, 2019. After months of house searching, the couple decided to move into their current home last December after making some small compromises like being further away from downtown.

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Austin Miller plays with their dogs Noodle, a wheaton terrier, and Dobby, a mountain cur, in the backyard of their home off McKamey Road west of Knoxville, Tennessee on Wednesday, April 3, 2019. After months of house searching, the couple decided
to move into their current home last December after making some small compromises like being further away from downtown.

Buy Photo

The home belonging to Austin Miller and Trissa Garney off McKamey Road west of Knoxville, Tennessee on Wednesday, April 3, 2019. After months of house searching, the couple decided to move into their current home last December after making some small compromises like being further away from downtown.

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A sign reading "Welcome to our comfortable happy sometimes messy full of love home," in the living room of Miller and Garney's home off McKamey Road west of Knoxville, Tennessee on Wednesday, April 3, 2019. After months of house searching, the couple decided to move into their current home last December after making some small compromises like being further away from downtown.

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Austin Miller, 30, and his fiancé Trissa Garney, 27, pose outside of their home off McKamey Road west of Knoxville, Tennessee on Wednesday, April 3, 2019. After months of house searching, the couple decided to move into their current home last December after making some small compromises like being further away from downtown.

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Slightly more than one-third of today's home buyers are millennials, according to Josh Ballard, creative director for Mortgage Investors Group, top lender for the Tennessee Housing Development Agency.

The Grigbys were looking for something in a good school district, close to their parents and reasonably close to Adam Grigby's job, Cara Grigby said. They needed at least three bedrooms and a good-sized yard.

Their search took a year. Now the Grigbys have a house under contract, and should close the deal by the end of April, Cara Grigby said.

Who's buying, and for how much?

Austin White, an affiliate broker for Bailey & Co. Real Estate in Powell, handled the Grigbys' sale. He estimates that half of his clients are millennials. Most are couples, some with one child — generally, not large families, he said.

For White's millennial clients, $250,000 is a top price, as they want to keep mortgage payments less than rent.

Smithbilt Homes, which builds hundreds of houses per year in Knox County, sells three-quarters of them to millennials, according to Josh Sanderson of Smithbilt.

"I would say half of those are first-time home buyers," he said via email. In the last couple of years, far fewer of those buyers have bought contingent on selling a previous house, which probably means they've previously rented or lived with relatives, Sanderson said.

Zeke Sale, also an affiliate broker with Bailey & Co., said the most his millennial clients are willing to spend is about $200,000.

Three or four years ago, buyers could look at half a dozen houses in that range and take days to think about it, he said. Now things move much faster, such as one he recently listed off Broadway for $450,000.

"We had three offers in six hours," Sale said.

Homes priced under $250,000 have always sold well in this area, Sanderson said. Four of the country's top 100 homebuilders — DR Horton, Goodall, Hall and Smithbilt — are all operating in Knox County, with DR Horton and Smithbilt building under $250,000 and the others in the low $300,000 range, he said.

A millennial himself, Bailey & Co. affiliate broker Annette Sykes said a majority of her clients are millennials, who find her through peers and referrals.

"A lot of my millennial clients — I'm not saying every one of them, some are higher, some are lower — but a lot of them have a price cap of $250,000 to $300,000," she said.
What do millennial homebuyers want?

The Grigbys found a house that fits most of their criteria, and sits on a 1-acre lot at the end of an established cul-de-sac, Cara Grigby said. Its design and age mean they probably would have passed it by at first, she said. But the house is in good shape overall, and as an estate sale was much cheaper than anything else its size. That made it a good investment anyway, Grigby said.

Many millennials are willing to take a fixer-upper if it's well-sited, Syles said.

"New construction is appealing to some of them — not to most of them, just because new construction is a long process," she said. But new houses are often on smaller lots, without the "prime yards" younger buyers desire, she said.

Younger homebuyers like open-plan houses, and often forego a formal dining room, said Megan Piper, another affiliate broker for Talley & Co.

Houses in established neighborhoods and good school districts sell fast, she said. Anything under $150,000 is gone in a day, usually for more than the asking price, Piper said.

Open floor plans are popular enough to be expected now, so buyers want more, Sanderson said: garage workshops, "mud rooms" to limit outside dirt, and bigger laundry rooms.

"Millennials are social people and they want to be in a community; and furthermore, they want to be in a community with amenities," he said. "Neighborhoods, walking trails, dog parks. Millennials know what they want more than any generation, and our homes and subdivisions are having to adapt to today's buyer."

But the biggest factor is price.

"The majority of Knoxville can't afford a mortgage payment over $1,500, so the home has to be affordable," Sanderson said.

Where are they looking?

Trista Burney and her fiancé, Austin Miller, wanted to buy in West Knoxville, she said. As their lease ran out and they planned their wedding — Burney, 37, and Miller, 36, are marrying at the end of April — they decided it was now or waiting another year.

They began looking again in earnest last October, settling on a house off McGary Road — further away than they wanted, and far more than their initial maximum price, Burney said.
Prime locations like West Knoxville — from Bearden to Farragut — close to downtown or near new restaurants in South Knoxville are popular among younger buyers, Sykes said. Many of them have new families or are looking to start one, so they want family amenities and good schools, she said.

About half of millennial homeowners want to live in the suburbs, and that preference grows stronger with age, according to survey results from the National Association of Home Builders, provided by Ashley Burnette, executive vice president of the Home Builders Association of Greater Knoxville. But nearly one in four millennials want to live in the heart of a city, more than twice the rate of any other age group.

Older neighborhoods with bigger yards are popular, such as Fairmont, Lincoln Park, Oakwood and Parkridge, Sale said. People are buying homes in poor condition just because so few are available, he said. Houses along North Broadway, in South Knoxville and Middlebrook Pike that need lots of work sell steadily to millennials, Sale said.

Piper said millennials are increasingly willing to buy older homes, and often wind up buying further away from town than they prefer. She and her husband flip houses, and have sold many in Fountain City to millennials. Sales in Happy Holler are rising too, Piper said.

What are the pressures?

Technology and a hot market make speed and compromise standard features of millennial house hunting.

Gurney said she and Miller made many compromises. He wanted a garage for his motorcycle and tools. She wanted an open floor plan.

They both wanted a big backyard for their dogs, and a three-bedroom, two-bath house, as they plan for children, Gurney said.

“I’m surprised how many houses had just one bathroom,” she said.

They settled for a two-story, a little smaller than desired and further from town than they wanted. They got the big backyard, but it slopes sharply and thus floods easily.

“I think all those little things that we did have to compromise on ... for the most part, we’re just really pleased with the house that we got,” Gurney said.

Cara Grigby said anything reasonably priced that didn’t need extensive repair is snapped up.

“It just feels like such a race. You’ve just got to check listings constantly,” she said.
They put in an offer a few hours after touring one house, more than they really wanted to spend; another prospect looked at the house a few hours later, and offered more money — but that was contingent on selling their current house. So the Grigsby’s offer was accepted.

While on the hunt, Gurney watched multiple websites for new listings, checking each alert immediately.

“When the house we actually bought hit the market... I called her (broker Megan Piper) within five minutes,” she said.

They got a tour within a day, and decided that night to make an offer.

“We ended up going a little over asking price, because they did say they were getting other offers,” Gurney said. “The process after we found that house was really, really quick, which was also terrifying.”

Homebuying paperwork was foreign to Gurney, but Mortgage Investors Group was a big help, answering all her questions, she said.

**What about the sale process?**

About half of Ginger Alberton’s clients are pre-approved for a mortgage, but the rest don’t know what they need to finance a house purchase, she said. Alberton, also a Bailey & Co. affiliate broker, deals mostly with millennial clients. Their average preference is for at least 1,200 square feet, with a price tag from $140,000 to $160,000, she said. Most have already done some online looking.

“Zillow is definitely a very big thing,” Alberton said.

The Tennessee Housing Development Agency recommends buyers get pre-approved for a mortgage before they start house-shopping, said Wes Bunch, THDA communications coordinator. Buyers should figure out what they can afford, and learn how they need to improve their credit or reduce their debt, he said.

The THDA website, GreatChoiceTN.com, has many homebuyer education tools, plus a list of recommended lenders and counselors.

THDA offers down payment assistance through its Great Choice program for first-time homebuyers. The agency offers assistance equal to 5% of the mortgage’s value, up to a limit that varies by location, and in some ZIP codes can provide up to $15,000. The average house bought with THDA help is priced at $150,000, for which buyers could get $7,500, Bunch said.

Through THDA, qualified buyers can finance 100 percent of a home purchase, said Josh Ballard with Mortgage Investment Group. Other options for full financing are also available for first-time buyers, he said. More on those programs is available at
When seeking a mortgage, all borrowers need detailed financial information—from 2 years of tax information to recent paycheck stubs and bank statements, according to Mortgage Investment Group. They also need detailed job history, several forms of ID, documentation of the sale and related paperwork.

The Grigsby's sale went fast, Cara Grigsby said. Broker Austin White was quick to email all the needed documents for signature, and Adam King of Keystone Mortgage was great at explaining loan details, she said.

The Grigsby's had all their own financial information ready and asked lots of questions up front, such as inspection costs and exactly what was included in their mortgage, Cara Grigsby said.

"We were pretty prepared," she said.

What are the pitfalls?

Nearly half of American homeowners have some regrets about their house purchase, according to finance information website Bankrate.com. Among millennial homeowners, that rises to nearly two-thirds, a recent Bankrate study found, more than any other age group.

The most common regret, for 18% of all buyers, is unexpected maintenance or hidden costs.

"One-quarter of millennials note this as their greatest regret," according to a Bankrate news release. Buyers should put aside 1% of their house's purchase price each year to deal with maintenance, said Bankrate analyst Deborah Renn.

Millennial homebuyers have usually already decided whether they're willing to renovate an existing home, White said, but he wonders if they're aware of the magnitude of renovation costs and effort.

Young first-time buyers are often unaware of how property taxes and insurance will impact their final costs, Sale said.

Many young buyers plan for a downpayment but don't anticipate closing costs, Bunch said. Closing costs range from 3% to 7% of the home's purchase price, including prepaid expenses, mortgage points and out-of-pocket expenses, according to Mortgage Investors Group.

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Advocates Look to Make Affordable Housing Fund Permanent

By HEATHER DUNCAN (PEOPLE'S-HEATHER DUNCAN)  •  APR 18, 2019

Sixty percent of Knoxville's poorest workers pay more than half their income for housing. That doesn't leave much for food, transportation, or medicine. Recognizing the problem, Knoxville Mayor Madeline Rogero created an Affordable Rental Housing Fund a few years ago to fill the gap in financing new low-rent apartments. But with Rogero leaving office at the end of the year, some local advocates are pushing the city to make the fund go the distance.

The squeeze on affordable rentals hasn't abated during the fund's first few years. Instead, Knox County landlords withdrew 770 housing units from a federal rental assistance program during that time -- making that housing unattainable for renters who could once use Section 8 vouchers to cover the portion of the rent they could not afford.

About 1,850 families are on the Section 8 waiting list for single-bedroom units, according to KCDC (https://www.kcdc.org/), Knox County’s public housing authority. At the end of last year, almost half of those with vouchers couldn’t find a landlord who would accept them.

These local conditions reflect a national crisis in affordable housing. The Affordable Rental Housing Fund is intended to fill gaps in financing new low-rent apartments. In the fund’s first few years, City Council put in $4.5 million -- then added another million when applications from developers kept rolling in.

**Achievements so far**

The money is leveraging nine projects with almost 600 units. Of those, at least 216 must be offered at a rate that is affordable to people who earn less than the area’s median income -- usually half or less. (In Knoxville, the median income is about $66,600 for a family of four, or about $46,700 for a one-person household.) Many of the developers plan to offer reduced-rent units beyond that minimum.

Among them is HomeSource East Tennessee, which is building 24 affordable apartments that will be rented to seniors and the disabled. The need is painfully obvious: two hundred people are already on the waiting list, said Jackie Mayo, executive director of the non-profit.

"The city helps subsidize some of the amount that we have to borrow," she said. "Without it, it wouldn’t happen."

Other non-profit projects benefit veterans and homeless families. But the biggest projects are by for-profit Elmington Capital Group (https://oneelmington.com/) of Nashville. City officials say they doubt any of Elmington’s three new low-rent apartment complexes, with 430 units altogether, would have been built without the city financing.

The city fund is one of many funding sources for affordable housing. For example, KCDC is issuing its own project-based vouchers and planning to add affordable units when it overhauls the aging public housing complex Austin Homes.

But the city’s Affordable Rental Development Fund is more flexible than many other government housing programs. (KCDC itself is using the city fund to help finance another affordable housing complex with 53 apartments.)

"We use a lot of our federal funds to help with affordable home ownership and maintenance of affordable rental units -- those that are existing already," said Linda Rust, the city’s community development administrator. "But what this fund does is -- it really helps to create affordable rental units... especially affordable to the lowest-income and most vulnerable citizens."

She said it’s important that all the developers so far will remain owners of the housing complexes, staying accountable to residents and neighbors.

**Stable funding, lasting impact?**

According to the non-profit Community Change (https://housingtrustfundproject.org/), 585 American cities have affordable housing trust funds. The most stable don’t rely on annual budgets. Instead, common revenue sources are developer impact fees, or other fees related to construction or rentals. For example, Columbus, Ohio uses a portion of hotel/motel tax from the city, and property transfer fees from the county.

Nashville and some other cities fill their affordable housing funds through a tax or fee on short-term rentals, like Airbnb. These have shrunk the long-term rental market in a city that already has one of the country’s most dire affordable housing shortages. Controversy erupted early this year when a Nashville city councilman suggested adding a new affordable housing fee onto the cost of each nightly rental.

Last year, a coalition of religious congregations called Justice Knox publicly asked Mayor Rogero to pursue a dedicated funding stream for affordable housing. Ann O’Connor, who serves on the Justice Knox Housing Committee, said developers need that reliability.

“If it is a stable source of income, then sometimes it takes two or three years to plan a project and they know that money will be there in three years,” O’Connor said. “They don’t have to depend on who the mayor is or who the city council is.”

Justice Knox also wanted the fund used only for housing that would be affordable to the very poorest residents, and to require rents to stay low for 30 years. Some current city-funded projects guarantee low rents for as little as 10 years.

But the mayor declined those requests. She said she doesn’t want to commit future mayors or city council members.

“I think Justice Knox and we are on the same side,” Rogero said. “We both want the same end goal. It’s just at this point they are asking for the specific fund, and that’s not something that we’re interested in doing now. We think that our model right now is what works for us.”

She said she plans to include money for the fund in her upcoming budget, but won’t say yet how much. She suggested advocates should push mayoral candidates for a commitment to the fund.

“The main candidates that are running right now -- I’m very comfortable that they will continue to support affordable housing,” Rogero said.

Justice Knox plans to keep pursuing the issue at its next community assembly on May 6. This time, it might direct its pitch to city council members or political candidates.

Many were invited to a presentation Justice Knox is hosting by Michael Anderson (https://housingtrustfundproject.org/our-project/staff/) at 7 p.m. on April 25, at First Presbyterian Church. Anderson, an expert who works for Community Change, has helped cities like Nashville, Philadelphia and Pittsburgh develop funding streams for affordable housing.


5/22/2019
O'Connor suggested the hotel/motel tax might be a good candidate.

“We’ve talked to some hotel owners here in town whose employees were living in their cars, they found out, so for hotel/motel tax to provide some of the income for the dedicated funding would really make sense,” she said.

That money currently benefits Visi Knoxville, the Knoxville Convention Center, and other marketing efforts.

**Community impact**

Some city council representatives are already focused on the issue. Last fall, Knoxville City Councilwoman Sccma Singh-Perez teamed up with a local non-profit to hold five “quiet conversations about affordable housing” across the city.

Vivian Shipe, founder and director of the non-profit I AM the Voice of the Voiceless, said those meetings and a survey revealed community concerns about foster children becoming homeless adults, housing discrimination against immigrants, seniors raising grandchildren, and more.

Justice Knox also held smaller “house meetings” across the city that led its members to choose affordable housing as a focus issue, said Chris Battle, a pastor on the housing committee for Justice Knox.

“Those are the kind of stories that we’re hearing over and over again, just the struggle they’re making spending 50 percent of their income just for housing,” he said. “And the problem is we’re hearing the stories all the time. From west to east, from educated people to uneducated people. It’s that pervasive in our city.”

Shipe plans to hold meetings with ministers to identify churches with property that could be used for affordable housing. But she also said City Council should make affordable housing a top priority.

“I think it should be a recurring part of the budget,” Shipe said. “And it should be enough to make a major difference. At one time we had $19 million in a rainy day fund. Well in my opinion, as far as affordable housing, it’s storming.”

While she acknowledged $19 million might be unrealistic, Shipe said she would like to see $10 million set aside. And she thinks new developments should be required to make 10 percent of what they build affordable.

Jackie Mayo at HomeSource also voiced support for finding a permanent funding stream. She said this would help not only with quality of life but economic development.

“What I think a lot of people don’t understand is affordable housing is important for the workforce housing, for all those folks that keep things running across the city: small businesses, teachers, nurses, all those folks need affordable housing,” Mayo said. “It’s what keeps a community vibrant.”


5/22/2019
Annual Action Plan
2019

5/22/2019
Housing is at the epicenter of all opportunities and outcomes. It is the first rung on the ladder to economic opportunity, and a person’s access to opportunity is linked with that of their community. From health, to economic mobility, to educational opportunity, to racial equity, and beyond, housing shapes families and communities.

Better housing equals better health

Even before we are born, housing status begins to affect our health. Living near the pollution of a congested highway toll plaza is associated with lower birth weight and more premature births than living farther from idling vehicles. As young children, living in or near substandard housing contributes to developmental delays by age 2 and poor health by age 6. Meanwhile, poor-quality housing can exacerbate children’s depressive or aggressive behavior, and further research found that children whose households receive housing assistance have lower levels of lead in their blood than nonassisted children in low-income families. Into adulthood, unhealthy housing drives anxiety, displacement from gentrifying areas is associated with increased hospitalizations, and residential exposure to air pollution has been linked to respiratory and cardiovascular diseases and premature death.

Housing opportunities lead to educational opportunities

Safe, stable, and affordable housing sets children up for academic success—reducing absences and improving task persistence. But housing also establishes which schools a child may attend. In a district with neighborhood school assignment, housing policies opened the door to lower-poverty schools for children in public housing and narrowed the achievement gaps in math and language. But most families with rental assistance remain locked out of neighborhoods with higher-performing schools. School reputation drives up housing costs nearby, and, without policy support for economic inclusion, housing costs limit neighborhood access. One study found that in California’s Fremont Unified School District, an increase in the quality of elementary, middle, and high schools increased the price of an average house by 20 percent—a markup equivalent to the price of a private education. Other research found that homebuyers paid more for a home during the housing bubble when school quality motivated the purchase. Urban planners, policymakers, local governments, and school districts must recognize the effects of schools on residential segregation to ensure educational equity—and the potential for housing policies to disrupt that connection.
Housing stability and services provide a critical economic boost.

Without stable, quality, and affordable housing, people must make trade-offs between their family’s education, health, and finances. Rental assistance programs can both alleviate immediate economic strain and open the door to upward mobility. Housing subsidies improve outcomes for homeless families, including reducing economic distress and food insecurity. People who receive rental assistance and participate in a high-impact Family Self-Sufficiency program can build assets. Early evaluation of a development-wide job support program called Jobs Plus found that residents earned 16 percent more per year than residents in comparison developments that did not offer the same intensive supports. Further, children in low-income households may experience long-term economic benefits, such as higher annual earnings by their midtwenties, from being supported by a rental subsidy for more of childhood.

When residents prosper, so do their communities. But there’s a problem.

No US county has enough affordable rental housing for its lowest-income residents. Meanwhile, rental demand is increasing among all income groups—nearly half of today’s renters are cost-burdened, and nearly a quarter are severely cost-burdened. In fact, in 2017, the lowest-income households with children had only $490 available each month after paying housing expenses—far less than the amount needed for food, health care, and other basic living expenses.

And access to homeownership is still unequal. Borrowers with low to moderate credit are getting boxed out of mortgage lending, and the fear of high down payments, extreme rent burdens that make saving even for a low down payment difficult, and the decline in home affordability all present significant barriers to homeownership, particularly for low-income people. Black homeownership rates have declined to their lowest levels since the 1960s because of decades of structural racism in housing policy and practice. And though Latino homeownership rates have increased the past few years, a wide gap still exists between homeownership rates among US households of Latino and non-Latino whites.

The US is experiencing a multipart housing crisis, which affects all of us. The wide-ranging problems include affordability, quality, and stability—for renters, homeowners, and people with no home at all. As a complex set of challenges, the US housing crisis can benefit from everyone’s contribution to the solutions.

So what can be done?

Professionals in fields other than housing are increasingly recognizing housing’s central importance and should consider incorporating housing-informed partnerships and policies into their services. Meanwhile, the housing field should identify ways to change business as usual to deliver even greater benefits and to articulate the value of housing to potential collaborators and funders. Whether your mission is to expand educational opportunities, improve health outcomes, boost economic well-being, or close the racial equity gap, it all comes back to housing.

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How Housing Matters is an online resource for the most rigorous research and practical information on how a quality, stable, affordable home in a vibrant community contributes to individual and community success.

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Local Population Projections and Growth Expectations

November 2, 2018 | More News

Knoxville is growing and will continue to do so.

In the next few decades, we expect thousands of new residents to call our city home. The update of the city’s zoning ordinance will help prepare the community for that growth, striking a balance between protecting valued traits of existing neighborhoods and creating vibrant new communities to accommodate all residents.

With population growth comes demand for new community services, like transit and senior support programs, and infrastructure, such as schools and roads. Public investment should stay ahead of demand, a constant challenge in fast-growth communities. Population decline offers its own set of challenges, sometimes necessitating reductions in community services and infrastructure to ensure efficient stewardship of public resources. To predict growth or decline in the number of people living in a geographic area, planners turn to population projections.

Knoxville-Knox County Metropolitan Planning Commission has relied on three different sources of population projections for Knox County in recent years: University of Tennessee Boyd Center for Business and Economic Research (CBER), Woods and Poole Economics (WP), and Bernardin Lochmueller and Associates (BLA) (Figure 1). Each is different in underlying methodology, and predicted outcomes vary in some measure. Use of multiple approaches allows planners to consider a range of outcomes, often in scenarios of low, moderate, and high degrees of population change.

**Figure 1. Three Population Projection Models for Knox County**

<table>
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<tr>
<th>Model</th>
<th>Knox County 2040 Population</th>
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<tbody>
<tr>
<td>Boyd Center of Business and Economic Research, 2017 (CBER)</td>
<td>543,334</td>
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<tr>
<td>Woods and Poole Economics, 2017 (WP)</td>
<td>579,272</td>
</tr>
<tr>
<td>Bernardin Lochmueller and Associates, 2012 (BLA)</td>
<td>621,702</td>
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MPC has consulted several releases of the CBER and WP models since 2012. (The BLA model was prepared only one time for the agency as part of its modelling work in transportation planning and for the Plan East Tennessee regional plan in 2013.) CBER and WP model inputs and methods change over time, relying on observed data and trends from the past to inform predicted trends of the future.
Lowered Expectations for County Growth

Since 2012, CBER and WP have decreased their rates of modelled growth for Knox County. The 2012 release from CBER projected total population at 566,175 by 2040, a 31.0 percent gain. Their 2017 edition lowered that prediction to 543,334, a downward adjustment to 25.7 percent growth (Figure 2). In similar fashion, WP’s 2012 model projected countywide population at 662,902 by 2040, a sizable increase of 53.1 percent. WP’s 2017 version downgraded that figure to 579,272, or 33.8 percent growth (Figure 3).

Figure 2. Center for Business and Economic Research Projections

<table>
<thead>
<tr>
<th>Year</th>
<th>Release 2010 Population</th>
<th>2040 Population Projection</th>
<th>Population Change</th>
<th>Rate of Change (%)</th>
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<tr>
<td>2012</td>
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<tr>
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<td>543,334</td>
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</table>

Figure 3. Woods and Poole Projections

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<th>Year</th>
<th>Release 2010 Population</th>
<th>2040 Population Projection</th>
<th>Population Change</th>
<th>Rate of Change (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>433,108</td>
<td>662,902</td>
<td>229,794</td>
<td>53.1</td>
</tr>
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<td>2013</td>
<td>433,110</td>
<td>602,218</td>
<td>169,108</td>
<td>39.0</td>
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<td>2015</td>
<td>433,041</td>
<td>602,851</td>
<td>169,810</td>
<td>39.2</td>
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<tr>
<td>2017</td>
<td>433,035</td>
<td>579,272</td>
<td>146,237</td>
<td>33.8</td>
</tr>
</tbody>
</table>

The underlying drivers of CBER’s projection model are births, deaths, and migration of residents, which are the only reasons a population can change. According to CBER, the decrease in projected growth is a result of the following structural changes:

- Fewer births: The number of births across the state declined during the Great Recession of 2008/2009. Rates have remained lower than pre-recession figures, even during the recent period of economic expansion, the result of Millennials (people born between 1980 and 1996) having fewer children or waiting to start a family.
- More deaths: Baby Boomers (people born between 1945 and 1964) represent the second largest demographic (behind Millennials). Boomers continue to age, with older members now in their 70s. As a result, mortality numbers are on the rise and will remain high.
- Slowed net migration: A couple of new trends were observed by CBER regarding in- and out-migration – the net difference remains positive (but in smaller numbers), and much of the migration gains have occurred in the Nashville metropolitan area.
(For more information on the Boyd Center’s projection model and its underlying components, see “Population Projections 2017: Methodology, Executive Summary, and Notes”)

While the rate of predicted growth has slowed, it is not to an extent that drastic, adverse impacts on population growth will be felt. Projection models are built on foundations of known information – trends in data from the recent past – but they also include an element of uncertainty, as does any endeavor to predict an unknown future. That said, we are confident that Knoxville and Knox County will continue to grow. The agents of change are still at work locally, expanding our city and county populations.

**City Growth Expected to Accelerate**

Over the next 20 years, Knox County’s population will reach a total somewhere between 543,000 and 579,000. The headline here, though, is that we will see gains in population in the City of Knoxville too. That is particularly noteworthy because that will buck a decades-long trend. Between 1970 and 2010, the city saw very little change, the bulk of local growth occurring in unincorporated portions of Knox County. In that time, city population fluctuated modestly from a low of about 170,000 in 1990 to a high of 179,000 in 2010 (Figure 4).

Sources: U.S. Census Bureau, Population of Counties by Decennial Census: 1900-1990, March 27, 1995;

Since then, city population has seen rapid growth, adding nearly 8,500 new residents in the past seven years. The trend line in Figure 4 shows flat population change since 1970, but it masks the burst seen since 2010. The closer look depicted in Figure 5 reveals the growth. And that growth is claiming larger shares of countywide total population gains. Between 2000 and 2010, city increases contributed only a 9.9 percent share to total county growth. Over the past seven years, though, that impact has tripled to a 28.6 percent share (Figure 6).

Sources: U.S. Census Bureau, Population of Counties by Decennial Census: 1900-1990, March 27, 1995;

Figure 6. Knoxville and Knox County Population Growth, 2000-2017

<table>
<thead>
<tr>
<th>Period</th>
<th>Knox County Growth</th>
<th>Knoxville Growth</th>
<th>City Share of County Growth (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000-2010</td>
<td>50,194</td>
<td>4,984</td>
<td>9.9</td>
</tr>
<tr>
<td>2010-2017</td>
<td>29,634</td>
<td>8,473</td>
<td>28.6</td>
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Rise of the Millennials

What’s behind the resurgence in city population growth? Most notably, it’s Millennials. According to a recent report from the Executive Office of the President of the United States, Council of Economic Advisors, Millennials are moving into urban areas much faster than their predecessors, and they are less likely to be homeowners than young adults of previous generations. The recent boom in apartment unit construction in the City of Knoxville confirms this trend: in just the past five years, 2,908 apartment units were added to city housing inventory, compared to 920 single-family homes, apartments capturing a 76 percent share of new supply.

In addition to housing options in the city, Millennials are drawn to the varied transportation options (transit, ridesharing, bicycling), walkability, downtown energy, cultural diversity, and social amenities of urban living. We expect urban gains to continue over the next several years as the youngest Millennials move out of their parents’ homes into their own spaces.

We know city growth is underway, and more is expected over the next several years. We must plan for accommodation of that growth, and the overhaul of our outdated city zoning ordinance is an important step in that process.
How Does Gentrification Affect Homeowners and Renters Differently?

September 26, 2018

Gentrification directly displaces renters, but homeowners do not face a heightened displacement risk in gentrifying areas, according to a study by Isaac William Martin and Kevin Beck. The study tested a prominent theory about rising property taxes leading to homeowner displacement in gentrifying areas and whether policies that limit property tax increases offer displacement protection.

To explore this association, the authors created a merged dataset that combines tract-level data on gentrification from the decennial census with data on residential mobility from the Panel Study of Income Dynamics and annual data on state-level variation in property tax policy. The authors define gentrifying neighborhoods as tracts in which average housing prices increased during any decennial period and the increase in the share of adults with four-year college degrees exceeded the share for the county. They defined potentially gentrifying neighborhoods as neighborhoods in which median incomes are lower than the county average and the housing is older than average. Lastly, the authors define involuntary moves as those responding to outside events, such as an eviction or divorce.

Key findings

- Gentrification had no effect on homeowners moving.
- While some evidence suggests that rising property taxes displace homeowners, the study shows no differences between the likelihood of owners making unwanted moves because of property taxes between gentrifying and nongentrifying areas.
- Displacement rates of homeowners in gentrifying areas are also unaffected by state laws that limit property tax increases.
- A renter in a gentrifying neighborhood is more likely to report a move and that the move was involuntary by 2.6 percentage points.
- Homeowners may be less likely to move because they tend to have lived in the community longer, are older, and view their home as an economic asset.

Source: Urban Affairs Review

Author: Isaac William Martin and Kevin Beck

Publication Date: 2017

Tags: Homeownership, Gentrification, displacement, Renters, property tax
How Housing Can Determine Educational, Health, and Economic Outcomes

September 19, 2018
by Veronica Gaitán

Many social issues stem from a history of unstable, unaffordable, and poor-quality housing. Research shows that housing is the first rung on the ladder to economic opportunity for individuals and that a person’s access to opportunity is intrinsically linked with that of the community at large. As the gap between rents and incomes widens, it is critical that professionals in fields outside housing—including health, education, and economic development, among others—understand its central importance.

The following research shows how housing can create better educational opportunities for children, contribute to healthier people and neighborhoods, and build stronger economic foundations for families and communities.

How housing affects educational outcomes

- Children who live in a crowded household at any time before age 19 are less likely to graduate from high school and tend to have lower educational attainment at age 25.
- Living in poor-quality housing and disadvantaged neighborhoods is associated with lower kindergarten readiness scores.
- Homeless students are less likely to demonstrate proficiency in academic subjects. Passing rates for English language arts, math, and science exams are lower among homeless students than among their housed counterparts.
- For typical households in the Fremont Unified School District, the impact of school quality on housing prices is more than three times greater than the impact found in studies in other regions. This impact matches the cost of private education for a child, suggesting that home prices act as tuition for in-demand public schools.
- Near a high-scoring public school, housing costs 2.4 times as much, or roughly $11,000 more a year, as housing near a low-scoring public school.
- In one study in New York City, improvements in a school’s test scores are associated with higher home values and increased spending on residential investments (whether by owners or developers). Improving a school’s scores by one standard deviation was correlated with a 1.8 percent increase in housing values.
- Housing and financial instability often lead to children moving to poorer schools.

How housing affects health outcomes
Compared with New York City residents who stay in gentrifying neighborhoods, displaced residents who move to nongentrifying, low-income neighborhoods have significantly higher rates of emergency department visits, hospitalizations, and mental health-related visits for about five years after displacement.

Being behind on rent, moving multiple times, and experiencing homelessness are associated with adverse health outcomes for caregivers and children and with material hardship.

Households with poor housing quality had 50 percent higher odds of an asthma-related emergency department visit in the past year.

People with mental illness or an intellectual or developmental disability are less likely to receive responses to inquiries about rental housing and less likely to be invited to inspect available units.

Renter households with children are more likely to have asthma triggers in their homes than owners. They are also more likely to have at least one child with asthma.

In a study of single-parent families living in violent neighborhoods, parents met or exceeded the national average for self-reported physical health but fell below the mental health average. Forty percent reported moderate to severe symptoms of depression and reported higher levels of stress from worrying about financial instability and concern for their children’s well being.

In one study, older homeless adults who obtained housing during the study reported fewer depressive symptoms than those who were still homeless at follow-up.

How housing affects economic outcomes

- Black per capita income is lower in regions with higher levels of economic and black-white segregation.
- There is a positive relationship between high levels of automobile ownership and estimated rates of foreclosure and mortgage default, suggesting that transportation costs affect housing affordability.
- In Detroit, strong efforts by residents, coupled with support from community development organizations and external assistance, led to increased neighborhood housing prices in middle- and working-class neighborhoods that lost value in the foreclosure crisis. Residents’ efforts were less effective in higher-poverty neighborhoods with lower rates of owner occupancy.
- The need for access to good jobs in central locations that is driving the lack of affordable housing shows that access to housing and access to opportunity are inextricably linked, which affects future intergenerational mobility.
- Places with higher job accessibility by public transit are more likely to attract low-income households that do not own cars but have at least one employed worker, demonstrating that job accessibility by transit affects housing location choice.
- Economically healthy cities tend to have higher rankings on economic, racial, and overall inclusion than distressed cities.
Federal housing assistance—from housing vouchers, to welfare-to-work programs, to financial coaching and incentives, and more—improves lives. Housing policies can be a tool to fight poverty and create upward mobility, making assistance a worthwhile and imperative investment in America’s future.

Photo by Anastasios71/Shutterstock

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Tags: Housing Assistance, Homelessness, Housing Quality, Affordable Housing, Gentrification, Segregation, housing instability, Household Crowding

How Housing Matters is an online resource for the most rigorous research and practical information on how a quality, stable, affordable home in a vibrant community contributes to individual and community success.

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Abstract

Scholars have long argued that gentrification may displace long-term homeowners by causing their property taxes to increase, and policy makers, including the U.S. Supreme Court, have cited this argument as a justification for state laws that limit the increase of residential property taxes. We test the hypotheses that gentrification directly displaces homeowners by increasing their property taxes, and that property tax limitation protects residents of gentrifying neighborhoods from displacement, by merging the Panel Study of Income Dynamics with a decennial Census-tract-level measure of gentrification and a new data set on state-level property tax policy covering the period 1987 to 2009. We find some evidence that property tax pressure can trigger involuntary moves by homeowners, but no evidence that such displacement is more common in gentrifying neighborhoods than elsewhere, nor that property tax limitation protects long-term homeowners in gentrifying neighborhoods. We do find evidence that gentrification directly displaces renters.

Keywords: gentrification, TEA (Tax and Expenditure Limitations), property tax, homeownership
Access to Affordable Housing Promotes Health and Well-Being and Reduces Hospital Visits

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Go to:

Abstract

Clinical interventions can only partially mitigate homelessness and housing insecurity, which are threats to health and well-being. Clinicians have several opportunities to address these problems. They can refer patients who are homeless or housing insecure to support services, advocate for their employer or care group to commit resources to end homelessness and housing insecurity, and/or work with government and private sector community organizations to address and eliminate these problems. Citing examples from around the US, we will illustrate how clinics, hospitals, health plans, and public health organizations work to engage in initiatives to end homelessness and housing insecurity.

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INTRODUCTION
In 2013, the lack of affordable housing was the leading cause of homelessness in America's 25 largest cities, and 10% of low-income renters lived in units that lacked complete plumbing or kitchen facilities, experienced frequent breakdowns in major systems, or had to address other physical housing defects. In 2014, 7 million people in poor households (2.2% of the total US population) were living with family and friends, and the number of households paying more than 50% of their income toward housing increased to 6.6 million, a 27.7% increase since 2007. On the night of the 2015 homelessness census, 1 of every 567 Americans was sleeping outdoors, in an emergency shelter, or in transitional housing.

The Family Options Study reported that it costs $48,000 per family per month to house a family in an emergency shelter. Homelessness and housing insecurity create a vicious cycle that destroys well-being and can be fatal: Adults who are homeless or housing insecure are less likely to have goal-oriented thinking and more likely to experience psychological distress, substance use, intimate partner violence, and symptoms of trauma. Children who are homeless or housing insecure exhibit more antisocial behavior, less prosocial behavior, more sleep problems, and difficulty advancing in school.

Homeless people die at about four times the rate of housing-secure people in the general population, and housing-insecure individuals are likely to delay medical care because of costs. Lack of health insurance and the inability to follow through on the treatment of chronic conditions can exacerbate illnesses that would normally respond to medical intervention. Without affordable, accessible health care, illness or injury can interfere with employability that, in turn, increases the likelihood of poverty and homelessness.

HEALTH PROMOTION THROUGH AFFORDABLE HOUSING

Increased access to affordable housing promotes health and well-being. Housing can improve the effectiveness of care for patients whose coverage is capitated through Medicaid or similar programs. Promoting health through housing will become increasingly important as health care payments transition from volume-based to value-based models. Investments that reduce homelessness are a good value relative to many clinical services that are offered as a matter of course. These initiatives also can stabilize neighborhoods surrounding health care facilities and increase the comfort levels of patients, families, employers, and others who visit a health care organization.

Benefits to Patients

Stable housing for homeless patients, especially those with mental illness and/or people fleeing domestic violence, can reduce Emergency Department visits and hospitalizations. Stable housing also can improve the management of chronic medical conditions. Children are more likely to meet developmental milestones when raised in stable and healthy housing in which they are not exposed to lead, mold, vermin, or other threats. Children spend more time in school
when they spend less time in hospitals or in Emergency Departments. They also learn more when stable housing allows for classroom continuity.12,13

Benefits to Employees and their Families

The increase in worker productivity that is associated with improved housing can benefit health care organizations as employers.14 For health care organizations located in older areas of cities in which the housing stock has deteriorated below current standards, housing initiatives can provide attractive, yet affordable, housing that reduces the need for employees and their families to commute long distances between home and work and between home and school.

Housing and Community Development Resources

Policies that regulate banks and the financial services industry have stimulated investments in affordable housing for more than 40 years. The 1977 Community Reinvestment Act15 and the Low-Income Housing Tax Credit are two examples.16,17 Since 1999, the Healthy Homes Initiative at the US Department of Housing and Urban Development (HUD) has been leading a federal effort to address lead and other toxins in existing housing stock.

Nearly 1000 private-sector community development financial institutions work at local, regional, and national levels. These institutions are financial intermediaries that have community development as their primary mission. For example, the Local Initiatives Support Corporation (LISC) is a national community development intermediary that was established by the Ford Foundation on the heels of Community Reinvestment Act passage.18 LISC, community development financial institutions, and other intermediaries provide capital and support capacity building to fuel production and preservation of high-quality affordable rental housing; supportive, service-enriched, mixed-income, and senior rental housing; and affordable home ownership. As a result, the community development sector—with its deep bench of thousands of community development corporations, regional and national nonprofit housing developers, socially minded private developers, and investors—provides the track record, expertise, and resources to create synergy when partnering with private health care systems and public health agencies to advance coordinated projects.

Affordability is created or preserved through a number of avenues including publicly owned housing maintained by a local public housing authority, housing privately owned by nonprofit and for-profit developers, limited-equity programs, and community land trusts. Low-Income Housing Tax Credits, HUD mortgages, the Community Development Block Grant Program, and similar programs support nonprofit and for-profit developers. Because these government programs are limited in scale, “naturally occurring” affordable housing—housing that becomes available within the private market when landlords keep rents relatively low, accept subsidy vouchers from eligible tenants, or own aging properties that cannot command market-level rents—is a helpful complement to new construction. Strategies to improve and to preserve this housing stock have come into favor among local jurisdictions, philanthropists, community residents, organizers, and those working in community development. One example of naturally occurring affordable housing is described in the following paragraph.
EXAMPLE OF MODEL PROGRAMS

Clinics

On the east side of St Paul, MN, the Federally Qualified Health Center, East Side Community Health Services, is collaborating on a housing initiative with Rolling Hills Apartments to serve recent immigrants and refugees with naturally occurring affordable housing. These populations have unique needs because many have experienced trauma and torture. They also tend to lack experience with and trust in Western medicine. Rolling Hills is a renovated 108-unit “housing of last resort” complex. During renovation, space was added for health services, immigration services, and social/community-building activities. The Federally Qualified Health Center provides preventive services on site and primary health care services at its nearby East Side Family Clinic. The project was made possible by the Healthy Futures Fund, a $200 million initiative formed by the LISC, Morgan Stanley, and The Kresge Foundation.

In Washington, DC, catalytic investments of $14 million to finance a clinic and $22 million for affordable housing from The Healthy Futures Fund allowed the not-for-profit So Others Might Eat and the provider of clinical services Community of Hope to develop the 320,000-square-foot Conway Center. This project brings affordable housing, primary care services, employment training, and economic development opportunities together in one location. In addition to living adjacent to a Metro stop, residents and community members will have access to outreach and health education programs designed to promote healthy lifestyles.

Hospital Systems

A premier example of the “anchor institution” strategy is the Phillips Partnership in South Minneapolis. Initiated by Allina Health and the Abbott-Northwestern Hospital in the 1990s, public partners, community developers, and Allina leaders developed strategies to improve investments in surrounding single-family homes for affordable home purchase and multifamily apartment building quality. An employer-assisted housing strategy complements these physical improvements by helping hospital system employees find quality affordable nearby housing.

In Indianapolis, IN, Eskenazi Hospital is improving community quality by serving as an anchor institution and by placing community health workers in neighborhoods. These activities are all part of LISC’s Great Places 2020 initiative. Because 79% of its patients live in neighborhoods that Eskenazi Hospital serves, the hospital is considering assuming an even larger role in its surrounding community.

In New York City, Mount Sinai Hospital is supporting the evaluation of the Two Shades of Green program. Two Shades of Green is a partnership that applies green (energy efficient and low impact), healthy (free of mold, toxins, and vermin), and cost-effective measures to property maintenance and the rehabilitation of existing affordable housing. To reinforce program delivery, LISC New York City mobilized a range of affordable housing, community health, and building science stakeholders. These partners include the New York City Department of Health...
and Mental Hygiene, New York City Department of Housing Preservation and Development, Steven Winters Associates, Mount Sinai Hospital, and Community Development Corporation. Since 2013, Two Shades of Green has stimulated housing renovation and property maintenance in more than 1500 affordable apartments. Owners of these properties have reduced asthma risk for their residents through property management practices that minimize exposures to pests, tobacco smoke, and harsh cleaning products. Such practices also reduce operating costs, particularly for green cleaning, with several properties experiencing a cost savings as high as 50%. It was critical to collaborate with New York City’s Department of Health to bring technical expertise to owners regarding more effective pest control methods to reduce asthma risks through active design and program evaluation.

Health Plans

A Minnesota Accountable Care Organization, Hennepin Health, comprises 4 organizations (Hennepin County Human Services and Public Health Department, Hennepin County Medical Center, Metropolitan Health Plan, and NorthPoint Health & Wellness Center) to provide integrated medical and social services to low-income Medicaid patients in the county that includes Minneapolis. Data sharing and community health workers are critical to the success of this program, which offers housing and social services navigation, job placement supports, Emergency Department triage, and intensive case management. The health plan was started in January 2012 and by December 2014 had enrolled nearly 10,000 members, many of whom were nonwhite middle-age men with unstable housing and significant mental health and substance abuse needs. During the second year of operation, the number of outpatient visits increased by 3.3%, and the rate of Emergency Department and inpatient admissions decreased by 9.1% and 3%, respectively. Quality scores for patients with diabetes, asthma, and vascular conditions improved, and 87% of enrollees expressed satisfaction with their care experience. Hennepin Health’s influence on county health and social services costs is not yet known but generally is regarded as positive.

In St Paul, MN, HealthPartners collaborated with Catholic Charities and other community organizations to raise $100 million for the Higher Ground Shelter, which opened in 2016. The Opportunity Center, an adjacent 6-story building in which clients will be able to receive job resources and training, access to veterans’ programs, and basic health care services, opens in 2018. The new complex is integral to HealthPartners’ Hospital to Home Program because it will provide permanent housing for patients who were homeless when they were admitted to Regions Hospital.

United Health Group, with home offices in Minnetonka, MN, invested $20 million in Chicanos Por La Causa in Phoenix, AZ, to support its integrated health and human services programs within its affordable housing properties. United Health Group also has committed $50 million to the Greater Minnesota Housing Fund to support Low-Income Housing Tax Credit investments in supportive housing.

Public Health and Other Organizations

Annual Action Plan 2019
The Rhode Island State Health Department, in collaboration with the Centers for Disease Control and Prevention, has created 10 Health Equity Zones. Each Health Equity Zone has a work plan that focuses on ideas to improve population health and approaches for investment in local communities. Community engagement is a priority in reaching these public health goals.

Passy Verde in Philadelphia, PA, demonstrates the accomplishments that can be achieved when a private investor partners with a community organization. This $48 million green and transit-oriented development was created through a partnership between community-based Asociación Pucorriquenés en Marcha and private developer Jonathan Rose Companies. The Passy Verde complex has a health center and pharmacy on site.

Since 2008, the Baltimore-based Green and Healthy Homes Initiative has led national efforts to integrate lead abatement, healthy homes programs, weatherization, and energy efficiency work. The Green and Healthy Homes Initiative promotes integrated methods to create a whole-house approach to reducing toxins and other contaminants and improve energy efficiency in Baltimore, MD, and other US cities. The Initiative has worked in partnership with numerous health departments and health systems to measure the impact of these interventions on rates of asthma, lead poisoning, injuries, and other respiratory illnesses.

**An Uncertain Future**

Even with existing government and private initiatives in place, the affordable housing crisis persists for low-income families. The current political climate puts existing funding mechanisms at risk at a time when new partnerships and new perspectives are needed. President Trump’s Fiscal Year 2018 budget features substantial cuts to nondefense discretionary programs. As housing costs continue to rise, an increasing portion of the HUD budget is being used to maintain the supply of affordable housing units and rental subsidies, which means that fewer HUD dollars are available for housing production. HUD’s HOME Investment Partnerships Program, which provides formula grants to states and municipalities, has seen its budget reduced by more than 50% from its fiscal year 2010 watermark and was threatened with elimination as recently as last year.

These funding mechanisms must be protected if the US is to address the severe affordable housing shortage. In addition to directly participating in the construction of housing or supporting individuals and families, health care organizations can play an important role by advocating for the value of affordable housing and its related health and well-being benefits.

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**CONCLUSION**

Despite the nation’s financial recovery since the Great Recession, low-income families remain at high risk for homelessness and housing insecurity because wages are not keeping up with rent inflation. Changes in federal policy are exacerbating the problem. Homelessness and housing insecurity not only reduce the effectiveness of health care and increase its cost; these problems serve as barriers to well-being for adults and children.
Clinicians help patients when they can 1) recognize homelessness and housing insecurity during encounters with patients and refer them to supportive resources, 2) advocate for their health care organizations to become involved in ending homelessness and housing insecurity, and 3) work with government and private sector community organizations to eliminate these problems. Clinic groups, hospital systems, health plans, and public health organizations can promote this "triple aim" by engaging in initiatives to end homelessness and housing insecurity. Although some approaches necessitate a long-term investment, each approach mitigates an aspect of housing insecurity, which threatens health and well-being and cannot be eliminated even when clinical services are enhanced.

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Acknowledgment

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Footnotes

Disclosure Statement

The author(s) have no conflicts of interest to disclose.

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References

2016-2019
Community Health Improvement Plan

COMMUNITY HEALTH COUNCIL

Annual Action Plan
2019
Letter from the Chair

January 2016

Greetings on behalf of the Community Health Council!

As the New Year begins, the council is taking another step toward its vision, “a healthy life for all,” with this Community Health Improvement Plan (CHIP). The CHIP is a set of priority health issues for Knox County, each with a set of measurable objectives for change. The council chose the priority health issues using a rigorous process based on extensive local health data, both qualitative and quantitative.

It is our hope that the CHIP will be a resource for community partners and a rallying point for people and organizations interested in improving health in Knox County. We offer it as a basis to align efforts and strengthen grant applications. Moving forward, the CHIP will be the foundation of a process to evaluate our approach to health priorities as a community and our progress toward benchmarks.

The Community Health Council was established in 2013 to serve the City of Knoxville, Knox County and the Town of Farragut. The Council’s purposes are:

- To facilitate a community-wide approach to improving people’s health in Knox County and
- To act as an advisory body to elected and appointed officials in matters of health.

We look forward to hard work and productive partnerships as the CHIP is implemented over the next several years.

Yours in health,

Kristy Altman
Chair, Community Health Council
Executive Director, Knoxville Track Club
Executive Summary

The Community Health Improvement Plan (CHIP) outlines measurable, outcome-based objectives for each of four health priorities identified by the Community Health Council (CHC) for Knox County, Tennessee, under an effort called Together Healthy Knox. The priorities were chosen based on qualitative and quantitative data from the 2015 Community Health Assessment (CHA) conducted by Knox County Health Department. The full CHA document is available at www.healthyknox.org.

The four health priorities are:
- Increase access to mental health resources
- Decrease opioid abuse
- Decrease tobacco use among youth and pregnant women
- Increase access to safe parks, greenways and sidewalks

The CHC will form action teams/work groups for each of the priorities to create action plans, which will be added to the CHIP as they are available, along with reports on progress.

Process

This Community Health Improvement Plan (CHIP) is made up of goals and measurable objectives for health improvement in Knox County, Tennessee. The CHIP was created by the Community Health Council (CHC) under an effort called Together Healthy Knox using the MAPP model (Mobilizing for Action through Planning and Partnerships). The goals and objectives in the CHIP are based on data from a large Community Health Assessment (CHA) conducted from 2014-2015 by the Knox County Health Department (KCHD) to determine the top health challenges in Knox County. The CHA incorporated quantitative data from other sources as well as qualitative data from focus groups and interviews that were part of the CHA process. The CHA was printed and released in October 2015 and is available at www.healthyknox.org.

As part of the CHA, KCHD staff selected Knox County’s top 20 health issues based on 1) top causes of premature death, 2) outcomes in which Knox County falls short of national benchmarks and goals, and 3) areas of community concern identified in CHA focus groups and interviews.

The CHC assembled subject matter experts on these top 20 issues and held a retreat in June 2015 to score all 20 by 1) size of the problem, 2) seriousness of the problem, 3) effectiveness of interventions, and 4) feasibility of interventions in our community. The three highest-scored issues were adopted as health priorities.
In August 2015, representatives from the CHC and KCHD met with area hospital executives to present these priorities and heard overwhelming feedback that the fourth-highest scored issue, access to mental health resources, needed to be included. Thus, the final top four priority goals are:

- Increase access to mental health resources
- Decrease opioid abuse
- Decrease tobacco use among youth and pregnant women
- Increase access to safe greenways, sidewalks, and parks

In fall 2015, the CHC worked with subject matter experts to identify outcome-based objectives for each priority goal. Based on existing data sets, these objectives are 'SMART': specific, measurable, attainable, relevant and time-bound. The CHC will work with community leaders in 2016 to form action teams to address the priority goals and objectives. These action teams will complete action plans and report on their progress to the CHC on a semi-annual basis over the next several years.
Goal: Increase access to mental health resources

OBJECTIVES

MH1: Decrease the percentage of public high school students in Knox County who report they have attempted suicide in the past 12 months by 20% by spring 2019.

Baseline: In 2013, 6.2% of public high school students in Knox County reported they had attempted suicide in the past 12 months.

<table>
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<td>8.7</td>
</tr>
<tr>
<td>2013</td>
<td>6.2</td>
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Data Source: Knox County Youth Risk Behavior Survey

MH2: Decrease the rate of suicide deaths among Knox County adults 20 years and older by 15%, or 12 deaths, by December 2018.

Baseline: In 2012, there were 23.28 suicide deaths among adults 20 years and older per 100,000 population in Knox County.

<table>
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<td>46</td>
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<tr>
<td>2001</td>
<td>15.27</td>
<td>44</td>
</tr>
<tr>
<td>2002</td>
<td>16.52</td>
<td>54</td>
</tr>
<tr>
<td>2003</td>
<td>17.53</td>
<td>40</td>
</tr>
<tr>
<td>2004</td>
<td>21.43</td>
<td>64</td>
</tr>
<tr>
<td>2005</td>
<td>15.84</td>
<td>46</td>
</tr>
<tr>
<td>2006</td>
<td>17.85</td>
<td>55</td>
</tr>
<tr>
<td>2007</td>
<td>20.31</td>
<td>63</td>
</tr>
<tr>
<td>2008</td>
<td>19.84</td>
<td>62</td>
</tr>
<tr>
<td>2009</td>
<td>20.95</td>
<td>66</td>
</tr>
<tr>
<td>2010</td>
<td>23.61</td>
<td>75</td>
</tr>
<tr>
<td>2011</td>
<td>22.2</td>
<td>71</td>
</tr>
<tr>
<td>2012</td>
<td>23.28</td>
<td>75</td>
</tr>
</tbody>
</table>

Data source: Knox County death certificates provided by the Tennessee Department of Health, Office of Policy, Planning and Assessment
MH3: Decrease average wait time in the five-county region (including Knox County) from emergency department assessment to placement in mental health care from the current 30 hours to 24 hours, a reduction of 20%, by December 2018.

Baseline: In 2014 the average wait time from emergency department assessment to placement in mental health care was 30 hours in the five-county region that includes Knox County. Data source: partnership of regional mental health providers, trend data currently unavailable.

Ancillary Data Point: Teen suicide completions—in 2012, there were two deaths from suicide among county residents ages 15 to 19, for a rate per 100,000 population of 6.69.

Goal: Decrease opioid abuse

OBJECTIVES

OA1: Decrease the mortality rate from unintentional poisoning by opioids in Knox County by 10%, or six people, by December 2018.

Baseline: In 2014, there were 14.71 deaths from opioid overdose per 100,000 population in Knox County, a total of 66 deaths.

<table>
<thead>
<tr>
<th>Mortality rate from opioid overdose in Knox County (per 100,000 population)</th>
<th>Year</th>
<th>Number</th>
<th>Rate per 100,000 pop</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2000</td>
<td>9</td>
<td>2.69</td>
</tr>
<tr>
<td></td>
<td>2001</td>
<td>12</td>
<td>3.10</td>
</tr>
<tr>
<td></td>
<td>2002</td>
<td>26</td>
<td>6.64</td>
</tr>
<tr>
<td></td>
<td>2003</td>
<td>30</td>
<td>7.56</td>
</tr>
<tr>
<td></td>
<td>2004</td>
<td>36</td>
<td>9.00</td>
</tr>
<tr>
<td></td>
<td>2005</td>
<td>38</td>
<td>9.31</td>
</tr>
<tr>
<td></td>
<td>2006</td>
<td>36</td>
<td>8.74</td>
</tr>
<tr>
<td></td>
<td>2007*</td>
<td>37</td>
<td>8.92</td>
</tr>
<tr>
<td></td>
<td>2008</td>
<td>45</td>
<td>10.77</td>
</tr>
<tr>
<td></td>
<td>2009</td>
<td>34</td>
<td>8.08</td>
</tr>
<tr>
<td></td>
<td>2010</td>
<td>33</td>
<td>7.62</td>
</tr>
<tr>
<td></td>
<td>2011</td>
<td>33</td>
<td>7.55</td>
</tr>
<tr>
<td></td>
<td>2012</td>
<td>40</td>
<td>9.06</td>
</tr>
<tr>
<td></td>
<td>2013</td>
<td>55</td>
<td>12.37</td>
</tr>
<tr>
<td></td>
<td>2014</td>
<td>66</td>
<td>14.71</td>
</tr>
</tbody>
</table>

*Limitations of 2007 data made it impossible to separate opioid and non-opioid poisoning for that year. The 2007 number includes all overdose deaths.

Data Source: Knox County death certificates provided by Tennessee Department of Health, Office of Policy, Planning and Assessment
OA2: Decrease the amount of opioid drugs that are legally dispensed in Knox County by 20% by December 2018.

Baseline: In 2014, there were 1,207 morphine milligram equivalents (MME) per capita dispensed to patients in Knox County and reported to the Controlled Substances Monitoring Database (CSMD).

![Graph showing MME dispensed per capita in Knox County from 2012 to 2014]

<table>
<thead>
<tr>
<th>Year</th>
<th>MNE dispensed</th>
<th>MME dispensed per capita</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>21,351,139</td>
<td>1.622</td>
</tr>
<tr>
<td>2013</td>
<td>656,272,444</td>
<td>1.474</td>
</tr>
<tr>
<td>2014</td>
<td>608,407,729</td>
<td>1.366</td>
</tr>
</tbody>
</table>

*Use caution in comparing data from before & after first quarter 2013, when the Prescription Safety Act mandated utilization of the CSMD.

Data source: Controlled Substances Monitoring Database, Tennessee Department of Health

OA3: Decrease the number of babies born with Neonatal Abstinence Syndrome (NAS) in Knox County by 20%, or 20 births, by August 2018.

Baseline: In 2014, there were 103 babies born with NAS in Knox County.

<table>
<thead>
<tr>
<th>Year</th>
<th>Rate</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013</td>
<td>18.7</td>
<td>99</td>
</tr>
<tr>
<td>2014</td>
<td>20.2</td>
<td>103</td>
</tr>
<tr>
<td>2015</td>
<td>18.7</td>
<td>73</td>
</tr>
</tbody>
</table>

*Use caution interpreting data from 2013 due to possible data collection issues in first year of NAS reporting.

Data source: Tennessee Department of Health

Ancillary Data Points

- Emergency department visits for opiate/narcotic overdose—In 2013, there were 23,59 emergency department visits for opiate/narcotic overdose per 100,000 population in Knox County, a total of 104.
- Number of custody petitions in Juvenile Court with drug or alcohol involvement—In 2014, 23.5% of custody petitions in Knox County had some type of drug or alcohol involvement (258 petitions out of 1,097).
Annual Action Plan 2019

OMB Control No: 2506-0117 (exp. 06/30/2018)

Additional information
- The category of opioids includes heroin, opioids, methadone, synthetic narcotics and unspecified narcotics.
- The number of deaths from opioid overdose includes overdoses involving both single and multiple substances.
- NAS became a reportable disease in 2013, so historical data only reaches back that far. There are possible data collection issues in the first year of reporting.
- MME is a unit of measurement of pain-killing strength.
- Reporting to the CSMD is required by law.

Goal: Decrease tobacco use among youth and pregnant women

OBJECTIVES

TY1: Decrease the percentage of women in Knox County who report smoking during pregnancy to 10% by December 2018.

Baseline: In 2014, 12.2% of pregnant women in Knox County reported smoking.

<table>
<thead>
<tr>
<th>Year</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>15.8</td>
</tr>
<tr>
<td>2001</td>
<td>18.0</td>
</tr>
<tr>
<td>2002</td>
<td>17.2</td>
</tr>
<tr>
<td>2003</td>
<td>16.6</td>
</tr>
<tr>
<td>2004</td>
<td>19.7</td>
</tr>
<tr>
<td>2005</td>
<td>18.8</td>
</tr>
<tr>
<td>2006</td>
<td>20.0</td>
</tr>
<tr>
<td>2007</td>
<td>19.9</td>
</tr>
<tr>
<td>2008</td>
<td>19.0</td>
</tr>
<tr>
<td>2009</td>
<td>18.0</td>
</tr>
<tr>
<td>2010</td>
<td>16.0</td>
</tr>
<tr>
<td>2011</td>
<td>14.3</td>
</tr>
<tr>
<td>2012</td>
<td>13.7</td>
</tr>
<tr>
<td>2013</td>
<td>11.9</td>
</tr>
<tr>
<td>2014</td>
<td>12.2</td>
</tr>
</tbody>
</table>

Data Source: Knox County birth certificates provided by the Tennessee Department of Health, Office of Policy, Planning and Assessment through the Health Information Tennessee website (http://hit.state.tn.us/).
TY2: Decrease the percentage of public high school students in Knox County who report smoking by 5% by spring 2019.

Baseline: In 2013, 18% of public high school students in Knox County reported smoking at least one cigarette in the last 30 days.

<table>
<thead>
<tr>
<th>Year</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>24.4</td>
</tr>
<tr>
<td>2007</td>
<td>18.9</td>
</tr>
<tr>
<td>2009</td>
<td>20.4</td>
</tr>
<tr>
<td>2011</td>
<td>18.2</td>
</tr>
<tr>
<td>2013</td>
<td>18.2</td>
</tr>
</tbody>
</table>

Data source: Knox County Youth Risk Behavior Survey

Additional Data Points
- Babies born with low birth weight—in 2014, 8.3% of babies born in Knox County were born with low birth weight.
- Babies delivered prematurely—in 2014, 10.4% of babies born in Knox County were delivered prematurely.

Additional Information
- Smoking during pregnancy: data is self-reported and birth certificate procedures vary across hospitals. Birth certificates are collected by the Tennessee Department of Health (Office of Policy, Planning & Assessment).
- Low birth weight (LBW) is weight at birth of less than 2,500 grams (5.5 lbs). Based on epidemiological observations that infants weighing less than 2,500 grams are approximately 20 times more likely to die than heavier babies. (Source: World Health Organization. http://apps.who.int/iris/bitstream/10665/43184/1/9286638327.pdf) Not all low birth weight births are a result of maternal smoking, but pregnant women who smoke are nearly twice as likely to have a low birth weight baby as women who don't smoke. Smoking during pregnancy causes low birth weight in at least one in five infants. (March of Dimes & American Cancer Society)
Goal: Increase access to safe parks, greenways, and sidewalks

OBJECTIVES

PGS1: Decrease the number of pedestrian and bicycle crashes with cars in Knox County by 20%, or 27 crashes, by December 2018.

Baseline: In 2014, there were 139 pedestrian and bicycle crashes with cars in Knox County.

<table>
<thead>
<tr>
<th>Year</th>
<th>Total crashes</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>113</td>
</tr>
<tr>
<td>2008</td>
<td>142</td>
</tr>
<tr>
<td>2009</td>
<td>85</td>
</tr>
<tr>
<td>2010</td>
<td>108</td>
</tr>
<tr>
<td>2011</td>
<td>115</td>
</tr>
<tr>
<td>2012</td>
<td>151</td>
</tr>
<tr>
<td>2013</td>
<td>184</td>
</tr>
<tr>
<td>2014</td>
<td>139</td>
</tr>
</tbody>
</table>

Data Source: Tennessee State database, data taken from crash reports filed by law enforcement officers

PGS2: Increase the percentage of Knox County residents who live within half a mile of a park or greenway by 3%, or 3,911 people, by December 2018.

Baseline: In 2015, 29.39% of Knox County residents lived within half a mile of a park or greenway, which is 127,026 out of 432,226 total residents.

Data source: Metropolitan Planning Commission, trend data currently unavailable

PGS3: Increase the ratio of sidewalk mileage to street mileage in Knox County from 1 to 8.16 to 1 to 8 by December 2018.

Baseline: In 2012, Knox County had 406 miles of sidewalk and 3,311 miles of streets, for a ratio of 1 to 8.16.

Data source: Metropolitan Planning Commission, trend data currently unavailable
PGS4: Increase the average daily number of greenway users on Indicator greenways in Knox County by 10% by spring 2018.

Baseline: In May 2014, the average daily usage of indicator greenways in Knox County (see table below) was 305.5.

<table>
<thead>
<tr>
<th>Greenway</th>
<th>Average daily usage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hills</td>
<td>127</td>
</tr>
<tr>
<td>Lakeshore</td>
<td>370</td>
</tr>
<tr>
<td>Neyland</td>
<td>79</td>
</tr>
<tr>
<td>Sequoyah</td>
<td>612</td>
</tr>
<tr>
<td>Third Creek</td>
<td>395</td>
</tr>
<tr>
<td>Wil Skelton</td>
<td>50</td>
</tr>
</tbody>
</table>

Data source: Knoxville Regional Transportation Planning Organization, Greenway Usage Report, 2009-2013. Trend data across years available only for Hills and Lakeshore greenways.

Ancillary Data Point: Public transit ridership in Knoxville—in August 2015, total fixed-route ridership (includes both buses and trolleys) in the city of Knoxville was 250,133.

Additional information
- Street mileage excludes interstates and other roads not open to pedestrian traffic.
- Indicator greenways are those greenways where usage counters have been in place long enough to establish at least a minimal baseline of usage data. Usage counters on indicator greenways will remain in place for the next several years to help establish more long-term baselines.
Acknowledgements

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Gaye Fortner, HealthCare 21 Business Coalition
Pam Frye, Harmony Family Center
Melissa Knight, InterFaith Health Clinic
Viron Laika, Laika Tax Services, LLC
Dr. Laurie Meschke, University of Tennessee
Dr. Joe Miles, University of Tennessee
Karen Pershing (immediate past chair), HealthCare 21 Business Coalition
Debbie Pinchok, community volunteer
Patricia Robledo, City of Knoxville
Eve Thomas, Knoxville Police Department
Karen Tindal, community volunteer
Lisa Wagoner, Knox County Schools
Dr. Regina Washington, South College
Amanda Weber, Remote Area Medical
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Ellen Zavisca (chair-elect), Knoxville Regional Transportation Planning Organization

Special thanks to the Community Health Improvement Committee and its Chair, Dr. Laurie Meschke, and all those who supported the process as subject matter experts from May to December, 2015.
Community Health Improvement Plan 2016-2019
Drafted by the Community Health Council serving the City of Knoxville, Knox County, and
the Town of Farragut in Tennessee
Contact: knoxhc@gmail.com
4. Other Publicity
Deploying HUD Resources

The Rogero administration is finalizing plans for spending more than $4 million in federal housing funds.

BY SCOTT BARKER • APRIL 30, 2019

KNOXVILLE RESIDENT UMOLIA ABDUL-AHAD (FOREGROUND) DISCUSSES WEALTH CREATION AS PART OF A DISCUSSION OF HUD FUNDING PRIORITIES ON MONDAY WITH LINDA RUST (BACKGROUND) AND RECKY WADE (NOT PICTURED) OF THE CITY’S COMMUNITY DEVELOPMENT DEPARTMENT.

Mayor Madeline Rogero has made building more affordable housing a priority. The need has been a hot topic of discussion in the two-year effort to rewrite the city’s zoning code, dubbed ReCode Knoxville. It’s shaping up to be an issue in this year’s city election as well.

Affordable housing is an issue in this year’s city election.

Yet the lack of affordable housing persists. In Knoxville, a family of three making less than $50,350 qualifies as low income. The median household income in the city is $36,331.

“It is important to know that, despite the great efforts in our community over recent years, the issue of affordable housing availability will not be solved quickly. It will take a continued and sustained effort by the city and its partners,” Rogero said last Friday at her State of the City address.

Rogero’s proposed budget for 2019-20 contains more than $10 million aimed at creating or maintaining affordable housing.

State and local funding have played a bigger role in paying for affordable housing as federal funding has fallen over the past 15 years. The Rogero administration has proposed adding $2.5 million in local funds to the Affordable Rental Development Fund and $4.5 million for the mixed-income redevelopment of Austin Homes. The city also maintains the state’s oldest affordable housing trust fund, established in 1993.

Rogero said the city’s investments have resulted in the creation or rehabilitation of 4,277 units of affordable housing, with 3,478 completed and 799 in the pipeline.

Federal funding continues to play an essential role in creating and maintaining affordable housing, however.

On Monday, Knoxville Community Development Director Becky Wade and Administrator Linda Rust gave an overview of federal support to a sparse crowd at the John T. O’Connor Senior Center.

Wade outlined the goals for the city's use of federal funding the city receives for affordable housing: Strengthen neighborhoods, promote economic development, Reduce and end homelessness, and promote affordable housing.

The last of those goals is receiving the lion’s share of next year's funding. Wade said the city has made a big dent in the affordable housing gap, but the Rogero administration wants to accomplish more.
"We have a variety of outcomes we seek through our programs," Wade said.

Those outcomes include decent, affordable and energy-efficient housing in safe and vibrant neighborhoods, as well as improving economic opportunities.

"The roots of the affordable housing crisis are in the economy," Rust said, citing stagnant wages as one cause.

Funding from the U.S. Department of Housing and Urban Development comes from two pots -- Community Development Block Grants (CDBG) and HOME grants. The two programs have different requirements, but both address housing for low- and moderate-income households.

HUD has notified city officials that Knoxville will receive $1.694 million in CDBG funding and $1.064 million from the HOME program for a total of $2.758 million for the fiscal year beginning July 1.

Of that amount, $3.834 million -- 86 percent of the total -- is earmarked for affordable housing. The administration plans to rehab or develop 60 units of rental housing and 273 units of owner-occupying dwellings.

Other funding will go toward public facility improvements in homelessness prevention efforts, the maintenance of blighted properties and workforce development.

Rust emphasized that the city doesn’t build, own or manage affordable housing units itself; instead, it provides or funnels funding to Knoxville’s Community Development Corp., for-profit and nonprofit developers, foundations and others.

In her budget announcement on Friday, Rogero emphasized that city spending on affordable housing leverages private investment.

"Since I took office in December of 2011, the city and our housing partners have together invested more than $260 million in the construction and rehabilitation of affordable housing. During this time, our programs have invested $45 million and have leveraged an additional $186 million from other public and private sources," Rogero said.

HUD requires cities to develop five-year plans outlining community priorities, which are updated every year. Knoxville is in the final year of its current plan.

The Community Development Department is taking public comments on its spending plan for next year through Monday, May 6. Comments can be submitted via email to Rust at LRust@knoxvilletn.gov.

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Advocates Look to Make Affordable Housing Fund Permanent

Sixty percent of Knoxville's poorest workers pay more than half their income for housing. That doesn't leave much for food, transportation, or medicine. Recognizing the problem, Knoxville Mayor Madeline Rogero created an Affordable Rental Housing Fund a few years ago to fill the gap in financing new low-rent apartments. But with Rogero leaving office at the end of the year, some local advocates are pushing the city to make the fund go the distance.

The squeeze on affordable rentals hasn't abated during the fund's first few years. Instead, Knox County landlords withdrew 770


Construction materials set the scene at The Village at Holston, a city-supported affordable housing development in East Knoxville.

CREDIT: HEATHER DUNCAN

housing units from a federal rental assistance program during that time -- making that housing unattainable for renters who could once use Section 8 vouchers to cover the portion of the rent they could not afford.

About 1,850 families are on the Section 8 waiting list for single-bedroom units, according to KCDC (https://www.kcdc.org/), Knox County’s public housing authority. At the end of last year, almost half of those with vouchers couldn’t find a landlord who would accept them.

These local conditions reflect a national crisis in affordable housing. The Affordable Rental Housing Fund is intended to fill gaps in financing new low-rent apartments. In the fund’s first few years, City Council put in $4.5 million — then added another million when applications from developers kept rolling in.

**Achievements so far**

The money is leveraging nine projects with almost 600 units. Of those, at least 216 must be offered at a rate that is affordable to people who earn less than the area’s median income — usually half or less. (In Knoxville, the median income is about $66,600 for a family of four, or about $46,700 for a one-person household.) Many of the developers plan to offer reduced-rent units beyond that minimum.

Among them is HomeSource East Tennessee, which is building 24 affordable apartments that will be rented to seniors and the disabled. The need is painfully obvious: two hundred people are already on the waiting list, said Jackie Mayo, executive director of the non-profit.

“The city helps subsidize some of the amount that we have to borrow,” she said. “Without it, it wouldn’t happen.”

Other non-profit projects benefit veterans and homeless families. But the biggest projects are by for-profit Elmington Capital Group (https://oneelmington.com/) of Nashville. City officials say they doubt any of Elmington’s three new low-rent apartment complexes, with 430 units altogether, would have been built without the city financing.

The city fund is one of many funding sources for affordable housing. For example, KCDC is issuing its own project-based vouchers and planning to add affordable units when it overhauls the aging public housing complex Austin Homes.

But the city’s Affordable Rental Development Fund is more flexible than many other government housing programs. (KCDC itself is using the city fund to help finance another affordable housing complex with 53 apartments.)

"We use a lot of our federal funds to help with affordable home ownership and maintenance of affordable rental units -- those that are existing already," said Linda Rust, the city's community development administrator. "But what this fund does is -- it really helps to create affordable rental units... especially affordable to the lowest-income and most vulnerable citizens."

She said it's important that all the developers so far will remain owners of the housing complexes, staying accountable to residents and neighbors.

**Stable funding, lasting impact?**

According to the non-profit Community Change (https://housingtrustfundproject.org/), 585 American cities have affordable housing trust funds. The most stable don't rely on annual budgets. Instead, common revenue sources are developer impact fees, or other fees related to construction or rentals. For example, Columbus, Ohio uses a portion of hotel/motel tax from the city, and property transfer fees from the county.

Nashville and some other cities fill their affordable housing funds through a tax or fee on short-term rentals, like Airbnb. These have shrunk the long-term rental market in a city that already has one of the country's most dire affordable housing shortages. Controversy erupted early this year when a Nashville city councilman suggested adding a new affordable housing fee onto the cost of each nightly rental.

Last year, a coalition of religious congregations called Justice Knox publicly asked Mayor Rogero to pursue a dedicated funding stream for affordable housing. Ann O'Connor, who serves on the Justice Knox Housing Committee, said developers need that reliability.

"If it is a stable source of income, then sometimes it takes two or three years to plan a project and they know the money will be there in three years," O'Connor said. "They don't have to depend on who the mayor is or who the city council is."

Justice Knox also wanted the fund used only for housing that would be affordable in the very poorest residents, and to require rents to stay low for 30 years. Some current city-funded projects guarantee low rents for as little as 10 years.

But the mayor declined these requests. She said she doesn't want to commit future mayors or city council members.

"I think Justice Knox and we are on the same side," Rogero said. "We both want the same end goal. It's just at this point they are asking for the specific fund, and that's not something that we're interested in doing now. We think that our model right now is what works for us."

She said she plans to include money for the fund in her upcoming budget, but won’t say yet how much. She suggested advocates should push mayoral candidates for a commitment to the fund.

“The main candidates that are running right now -- I’m very comfortable that they will continue to support affordable housing,” Rogers said.

Justice Knox plans to keep pursuing the issue at its next community assembly on May 6. This time, it might direct its pitch to city council members or political candidates.

Many were invited to a presentation Justice Knox is hosting by Michael Anderson (https://housingtrustfundproject.org/our-project/staff/) at 7 p.m. on April 25, at First Presbyterian Church. Anderson, an expert who works for Community Change, has helped cities like Nashville, Philadelphia and Pittsburgh develop funding streams for affordable housing.

O’Connor suggested the hotel/motel tax might be a good candidate.

“We’ve talked to some hotel owners here in town whose employees were living in their cars, they found out, so for hotel/motel tax to provide some of the income for the dedicated funding would really make sense,” she said.

That money currently benefits Visit Knoxville, the Knoxville Convention Center, and other marketing efforts.

**Community impact**

Some city council representatives are already focused on the issue. Last fall, Knoxville City Councilwoman Seema Singh-Peters teamed up with a local non-profit to hold five “quiet conversations about affordable housing” across the city.

Vivian Shippe, founder and director of the non-profit I AM the Voice of the Voiceless, said those meetings and a survey revealed community concerns about foster children becoming homeless adults, housing discrimination against immigrants, seniors raising grandchildren, and more.

Justice Knox also held smaller “house meetings” across the city that led its members to choose affordable housing as a focus issue, said Chris Battle, a pastor on the housing committee for Justice Knox.

“Those are the kind of stories that we’re hearing over and over again, just the struggle they’re making spending 50 percent of their income just for housing,” he said. “And the problem is we’re hearing the stories all the time: From out west to east, from educated people to uneducated people. It’s that pervasive in our city.”

Shipe plans to hold meetings with ministers to identify churches with property that could be used for affordable housing. But she also said City Council should make affordable housing a top priority.

“I think it should be a recurring part of the budget,” Shipe said. “And it should be enough to make a major difference. At one time we had $19 million in a rainy day fund. Well in my opinion, as far as affordable housing, it’s storming.”

While she acknowledged $19 million might be unrealistic, Shipe said she would like to see $10 million set aside. And she thinks new developments should be required to make 10 percent of what they build affordable.

Jackie Mayo at HomeSource also voiced support for finding a permanent funding stream. She said this would help not only with quality of life but economic development.

“What I think a lot of people don’t understand is affordable housing is important for the workforce housing, for all those folks that keep things running across the city: small businesses, teachers, nurses, all those folks need affordable housing,” Mayo said. “It’s what keeps a community vibrant.”

5. Draft Annual Action Plan
Please note: In a special notice (see attached, NOTICE: CPD-19-01) to HUD grantees on February 13, 2019, the City of Knoxville was informed that Congress had not completed the appropriations process and that HUD was not able to predict when its FY2019 appropriations bill would be enacted and when it could announce FY2019 allocation amounts. HUD issued revised procedures for entitlement jurisdictions (of which the City of Knoxville is one) to follow in the completion of its FY2019 Action Plan. HUD advised that it will not execute a grant agreement with a grantee (City of Knoxville) until HUD has received a plan (or an amended plan) which incorporates the actual allocation amounts a grantee is to receive for that fiscal year. Further, the City must continue to meet citizen participation obligations that require a thirty-day public comment period on a draft of the Plan. Because the City of Knoxville has a July 1 start date for its program year, the normal 30-day public comment period on the draft plan begins mid-March, with a public hearing during that time, and a submission date of the final plan by May 15 to HUD. However, since HUD may not know its total allocation amounts (and consequently, the City will not know its allocation amounts) until April or May, this timeline becomes unworkable. HUD advised that a grantee may delay submission of its Action Plan until 60 days after the date allocations are announced, or until August 16, 2019 (whichever comes first). HUD further advised that grantees use a “Contingency Provision” for describing how it will allocate funds once actual funding amounts are made known. The City of Knoxville will be using estimated amounts based on allocation amounts from the current year FY2018-2019) with
percentages for determining the amounts once the actual allocation amounts are provided by HUD.

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

This is the annual update to the Five Year Consolidated Plan, completed by the City of Knoxville in May 2015, proposing activities planned for the fifth program year (PY) 2019-2020. Four community needs categories were identified through the Consolidated Planning process - Strengthening Neighborhoods, Promoting Economic Development, Reducing and Ending Homelessness, and Promoting Affordable Housing. While this proposed PY2019-2020 Annual Action Plan (Action Plan) is intended to address how federal funds through the U.S. Housing and Urban Development (HUD) will be used to assist low- and moderate-income (LMI) households in the four community needs categories, the City of Knoxville has invested significant local financial resources in these efforts as well.

Promoting affordable housing has always been a high priority activity for how the City allocates its HUD funds and indeed, positively impacts the other community needs identified through the Consolidated Planning process. HUD funds include the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) grant that have been primarily allocated locally to activities that help to keep housing affordable, available, and accessible to low- and moderate-income (LMI) households.
These activities include providing assistance along the affordable housing spectrum from rehabilitating existing housing to new construction for both owner-occupied and rental housing.

Affordable Rental Housing

The availability of affordable rental housing remains a high priority need in the city of Knoxville. Data collected both nationally and locally, along with ongoing consultation with homeless service and affordable housing providers, show the demand for rental housing is far exceeding the supply, with the lowest-income households bearing the brunt of the affordable rental housing shortage. Dialogue arising out of the effort to update the zoning codes in the city of Knoxville, Re-Code Knoxville, has added valuable perspectives (and data) as well, and increased community interest in how a growing population will be housed in the future. A more-visible street homeless population in recent years has also increased interest in the lack of affordable housing and the supports needed to maintain housing stability. Over the last couple of years, Community Development staff were invited to speak about the need for affordable housing at over a dozen community and city advisory group meetings. Several grassroots community organizations such as Justice Knox and the local NAACP are actively advocating for a sustainable fund for affordable housing.

One way the City is responding is by providing financial assistance to developers to construct new affordable, rental housing. Since its inception on July 1, 2017, the City has funded its Affordable Rental Development Fund (ARDF) with $5.5M in local, general operating funds. These local funds, sometimes combined with HUD funds, are beginning to make an impact. Almost two years in, while only 34 units have been completed, another 249 units are currently under construction. Additional developments expected to break ground in 2019 will add another 258 units within two years and a further 56 units are in the pipeline for approval. ‘Southside Flats’ is an example of a development under construction currently. When completed, it will provide 172 new apartment units affordable to households earning up to 60% Area Median Income (AMI). These new affordable units are located in close proximity to downtown Knoxville and the University of Tennessee, in the heart of a redeveloping area, with ready access to jobs, public transit and amenities coming to the area. The City also uses local funds in the Blighted Property Redevelopment program (including the Homemaker’s program) to assist in the stabilization, development/redevelopment of blighted and vacant properties in neighborhoods – some of which now support affordable, rental housing.

While the majority of funds to support the development of new, affordable rental units is being supported by the City’s locally-funded ARDF, it is anticipated that some federal funds may also be used. CDBG funds may be used for acquisition and infrastructure development when used in conjunction with a non-profit developer and HOME funds may be used to support both non-profit and private, for-profit developers of new construction. The HOME program requires 15% of its HOME dollars to be set-aside for non-profit developers designated as a Community Housing Development Organizations (CHDOs).

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1 AMI is defined by HUD as $66,600 for a household of four, in the Knoxville MSA, updated April 2018

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OMB Control No: 2506-0117 (exp. 06/30/2018)
Currently, the city of Knoxville has three CHOOS: HomeSource East Tennessee, East Tennessee Housing Development Corporation and Neighborhood Housing, Inc.

As city neighborhoods begin to redevelop and thrive economically, concerns about involuntary displacement of both the lowest income, as well as average wage-earner (workforce), households are being expressed in the community. Although new construction of affordable housing helps to stabilize the mix of incomes and provide opportunity for new residents in a neighborhood, it doesn’t necessarily benefit lower-income families and individuals already living there. The nature of renting is, in itself, more transitory for most households, compared to owning a home. Renters in gentrifying neighborhoods report moving more often and that the moves were “unwanted.” (Martin, 2016) A way to stabilize lower-income residents in redeveloping neighborhoods is to invest in maintaining existing affordable rental housing. The City is responding in two key ways: supporting its public housing authority, Knoxville’s Community Development Corporation (KCDC) and other non-profit and private, for-profit landlords, who are committed to maintaining the city’s affordable housing stock.

The City is using local funds (over $13M in the last ten years) to assist KCDC with needed infrastructure improvements to support public housing redevelopment in the Five Points area of East Knoxville. ‘Five Points’ is within a half mile of the Parkridge neighborhood, an area with many historic homes attracting higher income households in recent years. KCDC is currently working on a master plan to redevelop Austin Homes, a public housing development in close proximity to downtown and the Magnolia Avenue Warehouse district, a growing redevelopment area. City staff participate in the Master Planning process and a request for infrastructure funding from City Capital Budget has been made.

The City intends to continue programs that assist with maintaining affordable rental housing by assisting landlords who offer affordable rents, or take Section 8 vouchers that make housing affordable to lower-income households. Landlords, especially of older rental-apartment buildings, sometimes have difficulty in affording the repairs needed, much less the energy-efficiency improvements that would lower (or at least stabilize) the utility costs of lower-income renters. While the City may assist landlords with code-related and weatherization/energy-efficiency improvements (up to $20,000 per unit), private and non-profit landlords alike must agree to contribute financially, to rent to households who meet certain income requirements, and keep rents affordable for 5-10 years (depending upon the amount of subsidy).

The City also intends to continue to fund non-profit organizations that assist low- and moderate-income renters to afford to stay in their housing by keeping their housing costs down. For renters with disabilities, improvements such as ramps, rails, and interior work such as grab bars, widening of doorways, lowering of sinks, smoke alarms with special features – the elements that help make homes accessible to them – are often beyond a landlord’s financial ability. Weatherization/energy-efficiency measures also help keep housing costs down, but many landlords won’t typically make these improvements.

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1 (Martin, 2016) see Appendix for article findings
improvements when the current systems (HVAC, windows, insulation, etc.) are in working order. The assistance provided by non-profits (up to $4,999 per unit) can make a significant difference in keeping housing affordable, available and accessible. While these specific programs don’t require the landlord to contribute financially, because the benefit is intended for the low- and moderate-income renter, a period of affordability is required, depending upon the amount of subsidy.

All of the programs above – from developing new rental housing to maintaining existing rental units – are critical to maximizing the affordability, availability and accessibility of rental housing for a growing population in the city of Knoxville. A challenge for the City, since it does not own nor manage any housing itself, is to maintain its flexibility with funding to best take advantage of opportunities that arise with its private and non-profit partners. In order to do that, the City proposes to designate an estimated $1,044,907 (or approximately 23%) of its total available HUD funds for affordable rental rehabilitation and development for LMI households in FY2019-2020.

Affordable Owner-occupied Housing

Another way to stabilize lower-income residents in redeveloping neighborhoods is to invest in maintaining existing owner-occupied housing. While the threat to homeowners in potentially gentrifying neighborhoods of being forced out (versus choosing to move) due to rising property taxes may not actually turn out to be significant in reality, many lower-income homeowners face difficult choices because of significantly higher housing cost burdens. Repairs and maintenance costs, as well as the cost of improvements to make a home more energy-efficient are not only particularly difficult to afford for long-term and often elderly homeowners on fixed-incomes, but the houses themselves are older and more likely to need repairs and improvements. Other cost-burdened households, paying in excess of 30% of their income in housing costs, include working-class families struggling to afford high utility bills, childcare, health insurance, and transportation bills each month along with their mortgages. Households that are severely cost-burdened, often paying more than half of their income in housing costs, include single-parent families, disabled individuals/families on fixed incomes, and others with circumstances that make them particularly vulnerable must also make tough choices when monthly bills are due. To help maintain the stability of low and moderate-income homeowners, the City proposes to designate an estimated $2,396,518 (approximately 41%) of its total available HUD funds for owner-occupied housing rehabilitation, including emergency and minor home repairs, weatherization/energy-efficiency and accessibility improvements, and substantial housing rehabilitation, including reconstruction, where necessary, for LMI households in FY2019-2020.

As the City continues to respond to changing demographics and economic conditions, as well as a desire to address community needs and concerns, it maintains a commitment to assisting low- and moderate-income (LMI) households to become homeowners. Not only does the investment in a home bring substantial tax benefits, homeownership also provides the best opportunity for low- and moderate-income

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2 [Martin 2016] see Appendix for article findings
income families to build wealth. Equity may provide a buffer for dealing with life’s challenges, such as paying for emergency expenses or consolidating high-interest loans. Equity in a home and property also gives the ability to respond to opportunity, such as putting a child or spouse through college or making home improvements that add value to your investment — opportunities that can be life-changing and have the ability to alter the trajectory of a family’s future in a positive way. It is through homeownership that families and neighborhoods are best stabilized.

The City, through its CHDOs, supports the development of new energy-efficient, and accessible single-family homes for purchase by qualified low- and moderate-income homebuyers. The City proposes to designate an estimated $427,873 (approximately 9.3%) of its total available HUD funds to assist its CHDOs in developing owner-occupied housing for LMI homebuyers in PY2019-2020. The City also provides down-payment assistance on CHDO-developed houses to make housing costs affordable for LMI homebuyers. For PY2019-2020, the City proposes to use an estimated $131,654 (approximately 3%) of its total available HUD funds for CHDO housing development for LMI homebuyers in PY2019-2020.

Housing Project Delivery Costs

The City proposes to use an estimated $465,323 (approximately 10%) of its total available HUD funds for PY2019-2020 for housing administration/project delivery expenses for its housing programs.

Other Community Needs

The City’s proposes to use an estimated $240,000 (approximately 5%) of its total available HUD funds for PY2019-2020 for other community needs identified in the Consolidated Plan, including:

- A public service activity, capped at 15% of CDBG, estimated at $119,000 (approximately 2.5%) for a work-force development program targeting disadvantaged young adults;
- Public facility improvements estimated at $48,000 (approximately 1%) for improvements to a shelter for senior citizens experiencing homelessness;
- Design and Technical Assistance estimated at $50,000 (approximately 1%) to provide design and technical assistance to support approximately 13 non-profit/neighborhood organizations and others working to improve low- and moderate-income census tracts and assist with community redevelopment, blight remediation and development of businesses and other uses;
- Maintenance of blighted property in LMI city neighborhoods estimated at $23,000 (approximately .5%).

Homeless Support

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HUD Emergency Solutions Grant (ESG) funds have been received in past years, but the City has not received a direct allocation from HUD since PY2014-2015. ESG funds currently come to Knoxville through the State of Tennessee’s Tennessee Housing Development Agency (THDA). Although it is not anticipated that a direct allocation of these funds from HUD will be reinstated in PY2019-2020, proposed ESG activities will be mentioned briefly in this document. The City proposes to use $150,000 to fund non-profit homeless service agencies for rapid re-housing activities and $11,250 for ESG program administration.

Administration

The City proposes to use an estimated $351,801 (approximately 8%) of its total available HUD funds for PY2019-2020 for General Program Administration. General administration is capped at 20% of CDBG (plus 20% of CDBG program income).

By placing a heavy emphasis on the availability, affordability, and accessibility of housing to both low- and moderate-income renters and homeowners, this proposed Action Plan also addresses other community needs identified in the Consolidated Planning process. Both the addition of new affordable units and rehabilitation of existing, substandard affordable units promote rapid re-housing efforts and prevent homelessness. Neighborhoods are strengthened when substandard and blighted homes are rehabilitated and when long-term residents can afford to stay. Construction activities create work and keep local people employed. Jobs created and retained directly through construction activities, and indirectly through the purchase of construction materials and supplies, along with all the other activities the City funds in redevelopment areas, promote economic development. Workforce development programs that assist disadvantaged people with marketable job skills, begins to address underlying income disparities in the community. Providing housing and services to those who are disadvantaged and vulnerable are also a high priority need for the City of Knoxville.

2. Summarize the objectives and outcomes identified in the Plan

Housing Programs
Estimated at $6,456,749: $2,500,000 in local ARDF + $3,906,749 in HUD funds

Affordable Rental Housing Development and Rehabilitation
Estimated at $3,544,907: $2.5M local ARDF + $1,044,907 HUD funds

- Development/new construction of affordable rental housing is a priority activity and will be funded primarily through the City’s Affordable Rental Development Fund (ARDF), estimated at $2.5M for PY2019-2020.
- The City proposes to use HOME funds estimated at: $444,962 of prior-year HOME program income and $251,075 of its prior year HOME funds, for a total of $696,037 to support the development of approximately 35 new/rehabilitated affordable rental units for LMI households.
- The City proposes to use CDBG funds estimated at $59,593 (approximately 4%) of its PY2019-2020 CDBG allocation and $259,277 of prior year CDBG funds, for a total of $318,870 to support the rehabilitation of approximately 15 existing rental units for LMI households.
- The City proposes to use CDBG funds estimated at $30,000 (approximately 2%) of its PY2019-2020 CDBG allocation to support accessibility improvements for approximately 10 LMI renter households with disabilities.

**Owner-occupied Housing Rehabilitation and Development**
Estimated at $2,396,519 in HUD funds

- The City proposes to use HOME funds estimated at $943,700: $493,699 (approximately 45%) of its PY2019-2020 HOME allocation; $450,000 of its 2019-2020 HOME program income; and $0.60 in prior year HOME funds, and CDBG funds estimated at $98,292 of prior-year CDBG funds, for a total of $1,041,992 to support the rehabilitation of approximately 15 existing owner-occupied units for LMI households.
- The City proposes to use CDBG funds estimated at $650,000: $300,000 (approximately 31%) of its PY2019-2020 CDBG allocation and $150,000 of its PY2019-2020 CDBG program income, to support emergency home repairs, including weatherization/energy-efficiency improvements, on approximately 200 existing owner-occupied units for LMI households.
- The City proposes to use CDBG funds estimated at $145,000 (approximately 9%) of its PY2019-2020 CDBG allocation to support minor home repairs, including accessibility improvements, for approximately 48 existing owner-occupied units for LMI households.
- The City proposes to use HOME funds estimated at $427,873 (approximately 39%) of its PY2019-2020 HOME allocation to assist Community Housing Development Organizations (CHDOs) with developing 10 affordable, owner-occupied housing units for sale to LMI households.
- The City proposes to use HOME funds estimated at $131,654: $65,877 (approximately 6%) of its PY2019-2020 HOME allocation and $65,827 in prior-year HOME funds, to support 10 LMI homebuyers of CHDO-developed houses.

**Housing Administration**
Estimated at $465,323 in HUD funds

- The City proposes to use HOME funds estimated at $159,711: $100,711 (10%) of its PY2019-2020 HOME allocation, plus $50,000 (10%) of its PY2019-2020 HOME program income, and CDBG funds estimated at $305,612 (approximately 19%) of its estimated PY2019-2020 CDBG allocation, for project delivery expenses for its housing programs.

**General Program Administration**
Estimated at $351,801 HUD funds

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CDBG general administration expenses are capped at 20% of the CDBG allocation and 20% of CDBG program income. The City proposes to use CDBG funds estimated at $351,801: $321,801 (20%) of its PY2019-2020 CDBG allocation and $30,000 (20%) of its PY2019-2020 CDBG program income, for general program expenses.

Other Programs Addressing Community Needs
Estimated at $401,250: $240,000 in HUD funds and $161,250 in HUD ESG

ESG/Rapid Re-Housing
Estimated at $150,000 ESG funds
- The City proposes to use an estimated $150,000 (approximately 92.5%) of its PY2019-2020 ESG allocation to support the provision of rapid re-housing assistance to 185 households experiencing homelessness.

Public Service Activity
Estimated at $119,000 in HUD funds
- Public Service activities are capped at 15% of the CDBG allocation. The City proposes to use CDBG funds estimated at $119,000 (approximately 7%) of its PY2019-2020 CDBG allocation to support a work force development program benefitting approximately 31 LMI/disadvantaged young adults, ages 18-29.

Public Facility Improvements
Estimated at $48,000 in HUD funds
- The City proposes to use CDBG funds estimated at $48,000 (approximately 3%) of its PY2019-2020 CDBG allocation for improvements to a shelter for senior citizens experiencing homelessness, with a capacity of 52 people.

Design and Technical Assistance
Estimated at $50,000 in HUD funds
- The City proposes to use CDBG funds estimated at $50,000 (approximately 3%) of its estimated PY2019-2020 CDBG allocation to support approximately 13 non-profit/neighborhood organizations and others working to improve low- and moderate-income areas (LMAs).

Maintenance of Blighted Property
Estimated at $23,000 in HUD funds
- The City proposes to use prior-year CDBG funds estimated at $23,000 (approximately 6%) to maintain/mow approximately 80 blighted properties in the city of Knoxville.
ESG Administration
Estimated at $11,250 in HUD funds

- The City proposes to use ESG funds estimated at $11,250 (or a capped amount of 7.5%) of its estimated PY2019-2020 ESG allocation for ESG administration.

3. Evaluation of past performance

Since 1994, the City spent a total of $35,070,728 in HOME funds on affordable housing in the city of Knoxville, impacting 1,210 housing units.

The majority of HOME funds, $29,610,468 (84.5%), were used to support homeownership for 923 LMI households:

<table>
<thead>
<tr>
<th>Owner-occupied Housing Activity</th>
<th>923 Total HOME Units (completed)</th>
<th>$29,610,468 Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homebuyer Rehabilitation</td>
<td>31</td>
<td>$1,378,576</td>
</tr>
<tr>
<td>Homebuyer New Construction</td>
<td>107</td>
<td>$4,852,786</td>
</tr>
<tr>
<td>Homebuyer Acquisition only</td>
<td>216</td>
<td>$2,484,139</td>
</tr>
<tr>
<td>Homeowner Rehabilitation</td>
<td>569</td>
<td>$20,894,964</td>
</tr>
</tbody>
</table>

The emphasis has been on maintaining and constructing modest, affordable, owner-occupied homes, which helps low- and moderate-income households maintain homeownership through housing rehabilitation, emergency and minor home repairs, and accessibility modifications, etc. The City has also committed to assist low- and moderate-income homebuyers with purchasing their first home. These decisions were based on the belief that homeownership is the best way for most low- and moderate-income households to achieve and maintain stability. Investing in one's own home, rather than paying rent, is the best way for most households to build wealth and create opportunity to change their long-term economic trajectory.

During the same time period, the City spent $5,460,260 (15.6%) of its HOME dollars on constructing or rehabilitating 287 affordable rental housing units available to LMI households:

<table>
<thead>
<tr>
<th>Rental Housing Activity</th>
<th>287 Total HOME Units Completed</th>
<th>$5,460,260 Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Rehabilitation</td>
<td>247</td>
<td>$3,732,374</td>
</tr>
<tr>
<td>New Construction</td>
<td>10</td>
<td>$873,171</td>
</tr>
<tr>
<td>Acquisition only</td>
<td>30</td>
<td>$854,715</td>
</tr>
</tbody>
</table>

The City has also supported KCDC, Knoxville's public housing authority (with approximately $13M) in local, capital funds over the past 10 years, assisting with the construction of infrastructure in the Five Points Redevelopment area of East Knoxville. Upon completion, there will be 462 units of affordable rental housing, 267 of which will be family units, in the Five Points development (296 are completed to-
date). Local Affordable Rental Development Funds will also support the development of 53 new units for seniors and the disabled that are under construction by KCDC on Clifton Road.

As the lack of availability of affordable, rental housing has become more urgent in recent years, the City has refocused its strategies and used HOME (and some CDBG) funds to support several affordable rental housing projects. Rehabilitation was recently completed on 21 (10 HOME-funded) affordable, rental units on Pocahontas Drive with Benson-Brackins developers (a private developer). An additional 40 units are under construction by Premier Properties on Valley View Drive. Property was acquired in 2016 for the development of 2 group homes (6 units) by HomeSource East Tennessee for seniors or other persons with special needs, and an additional 24 units of affordable rental housing for this demographic are under construction. The development of 172 units of affordable rental housing by Elmington Capital Group is underway on Southside Flats, located on East Martin Mill Pike. Two new developments are also under contract by Elmington Capital Group: Young High Flats on F. Young High Pike (156 units) and The Flats at Pond Gap, on Hollywood Road (102 units). Local Affordable Rental Development Funds supported the development of 10 units completed by Helen Ross McNabb Center on Middlebrook Pike and 24 (10 HOME-funded) units with Restoration House on Robinson Road in PY2018. A project the City is hoping will get underway soon is another Helen Ross McNabb development for seniors on Mineral Springs Road.

As of the mid-point of the current program year, HOME funds (and some CDBG funds) have also been used to: rehabilitate 8 owner-occupied houses and 10 rental units; construct 8 CHDO-developed houses; and assist 7 homebuyers with down-payment assistance purchasing a CHDO-developed home. CDBG funds have been used to complete emergency home repairs on 80 houses and minor home repairs, including accessibility improvements, on 26 houses. Funds allocated to rental units for accessibility improvements (10 rental units) and weatherization/energy-efficiency improvements (28 rental units) are under contract and are expected to be spent by the end of June, 2019.
Accomplishments for other activities that meet 2015-2019 Consolidated Plan high priority community needs include, at about the year’s mid-point: one class (20 students) has successfully completed workforce development training and another class is underway; 277 households experiencing homelessness have been assisted (rapid re-housing services); and 8 non-profit organizations or owners of blighted properties have been assisted with design and technical assistance.

4. **Summary of citizen participation process and consultation process**

During the current program year, the City facilitated on-going consultation with both homeless service and affordable housing providers (including KCDC) through the Mayor’s quarterly meetings of the Roundtable on Homelessness and monthly meetings of the Knoxville Homeless Coalition.

Also, during the current program year, CD staff presented affordable housing data and information about affordable housing programs to several organizations, including: Blount County Affordable Housing Forum (September 2018); The City’s Neighborhood Advisory Council (October and November 2018); the annual Landlord Summit (October 2018); to a panel organized by First Tennessee Bank (December 2018); to two different University of Tennessee classes – third year architecture students working on the Burlington neighborhood plan (February 2019) and the Knoxville Leadership Scholars (March 2019); Knox County Community Health Council’s Affordable Housing Panel discussion (April 2019); CAC’s Community Leadership class (May 2019); and the City’s Office of Neighborhoods Conference (May 2019).
In preparation of this Annual Action Plan, citizens were invited to a public hearing on January 31, 2019, by a public notice in the Knoxville News Sentinel community newspaper and through the City's Office of Neighborhood's weekly newsletter. Over 30 people attended the public meeting, including community/neighborhood residents, representatives from the faith community, education and early-education providers, representatives from affordable housing advocacy groups, representatives from City Council and County Commission, and staff from several non-profit housing and service providers. Participants heard an overview of the Community Development's mission and expected outcomes, descriptions of the Consolidated Plan and Annual Action Plan update and timeline, HUD funding and its constraints, a summary of progress on meeting affordable housing goals, consultation activities and how the City works with its community partners, and proposed high priority activities for FY2019-2020. After the presentation, those who wished to share comments stayed to participate in small-group sessions. Please see below (section 5.) for a summary of comments and, for a full listing of comments, see the Appendix.

Consultation with Affordable Housing Developers

While informal consultation with various for-profit and non-profit affordable housing providers is held regularly, a more formal meeting was held on January 31, 2019. Ten staff from non-profit organizations attended and unfortunately, none of the for-profit developers invited attended. Three questions were asked about changes in trends, needs of LMI households in affordable housing, and barriers (besides financial) that impact LMI households. Participants shared that they struggle from not having enough resources to meet the need in Knoxville. Homelessness is increasing, especially among certain populations including: individuals with mental illnesses, homeless single youths, elderly individuals with disabilities or accessibility issues, and families. They advocated for more case management resources, especially with helping residents maintain their housing. Case managers can get individuals housed, but many individuals need additional support, particularly with mental health and elderly care. Some of the challenges that were discussed include the lack of buildable land, affordable housing inventory, landlords, and money for minor home repairs (especially roofs, HVACs, water heaters, and accessibility ramps). Please see the Appendix section for a full listing of comments received.

Consultation with Homeless Service Agencies

Consultation was also held with over 30 city leaders and homeless service providers at the January 14, 2019, meeting of the Mayor's Roundtable on Homelessness. A questionnaire was sent out to attendees in advance of the meeting and discussion of the items was held during the meeting. Similar questions—changes in trends, needs, and barriers—were asked of this group as well. Agency advocates had several key concerns including: the rise in family and children homelessness, the rise in elderly homeless, and the rise in homeless with addiction/drug misuse challenges. This was attributed to the lack of affordable or subsidized housing and the lack of landlords willing to take Section 8 vouchers. Some strategies that were presented included increasing housing case management, access to personal identification, money for security deposits and outstanding charges, and healthcare. Please see the Appendix for a full listing of comments received.
The draft plan was completed and available for a 30-day public comment period starting April 5 and ending May 6, 2019. While HUD had not yet received its allocation amounts for the 2019-2020 program year, a Notice from HUD dated February 13, 2019, advised that grantees use a “Contingency Provision” for describing how it will allocate funds once actual funding amounts are made known. The City chose to proceed with publicizing its draft Plan and held its public comment period using estimates based on level funding (rather than actual amounts of funding) and percentages of the estimated 2019-2020 allocation amounts for proposed activities.

A second public meeting was held on April 29, 2019, and xxx citizens were in attendance. Community Development staff gave a presentation outlining the proposed activities in the draft and gave information about the actual allocation amounts from HUD received on xxxxxxxxx, and how the funds would be distributed according to percentages from the draft plan. Comments and question/answer time was held afterward. Please see the public meeting comments section for detailed description.>>

5. Summary of public comments

The City’s first public meeting to discuss the Annual Action Plan for PY2019 2020 was held on January 31, 2019. Over 30 participants shared their concerns about the need for supportive housing for homeless youth, supportive housing for elderly homeless, case management services to remove some of the barriers to housing including lack of proper identification, help with documentation, deposit assistance, and utility debt. Participants said more creative solutions were necessary to get people housed. They suggested warming buses, mobile ID center/DMV, repurposing public buildings, and creating mixed income housing complexes. They expressed that Knoxville needs more “eviction prevention” resources to keep those who already have housing in their homes and economic opportunities for low- and moderate-income neighborhoods. Finally, the group expressed concerns about gentrification, blighted properties, increase in homelessness, lack of affordable housing stock, food deserts, and rental unit price-gouging. Please see the Appendix for a full listing of comments.

Below is a word-cloud made from comments received at the public meeting. The size of the word indicates how often the word was said.
6. Summary of comments or views not accepted and the reasons for not accepting them

All comments and requests are valued and are under consideration. There were no comments or views that were not accepted.

7. Summary

Community Development held a public meeting and met with two groups that focus on affordable housing and homelessness in January 2019. Comments regarding affordable housing included both rental and owner-occupied housing. The unique needs of specific homeless populations (seniors with health and mobility challenges, unaccompanied youth, and individuals with mental illnesses) and their difficulty in obtaining appropriate housing and support were discussed. Community agency advocates pointed out a lack of affordable housing stock (to rent and to buy) for single individuals and families; affordable housing landlords; and case management for individuals who are trying to keep their housing. The need for additional supportive housing for unaccompanied youth and seniors. More resources are needed for emergency and minor home repair to keep low-income residents in their homes. Finally, concerns were shared about the need for lower barrier housing for those who could not meet the eligibility criteria for some of Knoxville’s housing programs, rounded out the discussion.

Some positive noteworthy points were made in the public meeting, including the decrease in veteran homelessness in Knoxville and the successful implementation of the CHAMPS coordinated entry system which has helped many of the city’s community agencies to share resources more easily. Comments were also made about how the City of Knoxville has made good use of funds by leveraging local and

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OMN Control No: 2506-0117 (exp. 06/30/2018)
federal funds with private funds to significantly increase the amount of affordable housing rental stock in the city.

Data collected both nationally and locally, confirm that there is little change in the high priority need for affordable housing and correspondingly, preventing and ending homelessness identified by the Consolidated Plan, completed in May 2015. Affordable rental housing, especially for extremely-low and very-low income households, is becoming even more limited in the city of Knoxville. While additional units, underway now, will provide some relief (KCDC Phases III and IV of the Five Points housing development will add 166 units of family housing, Home Source’s Village at Holston Court another 24, and Southside Flats will add a further 172), Knoxville is still seeing a marked decrease in the availability of affordable, rental housing. In addition to some of the factors described earlier, such as expiring affordability periods on tax subsidized multi-family housing and conversion to market rate housing, private multi-family housing is being upgraded to attract university students with rents unaffordable to most current tenants. Programs receiving rapid re-housing and homelessness prevention funds for assisting the homeless and near-homeless continue to face not only difficulty finding affordable units to move people into, but also having re-house people formerly housed because their unit has since become unaffordable to them.

The City of Knoxville Community Development Department will continue to prioritize, with the use of CDBG and HOME funds, affordable housing activities, especially the new development and maintenance of affordable rental housing (including permanent supportive housing) to the lowest-income households (0-60% of AMI). The City also anticipates another allocation of $2.5M in local dollars to the Affordable Rental Development Fund (ARDF) PY2019-2020.

Keeping both owner-occupied and rental housing affordable and in good repair as well as constructing new affordable rental housing remain priority activities. This includes funding housing rehabilitation of both owner-occupied and rental housing to bring housing that is in disrepair up to City Code/Housing Standard. Included in this category are: energy efficiency and related improvements to keep housing affordable by lowering utility bills; accessibility modifications to keep people from being displaced; and emergency and minor home repairs to help maintain the condition of the housing stock and keep people in their homes.
PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

<table>
<thead>
<tr>
<th>Agency Role</th>
<th>Name</th>
<th>Department/Agency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lead Agency</td>
<td>KNOXVILLE</td>
<td></td>
</tr>
<tr>
<td>CDBG Administrator</td>
<td>KNOXVILLE</td>
<td>Community Development</td>
</tr>
<tr>
<td>HOPWA Administrator</td>
<td>KNOXVILLE</td>
<td>Community Development</td>
</tr>
<tr>
<td>HOME Administrator</td>
<td>KNOXVILLE</td>
<td>Community Development</td>
</tr>
<tr>
<td>ESG Administrator</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HOPWA-C Administrator</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 1 – Responsible Agencies

Narrative

The City of Knoxville Community Development Department receives Community Development Block Grant (CDBG) and HOME Investment Partnership grant funds directly through the U.S. Department of Housing and Urban Development (HUD). The City’s direct allocation of Emergency Solutions Grant (ESG) funds from HUD to assist the homeless was discontinued by the U.S. Department of Housing and Urban Development (HUD) beginning in FY2014-2015. Since that time, the City is receiving a portion of the State of Tennessee’s allocation of ESG through the Tennessee Housing Development Agency.

Consolidated Plan Public Contact Information

Becky Wade, Director of Community Development  865.215.2865  bwade@knoxvillete.gov

Linda Rust, Community Development Administrator, 865.215.2357  lrust@knoxvillete.gov
AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

The City of Knoxville’s Community Development staff meets with its partners in affordable housing and community development activities on a regular and year-round basis through monthly homeless coalition meetings, quarterly meetings of the Mayor’s Roundtable on Homelessness, board meetings of various partner agencies, and in special topic meetings and workshops. Community Development also presented a questionnaire to attendees before the January 14, 2019, meeting of the Mayor’s Roundtable on Homelessness and took comments based on the questionnaire at the meeting. Community Development staff also organized a meeting with non-profit and private, for-profit developers of affordable housing before the public meeting on January 31, 2019. Please see the Appendix for a full description of comments received from those meetings.

The City is responsive to requests, year-round, to consult and share information with community organizations and advocacy groups. Community Development staff attended multiple community meetings during the current program year, including: the local branch of the NAACP’s affordable housing study group; “Quiet Conversations on Homelessness”; and the South Knoxville Community Meeting on Homelessness. Community Development staff also made multiple presentations to other organizations and advocacy groups. It is through these relationships with the community, and with other service and housing providers that the City stays informed and involved.

Provide a concise summary of the Jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

The City leads the effort to coordinate public and assisted housing and service providers through its Office on Homelessness, the Knoxville-Knox County Homeless Coalition (meeting monthly), the Mayor’s Roundtable on Homelessness (meeting quarterly), and the Knoxville-Knox County Continuum of Care, as well as through its relationship and support of the public housing authority (KCDC) and case management services to its more vulnerable residents.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

Knoxville’s Consolidated Plan development and implementation is coordinated at a high level with the Knoxville-Knox County Continuum of Care (CoC). The Knoxville-Knox County CoC is the Knoxville Knox County Homeless Coalition. The City of Knoxville Office on Homelessness serves as the CoC Collaborative Applicant. The City of Knoxville, along with the CoC and other community partners has adopted a community Plan to Address Homelessness, which establishes strategies and priorities for addressing all
homeless persons, including specific components for chronic homelessness, families with children, veterans, and unaccompanied youth. This community plan is used to guide CoC efforts and is reflected in the priorities set forth in this Consolidated Plan.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

Knoxville has adopted a coordinated community-wide Plan to Address Homelessness, which guides strategies and priorities for the CoC, for policies and procedures for the administration of HMIS, for setting priorities for the allocation of ESG resources, and for establishing priorities for addressing homelessness within this Consolidated Plan. The Plan to Address Homelessness coordinates community resources – public, private, philanthropic, and faith-based – around a single set of priorities and strategies geared to prevent, reduce, and end homelessness in Knoxville. As such, the CoC, ESG, HMIS and this Consolidated Plan are coordinated together around these shared priorities and goals.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction’s consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated - Please see the Appendix.

**Identify any Agency Types not consulted and provide rationale for not consulting**

Any agency that wishes to be included in consultation activities is encouraged to be involved. There is no agency that is excluded from consultation activities.
Other local/regional/state/federal planning efforts considered when preparing the Plan

<table>
<thead>
<tr>
<th>Name of Plan</th>
<th>Lead Organization</th>
<th>How do the goals of your Strategic Plan overlap with the goals of each plan?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continuum of Care</td>
<td>City of Knoxville</td>
<td>Knoxville's Consolidated Plan development and implementation is coordinated at a high level with the Knoxville-Knox County Continuum of Care (CoC). The CoC’s planning and implementation process is coordinated by Knoxville Community Development staff that serves as the Collaborative Applicant on behalf of the Knoxville-Knox County Homeless Coalition, which is the designated CoC organization. The City of Knoxville, along with the CoC and other community partners has adopted a Community Plan to Address Homelessness, which establishes strategies and priorities for addressing all homeless persons, including specific components for chronic homelessness, families with children, veterans, and unaccompanied youth. This community plan is used to guide CoC efforts and is reflected in the priorities set forth in this Consolidated Plan.</td>
</tr>
</tbody>
</table>

Table 3 – Other local / regional / federal planning efforts

Narrative

The City of Knoxville will continue to partner with other public entities, such as the Knoxville Knox County Community Action Committee, Knoxville-Knox County Planning, the Transportation Planning Organization, Knox County, and the State of Tennessee in the implementation of the Consolidated Plan.
1. Summary of citizen participation process/efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The City’s Community Development (CD) staff were invited to make several presentations in the community on the need for affordable rental housing. During the current program year, CD staff presented affordable housing data and information about affordable housing programs to several organizations, including: Blount County Affordable Housing Forum (September 2018); The City’s Neighborhood Advisory Council (October and November 2018); the annual Landlord Summit (October 2018); to a panel organized by First Tennessee Bank (December 2018); to two different University of Tennessee classes – third-year architecture students working on the Burlington neighborhood plan (February 2019) and the Knoxville Leadership Scholars (March 2019); Knox County Community Health Council’s Affordable Housing Panel discussion (April 2019); CAC’s Community Leadership class (May 2019); and the City’s Office of Neighborhoods Conference (May 2019). CD staff also continued to meet during the year with several grassroots organizations advocating for affordable housing. JusticeKnox is a faith-based community group studying how the lack of affordable and accessible housing impacts the most vulnerable in our community. Justice Knox represents about 20 congregations in Knoxville with about 10,000 citizens from diverse backgrounds. They held over 400 “house meetings” in studying the lack of affordable and accessible housing during PY2017-2018. The Knoxville Chapter of the NAACP continues to meet and discuss the impact of the lack of affordable housing on vulnerable people in the community. This year the NAACP is working through how to apply an equity assessment tool to affordable housing development. A series of “Quiet Conversations” about Affordable Housing were also held throughout the community during the fall and winter with City staff participating. A forum on homelessness in the South Knoxville community was held in late March, 2019 with City staff participating.

In order to provide the most accurate information, the City’s CD staff research data from the U.S. Census and American Community Surveys (ACS), as well as HUD Comprehensive Housing Affordability (CHAS) data. Staff also consult with the Knoxville-Knox County Community Action Committee (CAC), Knoxville’s Community Development Corporation (KCDC), the Knoxville-Knox County Planning (formerly known as the MPC), and the Knoxville Homeless Coalition on a regular basis for real-time information and statistics on housing and homelessness. The City also facilitates ongoing consultation with both homeless service and affordable housing providers through the Mayor’s quarterly meetings of the Roundtable on Homelessness and monthly meetings of the Knoxville Homeless Coalition.

City CD held a formal public meeting on January 31, 2019, in preparation for the development of the PY2019-2020 Annual Action Plan. Citizens were invited to the meeting by public notices in the Knoxville News Sentinel newspaper, through the City’s Office of Neighborhoods newsletter and the City’s Facebook page. Over 30 people, including citizens, neighborhood leaders/representatives, grassroots community advocacy agencies, housing developers, non-profit organizations and service providers, and
staff from various city departments were in attendance. Please see a summary, in the attachments section.

The draft Plan was completed and available for comment during a 30-day public comment period beginning April 5, 2019. Notice was given through the Knoxville News Sentinel newspaper, through the City’s Office of Neighborhood’s Newsletter and online through the City’s website and calendar.

<<A second formal public meeting was held during the public comment period on April 29, 2019. Citizens were invited to the meeting by public notices in the Knoxville News Sentinel newspaper and on the City’s website, through the City’s Office of Neighborhood’s newsletter and through the City’s Facebook page. Over xx people, including…. citizens, neighborhood leaders/representatives, grassroots community advocacy agencies, housing developers, non-profit organizations and service providers, and City CD staff were in attendance. Please see, in the attachments section of this Plan, a summary of the public meeting.>>

Citizen Participation Outreach

Table 4 – Citizen Participation Outreach - See Appendix
Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

As of the date of the release of this draft Annual Action Plan, the City does not know its actual CDBG and HOME allocation amounts from HUD for the 2019-2020 program year (beginning July 1, 2019). The City has not been notified that its direct ESG allocation has been restored. The City is following HUD’s guidance (see attached NOTICE: CPD-19-01) from February 13, 2019, to conduct its citizen participation on the draft 2019-2020 Action Plan using estimated funding amounts.

The “Contingency Provision” the City is using in this draft plan is to express the budget in terms of percentages of the allocation to be budgeted to each planned activity, along with the City’s current estimates of how many dollars equates to each activity. Percentages of program income and prior year funding will also be used because they are estimated amounts as well. Once actual allocation amounts are announced by HUD, the City will follow the percentages used in this draft plan from the total actual allocation of CDBG, HOME, and ESG amounts. Actual amounts will be reflected in the final Annual Action Plan submitted to HUD.

The City is basing its current CDBG and HOME estimate on the assumption of level funding from the current year, PY2018-2019 for CDBG as $1,609,007 and HOME as $1,097,110. Program income anticipated to be received during the 2019-2020 program year is also an estimate at $150,000 for CDBG and $500,000 for HOME. Funds that may not be spent in current PY2018-2019 are also included in the draft budget for the coming program year as “prior year” funds. These are listed as percentages as well since the amounts are estimated to be remaining. Accomplishment goals are based on the estimates from the total budgeted amount for each activity.

The City is basing its current ESG estimates on an assumption that HUD would fund the City the same amount that the State of Tennessee, through THDA, has funded the City - $161,250 in the current program year: $150,000 for rapid re-housing activities and $11,250 for ESG administration. The City has received notice that the State plans to set aside ESG funds for PY2019-2020 year as well, if the direct allocation of ESG to the City from HUD is not reinstated. The City intends to submit an application by April 11, 2019, for the same amounts and programs as the current year.

It is anticipated that an additional $2.5M in local funds will be allocated in PY2019-2020 (Mayor Rogero’s last budget) to continue funding new affordable rental housing development under the City’s Affordable Rental Development Fund (ARDF).

Program Income is derived from payments on loans the City made to low and moderate income homeowners who participated in the Owner-Occupied Housing Rehabilitation program, funded by CDBG and HOME funds. Federal regulations require, generally, that CDBG Program Income funds be used to

Annual Action Plan
2019

OMB Control No: 2506-0117 (exp. 06/30/2018)
pay program expenditures before funds are drawn down from HUD. The requirements for the 
expenditure of HOME Program Income allow for the funds to be allocated and budgeted to projects and 
activities in the Annual Action Plan.

Any unspent prior year funding is the result of activities that were cancelled, delayed indefinitely, not 
committed, or were completed under-budget. These funds are reallocated in the budget and Annual 
Action Plan.

**Anticipated Resources**

<table>
<thead>
<tr>
<th>Program</th>
<th>Source of Funds</th>
<th>Uses of Funds</th>
<th>Estimated Amount Available Year $</th>
<th>Expected Amount Available Remainder of ConPlan</th>
</tr>
</thead>
</table>
| CDBG    | public - federal | • Acquisition  
• Admin and Planning  
• Economic Development  
• Housing  
• Public Improvements  
• Public Services | 1,609,007  
150,000  
380,569  
2,139,576 | D |

Estimates based on:  
(current) PY2018-2019 allocation;  
estimated Program Income to be received;  
and estimated prior year funds.
Table 5 – Estimated Resources – Priority Table

<table>
<thead>
<tr>
<th>Program</th>
<th>Source of Funds</th>
<th>Uses of Funds</th>
<th>Estimated Amount Available Year 5</th>
<th>Expected Amount Remainder of ConPlan</th>
</tr>
</thead>
</table>
| HOME    | public - federal | • Acquisition  
• Homebuyer assistance  
• Homeowner rehab  
• Multifamily rental new construction  
• Multifamily rental rehab  
• New construction for ownership  
• TBRA | $1,097,110  
944,962 (includes prior year income) | 316,903 | 2,358,975 | 0 |
| ESG     | public - federal | Rapid re-housing | $161,250 | 0 | 0 | 161,250 | 0 |

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied:

The City of Knoxville utilizes local funds to support activities to address the four priority areas identified during the Consolidated Planning process. 1. Strengthening Neighborhoods: the City funds the City Office of Neighborhoods ($216,850 for PY2018-2019); the acquisition and stabilization of blighted/abandoned/chronic problem properties available for the Homemaker’s program ($500,000 for PY2018-2019); Historic Preservation ($500,000 for PY2018-2019); Community Schools ($325,000 for PY2018-2019); 2. Promoting Economic Development: the City supports the Commercial Façade Improvement program ($500,000 for PY2018-2019), among other programs assisting small and minority-
owned businesses in the city; 3. Reducing and Ending Homelessness: the City supports the City Office on Homelessness and grants to agencies that assist the homeless ($1,056,440 for PY2018-2019); 4. Promoting Affordable Housing: the City funds the Affordable Housing Trust Fund with the East Tennessee Foundation with local funds ($323,000 for PY2018-2019); KCDC (Knoxville's PHA) with local funds to support infrastructure development in the Five Points neighborhood housing revitalization plan ($3.5M for PY2018-2019) for a total of $13M) to continue funding the Affordable Rental Development Fund (ARDF) that will leverage investment in the development of new affordable rental housing.

The City of Knoxville, as a Participating Jurisdiction (PJ), is required to make contributions to housing that qualifies as affordable housing under the HOME program throughout the fiscal year. Normally, the contributions must not total less than 25% of the funds drawn by the City in that fiscal year (not including funds drawn for administrative and planning costs, and certain CHDO expenses). However, when a local jurisdiction meets one of the distress criteria, it is determined to be in fiscal distress and receives a 50% reduction of match. Knoxville qualifies as distressed based on the poverty criterion, its percentage of persons in poverty is 25.7% (it must be at least 19.9% to qualify). Therefore its match requirement is reduced to 12.5%. The City of Knoxville will provide HOME match during the year with local funds through the Affordable Rental Development Fund (ARDF), described above, and in the form of waived demolition fees associated with HOME-funded owner-occupied projects.

The City will also continue to investigate and make applications for additional funding streams that remain consistent with its mission and those that will also further the goals of the Consolidated Plan. The City will also continue to work with its partners in the community to encourage each of them to continue to leverage available funding sources and build capacity.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Knoxville owns vacant and improved property throughout the jurisdiction, most of which has been acquired over the years to address slum and blight. These properties are made available through the City’s Homemaker’s program or to Community Housing Development Organizations (CHDOs) for the development of affordable housing.

Discussion

Program income and unspent prior-year funds for both the CDBG and HOME programs will help to offset expected HUD allocation reductions to some degree, although, it is expected that any benefit from those funds will be fairly short-lived. Program income will wane as HUD allocations allow fewer new loans to homeowners.
### Annual Goals and Objectives

#### AP-20 Annual Goals and Objectives

<table>
<thead>
<tr>
<th>Goal Name</th>
<th>Goal Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Blighted Property Acquisition and Maintenance</td>
</tr>
<tr>
<td></td>
<td>The City of Knoxville will provide the bulk of the funding through local funding sources to acquire and maintain blighted properties in PY2019-2020, however, an estimated $23,000 in prior year CDBG funds will assist with the mowing/maintenance of approximately 80 blighted properties in low/moderate income neighborhoods.</td>
</tr>
<tr>
<td>2</td>
<td>Design and Technical Assistance</td>
</tr>
<tr>
<td></td>
<td>The City of Knoxville will use an estimated $50,000 (approximately 3%) of its PY2019-2020 CDBG allocation, through a sub-recipient agreement, for the East Tennessee Community Design Center to provide design and technical assistance to support approximately 13 non-profit/neighborhood organizations and others working to improve low- and moderate-income census tracts and assist with community redevelopment, blight remediation and development of businesses and other uses.</td>
</tr>
<tr>
<td>3</td>
<td>Public Services</td>
</tr>
<tr>
<td></td>
<td>The City of Knoxville will use an estimated $119,000 (approximately 7%) of its PY2019-2020 CDBG allocation, through a sub-recipient agreement, for Neighborhood Housing, Inc.’s Workforce Development program to provide job skills and life skills training to approximately 31 extremely low (0-30% AMI) income young adults (ages 18-29 years old) in certain low- and moderate-income census tracts.</td>
</tr>
<tr>
<td></td>
<td>Goal Name</td>
</tr>
<tr>
<td>---</td>
<td>--------------------------------------</td>
</tr>
<tr>
<td>4</td>
<td>Owner Occupied Housing Rehabilitation</td>
</tr>
<tr>
<td>5</td>
<td>Emergency Home Repair</td>
</tr>
<tr>
<td>6</td>
<td>Minor Home Repair</td>
</tr>
<tr>
<td>7</td>
<td>Accessibility Modifications</td>
</tr>
<tr>
<td>8</td>
<td>Goal Name</td>
</tr>
<tr>
<td>---</td>
<td>-----------</td>
</tr>
<tr>
<td></td>
<td>Goal Description</td>
</tr>
<tr>
<td></td>
<td>* The City will use an estimated at $465,323: $305,612 (approximately 19%) of its PY2019-2020 CDBG allocation; $109,711 (10%) of its PY2019-2020 HOME allocation; and $50,000 (10%) in HOME program income for project delivery expenses for all housing programs</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>9</th>
<th>Goal Name</th>
<th>New Affordable Housing Construction (CHDOs)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Goal Description</td>
<td>The City of Knoxville will use an estimated $427,873 (approximately 39%) of its PY2019-2020 HOME allocation to fund Community Housing Development Organizations (CHDOs) to develop approximately 10 units of new affordable housing: 5 very low (31-50% AMI) income households and 5 moderate income households (50-80% AMI).</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>10</th>
<th>Goal Name</th>
<th>Down payment and Closing Cost Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Goal Description</td>
<td>The City of Knoxville will use an estimated: $65,827 (approximately 6%) of its PY2019-2020 HOME allocation and $65,827 in prior year HOME funds to assist approximately 10 homebuyers of affordable, CHDO-developed housing: 3 very low income (30-50% AMI) households and 7 moderate (51-80% AMI) income households.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>11</th>
<th>Goal Name</th>
<th>Administration</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Goal Description</td>
<td>The City will use an estimated $351,801: $321,801 (20%) of its PY2019-2020 CDBG allocation and $30,000 (20%) of its CDBG program income to fund general administration expenses. The City will use an estimated $11,250 (7.5%) of its PY2019-2020 ESG allocation from HUD for ESG administration.</td>
</tr>
</tbody>
</table>
AP-50 Geographic Distribution – 91.220(f)
Description of the geographic areas of the entitlement [including areas of low-income and minority concentration] where assistance will be directed

The City of Knoxville has one target area, the entire city. The City may choose to add more localized target or strategy areas later, as needs and/or opportunities arise.

Geographic Distribution

<table>
<thead>
<tr>
<th>Target Area</th>
<th>Percentage of Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Knoxville</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 6 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City may choose to add more localized target or strategy areas later, as needs and/or opportunities arise.

Neighborhood Housing, Inc. (NHI)’s Workforce Development program is giving priority to young adults in specific Census Tracts (19, 20, 67, and 68) that have:

Low Opportunity - due to poverty, low income, a higher percentage of the population on public assistance, the lack of living wage jobs, high unemployment, high housing/transportation costs, a high free/reduced lunch eligibility, low education attainment, low college enrollment, low pre-school enrollment.

Low Accessibility – due to lack of physical activity centers, active transportation, public transit, vehicle availability, retail food availability, healthy food for children.

High Vulnerability – due to higher percentage of the population with disabilities, of a minority race/ethnicity, lack of English proficiency, a higher percentage of child population, senior population, single parent households.

Discussion

The City of Knoxville has one target area, the entire city. The City may choose to add more localized target or strategy areas later, as needs and/or opportunities arise.
Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Consultation with both homeless service and affordable housing providers (including KCDC, the local public housing authority) during the preparation of the PY2016-2017 Annual Action Plan, described the shortage of affordable rental housing for the lowest income households. Research by the City, KCDC and the Knoxville-Knox County Community Action Committee (CAC) also showed the loss of hundreds of Section 8 apartments and hundreds of households on waiting lists for Section 8 vouchers and public housing units. Average monthly rents had increased and more than one-third of rental units were over 35 years old. Updated data and consultation during subsequent program years, including the current PY2019-2020 year, demonstrate that the availability of affordable rental housing, especially for households at the lowest income levels, has continued to decrease. Input was also received from several local community organizations throughout 2018 to the present, advocating for affordable housing for low income and vulnerable households. Based on all of these factors, the City is allocating the majority of its federal funds to affordable housing activities in PY2019-2020.

There continue to be affordability, availability and accessibility challenges at every point along the continuum of housing. Moderate-income renters (defined as 80% or less of AMI), who would be potential home buyers, face rising housing values/prices (including rising interest rates) and a still-sluglish mortgage lending market. Even those in the workforce and of moderate-income struggle to save for down payment and closing costs for a median-priced house. Homeownership is out-of-reach for many lower income households (defined as 50% or less of AMI), when even finding rental housing that is affordable is difficult. Consultation with affordable housing developers and social service providers, as well as data collected over the last year show that the demand for rental housing is far exceeding the supply, with the lowest income households bearing the brunt of the affordable rental housing shortage. Lower income households that are already homeowners, particularly the elderly/disabled on fixed incomes, single-parent families and other lower income families with a higher housing cost burden, also continue to have difficulty making necessary life/safety repairs on their homes.

These challenges are the basis for the focus of federal funding through this PY2019-2020 Annual Action Plan to increase both the supply and maintenance of the affordable housing stock, especially with...
regards to rental housing.

<table>
<thead>
<tr>
<th>One Year Goals for the Number of Households to be Supported</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeless</td>
</tr>
<tr>
<td>Non-Homeless</td>
</tr>
<tr>
<td>Special-Needs</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

Table 7 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|---------------------------------------------------------------|
| Rental Assistance | 0 |
| The Production of New Units | 45 |
| Rehab of Existing Units | 340 |
| Acquisition of Existing Units | 0 |
| Total | 385 |

Table 8 - One Year Goals for Affordable Housing by Support Type

**Discussion**

*Not included in the totals above are the approximately 10 CHDO-developed houses to be constructed in PY2019-2020. There are no “households supported” until a LMI homebuyer purchases a house and/or receives down-payment assistance and those goals are noted in the tables.

The focus of the PY2019-2020 Annual Action Plan is to both maintain the city’s affordable housing stock and to increase the number of affordable housing units for LMI homeowners and renters. The City of Knoxville is committing a significant portion of its own local funding for affordable rental housing development with the ARDF (a total of $5.5M since PY2017) and for grants to homeless organizations (a total of $931,500 since PY2014). The State of Tennessee, through the Tennessee Housing Development Agency (THDA) has also contributed $958,116 in HUD ESF funds since PY2014. However, as data indicates and consultation with affordable housing providers and agencies serving the homeless and other social services agencies confirm, there remains a significantly high level of need for basic levels of assistance to low- and moderate-income households in the city of Knoxville.

The City is fortunate to have many partners in the community who assist with its community
development activities and spend funds effectively with impressive, measurable outcomes - and all with inadequate resources to meet the need. It is also important to note that federal dollars allocated to these community initiatives are rarely the only funds invested. The City strongly encourages local leverage on CDBG-funded activities and requires matching dollars on HOME-funded activities. These may be other public funds, private contributions (through sub-recipient organizations) or other local dollars. Leveraged and matched amounts are considered when the City makes funding decisions.

**AP-60 Public Housing – 91.220(h)**

*Introduction*

Knoxville's Community Development Corporation (KCDC) is the redevelopment and public housing authority for the City of Knoxville and Knox County, Tennessee. Currently KCDC’s affordable housing portfolio includes 3,525 low-income units being managed under the Low Income Public Housing and Project-Based Rental Assistance Programs; 3,675 Housing Choice Vouchers; and 82 Mod-Rehab units. Over the years, the agency has primarily used Capital Fund Program and Replacement Housing Fund grants to improve or replace deteriorated housing.

KCDC is in year three of converting its low-income public housing properties to Project-based Rental Assistance/Rental Assistance Demonstration (PBRA/RAD). PBRA/RAD was designed by HUD to assist in addressing the capital needs of public housing by providing access to private sources of capital to repair and preserve its affordable housing assets. PBRA/RAD allows for mixed financing options via loans through Low Income Housing Tax Credits (LIHTC), Knoxville Housing Development Corporation, the City of Knoxville and private lenders in conjunction with Capital Funds, Operating Subsidy and Replacement Housing Factor funds.

**Actions planned during the next year to address the needs of public housing**

KCDC anticipates conversion of all remaining Low-Income Public Housing (LPH) properties to PBRA/RAD within the next three years. Properties already converted to PBRA/RAD include:

- Five Points Family Multiplaxes
- Five Points Senior Duplexes
- Lonsdale Homes
- Mechanicsville
- Montgomery Village
- North Ridge Crossing
- Passport
- The Verandas
- The Vista at Summit Hill

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• Valley Oaks

Properties expected to convert during the upcoming Fiscal Year include:

• Austin Homes
• Isabella Towers
• Guy B. Love Towers
• Residences at Eastport
• Cagle Terrace

Beyond the conversion of Austin Homes to PBRA/RAO, KCDC is undertaking a Master Plan for that community. The Master Plan is currently in its design phase, and will begin to be carried out in the upcoming fiscal year. Once the above five properties are converted, KCDC will turn our efforts toward the final conversions in our portfolio of Northgate Terrace, The Manor at Northgate, and Western Heights.

KCDC will continue to address the Five Points Neighborhood Redevelopment, which replaces the previous Walter P. Taylor Homes and Dr. Lee Williams Sr. Complex Units. The redevelopment used a combination of sources including funding from Low-Income Housing Tax Credits, Home Federal Bank of Tennessee, City of Knoxville, and internal funding to replace 336 units of Family and Elderly/Disabled housing of units. Of these units, 174 have been completed with all units leased by the end of 2018. Construction will continue during this upcoming fiscal year with the completion and leasing of Five Points 3 (80 Family-Style Units) and groundbreaking for Five Points 4 (82 Family-Style Units) with construction estimated to begin in May, 2019. The former units that once comprised Walter P. Taylor Homes and Dr. Lee Williams Sr. Complex have been demolished

Project-Based Vouchers (PBV) are another means of providing more affordable housing in Knoxville. Over the next fiscal year, KCDC will administer a total of 351 PBVs in Knoxville/Knox County. This number includes 214 existing PBVs, an additional 84 PBVs under AHAP, and 53 new PBV units which KCDC is building off Western Avenue on Clifton Rd. These 53 units are expected to be leased by calendar year-end 2019.

**Actions to encourage public housing residents to become more involved in management and participate in homeownership**

Residents participate and provide feedback related to KCDC’s planning and implementation of projects through the Knoxville Tenant Council, site-based resident associations and the Section 8 Advisory Board.

Section 8 has surpassed 100 homeowners who have completed KCDC’s homeownership program as of 2018. We anticipate at least an additional 10 to graduate the program in the coming year.
Residents who are not working, participating in economic self-sufficiency programs, or are not elderly or disabled perform required community service monthly in order to contribute to their neighborhoods.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

KCDC is not designated a troubled housing authority.
AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The Knoxville community provides a significant array of shelter, services and housing for the homeless. A large part of those beds and services slots are available to serve broad needs, but there are also some that are designated to serve specific populations and needs. Households with adults and children are served with a number of emergency shelter beds, with the majority of those designated specifically for families that are escaping domestic violence situations. Rapid Re-housing programs provide families with help to gain access to permanent housing. Chronically homeless households and military veterans benefit from designated permanent supportive housing beds, both in specialized housing developments and in scattered-site locations supported with housing choice vouchers.

In 2016, the Knoxville-Knox County Continuum of Care (CoC) established a Homeless Youth Council (HYC), bringing together multiple service agencies that specialize in serving youth in order to identify and address the specific needs of youth and young adults who are at risk of or experiencing homelessness. For the past three years, a specialized homeless youth point-in-time count was conducted as a part of the regular, annual homeless point-in-time count. This information will be included with the overall PIT count data to better identify the needs of this population. The HYC has been coordinating local efforts to serve youth experiencing homelessness as well as preparing for a possible homeless youth demonstration grant application in 2019.

The Mayor’s Roundtable on Homelessness brings together the leadership of area homeless service providers and other stakeholders to oversee implementation of the Knoxville’s Plan to Address Homelessness. In 2015, the Roundtable adopted a set of standards of care for outreach, case management, and housing placements. This document fulfills an objective identified in the homelessness plan by creating a common set of expectations for these types of service, based on known best practices. These standards are intended both to assure a consistent level of services among the array of existing providers, and also assure that any new providers in the community are also prepared to meet expectations for meeting the needs of those experiencing homelessness in our community.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Street outreach programs are provided through the Volunteer Ministry Center, CAC Homeward Bound, Helen Ross McNabb Center’s PATH program, Positively Living and others. Outreach is conducted to inform unsheltered persons of available resources and to encourage them to take advantage of these resources. The CoC convenes an interagency workgroup to coordinate efforts and resources to work with housing the most vulnerable cases as identified through the ‘Coordinated Entry System,’ in order to
get them off the streets, into permanent housing and connected with appropriate resources.

As mentioned elsewhere in this document, Knoxville-Knox County Continuum of Care is implementing a new Coordinated Entry System, which provides a consistent process for intake, assessment, and prioritization for housing and services within the CoC. The City of Knoxville has funded an ‘early diversion’ outreach program for sex workers, re-starting a successful program previously funded through a SAMHSA demonstration grant. The city is also using local resources to fund additional street outreach to connect with the service-resistant unsheltered population. This initiative was developed in conjunction with the creation of a low-barrier public daytime ‘safe space’ for the unsheltered population.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Knoxville’s community homelessness plan seeks to coordinate and improve our emergency and transitional housing resources. In particular, the focus is on achieving positive outcomes for each individual family, and measurement of success in gaining access to permanent housing and needed resources, rather than ongoing distribution of meals, shelter nights and other temporary outcomes. The City is working with local providers to support the development of a new ‘low-barrier’ emergency shelter to specifically serve persons who are not currently accessing available shelter resources.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City of Knoxville is continuing to implement several rapid re-housing initiatives, with a focus on shortening duration of homelessness, gaining access to appropriate, affordable, permanent housing, and gaining access to appropriate services and resources that will help each individual and family become stabilized in permanent housing. Programs are focused in particular on chronically homeless individuals and families, as well as veteran households and families.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The City of Knoxville is continuing to implement an initiative that provides case management for Annual Action Plan 2019.

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disabled and elderly public housing residents who are identified as being in immediate danger of eviction. Case management services have proved highly effective at remedying the circumstances that would cause eviction and helping the tenants remain stably housed. The local utility service is coordinating with the Knoxville-Knox County CAC to fund and carry out a weatherization program targeted to low income residents whose high utility bills are likely to endanger their ability to remain housed. Knoxville Utilities Board has a program to round up customers’ utility bills to the nearest dollar and to use the funds raised to pay for the weatherization program. The City will continue to look for other similar interventions that can prevent homelessness by stabilizing individuals and families in their existing housing.

Discussion

The City of Knoxville’s Community Homelessness Plan focuses on achieving positive outcomes for each individual or family, and the measurement of success is in gaining access to permanent housing and needed resources, rather than temporary outcomes such as ongoing distribution of meals, shelter nights, etc. The City of Knoxville has put considerable local resources behind coordination of community partners, as well as implementation of key social services and housing initiatives.
AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Some barriers to the provision of sufficient affordable housing include: increasing land values in the city; increasing costs of development/construction; the lack of, or uncertainty of, available government programs and subsidies; the lack of choice in affordable housing location; and the challenges of acquiring and assembling inner-city parcels for affordable housing development.

The City plans to address some of the barriers to affordable housing by:

1) Continuing to promote the locally-funded Affordable Rental Development Fund (ARDF), funded initially with $2M (with another $3.5M approved for PY2018-2019) to develop new, affordable rental housing units.

2) Providing Payments In Lieu Of Taxes (PILOT) for Low Income Housing Tax Credit (LIHTC) developments, and

3) Participating in Re-Code Knoxville, an initiative of Mayor Rogero (approved by City Council in 2016) and Knoxville-Knox County Planning, formerly the Metropolitan Planning Commission (MPC). Re-Code Knoxville is a total revision of the city of Knoxville’s Zoning Code. It proposes to increase the areas available for housing development by 40%. Mixed-use development, including housing at increased density, will now be allowed in commercial corridors. Increasing the areas where multi-family housing, at increased density, can be located could increase the availability of affordable housing in Knoxville.

Actions planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.

Beyond the significant undertaking over the last several years of completely revising its zoning code to increase by 40% the areas available for housing development, the City is involved with other actions to encourage investment in low- and moderate-income areas (LMAs) and/or areas of racial or minority concentration. This includes providing opportunities to increase overall housing development, resulting in more affordable housing at all income levels. These include:

Development of affordable housing opportunities outside of LMAs and/or areas of racial or minority concentration means that low- and moderate-income (LMI) households have more choice in where to live, increased access to the jobs and schools of their choice, and ultimately the opportunity to transition out of poverty. The City will work with HOME program resources and CHDO developers to develop more affordable housing outside of LMAs and/or areas of racial or minority concentration. The City will also review Tax Credit (LIHTC) applications it receives for endorsement inside the city for development of...
more affordable housing opportunities outside of LMAs and/or areas of racial or minority concentration. Exploring the development of a local Opportunity Fund for affordable housing development in Opportunity Zones is also being discussed.

The City of Knoxville has also made major investments in Knoxville Area Transit (KAT), which won North America’s 2017 Outstanding Public Transit System Award. Improved public transit helps low- and moderate-income residents to better connect their housing with jobs and other resources and amenities. Also, the City is committed to revitalizing Knoxville’s downtown, its major access corridors (Magnolia Avenue, Broadway, and Chapman Highway), and inner-city neighborhoods, many of which are in low- and moderate-income areas. The City markets parcels through its Homemaker’s Program, reviewing them 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.

The City continues to administer the Five Points Redevelopment area that contain properties that have remained undeveloped or underutilized due to marketability or title problems.

The City, with local funds, will continue to acquire abandoned property to clear title issues and offer lots for sale for redevelopment through the Homemaker’s Program. Blighted properties throughout the city are acquired with City general funds and sold through the Homemaker’s program, eliminating blight, improving neighborhood stability, and adding housing opportunities. The City encourages 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 property values for buyers and should have a substantial impact on neighborhood image and marketability. Current 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 timeline and approval process in many cases.

The City adopted the International Building Code that contains a chapter “Existing Buildings” allowing designers additional alternatives to meet requirements when renovating older buildings. This option can make redevelopment of older buildings more practical and less expensive. The City has adopted ordinances that streamline remediation of blighted and problem properties. The Abandoned, Blighted and Vacant Properties Committee focuses on efforts to alleviate vacant buildings and blight in neighborhoods.

Improving opportunities for low- and moderate-income residents is a collaborative strategy that touches many of the departments in Knoxville City government.
Discussion:

Re-Code Knoxville is expected to greatly impact the opportunity for affordable housing development in the city. Other actions that help to mitigate disinvestment in LMAs and/or areas of racial and minority concentration and provide new opportunities for low- and moderate-income households in redeveloping areas, as well as in non-LMAs, are helping to allow for more options to choose from. Choice in affordable housing location is restricted by decreasing financial resources to develop new affordable housing, land/property prices in non-LMAs, and public transit availability, to name a few. The City is committed to household choice in location of affordable housing wherever feasible. The City will also continue to develop affordable housing in LMAs and/or areas of racial or minority concentration to mitigate the impact to displaced LMI households where City/KCDC revitalization efforts occur. Other programs have been designed to encourage private investment in older neighborhoods. Previously, incentives targeted to assist and encourage residential development were developed independently from commercial incentives. Policies on redevelopment, affirmed through Re-Code Knoxville, try 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. Additionally, mixed-use development that combines ground floor use with upper level housing use is underway downtown as well as in smaller commercial nodes outside of the City center. The City’s Commercial Façade Improvement program provides funds from local sources to assist in such development. These funds are also helping to create job opportunities, as well as increased access to desired amenities, in redeveloping areas of the city.
AP-85 Other Actions – 91.220(k)

Introduction:

This section concerns other actions to address: obstacles to meeting underserved needs, including to Affirmatively Further Fair Housing; fostering and maintaining affordable housing; lead based paint hazards; reducing the number of poverty level families; the development of institutional structure; and the enhancement of coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

While funding levels have increased from the current program year, funding is still insufficient to meet all affordable housing needs identified through the consultation and citizen participation process, nor all the community needs identified as high priority in the Consolidated Plan. However, the City continues to meet many community needs in priority categories, thanks to a wide range of funding sources (HUD, Tennessee Housing Development Agency and the City of Knoxville) and in the resourcefulness of its non-profit and for-profit community partners. The City continues to promote and encourage conversations between agencies and others in an effort to meet community needs in a coordinated way.

HUD has required cities and public housing authorities that receive federal funds for housing and community development to Affirmatively Further Fair Housing (AFFH) since the inception of the Fair Housing Act in 1968. The City of Knoxville’s current PY2015-2020 Consolidated Plan incorporated information from the Plan East Tennessee Equity Profile, also known as the PlanET Fair Housing and Equity Assessment (FHEA), completed in 2014. The City remains committed to understanding disparities in opportunity and promoting equity and intends to conduct an Analysis of Impediments in conjunction with its 2020-2025 Consolidated Plan, beginning in the summer of 2019.

The City continues to affirmatively further fair housing by: making referrals to the Tennessee Human Rights Commission; participating in training sessions, workshops, and conferences (including the Equality Coalition for Housing Opportunity, the Mayor’s Council on Disability Issues, Disability Resource Center, Knoxville-Knox County Homeless Coalition); developing and promoting Fair Housing training with landlords who participate/are interested in participating in the City’s Rental Housing Rehabilitation and Development program; placing of equal opportunity housing logo on relevant City publications and housing programs that use City, CDBG, HOME, and ESG funding; funding programs which promote housing opportunities, such as homeownership education and down payment assistance, housing improvements, and new housing development; and promoting applicable civil rights legislation and regulations relative to fair housing and equal opportunity.

To serve all citizens, Community Development will provide Braille materials, materials recorded on audiocassettes, and interpreters for the hearing impaired with a week’s prior notice of special needs.

Community Development is committed to meeting the needs of non-English speaking residents in the

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case of public hearings where a significant number of non-English speaking residents are expected to participate. Foreign language interpreters and materials translated in the appropriate language will be provided with a week's prior notice of need.

Actions planned to foster and maintain affordable housing

The City of Knoxville supports the development of new affordable housing in several ways. The City established a locally-funded, Affordable Rental Development Fund (ARDF) with a $2M initial investment for PY2017-2018, to support the development of new affordable rental housing. Mayor Rogero proposed, and City Council approved, an increase for PY2018-2019 to $2.5M and added another $1M during the program year. To-date, 34 units have been completed: 24 units of transitional housing for single mothers with children (Restoration House) and 10 units of permanent supportive housing for veterans (Helen Ross McNabb Center on Middlebrook Pike). Under construction currently are 249 units: 172 units (Southside Flats – Elmington Capital Group); 53 units of housing for the elderly/disabled (KCDC Clifton Road); and 24 units of housing for the elderly/disabled (Home Source Holston Village).

The City also continues to assist KCDC, the public housing authority, with the revitalization of the Five Points neighborhood which includes the redevelopment of the Walker P. Taylor Homes public housing development. To date, 296 units have been completed: 20 units of elderly housing in infill duplexes; 90 units of elderly housing (Phase I); 17 family units on scattered sites in fill lots; 85 units of elderly housing at the Residences at Eastport; and 84 units family units (Phase II). With the next two phases - Phase III (84 family units) & Phase IV (82 family units) of housing construction, the City will provide funding for infrastructure improvements to include new streets, sidewalks, lighting and landscaping. The City of Knoxville has invested $10.8M of $13.5M in local dollars committed on the revitalization to-date.

The City also supports private developers of affordable housing by assisting with documentation required by the State of Tennessee for tax credits through the Tennessee Housing Development Agency (THDA).

A Landlord Summit was held in October 2018, with the goal of building partnerships with landlords, bridging communication gaps, and increasing affordable housing stock. Entitled, “The Benefits of Investing in Affordable Housing,” the event was sponsored by City of Knoxville, Legal Aid, CAC, ECHO, KCDC, and the Knoxville Knox County Homeless Coalition. The Summit also provided information about: weatherization resources (through the Knoxville Knox County Community Action Committee); lead testing (through the City’s Lead Hazard Control program); the Cooperative Agreement to Benefit Homeless Individuals (CAHBI), serving veterans and other homeless individuals and families; social services programs, such as Section 8 Rental Assistance, and other services; and fair housing laws and the landlord/tenant act and how they are impacted.

Actions planned to reduce lead-based paint hazards

According to CHAS data and HUD formulas, it is estimated that City-wide, 67% of the housing stock was

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built prior to 1978. Based on experience with housing rehabilitation and lead paint testing, it is estimated that 80% of the units built before 1978 contain lead paint hazards. Of these housing units, an estimated 20,400 are occupied by low, very low, and extremely low income households.

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 rehabilitation. All pre-1978 housing units, which are identified for the City's housing rehabilitation program, receive a lead hazard screen and/or lead inspection to determine if lead hazards are present. If a lead hazard is identified, a risk assessment is prepared to define the hazards and to define the remediation necessary to eliminate the hazards. The actual remediation work is accomplished as part of the rehab work. All lead inspections/risk assessments are prepared by an EPA State certified inspector/risk assessor, being either a third party vendor or a Rehab Specialist staff member. All lead hazard control field work is completed by an EPA State certified lead abatement firm.

In December 2018, the City of Knoxville was awarded a $3.0 million Lead Based Paint Hazard Control Grant with an additional $600,000 Healthy Homes supplement from HUD’s Office of Lead Hazard Control and Healthy Homes. With these funds, the City will provide lead based paint inspection/risk assessments and lead hazard remediation for 160 income qualified owner-occupied and rental housing units. 120 units will receive additional work measures focused on the correction of hazards that pose a direct risk to the health of the occupants. Training and credential stipends will be provided to 175 local residents in the lead based paint hazard remediation disciplines in an effort to increase local contractor capacity. A previous $2.5 million Lead Hazard Control Grant that was awarded to the City in 2013 has been completed and 100% of the funds expended.

All of 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.

Actions planned to reduce the number of poverty-level families

The City of Knoxville Community Development Department implements programs that benefit low and moderate income individuals (LMI), families and neighborhoods in an effort to reduce poverty and improve the quality of life.

Programs that create homeownership opportunities provide low and moderate income families with the ability to build wealth while serving to stabilize neighborhoods. Housing rehabilitation results in lower energy costs and savings to the homeowners. Development of affordable rental housing for LMI families and individuals increases their opportunity to save income and become self-sufficient. Housing rehabilitation and construction activities create job opportunities for LMI people, as well. The City tracks job creation and retention activities through Section 3 reporting.

The City of Knoxville, in cooperation with Knoxville’s Community Development Corporation (KCDC), the
city's redevelopment authority, implements redevelopment plans in low and moderate income areas to strengthen public and private investment and create job opportunities and neighborhood revitalization.

All families participating in Community Development programs will see an improvement in their economic condition and it is anticipated that the number of families in poverty will be reduced.

The City of Knoxville Community Development Department applied for a Section 108 Loan Guarantee Program loan in September 2015 to assist in the redevelopment of a historic hotel building in Downtown Knoxville. Approval of the loan was received in April 2016 and the project was completed in December 2017. The $2.9 million loan was used to fill the gap in development costs of the new Hyatt Regency Hotel and creating 61 full-time equivalent jobs. The total project cost was $18.7 million.

Several of CD’s sub-recipients also offer free financial literacy classes, job fairs, career counseling, and case management to low- and moderate-income residents in the community.

**Actions planned to develop institutional structure**

The Knoxville/Knox County community has many qualified and experienced nonprofit agencies that assist the City in the implementation of the Consolidated Plan. Many of the existing programs, especially among homeless service providers, that are funded by the City have been redesigned for efficiency in the last several years as funding priorities have shifted. During this time, the City has continued to expand efforts to increase the number of opportunities for participation from outside organizations.

**Actions planned to enhance coordination between public and private housing and social service agencies**

The City supports coordination between public and private housing and social service agencies through the Mayor’s Roundtable on Homelessness that meets quarterly and the Knoxville Homeless Coalition that meets monthly. Through local funding, the City of Knoxville is supporting our community’s “Coordinated Entry System,” a common intake and assessment process that streamlines referrals and prioritizes the most vulnerable individuals and families for social services and housing assistance.

**Discussion:**

The City is committed to addressing: obstacles to meeting underserved needs, including to Affirmatively Further Fair Housing; fostering and maintaining affordable housing; lead based paint hazards; reducing the numbers of poverty level families; developing institutional structure; and enhancing coordination between public and private housing and social service agencies.
Program Specific Requirements
AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:
This section describes the various program specific requirements for the Community Development Block Grant and the HOME Investment Partnership grant.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)
Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed 0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee’s strategic plan. 0
3. The amount of surplus funds from urban renewal settlements 0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan 0
5. The amount of income from float-funded activities 0
Total Program Income: 0

Other CDBG Requirements

1. The amount of urgent need activities 0

2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit – A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 70.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)
1. A description of other forms of investment being used beyond those identified in Section 92.205 is

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as follows:

The City does not plan to use forms of investment other than those specified in 24 CFR 92.205(b).

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City uses recapture provisions to ensure affordability in the HOME assisted homeownership program. Only direct subsidy to the homebuyer is subject to recapture. The recapture provisions are enforced during 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 $15,000-$40,000
- Fifteen 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 down payment, 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: 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.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

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 $15,000-$40,000
- Fifteen 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 down payment, 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 formula above.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not intend to use HOME funds to refinance existing debt that is secured by multi-
Grantee SF-424's and Certification(s)

SF 424

The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the 1CPMP.xls document of the CPMP tool.

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**Applicant Information**

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<tr>
<th>Jurisdiction</th>
<th>City of Knoxville</th>
</tr>
</thead>
<tbody>
<tr>
<td>400 Main Street</td>
<td>TN 47104 KNOXVILLE</td>
</tr>
<tr>
<td>Knoxville</td>
<td>Tennessee</td>
</tr>
<tr>
<td>37002</td>
<td>U.S.A.</td>
</tr>
<tr>
<td>Employer Identification Number (EIN):</td>
<td>02-0000326</td>
</tr>
</tbody>
</table>

**Program Funding**

<table>
<thead>
<tr>
<th>Community Development Block Grant</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDGS Project Titles Owner-Occupied and Rental Housing Rehabilitation/Development, Energy Efficiency/Weatherization, Emergency and Minor Home Repair, Property Maintenance, Public Facility, Infrastructure; Technical Assistance, Workforce Development, Public Services, Housing Administration and CDBG Administration</td>
</tr>
<tr>
<td>$1,064,012</td>
</tr>
<tr>
<td>$6 Additional HUD Grant(s) Leverage</td>
</tr>
<tr>
<td>$150,000</td>
</tr>
<tr>
<td>$300,000 Other (Describe) estimated unspent prior year funds</td>
</tr>
<tr>
<td>Total Funds Leverage for CDBG-based Project(s) S2,144,012</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>HOME Investment Partnerships Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOME Project Titles Owner-Occupied and Rental Housing Rehabilitation and Development, Down payment Assistance, CHDO activities, and HOME administration</td>
</tr>
<tr>
<td>$1,042,007</td>
</tr>
<tr>
<td>$0 Additional HUD Grant(s) Leverage</td>
</tr>
</tbody>
</table>

OMB Control No: 2506-0117 (exp. 06/30/2018)
## Housing Opportunities for People with AIDS

<table>
<thead>
<tr>
<th>Program</th>
<th>Grant Amount (in)</th>
<th>Additional HUD Grant(s) Leverage</th>
<th>Description of Areas Affected by Project(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>14.241 HOPWA</td>
<td>$316,903</td>
<td>(Describe)</td>
<td></td>
</tr>
</tbody>
</table>

## Emergency Solutions Grants Program

<table>
<thead>
<tr>
<th>Program</th>
<th>Grant Amount (in)</th>
<th>Additional HUD Grant(s) Leverage</th>
<th>Description of Areas Affected by Project(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>14.231 ESG</td>
<td>$3,16,903</td>
<td>(Describe)</td>
<td></td>
</tr>
</tbody>
</table>

## Congressional Districts

<table>
<thead>
<tr>
<th>TN2</th>
<th>TN2</th>
<th>Is application subject to review by state Executive Order 12372 Process?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>No</td>
<td>Yes: This application was made available to the state EO 12372 process for review on DATE</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No: Program is not covered by EO 12372</td>
</tr>
<tr>
<td>N/A</td>
<td>N/A</td>
<td>Program has not been selected by the state for review</td>
</tr>
</tbody>
</table>

## Person to be contacted regarding this application

<table>
<thead>
<tr>
<th>Becky</th>
<th>Wade</th>
</tr>
</thead>
<tbody>
<tr>
<td>Director</td>
<td>865-215-2322</td>
</tr>
<tr>
<td><a href="mailto:zwade@cityofknoxville.org">zwade@cityofknoxville.org</a></td>
<td><a href="http://www.cityofknoxville.org">www.cityofknoxville.org</a></td>
</tr>
</tbody>
</table>

## Signature of Authorized Representative

<table>
<thead>
<tr>
<th>Madeline Rogero</th>
<th>Mayor, City of Knoxville</th>
</tr>
</thead>
</table>

## Approved as to form:

Charles W. Swanson, Law Director
CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidispacement and relocation assistance plan required under section 106(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Anti-Lobbying -- To the best of the jurisdiction’s knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, “Disclosure Form to Report Lobbying,” in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Madeline Rogers 5/3/19
Signature/Authorized Official Date

APPROVED AS TO FORM:

CHARLES W. SWANSON, Law Director
Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 21 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available.

2. **Overall Benefits.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) , (a period specified by the practice consisting of one, two, or three consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force --** It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its...
jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws — The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d); the Fair Housing Act (42 USC 3601-3619); and implementing regulations.

Lead-Based Paint — Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws — It will comply with applicable laws.

Signature/Authorized Official Date

Title

APPROVED AS TO FORM:

CHARLES W. SWANSON, Law Director
Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction’s consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing:

Signature/Authorized Officer: ____________________________ Date: 5/21/19

Title: ____________________________

APPROVED AS TO FORM:

__________________________
CHARLES W. SWANSON, Law Director