

RESPONSE: We do not currently provide low interest loans to expanding small businesses with CDBG money. We do fund a small business loan program with EZ dollars that is managed by the Urban League, but as you mentioned 50K is the limit. Most of our job creation efforts currently are funded through EZ except for one job training program (commercial driving license) that is funded through CDBG this year but didn't make it through this year's review process.

Broaden Public Participation

Various efforts were made to broaden participation in the development of the plan to minorities, non-English speaking persons and persons with disabilities by having the Public Meetings and TA workshops in more than one location and time of day, all accessible to persons with disabilities; and through outreach to 850 persons and/or agencies on the City's mailing list. This list includes a variety of organizations that should result in very broad outreach.

Explanation of Comments Not Accepted

N/A

Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 3 Action Plan Institutional Structure response:

Develop Institutional Structure

As stated above in Enhance Agency Coordination, in order to improve institutional structure and enhance inter-agency coordination, representatives from the City's Community Development Division participate in many of the coordinating bodies described in the institutional structure section of the *Consolidated Plan*. These include: Partnership for Neighborhood Improvement, East Tennessee Coalition for the Homeless, Affordable Housing Trust Fund Board, Equality Coalition for Housing Opportunity, and East Tennessee Community Design Center. The City is the grantee and fiscal agent for the Empowerment Zone, and staff participates in task forces or committees as necessary to improve services and quality of life within the community.

Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 3 Action Plan Monitoring response:

Monitoring

The Community Development Division Director oversees the planning and budgeting process to ensure that projects are developed consistent with grant requirements. This