



Executive Summary

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

1. Introduction

The Consolidated Plan establishes the basis and strategy for the use of federal funds granted to the City of Knoxville by the U.S. Department of Housing and Urban Development (HUD) under the following programs: Community Development Block Grant (CDBG); HOME Investment Partnership Program (HOME); and the Emergency Solutions Grant Program (ESG). In addition to CDBG, HOME and ESG programs, the City hopes to receive funding in a few years from the State of Tennessee, under the proposed Housing Trust Fund, a new federal program designed to assist very low income households with rental housing.

The City of Knoxville Community Development Department is the lead agency responsible for the development and implementation of this Consolidated Plan. This plan includes five program years beginning July 1, 2015 through June 30, 2020. The strategies and projects outlined in this plan are intended to benefit low and moderate income residents, improve neighborhoods with high concentrations of low and moderate income residents and positively impact the city as a whole. Strategies will coordinate with other federal and state grant programs and local initiatives to meet the objectives outlined in the plan. The Consolidated Plan builds on the strengths and accomplishments of current plans and will continue programs that support the five-year objectives.

The City of Knoxville also supports, with its general funds, Community Development initiatives such as the chronic problem properties, commercial façade improvement, neighborhood revitalization, and homelessness prevention and services programs – all of which complement or enhance activities funded through this plan. These initiatives help to both improve the built environment in low- and moderate-income neighborhoods as well the lives of people living in them.

By leveraging the work and resources of partner agencies such as Knoxville’s Community Development Corporation (KCDC), Knoxville-Knox County Community Action Committee (CAC), Community Housing

Development Organizations (CHDOs), and others, the housing stock is improved, neighborhoods are improved, home ownership opportunities are increased and the communities are strengthened.

The priorities and proposed accomplishment goals outlined are based on some assumptions about funding levels for the Consolidated Plan programs. Since these programs are subject to annual Congressional appropriations as well as ACS data/threshold changes, and even changes in the number of communities eligible to receive entitlement grants nationally, the planned activities may change based on actual annual funding.

An analysis of HUD allocation amounts for the previous Consolidated Plan (2010-2015) shows a steady and significant funding decline in all programs. The City, therefore, anticipates continued decreases in federal resources over the five year period of the Plan for CDBG and HOME programs. Resources that can help offset the decline in federal allocations include a continued commitment from the City of Knoxville and State of Tennessee, the leveraging of private resources from community partners, as well as effective planning and use of program income and allocation of unexpended (unspent from prior year) funds within the Community Development department.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City's direct allocation of Emergency Solutions Grant (ESG) funding from HUD was suspended for program years 2014-2015 and 2015-2016 due to population threshold issues related to the American Community Survey (ACS) data. The Knoxville HUD Field Office recommended the State of Tennessee set aside a portion of their allotment of ESG funds for the City of Knoxville. The State's recipient of ESG funds, the Tennessee Housing Development Agency (THDA) Board, approved this and contracted with the City for funding beginning in January 2015. The City of Knoxville also allocated additional local general funds to support homeless services under its new Plan to Address Homelessness adopted in 2014. It is anticipated that updated American Community Survey (ACS) data will restore direct ESG funding from HUD in program year 2016.

Goal: Strengthen Neighborhoods

Goal: Promote Economic Development

Goal: Reduce and End Homelessness

Goal: Promote Affordable Housing

3. Evaluation of past performance

The City of Knoxville experienced significant decreases in HUD allocations across all programs: a 33% cut (or \$677,332) in CDBG from \$2,032,567 in PY2010 to \$1,355,235 in PY2015; a 50% (or \$701,450) cut in HOME from \$1,391,991 in PY2010 to \$690,541 in PY2015; and a 100% reduction in a direct allocation of ESG funds from HUD, from a high of \$113,950 in PY2013 to \$0 in PY2014. Despite that, the City was able to utilize local, state and other funding sources to complete the following activities (see text added).

Homeownership Goal/Accomplishments

PY2010-PY2015 Con Plan Priority:	5 Year Goal	2010-2013	% Completed
Homeownership			
Owner-Occupied Houses Rehabilitated	150	71	47 %
New Housing Constructed (CHDO)	25	23	92 %
Emergency/Minor Home Repairs	1,000	489	48 %
Down-payment Assistance	50	36	72 %

Rental Housing Goals and Accomplishments

PY2010-PY2015 Con Plan Priority:	5 Year Goal	2010-2013	% Completed
Rental Housing			
Rental Rehabilitation	50	12	24 %
CHDO rental units	25	33	76 %

Homelessness Goals and Accomplishments

PY2010-PY2015 Con Plan Priority:	5 Year Goal	2010-2013	% Completed
Homelessness			
Permanent Supportive Housing			
Units developed	200	105	53 %
Supportive Services to individuals	10,000	14,061	140 %
Services from transitional to			
permanent housing	500	576	115 %

Neighborhood Stabilization Goals and Accomplishments

PY2010-PY2015 Con Plan Priority:	5 Year Goal	2010-2013	% Completed
TA to Organizations	50	76	152 %
<i>My Front Yard</i>	50	24	48 %
Redevelopment Areas	6	8	133 %
Blighted properties acquired	90	44	49 %

Economic Development Goals and Objectives

PY2010-PY2015 Con Plan Priority:	5 Year Goal	2010-2013	% Completed
Economic Development			
Commercial Façades Improved	25	25	100 %

4. Summary of citizen participation process and consultation process

The Consolidated Plan focuses on eligible community development and affordable housing priorities resulting from an extensive community engagement process involving public meetings, surveying citizen’s priority needs and consultation with public and private agencies. The department completed an analysis of housing and other data in order to identify needs, developed strategies for addressing the needs, and will undertake specific actions consistent with those strategies. The goals and strategies included are within the Community Development Department’s core competencies and strengths. Partners in the community, including other city departments, were included in the development of the Plan and will assist in leveraging their resources in the implementation of the Plan. This inclusive and pro-active approach helps achieve the goals of the Consolidated Plan as well as the Mayor’s goals of building stronger and safer neighborhoods to make Knoxville a great place to live, work, and raise a family.

A draft of this plan was made available on March 17, 2015, for public review and comment for a 30-day period. The final plan and documents will also be available on the City’s website and in print form in the Community Development Department, City-County Building, 400 Main Street, Fifth Floor.

5. Summary of public comments

Comments received from three public meetings, other community meetings, and one received during the public comment period involved: Energy efficiency standards (including Section 8 rental properties); Blight and substandard rental housing; Neighborhood issues such as speed Control (traffic, speed bumps, etc.); Affordable housing for families; Increased access to TennCare and other issues related to

medical care; and the Commercial Façade Improvement Program and its impact in East Knoxville and other places.

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

The City believes that the 2015-2019 Consolidated Plan is very inclusive of the input received at every stage of the development of the Plan. Well over 1000 people provided input to the plan, over 900 people completed online surveys, while others attended focus group and other community meetings and completed questionnaires throughout the development process.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	KNOXVILLE	
CDBG Administrator	KNOXVILLE	Community Development
HOPWA Administrator		
HOME Administrator	KNOXVILLE	Community Development
ESG Administrator	KNOXVILLE	Community Development
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The City of Knoxville Community Development Department is the lead agency for the development, administration, and review of the City of Knoxville's Consolidated Plan. The mission of the City of Knoxville is to "revitalize low and moderate income communities and strengthen all city neighborhoods."

Consolidated Plan Public Contact Information

Public concerns, issues, or comments regarding the Consolidated Plan are directed to:

City of Knoxville Community Development Department

Attn: Linda Rust, Community Development Administrator

P.O. Box 1631

Knoxville, TN 37901

(865) 215-2120

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of Knoxville Community Development Department staff conducted five focus group meetings on key community development issues - affordable housing, the needs of senior citizens, equity issues, the needs of Hispanic/Latinos, and public housing. Meetings with targeted populations were held with public housing residents' association, refugees, homeless/formerly homeless residents, and two senior citizen companion groups. Questionnaires were sent to community agencies to gather their input on community needs. This included the needs of workforce/job training; African Americans/Blacks; refugees; the arts; veterans; those with disabilities; domestic violence; mental health/substance abuse; and youth issues. The United Way also returned their opinions..

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(I)).

In preparation of the City of Knoxville's Consolidated Plan, Community Development staff hosted three public meetings between October 2014 and April 2015, several needs assessment focus groups (including affordable housing and public housing), held five meetings with target populations, and sent questionnaires to agencies targeting specific populations. The results of a community-wide online survey of priority community needs was also discussed and publicized.

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. The CoC's planning and implementation process is coordinated by Knoxville Community Development staff on behalf of the Knoxville-Knox County Homeless Coalition, which operates as 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.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the 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 KnoxHMIS, for setting priorities for the allocation of ESG resources, and for establishing priorities for addressing homelessness within this Consolidated Plan. The entire purpose of the community's adopted *Plan to Address Homelessness* is to coordinate all of the community's 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 all coordinated together around these shared priorities and goals.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Knoxville Knox County Community Action Committee
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Employment Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CAC was involved with the affordable housing needs focus group, the senior citizens needs focus group, and in public meetings.
2	Agency/Group/Organization	EAST TENNESSEE COMMUNITY DESIGN CENTER
	Agency/Group/Organization Type	Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	ETCDC participated in the affordable housing focus group and in public meetings.
3	Agency/Group/Organization	KCDC
	Agency/Group/Organization Type	PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	KCDC participated in the affordable housing focus group, attended public meetings and also their housing directors met with City staff to assist with writing the public housing component of the Plans.
4	Agency/Group/Organization	CENTRO HISPANO DE EAST TENNESSEE
	Agency/Group/Organization Type	Services-Education Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Centro Hispano invited City staff to do a presentation on the Con Plan and take feedback with the Latino Task Force.
5	Agency/Group/Organization	Catholic Charities of East Tennessee
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Catholic Charities participated in public meetings and a questionnaire about community needs.
6	Agency/Group/Organization	EAST TENNESSEE HOUSING DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The ETHDC participated in the affordable housing focus group and public meetings.
7	Agency/Group/Organization	Helen Ross McNabb Center
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-homeless Services-Health Services - Victims Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	HRMC participated in the affordable housing focus group and public meetings. Staff also completed a questionnaire about community needs.
8	Agency/Group/Organization	KNOX HOUSING PARTNERSHIP, INC
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	KHP participated in the affordable housing focus group and public meetings.
9	Agency/Group/Organization	KNOXVILLE HABITAT FOR HUMANITY, INC
	Agency/Group/Organization Type	Housing Services - Housing Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat for Humanity participated in the affordable housing focus group and public meetings.
10	Agency/Group/Organization	NEIGHBORHOOD HOUSING, INC.
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	NHI participated in affordable housing focus group and public meetings.
11	Agency/Group/Organization	Salvation Army
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Salvation Army participated in Knoxville's HOmeless Plan which was used to inform the homelessness strategy of the Plans.
12	Agency/Group/Organization	Positively Living
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with HIV/AIDS Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Positively Living participated in the affordable housing focus group, public meetings and Knoxville's Homeless Plan.
13	Agency/Group/Organization	VOLUNTEER MINISTRY CENTER
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	VMC participated in the affordable housing focus group, public meetings, and Knoxville's Homeless Plan.
14	Agency/Group/Organization	Knox County Health Department
	Agency/Group/Organization Type	Health Agency Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
15	Agency/Group/Organization	University of Tennessee/Knox HMIS
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
16	Agency/Group/Organization	YOUNG WOMEN'S CHRISTIAN ASSOCIATION OF KNOXVILLE
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

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

Efforts were made to consult as broadly as possible with community stakeholders. No particular agency types were specifically not consulted.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Knoxville Knox County Continuum of Care	Homelessness and Affordable Housing are two high priority needs areas in the City's 2015-2019 Consolidated Plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Knoxville's Plan to Address Homelessness	City of Knoxville	1) Provide Leadership, Collaboration and Civic Engagement 2) Improve Crisis Response System by: Providing services and resources designed to prevent homelessness; Seeking to rapidly re-house individuals and families who are homeless; Providing for effective coordination of services; Providing targeted assistance to address the specialized needs of specific populations; 3) Create and Maintain Access to a Variety of Decent, Appropriate, Affordable Permanent Housing by: Maintaining and improving the existing stock of affordable housing; Incentivizing the creation of a variety of affordable and very affordable housing options (taking into consideration energy efficiency and the availability of appropriate, affordable transportation)that is Accessible for people with disabilities; and by providing supportive services for the elderly or people with mental illnesses. 4) Increase Economic Security by Maximizing access to targeted and mainstream job training and placement programs.5) Improve Health and Stability through Primary and behavioral health care services.
PlanET	City of Knoxville's Plan East Tennessee	Funded through a Sustainable Communities grant (a combination of federal dollars from HUD, DOT, and DOE) and local support, PlanET was a three-year planning process that focused on five counties in the Knoxville metropolitan area: Anderson, Blount, Knox, Loudon, and Union counties. PlanET was designed to: Foster ongoing citizen involvement in planning for the region's future; Develop a regional plan to guide development over the next decades; and Increase local capacity for dialogue and plan implementation. The City of Knoxville was the lead agency for the development of Plan East Tennessee (PLanET). Overlap with the City's 2015-2019 Consolidated Plan priorities include:1) Economic and Workforce Development through: public education, job opportunities, support for small business start ups 2) Environment - energy efficiency 3) Healthy Communities - public safety, access to quality healthcare4) Housing and Neighborhood - housing for seniors, Police/Fire, providing facilities for the homeless, sidewalks, increasing single family homes (both homeowner and rental), increase number of shops/stores within walking distance5) Transportation and Infrastructure - local road/street improvement, access to public transit, greenways and walking trails, bike lanes

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Comprehensive Economic Development Startegy (CEDS)	East Tennessee Development District	The East Tennessee Development District updated their Comprehensive Economic Development Strategy (CEDS) for the ETDD region in the Fall of 2014. The existing CEDS developed in the summer of 2012 is in force for the period of 2014 to 2016. The CEDS's goals and strategies overlap some of the City's economic initiatives for program years 2015-2019. A CEDS goal is to support small business development and entrepreneurial development opportunities. Strategies include: Making job accelerator facilities or programs available to all counties through the Anderson Center for Entrepreneurship and Innovation at the University of Tennessee and Continuing expansion of a small business loan program with focus on minority and women-owned businesses. These overlap the City's goals for the Consolidated Plan to include support for: Job Creation and Loans and Technical Assistance for Small Businesses; Minority- and Women- Owned Businesses; and Start Ups and Business Expansion efforts.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of Knoxville will continue to partner with other public entities, such as the Knoxville Knox County Community Action Committee, the Metropolitan Planning Commission, Transportation Planning Organization, Knox County, and the State of Tennessee in the implementation of the Consolidated Plan.

Narrative (optional):

PR-15 Citizen Participation

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

Summarize citizen participation process and how it impacted goal-setting

Community Development staff began developing the City's Citizen Participation Plan and Consultation process for the 2015-2019 Consolidated Plan by re-examining the process used in developing the last Consolidated Plan. Staff assessed the effectiveness of past citizen participation and consultation activities and determined how they could be improved upon. Taking advantage of new technologies such as the use of the internet for online surveys, social media for better outreach, polling/touch pad software for group meetings, were some of the methods identified that could be utilized. Staff also wanted to better engage difficult to reach populations – the very low income, those who are homeless/formerly homeless, refugees, and other minority populations. The strategies chosen included: a community needs online survey (in English and Spanish); three public hearings/meetings (one at each stage in the development of the plan); five focus group meetings on key community development issues (affordable housing, the needs of senior citizens, equity issues, the needs of Hispanic/Latinos, and public housing); polling meetings with targeted populations (public housing residents' association, refugees, homeless/formerly homeless residents, and two senior citizen companion groups); and questionnaires to community agencies (workforce/job training, the needs of African Americans, refugees, the arts, the needs of veterans, the needs of those with disabilities, domestic violence, the United Way, mental health/substance abuse, and youth issues).

See attachment for more information on this section.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	17 people attended.	October 21, 2014 Public Meeting. See attached comments.	There were not any comments that were not accepted.	
2	Public Meeting	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	60+ people attended.	January 27, 2015 Public Meeting. See attached comments.	There were not any comments that were not accepted.	
3	Public Meeting	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	20 people attended.	April 7, 2015 Public Meeting. See attached comments.	There were not any comments that were not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Internet Outreach	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	Internet outreach included an online Survey on Survey Monkey, Face Book and Twitter notifications for public meetings.	See Survey results attached.	There were not any comments that were not accepted.	
5	Newspaper Ad	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	Newspaper notices for all public meetings in the Knoxville News Sentinel and on Mundo Hispano (Spanish language online news site), and several newspaper stories were done on the survey of community needs and the public meetings.	There were not any comments.	There were not any comments.	
6	Focus Group	Affordable Housing	17 people attended from 11 different non profit and for profit affordable housing development organizations attended.	See attached comments.	There were not any comments that were not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Focus Group	Equity issues	15 people attended.	See attached comments.	There were not any comments that were not accepted.	
8	Focus Group	Non-English Speaking - Specify other language: Spanish Latino Task Force	8 people attended a presentation and gave feedback on community needs.	See comments attached.	There were not any comments that were not accepted.	
9	Focus Group	Senior Issues	CD Staff held a focus group with the Knoxville Knox County Community Action Committee's (CAC) Office on Aging staff to discuss the special housing and service needs of senior citizens.	See comments attached.	There were not any comments that were not accepted.	
10	Focus Group	Persons with disabilities Residents of Public and Assisted Housing	CD Staff met with the Knoxville Tenant Association, a KCDC public housing residence council to conduct polling of community needs.	See Survey results.	There were not any comments that were not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11	Focus Group	Persons who are currently homeless or formerly homeless	CD staff conducted a survey of community needs via polling software to a group of 8 people who are in the Homeless Collective, an organized group of people who are currently experiencing homelessness, or are formerly homeless.	See Survey results.	There were not any comments that were not accepted.	
12	Focus Group	Non-English Speaking - Specify other language: Burmese Burmese Refugees	CD Staff attended the Burmese Church and gave a presentation and conducted polling on community needs. Over 40 people were in attendance.	See survey results.	There were not any comments that were not accepted.	
13	Focus Group	Minorities CAC Senior Companions	CD Staff made a presentation and conducted polling to about 35 people who serve as senior companions with CAC.	See Survey results.	There were not any comments that were not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
14	Focus Group	Minorities CAC Senior Community Services	CD Staff made a presentation and conducted polling to about 40 people who are employed to work with senior citizens.	See survey results.	There were not any comments that were not accepted.	
15	Focus Group	Minorities Persons with disabilities Outreach to very low income persons	CD staff set up laptops and conducted surveys on community needs with very low income people as they waited in line for completing an application for energy assistance.	See survey results.	There were not any comments that were not accepted.	
16	Focus Group	Faith based community in a LMA	CD staff received about 26 paper surveys that were handed out at Beacon of Hope, a group in the Vestal neighborhood that gives out Thanksgiving baskets to people experiencing food insecurity.	See Survey Results.	There were not any comments that were not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
17	Focus Group	Neighborhood Advisory Committee	CD staff met with the City's Neighborhood Advisory Committee to get their feedback on neighborhood priorities.	See comments attached.	There were not any comments that were not accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Housing is, by far, the highest priority community development need and a significant component in each of the community development goals in the Consolidated Plan. Understanding Knoxville's housing needs so that the City can respond effectively with resources is an important part of the Consolidated Planning process.

Housing instability (and its consequences), not only impacts every area of life for individuals and families, but also impacts neighborhood stability and a city's well being as a whole. A community's/city's social, economic, psychological, spiritual and physical state are impacted on multiple fronts by housing instability. Increased poverty, homelessness, more expensive crisis intervention, the impact of transient residency on schools and other public services are some examples. But maybe most importantly, the loss of the potential of human capital is a significant "cost" of housing instability to a city. When individuals and families face a housing crisis, whether it be an eviction or foreclosure, fleeing a domestic violence situation, or even an unpaid utility bill - it affects every aspect of their quality of life. Homelessness can contribute to, and be exacerbated by a multitude of maladies including mental illness, substance abuse disorders and other family tension. It is extremely difficult, if not impossible, to be a productive employee and contributor to community when one lacks a regular, consistent, safe home. Conversely, when a city's citizens have stable housing that is affordable and meets their needs, they are much more likely to provide a stable home and family life, a productive employment base, and an empowered constituency.

The Needs Assessment is a critical component of the Plan and includes both hard data as well as information gathered from agencies through the City's consultation process. Together this information presents a more complete picture of the needs related to affordable housing, housing for those with special needs, homelessness and other non-housing, community development needs in the City.

Comprehensive Housing Affordability Strategy (CHAS) data is a special tabulation of data from the U.S. Census Bureau's American Community Survey (ACS) available to HUD, that is largely not available through standard Census sources. HUD provides this information to local governments for the purposes of understanding their community's housing characteristics to help in planning for housing needs. The CHAS data provides counts of the numbers of specific types of households that fit HUD-specified criteria - family size, households with elderly people or children present, income levels, race/ethnicity, etc. - that are at risk of having housing problems. The data also provides counts of renters and homeowners at different income levels (30%, 50% and 80% of area median income) who experience housing problems such as substandard housing units, overcrowding and affordability issues.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The 2007-2011 ACS data below shows the City of Knoxville has a population of 179,085 residents, which make up an estimated 82,829 households. This is a slight increase (3%) from the 2000 Census base year. The median income for the City is \$33,467, a 22% increase from 2000. Of that total, 37,744, or 46%, are single-person households. The next largest share of household type is the small family household (made up of 2-4 people), of which there are 27,719, or 33% of all households. Large family households account for about 2,700, or 3% of all households. Households with someone aged 62-74 within them make up 12,799, or 15% of all households; 8,832, or 11% of all households have someone aged 75 and older. There are 8,976 households (11% of all households) that have a child under the age of 6 in the household. Small family households have the largest share of households (28%) in the lowest, or 0-30% AMI category, and in the highest, 80-100% AMI (34%), income category. Households with an elderly person present have the largest share of the two mid range income categories: 42% of the 30-50% AMI and 30% of the 50-80% AMI category.

HUD defines housing problems as: 1. Housing conditions that are substandard, that is the housing unit lacks a complete kitchen or complete operable plumbing; 2. Housing that is overcrowded, with 1.01 or more occupants per room, or severely overcrowded with more than 1.51 occupants per room; and 3. Housing that is unaffordable, meaning monthly housing costs (including rent or mortgage and utilities) are greater than 30% of monthly household income for the owners or tenants.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	173,890	179,085	3%
Households	76,550	82,829	8%
Median Income	\$27,492.00	\$33,467.00	22%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	16,220	11,510	16,885	9,190	29,020
Small Family Households *	4,574	2,590	4,470	3,150	12,935
Large Family Households *	300	330	705	235	1,130
Household contains at least one person 62-74 years of age	1,574	2,665	2,900	1,205	4,455

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Household contains at least one person age 75 or older	1,134	2,160	2,155	1,094	2,289
Households with one or more children 6 years old or younger *	2,938	1,030	1,924	1,071	2,013

* the highest income category for these family types is >80% HAMFI
--

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	245	320	230	315	1,110	40	15	10	10	75
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	10	65	0	10	85	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	30	140	90	33	293	10	20	80	15	125
Housing cost burden greater than 50% of income (and none of the above problems)	8,059	2,305	265	15	10,644	1,740	1,245	610	205	3,800
Housing cost burden greater than 30% of income (and none of the above problems)	1,125	2,600	3,375	410	7,510	419	1,010	2,315	1,200	4,944

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	1,430	0	0	0	1,430	270	0	0	0	270

Table 7 – Housing Problems Table

Data 2007-2011 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	8,344	2,825	575	374	12,118	1,790	1,280	695	230	3,995
Having none of four housing problems	3,644	4,215	8,565	3,305	19,729	750	3,189	7,040	5,285	16,264
Household has negative income, but none of the other housing problems	1,430	0	0	0	1,430	270	0	0	0	270

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,578	1,355	880	4,813	455	685	1,055	2,195
Large Related	144	180	35	359	114	110	240	464
Elderly	843	1,205	435	2,483	983	950	725	2,658
Other	5,835	2,560	2,400	10,795	654	555	945	2,154
Total need by income	9,400	5,300	3,750	18,450	2,206	2,300	2,965	7,471

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,094	620	65	2,779	410	445	205	1,060
Large Related	129	95	0	224	110	85	45	240
Elderly	588	515	35	1,138	664	370	180	1,214
Other	5,455	1,250	175	6,880	610	380	185	1,175
Total need by income	8,266	2,480	275	11,021	1,794	1,280	615	3,689

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	40	145	55	39	279	10	0	40	15	65
Multiple, unrelated family households	0	30	45	4	79	0	20	40	0	60
Other, non-family households	0	30	0	0	30	0	0	0	0	0
Total need by income	40	205	100	43	388	10	20	80	15	125

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	3,747	1,841	1,710	7,298	1,175	1,408	2,072	4,655

Table 12 – Crowding Information – 2/2

Alternate Data Source Name:
American Community Survey 2007-2011

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

According to the ACS data, there are 82,829 households in the city of Knoxville. Of that total, 37,744, or 46%, are single-person households. Among single-person households, householders of ages 15 to 54 years comprise a 59% share (22,367 households). Householders that are 55 to 64 years old represent a 16% share (5,834 households) of total single-person households, and the remainder, 25% (9,543 households), are 65 years of age and over. About 40% of single-person householders own their residences, while 60% are renters.

According to Census Bureau estimates, the median income for single-person households is \$24,322. At that income level, and based on an expectation that housing costs should not exceed 30% of income, the maximum affordable housing expense is calculated as \$608 per month.

Among all occupied housing units in Knoxville, there are 27,557 units that cost less than \$608 per month. With 46% of the city's total housing stock occupied by single-persons, it is assumed that, on average, the same share is held of the inventory that costs under \$608 per month. Accordingly, single-persons occupy an estimated 12,566 units of the total units priced under \$608 per month.

As stated above, the median income among single-person households is \$24,322. By definition, half of the city's single-person households report incomes less than that amount, and half report more. Therefore, half of the city's single-person households (18,872) need housing units that cost less than \$608 per month. As calculated above, however, single person households hold an estimated 12,566 units that cost below that mark. As a result, 6,306 single-person households pay housing costs in excess of \$608 per month, and, therefore, are cost burdened.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The Knoxville's Homeless Management Information System's conducted a study in Knox County on individuals served between 7/1/13 and 7/1/14. Of the 9,420 individuals served, 502 were identified as heads of household. The heads of household were surveyed on their primary reason for homelessness. The data indicated that about 20% (19.5%) of those surveyed reported their primary reason for homeless was due to domestic violence. Furthermore, 40% of individuals who accessed homeless services from Knox HMIS partner agencies were women, and 15% of those women reported the primary reason for homelessness as domestic violence. The National Coalition for the Homeless also found that previously abused women are more likely to become homeless and develop depression, anxiety, or substance abuse disorders.

During 2013, the Knoxville Police Department reported 22,134 offenses and 4,409 of the offenses were crimes against persons. Sexual assault represented 240 (5.44%) crimes against persons and 28 (less than one percent) were stalking victims. In 2013, there were 975 (22.11%) victims of aggravated assault, and 2,854 (64.73%) victims of simple assault that were reported as crimes against persons. Dating violence is not identified in the TIBRS crime report. Victim's needs for housing assistance are not tracked by the Knoxville Police Department.

What are the most common housing problems?

The most common housing problem is simply a lack of appropriate affordable housing options. Public housing has a very low vacancy rate, and there is an insufficient number of housing choice vouchers currently available. Very affordable private market housing stock is more likely to be in substandard condition, and is also more likely to be energy inefficient, so that utility costs are not affordable.

As each distinct subpopulation is considered, this is further complicated by the need to match specific needs with limited available affordable housing stock. Examples of this would be large families needing affordable housing units with multiple bedrooms, or persons with serious mental illness needing units that have case management and other resources attached to them.

Are any populations/household types more affected than others by these problems?

See below for a more complete list of at-risk groups.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

According to Knoxville's Homelessness Management Information System, or HMIS, 9,420 homeless individuals were served in Knox County between 7/1/13 and 7/1/14, 17% of which were in a family household. During that period 10% (937) of those individuals served were children.

Most individuals/families reported that they were homeless, or at risk of homelessness, because they lacked access to affordable housing and services including supportive case management, alcohol and drug rehabilitation, mental health treatment, education, employment, crisis assistance with rent/utilities, and assistance with household items/furniture. Households need assistance to remove barriers so that stable, affordable, permanent housing can be obtained and/or retained. The availability of assistance for payments of rental and utility arrearages, security deposits, utility deposits, storage, moving costs and connection fees is essential in order to assist families and individuals to increase their stability.

Emergency shelter options for families in Knoxville are very limited. At any given time in our community, we have shelter capacity to serve only 18 homeless families (and no more than 58 individuals) if those families became homeless for reasons other than domestic violence. The Knoxville-Knox County Homeless Coalition's Networking Committee conducted a survey during June 2014 and found that of the 198 families served that month, 47 of them were couch homeless. When we see these families, they are most often at imminent risk of homelessness. They are either living in overcrowded, potentially volatile, situations; they are most often putting the families they stay with at risk of eviction or; living in unaffordable substandard housing that they cannot maintain. Prevention strategies of demonstrated effectiveness provide rental and/or utility assistance as part of a comprehensive case management approach aimed at helping clients move forward from the circumstances that have caused instability in their housing.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

generate the estimates:

Families/Individuals considered at-risk include those:

- That do not have enough income to support household expenses and are at-risk of being evicted because they cannot pay rent/or utilities;
- Doubled up with friends or families or staying place to place but do not have enough resources to move out on their own. These families are often living in overcrowded situations and often put other families at risk because they are in violation of their lease. There are large numbers of doubled up families and individuals in Knoxville due to lack of family shelter space.
- Who are about to have their utilities shut off and it will be a lease violation if they do. Families and individuals who have Section 8 vouchers or are living in subsidized housing are in immediate lease violations if their utilities are cut off. More than half of the people who need assistance is for utilities because the homes they have rented with their vouchers are not weatherized and typically have very large utility bills. Some subsidized housing units are also not energy efficient therefore the cost of utilities is unaffordable, even with a utility allowance.
- Living in public housing that is not connected to mainstream resources, or do not have access to mental health care or substance abuse programs who are at risk of losing their housing due to behavior issues or non-payment of rent.
- Domestic violence victims who are attempting to flee a DV situation but have no alternative housing resources or access to emergency shelter.
- Youth discharged from foster homes.
- Felons recently released from prison.
- Seniors who can no longer afford to live in their homes who need assistance to get into alternative affordable housing.

HMIS data was used where possible, however many at-risk families/individuals do not make it into the HMIS system. Data also came from a family survey conducted by the Knoxville Knox County Homeless Coalition Networking Committee.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The lack of affordable housing units for those who are elderly, disabled or have other special needs, those on public assistance, and people who are at the very lowest income levels are linked with an increased risk for homelessness. Those households living in substandard housing that have unaffordable utilities, high rent or deposits, housing that is not on a bus line, and housing that is in poor condition that needs home repairs that are beyond what the owner can afford are also likely to place a household at risk of homelessness.

Discussion

It is evident from the CHAS data as well as consultation with housing providers and homeless service agencies, that there is a huge need for affordable, appropriate housing to serve a diverse population. The highest priority for rental housing is to increase the number of affordable housing units for those at the very lowest income levels, including small families, large families and the elderly. Adequate, affordable rental housing both prevents homelessness and gives those who are currently homeless a place to land on their feet. The highest priority for homeowner housing is to help reduce the cost burden for homeowner households through energy efficiency improvements and new construction of affordable housing, stabilize the existing affordable housing stock, and improve very basic housing conditions (complete kitchens and adequate, operable plumbing) and basic life and safety conditions for

those households at the lowest income levels in the city. Other priorities include providing additional supportive housing to those populations who need it to maintain their housing stability.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section assesses the need of racial and/or ethnic groups that have a disproportionately greater need in comparison to the needs of that category of need as a whole. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,679	2,844	1,695
White	7,694	1,384	1,040
Black / African American	3,460	1,395	550
Asian	155	0	85
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0
Hispanic	260	0	10

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,710	3,795	0
White	5,360	2,995	0
Black / African American	1,674	645	0
Asian	135	10	0
American Indian, Alaska Native	90	15	0
Pacific Islander	0	0	0
Hispanic	295	100	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,965	9,920	0
White	5,540	7,825	0
Black / African American	880	1,550	0
Asian	160	45	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	305	425	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,210	6,980	0
White	1,890	5,750	0
Black / African American	165	920	0
Asian	35	135	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	60	145	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

According to the 2007-2011 Comprehensive Housing Affordability Strategy report, the data appears to show that Black/African Americans have a disproportionately greater need for housing that does not have housing problems: about 30% of Black/African Americans have one or more housing problems at the 0-30% AMI income level; 21% of Black/African Americans at the 30-50% AMI income level; and 12% of Black/African Americans at the 50-80% AMI income level.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The disproportionately greater need of racial or ethnic groups is based on the level of severe housing problems defined as overcrowded households (more than 1.51 persons per room) and households with

cost burdens at more than 50% of their household income. As noted in the 2007-2011 CHAS data, the City of Knoxville has a total of 16,109 households at the income range of 80% or less AMI for all races that have at least one or more of the four housing problems.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,139	4,389	1,695
White	6,794	2,289	1,040
Black / African American	2,935	1,925	550
Asian	115	40	85
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0
Hispanic	190	70	10

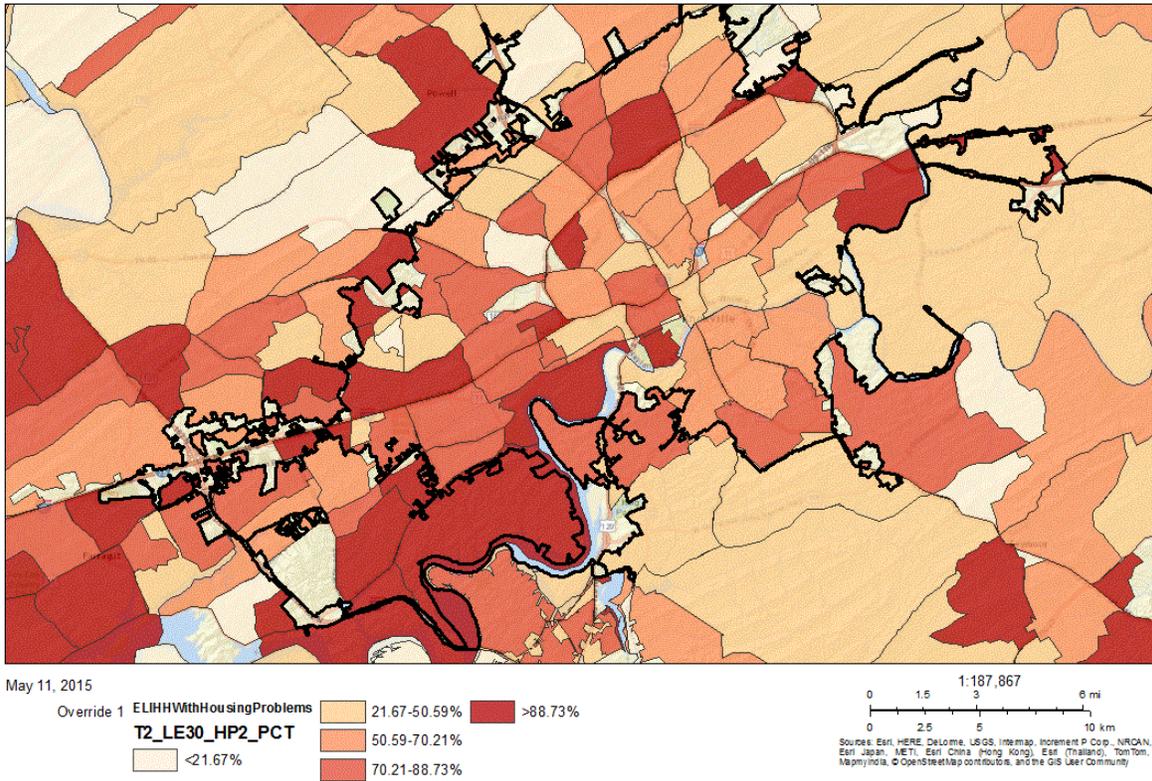
Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

CPD Maps - Percentage of ELI Households with Severe Housing Problems



CPD Maps - Percentage of ELI Households with Severe Housing Problems

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,095	7,405	0
White	2,755	5,595	0
Black / African American	939	1,375	0
Asian	40	105	0
American Indian, Alaska Native	90	15	0
Pacific Islander	0	0	0
Hispanic	170	230	0

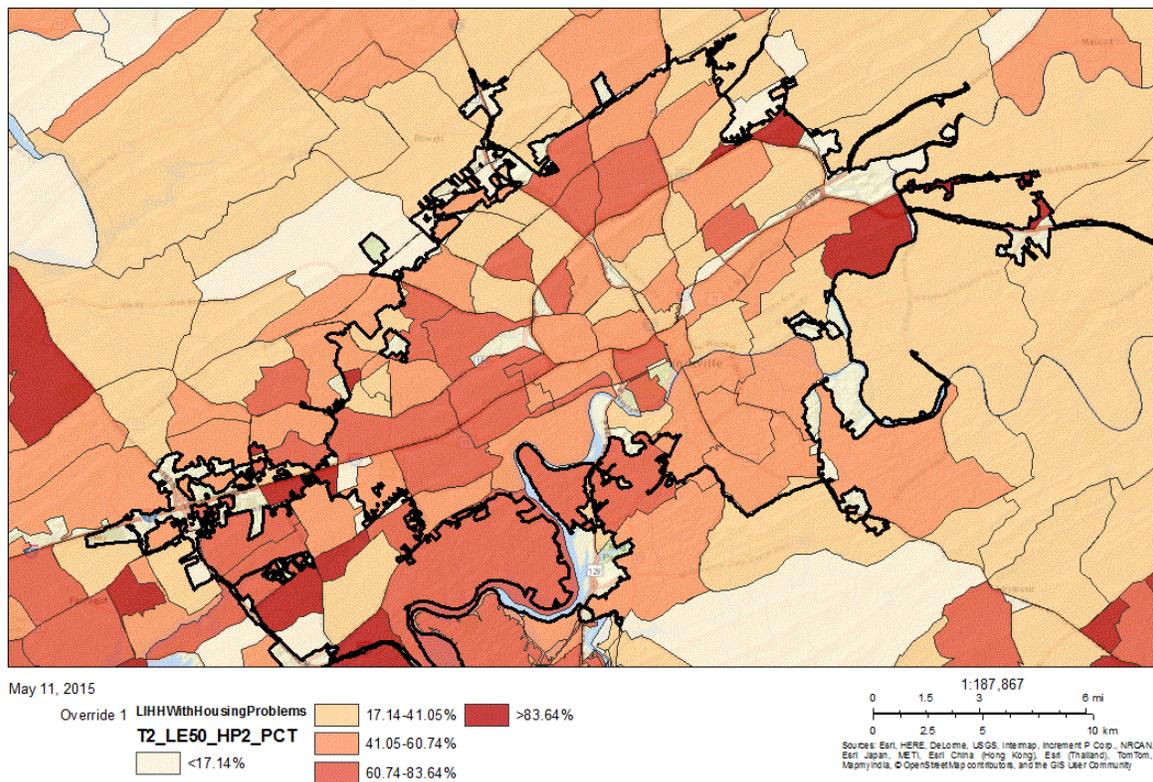
Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

CPD Maps - Percentage of LI Households with Severe Housing Problems



CPD Maps - Percentage of LI Households with Severe Housing Problems

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,275	15,605	0
White	1,035	12,330	0
Black / African American	109	2,315	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	40	160	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	95	630	0

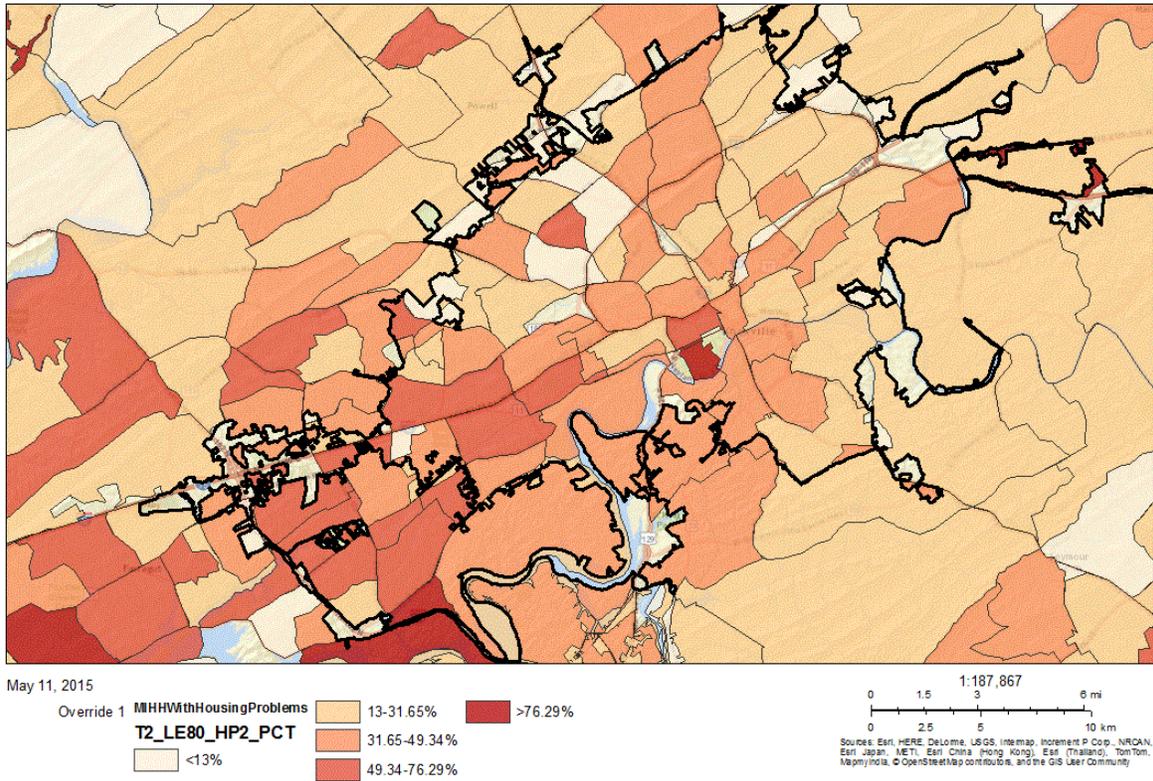
Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

CPD Maps - Percentage of MI Households with Severe Housing Problems



CPD Maps - Percentage of MI Households with Severe Housing Problems

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	600	8,590	0
White	495	7,145	0
Black / African American	50	1,035	0
Asian	15	155	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	35	165	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

The data from the 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) report estimates that of the total households identified, 6,794 White households and 2,935 Black/African American households with incomes between 0-30% AMI were estimated to have at least one of the four severe housing problems. At the 30-50% AMI income level, 2,755 White and 939 Black/African American households are estimated to have severe housing problems and 1,035 White and 109 Black/African American households at the 50-80% AMI income level. A total of 455 Hispanic households at 0-80% of AMI and a total of 195 Asian households experienced severe housing problems.

There remains a lack of affordable, quality housing that does not have severe housing problems. This particularly affects minority, extremely low income segments of the population.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

HUD considers affordable housing to be housing with housing related costs that are less than or equal to 30% of a household's income. A severe housing cost burden is one where a household spends in excess of 50% of their household income in housing expenses.

This section assesses the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

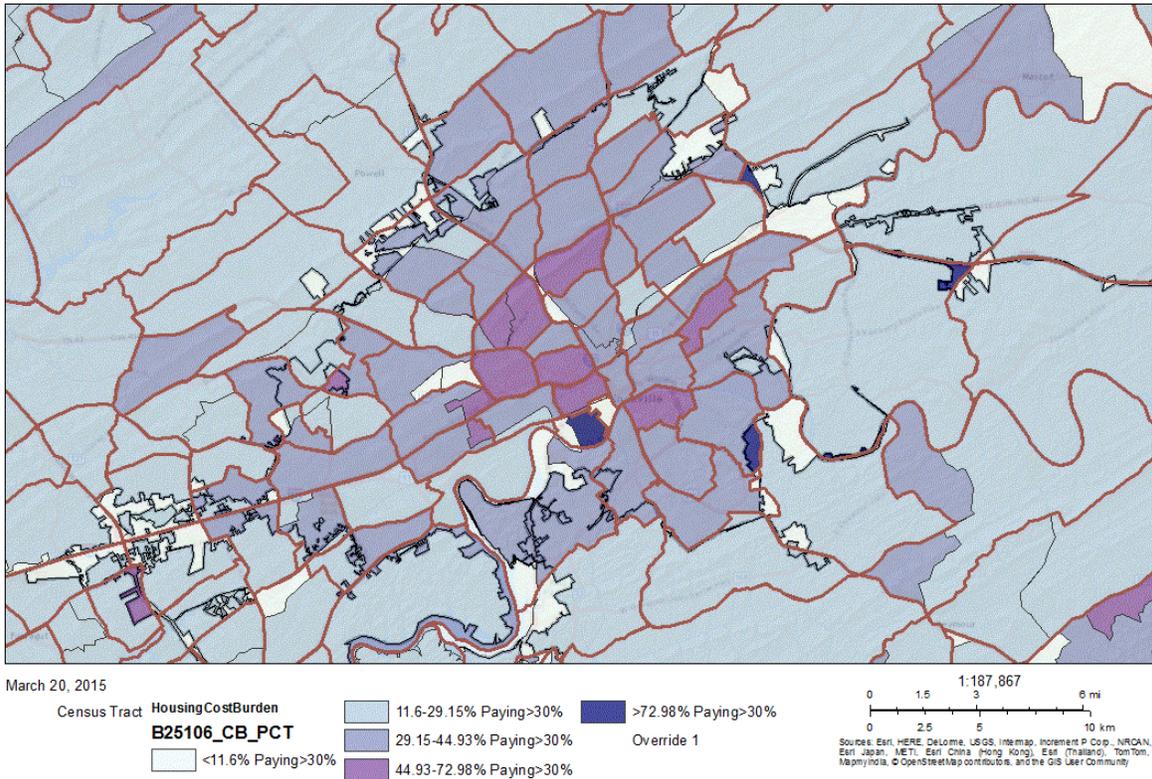
Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	24,304	12,860	14,939	1,715
White	42,580	10,950	10,429	1,045
Black / African American	6,750	2,370	3,914	550
Asian	669	285	160	100
American Indian, Alaska Native	135	15	30	0
Pacific Islander	0	0	0	0
Hispanic	1,210	480	395	10

Table 21 – Greater Need: Housing Cost Burdens AMI

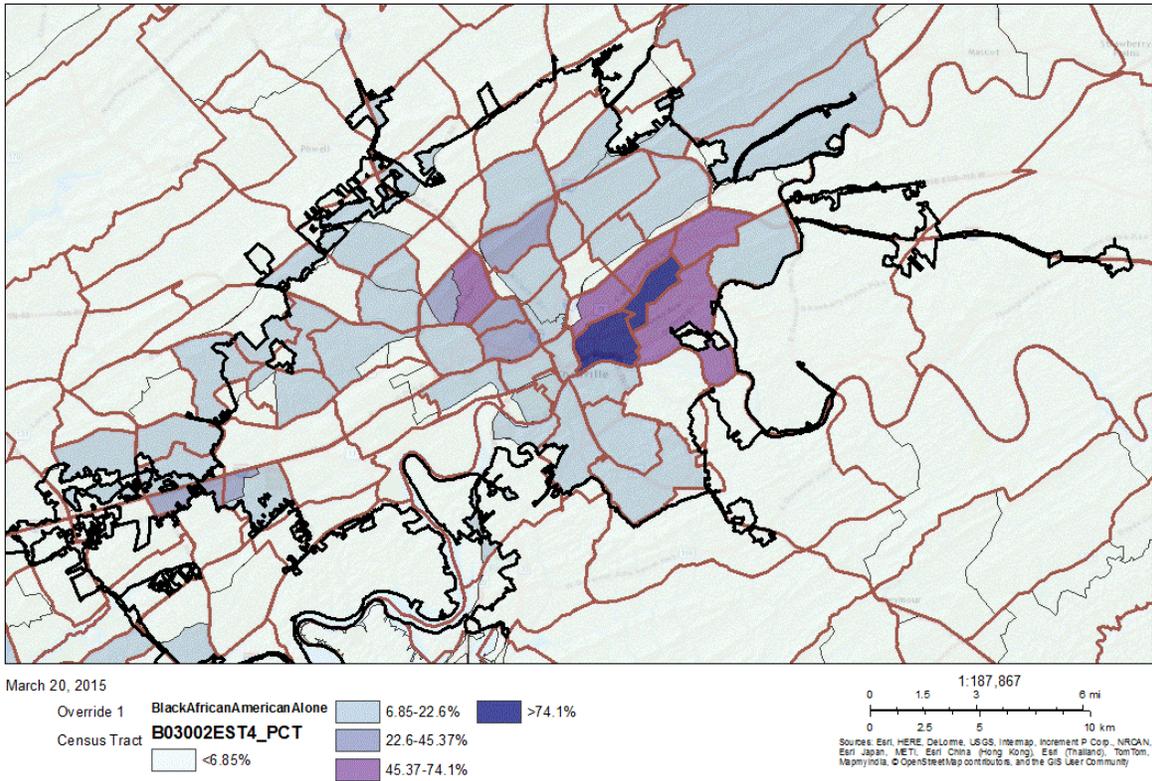
Data Source: 2007-2011 CHAS

NA-25 Census Tracts w/Housing Cost Burden - Consolidated Plan and Continuum of Care Planning Tool



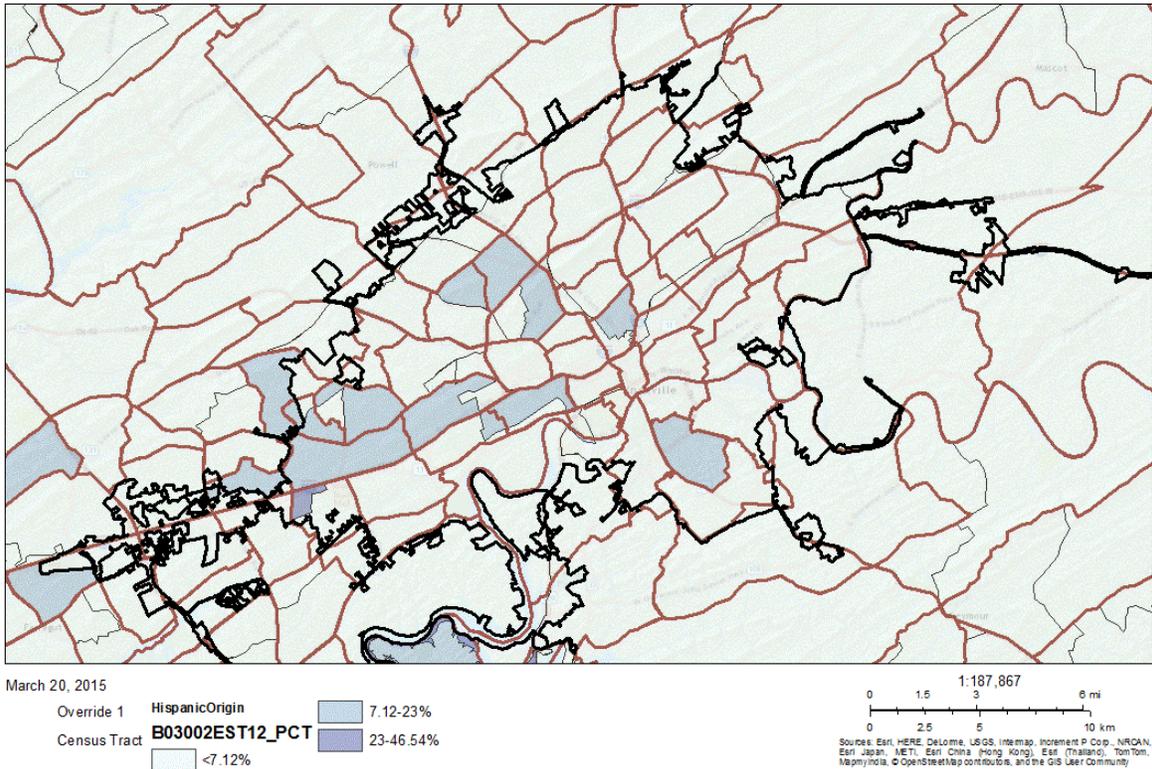
NA-25 Census Tracts w/Housing Cost Burden - Consolidated Plan and Continuum of Care Planning Tool

cts with a Housing Cost Burden by Race: Black/African American - Consolidated Plan and Continuum of C



NA-25 Census Tracts with a Housing Cost Burden by Race: Black/African American - Consolidated Plan and Continuum of Care Planning Tool

Tracts with a Housing Cost Burden by Race/Ethnicity: Hispanic - Consolidated Plan and Continuum of Care



NA-25 Census Tracts with a Housing Cost Burden by Race/Ethnicity: Hispanic - Consolidated Plan and Continuum of Care Planning Tool

Discussion:

According to 2007-2011 CHAS data table above, the City of Knoxville has a total of 24,340 households that are estimated to spend 30% or less of their income on housing related costs (what HUD considers affordable). However, there appears to be an error in “Jurisdiction as a whole” row in the pre-populated table, since the numbers don’t add up. When the total number was calculated from the other rows in the column, the calculated total for the total households estimated to be paying 30% or less in housing costs (what is considered affordable) is 51,344; 14,100 households paying 30-50% ; and 14,928 total households paying over 50% for the jurisdiction as a whole. Comparing the calculated totals then, to the percentages that each race/ethnicity is paying in excess of 10 percentage points higher than the percentage of persons in category as a whole, the data show that Black/African Americans have a housing cost burden and a disproportionately greater need for affordable housing. In fact almost 30% of Black/African American households face a severe housing cost burden (in excess of 50% of their household income).

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Minority populations often experience a greater likelihood of having more housing problems and a greater cost burden than White residents.

If they have needs not identified above, what are those needs?

As evidenced by continuing Fair Housing complaints, discriminatory housing practices still exist and minority populations may face this as they seek housing. Hispanics and Asian households who are not English language proficient may also face challenges in understanding as well as being at an increase in vulnerability in being taken advantage of.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Knoxville's minority population is defined as total population minus White, non Hispanic population. See NA-25 for maps from the U.S. Census Bureau, Demographic and Housing Estimates, 2007-2011 ACS, Five Year estimates.

NA-35 Public Housing – 91.205(b)

Introduction

Currently, and for the last five years, KCDC Occupancy Rates have been above 98% on average, and waiting lists have been healthy. This leads us to believe that should more units be made available, that they would be swiftly occupied. KCDC has seen a rise in disabled applicants and tenants with mental health diagnoses. This, in part, is attributed to the decrease in funding for mental health services by the federal, state, and local governments; for example, the closing of Lakeshore, Knoxville’s only long-term mental health facility/hospital has affected the number and severity of mentally disabled applicants and tenants applying for and maintaining subsidized housing. KCDC has partnered with the Knoxville Knox County Community Action Committee (CAC) and received funding from the City of Knoxville over the last five years to establish Case Managers within our high rise buildings to address some of these issues, but the needs far outweigh the resources available.

As the population continues to age and affordable housing and other supportive resources for the elderly become more in demand, it is expected that the need for accommodations for those with accessibility issues will continue to increase as well.

Totals in Use

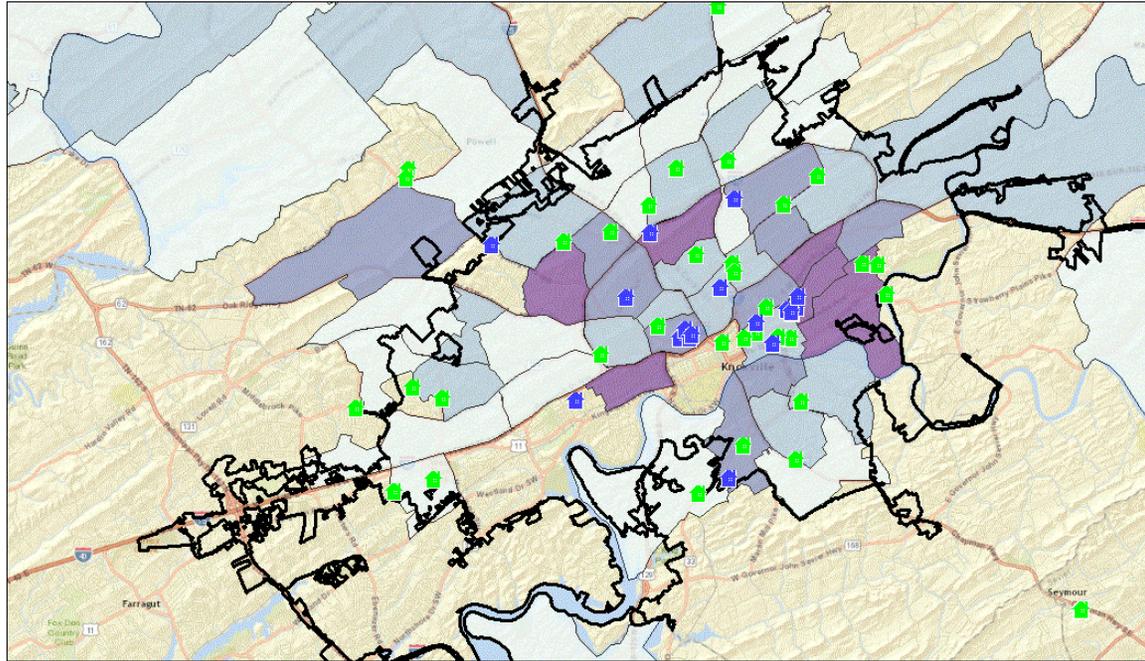
	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	72	3,119	3,466	0	3,135	34	0	237

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

CPD Maps - Voucher Concentration, HUD MultiFamily Properties and Public Housing Developments



May 11, 2015

 Public Housing Development	VoucherConcentration	 5.91-11.58%
 Multifamily Properties - Assisted	HCV_PCT_RENTER_OCC_UNITS	 11.58-20.44%
Override 1	 <5.91%	 20.44-39.25%

1:187,867

0 1.5 3 6 mi

0 2.5 5 10 km

Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Swis (Thailand), TomTom, Mapbox, and the GIS User Community

CPD Maps - Voucher Concentration, HUD MultiFamily Properties and Public Housing Developments

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	5,312	8,219	9,791	0	9,584	9,515	0
Average length of stay	0	2	5	4	0	4	0	0
Average Household size	0	1	1	2	0	2	1	0
# Homeless at admission	0	0	38	0	0	0	0	0
# of Elderly Program Participants (>62)	0	6	688	360	0	316	7	0
# of Disabled Families	0	16	1,064	1,069	0	837	7	0
# of Families requesting accessibility features	0	72	3,119	3,466	0	3,135	34	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	48	1,615	1,550	0	1,377	19	0	125
Black/African American	0	23	1,487	1,904	0	1,747	15	0	111
Asian	0	1	4	3	0	3	0	0	0
American Indian/Alaska Native	0	0	4	7	0	6	0	0	1
Pacific Islander	0	0	9	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	34	49	0	42	2	0	4

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Not Hispanic	0	72	3,085	3,417	0	3,093	32	0	233

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

KCDC has identified a need for more accessible units, mental health support services, and basic physical modifications (such as grab bars) for current tenants, and access to emergency housing for those people on the long waiting lists for public housing.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Number and type of families on waiting list.

KCDC’s public housing wait list in January 2014 had 1827 eligible families whose incomes are comprised as follows: 3.79% are Low Income (>50% but <=80% of AMI); 15.22% are Very Low Income (>30% but <=50% of AMI); and 80.99% are Extremely Low Income (<=30% of AMI).

Other Characteristics:	Breakdown By Bedroom Size
45% African American	0 or 1BR/1178 2BR/412 3BR/189 4BR/45 5BR/3
54% White	
1% Other	
130 Elderly Households	
436 Disabled Households	

KCDC’s Section 8 wait list currently has 201 eligible families whose incomes are comprised as follows: 10.4% are Very Low Income (>30% but <=50% of AMI) and 89.6% are Extremely Low Income (<=30% of AMI);.

Other Characteristics:	Breakdown By Bedroom Size
48.8% African American	1BR/116 2BR/65 3BR/17 4BR/3 5BR/0
50.7% White	
0.5% Other	
4 Elderly Households	
36 Disabled Households	

KCDC has seen a rise in disabled applicants and tenants with mental health diagnoses.

The most immediate needs of residents of public housing and Housing Choice voucher holders are: More Units; Single, non-disabled Housing; Emergency Housing; Employment; More Stable/Higher Paying Jobs; Education/Training; Utility Assistance; and Mental Health Support Services.

How do these needs compare to the housing needs of the population at large

The housing needs in the general population are very similar. The recent recession has certainly exacerbated the needs of the poor. In order to lift themselves out of poverty people need employment opportunities that pay a living wage and adequate benefits, jobs that are stable and higher paying to meet the increasing costs of housing, and education/training to qualify for these types of jobs.

As the "Baby Boomer" generation continues to age, more affordable housing units are needed for singles who are not disabled as well as for affordable units that are accessible. Emergency housing continues to be a need as people become unable to afford their housing but who face long waiting lists for subsidized housing. Utility assistance is also a huge need for those who have homes that are substandard with high utility costs.

Discussion

The physical modifications requested by KCDC tenants are typically able to be addressed quickly and efficiently; examples of such modifications would include grab bars in bathrooms, flashing smoke detectors for hearing impairment issues, or transfers to more suitable sized units for those with caretakers or medical equipment. KCDC has a Reasonable Accommodation Policy and processes in place to ensure that those with disabilities can fully utilize its programs and services.

A further look at the applicants to and tenants of the public housing program shows employment continues to be an issue, with individuals not working at all, or working jobs where they are paid minimum wage; jobs where hours are undependable or work is seasonal; or jobs that do not allow for advancement beyond entry level. Lack of dependable employment causes financial instability, and families often find they cannot meet their rent or utility obligations consistently.

KCDC has many requests for "emergency housing." Typically this means that people are in immediate need of a place to live; but due to occupancy rates being so high and waiting lists so long, we are unable to meet immediate needs and must refer such requests outside our agency.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

According to the 2014 homelessness point-in-time count for the Knoxville-Knox County Continuum of Care, there were 780 persons in emergency shelter or transitional housing, and 81 persons unsheltered. Of these people, 71% were white, 23% African-American, and 6% of other races. Of the total count, 3% were identified as Hispanic or Latino. The overall count is consistent with an almost level but slightly downward trend in the point-in-time counts conducted over the past six years.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	105	6	920	1,057	555	173
Persons in Households with Only Children	5	0	0	0	0	0
Persons in Households with Only Adults	670	75	5,256	2,588	585	255
Chronically Homeless Individuals	108	32	1,073	260	176	413
Chronically Homeless Families	3	0	67	33	22	197
Veterans	125	10	690	236	204	229
Unaccompanied Child	5	0	0	0	0	0
Persons with HIV	1	0	120	38	18	172

Table 26 - Homeless Needs Assessment

Data Source Comments: 2014 Point in Time Count and HMIS

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Numbers are included above.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	559	54
Black or African American	173	24
Asian	0	1
American Indian or Alaska Native	5	0
Pacific Islander	1	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	759	80
Not Hispanic	21	1

Data Source

Comments: HMIS

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The most recent biennial study on Homelessness in Knoxville/Knox County indicated a growing number of homeless families. In addition, data from the Knoxville Homeless Management Information System (HMIS) shows that a full 17% of homeless individuals served between 7/1/13 and 7/1/14 were in families, including 937 children under the age of 18. Results from the June survey documented Knox County providers served 198 families. Of the 198 families served, 97 were headed by single adult mothers, 43 were headed by single adult fathers, and 18 were two parent families (not all survey respondents indicated type of family). In our community's homeless families, 53 families contained girls under the age of 12, 44 contained boys in this age range, 12 families contained girls age 12-17 and 17 families contained boys age 12-17 (meaning they are not eligible to stay in dormitory style emergency shelters).

Over half of the homeless families that service providers, in June of 2014, are on the waiting list for KCDC public housing (54%). Stricter requirements for credit, rental and legal history mean that a smaller percentage of families are on waiting lists for HUD subsidized housing (26%). Twenty one percent of families working with providers were able to get on the waiting list for section 8 vouchers before it closed. Families frequently apply for every housing option they qualify for, so many of those on the HUD and section 8 waiting lists will also be on KCDC's public housing waiting list.

Those families who are not on waiting lists for housing often face numerous barriers such as past legal history (19%), debt owed to KUB or another utility (24%), past evictions (16%), or debt owed to a housing authority (8%). Significantly, the number one barrier to achieving permanent housing for homeless families is low income (80%) and poor credit (47%). According to the US Census, 16% of Knoxville families lived below the poverty level between the years 2008-2012. Using the 2012 population estimate of 182,200, approximately 13,393 families (defined as two adults with two dependent children) are living at or below the federal poverty level of \$23,850 per year.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

According to the 2014 homelessness point-in-time count for the Knoxville-Knox County Continuum of Care, there were 780 persons in emergency shelter or transitional housing, and 81 persons unsheltered. Of these people, 71% were white, 23% African-American, and 6% of other races. Of the total count, 3% were identified as Hispanic or Latino. The overall count is consistent with an almost level but slightly downward trend in the point-in-time counts conducted over the past six years.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the 2014 homelessness point-in-time count for the Knoxville-Knox County Continuum of Care, there were 780 persons in emergency shelter or transitional housing, and 81 persons unsheltered. Of these people, 71% were white, 23% African-American, and 6% of other races. Of the total count, 3% were identified as Hispanic or Latino. The overall count is consistent with an almost level but slightly downward trend in the point-in-time counts conducted over the past six years.

Discussion:

Within the context of the challenges following the economic recession of 2008, Knoxville-Knox County has held its own with regard to homelessness. The cascading effects of the housing crisis and long-term elevated levels of unemployment have inarguably put more individuals and families at risk of homelessness. This community's ongoing efforts to coordinate limited resources and services have resulted in a response that has dampened the overall impact on homelessness of these economic conditions. Nonetheless, much work remains to be done to prevent, reduce and end homelessness for individuals and families and to see that in a downward trend in the numbers reported over time for the point-in-time counts.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section discusses the characteristics and needs of persons in various subpopulations

In the City of Knoxville who are not homeless but may require supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and persons with a criminal record and their families.

Describe the characteristics of special needs populations in your community:

The 2007-2011 CHAS data estimates that there are 21,631 households (26% of the total of 82,825 households) in the City of Knoxville that have an elderly person, aged 62 and older present. The top three disabling conditions amongst the elderly are: ambulatory, independent living, and hearing and cognitive difficulties (including developmental and mental disabilities) respectively.

According to the 2011 ACS 1 year estimate, approximately 9.4% of the populations, or 123,324 adults, ages 18-64, are living with a disability in Knoxville: 1.5% with a hearing disability; 1.7% vision disability; 5.5% with a cognitive impairment; 4.9% with ambulatory impairment, 1.8% with self care difficulty; and 4.2 with independent living difficulties. The 2009-2011 ACS estimates that 4,704 adults aged 18-64 in Knoxville are disabled and living under the poverty level.

An annual survey sponsored by the U.S. Substance Abuse and Mental Health Services Administration (SAMHSA) provides the primary source of information on the use of illicit drugs and alcohol among non-institutionalized persons aged 12 years old or older. Applying an average of the national (8%) and regional (7%) rates of drug and alcohol abuse to Knoxville provides a rough estimate of the scale of these problems on a local level. Approximately 13,431 (8%) City of Knoxville residents struggle with drug and/or alcohol dependence.

Knoxville's HMIS (Homeless Management Information System) conducted a study in Knox County on individuals served between 7/1/13 and 7/1/14. Of the 9,420 individuals served, 502 were identified as heads of household. The heads of household were surveyed on their primary reason for homelessness. The data indicated that about 20% of those surveyed reported their primary reason for homeless was due to domestic violence. Furthermore, 40% of individuals who accessed homeless services from Knox HMIS partner agencies were women, and 15% of those women reported primary reason for homelessness as "domestic violence victim." The National Coalition for the Homeless also found that previously abused women are more likely to become homeless and develop depression, anxiety, or substance abuse disorders.

During 2013, the Knoxville Police Department reported 22,134 offenses and 4,409 of the offenses were crimes against persons. Sexual assault represented 240 (5.44%) crimes against persons and 28 (less than one percent) were stalking victims. In 2013, there were 975 (22.11%) victims of aggravated assault, and 2,854 (64.73%) victims of simple assault that were reported as crimes against persons. Dating violence is not identified in the TIBRS crime report.

Former offenders and persons with a criminal background and their families also have been identified as a special needs subpopulation in Knoxville in terms of requiring assistive services for housing, employment, and other social services. Data measuring the specific numbers in this subpopulation was not readily available.

What are the housing and supportive service needs of these populations and how are these needs determined?

Input from service providers and the public through the Community Needs survey, public meetings, and stakeholder consultation provided prioritization of and information for this section. Needs were determined by interviewing professionals in the fields of developmental, mental and physical disabilities, in addition to those who work directly with seniors.

Housing needs include a greater stock of homes that are affordable and accessible to people with a variety of special needs from the elderly, frail elderly, and others with mobility impairments—not just those who are impaired today, but those whose mobility will decrease due to age. Some options for supportive housing are available, but supply does not meet the demand; especially for people with mental and intellectual/developmental disabilities. Long waiting lists for in-home services and a lack of peer support program availability make independent living extremely difficult to achieve without supportive services attached. Such supportive services such as personal care-giving options are cost-prohibitive to most households. While some services provide home and community-based care, there is greater need (many people stay for years on waiting lists) than the supply of affordable options, which can lead to people being placed in nursing facilities or a larger burden being placed on family members.

Easy-to-use, affordable and accessible transportation is another barrier to many people with disabilities and seniors. Public transportation is a great option, but could be improved with better access to sidewalks and the availability of accessible taxi services.

For other populations (people being discharged from mental health institutions, people with physical illnesses being released from hospitals, etc.) there is not enough available housing for all the people with disabilities, seniors and veterans to allow for successful discharge into supportive housing for all patients, so a number of people are moved to another institutional setting (i.e. nursing homes,) into the homes of family members, or discharged “to the streets.”

Knoxville has an additional need for housing for people/families in crisis - those fleeing domestic violence, other violence or threats of violence, people experiencing transience associated with substance abuse, and others. Increased emergency shelter, transitional housing, and affordable permanent housing for families with children; of particular note is the need to accommodate families in various configurations without breaking up the family unit, including single men with children, families

with adolescent male children, etc. There is also an additional need for services, rapid re-housing, and permanent supportive housing for military veteran families and individuals.

Former offenders and persons with a criminal background and their families also can be disqualified from public housing or Section 8 rental assistance, so assistance with housing for low-income members of this subpopulation is a need.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The Epidemiological (*EPI*) *Profile* presents data on the HIV epidemic in the state of Tennessee. The data collected by the non profit organization, Positively Living, for the Ryan White Part B program provides confirmation of the profile suggested by the EPI data. The EPI profile shows the gender of those diagnosed with HIV through 2013 in Knoxville and East Tennessee as 85% and 83% male, respectively. Further, during the same time period in both regions combined, 67% of the HIV diagnoses were among whites. There are approximately 900 persons living with AIDS diagnosed in Knox County with 80% being male. The one difference is this group is older with over half being 35-55 years of age. Positively Living's Ryan White program served a group with almost identical characteristics to the EPI profile in regard to gender and age with 72% of clients being male and 65% between the ages of 25-44. The one departure from the EPI profile is related to race. Of the 133 unduplicated clients served year-to-date in Positively Living's program, African-Americans represent 37% of the total caseload. In regards to age, in both Knoxville and East Tennessee, 68% of the cumulative cases through 2009 were between the ages of 25 and 44. Simply, HIV/AIDS in Knoxville/Knox County is primarily spread among white gay men. Other areas of the state, in particular the West Region, have seen the disease escalate among young, poor, women of color; this trend is very common in the deep South. It appears, according to Positively Living, the same trend has not materialized in Knoxville.

Discussion:

The City of Knoxville plans to support the needs of persons in various subpopulations who are not homeless but may require supportive housing and services in this Consolidated Plan. The needs of the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and persons with a criminal record and their families will be addressed through accessible and affordable housing programs as well as homeless programs that provide crisis, as well as longer term services and housing.

The City will fund accessibility modification, emergency home repair, minor home repairs, and housing rehabilitation programs that will address safety, accessibility, and affordability issues in housing. Funds are also being allocated with this Plan for construction of housing through CHDOs that is affordable and accessible. The City has a commitment to make all new housing that is constructed meet visitability guidelines, meaning at least one zero step entry, accessible first floor bathroom and other rooms for those with mobility issues. The City will also use its own local funding, state resources (ESG) and hopefully its own direct allocation of ESG dollars once again to continue to fund essential homeless services as well as emergency shelter, transitional housing and permanent supportive housing.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

Uneven distribution of community resources, particularly in low- and moderate-income (LMI) areas creates a need for new or improved public facilities. Neighborhood or community centers were identified by the community as a priority public facility need. Due to decreasing resources, public facilities improvements are a low priority in this Consolidated Plan. However, should additional funding resources become available, or a specific urgent need presents itself, the City will review this activity.

How were these needs determined?

The need for public facilities were determined and prioritized based on the needs assessment and market analysis portions of this document and on the public participation process, which included comments received at public meetings, responses to the Community Needs survey, and consultation with service providers and other City departments. The Community Development Community Needs survey (919 responses were collected) showed there was a need for neighborhood/community centers, youth centers, senior centers, and lastly arts centers and veterans centers.

Describe the jurisdiction’s need for Public Improvements:

The Model Block program which targets community development efforts in the Lonsdale neighborhood, there may be the opportunity to support infrastructure improvements, such as street improvements including improved curbs, sidewalks, alleyways, and other initiatives that increase the walkability, accessibility, and livability of LMI neighborhoods.

How were these needs determined?

The need for public improvements was determined and prioritized based on the needs assessment and market analysis portions of this document and on the public participation process, which included comments received at public meetings, responses to the Community Needs survey, and consultation with service providers and other City departments. The Community Needs survey asked about public infrastructure needs and there was a large need for street improvements including bike lanes and sidewalks, parks including community gardens, public transit, water/sewer line improvements and drainage/storm water improvements, and lastly lighting (streets, parks, other).

Describe the jurisdiction’s need for Public Services:

There are many nonprofit service organizations in the City of Knoxville committed to serving the needs of low-income and special needs populations. However, a need for health services for low/moderate income people/households was a public services need indentified by the community. Due to decreasing resources, public service improvements are a low priority in this Consolidated Plan. However, should

additional funding resources become available, or a specific urgent need presents itself, the City will review this activity.

How were these needs determined?

The need for public services were determined and prioritized based on the needs assessment and market analysis portions of this document and on the public participation process, which included comments received at public meetings, responses to the Community Needs survey, and consultation with service providers and other City departments. The Community Needs survey asked about public services a need for health services, senior services and services for the disabled, child and youth services, employment training, and lastly, veteran's services.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

There is a significant lack of housing availability and affordability in Knoxville for residents at the lowest income levels. The 2007-2009 Comprehensive Housing Affordability Strategy (CHAS) estimates that only about 12% (less than 5,000 units) of the 42,204 available owner occupied housing units are affordable to households at the 30-50% AMI income level. At the 50-80% income level, 33% of owner occupied units (or about 14,000 units) are considered affordable. The picture isn't much better for renters at extremely and very low income levels: 11% (or about 4,500 units) of the 40,625 available rental units are affordable to households at the 0-30% income level and for those households at 30-50% AMI, about 29% of all rental units (about 12,000 units) are affordable. For those rental households at 50-80% of AMI, there are about 29,000 units (72%) affordable units available.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to the U.S. Census Bureau, there are 91,055 housing units in Knoxville. The overall occupancy rate is 91%, with the remaining 9% vacant. Among unoccupied units, there is a homeowner vacancy rate of 2%, while rental units report vacancies more than double that rate, 6%.

The city's housing inventory includes several unit types. Just over half of Knoxville's dwellings are single-family detached units (55%). The next largest share, 31%, is comprised of apartments with five or more units. The remainder are condos/townhomes, duplexes, and mobile homes.

In the past 10 years (2004-2013), new residential construction netted 6,357 units for the local housing inventory. However, most of those additions were recorded prior to the housing market struggles of the recession that began in 2008. For example, residential construction in 2007 totaled 1,441 units. By 2011, the annual total fell to 265 units. A portion of the city's housing market is slowly emerging from the recession, with new construction heavily concentrated in rental apartment development: In 2012, 466 of 610 new residential units (76%) built in the city were apartments. In 2013, 355 of 559 units (64%) were apartments (Knoxville/Knox County Metropolitan Planning Commission, Development Activity Report, editions 2007-2013).

The growing supply of apartments in Knoxville is evident in the area's housing mix reported by the U.S. Census Bureau. In 2000, the total inventory of occupied housing units was 76,650, with a nearly even split between owner-occupied housing supply (51% of total units) and rentals (49% of total units). By 2013, area wide inventory grew to 80,265 occupied units, the change comprised of a 5,859-unit gain in rentals (a 16% increase) and 2,244-unit loss in owner units (6 % decrease). As a result, there is now a 46:54 split between owner and renter units in the city.

The city's land area can support additional residential development. Central Knoxville leads in new residential investment. That typically is dominated by apartment, condo, and townhome development. Suburban areas of the city also can support new development, and that primarily takes the form of single-family homes. While there is room to grow, it is expected that housing mix, location of housing, and pace of construction will continue slowly for the next few years, at the same pace as the past two years, as the city emerges from the economic recession. Rezoning and subdivision activity, indicators of near-term future investment, remain well-below pre-recession rates, so rapid turnaround is not expected.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	50,114	55%
1-unit, attached structure	4,836	5%
2-4 units	6,626	7%
5-19 units	16,747	18%
20 or more units	11,645	13%
Mobile Home, boat, RV, van, etc	1,087	1%
Total	91,055	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	98	0%	1,229	3%
1 bedroom	577	1%	14,901	37%
2 bedrooms	12,381	29%	16,708	41%
3 or more bedrooms	29,148	69%	7,787	19%
Total	42,204	99%	40,625	100%

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Eligible clients currently assisted under all CDBG and HOME Homeownership Programs must have an annual income that does not exceed 80% of median income, as defined by HUD annually.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Should the economic opportunity arise, KCDC plans to submit an application to HUD for approval to demolish up to 129 units at Austin Homes. Upon completion of new construction of tax credits at Five Points, it is also in KCDC’s plan to submit a demo application for additional units to come down at Lee Williams/Walter P. Taylor Homes. All of these demolition plans are contingent on available funding. HUD *requires one-to-one unit replacement* of demolished units; therefore, there should be no long-term consequence to KCDC’s affordable housing inventory.

Does the availability of housing units meet the needs of the population?

Based on 2013 housing vacancy rates reported by the U.S. Census Bureau, there is dwindling supply of available residential units. The 2013 vacancy rate among homeowner units is down to 2.1 percent, while rental vacancies are 4.5 percent (U.S. Census Bureau, 2013 American Community Survey, 1-Year Estimates, Table DP-04). Contributing to shrinking supply is the post-recession slowdown in new construction at the same time that the city’s population continues to grow. Population gains have been moderate, up from 178,972 in 2010 to 183,270 in 2013 (U.S. Census Bureau, Population Estimates

Program), but with fewer new residential units available, vacancies have dropped. With fewer vacancies, it can be reasonably concluded that fewer housing options are available, including affordable options.

Birth rates have remained stable over the past few years, but average household size is on the rise. In 2010, the city's average household size was 2.02. By 2013, that figure rose to 2.17. Average owner-occupied unit size grew from 2.15 to 2.24 persons per unit, and, more notably, renter-occupied unit size rose from 1.87 to 2.11 (U.S. Census Bureau, 2010 and 2013 American Community Survey, 1-Year Estimates). A number of factors have contributed to the rise in occupants of rental properties: housing lending practices have changed in the wake of the 2008 market crisis, making it more difficult for potential homebuyers to purchase; many young/early career Millennials in the housing market are choosing to rent rather than buy, not desiring homeownership and less likely able to afford it; homebuilders have not fully returned to the housing market, in response to tepid demand for new construction and financial risk in speculative home construction.

Describe the need for specific types of housing:

There is a need for more affordable housing in Knoxville, especially for rental units. Among owner-occupied units, there is moderate need, with 21.5 percent of households spending 30 percent or more of income on housing (U.S. Census Bureau, 2013 American Community Survey, 1-Year Estimates, Table DP-04). However, rental housing affordability is a very pressing issue. Nearly 57 percent of renter-occupied households pay 30 percent or more of income on rent.

Presently the supply of rental units in the Knoxville market is tight, evidenced by low vacancy rates. Growing demand for rental accommodations by Millennials and by families unable or unwilling to purchase homes (due to financial uncertainties or personal preference) will keep rental units occupied for the foreseeable future.

Discussion

There is a significant lack of housing availability and affordability in Knoxville for residents at the lowest income levels. The considerable competition for rental housing is driving rent rates higher. As a result, additional affordable rental units are needed in the Knoxville market.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Since 2000, housing costs in Knoxville have been on the rise while income has fallen. The value of owner-occupied units increased 15% between 2000 and 2013, and rental costs rose 15%. During the same time period, Knoxville, like the rest of the country, was adversely affected by the recession that began in 2008, marked by drops in household income. Between 2000 and 2010 (during the heart of the recession), median income fell 14% area wide. Recent gains were seen in 2013, however full recovery has not yet occurred, it is still 5 % lower than 2000 levels.

The housing mix in Knoxville also changed over the past 13 years. More than 3,600 net new housing units were added to the local inventory however, the city actually lost 2,244 owner-occupied units. The market saw a shift to greater interest in rental units as that category recorded 5,859 new (or converted) units.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	77,800	114,500	47%
Median Contract Rent	391	562	44%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	16,560	40.8%
\$500-999	22,278	54.8%
\$1,000-1,499	1,295	3.2%
\$1,500-1,999	384	1.0%
\$2,000 or more	108	0.3%
Total	40,625	100.0%

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	4,590	No Data
50% HAMFI	11,950	4,965
80% HAMFI	29,269	14,114
100% HAMFI	No Data	19,901
Total	45,809	38,980

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS



Housing Affordability

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	471	601	741	990	1,112
High HOME Rent	492	628	774	1,018	1,116
Low HOME Rent	492	583	700	808	902

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

According to the 2013 Out of Reach report prepared by the National Low Income Housing Coalition, 55% of Knoxville area renters are unable to afford a two-bedroom rental unit at Fair Market Rent (FMR), which is \$741 monthly. With an estimated renter median income of \$25,744, an affordable monthly rent is \$644. It would take 115% of median renter income to afford a two-bedroom unit at FMR locally.

There are an estimated 17,500 extremely low income households (30% or less of area median income, or AMI, equivalent to \$18,400, according to HUD’s FY 2011 Income Limits Summary) in rental units in Knoxville (U.S. Census Bureau, 2007-2011 American Community Survey, 5-Year Estimates, Table B25118). A rental unit affordable for an extremely low income family cannot exceed a monthly rent of \$460 (to be considered affordable, housing costs should not exceed 30% of income). There are currently 10,867 units with rents below \$449 in the Knoxville market (U.S. Census Bureau, 2007-2011 American Community Survey, 5-Year Estimates, Table B25056). As a result, there is a shortage of about 6,600 rental units affordable to extremely low income families. Many families, therefore, presently rent units that are too expensive for them, spending disproportionate amounts of income on living expenses.

There are an estimated 8,500 local renter households that report income between the extremely low level and very low level (50% of AMI, equivalent to \$30,650). These households can afford up to \$766 monthly rent, and there are 21,502 rental units available to them priced in the range \$450 to \$749 per month, considerable supply to meet local need.

An additional 8,300 renter households report income between the very low level and low level (80% of AMI, equivalent to \$49,050). These households can afford monthly rent up to \$1,226, and there are 5,390 rental units available in the Knoxville inventory ranging from \$750 to \$1,249 per month, falling short of local need by an estimated 2,900 units. That shortage can be accommodated by surplus units in the lower rent category, \$450 to \$749 per month.

How is affordability of housing likely to change considering changes to home values and/or rents?

Cost of housing in Knoxville has risen since 2000. Median home value climbed from \$105,521 in 2000 (2013 dollars) to \$121,300 in 2013, a 15% increase. Median contract rents have seen similar increases, up from \$529 per month in 2000 (2013 dollars) to \$608 per month in 2013, a 15% hike.

Household incomes have not kept pace with increases in housing costs. In 2000, the median household income in Knoxville was \$37,192 (2013 dollars). By 2010 (during the recession) that figure dropped to \$31,946 (2013 dollars), a 14% loss. Moderate income recovery has been measured recently, with the 2013 median reaching \$35,254, still below the mark set in 2000 (U.S. Census Bureau source data, adjusted for inflation by Knoxville/Knox County Metropolitan Planning Commission).

Increases in housing costs have shown up in statistics reporting shares of income dedicated to housing, especially among renter households. As noted in section MA-10, nearly 57 % of renters pay in excess of 30% of income to monthly rent. That figure is up sharply from pre-recessionary levels: in 2007, 43% of renters paid more than 30% of income to monthly rent (2007 American Community Survey, 1-Year Estimates). In 2000, 39% of renters paid 30% of household income to rent.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

According to 2013 American Community Survey, 1-Year Estimates, median contract rent in the Knoxville market is \$608. That rate is lower than the 2013 FMR (reported by National Low Income Housing Coalition) of \$741 for a two-bedroom unit. The Knoxville median also is lower than HOME rent figures, which range from a low of \$700 to a high of \$774 (as of May 2014) for a two-bedroom unit.

However, the HOME rents include an allowance for utilities which result in contract rents that are less than median contract rents in Knoxville.

The City reinstated the Rental Rehabilitation and Development program in July 2013 to help with the community's need for decent, affordable rental units. The program provides financial and technical assistance to landlords to bring their rental units up to our neighborhood standards. The landlord agrees to restricted rents for a period of affordability. The affordability period can vary from 5 years to 10 years depending on the amount of HOME funds that are provided. In accordance with HOME regulations, these units are initially made available to tenants less than 60% of median income. The City is using HOME and CDBG dollars to fund a program that targets low and extremely low income households and provides affordable contract rents that are less than median rents in the area.

The City of Knoxville also promotes energy efficiency in all housing units served by its housing rehabilitation programs. Each unit, during the inspection phase is inspected by the Rehab Specialist for compliance with the currently adopted version of the International Energy Conservation Code. Any deficiencies discovered with the units are addressed in the scope of work. Any units receiving new equipment or building components such as HVAC systems, water heaters, refrigerators, vent fans, etc. are specified to have Energy Star certified items installed. Third-party energy raters are utilized if needed to provide testing as needed. Not only does this strategy make the homes more comfortable, but it also helps bring down high utility costs which make the home more affordable.

Discussion

Rising home prices and tight lending practices have made homeownership difficult, driving many Knoxville residents to the rental market. At the same time, a new generation of householders, Millennials, is less interested in ownership, making the choice to rent instead. Together, these trends indicate growing demand for rental properties, and increases in rent rates reflect the competition for that housing option. More than half of all local renters already pay more than they can afford, and rising demand for rentals will drive costs up further. The shortage of affordable rental units will continue into the next few years.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Based on 2007-2011 American Community Survey, 5-Year Estimates, there are 82,829 occupied housing units comprising the Knoxville market. An additional 8,226 units, or 9%, are vacant. The inventory is aging, with just 9% of supply built since 2000. Nearly two-thirds of all units were built before 1980, during an era when lead-based paint was a commonly used construction material. In addition to the health hazards associated with exposure to lead-based paint, many residents of Knoxville’s older housing stock are confronted with other challenges related to the physical condition of their homes. More than a third of the city’s supply occupied units (29,175) have one condition issue, and an additional 1,426 have two or three condition issues.

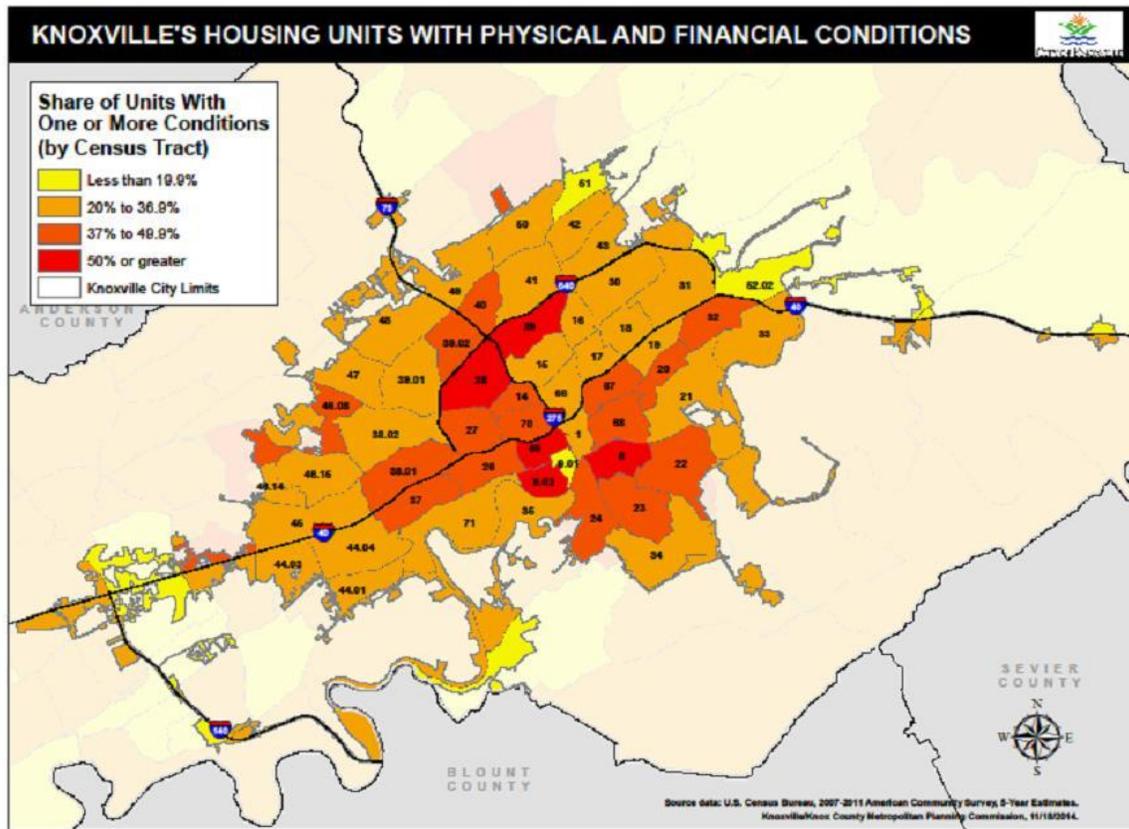
Definitions

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	10,404	25%	18,771	46%
With two selected Conditions	173	0%	882	2%
With three selected Conditions	30	0%	341	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	31,597	75%	20,631	51%
Total	42,204	100%	40,625	100%

Table 33 - Condition of Units

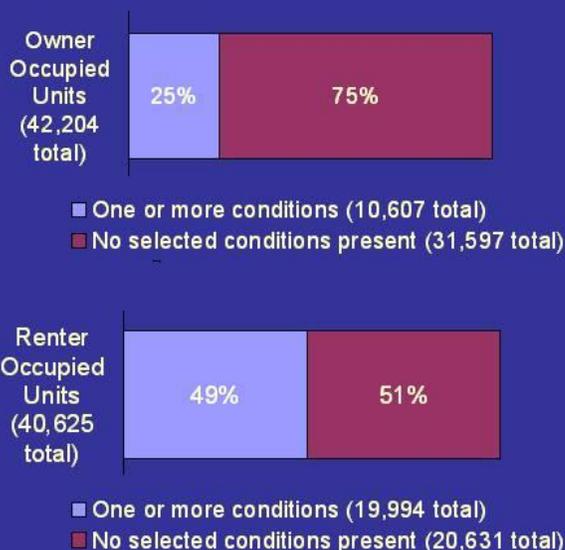
Data Source: 2007-2011 ACS



Map - Housing With Physical and Financial Conditions

Substandard Occupied Housing Units

One or more physical or financial conditions:
cost burdened, overcrowded,
and/or physically substandard



U.S. Census Bureau, 2007-2011 American Community Survey, 5-Year Estimates

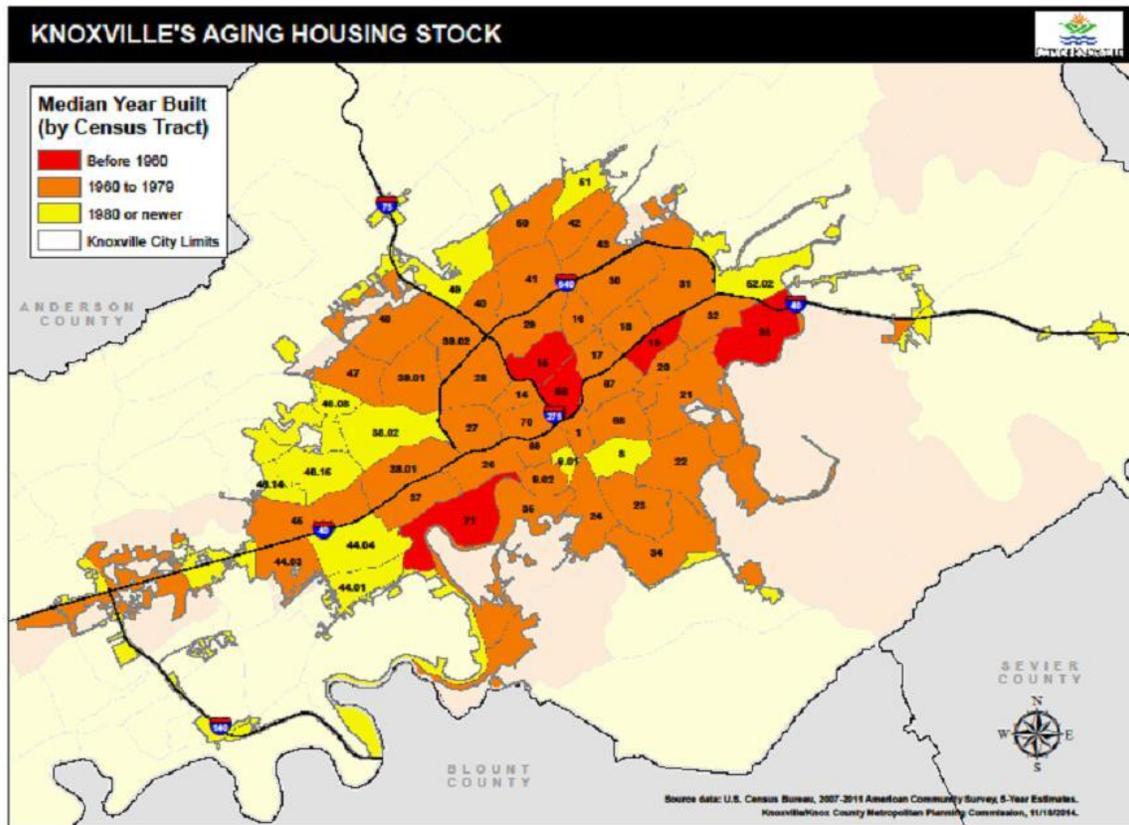
Chart - Substandard Occupied Housing Units

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,647	11%	2,873	7%
1980-1999	9,116	22%	11,839	29%
1950-1979	19,720	47%	21,829	54%
Before 1950	8,721	21%	4,084	10%
Total	42,204	101%	40,625	100%

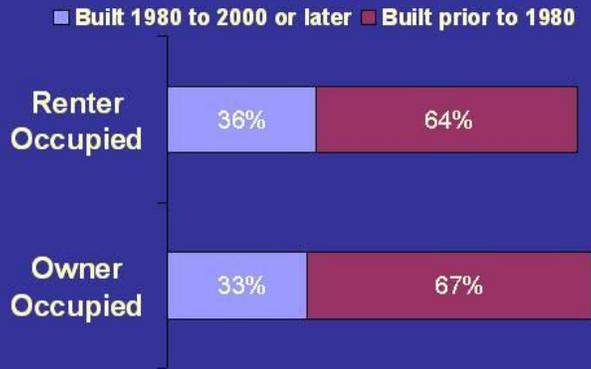
Table 34 – Year Unit Built

Data Source: 2007-2011 CHAS



Map - Knoxville's Aging Housing Stock

Age of Occupied Housing Units 35+ years old



U.S. Census Bureau, 2007-2011 American Community Survey, 5-Year Estimates

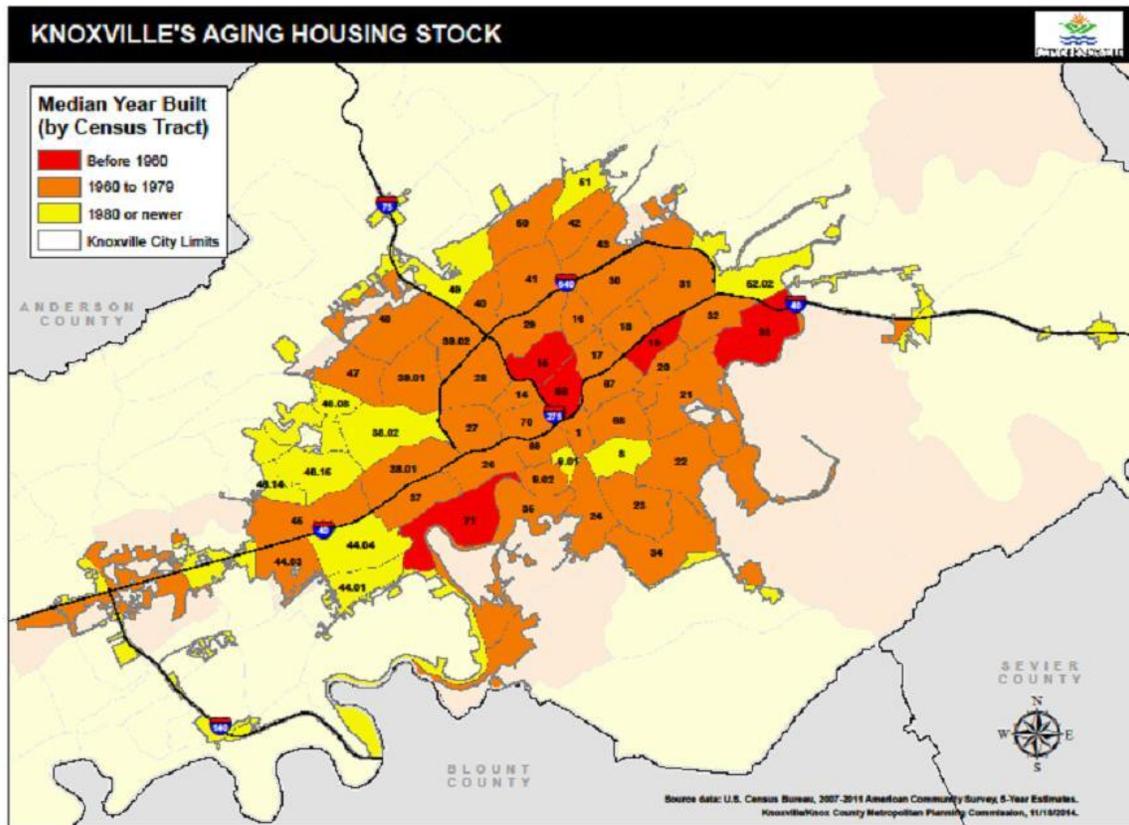
Chart - Age of Occupied Housing Units

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	28,441	67%	25,913	64%
Housing Units build before 1980 with children present	1,755	4%	1,624	4%

Table 35 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)



Map - Knoxville's Aging Housing Stock

Vacant Units

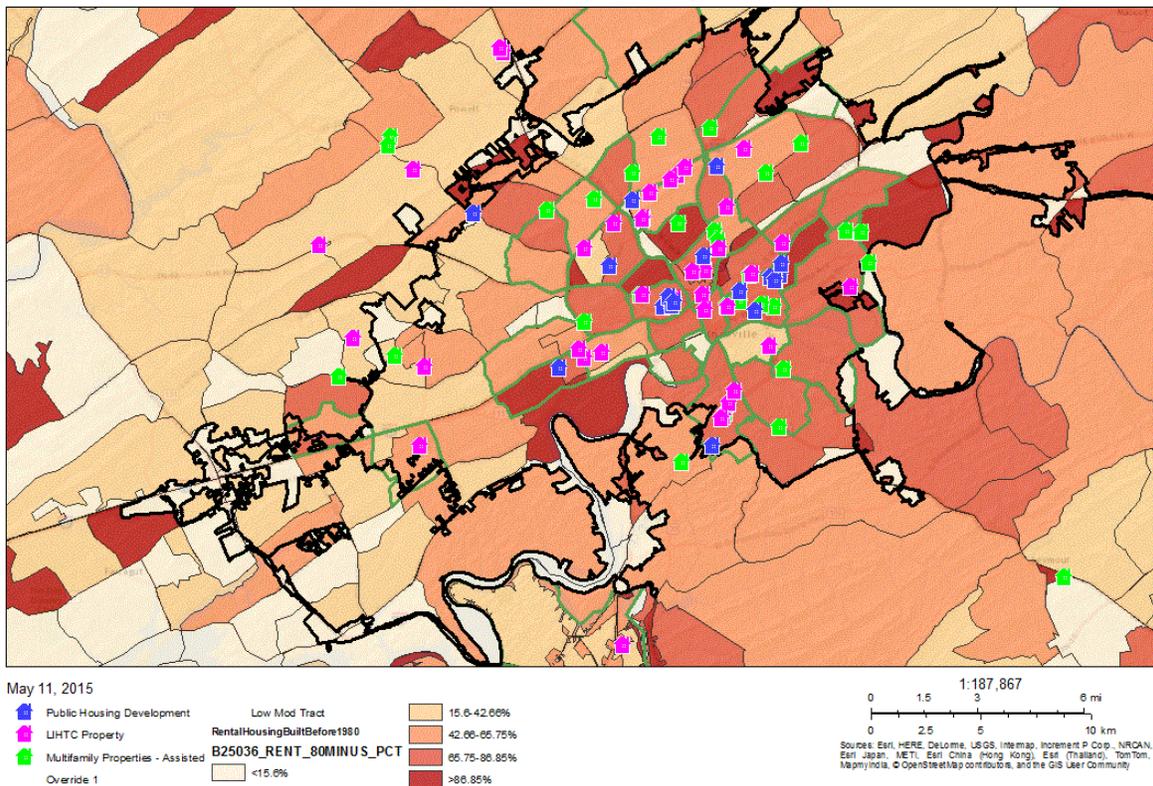
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Alternate Data Source Name:
U.S. Census Bureau, 2013

Data Source Comments: According to a 2013 U.S. Census Bureau study, abandoned housing units comprise 6.7 percent of the Census Bureau's classification, "other" vacant units, nationally. The same study showed that foreclosures comprise 11.7 percent of "other" vacant units. There are 2,931 "other" vacant units in Knoxville (2013). The foreclosure estimate derived from national vacancy averages was compared to a commercial data set available at www.foreclosure.com. That source reports 264 foreclosure and pre-foreclosure properties currently in Knoxville (2014), very close to the estimate derived from the Census Bureau's national averages. No local data are available to identify units that are both in foreclosure and abandoned. No local data are available to discern rehabilitation suitability. The total number of vacant units is 8,634. The total number of abandoned vacant units is 196. The total number of REO properties (foreclosures) is 343.

CPD Maps - Housing Suitable for Rehabilitation



CPD Maps - Housing Suitable for Rehabilitation

Need for Owner and Rental Rehabilitation

Many homes built before 1980 contain lead-based paint. Nearly two-thirds of Knoxville's housing supply pre-dates 1980, comprising 54,354 units. In that total, 28,441 units (67%) are owner-occupied, while 25,913 (64%) are rentals. Though there have been efforts to remediate lead-based paint in recent years, there remains sizeable potential for hazardous living conditions, nearly equally split between owner and renter units.

There is a considerable need for rehabilitation of homeowner-occupied units due to the presence of lead-based paint and other physical housing conditions. In the Needs Assessment section of the Consolidated Plan, the data show that 85% of the very lowest income homeowners (0-50% AMI) face the very basic needs for operable plumbing and a complete kitchen.

There is a greater need, however, for rehabilitation among the city's inventory of rental properties. Rentals, especially apartments, meet the housing needs of 77,191 Knoxville residents, or 46% of the city total, and the prevalence of condition challenges is sizeable. Of the 40,625 occupied rental housing units, almost 64% or 25,913 units, are estimated to be over 35 years old. Knoxville's inventory of housing units built before 1980 is extensive and distributed throughout much of the city. Older housing stock consistently coincides with the location of Knoxville's low-income families, particularly in those neighborhoods that have not experienced renovation or gentrification.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Knoxville's inventory of housing units built before 1980 is extensive and distributed throughout much of the city. Older housing stock consistently coincides with the location of Knoxville's low-income families, particularly in those neighborhoods that have not experienced renovation or gentrification.

Those areas that are comprised of houses with one or more condition issues are also the communities of dwelling units that report lower property values. As a result, they are the units that lower income residents can afford. That lends socio-economic bias to health hazards among Knoxville's residents – those most economically disadvantaged are also those exposed to the greatest risk of lead-based paint hazards. Refer to attached map "Knoxville's Low Income Families" and map "Knoxville's Aging Housing Stock" to see the co-location of low income families and housing units built before 1980, those most likely to have lead-based paint hazards.

(It should be noted that Knoxville's very oldest housing stock is concentrated in Sequoyah Hills (Census Tract 71), Holston Hills (Census Tract 33), Fourth and Gill (Census Tract 66), and Old North Knoxville (Census Tract 15). Those areas are home to some of the highest value dwellings in the city, comprised of early upper-income neighborhoods and other communities that have undergone extensive gentrification in recent years.)

Discussion

There is a considerable need for rehabilitation of homeowner-occupied units due to the presence of lead-based paint (as stated above, it is estimated that 25,913 rental units pre-date 1980) and other physical housing conditions. In the Needs Assessment section of the Consolidated Plan, the data estimates indicate that homeowner households at the very lowest income levels (0-50% AMI) face the very basic needs for operable plumbing and a complete kitchen. While this is a fairly small number, relatively speaking, the larger challenge lies in addressing the cost burden at these low income levels. Data shows that almost 5,000 owner households are estimated to be paying in excess of 30% of their incomes in housing expenses, including rent or mortgage and utilities; over 3,000 homeowner households at the very lowest income levels (0-50% AMI) face a severe housing cost burden, meaning that more than 50% of their household income is used on housing costs (mortgage and utilities). Specific populations of these extremely and very low income households face an even higher rate of severe

housing cost burden: over 1,000 elderly households, almost 900 small family, and almost 100 large family homeowner households pay more than 50% of their household income in housing costs.

It is important in any discussion about housing affordability to understand that utility costs represent a significant, and often unpredictable, expense in a household budget. Older homes typically lack adequate insulation and have older, inefficient appliances. Higher utility costs during particular times of the year of heaviest usage, water leaks, and unexplained/unaccounted for landlord/utility company errors can cause housing crises that are difficult to recover from, especially with household incomes being so low for so many. With global climate change becoming more evident with lower lows and higher high temperatures than recent years, the trend is expected to continue. Therefore, attention must be paid to energy saving initiatives as a way to help offset high housing expenses when discussing housing cost burden issues.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

This section addresses the type, condition and availability of public housing units provided by KCDC, Knoxville’s Public Housing Authority, in the City of Knoxville.

Totals Number of Units

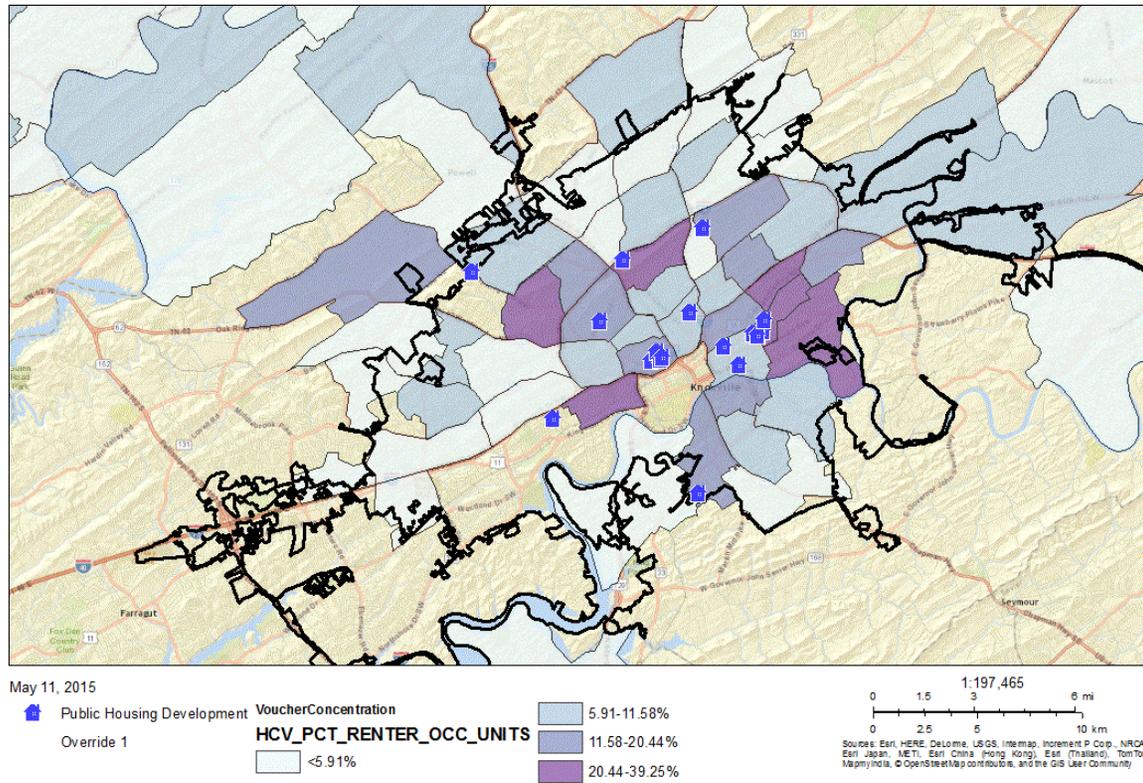
	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	73	3,836	3,489	0	3,489	270	0	2,475
# of accessible units									

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

CPD Maps - Voucher Concentration and Location Of Public Housing Developments



CPD Maps - Voucher Concentration and Location Of Public Housing Developments

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

KCDC offers a wide range of housing for elderly, disabled and family households (see chart below).

Public Housing Condition

Public Housing Development	Average Inspection Score
Western Heights	71
Lonsdale Homes	96
Austin Homes	77
Guy B Love Towers	89
Walter P Taylor Homes	77
Dr. Lee Williams Senior Complex	86
Cagle Terrace	90
Northgate Terrace	86
North Ridge Crossing	78
Montgomery Village	83
Isabella Towers	93
Passport Homes	90
Passport Residences	93
The Vista	80
The Verandas	89
Valley Oaks	95
Autumn Landing	93
Eastport Residences I	98
Eastport Residences II	100

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

KCDC operates approximately 3,600 units within the City of Knoxville and Knox County. These units have received much attention and upgrades during the last 5 years. With the assistance of Knox County CDBG funding, various energy conservation measures have been addressed in our units within Knox County. Our current 5 year physical needs data shows a total of over \$40 million will be needed to address aging infrastructure and capital items. Energy efficiency items and exterior upgrades are continuously needed to maintain efficiency of the properties for the benefit of our residents.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

KCDC's strategy utilizes rehabilitation, new construction, acquisition and demolition to improve the quality of units and living environments of our residents. Limited and shrinking federal funds to modernize and repair public housing units are received on an annual basis. Other grant sources are utilized to help fill the unfunded liability gap of capital needs and resident services. Energy efficiency standards are implemented including Energy Performance Contracting and in all of the strategies mentioned above. Currently the Rental Assistance Demonstration (RAD) program is being evaluated as a viable option to help address these issues at selected properties.

Discussion:

KCDC, for the first time in many years, reports being at very close to 100% occupancy for all of their housing units. Tenants are staying in housing longer, much less movement from public housing to Section 8 units, and new people needing public housing because of the economic recession have resulted in a much higher demand for public rental housing. Current priority preferences are for 1) Governmentally-displaced; 2) Victims of Domestic Violence; 3) Elderly and disabled; 4) Families working more than 20 hours/week; 5) Families working less than 20 hours/week; and lastly, 6) the Homeless.

Policy changes being considered include changing the preferences, rental deposits, minimum rents, flat rents, and security deposits. KCDC reports that with federal appropriations decreasing, some cost shifting to residents is a necessity.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Based on information in the 2014 Housing Inventory Count for the Knoxville-Knox County Continuum of Care, this 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 designated 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. Unaccompanied youth have been served with runaway shelter beds, which are being replaced with a scattered-site program model.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	59	0	42	376	0
Households with Only Adults	397	71	293	351	5
Chronically Homeless Households	0	0	0	171	5
Veterans	0	0	0	96	14
Unaccompanied Youth	9	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: 2014 Point in Time Count for Knoxville

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Health and mental health services for the homeless in the Knoxville-Knox County Continuum of Care (CoC) are primarily provided by Cherokee Health Systems and by the Helen Ross McNabb Center. Cherokee receives significant resources from indigent care funding provided by Knox County, and the McNabb Center is a community mental health provider supported in part by state mental health care funding. Both Cherokee and McNabb coordinate healthcare services with the full continuum of homeless services from shelter to permanent supportive housing. Dental and vision care services are provided in a clinic at the Volunteer Ministry Center.

Employment services and employment training services are provided through the Tennessee Career Center, and through the Salvation Army, Knox Area Rescue Ministries as well as others. Services are both mainstream resources as well as customized to assist the homeless population.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

This community has an additional need for emergency shelter, transitional housing, and affordable permanent housing for families with children; of particular note is the need to accommodate families in various configurations without breaking up the family unit, including single men with children, families with adolescent male children, etc. There is also an additional need for services, rapid re-housing, and permanent supportive housing for military veteran families and individuals.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

This section addresses the housing and supportive service needs of persons with special needs including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and former offenders.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Low-income Public Housing and the Section 8 Housing Choice Voucher Programs are programs to house people who are able to live independently. KCDC has one “independent living with supportive services” program, The Manor at Northgate, which provides basic services such as medication reminders, light housekeeping, and laundry to elderly residents for a monthly fee. KCDC also holds, through its Section 8 program, Project Based Vouchers which individuals may use at specific properties offering supportive and case management services.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Staff of institutions stay abreast of available options in transportation, housing, peer support and other resources in order to share them with their patients, pending facility discharge. Unfortunately, there is not enough available housing for people with disabilities, seniors and veterans to allow for successful discharge into supportive housing for all patients, so a number of people are moved to another institutional setting (i.e. nursing homes,) into the homes of family members, or discharged “to the streets.”

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Housing and supportive to people/households with special needs include: accessibility modifications for households that have a disability (including the frail elderly) that may prevent them from being able to access their houses. The City intends to fund an accessibility modification program in years one through five. The City of Knoxville is also committed to promoting visitability to the greatest extent possible in all of the housing replacement activities it funds. By incorporating visitability features in housing construction, homes are made visitable by everyone while providing the opportunity for homeowners to “age in place.” A home that is visitable features: One zero-step entrance in the front, back or basement;

Doors and hallways that provide at least 32" of clearance on the zero-step entrance level; and at least a half bathroom that is usable by a person in a wheelchair or scooter.

Special needs households also include people who are elderly (not experiencing a physical disability, but who may at some point), those with substance abuse disorders, those fleeing domestic violence, and former offenders. Keeping housing affordable and well maintained, with basic life and safety issues addressed allows households like these to stay housed and prevent homelessness. These programs include owner-occupied housing rehabilitation, rental housing rehabilitation, emergency and minor home repairs, and energy efficiency/weatherization programs.

See the projects below that relate directly back to the one year, 2015 Annual Action Plan, that is defined in more detail in section AP.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

1. Owner Occupied Housing Rehabilitation
2. Owner Occupied Housing Rehabilitations and Lot Clearance Activities
3. Emergency Home Repair Program
4. Minor Home Repair Program
5. Accessibility Modifications
6. Energy Efficiency Improvements
7. Rental Housing Rehabilitation and Development
8. New Affordable Housing Construction (CHDOs)
9. Down Payment and Closing Cost Assistance (CHDO homes)

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Some barriers to affordable housing and residential investment include: Complexity of the Development Process; Acquiring and Assembling Inner City Parcels; Increasing Cost of Development; Lack of Available Government Programs and Subsidies; and Choice in Affordable Housing Location.

Please see attachment for a more detailed description and strategies to reduce negative effects/barriers.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Knoxville is characterized by a diverse economy with workers employed in several sectors. Leading employers include education/health care and retail trade. Local unemployment rates have recovered from 2008 recessionary lows, but there are considerable disparities based on age and education level of workers. Economic developers have identified several key industries that will drive Knoxville’s future economy, and adequate worker training and education will be essential to attract investment in those industries.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	130	90	0	0	0
Arts, Entertainment, Accommodations	9,005	21,630	17	17	0
Construction	2,159	5,281	4	4	0
Education and Health Care Services	10,448	29,528	20	23	3
Finance, Insurance, and Real Estate	3,737	9,746	7	8	1
Information	1,539	4,331	3	3	0
Manufacturing	4,300	5,199	8	4	-4
Other Services	2,231	4,854	4	4	0
Professional, Scientific, Management Services	5,070	10,442	10	8	-2
Public Administration	0	0	0	0	0
Retail Trade	9,454	24,873	18	19	1
Transportation and Warehousing	2,062	4,671	4	4	0
Wholesale Trade	3,185	9,161	6	7	1
Total	53,320	129,806	--	--	--

Table 40 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	91,514
Civilian Employed Population 16 years and over	84,947
Unemployment Rate	7.18
Unemployment Rate for Ages 16-24	17.72
Unemployment Rate for Ages 25-65	4.88

Table 41 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	18,640
Farming, fisheries and forestry occupations	4,025
Service	10,019
Sales and office	23,840
Construction, extraction, maintenance and repair	6,592
Production, transportation and material moving	3,875

Table 42 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	66,628	83%
30-59 Minutes	12,016	15%
60 or More Minutes	1,909	2%
Total	80,553	100%

Table 43 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,550	699	5,555
High school graduate (includes equivalency)	14,564	1,626	6,690
Some college or Associate's degree	19,642	1,414	4,613
Bachelor's degree or higher	25,268	593	3,447

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	308	856	797	1,708	2,377
9th to 12th grade, no diploma	2,828	1,839	1,893	3,711	3,533
High school graduate, GED, or alternative	6,654	5,376	5,148	12,378	8,629
Some college, no degree	17,653	5,973	4,474	8,251	4,725
Associate's degree	698	1,891	1,836	3,254	1,077
Bachelor's degree	3,581	6,714	5,423	6,580	2,537
Graduate or professional degree	359	3,866	2,482	4,279	1,776

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	15,717
High school graduate (includes equivalency)	24,785
Some college or Associate's degree	28,425
Bachelor's degree	39,413
Graduate or professional degree	50,682

Table 46 – Median Earnings in the Past 12 Months

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Knoxville is the economic hub of the East Tennessee region, the largest urban center in a metropolitan area of 852,715 people (U.S. Census Bureau, Population Estimates Program, 2013). Knoxville's resident population includes 84,947 workers, but the local economy employs many more than that, recording total jobs at 175,282. It is clear then, that the city attracts many more workers from outside the jurisdiction than just those that reside here.

Among resident workers, the top economic sector is Educational Services and Health Care and Social Assistance, providing employment for 21,555 residents, or 25% of the total resident workforce. The second largest segment is Retail Trade, employing 11,819 and comprising 14% of total workers. Rounding out the top three is Arts, Entertainment, and Recreation and Accommodation and Food Services, employing 10,835 workers, a 13% share of the total.

In terms of jobs offered in Knoxville, the leading employer is the Educational Services and Health Care and Social Assistance segment, providing 53,089 jobs, or 30% of the city's total. The second largest employer is Professional, Scientific, and Management and Administrative and Waste Management Services, offering 25,240 jobs, or 15% of the total. A close third is Retail Trade, with 24,873 jobs, a 14% share.

Among occupations, Knoxville's leader is Management, Business, Science, and Arts, with a 35% share of the workforce. Second-ranked are Sales and Office occupations, holding a 28% share. Employing only 51 workers, or 0.1 % of the total workforce, is the Farming, Fishing, and Forestry segment.

With nearly 13,000 jobs, the U.S. Department of Energy's Oak Ridge National Laboratory is the region's largest employer (Professional, Scientific, and Management and Administrative and Waste Management Services). The University of Tennessee also is a major local employer, providing 6,409 jobs in 2012 (Educational Services and Health Care and Social Assistance).

Describe the workforce and infrastructure needs of the business community:

Given the 2:1 ratio of jobs to workers in Knoxville, none of the economic sectors report substantial shortfalls in opportunity for Knoxville residents to find employment locally. Only two segments, Agriculture, Forestry, Fishing, Hunting, and Mining employment and Construction employment, show a greater number of resident workers than jobs, and that difference is a modest 351 jobs.

A recently completed study by Innovation Valley Inc., a consortium of local economic development agencies, including Knoxville's Chamber of Commerce, targeted five key industry clusters for enhanced recruitment and expansion locally:

- a) Advanced Technology and Manufacturing: Automotive suppliers; carbon fiber and composites; medical equipment; specialty foods.
- b) Corporate Services: Corporate and regional headquarters; data centers; transaction support.
- c) Creative Media Services: Digital and interactive media; film, television, and video production.
- d) Energy: Energy storage systems and advanced batteries; nuclear component manufacturing; smart grid technologies; renewable energy.
- e) Transportation: Distribution and logistics.

The Knoxville area accommodates a core group of employers in each of these clusters already, but long-term goals for the region are to attract more of these firms, to grow them locally. To meet the needs of these growth industries, additional highly trained, specialized workers will be needed.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Citizens, elected officials, government agencies, and area businesses worked together over the past three years to complete a regional planning effort, Plan East Tennessee, or PlanET. That work included an economic development component, the purpose of which is to ensure prosperity and quality of life for all local citizens by attracting good paying jobs in growing industries.

From the public involvement process of PlanET, we learned that economic and workforce development is the highest priority for improving the future quality of life in the region. According to area residents and business owners, providing educational programs for new career opportunities is the most important method for creating new jobs.

No longer is a high school education alone sufficient for current and future employers. However, 40% of Knoxville's population (18 years and over) has only a high school education, or less. The area's youngest workers, those 18 to 24 years of age, represent the future workforce, but 30% have only high school education or less (U.S. Census Bureau, 2007-2011 American Community Survey, 5-Year Estimates, Table B15001).

Gaining employment is challenging for the area's young workers, and having limited education exacerbates that problem. According to 2007-2011 American Community Survey figures, unemployment in Knoxville is 7%. Among young workers (16 to 24 years of age), that rate is notably higher at 10%. And by education level, workers with only a high school education report a 10% unemployment rate. Those with less than high school education are confronted with even greater difficulty – 13% are unemployed. Area workers with some college or an associate's degree report 7% unemployment, consistent with the area wide average for all workers, while those with a bachelor's degree or higher report only 2% unemployment.

Also learned during PlanET's economic development initiative, regional employers identified shortcomings in the area's infrastructure, jeopardizing the attraction of future business investment. According to local experts, we must maintain and enhance our network of transportation and utility options in order to attract new investment.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Improving public education and creating manufacturing jobs are important determinants of future quality of life in the Knoxville area, according to citizens and business owners surveyed during the PlanET regional planning process. Presently, only 5.8 % of the city's workers are employed in manufacturing, and only 3% of the city's jobs are in that sector. Also, more than 40% of the region's workers will be eligible to retire over the next two decades, which will affect leadership, institutional knowledge, and skill bases in many industries. Manufacturing, professional services, utilities, and mining/quarrying/oil and gas extraction sectors have the highest proportion of workers who will be retirement age by 2023.

One third of the region's jobs are higher-skill occupations that require at least some post-secondary education, but these local trade/transportation/utilities, construction, and manufacturing sectors experienced job losses during the recent recession. In their place, new jobs in health care, education, and professional/business services offset many of the losses. In particular, the education and health services "super sector" added thousands of new jobs over the past decade. Demand was largely driven by the presence of the University of Tennessee, the aging of the Baby Boomer generation, and the growing number of retirees attracted to the region. However, many of these were lower-skill service jobs. Growth is projected to continue but they do not represent the higher paying industries desired by local citizens.

With nearly 35% of Knoxville's young and middle career workers (18 to 44 years of age) reporting education attainment levels of only high school education or less, new efforts must be directed to post-secondary education and job training to make workers employable and to attract higher quality employers to the city.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Educated workers not only enjoy higher employment rates and greater job security during economic downturns, they report higher median earnings, leading to financial security and personal wealth. The median earnings of Knoxville workers without a high school education are \$15,717, half the citywide median of \$29,997, according to the U.S. Census Bureau. Workers with only high school education earn \$24,785, about 83% of the overall median. Workers with bachelor's degrees and graduate/professional degrees report significantly greater earnings, \$39,413 and \$50,682 respectively.

The importance of education, then, cannot be overstated for Knoxville's workers, and the area is well-positioned to tackle workforce education and training needs. Knoxville and surrounding communities are home to 10 public and private four-year post-secondary institutions, the largest of which includes the University of Tennessee (Fall 2013 enrollment of 27,171). Also located in Knoxville and surrounding

area are three community colleges that offer two-year associate degree programs. The city's largest is Pellissippi State Community College (Fall 2013 enrollment of 10,704). Additionally, several vocational and technical institutions serve the area.

There also are several workforce training initiatives led locally. The Knoxville Chamber of Commerce includes staff dedicated to workforce training and preparedness, coordinating with the education community and area businesses. In 2013, the U.S. Department of Labor awarded Pellissippi State Community College \$4,569,689 in grant funding for programs to train the workforce and facilitate students in earning credentials. State of Tennessee-funded workforce training initiatives include TNAchieves, which has supported more than 10,000 students in community or technical college. The program's mission is "to provide all Tennesseans with accessible and affordable post-secondary degree or credential opportunities that align with projected workforce demands" (TNAchieves.org). Tennessee Promise, another state program, provides last-dollar funding for community or technical college to every Tennessee high school student to eliminate the financial burden associated with post-secondary education.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The East Tennessee Development District updated their Comprehensive Economic Development Strategy (CEDS) for the ETDD region in the Fall of 2014. The existing CEDS developed in the summer of 2012 is in force for the period of 2014 to 2016.

The CEDS's goals and strategies overlap some of the City's economic initiatives for program years 2015-2019. A CEDS goal is to support small business development and entrepreneurial development opportunities. Strategies include: Making job accelerator facilities or programs available to all counties through the Anderson Center for Entrepreneurship and Innovation at the University of Tennessee and continuing expansion of a small business loan program with focus on minority and women-owned businesses. These overlap the City's goals for the Consolidated Plan to include support for: Job Creation and Loans and Technical Assistance for Small Businesses; Minority- and Women- Owned Businesses; and Start Ups and Business Expansion efforts.

Discussion

The Knoxville area accommodates a core group of employers, but long-term goals for the region are to attract more of these firms, to grow them locally. To meet the needs of these growth industries, additional highly trained, specialized workers will be needed. No longer is a high school education alone sufficient for current and future employers. However, only 40% of Knoxville's population (18 years and over) have a high school education, or less. Gaining employment is challenging for the area's young workers, and having limited education exacerbates that problem. With more than 40% of the region's workers being eligible to retire over the next two decades, there will be other challenges. Nearly 35% of

Knoxville's young and middle career workers (18 to 44 years of age) report education attainment levels of only high school education or less, so new efforts must be directed to post-secondary education and job training to make workers employable and to attract higher quality employers to the city. The importance of education, then, cannot be overstated for Knoxville's workers, and the area is well-positioned to tackle workforce education and training needs.

Improving public education and creating manufacturing jobs are important determinants of future quality of life in the Knoxville area, according to citizens and business owners surveyed during the PlanET regional planning process.

From the public involvement process of PlanET, we learned that economic and workforce development is the highest priority for improving the future quality of life in the region. According to area residents and business owners, providing educational programs for new career opportunities is the most important method for creating new jobs.

Also learned during PlanET's economic development initiative, regional employers identified shortcomings in the area's infrastructure, jeopardizing the attraction of future business investment. According to local experts, we must maintain and enhance our network of transportation and utility options in order to attract new investment.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

There are 82,829 occupied housing units in Knoxville, and 30,601 have at least one “selected physical and financial condition.” As defined by the U.S. Census Bureau, a “selected condition” includes: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) 1.01 or more occupants per room, 4) selected monthly owner costs as a percentage of household income greater than 30%, or 5) gross rent as a percentage of household income greater than 30%. In Knoxville, 29,175 units have one selected condition, 1,005 report two conditions, and 371 have three selected conditions. In all, more than one third of the city’s housing stock, 37%, have at least one reported condition.

Data on Knoxville’s selected physical and financial conditions were mapped to identify geographic concentrations of units. Concentrations include census tracts where more than 37% of housing units have at least one selected condition, a rate exceeding the citywide average. Those areas with highest concentrations (50% or greater) include Christenberry Heights (census tract 29), Lonsdale (census tract 28), South Knoxville (census tract 8), Fort Sanders (census tract 69), and portions of the University of Tennessee campus (census tract 9.02). Christenberry Heights and Lonsdale are home to some of the city’s lowest income residents, many of whom live in public housing, while Fort Sanders and UT campus areas are almost exclusively inhabited by University of Tennessee students. (Refer to map “Knoxville’s Housing Units with Physical and Financial Conditions.”)

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Knoxville’s minority population (defined as all persons minus White, Non-Hispanic persons) is 43,235, comprising 24% of the total population, based on 2007-2011 American Community Survey figures. Minority population concentrations, that is, areas where the minority share exceeds the citywide average, are centered in east Knoxville and communities northwest and west of downtown. Greatest concentrations of minority population, exceeding 50% of total population, are found in seven census tracts – in east Knoxville along the Magnolia Avenue corridor, including neighborhoods such as Burlington, Morningside, and Parkridge, as well as in northwest Knoxville in the Lonsdale community. (Refer to map “Knoxville’s Minority Population.”)

According to HUD’s FY 2011 Income Limits Summary, the low (80 %) income limit for a four-person family in Knoxville is \$49,050. Among the city’s 38,402 families, 20,378, or 53%, report incomes below the low-income limit. Using that mark as the threshold, family income by census tract was mapped to identify neighborhoods of concentrated low-income families. Knoxville’s low-income families are found in the center city, surrounding downtown, with sizeable concentrations east and north. Communities such as Christenberry Heights (census tract 29), Lonsdale (census tract 28), Beaumont/Western Heights (census tract 14), Mechanicsville (census tract 70), Marble City (census tract 26), Parkridge (census tract 67), Morningside (census tract 68), Burlington (census tract 20), South Knoxville (census tract 8), and Vestal (census tract 24) each recorded low-income family concentrations in excess of 75%. This pattern is consistent with the geographic distribution of concentrated areas of minority population and housing with physical and financial conditions. (Refer to map “Knoxville’s Low Income Families.”)

What are the characteristics of the market in these areas/neighborhoods?

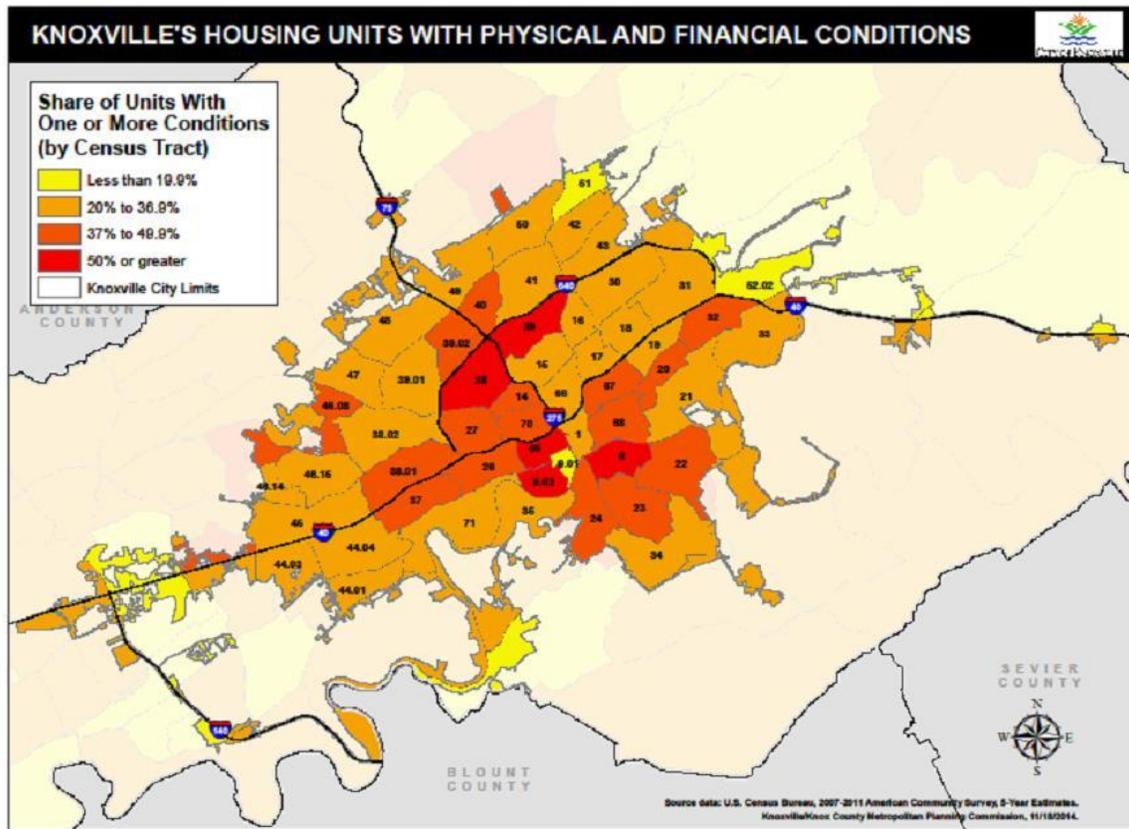
Given the confluence of age and condition challenges for the housing stock in neighborhoods with concentrations of low-income families and minority population, rent rates and home values are lower than market-wide averages. Gross rent citywide is \$688, while several of the challenge areas report lower medians, the lowest at \$263 in the Morningside neighborhood (census tract 68). The citywide median home value is \$114,500, but neighborhoods with older housing stock and condition issues report values much lower, the Beaumont/Western Heights (census tract 14) median lowest at \$63,500. Homeowner vacancy rates in the challenge areas also sharply exceed the Knoxville average. The Burlington/Chilhowee area (census tract 19) reports a vacancy rate of 18%. South Knoxville (census tract 8) shows 12% vacant. The citywide average is 2% (U.S. Census Bureau, 2007-2011 American Community Survey, 5-Year Estimates, Table DP-04).

Are there any community assets in these areas/neighborhoods?

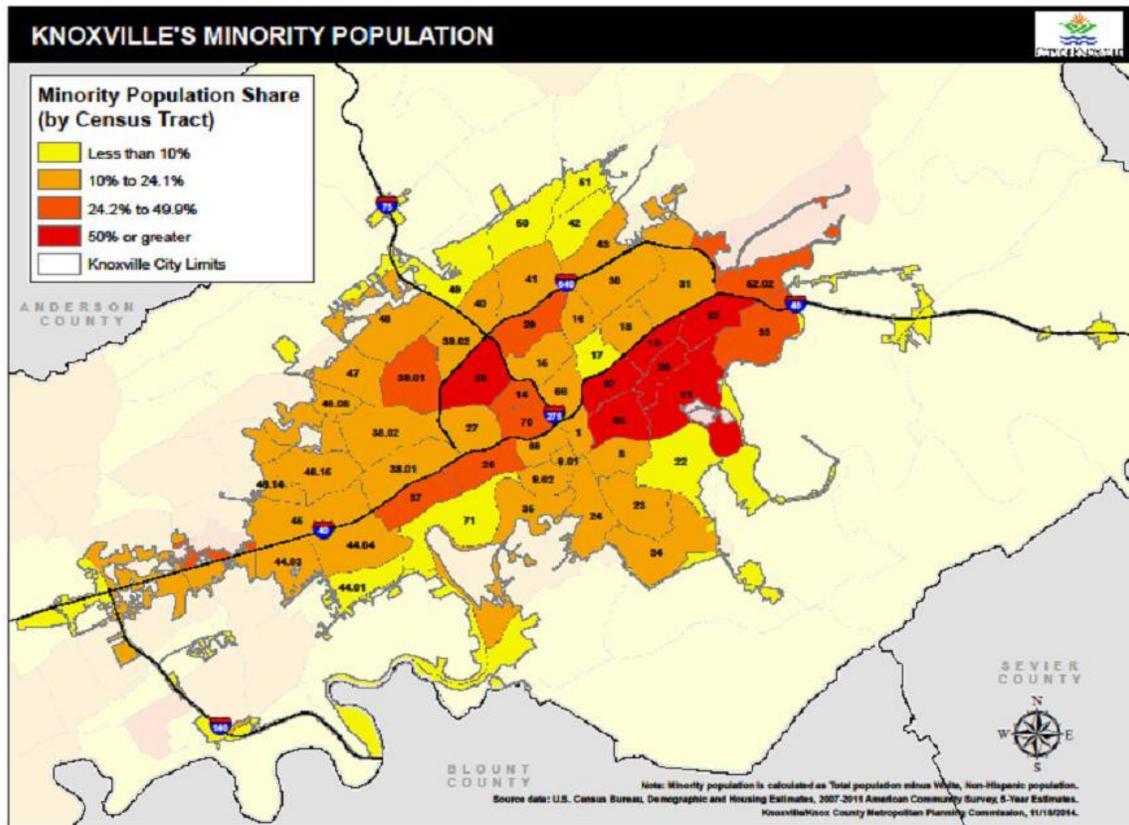
All neighborhoods identified above have community assets. Most of these areas have viable neighborhood organizations with active, involved residents. Additional assets include community and neighborhood recreation centers, churches and other faith-based organizations, public parks, non profit organizations, public libraries and schools. Many of these neighborhoods also have historic housing stock that adds redevelopment potential. The City continues to invest in these areas through our housing and neighborhood redevelopment programs.

Are there other strategic opportunities in any of these areas?

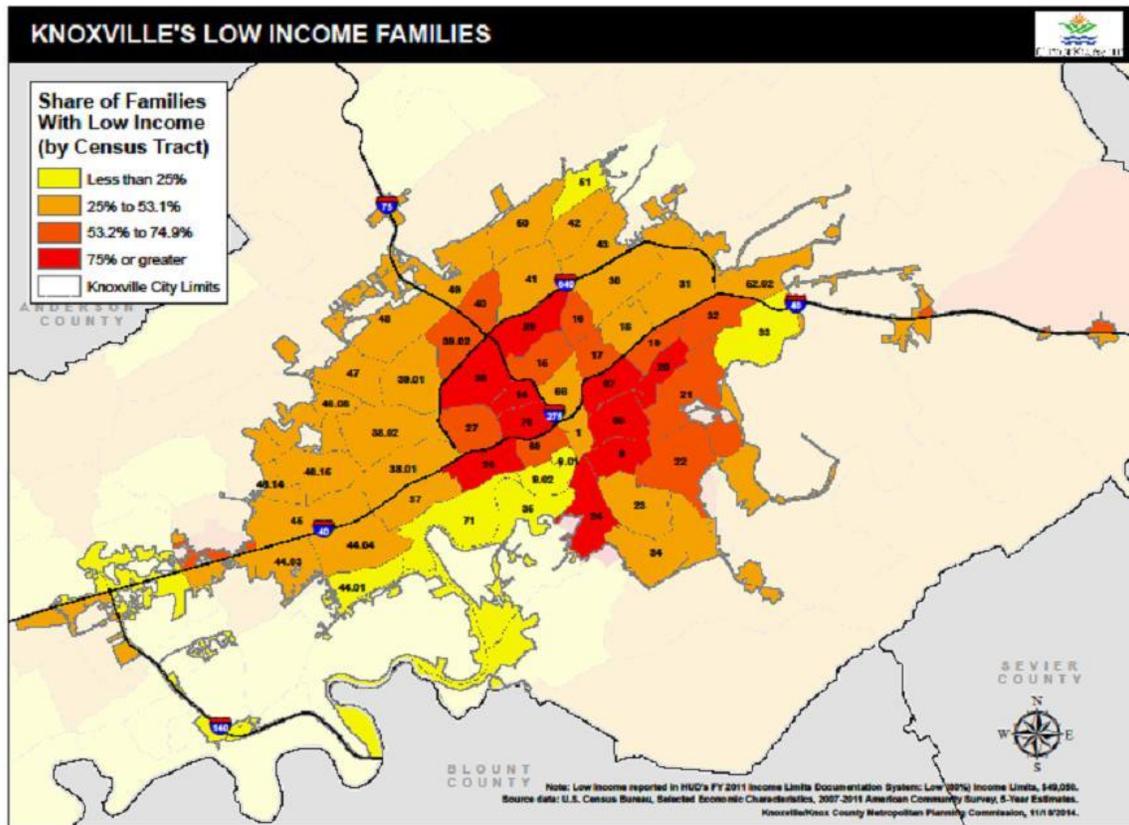
The City is undertaking a 'Model Block' redevelopment project in Lonsdale (census tract 28) over the Consolidated Plan period. This project will provide new affordable homeownership opportunities designed as a "front porch" community. The Five-Points (census tract 68) redevelopment project continues to be implemented to provide new affordable rental units to mitigate displacement replace the Walter P. Taylor Homes public housing complex. New infrastructure is included in this redevelopment plan.



Housing Units with Physical and Financial Conditions



Knoxville's Minority Population



Knoxville's Low Income Families

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Knoxville Community Development Department completed an extensive community participation process and analysis of data in order to identify community needs, develop strategies for addressing the needs identified, and outline specific actions consistent with those strategies and HUD priorities and regulations. This plan focuses on the Department's core competencies, leveraging resources, and coordination with other city departments and partner agencies. Building on existing plans such as the City's Plan to Address Homelessness, the Continuum of Care, KCDC's Five Year Plan, and work within the City's Redevelopment Areas, this pro-active approach helps to achieve the goals of the Consolidated Plan as well as the Mayor's goals of building stronger and safer neighborhoods to make Knoxville a great place to live, work, and raise a family.

Goal One: Strengthen Neighborhoods. Objective 1: Improve and promote Quality of Life in neighborhoods through programs to help eliminate blighted and vacant/underused properties through: Acquisition and Resale of Blighted/Chronic Problem Properties, including Homemakers and Model Block Programs; Commercial Façade Improvement Program; and Technical Assistance to Neighborhood and other Organizations working to stabilize neighborhoods. Objective 2: Support the Quality, Up-Keep, and Affordability of Housing in Neighborhoods through: Housing Rehabilitation (both owner-occupied and rental); Emergency and Minor Home Repairs; and Energy Efficiency programs. Objective 3: Support Public Facilities - Neighborhood/Community Centers. Objective 4: Support Public Infrastructure - Street Improvements.

Goal Two: Promote Economic Development. Objective 1: Support Job Creation and Small Business Loans & TA through the Commercial Façade Improvement Program, Section 3 construction activities, and Section 108 Loan Guarantee program. Objective 2: Support Minority- and Women- Owned Businesses through Section 3 construction activities. Objective 3: Support Green Job Initiatives through Energy Efficiency programs.

Goal Three: Reduce and End Homelessness. Objective 1: Support Employment and Economic Stability through Case Management/Supportive Services Emphasizing Employment. Objective 2: Support Homelessness Prevention through: Case Management/Supportive Services and Affordable Housing programs. Objective 3: Support Case Management/Supportive Services, HMIS, Rapid Re-Housing, and Housing Counseling. Objective 4: Support Emergency Shelter/Services and Transitional Housing/Services. Objective 5: Develop and Maintain Affordable Permanent Housing through: New Affordable Housing Construction (inc. PSH and Special Needs Housing); Housing Rehabilitation/development; Emergency and Minor Home Repairs; and Energy Efficiency programs. Objective 4: Support Public Service (Health Services) Activities.

Goal Four: Promote Affordable Housing. Objective 1: Support Energy Efficiency and Housing Rehabilitation through: Housing Rehabilitation/development (both owner-occupied and rental); Emergency and Minor Home Repairs (inc. Accessibility Modifications); Energy Efficiency Improvements (w/Round it Up program); and Improving education for Lead Based Paint Screening and Abatement. Objective 2: Support the Development of Supportive Housing for Special Needs populations and

Independent Living for the Elderly. Objective 3: Support Development of New Affordable Housing Construction through: Partnering with Community Housing Development Organizations (CHDO s); Down Payment and Closing Cost Assistance to CHDO home buyers; Blighted Problem Properties Programs; and Development of Affordable Rental Housing.

Goal: Strengthen Neighborhoods

Goal: Promote Economic Development

Goal: Reduce and End Homelessness

Goal: Promote Affordable Housing

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	City of Knoxville
	Area Type:	Geographic Target Area 1
	Other Target Area Description:	Geographic Target Area 1
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The Five-Year Consolidated Plan projects and activities serve low- to moderate-income residents and neighborhoods within the City of Knoxville. Knoxville is the third largest city in the state and the largest city in East Tennessee, with a population of 179,085, according to 2007-2009 CHAS data (183,270 in 2013). The City boundary comprises 103.8 square miles.

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.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Strengthen Neighborhoods
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Geographic Target Area 1

	Associated Goals	Blighted Property Acquisition and Maintenance Commercial Facade Improvement Program Public Services Owner Occupied Housing Rehabilitation Owner Occupied Housing Rehab/Habitat for Humanity Emergency Home Repair Rental Housing Rehabilitation and Development New Affordable Housing Construction Down payment and Closing Cost Assistance Design and Technical Assistance Blighted Property Redevelopment Public Facility Improvement Minor Home Repair Administration
	Description	Neighborhood Needs
	Basis for Relative Priority	From the citizen and public participation process, including the Community Needs survey results, we learned that neighborhoods are extremely important to Knoxville residents. Neighborhood needs were the highest priority need identified by people involved in the citizen participation process. A strong city is made up of strong neighborhoods. A strong neighborhood is a diverse neighborhood, one in which all residents feel safe and supported by a network of relationships with their neighbors, neighborhood businesses, government provided services, places of worship and other community-building centers, as well as a neighborhood's physical assets (such as streets, parks, lighting, etc.). The benefits of living in a such a neighborhood include longer (and better) quality of life, a sense of empowerment to change things for the better, and buffering against the negative effects of isolation and poverty.
2	Priority Need Name	Promote Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	Geographic Target Area 1
	Associated Goals	Commercial Facade Improvement Program Energy Efficiency Improvements Design and Technical Assistance Section 108 Loan Guarantee Program Public Facility Improvement Administration
	Description	The City of Knoxville wants to promote economic development by supporting: job creation and loans and technical assistance to small businesses; minority and women-owned businesses; and supporting green-job initiatives.

	Basis for Relative Priority	Promoting economic development is another priority need that came out of the citizen participation process. Supporting job creation (including supportive employment), assisting small businesses, and assisting minority and women owned businesses were identified as ways to promote economic development and stabilization. Redeveloping and improving commercial properties that have the potential to positively impact neighborhoods is one way that jobs are created through business expansion. Funding the construction to improve housing conditions is another.
3	Priority Need Name	Reduce and End Homelessness
	Priority Level	High
	Population	Extremely Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Geographic Target Area 1
	Associated Goals	Public Services Emergency Home Repair Energy Efficiency Improvements Rental Housing Rehabilitation and Development Future ESG Homeless Activities Public Facility Improvement Accessibility Modifications Administration
	Description	The City of Knoxville wants to reduce and end homelessness by supporting: employment and economic stability; homelessness prevention; case management and supportive services; emergency shelter and services; transitional housing and services; and developing and maintaining affordable, permanent housing.
	Basis for Relative Priority	Homelessness is an unacceptable condition for any Knoxvilleian. The citizen participation process identified homelessness as a high priority for the Consolidated Plan. The City intends to continue to support community initiatives that will prevent, reduce, mitigate the impact on homeless individuals and the community at large, and end homelessness.
4	Priority Need Name	Promote Affordable Housing
	Priority Level	High

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	Geographic Target Area 1
Associated Goals	Public Services Owner Occupied Housing Rehabilitation Owner Occupied Housing Rehab/Habitat for Humanity Emergency Home Repair Energy Efficiency Improvements Rental Housing Rehabilitation and Development New Affordable Housing Construction Down payment and Closing Cost Assistance Design and Technical Assistance Blighted Property Redevelopment Public Facility Improvement Minor Home Repair Accessibility Modifications Administration
Description	The City of Knoxville wants to promote affordable housing through: energy efficiency improvements; housing rehabilitation; the development of supportive housing for special needs populations; independent living for the elderly; and by supporting the development of new affordable housing construction.
Basis for Relative Priority	Housing is not only the basic building block of a strong neighborhood, it is also extremely important to maintaining a stable family life and to one's sense of selfworth and dignity. Safe, decent, fair, accessible, and affordable housing that meets the needs of a diverse population is a requirement of a strong neighborhood and city.

Narrative (Optional)

The City consulted its citizenry through an extensive citizen participation process, evaluated data from the housing market analysis and needs assessment, and gathered information from a diverse

variety of stakeholders in the process of preparing the Consolidated Plan. Based on the assessment of all of this information, priorities were set for Knoxville's housing, infrastructure, services and other needs. These specific objectives are placed in the following categories which correspond to the federal objectives to: 1. Create a suitable living environment, 2. Provide decent housing, and 3. Create economic opportunities.

Throughout the Consolidated Planning process, the City heard some fundamental truths. A strong city is made up of strong neighborhoods. A strong neighborhood is a diverse neighborhood, one in which all residents feel safe and supported by a network of relationships with their neighbors, neighborhood businesses, government provided services, places of worship and other community-building centers, as well as a neighborhood's physical assets (such as sidewalks, streets, parks, lighting, etc.). The benefits of living in a such a neighborhood include longer (and better) quality of life, a sense of empowerment to change things for the better, and buffering against the negative effects of isolation and poverty. Neighborhood needs were the highest priority need identified by people involved in the citizen participation process.

Housing is not only the basic building block of a strong neighborhood, it is also extremely important to maintaining a stable family life and to one's sense of self worth and dignity. Safe, decent, fair, accessible, and affordable housing that meets the needs of a diverse population is a requirement of a strong neighborhood and city. Homelessness is an unacceptable condition for any resident and the City needs to continue to support community initiatives that will prevent, reduce, and mitigate the impact on homeless individuals and the community at large, and end homelessness.

Improving the existing housing stock as well as developing new housing (with an emphasis on energy efficiency) are critical to stabilizing people as well as neighborhoods. Quality of life in neighborhoods is very important to Knoxville residents. The presence of blighted, unkempt, and underused properties has a significant impact on quality of life in neighborhoods. Blighted properties are more than just eye sores. They attract crime, detract from property values, and create an overall negative impression of a street or neighborhood. However, properties that are vacant and underused also have the potential to contribute to a neighborhood's quality of life through improved/increased residential and commercial development.

Promoting economic development is another priority need that was revealed in the citizen participation process. Supporting job creation (including supportive employment), assisting small businesses, and assisting minority and women owned businesses were identified as ways to promote economic development and stabilization. Redeveloping and improving commercial properties that have the potential to positively impact neighborhoods is one way that jobs are created through business expansion. Funding the construction to improve housing conditions is another.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Knoxville's PHA was consulted about the need for additional TBRA. KCDC reported that they opened up their Section 8 waiting list last April for the homeless, disabled and displaced and took 1700 applications. They are down to 200 on the list (as of February 2015) and plan to open the waiting list again this Spring. They reported that there is more need for rental units than TBRA. As of February 2015, they have 200 people with new vouchers that are not having success in finding a unit. In particular, from their perspective, there is a great need for affordable, one bedroom units.
TBRA for Non-Homeless Special Needs	Please see the above.
New Unit Production	<p>Homeowner Occupied Housing: CHAS (2007-2011) data show that only 12% of available homeowner-occupied housing units in Knoxville are affordable to those households at 30-50% AMI and only 33% are affordable to those households at 50-80% AMI. According to the ACS (2007-2011), about 25% of owner-occupied units are unaffordable, overcrowded or lacking complete plumbing/kitchen facilities.</p> <p>Rental Housing: CHAS (2007-2011) data shows that only 11% of available rental housing units are affordable to the lowest income households (<30% AMI) and 29% are available units are affordable to those in the 30-50% AMI range. Futhermore, ACS (2007-2011) data shows that almost 50% of available rental units are unaffordable, overcrowded or lacking complete plumbing/kitchen facilities. Also, as reported by KCDC, Knoxville's PHA, there is a great need for affordable rental units, especially one-bedroom rental units.</p>
Rehabilitation	<p>Homeowner Occupied Housing: According to the ACS (2007-2011), 67% of all owner-occupied housing units in Knoxville are more than 35 years old (built prior to 1980), with 25% being unaffordable, overcrowded or lacking complete plumbing/kitchen facilities.</p> <p>Rental Housing: ACS (2007-2011) data shows that almost 64% of rental housing units in Knoxville are over 35 years old (built prior to 1980) and almost 50% of available rental units are unaffordable, overcrowded or lacking complete plumbing/kitchen facilities. Also, as reported by KCDC, Knoxville's PHA, there is a great need for affordable rental units, especially one-bedroom rental units.</p>
Acquisition, including preservation	Blighted and underused properties continue to be a blight on neighborhoods. The City will continue to acquire properties where it makes sense. The City plans to acquire an additional 8 lots in 2015-2016 to complete the acquisition of lots needed to further develop the model block concept in the Lonsdale neighborhood. The City has the support of and is working with KCDC to do this.

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Knoxville has seen a decrease in HUD allocation amounts over the last five years for all of its grant programs - CDBG, HOME and ESG. The City's CDBG allocation dropped over 33%, from \$2,032,567 in PY2010-2011 to \$1,355,235 in PY2015-2016 (a difference of \$677,332). The City's HOME allocation has dropped over 50% over the same time period, from \$1,391,991 in PY2010-2011 to \$690,541 in PY2015-2016 (a difference of \$701,450). The City's ESG allocation has been unpredictable over the last five years - an increase in PY2011-2012 of over 75%, to \$146,665, to a 22% decrease the following year to being cut altogether for at least two program years: PY2014-2015 and PY2015-2016.

As for the ESG cut, it is our understanding that American Community Survey (ACS) data showed a decrease in general population from the City of Knoxville, not a decrease in homeless people or need. Fortunately, the City has identified other resources to offset the loss of ESG funds. The State of Tennessee allocated \$130,308 of its ESG funds from HUD to the City of Knoxville for PY2014-2015. The City expects the State to do the same for the PY2015-2016 year as well. The City of Knoxville also allocated its own general funds to support homeless service activities during PY2014-2015.

We have based the figures below on the assumption that the City's funding allocations for future years will continue to decrease. We conservatively estimated that the City's CDBG allocations will continue to be reduced by about 4% per year; HOME allocations will be cut by about 13% per year; and a direct ESG allocation will be reinstated to the City by PY2016-2017.

The City is hopeful that the new federal Housing Trust Fund will help to fund rental housing initiatives for very low income households in Knoxville in a few years.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	4,260,235	150,000	1,134,110	5,544,345	6,450,100	A conservative estimate of a 4% decrease in the CDBG HUD Allocation each year was used to estimate across years 2016-2019. The PY2015 HUD allocation is \$1,355,235. The City plans to apply for a Section 108 Loan Guarantee of \$2,905,000.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	690,541	600,000	725,045	2,015,586	4,600,362	A conservative estimate of a 12% decrease in the HOME HUD Allocation each year was used to estimate across years 2016-2019.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	0	0	0	0	255,000	The City expects its ESG allocation to be reinstated in PY2016-2017 at \$85,000 per year.

Table 50 - Anticipated Resources

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

On February 10, 2015, Community Development received notice of the 2015 formula allocations for Program Year One. The City received a 4% decrease in CDBG and a 12% decrease in HOME from the prior year's allocation. Unfortunately, the City did not get its direct allocation of ESG funds reinstated. The total amount of funding for the two formula grants is \$2,045,776. For anticipated allocations for the remainder of the Consolidated Plan, the City estimates reflect a 4% reduction each year for CDBG and a 12% reduction of HOME each year. It is hoped that the City will get its direct allocation of ESG funds reinstated in PY2016. These budget estimates do not include program income estimates or match requirements. Although the City anticipates a renewal of its HUD Lead Hazard Control and Healthy Homes Grants, it's not clear if it will be renewed or how much funding will be received. While neither the allocation process nor the funding for the new federal Housing Trust Fund is clear, the City is hopeful it will help to fund rental housing initiatives for very low income households in Knoxville. 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. In this Consolidated Plan, the City has plans for acquiring additional properties leading to the redevelopment of a portion of the Lonsdale neighborhood into a 'Model Block.' Other properties owned by the City are made available through the City's Homemakers program or to Community Housing Development Organizations (CHDO) for the development of affordable housing.

Discussion

Program income and carryover funds (funds left unspent from previous years) for both the CDBG and HOME programs help to offset the 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. Rules requiring that program income funds be spent first and deadlines for expending entitlement funds (what's allocated to the City) hamper the City's efforts to do smaller-scale rehabilitations activities (the way we receive program income) are more labor intensive and take more time. As the HOME rules change, we have to expend funds more quickly it will reduce the amount of smaller, single family homeowner activities we can do.

The other significant concern potentially, is HUD's move to eliminating the FIFO (first in, first out) rule for spending down funds, beginning in PY2015-2016. Currently, the City can hold in reserve funds for activities that take a little longer to complete. With the rule change, each year's grant funds will be tracked by the year. If there is no change with program income being required to be drawn first, it will be challenging to spend each year's entitlement funds fully, putting future funds in jeopardy.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Knoxville	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
KCDC	PHA	Public Housing	Jurisdiction
Knoxville Knox County Community Action Committee	Public institution	Homelessness Non-homeless special needs public facilities	Jurisdiction
Knoxville/Knox County Continuum of Care	Continuum of care	Homelessness	Jurisdiction
University of Tennessee/Knox HMIS	Public institution	Homelessness Planning	State
Catholic Charities of East Tennessee	Community/Faith-based organization	Homelessness	Region
EAST TENNESSEE COMMUNITY DESIGN CENTER	Non-profit organizations	Economic Development Planning neighborhood improvements	Region
Knoxville Knox County Metropolitan Planning Commission	Government	Planning	Jurisdiction
EAST TENNESSEE HOUSING DEVELOPMENT CORPORATION	CHDO	Ownership	Region
Helen Ross McNabb Center	Non-profit organizations	Homelessness Non-homeless special needs Rental	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
KNOX HOUSING PARTNERSHIP, INC	CHDO	Ownership	Jurisdiction
KNOXVILLE HABITAT FOR HUMANITY, INC	Community/Faith-based organization	Ownership	Jurisdiction
NEIGHBORHOOD HOUSING, INC.	Community/Faith-based organization	Non-homeless special needs Ownership	Jurisdiction
KNOXVILLE AREA URBAN LEAGUE	Non-profit organizations		Jurisdiction
Knox County Health Department	Public institution	Homelessness Non-homeless special needs Planning	Jurisdiction
VOLUNTEER MINISTRY CENTER	Community/Faith-based organization	Homelessness	Jurisdiction
YWCA	Non-profit organizations	Homelessness Rental	Jurisdiction
Salvation Army	Community/Faith-based organization	Homelessness	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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.

There continues to be a need to develop and encourage the participation of neighborhood organizations and other groups in the community development process. There are additional efforts to strengthen the capacity of Community Housing Development Organizations (CHDO) to carry out housing development activities funded through the City.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Homelessness prevention services are provided for all people who are housed or are at-risk for becoming homeless. Prevention services, including counseling/advocacy, legal assistance, as well as mortgage, rental, and utility assistance are all available in Knoxville, for the prevention of homelessness. Financial resources include federal, local, and charitable funding, but are not sufficient to meet the need. The city’s Office on Sustainability is leading efforts to improve energy efficiency in affordable housing in order to prevent homelessness caused by exorbitant utility costs. As part of this effort, the Knoxville Utilities Board is launching a new initiative of rounding up customers’ monthly bills to the nearest dollar (customers have the ability to opt out, if desired) in order to raise funds to pay for weatherization of affordable housing for low-income residents. Volunteers of America (VOA) administers the Supportive Services for the Veterans’ Families initiative in Knoxville. Helen Ross McNabb Center and others provide counseling and homelessness prevention resources for unaccompanied youth aging out of foster care.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

There are homelessness prevention services provided to special needs populations in coordination with *Knoxville's Plan to Address Homelessness*. The Knoxville-Knox County Community Action Committee (CAC) provides case management services for residents of four public housing sites that serve elderly residents and residents with disabilities. Residents at these sites who are identified by property managers as being at-risk for eviction/homelessness are referred to case managers who work with the tenant to address and resolve the issues that are placing them at risk. Community Mental Health providers offer counseling and case management services for persons with mental illness, and for those who are currently housed they will seek to address circumstances that place clients at-risk for homelessness. Funding for community mental health services is not sufficient to meet all needs, and efforts to coordinate services and resources are ongoing.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Blighted Property Acquisition and Maintenance	2015	2019	Affordable Housing Non-Housing Community Development	City of Knoxville	Strengthen Neighborhoods	CDBG: \$688,147 HOME: \$0 ESG: \$0	Housing Code Enforcement/Foreclosed Property Care: 400 Household Housing Unit Other: 14 Other
2	Blighted Property Redevelopment	2015	2019	Affordable Housing	City of Knoxville	Strengthen Neighborhoods Promote Affordable Housing	CDBG: \$200,000	Public service activities for Low/Moderate Income Housing Benefit: 40 Households Assisted Homeowner Housing Added: 40 Household Housing Unit
3	Design and Technical Assistance	2015	2019	Non-Housing Community Development	City of Knoxville	Strengthen Neighborhoods Promote Economic Development Promote Affordable Housing	CDBG: \$145,000	Other: 60 Other
4	Commercial Facade Improvement Program	2015	2019	Non-Housing Community Development	City of Knoxville	Strengthen Neighborhoods Promote Economic Development	CDBG: \$1,034,256	Facade treatment/business building rehabilitation: 20 Business Businesses assisted: 20 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Section 108 Loan Guarantee Program	2015	2019	Economic Development	City of Knoxville	Promote Economic Development	CDBG: \$2,905,000	Jobs created/retained: 83 Jobs
6	Public Facility Improvement	2015	2019	Non-Housing Community Development	City of Knoxville	Strengthen Neighborhoods Promote Economic Development Reduce and End Homelessness Promote Affordable Housing	CDBG: \$70,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 120 Households Assisted
7	Public Services	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City of Knoxville	Strengthen Neighborhoods Reduce and End Homelessness Promote Affordable Housing	CDBG: \$0	Other: 1 Other
8	Owner Occupied Housing Rehabilitation	2015	2019	Affordable Housing	City of Knoxville	Strengthen Neighborhoods Promote Affordable Housing	CDBG: \$1,906,536 HOME: \$3,975,000	Homeowner Housing Rehabilitated: 75 Household Housing Unit
9	Owner Occupied Housing Rehab/Habitat for Humanity	2015	2019	Affordable Housing	City of Knoxville	Strengthen Neighborhoods Promote Affordable Housing	HOME: \$502,703	Homeowner Housing Rehabilitated: 34 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Emergency Home Repair	2015	2019	Affordable Housing	City of Knoxville	Strengthen Neighborhoods Reduce and End Homelessness Promote Affordable Housing	CDBG: \$1,425,000	Homeowner Housing Rehabilitated: 400 Household Housing Unit
11	Minor Home Repair	2015	2019	Affordable Housing	City of Knoxville	Strengthen Neighborhoods Promote Affordable Housing	CDBG: \$425,000	Homeowner Housing Rehabilitated: 150 Household Housing Unit
12	Accessibility Modifications	2015	2019	Affordable Housing Non-Homeless Special Needs	City of Knoxville	Reduce and End Homelessness Promote Affordable Housing	CDBG: \$75,000	Homeowner Housing Rehabilitated: 40 Household Housing Unit
13	Energy Efficiency Improvements	2015	2019	Affordable Housing	City of Knoxville	Promote Economic Development Reduce and End Homelessness Promote Affordable Housing	CDBG: \$1,175,000	Homeowner Housing Rehabilitated: 350 Household Housing Unit
14	Rental Housing Rehabilitation and Development	2015	2019	Affordable Housing	City of Knoxville	Strengthen Neighborhoods Reduce and End Homelessness Promote Affordable Housing	CDBG: \$523,615 HOME: \$690,532	Rental units rehabilitated: 33 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	New Affordable Housing Construction	2015	2019	Affordable Housing	City of Knoxville	Strengthen Neighborhoods Promote Affordable Housing	HOME: \$479,226	Homeowner Housing Added: 22 Household Housing Unit
16	Down payment and Closing Cost Assistance	2015	2019	Affordable Housing	City of Knoxville	Strengthen Neighborhoods Promote Affordable Housing	HOME: \$390,000	Direct Financial Assistance to Homebuyers: 28 Households Assisted
17	Future ESG Homeless Activities	2015	2019	Homeless Job Creation/Economic Development	City of Knoxville	Reduce and End Homelessness	ESG: \$255,000	Other: 1 Other
18	Administration	2015	2019	Program Administration	City of Knoxville	Strengthen Neighborhoods Promote Economic Development Reduce and End Homelessness Promote Affordable Housing	CDBG: \$1,421,891 HOME: \$578,487	Other: 3 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Blighted Property Acquisition and Maintenance
	Goal Description	<p>To improve and promote quality of life in neighborhoods, the City of Knoxville will operate programs and fund activities for the acquisition and maintenance of properties to mitigate the negative impact of blighted properties. Includes project delivery costs.</p> <ul style="list-style-type: none"> · City of Knoxville Model Block Program – A block of formerly blighted properties is being acquired in the Lonsdale Community to be redeveloped into affordable owner-occupied housing. Thirty-two of 40 lots have been acquired so far leaving 8 additional units to be acquired. This is an ongoing project that will have design guidelines and be completed by several different non-profit housing developers. · Blighted property acquisition – Acquisition and disposition of 6 residential and/or commercial properties to mitigate the negative impact of blighted properties. <p>Maintenance of 400 blighted and abandoned lots that will eventually be redeveloped.</p>
2	Goal Name	Blighted Property Redevelopment
	Goal Description	<p>To improve and promote quality of life in neighborhoods, the City of Knoxville will operate programs and fund activities for the design of infrastructure and redevelopment of properties to mitigate the negative impact of blighted properties.</p> <p>City of Knoxville Model Block Program - Design of infrastructure (streets, sidewalks, alleys, etc.) and re-platting of 40 lots into affordable housing eventually.</p>
3	Goal Name	Design and Technical Assistance
	Goal Description	<p>To improve and promote quality of life in neighborhoods, the City of Knoxville will fund planning and design technical assistance to build the capacity of resident and stake-holder led organizations and other agencies focused on neighborhood stabilization projects.</p> <p>Subrecipient contract(s) for design and technical assistance to 60 organizations, agencies, developers.</p>

4	Goal Name	Commercial Facade Improvement Program
	Goal Description	<p>In order to promote economic development and the improvement of quality of life in neighborhoods, the City of Knoxville will use CDBG funds to operate the Commercial Facade Improvement program. The Commercial Façade Improvement program is a deferred payment loan program for exterior improvements to commercial businesses located in LMI areas to improve property values, create jobs and enhance commercial viability. Construction work will be completed by using Section 3 businesses/contractors and subcontractors to the maximum extent feasible.</p> <p>The City of Knoxville will operate the Commercial Facade program that will improve the appearance of 20 commercial buildings in redevelopment areas as well as assist businesses in expanding their operations, resulting in job creation. Includes project delivery costs.</p>
5	Goal Name	Section 108 Loan Guarantee Program
	Goal Description	In order to promote economic development and the improvement of quality of life in neighborhoods, the City of Knoxville intends to submit an application to HUD for funding to assist in the rehabilitation of the former Farragut Hotel building located at 530 South Gay St. in downtown Knoxville. Currently, this building is vacant and dilapidated. The plan for the redevelopment of the building includes a hotel, event space and retail space which will create 83 jobs. The amount of the Section 108 loan is estimated at \$2.9 million.
6	Goal Name	Public Facility Improvement
	Goal Description	<p>To improve and promote quality of life in neighborhoods, reduce and end homelessness, and promote economic development, the City will support public facility improvements that benefit LMI households. Construction work will be completed using Section 3 businesses/contractors and subcontractors to the maximum extent feasible.</p> <p>Subrecipient contract(s) for public facility improvements benefitting LMI households.</p>
7	Goal Name	Public Services
	Goal Description	To improve and promote quality of life in neighborhoods, reduce and end homelessness, and promote affordable housing, the City may fund public services that benefits LMI households, including Fair Housing activities. This is a low priority activity due to lack of financial services. The specifics of future activities are unknown at this time.

8	Goal Name	Owner Occupied Housing Rehabilitation
	Goal Description	<p>To promote affordable housing, improve and promote quality of life in neighborhoods, promote economic development, and reduce and end homelessness, the City of Knoxville will fund the operation of the Owner Occupied Housing Rehabilitation program. The program involves the rehabilitation of single family homes owned by LMI persons and constructed using Section 3 businesses/contractors and subcontractors to the maximum extent feasible. Improvements focus on code violations, energy efficiency and health/safety issues. Includes project delivery costs.</p> <ul style="list-style-type: none"> · The City of Knoxville operates an owner-occupied housing rehabilitation program the will benefit 75 LMI homeowners who need code related repairs on their homes. Includes project delivery costs. The City of Knoxville currently requires Energy Star New Homes certification for all replacement homes built under the City’s rehabilitation program. · The City will continue to require the maximum energy efficiency, with a minimum of Energy Star certification on housing rehabilitation activities. <p>The City of Knoxville is committed to promoting visitability to the greatest extent possible in all housing replacement activities.</p>
9	Goal Name	Owner Occupied Housing Rehab/Habitat for Humanity
	Goal Description	To promote affordable housing, improve and promote quality of life in neighborhoods, promote economic development, and reduce and end homelessness, the City of Knoxville will fund Knoxville Habitat for Humanity to provide single family housing rehabilitation and lot clearance to 34 foreclosed properties to eventually be resold to LMI households. Construction work will be completed by using Section 3 businesses/contractors and subcontractors to the maximum extent feasible.
10	Goal Name	Emergency Home Repair
	Goal Description	<p>To promote affordable housing, improve and promote quality of life in neighborhoods, promote economic development, and reduce and end homelessness, the City of Knoxville will fund emergency/minor home repairs in LMI owner-occupied homes. Construction work will be completed using Section 3 businesses/contractors and subcontractors to the maximum extent feasible.</p> <p>Subrecipient contract(s) to provide 400 LMI homeowners with code-related, basic life and safety repairs.</p>

11	Goal Name	Minor Home Repair
	Goal Description	<p>To promote affordable housing, improve and promote quality of life in neighborhoods, promote economic development, and reduce and end homelessness, the City of Knoxville will fund minor home repairs on LMI owner-occupied homes. Construction work will be completed using Section 3 businesses/contractors and subcontractors to the maximum extent feasible.</p> <p>Subrecipient contract(s) to provide 150 LMI homeowners with minor home repairs.</p>
12	Goal Name	Accessibility Modifications
	Goal Description	<p>To promote affordable housing, improve and promote quality of life in neighborhoods, promote economic development, and reduce and end homelessness, the City of Knoxville will fund accessibility modifications – ramps, handrails and other exterior or interior features that assist owner and renter-occupied LMI households who have disabilities. Construction work will be completed using Section 3 businesses/contractors and subcontractors to the maximum extent feasible.</p> <p>Subrecipient contract(s) to provide 40 LMI homeowners and renters with accessibility modifications.</p>
13	Goal Name	Energy Efficiency Improvements
	Goal Description	<p>To promote affordable housing, improve and promote quality of life in neighborhoods, promote economic development, and reduce and end homelessness, the City of Knoxville will fund energy efficiency improvements/weatherization improvements to both homeowner and renter-occupied LMI households. Construction work will be completed using Section 3 businesses/contractors and subcontractors to the maximum extent feasible.</p> <p>Subrecipient contract(s) to provide energy efficiency and weatherization program to assist 350 LMI homeowners and renters.</p>
14	Goal Name	Rental Housing Rehabilitation and Development
	Goal Description	<p>To promote affordable housing, improve and promote quality of life in neighborhoods, promote economic development, and reduce and end homelessness, the City of Knoxville will fund rental housing rehabilitation and/or development of units to be occupied by LMI renters. Improvements focus on code violations, resource efficiency and health/safety issues. Construction work will be completed using Section 3 businesses/contractors and subcontractors to the maximum extent feasible. Includes project delivery costs.</p> <ul style="list-style-type: none"> · The City of Knoxville will provide 18 LMI households with rehabilitation and/or develop up to 33 units. <p>The City will continue to require the maximum energy efficiency, with a minimum of Energy Star certification.</p>

15	Goal Name	New Affordable Housing Construction
	Goal Description	<p>To promote affordable housing, improve and promote quality of life in neighborhoods, promote economic development, and reduce and end homelessness, the City of Knoxville will fund new affordable housing construction/LMI housing development that will be implemented by locally designated Community Housing Development Organizations (CHDOs). A minimum of 15% of HOME funds per year must go to CHDO designated projects/activities. Construction work will be completed using Section 3 businesses/contractors and subcontractors to the maximum extent feasible.</p> <ul style="list-style-type: none"> · CHDOs partners will construct 22 new affordable homes for LMI households. · CHDO operating – Operating funds for CHDOs to build organizational capacity · The City of Knoxville currently requires Energy Star New Homes certification for any new home built by a nonprofit CHDO partner. <p>The City of Knoxville is committed to promoting visitability to the greatest extent possible in all of the housing development projects.</p>
16	Goal Name	Down payment and Closing Cost Assistance
	Goal Description	<p>To promote affordable housing and improve and promote quality of life in neighborhoods the City of Knoxville will fund down payment and closing cost assistance for CHDO homebuyers.</p> <p>The City of Knoxville will operate a Down Payment and Closing Cost Assistance program that will assist 28 LMI homebuyers of CHDO-developed housing.</p>
17	Goal Name	Future ESG Homeless Activities
	Goal Description	It is anticipated that a direct allocation of ESG funds will be restored to the City of Knoxville in PY 2016. At that time, when the amount of the allocation is known, the City will budget funding accordingly to ESG-eligible activities.
18	Goal Name	Administration
	Goal Description	Administration expenses are allowed in CDBG, HOME and ESG programs. For CDBG, up to 20% of the HUD allocation and up to 20% of CDBG program income may be used for general administrative expenses each year. The HOME program allows up to 10% of the HUD allocation and up to 10% of HOME program income to be used for administrative expenses each year. The ESG program allows up to 7.5% of the HUD allocation to be used for administrative expenses related to the ESG program each year.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Owner Occupied Rehabilitation: 30 Moderate income, 25 Low income, 21 Extremely Low income (five year estimate)

Rental Rehabilitation and Development: 2 Moderate income, 6 Low income, 5 Extremely Low (one year estimate only due to new resources expected through Affordable Housing Trust Fund)

Down Payment and Closing Cost Assistance: 43 Moderate income, 9 Low income, 8 Extremely Low income (five year estimate)

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not applicable.

Activities to Increase Resident Involvements

KCDC, Knoxville's Public Housing Authority provides opportunities for tenants/residents to be involved, including: participation in the Knoxville Tenant Council, a council of public housing residents; Site Resident Associations; National Night Out Activities and Neighborhood Watch. Residents may also take advantage of GED Classes; Boys and Girls Clubs activities; and Project Grad.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

Not applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Some barriers to affordable housing and residential investment include: Complexity of the Development Process; Acquiring and Assembling Inner City Parcels; Increasing Cost of Development; Lack of Available Government Programs and Subsidies; and Choice in Affordable Housing Location.

Please see attachment for a more detailed description and strategies to reduce negative effects/barriers.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Please see attachment for a more detailed description and strategies to remove and ameliorate barriers.

Discussion:

New 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 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 to assist in such development.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Street outreach programs are provided through 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 Homeless Coalition convenes an interagency workgroup to coordinate efforts and resources to work with particularly challenging cases in order to get them off the streets, into permanent housing and connected with appropriate resources.

Addressing the emergency and transitional housing needs of homeless persons

This jurisdiction'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 so forth.

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.

This jurisdiction is implementing several rapid rehousing 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.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

This jurisdiction is seeking to implement targeted homelessness prevention efforts that can successfully identify families and individuals at immediate risk of homelessness and provide the appropriate intervention that will prevent homelessness. Already this jurisdiction is implementing an initiative to provide case management for 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 will be implementing a program to round up customers' utility bills to the nearest dollar and to use the funds raised to pay for the weatherization program. This jurisdiction will continue to look for other similar interventions that can prevent homelessness by stabilizing individuals and families in their existing housing.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

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 rehab 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 August 2013 the City of Knoxville was awarded a three-year Lead Hazard Control Grant from HUD's Office of Healthy Homes and Lead Hazard Control in the amount of \$2.5 million to address lead based paint hazards in the City. With these funds, the City was able to add an education component as well as lead testing and abatement to all home repair programs.

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.

How are the actions listed above related to the extent of lead poisoning and 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.

How are the actions listed above integrated into housing policies and procedures?

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 rehab 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.

The City has Rehab Specialist staff certified as Healthy Homes Specialists with the National Environmental Health Association. Healthy Homes measures are carried out on rehab projects to reduce the number of health and safety risks within the homes.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

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

Goals include: home ownership as a means to stabilize neighborhoods; Housing rehabilitation to lower energy costs; Economic development to create job opportunities; and the Development of affordable rental housing.

The City of Knoxville, in cooperation with 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.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Programs that create home ownership opportunities provide LMI families with the ability to build wealth while serving to stabilize neighborhoods. Housing rehabilitation results in lower energy costs and savings to the homeowners. Economic development programs, such as the Commercial Façade Improvement program, create job opportunities in LMI neighborhoods by improving the business's ability to attract customers and grow. Development of affordable rental housing for LMI families and individuals increases their opportunity to save income and become self-sufficient.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The Community Development Department Director oversees the planning and budgeting process to ensure that, as they are developed, projects are consistent with grant requirements. This planning process also ensures that each funded project is consistent with the Five-Year Consolidated Plan and makes progress toward identified community development objectives. All subgrantee projects are assigned to a Project Manager or Specialist for oversight, monitoring, and technical assistance. The City Law Department drafts contracts with input from the subgrantee and Project Manager in order to ensure compliance with applicable laws and regulations. As required by City Code, the City Council approves certain contracts. Subgrantees submit quarterly progress reports and a completion report. Reports are reviewed by the Project Manager/Specialist to ensure contract compliance. Funds are provided to subgrantees on a reimbursement basis. Reimbursement requests are submitted to the City on a monthly, quarterly or as-needed basis, and contain supporting documentation for all expenses for which reimbursement is requested. Requests are reviewed, revised (if necessary), and approved by the Project Manager/Specialist. The Senior Accounting Clerk prepares a check request, which is approved by the Community Development Administrator and Department Director prior to submission to the City Finance Department. The Senior Accounting Clerk oversees the Department's overall expenditures and financial status, and assists the Community Development Administrator in drawing funds from HUD on a regular basis. The Community Development Department's Monitoring Plan is followed to assess the level of monitoring required for each subgrantee. Monitoring is scheduled and recorded on the Monitoring Schedule. Subgrantee monitoring is performed on an informal basis, "desk review," through telephone, email, and periodic meetings between City and subgrantee staff. Formal monitoring, "on-site review," is performed on an annual basis (except in the case of low risk subgrantees or projects). Formal monitoring is conducted by the Project Manager and/or Community Development Administrator at the subgrantee's office, and includes review of agency policies, procedures, financial records, and project documentation. A written report is issued following a formal monitoring session. Any findings or concerns that require subgrantee action are followed up on by both the subgrantee and City staff. For City-operated housing activities, applications for assistance are analyzed by Housing Finance Specialists for compliance with program guidelines. Housing Rehabilitation Specialists provide detailed specifications for ensuring that the activity meets Neighborhood Housing Standards and cost estimates to ensure that construction bids are reasonable and allowable. During the construction process, all activities are monitored by Housing Rehabilitation Specialists for compliance with the terms of the construction contract and Neighborhood Housing Standards. The Housing Manager reviews and approves work and activities during each step of the rehabilitation process – financial analysis, write-up/cost estimate, bid, and construction. Several staff members address special regulatory requirements. For projects requiring procurement and federal labor standards compliance, the assigned project monitor provides technical assistance to the agency performing the project, oversees the bid process, works with contractors, and reviews certified payroll. The Department Director and the Community Development Administrator implement the City's Citizen Participation plan. Community Development staff participate in community forums, neighborhood meetings, and other agencies' planning processes.

Expected Resources

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

Introduction

The City of Knoxville has seen a decrease in HUD allocation amounts over the last five years for all of its grant programs - CDBG, HOME and ESG. The City's CDBG allocation dropped over 33%, from \$2,032,567 in PY2010-2011 to \$1,355,235 in PY2015-2016 (a difference of \$677,332). The City's HOME allocation has dropped over 50% over the same time period, from \$1,391,991 in PY2010-2011 to \$690,541 in PY2015-2016 (a difference of \$701,450). The City's ESG allocation has been unpredictable over the last five years - an increase in PY2011-2012 of over 75%, to \$146,665, to a 22% decrease the following year to being cut altogether for at least two program years: PY2014-2015 and PY2015-2016.

As for the ESG cut, it is our understanding that American Community Survey (ACS) data showed a decrease in general population from the City of Knoxville, not a decrease in homeless people or need. Fortunately, the City has identified other resources to offset the loss of ESG funds. The State of Tennessee allocated \$130,308 of its ESG funds from HUD to the City of Knoxville for PY2014-2015. The City expects the State to do the same for the PY2015-2016 year as well. The City of Knoxville also allocated its own general funds to support homeless service activities during PY2014-2015.

We have based the figures below on the assumption that the City's funding allocations for future years will continue to decrease. We conservatively estimated that the City's CDBG allocations will continue to be reduced by about 4% per year; HOME allocations will be cut by about 13% per year; and a direct ESG allocation will be reinstated to the City by PY2016-2017.

The City is hopeful that the new federal Housing Trust Fund will help to fund rental housing initiatives for very low income households in Knoxville in a few years.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
							\$	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	4,260,235	150,000	1,134,110	5,544,345	6,450,100	A conservative estimate of a 4% decrease in the CDBG HUD Allocation each year was used to estimate across years 2016-2019. The PY2015 HUD allocation is \$1,355,235. The City plans to apply for a Section 108 Loan Guarantee of \$2,905,000.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	690,541	600,000	725,045	2,015,586	4,600,362	A conservative estimate of a 12% decrease in the HOME HUD Allocation each year was used to estimate across years 2016-2019.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	0	0	0	0	255,000	The City expects its ESG allocation to be reinstated in PY2016-2017 at \$85,000 per year.

Table 54 - 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

On February 10, 2015, Community Development received notice of the 2015 formula allocations for Program Year One. The City received a 4% decrease in CDBG and a 12% decrease in HOME from the prior year’s allocation. Unfortunately, the City did not get its direct allocation of ESG funds reinstated. The total amount of funding for the two formula grants is \$2,045,776. For anticipated allocations for the remainder of the Consolidated Plan, the City estimates reflect a 4% reduction each year for CDBG and a 12% reduction of HOME each year. It is hoped that the City will get its direct allocation of ESG funds reinstated in PY2016. These budget estimates do not include program income estimates or match requirements. Although the City anticipates a renewal of its HUD Lead Hazard Control and Healthy Homes Grants, it’s not clear if it will be

renewed or how much funding will be received. While neither the allocation process nor the funding for the new federal Housing Trust Fund is clear, the City is hopeful it will help to fund rental housing initiatives for very low income households in Knoxville. 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. In this Consolidated Plan, the City has plans for acquiring additional properties leading to the redevelopment of a portion of the Lonsdale neighborhood into a 'Model Block.' Other properties owned by the City are made available through the City's Homemakers program or to Community Housing Development Organizations (CHDO) for the development of affordable housing.

Discussion

Program income and carryover funds (funds left unspent from previous years) for both the CDBG and HOME programs help to offset the 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. Rules requiring that program income funds be spent first and deadlines for expending entitlement funds (what's allocated to the City) hamper the City's efforts to do smaller-scale rehabilitations activities (the way we receive program income) are more labor intensive and take more time. As the HOME rules change, we have to expend funds more quickly it will reduce the amount of smaller, single family homeowner activities we can do.

The other significant concern potentially, is HUD's move to eliminating the FIFO (first in, first out) rule for spending down funds, beginning in PY2015-2016. Currently, the City can hold in reserve funds for activities that take a little longer to complete. With the rule change, each year's grant funds will be tracked by the year. If there is no change with program income being required to be drawn first, it will be challenging to spend each year's entitlement funds fully, putting future funds in jeopardy.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Blighted Property Acquisition and Maintenance	2015	2019	Affordable Housing Non-Housing Community Development	City of Knoxville	Strengthen Neighborhoods Promote Affordable Housing	CDBG: \$328,147	Housing Code Enforcement/Foreclosed Property Care: 80 Household Housing Unit Other: 10 Other
2	Blighted Property Redevelopment	2015	2019	Affordable Housing	City of Knoxville	Strengthen Neighborhoods Promote Affordable Housing	CDBG: \$300,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 40 Households Assisted
3	Design and Technical Assistance	2015	2019	Non-Housing Community Development	City of Knoxville	Strengthen Neighborhoods Promote Economic Development Promote Affordable Housing	CDBG: \$40,000	Other: 12 Other
4	Commercial Facade Improvement Program	2015	2019	Non-Housing Community Development	City of Knoxville	Strengthen Neighborhoods Promote Economic Development	CDBG: \$250,000	Facade treatment/business building rehabilitation: 4 Business

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Section 108 Loan Guarantee Program	2015	2019	Economic Development	City of Knoxville	Strengthen Neighborhoods Promote Economic Development	CDBG: \$2,905,000	Jobs created/retained: 83 Jobs
6	Public Facility Improvement	2015	2019	Non-Housing Community Development	City of Knoxville	Strengthen Neighborhoods Promote Economic Development Reduce and End Homelessness Promote Affordable Housing	CDBG: \$70,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 120 Households Assisted
8	Owner Occupied Housing Rehabilitation	2015	2019	Affordable Housing	City of Knoxville	Strengthen Neighborhoods Promote Affordable Housing	CDBG: \$561,536 HOME: \$1,007,000	Homeowner Housing Rehabilitated: 19 Household Housing Unit
9	Owner Occupied Housing Rehab/Habitat for Humanity	2015	2019	Affordable Housing	City of Knoxville	Strengthen Neighborhoods Promote Affordable Housing	HOME: \$75,000	Homeowner Housing Rehabilitated: 5 Household Housing Unit
10	Emergency Home Repair	2015	2019	Affordable Housing	City of Knoxville	Strengthen Neighborhoods Reduce and End Homelessness Promote Affordable Housing	CDBG: \$400,000	Homeowner Housing Rehabilitated: 108 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Minor Home Repair	2015	2019	Affordable Housing	City of Knoxville	Strengthen Neighborhoods Promote Affordable Housing	CDBG: \$85,000	Homeowner Housing Rehabilitated: 40 Household Housing Unit
12	Accessibility Modifications	2015	2019	Affordable Housing Non-Homeless Special Needs	City of Knoxville	Strengthen Neighborhoods Reduce and End Homelessness Promote Affordable Housing	CDBG: \$15,000	Homeowner Housing Rehabilitated: 8 Household Housing Unit
13	Energy Efficiency Improvements	2015	2019	Affordable Housing	City of Knoxville	Promote Affordable Housing	CDBG: \$250,000	Homeowner Housing Rehabilitated: 72 Household Housing Unit
14	Rental Housing Rehabilitation and Development	2015	2019	Affordable Housing	City of Knoxville	Strengthen Neighborhoods Reduce and End Homelessness Promote Affordable Housing	CDBG: \$118,615 HOME: \$494,532	Rental units rehabilitated: 18 Household Housing Unit
15	New Affordable Housing Construction	2015	2019	Affordable Housing	City of Knoxville	Strengthen Neighborhoods Promote Affordable Housing	HOME: \$175,000	Homeowner Housing Added: 7 Household Housing Unit
16	Down payment and Closing Cost Assistance	2015	2019	Affordable Housing	City of Knoxville	Strengthen Neighborhoods Promote Affordable Housing	HOME: \$135,000	Direct Financial Assistance to Homebuyers: 9 Households Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Blighted Property Acquisition and Maintenance
	Goal Description	<p>To improve and promote quality of life in neighborhoods, the City of Knoxville will fund \$328,147 (see breakdown below) in CDBG funds to operate programs and fund activities for the acquisition and maintenance of properties to mitigate the negative impact of blighted properties. Includes project delivery costs.</p> <ul style="list-style-type: none"> · City of Knoxville Model Block Program – A block of formerly blighted properties is being acquired in the Lonsdale Community to be redeveloped into affordable owner-occupied housing. Thirty-two of 40 lots have been acquired so far leaving 8 additional lots/properties to be acquired with \$206,532 in CDBG funds. This is an ongoing project that will have design guidelines and be completed by several different non-profit housing developers. · Blighted property acquisition – \$61,615 in CDBG funds for acquisition and disposition of 2 residential and/or commercial properties to mitigate the negative impact of blighted properties. · \$35,000 in CDBG funds for the maintenance of 80 blighted and abandoned lots that will eventually be redeveloped, by using Section 3 businesses/contractors and subcontractors to the maximum extent feasible. <p>\$25,000 in CDBG funds will pay for project delivery expenses.</p>
2	Goal Name	Blighted Property Redevelopment
	Goal Description	<p>To improve and promote quality of life in neighborhoods, the City of Knoxville will fund \$300,000 in CDBG funds to operate programs and fund activities for the design of infrastructure and redevelopment of properties to mitigate the negative impact of blighted properties.</p> <p>City of Knoxville Model Block Program - Design of infrastructure (streets, sidewalks, alleys, etc.) and re-platting of 40 lots into affordable housing eventually.</p>

3	Goal Name	Design and Technical Assistance
	Goal Description	<p>To improve and promote quality of life in neighborhoods, the City of Knoxville will fund planning and design technical assistance to build the capacity of resident and stake-holder led organizations and other agencies focused on neighborhood stabilization projects.</p> <p>Subcontract with East Tennessee Community Design Center for \$40,000 in CDBG funds for design and technical assistance to 12 organizations, agencies, developers focused on neighborhood stabilization projects.</p>
4	Goal Name	Commercial Facade Improvement Program
	Goal Description	<p>In order to promote economic development and the improvement of quality of life in neighborhoods, the City of Knoxville will use \$250,000 in CDBG funds (see breakdown below) to operate the Commercial Facade Improvement Program. The Commercial Façade program is a deferred payment loan program for exterior improvements to commercial businesses located in LMI areas to improve property values, create jobs and enhance commercial viability.</p> <p>· The City of Knoxville will operate the Commercial Facade program that will use \$225,000 in CDBG funds to improve the appearance of 4 commercial buildings in redevelopment areas as well as assist businesses in expanding their operations, resulting in job creation. Construction work will be completed by using Section 3 businesses/contractors and subcontractors to the maximum extent feasible.</p> <p>\$25,000 in CDBG funds will pay for project delivery expenses.</p>
5	Goal Name	Section 108 Loan Guarantee Program
	Goal Description	<p>In order to promote economic development and the improvement of quality of life in neighborhoods, the City intends to submit an application to HUD for funding to assist in the rehabilitation of the former Farragut Hotel building located at 530 South Gay St. in downtown Knoxville. Currently, this building is vacant and dilapidated. The plan for the redevelopment of the building includes a hotel, event space and retail space which will create 83 jobs. The amount of the Section 108 loan is estimated at \$2.9 million.</p>
6	Goal Name	Public Facility Improvement
	Goal Description	<p>In order to reduce and end homelessness and promote economic development, the City will support public facility improvements at Samaritan Place, a program of Catholic Charities of East Tennessee. Samaritan Place provides emergency, transitional, and long-term supportive housing and intensive case management to homeless senior citizens. CDBG funds in the amount of \$70,000 will be used for roof replacement at Samaritan Place, by using Section 3 businesses/contractors and subcontractors to the maximum extent feasible.</p>

8	Goal Name	Owner Occupied Housing Rehabilitation
	Goal Description	<p>To promote affordable housing, improve and promote quality of life in neighborhoods, promote economic development, and reduce and end homelessness, the City of Knoxville will fund \$471,250 in CDBG and \$1,007,000 in HOME to operate the Owner Occupied Housing Rehabilitation program (see funding breakdown below). The program involves the rehabilitation of single family homes owned by LMI persons and constructed by using Section 3 businesses/contractors and subcontractors to the maximum extent feasible. Improvements focus on code violations, energy efficiency and health/safety issues. Includes project delivery costs.</p> <p>The City of Knoxville will use \$280,286 in CDBG funds and \$1,007,000 in HOME funds for the operation of an owner-occupied housing rehabilitation program that will benefit 19 LMI homeowners who need code related repairs on their homes. The City of Knoxville currently requires <i>Energy Star New Homes</i> certification for all replacement homes built under the City's rehabilitation program and the maximum energy efficiency, with a minimum of Energy Star certification for rehabilitated houses.</p> <p>\$191,250 in CDBG funds will pay for project delivery expenses.</p>
9	Goal Name	Owner Occupied Housing Rehab/Habitat for Humanity
	Goal Description	<p>To promote affordable housing, improve and promote quality of life in neighborhoods, promote economic development, and reduce and end homelessness, the City of Knoxville will fund \$75,000 in HOME funds for rehabilitation of single family homes and lot clearance costs of housing that will be resold to LMI persons, by using Section 3 businesses/contractors and subcontractors to the maximum extent feasible.</p> <p>Knoxville Habitat for Humanity will use \$75,000 in HOME funds to provide single family housing rehabilitation and lot clearance to 5 foreclosed properties to eventually be resold to LMI households.</p>
10	Goal Name	Emergency Home Repair
	Goal Description	<p>To promote affordable housing, improve and promote quality of life in neighborhoods, promote economic development, and reduce and end homelessness, the City of Knoxville will fund emergency/minor home repairs in LMI owner-occupied homes, using Section 3 businesses/contractors and subcontractors to the maximum extent feasible.</p> <p>The Knoxville Knox County Community Action Committee (CAC) will use \$400,000 in CDBG funds to provide 108 LMI homeowners with code-related, basic life and safety repairs to their homes.</p>

11	Goal Name	Minor Home Repair
	Goal Description	<p>To promote affordable housing, improve and promote quality of life in neighborhoods, promote economic development, and reduce and end homelessness, the City of Knoxville will fund minor home repairs in LMI owner-occupied homes, using Section 3 businesses/contractors and subcontractors to the maximum extent feasible.</p> <p>Knoxville Leadership Foundation’s Neighborhood Housing, Inc. (NHI) will use \$85,000 in CDBG funds to provide 30 LMI homeowners with minor home repairs (mostly exterior) using volunteers mostly to assist with labor through their Operation Back Yard program.</p>
12	Goal Name	Accessibility Modifications
	Goal Description	<p>To promote affordable housing, improve and promote quality of life in neighborhoods, promote economic development, and reduce and end homelessness, the City of Knoxville will fund accessibility modifications – ramps, handrails and other exterior or interior features that assist owner and renter-occupied LMI households who have disabilities. Section 3 businesses/contractors and subcontractors will be used to the maximum extent feasible.</p> <p>Knoxville Leadership Foundation’s Neighborhood Housing, Inc. (NHI) will use \$15,000 in CDBG funds to provide 8 LMI homeowners and renters with accessibility modifications, using volunteers mostly to assist with labor.</p>
13	Goal Name	Energy Efficiency Improvements
	Goal Description	<p>To promote affordable housing, improve and promote quality of life in neighborhoods, promote economic development, and reduce and end homelessness, the City of Knoxville will fund energy efficiency improvements/weatherization improvements to both homeowner and renter-occupied LMI households, using Section 3 businesses/contractors and subcontractors to the maximum extent feasible.</p> <p>The Knoxville Knox County Community Action Committee (CAC) will use \$250,000 in CDBG funds to operate the Weatherization, Health and Safety program to assist 72 LMI homeowners and renters with energy efficiency, health and safety related improvements.</p>

14	Goal Name	Rental Housing Rehabilitation and Development
	Goal Description	<p>To promote affordable housing, improve and promote quality of life in neighborhoods, promote economic development, and reduce and end homelessness, the City of Knoxville will fund \$208,615 in CDBG and \$494,532 in HOME funds to operate the Rental Housing Rehabilitation program (see funding breakdown below). The program involves the rehabilitation and/or development of units to be occupied by LMI renters. Improvements focus on code violations, energy efficiency and health/safety issues. Section 3 businesses/contractors and subcontractors will be used to the maximum extent feasible. Includes project delivery costs. The City will continue to require the maximum energy efficiency, with a minimum of Energy Star certification.</p> <ul style="list-style-type: none"> The City of Knoxville will use \$24,865 in CDBG funds and \$494,532 in HOME funds to provide 18 LMI households with rehabilitation and/or develop up to 18 units. <p>\$183,750 in CDBG funds will pay for project delivery expenses.</p>
15	Goal Name	New Affordable Housing Construction
	Goal Description	<p>To promote affordable housing, improve and promote quality of life in neighborhoods, and promote economic development, the City of Knoxville will fund New Affordable Housing Construction/LMI housing development that will be implemented by locally designated Community Housing Development Organizations (CHDO s). A minimum of 15% of HOME funds per year must go to CHDO designated projects/activities. Section 3 businesses/contractors and subcontractors will be used to the maximum extent feasible. The City of Knoxville currently requires <i>Energy Star New Homes</i> certification for any new home built by a nonprofit CHDO partner. The City of Knoxville is committed to promoting visitability to the greatest extent possible in all of the housing development projects.</p> <ul style="list-style-type: none"> CHDO partners will use \$175,000 in HOME/CHDO funds to construct 7 new affordable homes for LMI households. <p>CHDO operating – Operating funds may be used for CHDO s to build organizational capacity.</p>
16	Goal Name	Down payment and Closing Cost Assistance
	Goal Description	<p>To promote affordable housing and improve and promote quality of life in neighborhoods, the City of Knoxville will fund down payment and closing cost assistance for LMI CHDO homebuyers.</p> <p>The City of Knoxville will use \$135,000 in HOME funds to operate a Down Payment and Closing Cost Assistance program that will assist 9 LMI homebuyers of CHDO-developed housing.</p>

Projects

AP-35 Projects – 91.220(d)

Introduction

The goals listed in AP-20 are further described in HUD's Integrated Disbursement and Information System (IDIS) and set up as projects for PY2015-2016.

Projects

#	Project Name
1	CDBG General Administration
2	Housing Administration
3	Owner Occupied Housing Rehabilitation
4	East Tennessee Community Design Center
5	CHDO
6	Commercial Facade Improvement Program
7	Down Payment Assistance Program
8	CAC Home Repair
9	NHI Minor Home Repair Program
10	Rental Rehabilitation and Development Program
11	Blighted Property Acquisition Program
12	Lonsdale Model Block
13	CAC Energy Efficiency Program
14	Habitat for Humanity
15	Catholic Charities
16	Section 108 Loan Guarantee

Table 56 – Project Information

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

The PY2015 HUD allocation amounts, program income anticipated, and carryover from previous years have been allocated to projects under the four goals of Strengthening Neighborhoods, Promoting Economic Development, Reducing and Ending Homelessness and Promoting Affordable Housing.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG General Administration
	Target Area	City of Knoxville
	Goals Supported	Blighted Property Acquisition and Maintenance Blighted Property Redevelopment Design and Technical Assistance Commercial Facade Improvement Program Public Facility Improvement Emergency Home Repair Minor Home Repair Accessibility Modifications Energy Efficiency Improvements
	Needs Addressed	Strengthen Neighborhoods Promote Economic Development Reduce and End Homelessness Promote Affordable Housing
	Funding	CDBG: \$321,047
	Description	General program administration for the CDBG program.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	General Program Administration.
	Location Description	400 Main Street, Knoxville, TN 37902
	Planned Activities	General program administration.
2	Project Name	Housing Administration
	Target Area	City of Knoxville
	Goals Supported	Owner Occupied Housing Rehabilitation Owner Occupied Housing Rehab/Habitat for Humanity Rental Housing Rehabilitation and Development New Affordable Housing Construction Down payment and Closing Cost Assistance
	Needs Addressed	Strengthen Neighborhoods Reduce and End Homelessness Promote Affordable Housing
	Funding	CDBG: \$375,000 HOME: \$129,054
	Description	Project Delivery expenses for housing rehabilitation programs (includes CDBG and HOME).
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Project delivery expenses for housing programs.
	Location Description	

	Planned Activities	Owner occupied housing rehabilitation, rental housing rehabilitation and development, construction of new affordable housing with CHDOs, and down payment assistance for CHDO home buyers.
3	Project Name	Owner Occupied Housing Rehabilitation
	Target Area	City of Knoxville
	Goals Supported	Owner Occupied Housing Rehabilitation
	Needs Addressed	Strengthen Neighborhoods Reduce and End Homelessness Promote Affordable Housing
	Funding	CDBG: \$280,286 HOME: \$1,007,000
	Description	Owner occupied housing rehabilitation program.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	19 families are estimated to be assisted with owner occupied housing rehabilitation.
	Location Description	
	Planned Activities	Owner occupied housing rehabilitation.
4	Project Name	East Tennessee Community Design Center
	Target Area	City of Knoxville
	Goals Supported	Design and Technical Assistance
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$40,000
	Description	The East Tennessee Community Design Center will provide design and technical assistance to organizations working to strengthen neighborhoods.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	12 organizations are estimated to be assisted by ETDCDC.
	Location Description	
	Planned Activities	Design and technical assistance.
5	Project Name	CHDO
	Target Area	City of Knoxville
	Goals Supported	New Affordable Housing Construction
	Needs Addressed	Strengthen Neighborhoods Promote Affordable Housing
	Funding	HOME: \$175,000
	Description	CHDO set aside.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	7 houses will be constructed by CHDOs.

	Location Description	
	Planned Activities	
6	Project Name	Commercial Facade Improvement Program
	Target Area	City of Knoxville
	Goals Supported	Commercial Facade Improvement Program
	Needs Addressed	Strengthen Neighborhoods Promote Economic Development
	Funding	CDBG: \$250,000
	Description	Commercial Facade Improvement Program.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	4 facades will be improved.
	Location Description	Redevelopment areas.
	Planned Activities	
7	Project Name	Down Payment Assistance Program
	Target Area	City of Knoxville
	Goals Supported	Down payment and Closing Cost Assistance
	Needs Addressed	Strengthen Neighborhoods Promote Affordable Housing
	Funding	HOME: \$135,000
	Description	Down payment assistance program for CHDO homebuyers.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	9 CHDO homebuyers will receive down payment assistance.
	Location Description	
	Planned Activities	
8	Project Name	CAC Home Repair
	Target Area	City of Knoxville
	Goals Supported	Emergency Home Repair
	Needs Addressed	Strengthen Neighborhoods Promote Economic Development Reduce and End Homelessness Promote Affordable Housing
	Funding	CDBG: \$400,000
	Description	CAC Home Repair program.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	130 LMI households will receive assistance with code-related home repairs.
	Location Description	
	Planned Activities	

9	Project Name	NHI Minor Home Repair Program
	Target Area	City of Knoxville
	Goals Supported	Minor Home Repair Accessibility Modifications
	Needs Addressed	Strengthen Neighborhoods Reduce and End Homelessness Promote Affordable Housing
	Funding	CDBG: \$100,000
	Description	NHI Minor Home Repair program.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	30 houses will receive minor home repairs. 10 will receive accessibility modifications.
	Location Description	
	Planned Activities	
10	Project Name	Rental Rehabilitation and Development Program
	Target Area	City of Knoxville
	Goals Supported	Rental Housing Rehabilitation and Development
	Needs Addressed	Strengthen Neighborhoods Promote Economic Development Reduce and End Homelessness Promote Affordable Housing
	Funding	CDBG: \$24,865 HOME: \$494,532
	Description	City of Knoxville Rental Rehabilitation and Development program.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	18 rental housing units will be rehabilitated and/or developed.
	Location Description	
	Planned Activities	
11	Project Name	Blighted Property Acquisition Program
	Target Area	City of Knoxville
	Goals Supported	Blighted Property Acquisition and Maintenance
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$121,615
	Description	City of Knoxville's Blighted Property Acquisition program.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	80 properties maintained (will eventually be redeveloped) and 2 lots acquired for redevelopment.
	Location Description	
	Planned Activities	
12	Project Name	Lonsdale Model Block

	Target Area	City of Knoxville
	Goals Supported	Blighted Property Acquisition and Maintenance Blighted Property Redevelopment
	Needs Addressed	Strengthen Neighborhoods Promote Affordable Housing
	Funding	CDBG: \$406,532
	Description	City of Knoxville's Lonsdale Model Block program.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Acquisition of an additional 8 lots to add to the lots already acquired. Funds will also be used to design infrastructure (streets, alleys, sidewalks, landscaping, etc.) to support the model block development of up to 40 buildable lots.
	Location Description	Lonsdale neighborhood.
	Planned Activities	
13	Project Name	CAC Energy Efficiency Program
	Target Area	City of Knoxville
	Goals Supported	Energy Efficiency Improvements
	Needs Addressed	Promote Economic Development Promote Affordable Housing
	Funding	CDBG: \$250,000
	Description	CAC Energy Efficiency program.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	72 housing units will be assisted to make them more energy efficient. Dovetails with KUB Round It Up program.
	Location Description	
	Planned Activities	
14	Project Name	Habitat for Humanity
	Target Area	City of Knoxville
	Goals Supported	Owner Occupied Housing Rehab/Habitat for Humanity
	Needs Addressed	Strengthen Neighborhoods Reduce and End Homelessness Promote Affordable Housing
	Funding	HOME: \$75,000
	Description	Habitat for Humanity rehabilitation and lot clearance activities.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	5 housing units/lots will be rehabilitated/cleared.
	Location Description	
	Planned Activities	
15	Project Name	Catholic Charities
	Target Area	City of Knoxville
	Goals Supported	Public Facility Improvement

	Needs Addressed	Reduce and End Homelessness
	Funding	CDBG: \$70,000
	Description	Public facility improvement to Catholic Charities' Samaritan Place.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Catholic Charities houses up to 120 homeless seniors at Samaritan Place.
	Location Description	3009 Lakebrook Blvd
	Planned Activities	Replace existing roof.
16	Project Name	Section 108 Loan Guarantee
	Target Area	City of Knoxville
	Goals Supported	Section 108 Loan Guarantee Program
	Needs Addressed	Promote Economic Development
	Funding	CDBG: \$2,905,000
	Description	Section 108 Loan Guarantee
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	83 jobs are expected to be created.
	Location Description	
	Planned Activities	

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 is the entitlement area. The entire city is the target area.

Areas of low income include a band of census tracts around the city center. Census tracts 29-Lincoln Park, 28-Lonsdale, 14-Beaumont, 70-Mechanicsville, 26-Tarleton, 24-Scottish Pike, 8-Old Sevier, 68-Morningside, 67-Parkridge and 20-Wilson Avenue have a 75 percent or greater share of low income families. Census tracts 40-Inskip, 39.02-Inskip/Tillery Road, 27-West View, 69-Fort Sanders, 22-South Haven/Island Home Avenue, 21-Riverside, 32-Burlington, 19-Chilhowee, 17-Cecil Avenue, 16-Fairmont, and 15-Christenberry have a 53% percent to 74.9 percent share of low income families.

Plan ET identified five census tracts within the Knoxville city limits that meet the definition of Racially Concentrated Areas of Poverty and Ethnically Concentrated Areas of Poverty (RCAP/ECAP). These census tracts are in historically African American neighborhoods in East Knoxville. The census tracts include: 29-Christenberry Heights, 28-Lonsdale, 70-Mechanicsville, 68-Morningside/Five Points, and 67-Parkridge.

All of the above census tracts are in the City's target area.

Geographic Distribution

Target Area	Percentage of Funds
City of Knoxville	100

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Knoxville has one target area, the entire city. The City has established local redevelopment areas most recently in Lonsdale and Five Points. The City may choose to add more localized target or strategy areas later, as needs and/or opportunities arise.

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. Projects and activities are focused in low-moderate income areas, aka redevelopment areas, and serve low and moderate income individuals and families throughout the City of Knoxville.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Knoxville Community Development Department will allocate 73% of its CDBG and 94% of its HOME funds for PY2015 to affordable housing activities.

Of the \$2,006,683 in CDBG funds allocated to affordable housing: \$70,000 will fund a roof replacement on a homeless facility; \$1,179,036 will fund owner-occupied rehabilitation activities; \$251,115 will fund rental rehabilitation activities; \$206,532 will be used to acquire blighted properties for eventual development into affordable housing; and \$300,000 will be used to fund infrastructure to acquired properties that will be developed into affordable housing.

Of the \$1,886,532 in HOME funds allocated to affordable housing: \$1,082,000 will fund owner-occupied housing rehabilitation; \$494,532 will fund rental rehabilitation activities; \$175,000 will fund new owner occupied housing construction through the City's CHDO s; and \$135,000 will fund down payment and closing cost assistance to CHDO homebuyers.

One Year Goals for the Number of Households to be Supported	
Homeless	120
Non-Homeless	271
Special-Needs	8
Total	399

Table 58 - 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	7
Rehab of Existing Units	260
Acquisition of Existing Units	8
Total	275

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

Homeless persons benefitted=120

Owner Occupied Households benefitted with housing rehabilitation=212

Rental Households benefitted with rehabilitation=18

New Home buyers benefitted with housing units=7

New Home buyers benefitted with downpayment and closing cost assistance=9

New lots acquired to become affordable housing=8

Infrastructure improvements to make properties developable into affordable housing=40

AP-60 Public Housing – 91.220(h)

Introduction

KCDC continues to be a valuable partner in providing affordable, accessible housing in the City of Knoxville. This section describes their actions planned in year one of their plan.

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

Actions planned for the next year include: Applying for additional Section 8 VASH vouchers for Veterans, should they become available and Continuing the Five Points Master Plan Implementation that will include: Completing a 90 Unit Elderly Designated LIHTC Property and, upon completion, of that, applying for demolition contract for Taylor/Williams.

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

Actions to encourage public housing residents to become more involved in management and participate in homeownership include: Continuing Section 8 Home Ownership Program; Encouraging Resident Association Participation; and Implementing a Resident Incentive Program.

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

Not applicable.

Discussion

KCDC's plans for PY2015 dovetail with the City of Knoxville's plans for increasing affordable, accessible rental housing. As part of the Five-Points Master Plan, KCDC has applied for low-income housing tax credits to develop 90 units of senior housing on the Walter P. Taylor/Williams footprint. This will enable relocation of existing Walter P. Taylor residents to the new housing, and demolition of Taylor/Williams units. The City of Knoxville continues to contribute local, general fund dollars (\$800,000 annually) to this revitalization effort.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Knoxville is not currently receiving (in PY2014) Emergency Solutions Grant (ESG) funding from HUD and does not expect to receive a direct allocation of ESG funds until after PY2015. However, the State of Tennessee, through the Tennessee Housing Development Agency (THDA), has allocated a portion of its ESG allocation from HUD to the City of Knoxville for the current program year (2014). The City hopes that THDA will allocate a portion of its 2015 funds to the City as well. The City of Knoxville administration and City Council have also allocated local general funds to homeless activities.

Based on information in the 2014 Housing Inventory Count for the Knoxville-Knox County Continuum of Care, the City of Knoxville 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 designated 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 veteran benefit from designated permanent supportive housing beds, both in specialized housing developments and in scattered-site locations supported with housing choice vouchers. Unaccompanied youth have been served with runaway shelter beds, which are being replaced with a scattered-site program model.

The City of Knoxville has an additional need for emergency shelter, transitional housing, and affordable permanent housing for families with children; of particular note is the need to accommodate families in various configurations without breaking up the family unit, including single men with children, families with adolescent male children, etc. There is also an additional need for services, rapid re-housing, and permanent supportive housing for military veteran families and individuals.

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 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 Homeless Coalition convenes an interagency workgroup to coordinate efforts and resources to work with particularly challenging cases in order to get them off the streets, into permanent housing and connected with appropriate resources.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City'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 so forth.

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 is implementing 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 seeking to implement targeted homelessness prevention efforts that can successfully identify families and individuals at immediate risk of homelessness and provide the appropriate intervention that will prevent homelessness. Already the City is implementing an initiative to provide case management for 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, the Knoxville Utilities Board (KUB), 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. KUB will be implementing 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 is using CDBG funds to supplement the "Round it Up" program funds to help with additional code-related repairs. 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 hopes that HUD will begin funding ESG directly to the City in program year 2016.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Some barriers to affordable housing include: Complexity of the Development Process; Acquiring and Assembling Inner City Parcels; Increasing Cost of Development; Lack of Available Government Programs and Subsidies; and Choice in Affordable Housing Location.

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

Please see attachment.

Discussion:

New 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 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 to assist in such development.

AP-85 Other Actions – 91.220(k)

Introduction:

This section concerns other actions to address: obstacles to meeting underserved needs; fostering and maintaining affordable housing; lead based paint hazards; reducing the numbers of poverty level families; to develop institutional structure; and to enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Current funding levels and funding restrictions inhibit the ability to meet all needs. The City continues to meet many community needs in our priority categories. The City encourages conversations between agencies in an effort to meet community needs in a coordinated way.

As part of its Sustainable Communities Regional Planning Grant, the City of Knoxville, through PlanET, completed a Fair Housing and Equity Assessment (FHEA) and documented issues that impact housing equality. The PlanET Equity Team was created to ensure that equity and access to opportunity are a core part of the PlanET effort. The Equity Team values creation of a region where there is access to opportunity, economic prosperity and inclusion, and an intention to build long term capacity to create fair, just, and impartial communities. The Equity Team will ensure that equity is a core part of the fabric of PlanET by focusing on: Prioritizing outreach efforts for those in our region identified as the most negatively affected by inequity; Leading and organizing the FHEA and ensuring its inclusion and actionable impact within our region; and Participating in all PlanET Working Group meetings. See more information, including specific recommendations of the Plan East Tennessee Equity Profile, under attachments for this section.

The City will also continue to conduct the following activities that affirmatively further fair housing: Counseling and referrals, as necessary, to the Tennessee Human Rights Commission; Education and outreach to residents, housing providers, lenders, social/human service and general community; Dissemination of information to the local news media on fair housing and equality issues and activities; Participation in training sessions, workshops, and conferences; Developing and Promoting Fair Housing training with landlords who participate/are interested in participating in the City's Rental Housing Rehabilitation and Development program; Visible placement of equal opportunity housing logo on relevant City publications and housing programs that use City, CDBG, HOME, and ESG funding; Staff support and/or technical assistance to the Equality Coalition for Housing Opportunity, the Council On Disability Issues, Disability Resource Center, Knoxville-Knox County Homeless Coalition, and Dr. Martin Luther King Jr. Commemoration Commission; Operation and/or funding of programs which promote housing opportunities, such as homeownership education and down payment assistance, housing improvements, and new housing development; Monitoring and studying fair housing and equal opportunity compliance; 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. The City is supporting a local CHDO who works primarily in a redevelopment neighborhood with a large Spanish speaking population. The CHDO will be hiring a Spanish speaking financial coach who will work one on one with potential homebuyers to help them reach their goals, including homeownership.

Actions planned to foster and maintain affordable housing

To help foster and maintain affordable housing, the City of Knoxville will facilitate the development of an affordable housing focus group that will meet once quarterly to discuss affordable housing needs.

Actions planned to reduce lead-based paint hazards

In August 2013, the City was awarded a Lead Hazard Control Grant from HUD's Office of Healthy Homes and Lead Hazard Control in the amount of \$2.5 million to be spent by July 2016. With these funds, the City was able to add lead testing and abatement to all home repair programs. The City will continue to implement the HUD regulations for elimination of lead based paint hazards.

The program to identify lead based paint hazards is an integral part of the total process for housing rehab. All pre-1978 built City of Knoxville houses, which are identified for the rehab program, receive a lead hazard screen/lead based paint testing to determine if a lead hazard exists. If a lead hazard is identified, a Risk Assessment is prepared to define the hazard(s) and to define the remediation necessary to eliminate hazard(s). The actual remediation work is accomplished as a part of the rehab work. All lead based paint inspections and Risk Assessments are prepared by third party subcontractors or certified Rehab Specialist staff.

These actions will reduce the number of housing units in the City with lead-based paint hazards and increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families. The City has Rehab Specialist staff certified as Healthy Homes Specialist with the National Environmental Health Association. Healthy Homes measures are carried out on rehab projects to reduce the number of health and safety risk within the homes.

The Community Development Department will continue to offer free or low-cost training opportunities to local contractors in the lead-based paint remediation field. These training events are provided in order to build upon the capacity of the local contractors, in hopes they will obtain their State of TN Lead Firm license. By increasing the number of local lead firms, a more broad selection of companies of which to do business with exists.

Actions planned to reduce the number of poverty-level families

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

Programs that create home ownership opportunities provide LMI families with the ability to build wealth while serving to stabilize neighborhoods. Housing rehabilitation results in lower energy costs and savings to the homeowners. Economic development programs, such as the commercial façade program,

create job opportunities in LMI neighborhoods by improving the business's ability to attract customers and grow. Development of affordable rental housing for LMI families and individuals increases their opportunity to save income and become self-sufficient.

The City of Knoxville, in cooperation with 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.

Actions planned to develop institutional structure

The Consolidated Plan and Annual Action Plans are guided by and in coordination with the plans, programs, and initiatives of Community Development's partner agencies, some of which are listed in the attachment section. The Community Development Department has staff representation on many of the committees and task forces listed.

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

These partner organizations, along with numerous other non-profits, for-profits, and neighborhood organizations work closely with the City to identify needs and to develop and implement strategies to address a broad range of housing and community development issues. Some additional examples include:

- The Knoxville Area Chamber Partnership participates on the Mayor's Economic Development Committee to coordinate city and private sector economic development initiatives.
- The Knoxville Area Transit will soon open a new downtown transit center and is holding a series of public meetings and internal city staff meetings to develop new routes that will better serve transit users including residents of affordable housing.
- The Community Development Department works closely with the Tennessee Housing Development Agency in the implementation of their Neighborhood Stabilization Program.
- The City's Office on Homelessness, housed in the Community Development Department, works closely with the Knoxville Coalition for the Homeless, local mental health agencies, and social service providers in the preparation and implementation of the city's homeless strategies. The Mayor's Roundtable on Homelessness meets quarterly to discuss implementation of Knoxville's Plan to Address Homelessness.

Discussion:

The Community Development Department implements programs that benefit low and moderate income individuals, families and neighborhoods in an effort to reduce poverty and improve the quality of life. Programs that create home ownership opportunities provide LMI families with the ability to build wealth while serving to stabilize neighborhoods. Housing rehabilitation results in lower energy costs and savings to the homeowners. Economic development programs, such as the commercial façade program, create job opportunities in LMI neighborhoods by improving the business's ability to attract customers

and grow. Development of affordable rental housing for LMI families and individuals increases their opportunity to save income and become self-sufficient.

The City of Knoxville, in cooperation with 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.

Program Specific Requirements

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

Introduction:

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.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(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. 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
- 15 years when the per unit HOME investment exceeds \$40,000

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

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

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
- 15 years when the per unit HOME investment exceeds \$40,000

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

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

Emergency Solutions Grant (ESG)

Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

See in attachments.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Knoxville-Knox County CoC has designated KnoxHMIS as its coordinated assessment system. Use of KnoxHMIS for intake and assessment creates a “no wrong door” scenario that enables those seeking help to come into the system through any participating provider and, through the intake and assessment process, gain access to the resources that will most appropriately and effectively meet their needs.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City’s Citizen Participation Plan outlines procedure for obtaining citizen input. See in attachment.

The plan addresses the importance of encouraging participation of low and moderate income persons, residents of public housing, minorities and non-English speaking persons, individuals with disabilities, residents of targeted revitalization areas, civic groups, advocacy-based organizations, faith-based organizations, social/human service agencies, businesses and developers.

These entities are invited to various public meetings and activities where they can provide ideas and give input in the development of programs and projects, and in reviewing proposed plans prior to their implementation.

The City has a “Request for Proposals” process where organizations and agencies can submit an application. The applications list the component areas of the ESG program. Prior to the submission of applications, the City holds a Technical Assistance Workshop to review ESG programmatic structure, go over specific questions in the application, and to answer questions.

Upon receiving applications, the City has a staff review team. Each application is rated on how the proposed program fits within the ESG programmatic components and meets a crucial homelessness-based need. Organizations and agencies are then recommended for funding. Contracts are developed which outline expectations, rules, regulations, policies and procedures.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions

regarding facilities and services funded under ESG.

The City has a Mayor's Roundtable on Homelessness which is a forum for addressing long-term solutions. This group is diverse, and includes organizations, agencies, civic leaders and a formerly homeless individual. The Knoxville-Knox County Homeless Coalition is a larger entity and has several former homeless individuals, many of whom now work at homeless shelters or human/social service agencies. All of the City's subgrantees have a homeless individual or a former homeless client on either their advisory council or board of directors. The City believes that these individuals provide a wealth of knowledge, and maintains documentation on file to support that this level of interaction occurs.

5. Describe performance standards for evaluating ESG.

There is a performance criteria section in each subgrantee contract. Two components include: (1) Quantifiable Performance Standards (the services an organization or agency will provide); and (2) Quarterly Performance Goal (a numerical projection of what an organization or agency will achieve each quarter).

On a quarterly basis, organizations and agencies submit reports describing services rendered and number of individuals served. The City reviews these reports to measure, validate and verify how services have improved and enhanced the lives of clients in compliance with ESG standards. At the end of the contract period, organizations and agencies provide a cumulative report, and the City uses this information to assess performance as well to formulate data for year-end reports.

The City also monitors each subgrantee on a yearly basis. Monitoring is done on-site. The focus of monitoring is:

- (1) To review operations: administrative, financial and programmatic;
- (2) To assess the reliability of internal controls (general management/business practices and procedures);
- (3) To verify contractual and regulatory compliance (city, state and federal);
- (4) To verify that goals and objectives (performance criteria and standards) are met.
- (5) To verify the civil rights requirements are met;
- (6) To test the reliability/validation of invoices and reports (documentation);
- (7) To determine if costs and services are allowable and eligible, and that clientele served is eligible; and
- (8) To ensure and assure that the agency has the capacity to carry out the project.

The City has a monitoring checklist that spells out various criteria and items to review.

A monitoring summary report is sent within thirty days of the visit. As appropriate, an organization or

agency has thirty days to response to any concerns/findings.

Discussion:

The City will continue to implement policies and procedures consistent with HUD requirements.

Attachments

Citizen Participation Comments

PR-15 Public Comments Attachments

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PR-15 Attachment

Phase One – Citizen Participation and Consultation on Priority Community Needs

The City of Knoxville Community Development Department held a 'kick-off' on October 1, 2014, to highlight the citizen participation and consultation process for the development of the 2015-2019 Consolidated Plan. A media release was sent out to notify the public of the Consolidated Plan and how they may get involved, including an October 21st public meeting and the immediate availability of the Community Needs survey online at Survey Monkey.

The Community Needs survey was available in English and Spanish electronically through a link www.surveymonkey.com/s/knoxvilleplan. A very limited amount of paper copies were available upon request. The survey link was distributed at meetings, via email, and through the City of Knoxville's website. The survey was also advertised through social media - the City of Knoxville Face Book page and the PlanET Face Book page. It was also distributed through the Office of Neighborhoods list serv and weekly newsletter; and an email was sent out to all City of Knoxville Employees. It was also published in the News Sentinel and Mundo Hispano newspapers and distributed to the Latino Task Force list serv, equity group list serv, the Community Evangelistic Church email list, and was redistributed through these organizations to their contacts. It was also advertised at each of the different focus groups, polling meetings, consultation meetings, and printed on each questionnaire that was sent out to various organizations. The Community Development Director was interviewed to advertise the survey on WATE and WBIR news outlets on TV and via radio. There were 919 electronic survey responses recorded (which included results from paper survey responses and polling data collected at special meetings).

City staff reached out to extremely low income householders by attending the Low Income Heating and Energy Assistance Program (LIHEAP) application event at the Knoxville Knox County Community Action Committee (CAC) main office on October 6th and 7th. City staff distributed links to the Community Needs survey for people who wished to complete the survey on their smart phones, as well as conducted surveys in person using laptops and internet connection to Survey Monkey. Approximately 21 people completed the survey on the laptops. The Beacon of Hope, a food bank program of the Church Street United Methodist Church, gave out paper surveys as people picked up Thanksgiving food baskets at the church. Over 20 paper surveys were completed and mailed to the City. City staff recorded the survey responses in Survey Monkey.

The first public meeting was held on the evening of October 21, 2014, at the John T. O'Connor Senior Center, to discuss the Consolidated Plan's importance to the city and how citizens may participate in the development of the Plan. Thirty people were in attendance. Notice of the Public meeting was advertised in the News Sentinel on October 5th and the Mundo Hispano newspaper on October 17th 2014. It was also distributed to the Latino Task Force list serv, Equity Group list serv, the CEC Church email list, and Eternal Life Harvest Center Church.

Postcards and emails were sent out on two weeks in advance to stakeholders and partners on the email distribution list and to those who attended previous meetings (focus groups, polling meetings, consultations). The meeting was also published in the Office of Neighborhoods newsletter on October 10th. Public notice was also posted on the City of Knoxville's webpage and Face Book page. The Community Development Director also advertised the public meeting by appearing on local television- WATE and WBIR news - and via radio. Community Development department staff then conducted a polling among attendees of the Community Needs survey through a power point presentation and special software that collected their 'votes.' The Turning Point software allowed the Community Needs survey questions (exact questions as the online survey) to be completed simultaneously by up to 60 people at a time. Feedback was collected in small group and people voted on their top issues. The top issues with the most votes were: Energy efficiency standards for landlords (Section 8), Substandard rental housing, Neighborhood Speed Control (traffic, speed bumps, etc.), more codes enforcement needed on blighted properties, Safe public areas safe places from crime, First Creek Greenway Completion-Connection to Old City, Affordable housing for families, Increased access to TennCare, among others. There were no comments that were not accepted.

Polling of the Community Needs survey was used at specially called meetings to involve people who may not be able to access computers/internet, may not be computer literate or may not hear about the online survey in another way. This was a way for Community Development to reach out to people/groups who have not been involved before or who are not typically involved in government planning processes, so their input could be included in the development of the Plan. The first group polled was the Homeless Collective, a group of homeless and formerly homeless individuals who gather at a coffee house. Community Development staff secured an invitation and made a presentation to a group of about ten people from the group on October 24th to solicit their input on priority community needs via the polling/Turning Point software. On November 2nd, an invitation was secured to and a presentation made to the Burmese Church at Washington Pike United Methodist Church. Again the polling was used, with an interpreter, to solicit their opinions on priority community needs. On November 21st and December 15th, Community Development staff gave a presentation and conducted polling of the community needs survey to the CAC Senior Companions and CAC Senior Community Services Employment groups, respectively. And lastly, on November 26th, Community Development staff made a presentation and conducted polling with the Knoxville Tenant Association, a board of KCDC's public housing tenants. The data from the polling meetings was inputted into Survey Monkey.

City Community Development staff held focus group meetings with 'expert' panels to get and feedback on specific housing and non housing community development needs. On September 30, 2014, a focus group was held with both non profit and for profit providers of affordable housing to discuss issues and needs related to affordable and fair housing. Seventeen participants from various organizations were in attendance. October 14th, a focus group was held at the Latino Task Force's monthly meeting to discuss issues and needs relating to affordable and fair housing within the Latino population in Knoxville, with 10 people in

attendance. On November 14th, a focus group was held with the PlanET Equity Team to discuss equity in regards to issues such as community health, economic health, social health and education in the region, with fifteen people in attendance. A focus group on November 20th with the CAC Office on Aging focused on housing and non housing community development needs of senior citizens and the aging population with 13 people in attendance. On November 24th, staff met with Knoxville's public housing authority - Knoxville's Community Development Corporation (KCDC) - to discuss the issues and needs relating to affordable and fair housing for low to moderate income populations. And, lastly, on December 15th, Community Development department staff made a presentation and solicited feedback from senior city staff/directors about specific non housing community development needs as seen from their respective domains (Codes, Parks and Recreation, Engineering, Water Quality, Redevelopment, etc.)

Other consultation included questionnaires that were sent to various social service and advocacy organizations in the community. The questionnaire asked about changes in community needs in the last five years, successes, and challenges that are unique to that organization and the population it serves. Questionnaires were received from the Knoxville Chamber, Workforce Connections, Knox Area Urban League, Knox Area Urban League Young Professionals, Knoxville Interdenominational Christian Ministerial Association (KICMA), NAACP, Boys and Girls Club of the Tennessee Valley, Bridge Refugee Services, Inc., Arts and Cultural Alliance, Knox County Veterans Office, East TN Foundation, United Way, Family Justice Center, Legal Aid of East TN, Helen Ross McNabb, K-Town Youth Empowerment Network, CODI, Our Place Art Program, United Way of Great Knoxville, Select Community BlueCare, Visual Communication Interpreting, Breakthrough and TN School for the Deaf, Knoxville Center for the Deaf, American Institute of Architects, Goodwill Industries Knoxville, Inc., Disability Resource Center, and Amputee Support Group.

Phase Two – Feedback on Draft Priority Needs and Strategies

Community Development staff spent November 2014 through mid-January 2015 analyzing data from the Community Needs survey/polling data, focus group feedback, questionnaires, and general comments. Staff then compiled a presentation of the results to get further feedback on what was learned. A presentation was made to the City's Neighborhood Advisory Council on January 14th, in particular, as the highest priority need identified through the citizen participation process pertained to neighborhood needs. Staff also presented the material to the Knoxville-Knox County Metropolitan Planning Commission (MPC) sector planners, historic preservation officer, and Transportation Planning Organization (TPO) staff for feedback. The material was also presented to the Mayor and senior staff for feedback.

A public meeting was held on January 27th for Community Development staff to present their findings from the citizen participation process and other research, and to solicit feedback on the draft strategies/priorities. Fifty people were in attendance. Notice of the Public meeting was advertised in the Knoxville News Sentinel on January 11, 2015 and Mundo Hispano on January

14th. Notice was also distributed via postcards and emails to the names and contact information from all the meetings in Phase One. It was also posted on the City of Knoxville's webpage and the City of Knoxville's Face Book page. It was published in the City's Office of Neighborhood newsletter. A media advisory was released on January 19th, 2015 and the Knoxville News Sentinel ran two stories on the results learned from the public participation process, one before the meeting and one after. Questions and comments included: Fear with closing hospitals in town (Tennova and Baptist Hospitals) and Plans to address medical needs; the Number of available community/neighborhood centers (a need to inform the public about availability of City recreation centers) and Coordinating with community schools; Rental Housing and Blight (Programs for substandard housing, Advocacy for renters and Repair assistance programs); Vouchers & Weatherization efforts for section 8 housing - KUB Round it up program, Energy efficiency standards for landlords; incentives and the 'Smarter Cities' Initiative. There were no comments that were not accepted.

Phase Three – Feedback and Public Comment on Draft Consolidated Plan and Annual Action Plan

The City released a draft of the 2015-2019 Consolidated Plan and 2015-2016 Annual Action Plan on the City's website on March 17th for a 30-day public comment period. Copies of the Plans were made available at the Community Development Department office, the main public library and the main office of the Knoxville Knox County CAC office. Comments were received until April 16, 2015. There were no comments that were not considered or included.

Only one comment was received, outside of a meeting, during the public comment period. The comments related to the way East Knoxville looks, that more businesses are needed and the business community of East Knoxville needs to be involved with making it look better.

The City was invited to the East Knoxville Group meeting at Burlington Library on April 6, 2015. About thirty people were in attendance to hear the City's presentation on the Consolidated and Annual Action Plans. Questions were asked about program eligibility and the Commercial Façade Improvement Program and its impact in East Knoxville.

A public meeting to discuss and get feedback on the draft Consolidated Plan and the draft Annual Action Plan took place on April 7th, 2015. Twenty people were in attendance. Notices of the public meeting was advertised in the Knoxville News Sentinel on February 28th, 2015, and March 18th, 2015, as well as in Mundo Hispano's online paper in Spanish on March 2nd, 2015. Notice was also distributed via postcards and emails to the names and contact information from all the meetings since Phase One. It was also posted on the City of Knoxville's webpage and the City of Knoxville's Face Book page. It was published in the City's Office of Neighborhood newsletter. A media advisory was released on March 23rd, 2015, and the Knoxville News Sentinel ran a story on April 8th, 2015. Two major new stations covered the public meeting and did follow up stories. A public access channel also filmed the meeting. Questions were asked about a rental housing activity currently underway (Helen Ross McNabb/Washington Pike). Staff gave a description of the rehabilitation activities, including who is eligible to live there, how the rental subsidy works, and who is involved with the funding. Another question involved the criteria for neighborhood housing rehabilitation investment. Staff answered that

homeowners apply and that neighborhood associations can help get the word out about programs. Concern was expressed by an audience member that neighborhood organizations can organize and help 'police' or monitor improvements over time to make sure the properties don't fall into disrepair again. City staff mentioned its "Fight the Blight" workshops that are available for the public to participate in.

At the April 14th City Council meeting, Council members asked questions about lead based paint abatement and how city staff manage it. Another council member asked if SEED, a non profit organization, was involved with community development activities. Staff also answered questions about the decreases in federal funding for CPD programs. There was also positive feedback expressed on the Helen Ross McNabb Center/Washington Pike housing project.

10/21/2014 - Public Meeting Comments

We broke into small groups to discuss "What are the biggest needs in your neighborhood?" (the neighborhood you live in/work in/spend time in). If people had ideas for solutions, we listed those as well. Participants were then asked to prioritize (with a colored dot) the needs. Votes are shown in ().

Break-Out Group Comments

- (5) Energy efficiency standards for landlords (Section 8)
 - Reinvestment into rental housing by landlords
 - (3) Neighborhood Speed Control (traffic, speed bumps, etc.)
 - (3) More codes enforcement on blighted properties
 - (3) Safe public areas safe places from crime
 - (2) Substandard rental housing
 - (2) Laws to ensure renters live safely
 - (2) First Creek Greenway Completion-Connection to Old City
 - (2) Affordable housing for families
 - (2) Increased access to TennCare
 - (1) Quality homeownership (private \$) to drive commercial development
 - (1) Food -ability to get quality product
 - (1) Crime reduction-community policing
 - (1) No ownership of public space by the residents; increase community involvement
 - (1) Home repairs for the elderly
 - (1) Affordable housing/low income
 - (1) Safety center for those with mental illness (instead of jail)
 - (1) Better public transportation-later evenings, bus stop Beck Center, closer to public services, lights, covers
 - (1) Services for the homeless population
 - (1) Encourage neighborhood association
 - (1) Services for middle and high schools -put back the basketball courts
 - (1) Walkable schools
 - (1) Traffic calming
 - (1) Sidewalk improvements
 - (1) Special needs housing on SSI income
 - (1) Unresponsive City Departments
- Others:

Public transportation (increased coverage)
Access to healthcare

1/27/2015 - Public Meeting Comments

Group Questions/Comments:

Losing hospitals in town-closing/moving (Tennova, Baptist)

Plan to address medical needs

Number of available community/neighborhood centers

Inform the public-availability

Coordinate with community schools

o City/local funds

Rental Housing and Blight

Programs for substandard housing

Advocacy for renters

Repairs

Vouchers & Weatherization efforts for section 8 housing

KUB Round it up program

Energy efficiency standards for landlords; incentives

'Smarter Cities' Initiative

Written Comment:

My biggest issue is that money questions on the survey had people who are NOT in a particular group to prioritize and comment on the issues in that community. I do not know the needs of the homeless population in Knoxville but I was asked to prioritize their needs. That seemed wrong.

3/17/2015 – 4/16/2015 (30-Day Public Comment Period) Comments

4/6/2015 - Meeting with East Knoxville Group at Burlington Library

Group Questions/Comments:

What is the façade program/eligibility? Eligibility requirements discussed for the Commercial Façade Improvement Program.

Can the Façade funds be used for interior of building or the back of a building? Not for the interior, but any side of the building facing a street, yes.

Questions about the Magnolia Corridor Project which is a city project, not a CD target area, or CD project area.

4/7/2015 – Consolidated Plan Public Meeting

Helen Ross McNabb/Washington Pike housing description of rehab activities

Housing-Rental for Veterans (14 units)

Was United Way involved? Possibly

How does the section 8 subsidy work with Washington Pike housing?

Criteria for neighborhood, housing rehabilitation investment.

Homeowners apply

Neighborhood associations can help get the word out about programs

Neighborhood organizations can organize and help 'police'/monitor improvements over time

"Fight the Blight" workshops

4/9/2015 Telephone Comment

Caller doesn't live in the East Knoxville neighborhood but cares about East Knoxville. He attended the E. Knoxville Group meeting on 4/6/15. He said that parts of East Knoxville, especially Burlington/Main Street, look awful. He said East Knoxville needs businesses and involvement from the business community.

4/14/15 - City Council Presentation Comments

Group Questions/Comments:

Is lead based paint still a problem? Yes.

How does the City of Knoxville handle abatement? Testing/where it is; certified lead abatement contractors-prescribed procedures; move families out; dispose of lead dust

Stan Johnson-SEED-do we engage? We'd be happy to entertain.

How much money is in jeopardy with HUD allocation cuts? 4% CDBG, 12% HOME this year.

We projected that for each subsequent year. A trend line of funding reductions was shown.

Comments on Helen Ross McNabb/Washington Pike-impressive and a smaller scale.

Helen Ross McNabb Center project on Coster Road? Is a Knox County project, Veterans housing.

No other telephone comments or written or emailed comments were received outside of the 4/7/2015 public meeting.

9/30/2014 - Affordable Housing Focus Group Meeting

Question 1: What changes have you noticed with regards to the people you serve with affordable housing?

Serving more high income bracket populations.

Needing to access certain services e.g. housing repairs

Need for mental health services in housing clients

Tax assessment problems

Operating properties efficiently

Preservation of affordable housing→renovation costs

Smaller clientele wanting to buy a house→credit issues, keeping people from buying houses

More international people entering the market with little debt→lack of education about home maintenance, etc.

Who to partner with (housing/school issues)→Hard to find affordable land in attractive areas

Unable to assist undocumented people

VMC- More behavior health challenges & drug issues

KCDC-Behavioral health in family housing

HRMC-Specialized population

-A competitive environment with funding-senior, families with children and veterans

PL- Populations with higher needs aren't the easiest to find funding for.

Denark, HRMC, KHP- Tax assessment issues

-Legislative issue/property tax liability

LW-Funds for renovation of public housing

-Subsidized housing

KHP- Homeownership v. rental

-Foreclosure/credit

CAC-Education on home repairs (who to call/contractors)

ETHDC, Habitat-Developing the community around the housing (schools)
-Better quality schools
Denark- Challenges in finding affordable, vacant lots in marketable areas
ETHDC-Challenges in qualifying people

Question 2: What's working well?
Down payment assistance programs
Partnerships/Collaborations
→better communication
Homemaker program with the city
Commercial façade program
HOME program with the City
HUD Tax credits
Funding sources combined to do more for homes
Education programs for homeowners (170 education classes offered)
→More longevity in housing
→more families working to be in program
Partnership with homeless coalition and roundtable
Denark- Down payment assistance program
KCDC- Partnerships are very positive
Habitat-Better communication
-Homemakers program
LW- LIHTC are very positive, lots of support from federal administration
Denark-Commercial façade
ETHDC-How the City of Knoxville operates the HOME program for SP housing
CAC-Breaking down funding silos to help more people (combining resources)
Habitat- Education of potential Hos before they buy/build (170 classes)
KHP-More longevity in housing
-Lessons learned from foreclosure

Question 3: What are some unmet needs or challenges you're facing with regards to affordable housing provision?
Inner city neighborhood appraisal costs & subsidies
Houses we don't own create challenges. #1 school options affect housing choices
Good quality sites
Codes Dept & Home Building
→need clear communication, clear expectations, and reasonableness.
Good contractors are expensive
Get media to recognize what we are doing well
Increased needs but decreased money for services
Timing of organizations coming into service, problem trying to get funding for services. Being overshadowed by other programs, need more focus on program.
More roundtable meetings to discuss needs and what we're doing and learn what everyone is doing.
VMC-Supportive money not keeping up with needs of clientele
KHP-higher appraisal amounts
-Appraisal/value
-Increased subsidies to make them affordable

KCDC-Getting other vacant lots developed has an effect on public housing

Denark-Education/schools

LW-Good quality sites are lacking

Denark -NIMBY

-City codes problems: lack of communication regarding expectations and reasonableness
and

need for partnering attitude

-New codes director has been responsive

HRMC-Contractors are getting expensive/increased competition

-More strict underwriting criteria

Denark-Cut funding and increased requirements

KCDC-Funding for affordable housing is in turmoil

ETHDC-Funding for housing for clientele in a long -term, viable way

-The 'true need:' communicating the program focus to others

Habitat-Affordable housing roundtable is needed twice a year; a conversation with high level directors

-"We need support in this area..."

-Opportunity to talk with one another

-Consolidated voice

VMC- Pace of support money is not keeping up with the need

Large Group Priorities

(8) Housing, education & community

- more wholistic, CD needs/practice ex. Neighborhood choice

(6) An arena to bring funders together

(5) City identifies a particular area and everyone invests funds for a specific period of time

(Similar to BNI-1996) Includes: education; multiple income streams

(5) Marketing neighborhoods, utilizing realtors

(4) Meet more as a group

(4) Tax incentives, local incentives

(4) More money for supportive services

(3) Housing and support for elderly and special needs

(3) Increase and appropriate housing (sp.needs)

Small Group- Jenny

(7) Marketing Neighborhoods:

-Show what the community looks like

-Utilize realtor impact

-Chattanooga model

(5) Focus on housing=community, health education, rental/homeownership

-Addressing neighborhoods as a whole. Build relationships with people who do this.

(3) City incentive for single family housing (not only)

→Tax incentive?

→Mixed income

(2) Land bank

-Tax sale properties

-Keep access to them

(1) Different housing models

-Community housing-common areas

-Mixed income

- Developing larger pieces of properties
- Helps people feel more like a community
- Buy into the community

Small Group-Todd

- (6) More meetings as a group to organize efforts locally
- (6) Focus on all resources on a particular neighborhood to create change and marketability
 - Improved education regarding home ownership, maintenance, repairs
 - Infusion of multiple funding streams on a single project
- (2) Create buy-in from the community for our services (involvement)
- (1) Elderly and special needs housing and care coordination

Small Group-Janna

- (6) Increase money for supportive services
- (3) Increase housing stock of "appropriate" housing-Safe Haven Model
- (3) Expertise with putting together funding projects
- (0) Incentives through City of Knoxville to form non-profit/for-profit partnerships
- (0) Medicaid expansion (which will help with increased money for supportive services)

11/14/2014 - Equity Group Meeting

Collaborative Opportunities

Partner with neighborhoods conference March 7th-Becky & Stephanie Welch

- o How to reach out
- o How to build community
- o How to be more welcoming
- o Diversity champions resource group
- o Inclusion in market place and work place
- o Summit on Diversity in August – Doug & Julie
- o Issue of Knox-centric focus-we need to get out and into other places in the region
- o Looking for our counterparts in other places-other county health councils
- o Z-maps-with map and pictures of colleagues and see where we're not
- o Age & Health & Planning presentation John Lamb, Blount County-disseminating it
- o Packaged tool/kit, Speakers Bureau, need personal sto__
- o Info→call to action
- o Regional Equity Message, MPC & Plan ET-Amy Brooks
- o ET Index
- o This group becoming more organized; mission
- o Equity isn't something we can fund outright, but rather the lens through which we evaluate opportunities for funding-priorities and strategies-Jan.; projects and activities-March City of Knoxville and beyond

Problems

- Lack of consistent communication and awareness to the public on equity
- Lack of successful efforts for public engagement of marginalized populations in planning, decision-making
- Lack of community support and resources in schools
- Lack of access to quality foods in marginalized neighborhoods
- Lack of equitable access for transportation
- Lack of quality affordable housing
- Unaddressed racism and classism; white privilege
- Why inequities matter

- Unaddressed historic deficits of economic, health, etc.-parity
- Barriers esp in rural TN
- Using health equity- community health
- Neighborhood parks-access, safety
- Education-equity
- o Career awareness, exploration
- o Available jobs & workforce
- o Attracting and retaining talent
- Equity Atlas-metro Knox, in poverty
- o 31.2% AA
- o 27.7% H
- o 29.9% Indian
- o Hispanic-lowest homeownership
- o AA/Black-lowest educational attainment
- Water/sewer-did not elicit a strong response; same with fire services
- Lack of access to post-secondary training
- Availability of health service providers and lack of positive outcomes
- Consensus: 100% lack of adequate, quality, affordable housing
- Marginalized neighborhoods and populations-lack of successful efforts for public engagement, planning, and decision-making process

10/14/2014 - Latino Task Force Meeting Notes

The City of Knoxville is currently working on its Consolidated Plan that is conducted every five years and updated annually. This plan is designed to help states and local jurisdictions assess their affordable housing and community development needs in an effort to make data-driven, place-based investment decisions. This process provides a framework for a community-wide dialogue to identify housing and community development priorities, in particular with low to moderate income populations. We are in the midst of collecting information from different organizations/agencies to help us identify the needs of the population in which they serve. As we discussed in today's meeting with Hispanic/Latino service providers, we identified several changes, needs and gaps in services in the community. Some of which include:

- Rapid growth of immigrant population
- Providing Information/brochures and classes in Spanish: grant information, help with applications, presentations, education & outreach
- More direct information on housing
- Using Centro Hispano as a resource, venue (one point of access)
- Shift in housing dynamics-Knoxville is no longer just a stepping stone, but becoming a home base
- Job environment is improving so people are staying
- o Finding ways to promote sustainability, empowerment
- Providing funds for an Interpreter, not just 'Language Line'
- Challenge of immigrants in integrating to society; not just language but also education, information on how to access attorney, health systems, housing
- Blighted properties: Landlords taking advantage of renters, fixing unsafe housing conditions
- The fear undocumented immigrants have; being afraid to report
- Providing education and support
- Emergency evictions
- Need for bilingual case manager at Homeward Bound (able to travel, not bound to one place)

- CTV-emergency preparedness
- Weekly program in Spanish
- Health epidemics-timely, local information
- TV interruptions and education (people watch more TV than they listen to the radio)
- Consumer Fraud-jobs w/ justice
- Education-construction labor
- Protection for construction workers (gear safety)

11/21/2014 - Office on Aging Notes

Other populations to include:

Include the disabled

- 50% of people aged 65+ self identify as having one or more disabilities
- 35% have a mobility impairment
- Include cognitive disability (incl. dementia)
- Oral health & dentures
- Family care-givers

Question 1

Supportive housing

- The Manor-SCHAS Renaissance Terrance
- Meals
- Laundry
- Medication management
- House keeping
- Assisted living
- Catholic Charities emer & TH
- Group homes
- Housing of choice w/ supportive services-home, apt, w/family
- Support services
- CHOICES/ETHRA
- Day Daily Living Center
- Family Caregiver Support & for GAP (Grandparents as Parents)
- SCHAS-Homemaker services
- Private
- Title 3 Homemaker
- Love Kitchen
- Mobile meals
- Mobile affordable meals
- Transportation
- Direct assistance (door through door)
- Door to door (don't enter home)
- Public transit-KAT
- Senior centers
- Recreation
- Education
- Socialization
- Health
- Physical fitness
- Eyeglasses

- Dentures
- Pet therapy & placement of pets as companions
- Help with keeping meds costs affordable
- Legal assistance
- Lifeline/PERS
- Info referral
- Case management
- EHR/MHR
- Yard upkeep
- Safety
- Volunteer opportunities
- Employment and training
- Hearing aids
- Compassion coalition
- SCAN-safety educations-scams/home modification
- One Call Club-through CAC (Angie's list for people of all ages)
- Assistance with applying for insurance
- Computer services
- Home health care
- Nutritional info
- Respite care
- Foster grandparents
- Support to homeless seniors
- Crisis services
- Energy assistance
- Tax assistance
- Disaster assistance

Question 1, part 2

Changes:

- Electronic availability
- Increased need for affordable in-home services
- Increased need for services for care-givers
- Need services for a longer time period
- Demographic changes-people live longer
- Long term care LTC exists now
- Health care costs increased
- Changes in preadmission evaluations makes it more difficult to get in a nursing home and staying there (higher level of need)
- Unintended consequences of housing choice
- Insurance companies limit hospital stays leads to higher readmissions
- More homeless seniors
- Decrease in number of geriatric assessment programs (hospitals)
- More elderly, less doctors that specialize in geriatrics
- New requirements coming about accessing social security online
- Changes in family dynamics-unable to provide care and socialization leading to more isolation of seniors
- Increase in number of exploitations of seniors and crimes
- Increased number of seniors living together for financial reasons (even if not married)

Question 2-what's working well:

Definition of 'working well'-people who are served, are served well; but there are many people who are not being served at all

- Ex. Senior companions-does a great job, but there is a wait list
- CAC-
- Gift of Sight
- Project LIVE

What's not working well:

- Transit
- Adult Protective Services
- Mobile Crisis Unit
- Hospital discharge of homeless (including seniors)
- Cumbersome process to receive insurance

Question 3: What are the unmet needs/gaps?

Supportive housing

- Not enough affordable low-moderate income
- Not enough safe supportive housing
- No housing for very low income
- About 50 more apt. units needed
- Emergency shelter, in abuse/neglect situations
- Many people we don't know about-SAM place-14 beds, 60 on wait list
65+=80,000 people
- 1000 more units of housing needed [double the amount is needed]
- 14.2% poverty rate
- 386 seniors checked into KARM last year
- Safety in public housing
- Seniors only bldg. (not with persons with disabilities)
- Senior on senior/anyone crime
- Love-all senior; Summit-all disabilities
- Lack of mental health services in the home
- Indigent burial-now pauper burial
- Dental, hearing aids,-partner with other organizations
- Need more resources, money
- Health insurance-Governor Haslam/Medicare
- Homeless-not sick enough for NH, medically fragile->stay at ER
- Bed bug eradication/safety & pest control in general
- Greenhouses/Eden Project
- Lower cost
- Jefferson County/family setting
- A mental health institute
- APS people not competent to live along but competent enough
- Need a high level of support

Question 4

Better coordination of transportation-church vans, non profits, KAT

- One source for information for all transit
- Not enough lines into county and region
- Area-wide, free wifi (Chattanooga)
- More trained case managers-connections

- Age/frailty/unawareness
- In the home person, not on the phone
 - Adult care homes-an alternative to assisted living
- Portland example
- Vs. group home
- Issues with regulations and is monitored
- (Family like) privacy
 - Public transit
 - Seniors as caretakers of other seniors
- Training and volunteers
 - Home care allowance-the senior decides how to use it
- Colorado-Misty ~\$380/month →check issued to caregiver
 - Computer literacy-not comprehensive enough
 - Second Harvest, Mobile Meals, Love Kitchen, FISH
- Better coordination, less duplication
 - Community gardens-Baltimore
- Pocket community gardens
 - Other populations to include:**
 - 2005 MPC Report: 30% of people 65+ have mobility barrier.
 - Knox County-cognitive included (dementia, vision, hearing, etc.)
 - Oral health and dentures
 - Direct services to caregivers
 - Question 1: What is available? What are some unmet needs/gaps in service?**
 - Supportive housing for low income seniors. Only one available is the Manor. Seniors in housing of choice with supportive services such as senior companions, case management transportation (so they can live independently). Adult day program
 - Assisted living
 - Supportive services
 - Choice program-ETHRA
 - Family caregiver support services
 - Homemaker services (in home); sliding scale fee (private agencies)
 - Meals
 - Mobile meals, home delivery
 - Transportation
 - Senior Centers
 - Eyeglasses and dentures
 - Legal assistance
 - Pet companion for therapy
 - Keeping medication cost low
 - Lifeline: PERS personal emergency response system
 - Information referral
 - Case management
 - Home repairs: emergency and minor
 - Yard upkeep
 - Hearing aids
 - Volunteer opportunities
 - Need for mental healthcare
 - Respite care

- Door through door transportation assistance (entering home)
- Door to door transportation assistance (does not enter home)
- Public transit
- Support to homeless seniors
- Crisis assistance
- Energy assistance
- Tax assistance
- Disaster services
- Insurance application services
- Employment/training
- One Call Club: membership-secure way to call to get help on repairs, know who to call, etc. (open to all ages)
- Computer services
- Senior centers services provided
- Recreation
- Health education
- Health screening
- Physical fitness
- Home and personal security
- Home modification
- Education: how to avoid scams
- Nutritional education
- How needs have changed:
 - Expectations of electronic accessibility
 - Increased need for in-home services-that's AFFORDABLE
 - Seniors need services for longer periods of time than before
 - Cost of living has increased and senior income is not keeping up
 - Health care costs have increased
 - Increased need for services for caregivers who are taking care of relatives
 - Preadmission evaluation changes
- Harder for seniors to get into nursing homes and stay there
- Increased number of seniors who need services and are not getting it
- Insurance companies are limiting hospital spaces
- Restrictions placed by insurance companies
- Led to higher readmission
- Long-term care insurance (didn't exist before)
- Due to demographic changes
- Emergency housing for seniors
- More homeless seniors
- Decreased number of geriatric assessment programs
- Change in family dynamics
- Families not providing as much support
- Greater number of isolated seniors that need supportive services
- **Question 2: What's working well?**
 - Definition of 'working well'
 - Not enough money to serve everyone
 - Mobile meals
 - Senior companions for homemaker programs

Gift of Sight
 Project LIVE
 Programs not working well
 Struggling with dental and dentures for seniors
 Public transit
 Adult protective services
 Mobile Crisis Unit
 Hospital discharge of seniors who are homeless
 Process of getting insurance and social services is very cumbersome (DHS)

Question 3: What are the unmet needs/gaps?

- Supportive housing and services
 - Low and moderate assistance
 - Not enough safe supportive housing
 - Nothing available for very low income seniors (50 units)
 - Double units needed for affordable housing
 - Emergency shelters
 - 80,000 people in Knox County who are ages 65+
 - Assisted living in group homes
 - Indigent burial
 - Now pauper burial
 - Dental, hearing aids
 - No program in this area that serves seniors has enough money to do what they need to do.
 - Need more resources, more of what we've got.
 - Health insurance needs for those not below poverty line, but can't afford regular insurance (in middle)
 - No shelter for medically fragile who are homeless and they stay at the ERD
 - Green houses/EDEN project → lower cost; alternative to senior housing (there's one in Jefferson County)
 - Communal living: eating, cooking, family setting
 - Country-wide effort
 - Bed bug eradication that is safe and effective
 - General pest control
 - APS gap in services because not threat to self or others, but need high level of support
 - Lack of in-home/residential mental health services for low income
 - Separate disabled community for seniors for more efficient delivery of services
 - Senior on senior crime
 - Senior on anyone crime (there a lots of bad seniors too, age doesn't exempt, criminals grow old too)
 - Mental health hospital (ex. Lakeshore)

Question 4

- Area wide wifi
 - Ex. Portland, Chattanooga
 - Trained case managers to work with elderly in home, not on phone
 - Adult care homes (Portland has about 560 homes). Alternative to assisted living
 - Utilizing volunteers
 - Homecare allowance-the senior decides how to use it
 - Teach seniors computer literacy and how to access services
 - Social security-seniors have to register online

Community gardens

Transportation for seniors

- Seniors won't quit driving even though they should, because of lack of transportation options
 - They either don't understand how to use it and/or don't know what's available
 - Public transportation is limited in where it goes
- Seniors are under recognized, underfunded, underserved.

10/24/2014 - Homeless Collective
Remedy Coffee, Old City

What percentage of funding goes where?

More section 8 housing

Credit issues, getting loans, etc.

More services for veterans under the age of 40, not just for seniors

The homeless are oppressed. Education doesn't necessarily lead to employment.

Amnesty concerns

Workshop/employment services for the homeless to assist them in finding employment based on their skillset; individualized placement and support (supported employment)

Impediments to employment; not having proper identification or bank accounts may inhibit people from getting jobs even though they are willing to work. Perhaps offer some sort of card, i.e. Walmart, to encourage people to pursue jobs.

Another issue is that there may be several people who can afford rent on a monthly basis but can't afford the first month's rent plus deposit, or they may owe rent or utilities from before, and can't afford to make up the balance they owe. They may have to rent hotel rooms in the meantime. Hurdle of trying to clear up their name.

Arrest records, previous charges is another obstacle this population faces. They are trying to move forward in their lives and this was in the past, but the community won't take them because of their appearance or safety of children so as a result they can't find a place to stay even if they qualify and can afford everything else.

Vocational training programs

Incentives for local businesses to hire homeless people, people just need an opportunity

More options for those who suffer from mental health illnesses, many are just left out on the streets and pose a danger to themselves and others. They have no place to go and no help.

Lack of medication; stigma of the community.

Questionnaire Summary of Comments by theme:

Youth:

Change in age restrictions from 14-21 to 12-21

Wrap around-strengths-based approach

Multi system child and family team and supports

Stabilize children and youth in home, schools, and community

Better access now for children; receive services sooner and care in less restricted environments

Shorter hospital and residential treatment center stays is less

Funding needed

Need: advocacy, care coordination, community collaboration-across organizations that serve children-policies & procedures

Refugees:

Change: services to unaccompanied minors
 Population change-from mostly Middle East to more African countries (the Congo, esp.);
 more Spanish-speaking-people from Cuba and Colombia
 Strengths-based case management works well
 Capitalize on skills people have
 Employment and early self-sufficiency works well
 Funding is a challenge
 #1-Health care is largest challenge

- o TN Care application and approval process

 #2-Language barriers:

- o Private health care providers lack interpreters
- o Setting and keeping appointments
- o Centralized interpreting services needed

 #3-Housing for families larger than 6 people that is affordable, accessible-even without social security card

Arts & Culture

Supports a diverse community
 Emporium
 Arts-centered redevelopment
 Contributes to a vibrant economy
 Enhance educational opportunities for children in low socio-economic sectors
 Wishes to help address broader community needs (through partners in education, health and redevelopment)

Disabilities

Release of category 2&3 clients on DRS caseloads
 Termination of state-funded employment supports through DIDD; work placement and training; voc. rehab; livable income***
 Reduction of special education funds in schools

- o Elimination of school-to-work services

 KAEC disability-mentoring is successful; peer support **
 Walgreens 'REDI' initiative is working well
 Adequate number of programs, working well together; health care
 Vocational training & employment assistance are available
 Lack of continuity between school services and adult services (after leaving school few opportunities are available)
 Lack of support for independent living and job opportunities for young adults leaving the school system
 Lack of recreational services; day program activities**
 Transitional services
 Funding needed
 Employment opportunities needed
 #2-Street accessibility (curb cuts, smooth sidewalks, etc.)
 Transportation needed**; transportation working well
 #3-More elderly disabled (increased need for independent living); more resources
 Accessibility and availability of interpreters needed
 #1-Family restrooms in public places needed (esp. Market Square)
 Accessibility in restaurants needed
 Accessible housing, transportation needed***

Companion programs needed

Meal delivery needed

Families-Domestic Violence-Family Justice Center

Changes in technology→more ways abusers can abuse

Collaboration works well (working with other agencies)

Funding needed**

Grants require creativity to adapt

Local funds needed

Awareness in community of valuable services

Apathy; lack of advocacy

Hire people in need/challenging circumstances

Job training, employment

Housing-safe for women and children

Legal

Increase in Spanish speaking people

Dramatic increase in job loss

Medical/legal partnership in Chattanooga

Knoxville hospitals refuse to partner with Legal Aid, beyond providing referrals

Unequal justice and lack of funding, appreciation in community

Veterans

Expanded outreach; visit senior centers each month

More people coming in for services, info.

Flexible hours for working veterans

Need to expand outreach & spread word about services available

Wanted a link added to City's website-DONE!

Families

Merger between HRMC & CFTN

More patterns of untreated multigenerational substance abuse

More trauma abuse

More mental illness

More family violence

Increased need for screening assessment

Increased opiate dependency (a 'downer'; meth is an 'upper')

Move toward family-center services-working well

Assessment and treatment-working well

Comprehensive continuum of care for families, services, including housing and substance abuse

Need outweighs funding

Limited services for uninsured, including: mental health, domestic violence; substance use disorders, child and youth services, medical management services; safe housing

- Waiting list for people in crisis and who are ready for change

#1-substance abuse treatment

Economic Development

Regional initiative expanding

Innovation valley

Successful recruitment of 3200 net new jobs to the region in the past year

Entrepreneurial outreach

Shortage of quality sites for businesses to move to

Job Training

Unemployment is declining; fewer job seekers
#2-Job readiness is an issue among job seekers; skill gaps-'soft' skills lacking
Lack of wage competitiveness (\$) + shift + working conditions
Success with education and skills training=higher wage jobs & job retention

- o 85-90% receiving services are successful

#5-In-school programs with youth are successful

- o Paid summer work experience

Linkage between education and employment
Graduation rates for youth involved=95-100%
Connections youth to other CAC resources they might need and other resources in community
#4-A model is needed delivering services-skills, education and training to youth who've dropped out of high school and those who face multiple barriers
Limited response-RFPs-for service delivery
#1-Lack of funding to meet need; siloed funding sources & requirements deliver for each source
#3-Lack of data from employers re: long term pipeline needs

Black/African-American

Population is small; 14-16% of population (but less influence than that)
Black professionals leaving Knoxville
Healthcare is not working well/health care is a need**
Job readiness is a need; esp. older adults (35-50); some youth training/apprentice programs are working well; esp. for youth less than 25; skills training****
Community development is a need
Entrepreneurship is a need
Education is a need; remedial as well; kindergarten-readiness***
Job wages/self-sufficiency
Safe & affordable housing**
Voting rights-legal services
Criminal records expunged→access to jobs***
Political representation, advocacy**
Not just one geographic area (east, Mechanicsville, Lonsdale); perceived geographic concentration**
Magnolia corridor development-funding
More unemployment; businesses closing; new businesses opening East
Transportation to jobs in west Knox & other suburban areas/jobs where people live is a need & as well as transportation to vocational schools and services**
Improvement at Austin East High School; importance in education in general; poor performing urban schools**
Local youth centers***

- o Community schools have helped
- o Youth delinquency-programs needed for at-risk youth & youth coming out of prison-mentoring youth-rec. center needed in Mechanicsville; library needed in East Knox

Nutrition education & resources-accessible to community
KAUL, Beck, KICMA, Churches, SEED

Lack of service coordination, duplication, doesn't work well; small community-centered organizations are not funding (trust)

- 1-Education at all levels; poor performing urban schools
- 2-Job training & readiness←→youth delinquency
- 3-Legal
- 4-Transportation
- 5-Health care
- 6-Advocacy and service coordination to make it happen

Survey Monkey Survey Comments (October-December 2014):

Would like to see additional low interest loan opportunities for home owners / families with structural issues. People think we have a lot of money but they are wrong! We can't even afford to have the major repairs needed for our home. We call. Between the cracks!

12/16/2014 12:12 PM View respondent's answers

What is the reason behind the survey and when/where can we find the results?

12/16/2014 11:48 AM View respondent's answers

I believe, that Cumberland avenue and Fort Sanders need to be more accessible to pedestrian. Since, UTK is currently doing renovations on campus it would look bad on the city of Knoxville if no action is taken to improve the area around campus.

12/11/2014 6:12 PM View respondent's answers

"Con men." People tricking the elderly out of money, food, property. Taking advantage of them to give them a car ride or labor service.

12/8/2014 2:06 PM View respondent's answers

The shutting down & deterioration on community schools has created additional problems thru not allowing parents accessibility to children that are bussed. These kids can not participate in school functions if the family does not have adequate transportation. Also, there seems to be a trend of bussing to talented 10th out to schools that are not having retention problems. The dumbing up and shutting out of our youth is just as much as a community problem and any of the above as they are our future.

12/5/2014 3:35 PM View respondent's answers

Biggest, #1 concern that missing from this survey: Predatory Lenders...paycheck loans, title loans, etc. Usury laws should be implemented to protect the low resourced population!

11/26/2014 2:16 PM View respondent's answers

I am very proud of this city where I have lived for almost 30 years. Cannot imagine living anywhere else.

11/24/2014 3:45 PM View respondent's answers

People outside the inner city. Need help too also Oakridge/western ave need side walks I see homes of good working people can't keep up

11/23/2014 9:46 PM View respondent's answers

I think the center for the homeless mentally ill would be good for Knoxville, Tn and would benefit in helping those in need, and also being a roll model for other surround cities.

11/23/2014 6:32 AM View respondent's answers

I'm grateful for improvements are being planned for East Knox community. However I'm concerned for the residents of this community. I pray that our residents aren't pushed out.

11/22/2014 9:37 AM View respondent's answers

Safety city, employment and entertainment opportunities for urban youth

11/21/2014 1:41 PM View respondent's answers

I think it would be helpful if there were greater coordination and cooperation between and among the various charitable organizations.

11/20/2014 9:26 PM View respondent's answers

suggestions , conserbibg vacant tax properties initiate a origram that will let people make a non qualifying signature loan on these properties so they can rehabilitate these properties and rent to low income families in need RL

11/20/2014 11:21 AM View respondent's answers

Please consider providing a SAFETY CENTER to divert detainees from jail in the case of mental illness, including addictions. The Sheriff should commit funds from the savings when the jail is no longer the largest mental health facility in Knox County!!! The costs of ignoring this need are devastating to families in our community.

11/20/2014 10:41 AM View respondent's answers

chapman hwy sidewalk!

11/19/2014 7:00 PM View respondent's answers

One big challenge is the lack of services for homeless FAMILIES. Family Promise is the only resource for homeless families, and they're always at capacity. Also, if you want more low-income people to respond to this survey, providing a way to access is other than with an internet connection is worth considering. Getting to a computer is a barrier for many low income people.

11/19/2014 12:45 PM View respondent's answers

None, Thanks.

11/18/2014 7:56 PM View respondent's answers

I'm concerned about the safety of LGBT people in this community and the lack of job protection and social services. Additionally, I'm concerned about the lack of affordable health care and health care access.

11/18/2014 9:41 AM View respondent's answers

Guys. Next time you really need some "other" options. Concerning housing: I think the city should look at smaller/tiny options for single homes. Other cities have used carriage houses as rentals and as owner occupied housing. We should also look at small house options for new construction. Low income families could more easily afford small houses in nice neighborhoods. Concerning economic development, again, I believe size is an issue. Small start-ups can use small spaces. Tiny retail is something happening all over the country. Look to Nashville's "Idea Hatchery", a development resembling a tiny market square with plaza, play space and small affordable commercial buildings, easily rentable to new businesses. Concerning "public facilities", parks and public spaces should be included. Every home should have a place to play within walking distance. There is no reason why we can't, with the availability of abandoned lots in this town. This survey reads like you have set organizations with set priorities lined up to receive the funding. It is not open ended enough. This criticism is friendly. People will be more likely to engage with you if you show them that you don't have all the answers lined up already and you just want them to vote on their favorite of your choices.

11/18/2014 9:21 AM View respondent's answers

Thank you for the opportunity to provide feedback and ideas! Another priority that I feel is worth pursuing is how to improve the health of the population through enviroment change, policies, and marketing. Improving the health will also positively effect the economy, which improves many other areas of life for most people.

11/18/2014 9:03 AM View respondent's answers

I-40 Needs expansion because it slows down to much.

11/18/2014 8:22 AM View respondent's answers

The most important population to help are those who are addicted to pain medication. It is rampant and it is a family disease. Doing something about this problem impacts the elderly, middle aged, young and children. It is also the major cause of crime. The issue needs to be seen as it is, a health issue. The pain clinics and doctors and pharmaceutical company's need to be taken to task as the source of these addictions.

11/17/2014 8:40 PM View respondent's answers

We need to connect our greenways. And add more parks and open space. Ijams needs to be connected to downtown via James White Greenway. First Creek Greenway is essential for connectivity....

11/17/2014 4:22 PM View respondent's answers

Can't wait to hear about the results!

11/17/2014 4:15 PM View respondent's answers

people in subsidized housing -free should be required to do more community service or job training, they get there and lose any motivation

11/17/2014 3:44 PM View respondent's answers

Help for the working middle class who are told we are not poor enough for resources. I work full time, go to school full time, and I am a mom to young children and barely make ends meet and do without basic necessities and food some weeks because "we don't meet the criteria". I am the one who works and pays for the lazy, able to work that CHOOSE not to but sit at home and get to raise their kids but yet I am busting all I have and take time away from my kids to pay for it. It sucks.

11/17/2014 3:26 PM View respondent's answers

Since growth / improvement important to ALL cities, believe police need to enforce homeless individuals from sleeping beneath neighborhood bridges, e.g. Merchant / I-75.

11/17/2014 3:08 PM View respondent's answers

You shouldn't rely on these surveys. My uninformed guess about what improves cities best for all is not likely to work well because it isn't based on information and case studies!

11/17/2014 2:43 PM View respondent's answers

none

11/17/2014 2:30 PM View respondent's answers

Economic development needs to come with better jobs that have a living wage not just minimum wage!

11/17/2014 1:36 PM View respondent's answers

I would love to see the city / KUB have an alternative to tree topping & cutting down large trees in neighborhoods - It deters from general effectiveness of having large old neighborhood trees for shade etc. when they are butchered into V's for power lines. Wonder if there is any long term option for underground lines? It's sad to see my neighborhood full of "champion" trees during Dogwood Arts that have been taken down because they couldn't survive the horrendous tree "trimming". Also suggestions for city wide regulation for having more trees in paved parking areas - big box stores etc could improve general attractiveness and provide shade with many more trees. I would love to see more bike lanes in the city to make it easier for folks to travel alongside motor vehicles - and general public awareness & education that bikers & pedestrians should have the right of way no matter what. Thanks

11/17/2014 12:48 PM View respondent's answers

WOW ! this is a very narrow, directed survey....few choices and very directional ones at that....must be aiming at a very specific outcome

11/17/2014 12:34 PM View respondent's answers

I would like to see emphasis on private property rights and public safety. My college-age daughter said last night that she is fearful to go out into our own yard after dark (she only went onto the back porch!) This should NOT be so. As a homeowner, citizen, and taxpayer I should not, nor should my family, feel unsafe on our own premises. Improving the quality of life for my family should be at least as important as improving the quality of life for the homeless and disadvantaged. After all, "equal protection" and "equal opportunity" extend both ways.

11/17/2014 12:16 PM View respondent's answers

Thanks for soliciting feedback!

11/17/2014 11:22 AM View respondent's answers

More extensively connected bike lanes would be helpful.

11/17/2014 10:34 AM View respondent's answers

Two of the questions included choices that were extremely broad and that could encompass all the rest of the choices, e.g., "jobs creation" and "homelessness prevention. Maybe try to think of responses that are more targeted in next year's survey. Thanks for sending this survey out!

11/14/2014 8:38 AM View respondent's answers

Resident of Old North Knoxville. Very supportive of the rehabilitation of our downtown historic neighborhoods. Would love to see programs geared toward helping others buy/renovate (residential or commercial) in these neighborhoods or help current homeowners make improvements to benefit our historic neighborhoods.

11/13/2014 10:54 AM View respondent's answers

How likely, when and to where will Historic Overlay be extended in Park Ridge (City)?

11/13/2014 8:54 AM View respondent's answers

I live on Oklahoma Ave and an increase in street lights would help cut down on the number of incidents of theft in our neighborhood and provide a more safe and illuminated street.

11/13/2014 1:08 AM View respondent's answers

When considering types of outdoor public lighting, I wish the city would consider alternative forms to fluorescent. Fluorescent lights are not only an environmental hazard, they also give off a harsh light that is detrimental to night appearance and feelings of safety and positivity within communities. Also, I wish the city would consider less offensive tree trimming policies. Some of the ways trees get trimmed is as offensive as painting graffiti on the house where it resides. Last, but not least, if we want to attract families, then we need to make sure our roads are not drag strips...we could adopt Atlanta's policy of speed humps on almost every road...

11/12/2014 10:05 PM View respondent's answers

Hopefully this isn't too pedantic, but the language in the introduction to the survey, "to revitalize low and moderate income communities" seems a bit careless to me, suggestive that low and moderate income communities inherently lack vitality. I appreciate the effort to aggregate community input through this survey, but am concerned that the results will not accurately represent the felt needs of my neighborhood. I can represent what I feel the needs are, but I'm also a minority voice here.

11/12/2014 9:39 PM View respondent's answers

Food access

11/12/2014 9:00 PM View respondent's answers

Old North Knoxville

11/12/2014 6:51 PM View respondent's answers

Thanks for all the hard work you guys are doing in all of the economically challenged neighborhoods, especially mine :D (Parkridge)

11/12/2014 6:15 PM View respondent's answers

Thank you!

11/12/2014 6:11 PM View respondent's answers
N/ A

11/10/2014 12:29 PM View respondent's answers
I live in public housing, I think that security guards should be posted on the properties.

11/6/2014 2:41 PM View respondent's answers
There needs to be a source of funding for automobile modification for right legged amputees, to be able to continue driving safely.

11/5/2014 4:18 PM View respondent's answers
Glad that you are doing this but please raise awareness of the need for ALL populations (including middle to upper income residents) to respond to this survey.

11/1/2014 7:47 PM View respondent's answers
The more solar energy and recycled rainwater that we can use the better. The long term savings of such actions are more impactful than the short term costs. Also, modern and new homes would be good in "at-risk" neighborhoods because the elegance and cleanliness will not only make the neighborhood seems nicer but make those who interact with the house happier.

10/28/2014 8:32 AM View respondent's answers
I am a transplant from Nashville. I work for Cornerstone of Recovery. The cost of substance abuse counseling is prohibitive. However there is a large number of citizens that are in desperate need of treatment. I wonder if there could be some kind of coalition between the private treatment centers and the city?

10/28/2014 7:50 AM View respondent's answers
Would love to see more neighborhoods with sidewalks for community connecting and speed bumps for safety

10/27/2014 5:35 PM View respondent's answers
I would like to see businesses back on east Knoxville and the ones we have not leaving. Abandoned hours torn down. Activities for youth. Programs to help with home repairs.

10/27/2014 2:25 PM View respondent's answers
Please include preservation as a tool when when considering owner-occupied and rental assistance and improving the quality of life in city neighborhoods.

10/27/2014 2:14 PM View respondent's answers
This is a difficult questionnaire. Some of our people just need to feel safe. There are many in subsidized housing and in DHS heavily HEAVILY abusin the system. They don't work and can. They have their boyfriends living with them and they are not supposed to making them live at a level I bust my butt too but they keep doing it. There is no way to make these families work when they should and their parents did not parent them well so ultimately, its a disaster. giving giving giving is NOT the answer. Making parents work and providing a way for parents to do this and to stopp the abuse of the community system that was ultimately built to help but instead the community has abused this entire system.

10/27/2014 1:55 PM View respondent's answers
Some of the items I did not vote for are subsets of the ones I selected. The challenge is prioritizing and planning, so that all can move forward, each influencing others, and as they do, priorities and needs shift. It will take multiple partners in multiples sectors, to move our community forward.

10/27/2014 11:51 AM View respondent's answers
i believe that if we have somewhere for the youth to go to be more productive it would lower the crime rate and give them a more positive outlook on life also the elderly need somewhere safe and affordable to go to keep them from going into depression and/or sicker.

10/27/2014 10:06 AM View respondent's answers

I'm concerned about the Walgreens Store in East Knoxville Closing. Very concern for the community, very Concerned!!!!

10/27/2014 9:58 AM View respondent's answers

Just FYI - I don't really think many of the choices are the real issue - I chose from what I had to choose from but the issue with improving the neighborhood is more about people treating it and themselves with respect and not trashing it, too many houses are being flipped and rented for cheap to people who trash them and disturb the neighborhood, commit crimes, and destroy the property - making my property value decrease which in turn makes my hard work of little value. The issue is finding a way to keep decent people trying to improve the neighborhood in it - I've lived here for 11 years and have watched it get worse and worse. I fight it tooth and nail but it is sad to see so many houses being trashed and so many people that are obviously sitting around not working and selling/doing drugs all day and the police do nothing - b/c they can't unless they drive by at the exact moment something goes down - not that they aren't trying...

10/26/2014 6:03 PM View respondent's answers

We definitely need more housing for the homeless.

10/25/2014 11:53 AM View respondent's answers

I love how y'all are asking us for our opinion on how to improve things in Knoxville. Good luck with everything !!!!

10/24/2014 2:56 PM View respondent's answers

Need more affordable housing for couples who are just starting out and have little to almost no income.

10/24/2014 10:49 AM View respondent's answers

Help south Knoxville prosper less focus on downtown.

10/24/2014 9:31 AM View respondent's answers

Homeless is a severe problem these days. I do not agree in just giving to continue to give but give education and assistance on a limited basis so the homeless can achieve independent living, on their own. Assistance for the homeless, drug or alcohol dependent individuals should be limited to personal independence, not a life style.

10/24/2014 7:19 AM View respondent's answers

South Knoxville Community Center desperately needs more parking and a driveway to let wheelchairs and disabled persons off at the door. It is terrible over there and this needs to be addressed immediately.

10/23/2014 8:56 PM View respondent's answers

The City of Knoxville Community Development Department must focus on the needs of the home owners and businesses in the areas that are negatively affected by the concentration of homelessness and other social services. It affects the residents' lives; it affects the property values, it creates bad publicity for the entire downtown and North Knoxville. Shame on the city for helping Tennova move out of North Knoxville; that move will have a devastating effect on the nearby neighborhoods and homeowners.

10/23/2014 10:52 AM View respondent's answers

Support older neighborhood restoration and revitalization efforts..

10/22/2014 2:35 PM View respondent's answers

These are all such tough choices!

10/22/2014 12:25 PM View respondent's answers

Nothing in this survey specifically addresses the need to insure equal justice. Many of the needs listed would be dramatically lessened if civil justice were available to all low and moderate income households. Our US Constitution lists "establish Justice" before "provide for the common defense." Our Pledge of Allegiance ends with "justice for all." Our Court Houses facades are

decorated with "Equal Justice Under law." Yet, we as a nation, as a state and as a city place little real value and little fiscal investment in this promise. Equal Justice for all should be our highest principle. Without it all else is lessened or lost.

10/22/2014 7:53 AM View respondent's answers

More bus service, especially on Sunday's

10/21/2014 5:35 PM View respondent's answers

We must support James White's Fort Knoxville's First Home

10/21/2014 3:15 PM View respondent's answers

Increased support for technical assistance and implementation of community based projects can help address these issues better than direct governmental intervention.

10/21/2014 2:06 PM View respondent's answers

Please add ending corruption and waste in government to the list of needs and take measures to eliminate these factors.

10/21/2014 11:01 AM View respondent's answers

When I travel through the neighborhoods from mine to Knoxville Center (by car for shopping) I notice so many distressed looking homes and I wish we could do better. The "close in" neighborhoods really need some rejuvenation.

10/21/2014 10:53 AM View respondent's answers

Knoxville does not need to keep pouring money into the homeless population because it will just keep growing. It needs to take care of TAX paying citizens like veterans and the elderly who worked and payed taxes here. The city wants to take money from the lower end city employee's and yet give it to low life who do nothing and contribute nothing to knoxville. There is too much money that goes to minorities because they don't care about keeping up their properties because they know the City will eventually take care of them one way or another. Soon all of the city will be full of indigents - then who is going to pay? How about a campaign for girls not to get pregnant, not to sleep around for men to take care of their own children instead of my tax dollars. I'd like to have a decent standard of living - but no -- the city keeps taking my money to give away. If the Federal govt. quits giving to these projects --- who is going to pay for them???

10/21/2014 10:18 AM View respondent's answers

There is a serious need for transitional housing for homeless seniors in our county. CAC Office on Aging provides many quality services to assist seniors remain in their homes, but there is limited assistance for homeless seniors.

10/21/2014 9:26 AM View respondent's answers

Better lighting for happy holler

10/21/2014 8:15 AM View respondent's answers

One of the biggest eyesores in the downtown neighborhoods is the power lines. In many cases there are more than one power pole where KUB has replaced and the second power pole has not been removed. It is apparent that the cable television services and telephone lines never upgrade to the new power poles. This is more of a beautification issue but it is definitely adding to create an eyesore.

10/21/2014 7:39 AM View respondent's answers

A problem in the Oakwook Lincoln Park area is housing for renters that is substandard. It would be helpful if codes had more power to inspect houses that might be candidates for condemnation even though they are occupied. Those homeowners should not be able to make money while endangering their renters and their neighbors.

10/21/2014 6:33 AM View respondent's answers

Thank you for this opportunity to express my ideas on how to make our community more welcoming for everyone.

10/20/2014 11:36 PM View respondent's answers

Our street is posted 25 miles per hour ,Every one ignores the speed limit speed bumps are needed , Please check out this street Valley Ave from Sevier Ave off James White To Davenport Rd.

10/20/2014 6:36 PM View respondent's answers

Too many bums, prostitutes, convicts walking around downtown and neighboring areas. Get rid of them.

10/20/2014 6:28 PM View respondent's answers

there needs to be more programs to help restore our old housing stock.

10/20/2014 6:25 PM View respondent's answers

Regarding most answers, it is my firm belief that by addressing the components of each category as I've checked them, improvements in the other components will necessarily follow. I sincerely hope the city will consider ALL of the components and categories as being essential to a thriving community.

10/20/2014 6:15 PM View respondent's answers

I think the pre picking of the available values for the selections biases the results for several questions. The lead based paint selection and the green energy selections for example. These selections seem more based on potential grant money or regulatory requirements than really eliciting citizen opinion.

10/20/2014 5:07 PM View respondent's answers

Would like for you to consider some improvement to the former Holston-Chilhowee Pool. It could be made into a community pool for the East Knoxville Community.

10/20/2014 4:48 PM View respondent's answers

My main concern in my neighborhood is homeowners who do not keep their property up. Code enforcers are in this neighborhood very frequently and nothing is ever done. It is bringing the property value down and many houses are setting vacant for that very reason. I have lived in my home since 1970. We strive to keep our property value up but it's very hard when neighbors don't or can't do the same. I would appreciate it if codes were monitored more closely.

10/20/2014 4:38 PM View respondent's answers

Serve the people by empowering the people - give them knowledge and skills and voice.

10/20/2014 4:33 PM View respondent's answers

LOWER TAXES FOR THE ELDERLY, HAVE MORE THINGS FOR THE SENIOR CITIZENS

10/20/2014 4:09 PM View respondent's answers

Free civil legal services for those facing housing issues is also a critical need.

10/20/2014 3:53 PM View respondent's answers

I can't wait for the Knoxville and Alcoa/Maryville greenway connection!

10/20/2014 3:28 PM View respondent's answers

Please conserve where possible to prevent any new taxes, fees, or other additional cost to homeowners. Please stop stop adding new programs that cost more money unless an equal cost program is cut. No New taxes.

10/20/2014 2:55 PM View respondent's answers

they need to get rid of the liquer stores over in east knoxville on magnolia, and put grocery stores, and other type stores that are needed

10/20/2014 2:10 PM View respondent's answers

I, like most other people, want to help anyone in need. But there is one thing I can't stand, and that is to give to someone who is hooked on drugs ,and won't try to help themselves, or who

has 3 or 4 children after they get on welfare, and expects the taxpayer to pay for their utilities, apartment, car and everything else and not work. It is just not right. If they are able bodied they should have to work. Low income working families, can't get any help, and no matter how hard they try they can't get ahead. A lot of times it is because the wife can't work. She doesn't make enough working, to pay for daycare, and she can't work after hours because her husband works a swing shift. They are drowning and no one seems to care. The only people they care about are those people who wouldn't work in a pie factory. They need to take away the excuse for people not to work and empower them to work. Have publicly subsidized daycares, open 24 hours a day seven days a week, so people can work a late shift at a factory or a fast food place and know that their children are safe. These facilities should be open to all families, and allow a parent to drop off a child to look for a job. If someone says they can't find a job, and are able bodied put them out on the street picking up litter or performing other public service jobs at a least a few days a month and make it a pre-requisite for them to remain in public housing. If they don't do it, and they are able bodied, or refuse treatment for drugs after they have been offered help, then out they go. Let them fend for themselves. I don't want to support them. Make it possible for them to help them themselves, Allow people who want to work free access to Public Transportation for a maximum of six months so, they can look for a job, and then a reduced rate for six months after they get a job. Don't go up on their rent immediately, give them a few months. If you go up immediately, it takes away the incentive for them to work. Allow them a chance to get on their feet, but don't make it a way of life. Don't punish them for finding a job. Punish them for not trying to find a job and if they find one, keep the job. Make public transportation available 24 hours a day, 7 days a week, if nothing else by appointment, and make the cost reasonable where someone making minimum wage can actually afford to work. Make the factories, hospitals and other major employers central stops for public transportation on a 24 hour basis, and centralize daycares, so children can be picked up, allow 15 minutes at the daycare so children can be picked up before leaving, and they can still get home at a reasonable hour. It is not rocket science. If they want taxpayer funds then they should be willing to work for it. Someone who is old or infirm, mentally handicapped or a disabled veteran needs all our support. I am not talking about them, but the younger generation needs to know that you have to crawl before you can walk, and there is honor in doing a fair days work for a fair days pay.

10/20/2014 2:09 PM View respondent's answers

Helping neighbors solve their problems themselves or resolving disputes with their neighbors, landlord, tenants and public agencies.

10/20/2014 2:07 PM View respondent's answers

-The rental market in Knoxville is terrible - very difficult to find clean affordable housing with a decent landlord. This does not lead to easy transition to moving to Knoxville. -I live in East Knoxville - spend more money, time, and effort in rehabilitating and repurposing broken down existing neighborhoods rather than favoring and even encouraging continual sprawl out West.

10/20/2014 2:01 PM View respondent's answers

The walkability of south Knoxville's neighborhoods would be one of my highest priority issues. The Redbud/South Haven area can be one of the most difficult areas to get to a proper grocery store without a vehicle. We ask children to walk to a bus stop in the road with no shoulder save a stormwater ditch, and the Sevier Heights bus stop is on bare ground on a blind corner. Thank you for taking these comments into consideration.

10/20/2014 1:36 PM View respondent's answers

I would love to walk to work. I only live four miles away, but I can't because there isn't any safe way to navigate North Broadway (as it heads into Halls). Also, bus service is limited at that end

of town. In order to access the bus from where I live, I would have to walk Broadway's shoulder and pray a car (or bike!) doesn't hit me.

10/20/2014 12:01 PM View respondent's answers

We need more, or even ONE good facility for the performing arts.

10/20/2014 10:22 AM View respondent's answers

I live in Old North Knoxville (and have been here most of my life). I've seen some efforts being made to improve the blighted areas, but there is still so much beautiful architecture going to waste. I personally own and live in an old home in the historic district and I do my best to contribute to the renovation/gentrification of this area. However, every year I'm tempted to move away to another city because of the crime, poverty and homelessness in much of this part of the city. The homelessness problem seems to just stagnate, people are begging on the streets near my home... I'm not an economic expert, but it seems there is something that could be done to give the poor and disenfranchised people of Knoxville some hope and relief and reclaim this beautiful and historic part of the city for people who care and are able to preserve it.

10/20/2014 9:32 AM View respondent's answers

na

10/20/2014 8:51 AM View respondent's answers

We need the Business Expansion Loan Fund to stay healthy and strong, and substitute revolving loans for many of the TIF deals being provided to unnecessary development of apartments. Focus more attention on cleaning up existing housing stock and home ownership instead of building apt buildings.

10/20/2014 8:35 AM View respondent's answers

I would be more open to services for the homeless if more were like VMC and less like KARM, Lost Sheep, etc. Years of observation have made it clear that KARM does nothing but give warm fuzzies to donors and "hot and cot forever" to clients. The street area around KARM is always filthy and trashy -- why not make people clean up the paper etc before they eat? Compassion is not the same as co-dependency. I do want to see more greenways and sidewalks and public transit and bike ways. I have been known to walk the four miles to my job downtown, but would never dare cycling --too dangerous -- and I wind up detouring to avoid KARM and all the loiterers. I do use the transit system and think it is, over all, pretty good, but I walk almost a mile to Broadway to catch that bus and that's too much for many people. I do love the curbside recycling and the Rogero-era emphasis on improving street markings and sidewalks in my Whittle Springs area. I am very aware that we need infrastructure improvements like sewers and bridges though they are not as "sexy" as Vet Centers. I sympathize with the difficulty of dividing up limited resources and appreciate this survey.

10/20/2014 7:42 AM View respondent's answers

So effort for communication on improvement projects. Example a street gets paved then utilities start digging up new asphalt within 90 days. Perhaps a liaison person between engineering and utilities

10/20/2014 7:00 AM View respondent's answers

Renovation and occupation of inner-city schools is key to keeping and drawing occupants to inner city neighborhoods. Work with Knox County to ensure access to quality education for all. It isn't fair that many inner city schools are failing.

10/20/2014 5:57 AM View respondent's answers

The downtown revitalization efforts are great, but need to include improving pedestrian and bike connectivity for inner city neighborhoods to downtown. Interstate, James White Parkway and Hall of Fame are huge dividers and barriers. A walkable city is a healthier city

10/18/2014 2:11 AM View respondent's answers

Neighborhood association doing a wonderful job reporting to citizens by email!! Thank them for us.

10/17/2014 5:29 PM View respondent's answers

More communication is needed between the City and the neighborhoods when quality of life is affected. South Knoxville neighborhoods recently got blindsided by a request for variances to form-based codes by a developer of the waterfront, and the affected neighborhoods were not informed even though city reps had been attending our meetings for months. Neighborhoods need to be able to trust that our public officials are representing citizen interests in these important matters.

10/17/2014 3:47 PM View respondent's answers

Many who take the survey will not know what the following categories entail: Public services needs; Public facilities needs; Infrastructure needs; Economic development needs

10/17/2014 10:54 AM View respondent's answers

city needs to tackle blight, continue to have funding available for residential rehab, and promote upgrades to business façade.

10/17/2014 8:03 AM View respondent's answers

Do not use my tax payer money to give benefits to gay or lesbian couples.

10/16/2014 12:26 PM View respondent's answers

I understand it is hard to meet all the needs. In some ways these needs create a bit of a hierarchy and if the base needs are not met then the others will fall apart. Some infrastructure needs in the City are in need of attention. Then other areas can be addressed more readily.

10/15/2014 4:58 PM View respondent's answers

Minority children suffer from lack of recreational facility that doesn't cost \$75.00-100.00/month and competent workers.

10/15/2014 10:21 AM View respondent's answers

My experience of this survey was that it was rather confusing to have to choose the "top three" in different categories, when so many of the options are interrelated.

10/14/2014 1:17 PM View respondent's answers

This is a slanted survey. We need to concentrate on basic services, Police, Fire protection garbage pick up, and street maintenance. We need to stop wasting money on studies by outside groups. We don't need more bicycle lanes, green space, and fine arts centers that are only used by a small group of folks We certainly don't need parking on Henly street (highway 441). We need to have well publicized meetings in all sections of the city (in the evenings) to share our concerns on how our tax monies are spent..

10/14/2014 12:13 PM View respondent's answers

Public facilities list could have included recreation/exercise or libraries, something to address the age gap of youth to seniors

10/13/2014 5:50 PM View respondent's answers

East Knoxville is a victim of social engineering (i.e. Habitat for Humanity), shyster politicians (Joe Armstrong helping Mercy Health Partners close Baptist Hospital - ref May 17, 2008 KNS front page - nothing he promised was ever attempted, much less accomplished) and an apathetic/ill-informed populous. Shootings & crime aren't dealt with aggressively enough and citizens aren't willing to assist the police by making a phone call. 'Retail follows Rooftops!' We need people buying homes - not more government assisted homes being built in strong/established communities. We need quality supermarkets that don't cater to food stamp consumers. We need decent medical facilities other than dialysis clinics. We need local leadership that will discourage the influx of government supported residents and encourage

private commercial development. We need more conventional mortgages - not more Habitat Houses. We need East Knoxville restored to a time before local government made this area a WELFARE DUMPING GROUND! We deserve better...

10/13/2014 12:52 PM View respondent's answers

I see people walking on Maryville Pike everyday. There are no side walks, which makes it dangerous for pedestrians. There is still a lot of speeding on Joe Lewis Rd, even though the speed limit is 25mph.

10/13/2014 10:40 AM View respondent's answers

sidewalks from schools to roads that go to houses around the neighbourhood

10/12/2014 7:03 PM View respondent's answers

* Emergency vehicle sounds: frequent informal honking and loud speaker salutations to firefighters from passing volunteer emergency rescue vehicles...loud truck signals when backing into the fire house...sounding the fire truck siren in anger (road rage) over auto drivers who do not yield to a backing fire truck...loud party-like firefighter jabber early in the morning (7am). * Dangerous high speed and loud car, truck and motorcycle traffic on Asheville Highway in the eastbound direction toward I-40. * Need for weather covering shelter at KAT bus 31 stop Chilhowee / Asheville Hwy. * Need to eliminate duplication of City and County business. * Need for improved parking meter system in Old City. * Need for removal of traffic light camera enforcement system. * Need for a police station on the east side. * Need for intolerance for owners of poorly maintained vacant homes.

10/12/2014 2:46 PM View respondent's answers

Link in newsletter was helpful in finding the survey.

10/11/2014 9:39 AM View respondent's answers

Do what you can to revitalize Knoxville Center and other vacant buildings. We don't need more business buildings. Washington Pike traffic is heavy night and morning but question the need for the road being widened; too costly to buy land that people need.

10/11/2014 12:02 AM View respondent's answers

Enforcement of City Codes is very weak --it shouldn't depend entirely on reports of infractions -- maybe we need personnel who go periodically through neighborhoods to note problems (sort of like "meter maids") and issue citations.

10/10/2014 4:24 PM View respondent's answers

Special attention needs to be given to the lack of African American business enterprise in Knoxville/Knox County

10/10/2014 3:32 PM View respondent's answers

SCHOOL QUALITY should be talked about. Everything else is secondary.

10/10/2014 3:24 PM View respondent's answers

sidewalks, bike lanes, traffic calming in neighborhoods, transit improvements. We must plan for future transportation other than the single person motor vehicle

10/10/2014 3:19 PM View respondent's answers

For our city to grow it is necessary to invest in our public transportation system. A more robust system allows those without cars to have access to services and employment. It also allows those with cars a choice for their transportation needs. A developed country is not a place where the poor have cars, it is a place where the rich use public transportation.

10/10/2014 12:40 PM View respondent's answers

Great survey! We really need to improve infrastructure. It is pathetic that I cannot safely walk to and fro. Also, we need to protect our neighborhoods from theft and vandalism. I am tired of local thugs walking on my property, looking into my house, and acting as if they own the neighborhood. At least get us all a sidewalk!

10/9/2014 9:31 PM View respondent's answers

More Sidewalks, Trees, and road upgrades to city streets skip the repaving and work on traffic flow (synchronized lights) turn lanes etc Find a way to route Tazewell Pike, Halls traffic from causing gridlock in Fountain City/Broadway. Historic Preservation needs improvement,

10/9/2014 9:19 PM View respondent's answers

I would like to see more regulations for "slum" landlords.

10/9/2014 4:44 PM View respondent's answers

Thank you so much for this outreach to the community!

10/9/2014 8:25 AM View respondent's answers

I think Business start up program for minority and women can be a great addition for economic growth in this area.

10/9/2014 7:26 AM View respondent's answers

Your questionnaire is so biased you will not get meaningful results. At least ask respondents to rank their choices. But the choices are very limited and few applied to average middle folks who own property, live within their means and pay their bills. That said, city ignore most of the population and focus money either on Sequoia Hills, downtown investment zone or the homeless. Your questions reflect that fact. We have been in Fountain City 17 years and complain constantly about speeding on our 30mph residential street, Highland Drive; this includes KAT and school buses. I was hit broadside by a speeder who passed me on the left over a solid yellow line when I was making a left turn into my own driveway. Police did not issue a ticket. We are a residential street but there are bus stops and such noise at all hours. No stop signs the full length of the road. Deep, deep ditches instead of a safe shoulder to walk on -- forget sidewalks. Yards full of cars, junk, pods, not mowed. City planners know that when a neighborhood is ignored, noisy and messy, and laws not enforced, crime will follow. Actually already has. But I have the feeling no one in a position to make a difference cares.

10/8/2014 11:36 PM View respondent's answers

Housing codes for government subsidized housing needs to be upheld so that communities with these dwellings aren't subjected to drugs, drug deal traffic, and the people associated with it. More police presence needed.

10/8/2014 8:38 PM View respondent's answers

Homelessness, crime, prostitution in the neighborhood (or within 2 blocks). Children and families live here and are exposed to this. Business owners and police seem to turn a blind eye.

10/8/2014 2:45 PM View respondent's answers

We moved here 5+ years ago from a big city and the biggest problems we see are related to planning the roads, highways & connectors throughout the metro area. There are several problem spots that could be alleviated simply, yet the city seems to have its eyes closed to this and reportedly, has had for years. We see a lack in the ability to embrace change and go forward quickly in order to serve our future generations properly. We see people wanting to hold on to their old inefficient ways and schools and developments not working together resulting in a time bomb of problems. It is time to work smarter. There is enough preserved historical sites and so forth. Lets open our minds to a well thought out plan for a city that is strategically placed to become a bustling economy in a beautiful region!!

10/8/2014 12:49 PM View respondent's answers

I hope this provides good information to move our city forward in helping it become even more livable.

10/8/2014 9:18 AM View respondent's answers

improve the public schools. Kids do NOT get an equal education in the "urban/inner city" schools

10/7/2014 7:58 PM View respondent's answers

I want the city of Knoxville to afford me the same right that the State of Tennessee and the Federal Government does, the right to bear arms in city parks. Our parks are where my children play and where homeless, by their right, spend time. Our city parks are where my wife chooses to walk and where drugs and prostitution are negotiated. I want the right to protect my family. KPD cannot be everywhere all the time but I will always be with my family while they are at the park but due to your laws YOU prevent me from protecting them. For the same reasons I also ask you to remove the no gun policy on KAT.

10/7/2014 7:36 PM View respondent's answers

More recycling for all areas.

10/7/2014 5:27 PM View respondent's answers

I find this to be bias and most of the answers I felt are correct are not listed. In addition to that, I do hope you have this going out in a paper version because a lot of low income people do not have access to a digital version.

10/7/2014 11:51 AM View respondent's answers

We need more sidewalks in south Knoxville

10/7/2014 11:05 AM View respondent's answers

Keep up the good work.

10/7/2014 10:12 AM View respondent's answers

I feel like Knoxville has done a disservice to the homeless, building an industry around them (and attracting them to our neighborhood) rather than trying to prevent it. I was taught to give people a hand up, not a hand out, and I think we've lost our focus on that. Many of those people need mental health help because without it, they refuse to live in all the supportive housing that has been built, and continue to sleep on the porches of empty houses in my neighborhood. On the economy, we need to be attracting businesses who will create jobs. I think it is good to support small businesses as well but again, with the hand up theory. I have worked in government procurement for years and have seen firsthand how companies can thrive with a little help when they have the drive to succeed and how other companies can fail miserably because they get an entitlement attitude if government helps too much.

10/7/2014 9:22 AM View respondent's answers

Weather rust, check for lead based paint, check for carbon monoxide

10/7/2014 8:40 AM View respondent's answers

Larger trolley service into Central, Bearden and Sutherland that goes later and doesn't stop on football weekends.

10/7/2014 8:24 AM View respondent's answers

Improving the City's website would be a great way to help us help ourselves. The website is very poorly designed making it hard to find even the most basic information. Also, some pages provide contact info, implying that there is some accountability but whenever I have contacted the person/department listed I have never received a reply to my question/feedback.

10/7/2014 8:09 AM View respondent's answers

We live in Old North Knoxville.

10/7/2014 6:05 AM View respondent's answers

We need to support older low to mid income neighborhoods by not insisting these place absorb more group homes, rehabilitation home, parole homes. But investing in rehab/infill of vacant lots and homeownership to improve the older neighborhoods. Which none of the above do as is already evident in. None of the other increase the tax base either, only take our taxes both local/state and federal. NO true investment in neighborhoods has occurred that is why neighborhoods struggle. Need to get back to basics of that a neighborhood is.

10/6/2014 10:48 PM View respondent's answers
 Better jobs and economic development Better mass transit

10/6/2014 9:23 PM View respondent's answers
 Please remove as many barriers as possible to enable neighbors to reclaim unused public space for community gardens, parks, etc. I believe a public pool would greatly encourage and strengthen community in the Oakwood-Lincoln Park Neighborhood. Thanks

10/6/2014 7:56 PM View respondent's answers
 Blighted properties and speeding continue to be the top problems in our neighborhood.

10/6/2014 4:02 PM View respondent's answers
 Centrally located Belle Morris park. Sidewalks along Nadine Street between Coker Avenue and Cecil Avenue to connect neighborhoods. Street trees along Coker Avenue to break up parking areas, slow traffic, and create welcoming entrance to Belle Morris neighborhood. Bus stop canopy in front of Kroger on Broadway.

10/6/2014 1:13 PM View respondent's answers
 In my neighborhood--lots of foot traffic w/no sidewalks, must stay or narrow road or go to ditch; neighbors let dogs out to run all over neighborhood; cats are everywhere; a lot of theft of anything they can carry off; run-down yards and homes (Ftn. City/Fair Drive area)

10/6/2014 12:01 PM View respondent's answers
 Relationship with KCDC

10/6/2014 10:39 AM View respondent's answers
 I think safety is of big importance in Knoxville, especially in the east and north sides of town. The crimes, especially murders are unreal here.

10/6/2014 10:29 AM View respondent's answers
 City ordinance and code enforcement should be a priority.

10/5/2014 1:12 PM View respondent's answers
 More affordable new or existing homes in West Knox or Farragut starting at \$135,000.

10/5/2014 12:26 PM View respondent's answers
 our homes and parks need care

10/5/2014 6:18 AM View respondent's answers
 North, East and South Knoxville seem to be pushed aside in favor of improvements and area maintenance of West Knoxville thus the majority of Knoxville's development and growth has been retarded yet these areas are the ones in most need.

10/4/2014 11:52 AM View respondent's answers
 thank you for the opportunity to offer my input

10/3/2014 5:14 PM View respondent's answers
 Survey should rank best stuff, not just needs.

10/3/2014 9:38 AM View respondent's answers
 Great idea to have surveys like this. However, I can't see how you can get very much useful information out of the questions asked. They seem either too broad or too limited in the available answers. Further, if the answers are being quantified by where I live and my age and income, then you're really not asking for my opinion. My opinion should be offered independent of such quantifiers. Please do more of these surveys, but please do them better.

10/2/2014 10:16 PM View respondent's answers
 I believe that the key to being a great city starts in ourselves first and then extends to our neighborhoods. Well kept and affordable housing leads to good neighborhoods.

10/2/2014 7:48 PM View respondent's answers

Overall, I like living in Knoxville. (My husband and I moved here about ten years ago.) I think decisions that are good for our economy and employment will have a ripple effect in other areas.

10/2/2014 4:18 PM View respondent's answers

I am very concerned about the future development of South Knoxville and the displacement of low income renters who live in the Scottish Pike and Old Sevier Neighborhoods.

10/2/2014 3:38 PM View respondent's answers

no

10/2/2014 3:33 PM View respondent's answers

Property tax freeze for lower income seniors- OR -increase tax relief amount and/or to correspond with property tax amount due

10/2/2014 12:04 PM View respondent's answers

This may sound crazy but the fastest growing recreational sport among elderly persons is pickleball. To my knowledge, Knoxville has no courts available for that sport. They don't require much space and (at least one in each) might make a nice addition to our city parks.

10/2/2014 9:18 AM View respondent's answers

Counseling and rental housing/assistance for the MENTALLY ILL, that are LESS THAN AGE 60, is desperately needed.

10/2/2014 9:03 AM View respondent's answers

With young people not finding jobs to support themselves, the elderly are forced to use what little they make to help support them. young people need jobs that pay enough to live on, or they need to be able to get help even if they are living with elderly grandparents.

10/2/2014 8:07 AM View respondent's answers

I live in West Hills and would love to be able to safely walk or bike to the excellent array of restaurants on Kingston Pike that fall between Bearden and Morrell. My number one request for the city would be a raised sidewalk (not a section of the street level pavement) for the entire stretch of Kingston between Bearden and West Town Mall.

10/2/2014 7:51 AM View respondent's answers

More police presence in neighbor due to drug dealers & gangs moving in.

10/1/2014 10:53 PM View respondent's answers

What about neighborhood crime prevention! ?

10/1/2014 9:35 PM View respondent's answers

Chapman highway leading on to Henly street bridge is outrageously dangerous for bicyclists. I have been nearly hit on numerous occasions - by sheriff's cars, which seem to not pay any attention on this road. A bicycle lane is desperately needed on both sides of the road. Please. It is a huge public safety issue. I am often forced to bike on the sidewalks which are not meant for bicyclists to avoid getting hit by cars. Please address this issue. Also, I would like to see more community activities in the neighborhoods. Maybe sports, arts, music? Especially in South Knoxville.

10/1/2014 9:08 PM View respondent's answers

I would like to emphasize the need for bike lanes in addition to the Knoxville greenway. I love the greenway, and my family and I use it a lot. However, it is located on the opposite side of town, and bike lanes would enable me to commute to work by bike safely. Please consider!

Thank you for doing this survey!!

10/1/2014 8:13 PM View respondent's answers

Downtown development will end if the mission is not eliminated. If it is ended the homeless will relocate.

10/1/2014 6:57 PM View respondent's answers

Add noise barriers along the south side of the interstate between west hills and papermill

10/1/2014 3:54 PM View respondent's answers

Utility lines moved undergrounds

10/1/2014 3:45 PM View respondent's answers

A couple of things: first, I feel that more community centers for special-needs people, veterans, and youth would be fantastic, to help them feel a sense of community and appreciation. Also, so many neighborhoods not far from downtown don't have sidewalks like they should. When on foot, trying to walk down a road, but having to be in the road, dodging cars --- that only discourages a person from feeling worthy to even be trying to get somewhere at that moment. We really need to get back to a culture where it is embraced to encourage walking to visit our neighbors or to the corner store. I know it is expensive to buy easements and establish paved sidewalks in areas where there were none, but the end result would help many people to feel connected.

10/1/2014 3:36 PM View respondent's answers

If we had more sidewalks and bike paths connecting our neighborhood to public transportation, shopping centers, schools, etc. we'd need to drive less, making it better environmentally and personally.

10/1/2014 2:40 PM View respondent's answers

PLEASE COME TO CENTRO HISPANO 2455 SUTHERLAND TARLENTON PARK CAMPUS TO TALK ABOUT ALL THE SERVICES AVAILABLE FOR THE COMMUNITY. THANK YOU

11/17/2014 10:03 AM View respondent's answers

Si se tomara un dolar de cada entrada a los juegos de futbol y baloncesto no habría tantas personas sin hogar ni servicios de salud.

10/31/2014 8:41 AM View respondent's answers

tengo un caso de posible discriminacion o tratamiento diferente. Un empleado de la ciudad vino a la casa de la senora Amanda y ordenó quitar un pequeño 'sign' que ella puso en el jardin. Le acuso de hacer negocio desde su casa. A tres cuadras en la misma calle hay todavia dos 'signs' similares en el jardin de las casas. Con quien hablo sobre esto?

10/17/2014 8:42 AM View respondent's answers

Survey Monkey Survey Results and Analysis

Survey Methodology

The City of Knoxville Community Development Department began a Citizen Participation Process in October 2014 as part of its preparation for its 2015-2019 Consolidated Plan due to the U.S. Department of Housing and Urban Development (HUD) in May 2015. The City receives/anticipates receiving HUD Community Planning and Development (CPD) grant funds including Community Development Block Grant (CDBG), HOME Investment Partnership (HOME) grant, and the Emergency Solutions Grant (ESG) that will fund programs and activities under the Consolidated Plan beginning in July 2015.

The Community Development (CD) Department is required (under the Code of Federal Regulations or CFR, Title 24 – Housing and Urban Development, 91.105) to adopt a citizen participation plan that: encourages citizen participation in the development of any consolidated

plan, any substantial amendment to the consolidated plan, and the performance report. In addition, participation should specifically include:

- Low and moderate income persons;
- Those living in slum and blighted areas;
- In areas where CDBG funds are proposed to be used;
- By residents of predominantly low and moderate income neighborhoods;
- Minorities and non-English speaking persons; and
- Persons with disabilities.

Jurisdictions are also encouraged to explore alternative public involvement techniques and quantitative ways to measure efforts that encourage citizen participation in "*a shared vision for change in communities and neighborhoods.*"

CD developed a survey to ascertain priority community needs from the perspective of publicly provided services, including those that could be funded with U.S. Department of Housing and Urban Development (HUD) Community Planning and Development (CPD) grant funds.

Two surveys were created on Survey Monkey, an online survey instrument – in English and in Spanish. The surveys were online from October 1st through about December 15th, 2014. Publicity for the survey included: a media advisory about the Citizen Participation October 1st: 'Kick Off', City of Knoxville webpage, City of Knoxville Face Book page, City of Knoxville Twitter, the City of Knoxville's Office of Neighborhoods list serve and weekly newsletter, City of Knoxville Employees email, Knoxville News Sentinel Notice, PlanET Face Book page, Latino Task Force email, Equity group email and several other email lists. There was also a public meeting held on October 27th that was advertised in the Knoxville News Sentinel and Mundo Hispano online.

The Survey Monkey surveys could be accessed from either a computer or a smart phone with internet service. To encourage participation from the target populations listed above and for those who may not/can not come to a public meeting, or who did not have access to the online survey and/or computer literacy to complete the survey, CD staff used Turning Point software that enabled the survey questions to be formatted into a power point presentation that could be made to groups. The people in the groups were given touch pads (similar looking to a remote control) with numbers to press to answer the survey questions. Their responses were recorded by the Turning Point software in the lap top used to make the presentation. Seven different meetings used the Turning Point polling:

1. CD managers and staff (a beta test of sorts)
2. Knoxville Tenant Council, a board made up of KCDC (public housing authority) residents;
3. The Homeless Collective, a group of homeless or formerly homeless individuals;
4. Attendees of the Burmese Church at Washington Pike UMC;
5. CAC Senior Companions;
6. CAC Senior Community Services Employment; and
7. At the October 27th, 2014 Public Meeting.

CD staff also attended an event at the Knoxville Knox County Community Action Committee (CAC) LIHEAP Application Week, where very low income people apply for utility assistance. Assistance for this program is 'first-come, first-served,' so there are typically very long lines of people waiting, sometimes for hours in order to meet with staff to complete an application. City CD staff were invited to come and help those who wished to complete the survey. CD staff had a table and chairs, put out signs and information, and brought lap tops with internet access (and slips of paper with the survey monkey address for people wishing to complete the survey on their smart phones) and encouraged people to fill out the survey. For those who needed assistance, staff helped by reading aloud the survey questions and filled out the survey with them.

A very small number of paper surveys were completed – one by someone who called in to request that one be mailed (this was completed and returned) and several by the Beacon of Hope/Church Street United Methodist Church in their Thanksgiving Baskets distributed in the Vestal community.

All responses received – by mail, from events and the meetings using the touch pads/Turning Point software were combined with the Survey Monkey results for a total of 919 surveys completed.

The questions developed for the survey by the CD Department were selected to ascertain people's opinions about community needs from the perspective of publicly provided services, including those that could be funded with U.S. Department of Housing and Urban Development (HUD) Community Planning and Development (CPD) grant funds that the City receives/anticipated to receive – Community Development Block Grant (CDBG), HOME Investment Partnership (HOME) grant, and Emergency Solutions Grant (ESG) programs.

Nine questions asked about different *categories* of community needs: Neighborhood Needs, Home Ownership Needs, Rental Housing Needs, Homeless Needs, Housing Needs for Special Populations, Economic Development Needs, Public Service Needs, Public Facilities Needs, and Public Infrastructure Needs. Respondents would pick the three (out of five 'answers') that they felt were most important. Respondents didn't rank them, they just picked the three they thought the most important of the five. Needs were later ranked by a count of how many people picked that 'answer.' On question ten, respondents chose the three categories they thought the most important (from the nine) community needs. Those were then used to rank the most important community needs categories.

The remainder of the questions were demographic in nature. To determine who met the definition of LMI, respondents were asked two different questions - one about annual household income and one about household size.

See the full list of survey questions at the end of this document.

Survey Respondents Demographics

919 total individuals answered the survey over about 3 months, October – December 2015:

63% female; 33% male

71% White, non Hispanic; 27% Minority race or ethnicity:

- African American/Black – 14%
- Asian/Asian American – 3%
- American Indian or Alaska Native – 1%
- Asian and White – 2%
- African American/Black and White – 1%
- "Other" - 3%
- Hispanic or Latino – 3%

Almost 80% were between the ages of 25-64

Annual Household Income – the range was fairly evenly distributed:

- Lowest income range (less than \$34,000)
- Between the lowest and highest range (\$34,000-\$64,000)
- Highest range (over \$64,000); and
- 38% met the definition of LMI

63% own their homes; 31% rent; 4% neither

Household Type:

- Elderly (aged 62+) – 14%
- Single, non Elderly – 23%
- Single parent – 7%
- Two parent - 31%

Household Size:

- 23% in 1 person households
- 60% in 1-2 person households
- almost 90% are in 1-4 person households

Geographic Distribution:

- 33% North Knoxville
- 20% West Knoxville
- 16% East Knoxville
- 13% South Knoxville
- 7% live downtown

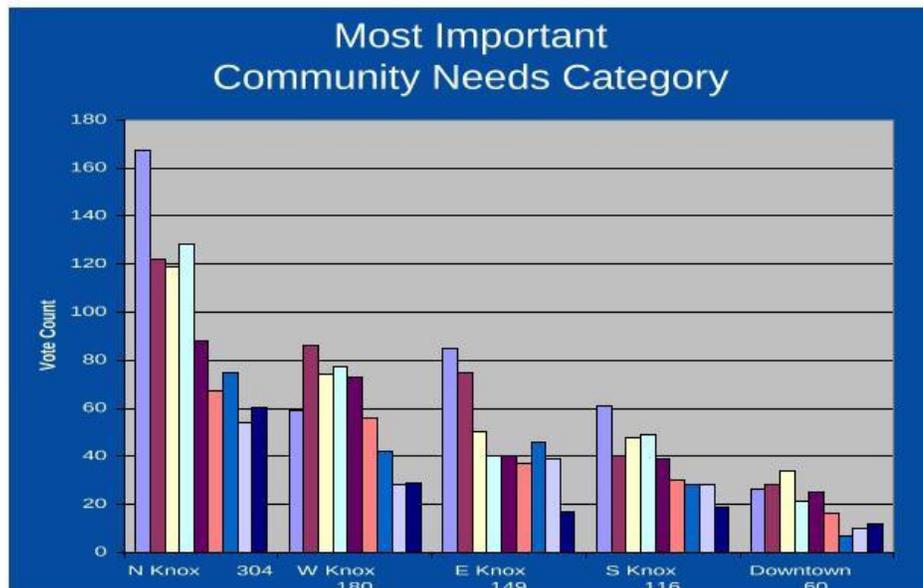
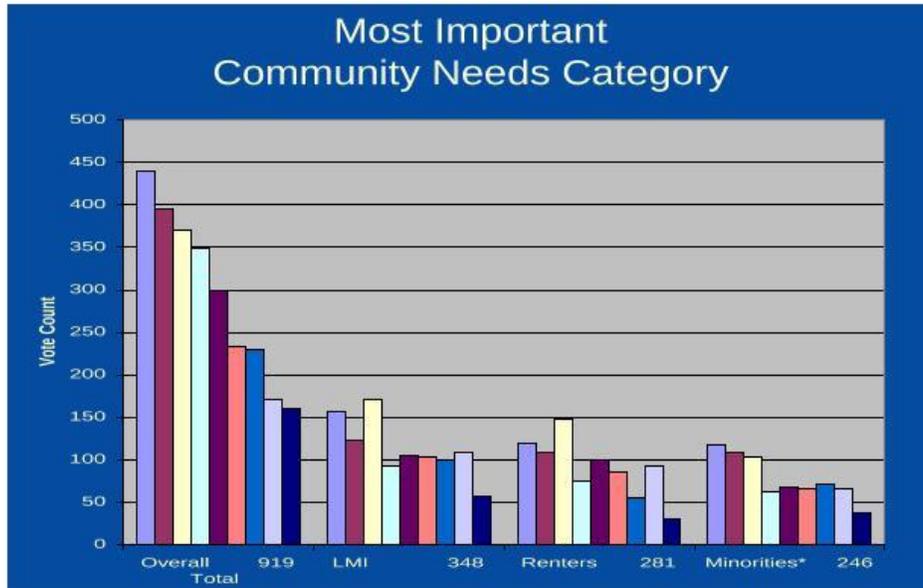
(Figures that don't add up to 100% are either rounding issues or non responses)

Survey Results

Community Needs (by Category) Legend:

(In order of Votes Counted – Highest to Lowest)

- Neighborhoods needs
- Economic development needs
- Homelessness needs
- Infrastructure needs
- Public services needs
- Housing needs for special populations
- Homeownership needs
- Rental housing needs
- Public facilities needs

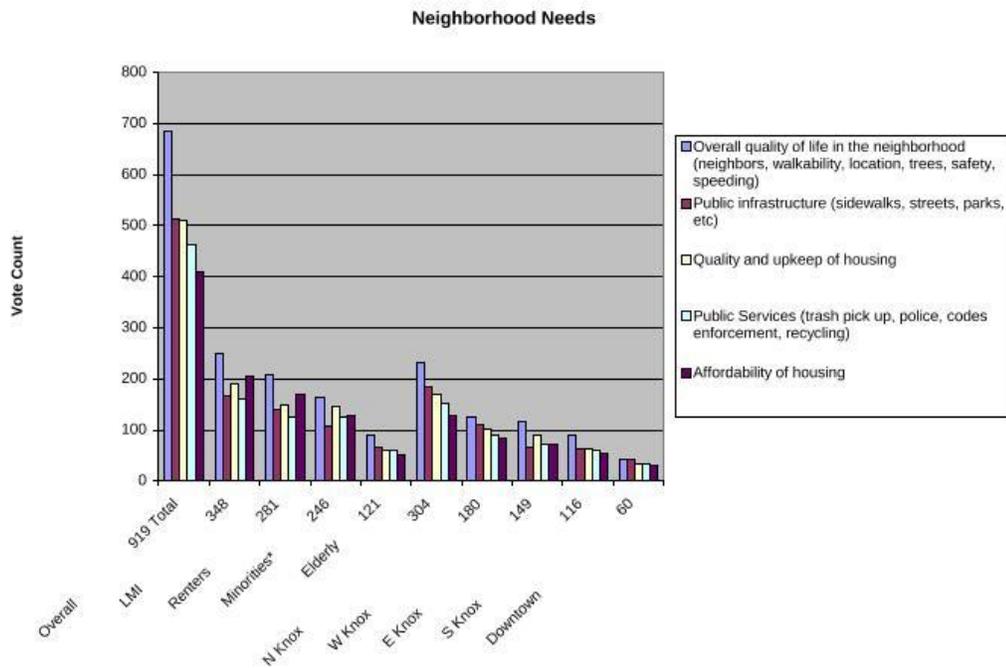


Neighborhood Needs

Ranked the highest priority category overall.
Minorities, the Elderly, North Knoxville, East Knoxville and South Knoxville ranked it their highest priority.

Within the **Neighborhood Needs** category:

- a. **Quality of Life** (location, walk-ability, safety, neighbors) was ranked highest among all subpopulations and across all geographic areas.
- b. Public Infrastructure (sidewalks, streets, parks) almost tied with
- c. **Quality/Upkeep of Housing** overall.
 - Public Infrastructure was ranked higher by the elderly and all geographic areas, except East Knoxville
 - Quality/Upkeep of Housing was ranked higher by LMI persons, Minorities, Renters and East Knoxville area.
- d. Public Services (trash pickup, police, codes enforcement) ranked fourth.
- e. **Affordability of Housing** was ranked higher (second highest) by LMI persons and Renters.

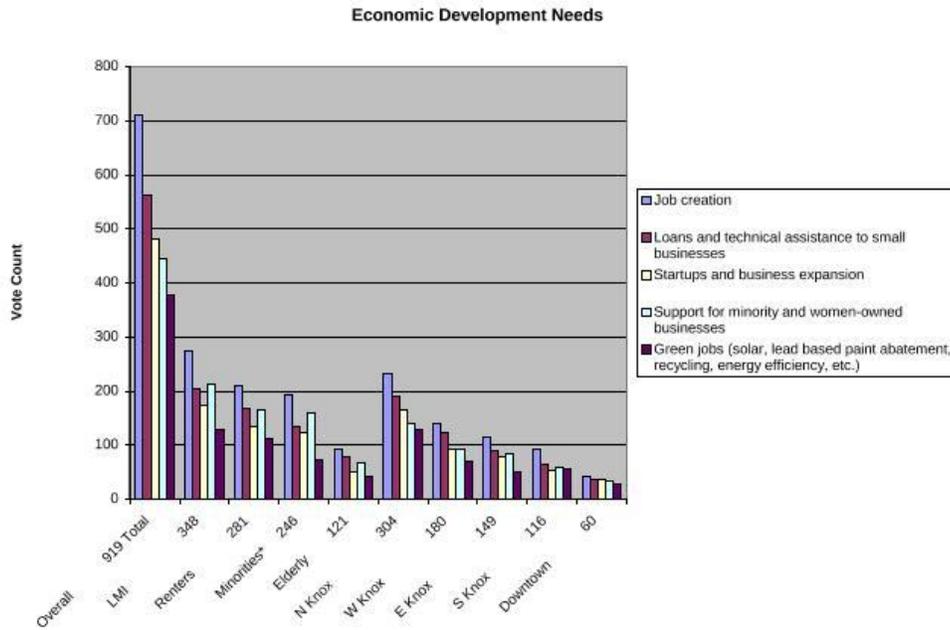


Economic Development Needs

Ranked second highest priority category overall. Minorities, Downtown and East Knoxville also ranked it second highest. West Knoxville ranked it highest.

Within the **Economic Development Needs** category:

- a. **Job Creation** was ranked highest among all subpopulations and across all geographic areas.
- b. Loans/TA to Small Businesses was ranked second among all groups, except downtown.
- c. Start Ups and Business Expansion was ranked third.
- d. **Support for MOB/WOB** was ranked fourth highest overall, but was ranked higher (second highest) by LMI persons and Minorities.
- e. Green Jobs was ranked last.



Homeless Needs

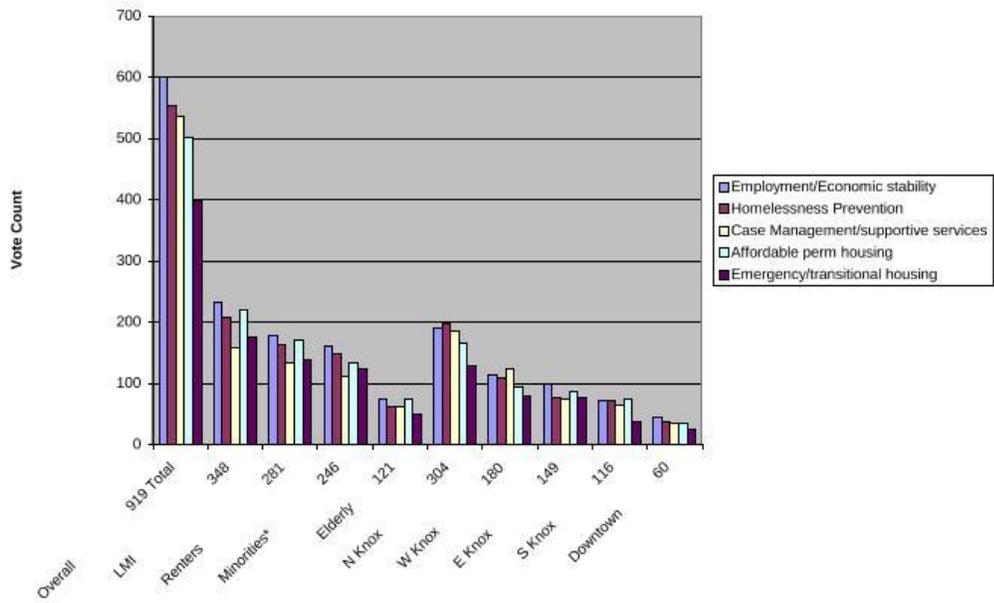
Ranked third highest priority category overall.

LMI persons, Renters and Downtown ranked it their highest priority need. The Elderly ranked it their second highest need (almost tied with first). South Knoxville ranked it very close to second.

Within the Homeless Needs category:

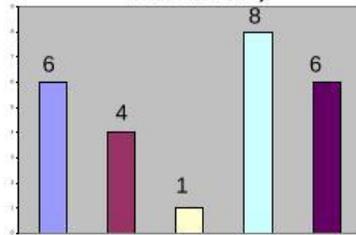
- a. **Employment/Economic Stability** was ranked highest among all subpopulations, except with the homeless themselves (second). It ranked highest in East Knoxville and Downtown as well.
- b. **Homelessness Prevention** was ranked second overall and second by South Knoxville and Downtown. It was ranked highest priority for North Knoxville and a very close second in South Knoxville.
- c. **Case Management/Supportive Services** was ranked third highest overall, but highest by West Knoxville. It was ranked lowest by the homeless themselves.
- d. **Affordable Permanent Housing** was ranked fourth highest overall, but ranked highest by the homeless themselves. It was ranked second highest by LMI persons, Renters, the Elderly and East and South Knoxville.
- e. **Emergency/Transitional Housing** was ranked last overall, but second highest among the homeless themselves.

Homeless Needs





Members of the Homeless Collective (currently or formerly homeless individuals)



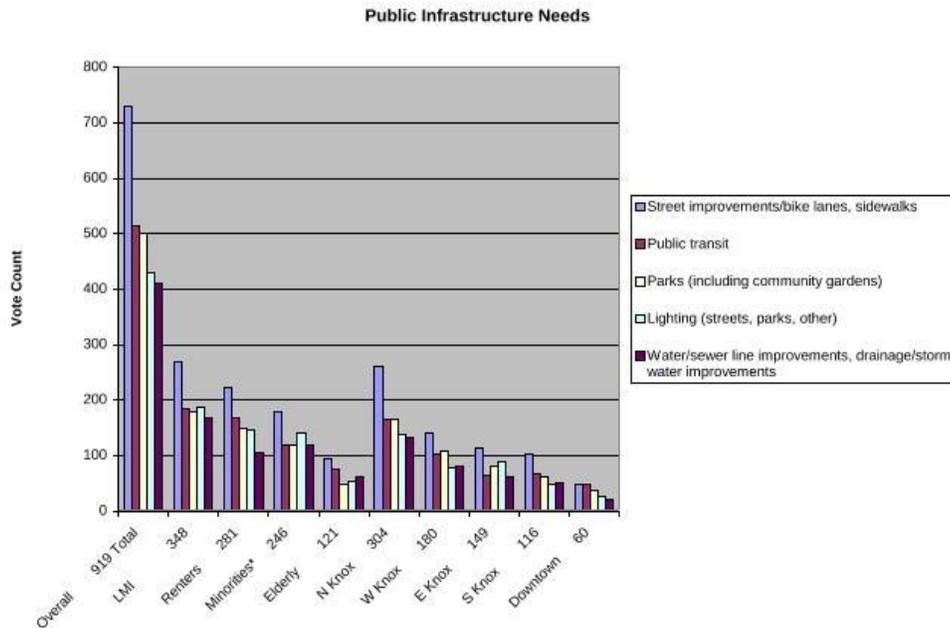
9 people total

Public Infrastructure Needs

Ranked fourth highest priority category overall.

Within the **Public Infrastructure Needs** category:

- a. **Street Improvements** (bike lanes, sidewalks) was ranked highest among all subgroups and geographies, except downtown (but it was a very close second).
- b. Public Transit was ranked second overall, but highest priority for Downtown. It was second (or very close second) by LMI persons, Renters, the Elderly, North Knoxville and South Knoxville.
- c. Parks was ranked third highest overall, but second by Minorities, North Knoxville and West Knoxville.
- d. Lighting (streets, parks, other) was ranked fourth highest overall, but ranked second by Minorities and East Knoxville.
- e. Water/Sewer, Drainage, etc. was ranked last overall, but slightly higher for Minorities, the Elderly, West Knoxville and East Knoxville.

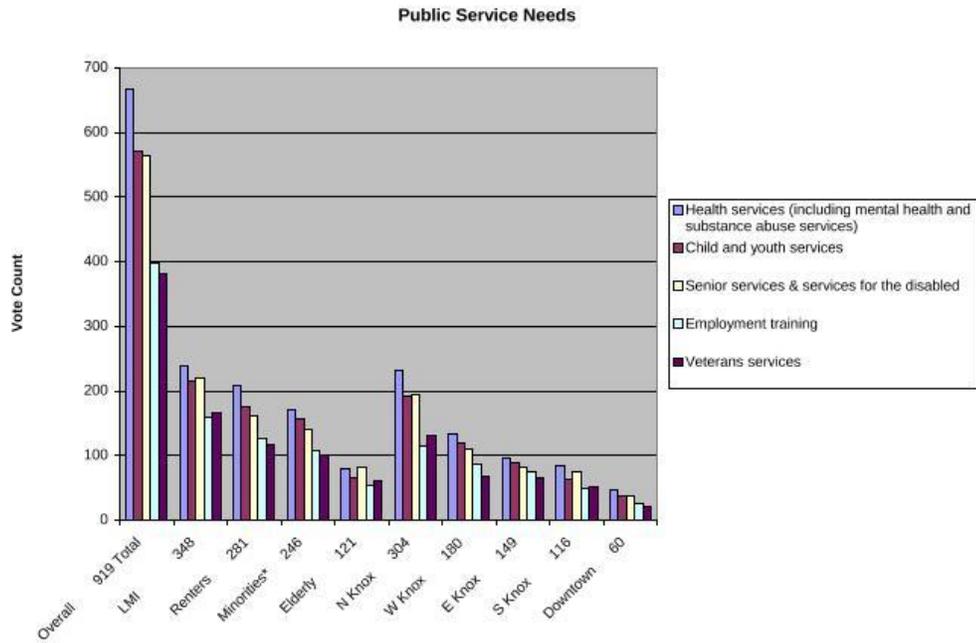


Public Service Needs

Ranked fifth highest priority category overall.

Within the **Public Service Needs** category:

- a. **Health Services** was ranked highest among all geographies and subgroups, except the elderly (a close second).
- b. Child/Youth Services was ranked second overall and second (or close to it) by most subgroups.
- c. Senior/Disabled Services was ranked third highest overall, but highest by the Elderly. It was second by LMI persons, North Knoxville, South Knoxville and, a close third, by Downtown.
- d. Employment Training was ranked fourth highest overall and slightly more important to Renters, Minorities, West Knox, East Knox and Downtown.
- e. Veterans Services was ranked last overall, but slightly higher for LMI persons, the Elderly, North Knoxville and South Knoxville.



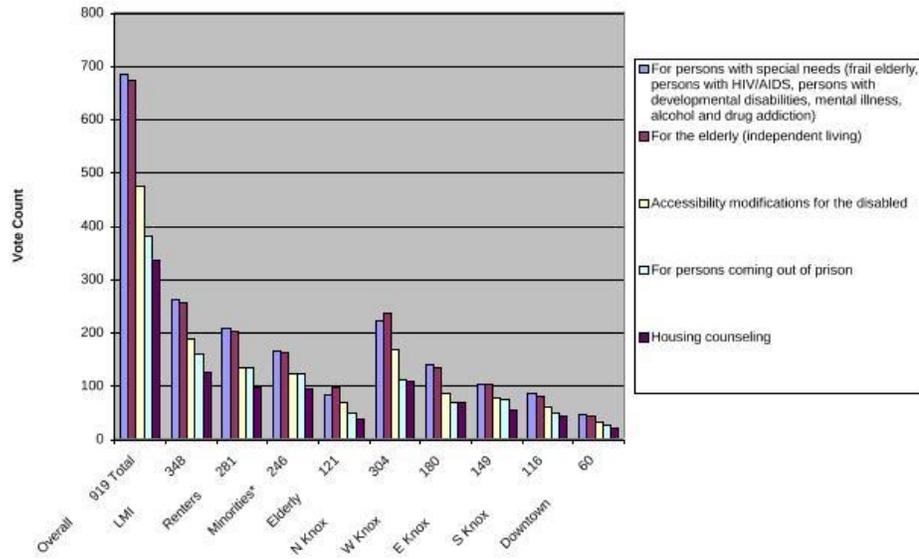
Housing Needs for Special Populations

Ranked sixth highest priority category overall.

Within the **Housing Needs for Special Populations** category:

- a. **Housing for Persons w/Aids, the Frail Elderly, Dev. Dis., Mental Illness, A&D issues** was ranked highest among most all subgroups, except by the Elderly and North Knoxville; and was followed very closely by:
- b. **Independent Living for the Elderly** was ranked a very close second overall and highest by the Elderly and North Knoxville.
- c. **Accessibility Modifications for the Disabled** was ranked third highest overall
- d. For Persons Coming out of Prison was ranked fourth.
- e. Housing Counseling was ranked last.

Housing for Special Needs

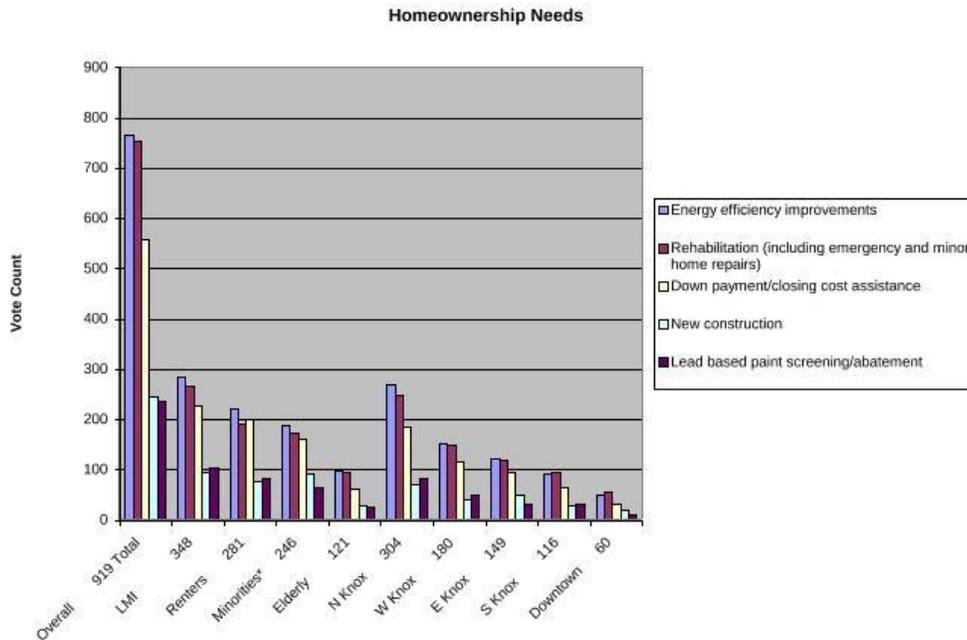


Homeownership Needs

Ranked seventh highest priority category overall.

Within the **Homeownership Needs** category:

- a. **Energy Efficiency Improvements** was ranked highest among all subgroups, except by Downtown; and followed very closely by
- b. **Rehabilitation** was ranked a very close second overall and highest by South Knoxville and Downtown
- c. **Down payment and Closing Costs Assistance** was ranked third highest overall and second highest by Renters.
- d. **New Construction** was ranked fourth highest overall and slightly less important to LMI persons, Renters, North Knoxville, West Knoxville, and South Knoxville
- e. **LBP** was ranked last overall, but slightly higher for LMI persons, Renters, North Knoxville, West Knoxville and South Knoxville.

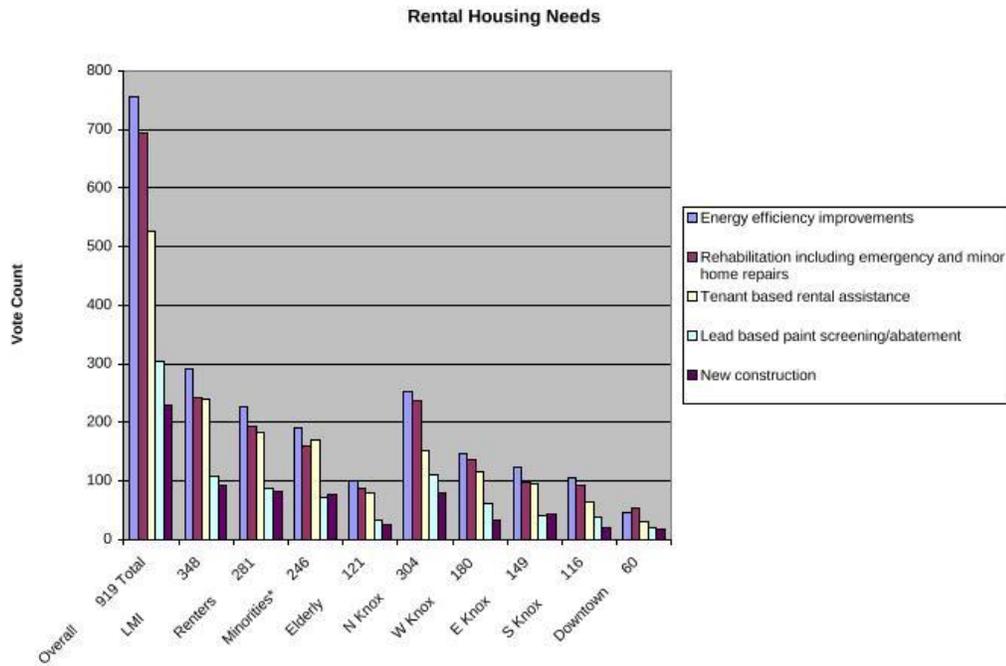


Rental Housing Needs

Ranked eighth highest priority category overall.

Within the **Rental Housing Needs** category:

- a. **Energy Efficiency Improvements** was ranked highest among all subgroups and geographies, except for Downtown.
- b. **Rehabilitation** was ranked second overall and highest by Downtown.
- c. TBRA was ranked third highest overall, but second for Minorities and a close second by LMI persons.
- d. **LBP** was ranked fourth highest overall.
- e. **New Construction** was ranked last overall, but slightly higher for Minorities and East Knoxville and very close for LMI persons, Elderly, Renters, and Downtown.



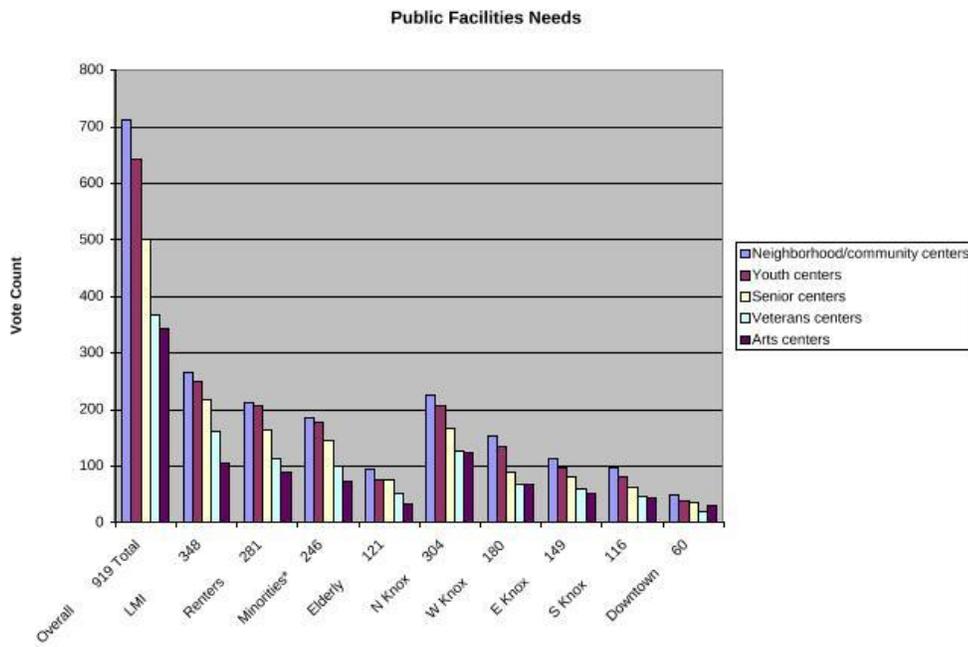
Public Facilities Needs

Ranked ninth, or last, priority category overall, but was slightly more important to North Knoxville, West Knoxville, and Downtown.

Within the **Public Facilities Needs** category:

- a. **Neighborhood/Community Centers** was ranked highest overall and among all subgroups and geographies.

- b. Youth Centers was ranked a second overall and a close second by Renters and Minorities.
- c. Senior Centers was ranked third highest overall. It tied for second highest priority by the Elderly.
- d. Veterans Centers ranked fourth.
- e. Arts Centers ranked last, in all areas except West Knoxville and Downtown.



Survey Instrument

Citizen Involvement Feedback Survey

1. Please choose from the following, the top 3 most important NEIGHBORHOOD needs:

- Please choose from the following, the top 3 most important NEIGHBORHOOD needs:
Affordability of housing
- Quality and upkeep of housing
- Public infrastructure (sidewalks, streets, parks, etc)
- Public Services (trash pick up, police, codes enforcement, recycling)
- Overall quality of life in the neighborhood (neighbors, walkability, location, trees, safety, speeding)

2. Please choose from the following, the top 3 most important HOMEOWNERSHIP needs:

- Please choose from the following, the top 3 most important HOMEOWNERSHIP needs:
Energy efficiency improvements
- Lead based paint screening/abatement
- New construction
- Rehabilitation (including emergency and minor home repairs)
- Down payment/closing cost assistance

3. Please choose from the following, the top 3 most important RENTAL HOUSING needs:

- Please choose from the following, the top 3 most important RENTAL HOUSING needs:
Energy efficiency improvements
- Lead based paint screening/abatement

- New construction
- Rehabilitation including emergency and minor home repairs
- Tenant based rental assistance

4. Please choose from the following, the top 3 most important HOMELESS needs:

- Please choose from the following, the top 3 most important HOMELESS needs:
Homelessness prevention
- Emergency/transitional housing
- Affordable permanent housing
- Case management/supportive services
- Employment/economic stability

5. Please choose from the following, the top 3 most important HOUSING needs for SPECIAL POPULATIONS:

- Please choose from the following, the top 3 most important HOUSING needs for SPECIAL POPULATIONS: For persons with special needs (frail elderly, persons with HIV/AIDS, persons with developmental disabilities, mental illness, alcohol and drug addiction)
- For the elderly (independent living)
- For persons coming out of prison
- Accessibility modifications for the disabled
- Housing counseling

6. Please choose from the following, the top 3 most important ECONOMIC DEVELOPMENT needs:

- Please choose from the following, the top 3 most important ECONOMIC DEVELOPMENT needs: Job creation

- Green jobs (solar, lead based paint abatement, recycling, energy efficiency, etc.)
- Support for minority and women-owned businesses
- Loans and technical assistance to small businesses
- Startups and business expansion

7. Please choose from the following, the top 3 most important PUBLIC SERVICES needs:

- Please choose from the following, the top 3 most important PUBLIC SERVICES needs:
Child and youth services
- Senior services & services for the disabled
- Veterans services
- Health services (including mental health and substance abuse services)
- Employment training

8. Please choose from the following, the top 3 most important PUBLIC FACILITIES needs:

- Please choose from the following, the top 3 most important PUBLIC FACILITIES needs:
Senior centers
- Youth centers
- Veterans centers
- Neighborhood/community centers
- Arts centers

9. Please choose from the following, the top 3 most important INFRASTRUCTURE needs:

- Please choose from the following, the top 3 most important INFRASTRUCTURE needs:
Street improvements/bike lanes, sidewalks
- Parks (including community gardens)

- Water/sewer line improvements, drainage/storm water improvements
- Public transit
- Lighting (streets, parks, other)

10. Based on the previous questions that list specific service components in each category, please choose the top 3 categories of services that you feel are most important:

Based on the previous questions that list specific service components in each category, please choose the top 3 categories of services that you feel are most important:
Neighborhoods needs

- Housing needs for special populations
- Rental housing needs
- Homeownership needs
- Homelessness needs
- Public services needs
- Public facilities needs
- Infrastructure needs
- Economic development needs

11. What is your age?

- What is your age? Under 18 years
- 18 to 24 years
- 25 to 34 years
- 35 to 44 years
- 45 to 54 years

55 to 64 years

Age 65 or older

12. Are you male or female?

Are you male or female? Male

Female

13. How do you describe yourself? (please check all options that best describe you)

How do you describe yourself? (please check all options that best describe you) Non-Hispanic White

Black or African American

Asian or Asian American

American Indian or Alaska Native

Native Hawaiian or Other Pacific Islander

Asian and White

Black/African-American and White

Other

Hispanic or Latino

14. What is your annual household income?

What is your annual household income? Less than \$34,000

\$34,000 to \$39,000

\$40,000 to \$44,000

\$45,000 to \$48,000

- \$49,000 to \$52,000
- \$53,000 to \$56,000
- \$57,000 to \$60,000
- \$61,000 to \$64,000
- Over \$64,000

15. How many people (including yourself) live in your home?

- How many people (including yourself) live in your home? One
- Two
- Three
- Four
- Five
- Six
- Seven
- Eight or more

16. Do you own or rent your home?

- Do you own or rent your home? Own
- Rent
- Neither

17. Which best describes your household?

- Which best describes your household? Single, non elderly

- Elderly
- Single-parent
- Two parents
- Other

18. Which area of Knoxville do you live in?

- Which area of Knoxville do you live in? South
- East
- North
- West
- Downtown
- Outside of the City of Knoxville

19. How did you hear about the survey?

- How did you hear about the survey? City of Knoxville website
- Knoxville News Sentinel
- Mailing
- Through a meeting
- Facebook
- Twitter

Other (please specify)

20. Please add any additional questions, comments, concerns and/or suggestions you may wish to share with us.



Please add any additional questions, comments, concerns and/or suggestions you may wish to share with us.

Thank you for taking the time to complete this survey, your feedback is very valuable to us.

Powered by [SurveyMonkey](#)

End

Grantee Unique Appendices

Attachments

Contents

PR-10 Consultation	page 2
NA-45 Non Homeless Special Needs Assessment	10
MA-40, SP-55, and AP-75 Barriers to Affordable Housing	13
SP-45 Goals	15
AP-85 Other Actions	16
AP-90 Program Specific Requirements	19
Citizen Participation Plan	25
Plan ET Equity Profile Excerpt	31

Agency/Group/Organization	Type	Section Addressed	Address	DUNS #
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2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 1 – Agencies, groups, organizations who participated

City of Knoxville Community Development	City of Knoxville Grantee	All	400 Main Street, Knoxville, TN 37902	042453530
Knoxville's Community Development Corporation (KCDC)	PHA	PR, NA-35, MA-25, SP-50, AP-60 and throughout	901 N Broadway St, Knoxville, TN 37917	07-491-4243
Knox Housing Partnership (KHP)	Non profit affordable housing provider and CHDO	PR, NA, MA, SP and AAP.	109 Winona St, Knoxville, TN 37917	95-926-9135
East Tennessee Housing Development Corporation	Non profit affordable housing provider and CHDO	PR, NA, MA, SP and AAP.	118 North Peters Road # 127 Knoxville, TN 37923	96-356-1365
Knoxville Habitat for Humanity	Non profit affordable housing provider	PR, NA, MA, SP and AAP.	1501 Washington Avenue, Knoxville, TN 37917	83-077-2190
Helen Ross McNabb Center	Non profit	PR, NA,	201 West	07-153-5470

Helen Ross McNabb Center	Non profit community mental health center and permanent supportive housing provider	PR, NA, MA, SP and AAP.	201 West Springdale Avenue, Knoxville, TN 37917	07-153-5470
Lawler Wood	For profit housing developer	PR, NA, MA	900 South Gay Street, Knoxville, TN 37902	11-560-3198
Positively Living	Non profit permanent supportive housing provider	PR, NA, MA, SP and AAP.	1501 East 5th Avenue Knoxville, TN 37917	13-562-2459
Denark	For profit housing developer	PR, NA, MA	1635 Western Avenue #105, Knoxville, TN 37921	13-951-2750
Dover Development Corporation (Family Pride)	For profit housing developer	PR, NA, MA	2018 Cherokee Blvd. Knoxville, TN 37919	13-526-4054
Knoxville Leadership Foundation Neighborhood Housing Inc.	Non profit housing provider, CHDO	PR, NA, MA, SP and AAP.	901 East Summit Hill Drive, Knoxville, TN 37915	05-634-2533
Knoxville Knox County Community Action Committee (CAC)	Non profit and provider of housing construction and weatherization services	PR, NA, MA, SP and AAP.	2247 Western Avenue, Knoxville, TN 37921	13-972-7627

3A

Volunteer Ministry Center	Non profit homeless services agency and permanent supportive housing provider	PR, NA, MA, SP and AAP.	511 N Broadway St, Knoxville, TN 37917	615596178
Centro Hispano, Latino Task Force	Non profit advocacy agency	PR, NA, MA	2455 Sutherland Avenue, Knoxville, TN 37919	029758493
Knox County Health Dept	Public health department	PR, NA, MA	405 Dante Road, Knoxville, TN 37918	126776900
Cherokee Health Systems, Inc.	For profit health care provider	PR, NA, MA	2018 Western Ave Knoxville, TN 37921-5718	081195992
King University	Private, faith-based university	PR	10950 Spring Bluff Way, Knoxville, TN 37923	079215940
University of Tennessee at Knoxville	Public university (and HMIS provider)	PR, NA, MA, SP, AP	1331 Circle Park Drive Knoxville, TN 37996	058055950
Legal Aid of East TN	Non profit legal services provider	PR, NA	502 South Gay Street, Knoxville, TN 37902	866956998
Latino Task Force	Advocacy organization	PR	2455 Sutherland Avenue, Knoxville, TN 37919	
John T. O' Connor Center	Non profit	PR	611 Winona	

3B

	advocacy organization and social service provider		Street, Knoxville, TN 37917	
East Tennessee Quality Growth	Non profit advocacy organization	PR, NA	P.O. Box 509 Knoxville, TN 37901	019264798
Knox County Schools	Public school (k-12) system	PR	912 South Gay Street, Ste L400 Knoxville, TN 37902	965591886
Arcadis, US	For profit, engineering consultant company	PR	114 Lovell Road, Knoxville, TN 37934	190577820
Knox County Schools Great Schools Partnership	Non profit advocacy provider (Public school system)	PR	912 South Gay Street, Knoxville, TN 37902	
Greater Knoxville Chamber of Commerce	Accredited Chamber of Commerce	PR, NA	17 Market Square #201, Knoxville, TN 37902	786566963
United Way of Greater Knoxville	Non profit advocacy organization and foundation	PR, NA, MA	1301 Hannah Avenue, Knoxville, TN 37921	030664353
South College	Private university	PR	3904 Lonas Drive, Knoxville, TN 37909	074911579
Emerald Youth Foundation	Non profit advocacy and social	PR	1718 North Central Street, Knoxville, TN	015112340

	service provider		37917	
City of Knoxville, Knoxville Area Transit (KAT)	Local transit services provider	PR, NA, MA	301 Church Ave., Knoxville, TN 37915	
Knoxville Knox County Metropolitan Planning Commission (MPC)	Local government planning agency	PR, NA, MA, SP, AP	400 Main Street, 4 th floor, Knoxville, TN 37902	
Knoxville Tenant Council	Non profit advocacy organization	PR	901 Broadway St Knoxville, TN 37917-6663	011515385
Washington Pike United Methodist Church -Burmese Church of Knoxville	Faith-based organization	PR	2241 Washington Pike Knoxville Tennessee 37917	932992571
Knoxville Interdenominational Church Ministerial Association			Cant find address	Cant find DUNS?
NAACP	Non profit advocacy organization	PR	2309 Martin Luther King Jr Ave Knoxville, TN 37915 or 3023 Selma Ave Knoxville, TN 37914-5522	142755045
The Bridge Refugee Services	Non profit advocacy and social service provider	PR, NA, MA	7035 Middlebrook Pike, Knoxville, TN 37909	830782322
Arts and Cultural Alliance	Non profit advocacy organization	PR	100 S Gay St, Knoxville, TN 37902	139515100
Knox County Veterans Office	Local government	PR	1000 North Central Street Box	

			6 Knoxville, TN 37917	
East Tennessee Foundation	Local foundation	PR	625 Market Street, Knoxville, TN 37902	831147103
The City of Knoxville Mayor's Council on Disability Issues (CODI)	Advocacy organization	PR, NA, MA, SP, AP		
Family Justice Center	Non profit advocacy and social service provider	PR, NA, MA	400 Harriet Tubman Street Knoxville, Tennessee 37915	
Workforce Connections	Through CAC, a job placement service provider	PR, NA, MA	2247 Western Avenue, Knoxville, TN 37921	
Knox Area Urban League Young Professionals	Non profit advocacy organization	PR		
K-Town Youth Empowerment	Non profit advocacy and social service provider	PR	901 East Summit Hill Drive, Knoxville, TN 37915	
Knoxville Knox County Transportation Planning Office	Local government planning organization	PR, NA, MA, SP, AP	400 W Main St Rm 403 Knoxville, TN 37902-2427 (865) 215-3824	948580225
Homeless Collective	Advocacy organization	PR	unknown	
CAC Senior Companions	Advocacy	PR	2247 Western	

	organization and social service provider		Avenue, Knoxville, TN 37921	
CAC Senior Community Services Employment	Advocacy organization and social service provider	PR	2247 Western Avenue, Knoxville, TN 37921	
Beacon of Hope Vestal/Church Street United Methodist Church	Faith-based organization	PR	900 Henley St, Knoxville, TN 37902	
Boys and Girls Club of the Tennessee Valley	Non profit advocacy organization and social service provider	PR	1100 Marion St Ste 100 Knoxville, TN 37921-6869	037912094
Goodwill Industries-Knoxville, Inc.	Non profit advocacy, supportive employment and training provider	PR	5307 Kingston Pike, Knoxville, TN 37919	074901455
CAPP-Alliance House		PR	3020 Martin Luther King Jr. Ave Knoxville, TN 37914	
Agape Outreach Homes	Non profit homeless and social service, and housing provider	PR, NA	3200 Garden Drive, Knoxville, TN 37918	830786521
Salvation Army	Non profit	PR, NA,	409 N Broadway	125133707

	homeless and social service, and housing provider	MA, SP, AP	St, Knoxville, TN 37917	
Voices of the Voiceless	Advocacy organization	PR	unknown	
East Tennessee Community Design Center	Non profit design and technical assistance service provider	PR, NA, MA, SP, AP	1300 N Broadway St, Knoxville, TN 37917	106200074
Dandridge Neighborhood Watch	Neighborhood organization	PR	unknown	
Town Hall East	Neighborhood organization	PR	unknown	
Knoxville Focus	Media/news paper	PR	4109 Central Avenue Pike, Knoxville, TN 37912	
Knoxville City Council	Local legislative body	PR, SP, AP	400 W Main St # L108 Knoxville, TN	
Parkridge Community Organization	Neighborhood organization	PR	2361 E 5th Ave Knoxville, TN 37917-8202	025607628
People Empowering People Project	Advocacy organization	PR	2918 East Magnolia Avenue, Knoxville, TN 37914 2348 Milk Ave Knoxville, TN	015169928

			37915-1625	
Knoxville Area Rescue Ministries	Non profit homeless and social services, and housing provider	PR	418 N Broadway St, Knoxville, TN 37917	066722638
Halls Shopper News	Media/News paper	PR	7049 Maynardville Pike, Knoxville, TN 37918	
Catholic Charities of East Tennessee	Non profit homeless and social services, and housing provider	PR, NA, MA, SP, AP	119 Dameron Avenue, Knoxville, TN 37917	606777795
U.S. Department of Housing and Urban Development	Federal government agency	All	710 Locust Street, Knoxville, TN 37902	
Delrose NW	unknown	PR	6514 Deane Hill Dr Knoxville, TN 37919-6005	
TN Immigrant Empowerment Solutions, Inc.	Non profit advocacy and social service provider	PR	3617 Blow Dr Knoxville, TN 37920-2878	966956059
Catholic Diocese Samaritan Place	Non profit homeless and social services, and housing provider	PR, NA, MA, SP, AP	3009 Lake Brook Blvd. Knoxville, TN 37909	016445282
Volunteers of America	Non profit homeless	PR, NA, MA	2821 East Magnolia Avenue,	

	and veterans social service provider		Knoxville, TN 37914	
Knoxville News Sentinel	Media/News paper	PR	2332 New Sentinel Drive Knoxville, TN 37921	003380888
Old Sevier Community Group	Neighborhood organization	PR	406 Millers Avenue Knoxville, TN 37920	
Connect Ministries	Non profit social service provider	PR, NA, MA, SP, AP	2340 East Magnolia Avenue, Knoxville, TN 37917	
Disability Resource Center	Non profit advocacy and social service provider	PR, NA, MA, SP, AP	900 East Hill Avenue #120, Knoxville, TN 37915	
Amputee Support Group	Advocacy organization	PR	900 East Hill Avenue, Suite 290, Knoxville, TN 37915	
East Knoxville Group	Advocacy group	PR	Meets at Burlington Library	

Table 2 – Agencies, groups, organizations who participated

NA-45 Attachment

Describe the characteristics of special needs populations in your community:

The 2007-2011 CHAS data estimates that there are 21,631 households (26% of the total of 82,825 households) in the City of Knoxville that have an elderly person, aged 62 and older present. The top three disabling conditions amongst the elderly are: ambulatory, independent living, and hearing and cognitive difficulties (including developmental and mental disabilities) respectively. Among people ages 0 to 64, the top three disabling conditions are: cognitive, ambulatory and independent living, respectively. The CHAS data estimates that of 'elderly' households, households with a person who is aged 62-74 present, 1,574 households are estimated to be at the income level of 0-30% AMI; 2,665 households are estimated to be at 30-50%; and 2,900 households at the 50-80% AMI. Someone over the age of 74 is often considered the 'frail' elderly. The 2007-2011 CHAS data estimated that there are 8,832 households with a person older than age 74 living in them in Knoxville. Of these, households with a frail elderly person present, 1,134 households are at the lowest income level of 0-30% AMI; 2,160 households are at 30-50% AMI; and 2,155 are at the 50-80% AMI level.

According to the 2011 ACS 1 year estimate, approximately 9.4% of the populations, or 123,324 adults, ages 18-64, are living with a disability in Knoxville: 1.5% with a hearing disability; 1.7% vision disability; 5.5% with a cognitive impairment; 4.9% with ambulatory impairment, 1.8% with self care difficulty; and 4.2 with independent living difficulties. The 2009-2011 ACS estimates that 4,704 adults aged 18-64 in Knoxville are disabled and living under the poverty level.

An annual survey sponsored by the U.S. Substance Abuse and Mental Health Services Administration (SAMHSA) provides the primary source of information on the use of illicit drugs and alcohol among non-institutionalized persons aged 12 years old or older. In 2011, an estimated 20.6 million persons in the U.S. were classified with substance dependence or abuse in the past year (8% of the population aged 12 or older). Of these, 2.6 million were classified with dependence or abuse of both alcohol and illicit drugs, 3.9 million had dependence or abuse of illicit drugs but not alcohol, and 14.1 million had dependence or abuse of alcohol but not illicit drugs. In 2011, the rate of substance dependence or abuse for persons aged 12 or older in the South was 7%. Applying an average of the national (8%) and regional (7%) rates of drug and alcohol abuse to Knoxville provides a rough estimate of the scale of these problems on a local level. Approximately 13,431 (8%) City of Knoxville residents struggle with drug and/or alcohol dependence.

Knoxville's HMIS/Homeless Management Information System's conducted a study in Knoxville and Knox County on homeless individuals served between 7/1/13 and 7/1/14. Of the 9,420 individuals served/ 502 heads of households identified, about 20% reported their primary reason for homelessness was due to domestic violence. Further, 40% of individuals who accessed homeless services from Knox HMIS partner agencies were women, and 15% of those women reported primary reason for homelessness as domestic violence. The National Coalition for the Homeless also found that previously abused women are more likely to become homeless and develop depression, anxiety, or substance abuse disorders.

Knoxville's HMIS (Homeless Management Information System) conducted a study in Knox County on individuals served between 7/1/13 and 7/1/14. Of the 9,420 individuals served, 502 were identified as heads of household. The heads of household were surveyed on their primary reason for homelessness. The data indicated that about 20% of those surveyed reported their primary reason for homeless was due to domestic violence. Furthermore, 40% of individuals

who accessed homeless services from Knox HMIS partner agencies were women, and 15% of those women reported primary reason for homelessness as "domestic violence victim." The National Coalition for the Homeless also found that previously abused women are more likely to become homeless and develop depression, anxiety, or substance abuse disorders.

During 2013, the Knoxville Police Department reported 22,134 offenses and 4,409 of the offenses were crimes against persons. Sexual assault represented 240 (5.44%) crimes against persons and 28 (less than one percent) were stalking victims. In 2013, there were 975 (22.11%) victims of aggravated assault, and 2,854 (64.73%) victims of simple assault that were reported as crimes against persons. Dating violence is not identified in the TIBRS crime report.

Former offenders and persons with a criminal background and their families also have been identified as a special needs subpopulation in Knoxville in terms of requiring assistive services for housing, employment, and other social services. Data measuring the specific numbers in this subpopulation was not readily available.

What are the housing and supportive service needs of these populations and how are these needs determined?

Input from service providers and the public through the Community Needs survey, public meetings, and stakeholder consultation provided prioritization of and information for this section. Needs were determined by interviewing professionals in the fields of developmental, mental and physical disabilities, in addition to those who work directly with seniors.

Housing needs include a greater stock of homes that are affordable and accessible to people with a variety of special needs from the elderly, frail elderly, and others with mobility impairments—not just those who are impaired today, but those whose mobility will decrease due to age. Some options for supportive housing are available, but supply does not meet the demand; especially for people with mental and intellectual/developmental disabilities. Long waiting lists for in-home services and a lack of peer support program availability make independent living extremely difficult to achieve without supportive services attached. Such supportive services such as personal care-giving options are cost-prohibitive to most households. While some services provide home and community-based care, there is greater need (many people stay for years on waiting lists) than the supply of affordable options, which can lead to people being placed in nursing facilities or a larger burden being placed on family members.

Easy-to-use, affordable and accessible transportation is another barrier to many people with disabilities and seniors. Public transportation is a great option, but could be improved with better access to sidewalks and the availability of accessible taxi services.

For other populations (people being discharged from mental health institutions, people with physical illnesses being released from hospitals, etc.) there is not enough available housing for all the people with disabilities, seniors and veterans to allow for successful discharge into supportive housing for all patients, so a number of people are moved to another institutional setting (i.e. nursing homes,) into the homes of family members, or discharged "to the streets."

Knoxville has an additional need for housing for people/families in crisis - those fleeing domestic violence, other violence or threats of violence, people experiencing transience associated with substance abuse, and others. Increased emergency shelter, transitional housing, and affordable permanent housing for families with children; of particular note is the need to accommodate families in various configurations without breaking up the family unit, including single men with children, families with adolescent male children, etc. There is also an additional need for services, rapid re-housing, and permanent supportive housing for military veteran families and individuals.

Former offenders and persons with a criminal background and their families also can be disqualified from public housing or Section 8 rental assistance, so assistance with housing for low-income members of this subpopulation is a need.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The Epidemiological (EPI) Profile presents data on the HIV epidemic in the state of Tennessee. The data collected by the non profit organization, Positively Living, for the Ryan White Part B program provides confirmation of the profile suggested by the EPI data. The EPI profile shows the gender of those diagnosed with HIV through 2013 in Knoxville and East Tennessee as 85% and 83% male, respectively. Further, during the same time period in both regions combined, 67% of the HIV diagnoses were among whites. There are approximately 900 persons living with AIDS diagnosed in Knox County with 80% being male. The one difference is this group is older with over half being 35-55 years of age. Positively Living's Ryan White program served a group with almost identical characteristics to the EPI profile in regard to gender and age with 72% of clients being male and 65% between the ages of 25-44. The one departure from the EPI profile is related to race. Of the 133 unduplicated clients served year-to-date in Positively Living's program, African-Americans represent 37% of the total caseload. In regards to age, in both Knoxville and East Tennessee, 68% of the cumulative cases through 2009 were between the ages of 25 and 44. Simply, HIV/AIDS in Knoxville/Knox County is primarily spread among white gay men. Other areas of the state, in particular the West Region, have seen the disease escalate among young, poor, women of color; this trend is very common in the deep South. It appears, according to Positively Living, the same trend has not materialized in Knoxville.

MA-40, SP-55, and AP-75 Attachments

Negative Effects of Public Policies on Affordable Housing and Residential Investment

- Complexity of the Development Process;
- Acquiring and Assembling Inner City Parcels;
- Increasing Cost of Development;
- Lack of Available Government Programs and Subsidies; and
- Choice in Affordable Housing Location.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

In order to address barriers to affordable housing, the City will pursue the following strategies.

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

The City continues to administer the Five Points and Lonsdale redevelopment areas that contain properties that have remained undeveloped or underutilized due to marketability or title problems. The City will continue to acquire abandoned property to clear title issues and offer lots for sale for redevelopment through the Homemakers Program. Blighted properties throughout the city are acquired with City general funds and sold through the Homemakers program, eliminating the blight and improving neighborhood stability.

The City is encouraging alterations to designs of infill housing that make the new housing fit in better with the older existing homes. Design guidelines have been developed for use in redevelopment areas and for all City subsidized infill houses. This effort includes descriptions and illustrations of low cost modifications builders can make. In the long run, this will help maintain high property values for buyers and should have a substantial impact on neighborhood image and marketability. An I-H Zoning applies the infill guidelines area wide in selected neighborhoods. The City adopted an amendment to the zoning ordinance that makes development of substandard inner city parcels more feasible, reducing the time line and approval process in many cases.

Marketing of the City's programs is being emphasized and marketing efforts are underway. A listing of available Homemakers properties are posted on the City web site (<http://www.cityofknoxville.org>).

The City has adopted the International Building Code that contains a chapter "Existing Buildings" allowing designers additional alternatives to meet requirements when renovating older buildings. 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 will focus on efforts to alleviate vacant buildings and blight in neighborhoods.

Choice in Affordable Housing Location: Development of affordable housing opportunities outside of Low Mod Areas and/or areas of racial or minority concentration means that low-moderate income people/households have more choice in where to live, access to jobs and schools of their choice, and ultimately the opportunity to transition out of poverty. Choice in affordable housing location is restricted by decreasing financial resources to develop new affordable housing, land/property prices in non Low Mod Areas, public transit availability, to name a few. The City is committed to householder choice in location of affordable housing wherever feasible. The City will continue to develop affordable housing in Low Mod Areas and/or areas of racial or minority concentration to mitigate the impact to displaced LMI households where City/KCDC revitalization efforts occur. The City will work with HOME program resources and CHDO

developers to develop more affordable housing outside of Low Mod Areas and/or areas of racial or minority concentration. The City will also review the Tax Credit applications it receives for endorsement inside the city for development of more affordable housing opportunities outside of Low Mod Areas and/or areas of racial or minority concentration.

SP-45 Goals

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2):

Owner Occupied Housing Rehabilitation:

Year One, PY2015:	7 low/mod;	6 low; and	6 extremely low for a total of	
	19			
Year Two, PY2016:	6	5	4	15
Year Three, PY 2017:	6	5	3	14
Year Four, PY2018:	5	4	4	13
Year Five, PY2019:	6	5	4	15

Rental Housing Rehabilitation and Development:

Year One, PY2015:	2 low/mod;	4 low; and	4 extremely low for a total of	
	10			
Year Two, PY2016:	2	1	3	
Year Three, PY 2017:	Unknown*			
Year Four, PY2018:	Unknown*			
Year Five, PY2019:	Unknown*			

** The City will continue to fund the Rental Rehabilitation Program based on the needs identified from the public input process and data from the Needs Analysis and Market Analysis sections of this Plan. The City's Rental Housing Rehabilitation and Development program provides financial and technical support to for-profit and non-profit landlords. The City anticipates that funding through the federal Housing Trust Fund will become available within a few years. At that time, the City anticipates utilizing those funds instead of HOME funds to support a Rental Rehabilitation and Development program. Should those funds be available as anticipated, the City will re-allocate its HOME funds between the various programs so that the Rental Rehabilitation and Development program will be funded.*

Down payment Assistance and Single Family Development:

Year One, PY2015:	10 low/mod;	2 low; and	2 extremely low for a total of	14
Year Two, PY2016:	10	2	2	14
Year Three, PY 2017:	9	2	1	12
Year Four, PY2018:	9	2	2	13
Year Five, PY2019:	5	1	1	7

AP-85 Attachment

From the PlanET website: The PlanET Equity Team was created to ensure that equity and access to opportunity are a core part of the PlanET effort. The PlanET Equity Team values creation of a region where there is access to opportunity, economic prosperity and inclusion, and an intention to build long term capacity to create fair, just, and impartial communities. The PlanET Equity Team will ensure that equity is a core part of the fabric of PlanET by focusing on: Prioritizing outreach efforts for those in our region identified as the most negatively affected by inequity; Leading and organizing in the development of the PlanET Fair Housing and Equity Assessment (FHEA) and ensuring its inclusion and actionable impact within our region; and Participating in all PlanET Working Group meetings.

The Plan East Tennessee Equity Profile published in March 2014 gives the following recommendations for "creating a stronger, more equitable East Tennessee":

- Support and promote mixed use zoning to encourage housing located near commercial and retail development;
- Create incentives to preserve or establish affordable housing located near job centers;
- Incentivize rehabilitation of blighted property that is located near public transportation routes
- Incentivize new businesses that offer "company" transportation or bus service to employees living in rural or less densely populated areas
- Continue to track data over time and share data with other community partners
- Support workforce development initiatives
- Get involved with community organizations and efforts that promote equity and access to opportunity.

The Conclusion from the Equity profile says, "Inequity and barriers to opportunity adversely affect our region's people, health, and economy. By gathering and sharing quantitative and qualitative information that had never before been assembled for our region, the Equity Profile lays the groundwork for future efforts to increase awareness and remove obstacles to equity and opportunity. The Equity Profile is the first step in a long process to becoming a more equitable region." The PlanET Equity Group continues to meet quarterly to provide information and recommendations to the City on issues of equity.

Anti Displacement Policy

Community Development's goal is to minimize the displacement of persons, and the Community Development department has developed a plan that defines the types and levels of assistance that is provided to a person who is displaced. Displacement might occur, for example, when a major rehabilitation project is undertaken on someone's house or apartment complex/building. The City, under the Uniform Relocation Act (URA), will provide relocation assistance to any federally-funded rehabilitation project or neighborhood revitalization activity the City undertakes.

Accessibility/LEP

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. The City is supporting a local CHDO who works primarily in a redevelopment neighborhood with a large Spanish speaking population. The CHDO will be hiring a Spanish speaking financial coach who will work one on one with potential homebuyers to help them reach their goals, including homeownership.

Community Development will organize and host at least two (2) citizen input meetings each year to access citizen's views on housing and community development needs and will respond to proposals and questions at all stages of the community development program year. At least one of these meetings will be held to get citizen input before the Five-Year Consolidated Plan is written, and at least one will be held to discuss the consolidated plan and receive feedback prior to its submission. Additional citizen input meetings may be held during the year to gather citizen input. Meetings will be at times and locations convenient to potential or actual program beneficiaries, with accommodations for persons with disabilities. Meetings are held, as much as possible, at times of day and in areas that facilitate the attendance of low- and very low-income people.

Actions Planned to Develop Institutional Structure

City of Knoxville	<ol style="list-style-type: none"> 1. Energy Efficiency and Conservation Block Grant program 2. Solar Cities Initiative 3. Sustainability Office 4. Knoxville's Plan to Address Homelessness 5. Homelessness Prevention and Rapid Re-housing (HPRP) program 6. Plan East Tennessee 8. Empowerment Zone Initiatives and continuing revolving loan funds 9. City-County Vacant Properties Committee 10. City Capital Budget-funded programs 11. Knoxville Police Department Initiatives
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	<p>12. Codes Enforcement activities and "sweeps."</p> <p>13.Parks & Recreation and Greenways plans</p> <p>13.Cumberland Avenue / Fort Sanders Long Range Planning Process</p> <p>14.Downtown North Redevelopment activities</p> <p>15.Mayor's Economic Development Committee</p> <p>16.Mayor's Council on Disability Issues (CODI)</p> <p>17.Visitability study</p> <p>18.Neighborhood Advisory Council</p>
Metropolitan Planning Commission <i>and</i> Knoxville Regional Transportation Planning Organization (TPO)	<p>1. Sector and Corridor Plans</p> <p>2. TPO regional plans (e.g., Complete Streets)</p> <p>3. Bicycle Plan</p> <p>4. Joint City/County Task Force on Ridge, Slope and Hillside Development and Protection</p>
Knoxville's Community Development Corporation (KCDC)	<p>1. Redevelopment Plans (Lonsdale, Mechanicsville, etc.)</p> <p>2. HOPE VI – (planned)</p> <p>3. Five Year and annual plan</p>
Knoxville Area Transit	<p>1. Public Transportation plans</p>
Knox County Schools	<p>1. Project GRAD and Youth Academy of Finance</p> <p>2. Plans for vacant school buildings</p>
Knox County Health Department	<p>1. Healthy Kids, Healthy Communities</p> <p>2. Food Policy Council</p>
East Tennessee Foundation	<p>1. Affordable Housing Trust Fund (local fund)</p> <p>2. Neighborhood Small Grants program</p>

AP-90 Program Specific Requirements

Include written standards for providing ESG assistance (may include as attachment)

The City of Knoxville and its Subgrantees will provide opportunities for the participation of homeless individuals in organizational policy-making body in accordance with 42 U.S.C. 11375(d), and will involve homeless individuals and families in providing work or services pertaining to facilities or activities assisted pursuant to this Agreement in accordance with 42 U.S.C. 11375(c)(7).

The City and its Subgrantees will comply with the requirements of 24 CFR, Part 24 concerning the Drug Free Workplace Act of 1988. The City and its Subgrantees may terminate assistance to any individual or family receiving assistance who violates the program requirements, but only in accordance with an established formal process that recognizes the rights of individuals, and which may include a hearing.

The City and its Subgrantees will policies and procedures for coordination among street outreach providers, emergency shelter providers, homelessness prevention and rapid re-housing assistance providers, other homeless assistance providers, and mainstream service and housing providers.

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

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

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

Eligible Participants

Homeless individuals and families shall be eligible for services supported by the Emergency Solutions Grant. Standard policies and procedures exist for evaluating individuals' and families' eligibility for assistance under the Emergency Solutions Grant. These policies and procedures closely follow HUD's ESG interim rule regulations.

To evaluate an individual or family's eligibility for assistance under ESG, the City and its Subgrantees must document the following, according to HUD regulations:

Homelessness status 24 CFR 576.500 (b) – The City and its Subgrantees maintain and follow written intake procedures to ensure compliance with the homeless definition in §576.2.

At-risk of homelessness status §576.500 (c):– The City and its Subgrantees document evidence relied upon to determine that individuals and families have met the definition of "at risk of homelessness" in §576.2.

Determinations of ineligibility §576.500 (d) – For each individual and family determined ineligible to receive ESG assistance, the records include documentation of the reason for that determination.

Annual income §576.500 (e) – For each family or individual receiving ESG assistance, annual income is documented in order to determine eligibility requirements for the program.

The City and its Subgrantees maintains documentation showing evidence of all participants' eligibility. There are also policies and procedures for determining and prioritizing which eligible families and individuals will receive homelessness prevention assistance and which eligible families and individuals will receive rapid re-housing assistance.

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

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

No appropriate subsequent housing options have been identified;

The household lacks the financial resources to obtain immediate housing or remain in its existing housing; and

The household lacks support network to obtain immediate housing or remains in its existing housing. Additional risk factors will be considered in determining eligibility for assistance under ESG.

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

Rapid Re-Housing (Homeless Assistance) Eligibility:

In addition to the minimum ESG eligibility requirements noted above, to be eligible for ESG rapid re-housing assistance, participants must also meet one or more of the following conditions at the time of application: Sleeping in an emergency shelter; Sleeping in a place not meant for human habitation; Exiting a mental health, foster care or correctional institutional program; Victim of domestic violence.

Families with young children, victims of domestic violence, youth aging out of foster care, and those who are coming from shelters or off the street will be the primary population for ESG Rapid Re-Housing Assistance. Short-term rental assistance is defined as up to 3 months of assistance. Medium-term rental assistance is up to 24 months. This is intended for consistency with the period for transitional housing.

Other Requirements:

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

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

Homelessness Prevention Eligibility: Families with young children, residents of Section 8 and public housing, and those who are at-risk of non-behavioral eviction are the primary populations for ESG Homelessness Prevention Assistance. A household that is at-risk of losing their housing may be eligible if there is documentation that their loss of housing is imminent, that they meet the 30% AMI requirements, that they have no appropriate subsequent housing options, and that they do not have any other financial resources and support networks to assist with maintaining current housing or obtaining other appropriate housing.

Imminent risk is viewed when a household would require emergency shelter or would otherwise become literally homeless but for ESG assistance. Homelessness Prevention costs are only eligible to the extent that the assistance is necessary to help the program participant regain

stability in the program participant's current permanent housing or move into other appropriate permanent housing and achieve stability in that housing.

Other ESG Standards

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

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

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

Subject to the general conditions under §576.103 and §576.104, Subgrantees may provide a program participant with up to 24 months of rental assistance during any 3-year period. Per §576.106, this assistance may be short-term rental assistance, medium-term rental assistance, payment of rental arrears, or any combination of this assistance.

Short-term rental assistance is assistance for up to 3 months of rent. Medium-term rental assistance is assistance for more than 3 months but not more than 24 months of rent. Payment of rental arrears consists of a one-time payment for up to 6 months of rent in arrears, including any late fees on those arrears.

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

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

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

1. If the Continuum of Care has established centralized or coordinated assessment system that

meets HUD requirements, describe that centralized or coordinated assessment system.

The Knoxville-Knox County CoC has designated Knox HMIS as its coordinated assessment system. Use of Knox HMIS for intake and assessment creates a "no wrong door" scenario that enables those seeking help to come into the system through any participating provider and, through the intake and assessment process, gain access to the resources that will most appropriately and effectively meet their needs.

2. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City has a "Request for Proposals" process where organizations and agencies can submit an application. The applications list the component areas of the ESG program. Prior to the submission of applications, the City holds a Technical Assistance Workshop to review ESG programmatic structure, go over specific questions in the application, and to answer questions.

Upon receiving applications, the City has a staff review team. Each application is rated on how the proposed program fits within the ESG programmatic components and meets a crucial homelessness-based need. Organizations and agencies are then recommended for funding. Contracts are developed which outline expectations, rules, regulations, policies and procedures.

3. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City has a Mayor's Roundtable on Homelessness which is a forum for addressing long-term solutions. This group is diverse, and includes organizations, agencies, civic leaders and a formerly homeless individual. The Knoxville-Knox County Homeless Coalition is a larger entity and has several former homeless individuals, many of whom now work at homeless shelters or human/social service agencies. All of the City's subgrantees have a homeless individual or a former homeless client on either their advisory council or board of directors. The City believes that these individuals provide a wealth of knowledge, and maintains documentation on file to support that this level of interaction occurs.

4. Describe performance standards for evaluating ESG.

There is a performance criteria section in each subgrantee contract. Two components include: (1) Quantifiable Performance Standards (the services an organization or agency will provide); and (2) Quarterly Performance Goal (a numerical projection of what an organization or agency will achieve each quarter).

On a quarterly basis, organizations and agencies submit reports describing services rendered and number of individuals served. The City reviews these reports to measure, validate and verify how services have improved and enhanced the lives of clients in compliance with ESG standards. At the end of the contract period, organizations and agencies provide a cumulative report, and the City uses this information to assess performance as well to formulate data for year-end reports.

The City also monitors each subgrantee on a yearly basis. Monitoring is done on-site. The focus of monitoring is :

- (1) To review operations: administrative, financial and programmatic;
- (2) To assess the reliability of internal controls (general management/business practices and procedures);
- (3) To verify contractual and regulatory compliance (city, state and federal);
- (4) To verify that goals and objectives (performance criteria and standards) are met.
- (5) To verify the civil rights requirements are met;
- (6) To test the reliability/validation of invoices and reports (documentation);
- (7) To determine if costs and services are allowable and eligible, and that clientele served is eligible; and
- (8) To ensure and assure that the agency has the capacity to carry out the project.

Discussion:

The City has a monitoring checklist that spells out various criteria and items to review.

A monitoring summary report is sent within thirty days of the visit. As appropriate, an organization or agency has thirty days to response to any concerns/findings.



Community Development Department

Citizen Participation Plan

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

Citizen Input

The intended outcome of the consolidated planning process is the integration of the broad base of knowledge and expertise of citizens with those involved professionally in the housing and community development fields, including staff of the Community Development Department.

In partnership with neighborhoods served by Community Development, the City's Office of Neighborhoods, service provider agencies, and general outreach, participation by all citizens is encouraged. This includes reaching out to residents of public and assisted housing, minorities, non-English speaking persons and persons with disabilities. Persons of low- and very low-income who are residents of the Community Development Department's redevelopment areas (blighted areas in which funds are proposed to be used) will be especially encouraged to participate. Target areas are described in the Strategic Plan section of this document.

The Community Development Department, in partnership with the City's Office of Neighborhoods, will continue to build capacity in neighborhoods for participation in the Community Development process.

The Consolidated Plan, Annual Action Plans, and Consolidated Annual Performance and Evaluation Report (CAPER) are all available on the City's website (www.cityofknoxville.org/development) at all times for viewing. Citizens can contact the Community Development Department to receive a hardcopy of any plan or report by calling 865-215-2120.

This Citizen Participation Plan is designed to encourage citizens to:

- Participate in the development of the Five-Year Consolidated Plan;
- Participate in the development of the Annual Action Plans;
- Participate in any Substantial Amendments to the Consolidated and Annual Action Plan; and
- Participate in a review and comment process for the Consolidated Annual Performance and Evaluation Reports (CAPER) the City is required to submit to the U.S. Department of Housing and Urban Development.

Information Sharing

Community Development will provide information to citizens on the amount of funds available and the range of programs, projects, services, and activities that can be undertaken, and on plans to minimize displacement and to assist any person displaced. This information is on file at the Community Development office and will be presented at the annual public hearings.

Community Development's goal is to minimize displacement of persons, and Community Development has developed a plan that defines the types and levels of assistance that is provided to a person who is displaced. Displacement might occur, for example, when a major rehabilitation project is undertaken on someone's house or apartment complex/building.

Community Development provides information to the public housing authority, Knoxville's Community Development Corporation (KCDC), about Consolidated Plan activities related to KCDC's developments and surrounding communities so that KCDC can make this information available at the annual public hearing required under the Comprehensive Grant program.

To serve all citizens, Community Development will provide Braille materials, materials recorded on audiocassettes, and interpreters for the hard of hearing. At least two weeks (ten business days) prior notice of any special needs is recommended. Please contact Community Development at 865-215-2120 for more information.

Community Development is committed to meeting the needs of Limited English Proficiency (LEP) and 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 can be arranged. At least two weeks prior notice (ten business days) prior notice is recommended. Please contact the Community Development Department for assistance at 865-215-2120.

Citizen Input Notification

Citizens of Knoxville will be notified about the City of Knoxville Community Development's citizen input process (including public hearings and public comment periods) by at least one, if not more, of the following methods at least two weeks in advance of the event:

1. Notice in the Knoxville News Sentinel and in other community-wide publications, such as Mundo Hispano (online news source translated into Spanish) and the City's Office of Neighborhood's newsletter.
2. Advertisements, news releases, public service announcements, feature stories, and/or display notices.
3. Letters, postcards, fliers, brochures, fact sheets, emails, etc.
4. Community Development staff will also attend local events, workshops, and/or community/neighborhood meetings to share information about the plans under review and how citizens can be involved.

Public Meetings/Public Hearings

While the Community Development Department responds to citizen's questions, ideas, and proposals at all stages of the community development program year, Community Development will organize and host at least two citizen input/public hearings/public meetings each year to include citizen's views on housing and community development needs. At least one of these meetings will be held to get citizen guidance and input as the Five-Year Consolidated Plan and/or Annual Action Plan is being drafted, and at least one meeting will be held to discuss the plan(s) and receive citizen feedback prior to submitting the plan(s) to the U.S. Department of Housing and Urban Development (HUD). Additional citizen input meetings may be held during the year as needed. Meetings will be at times and locations convenient to potential or actual program beneficiaries, with accommodations for persons with disabilities. Meetings are held, as much as possible, at times of day and in areas that facilitate the attendance of low- and very low-income people. Please contact the Community Development Department to request accommodations for any special needs at 865-215-2120.

Draft Plan Availability for Citizen Review and Comment

When the draft Five-Year Consolidated Plan and/or draft Annual Action Plan or Report is complete, it will be announced by the City that the Plan is open for review and public comment. A notification(s) will be advertised in the local newspaper of general circulation – the Knoxville News Sentinel – to inform the public that the draft plan or report is available for review and public comment, as well as a date for a public meeting where citizen input can be heard. The notification will provide a brief summary of the proposed plan or report and will also be posted on the Community Development Department's website (www.cityofknoxville.org/development). The public notice will state that copies of the particular Plan will be available for review and comment (for thirty days) on the Community Development Department's website and at the following locations:

City of Knoxville's Community Development Department
400 Main Street, 5th Floor
Knoxville, TN 37902

Lawson-McGhee Library
500 W. Church Avenue
Knoxville, TN 37902

Knoxville-Knox County Community Action Committee (CAC main office)
2247 Western Avenue
Knoxville, TN 37921

Submission of Comments

Citizens may submit comments, complaints, suggestions, or questions via U.S. mail, facsimile, telephone, by email, or in person regarding any aspect of any HUD-funded program, including the CDBG program, by calling (865) 215-2120, or by faxing (865) 215-2962. Written comments should be sent to Community Development Administrator P.O. Box 1631, Knoxville, TN 37901 or by hand delivery to the Community Development Department, 400 Main Street, 5th Floor, Knoxville, TN 37902 or emailed to lrust@cityofknoxville.org. Oral comments are also accepted during public meetings.

When preparing the Annual Action Plan, the City of Knoxville will consult with other public and private agencies that provide affordable housing, health services, and social services. The City of Knoxville will also consult with adjacent units of general local government, including local government agencies with metropolitan-wide planning responsibilities where they exist, particularly for problems and solutions that go beyond a single jurisdiction.

All comments and views expressed during the citizen comment period will be considered, along with other key considerations such as the Community Development budget, in preparing and revising the Five-Year Consolidated Plan, Annual Action Plan, Substantial Amendments, and Consolidated Annual Performance and Evaluation Reports. A summary of citizen comments will be attached to the final Five-Year Consolidated Plan, Annual Action Plan, Substantial Amendment, or Annual Report.

The Community Development Department will provide citizens with a timely, substantive written response to written complaints and grievances related to the Five-Year Consolidated Plan, Annual Action Plan, Substantial Amendment, or Report, within fifteen working days.

Consolidated Annual Performance and Evaluation Report (CAPER)

HUD requires the City of Knoxville to prepare and submit performance reports in accordance with various programs' regulations and rules. The Consolidated Annual Performance and Evaluation Report (CAPER) requirements typically include the preparation of narrative descriptions of each activity and quantitative analysis of the funds expended and services

provided during the program year. HUD frequently updates the regulations regarding the annual performance report. Therefore, this Citizen Participation Plan will focus on the citizen participation process for developing the CAPER rather than the contents of the report itself.

A draft version of the Consolidated Annual Performance and Evaluation Report (CAPER) will be developed by City staff and will be made available for fifteen days to allow citizens the opportunity to review and submit comments. A notice for the public review period will be published in the Knoxville News Sentinel, a local newspaper of general circulation. A summary of the draft CAPER will be made available in formats accessible to persons with disabilities, upon request. The complete draft CAPER will be made available at the City of Knoxville's Department of Community Development. A reasonable number of free copies of the CAPER will be provided to residents and groups that request them. A summary of the comments or complaints will be included with any documents submitted to HUD. Following the public comment period the final version of the CAPER will be submitted to HUD.

Amendments

Amendments to the Five-Year Consolidated Plan may occur in the event of a substantial change in the City's Community Development program. A substantial change is defined by federal regulation and is one or more of the following:

- A change in the national objective met by an activity;
- A change in target area (as defined in the Strategic Plan section of the Five-Year Consolidated Plan);
- For non-housing activities, a change of 10% or \$100,000, whichever is greater, in the amount to be expended on an activity; or
- For housing activities, a change of 10% or \$200,000, whichever is greater, in the amount of funds to be made available for housing activities. Changes in location for housing activities will be considered a substantial change only if there is a waiting list for the project from which funds are transferred that would require an amount of funding in excess of the amount remaining in the budget for that project.

If program income for a given project is \$100,000 or more over the projected levels, either the Consolidated Plan will be amended, or the excess program income will be included in the following year's consolidated plan.

Access to Records

Community Development will provide citizens with reasonable and timely access to information and records relating to the proposed use of funds. Information and records for the past five years are on file at the Community Development office. For a public records request, please call 865-215-2120 or write to City of Knoxville Community Development Department, PO Box 1631, Knoxville, TN 37901-2962.

Technical Assistance

Community Development will provide technical assistance to groups representative of low- and very low-income people and special interest groups located in or serving targeted areas that request such assistance in developing proposals for any program covered under the consolidated plan. This technical assistance may take the form of workshops, site visits, referrals to other technical assistance organizations, or one-on-one assistance. For example, when Community Development posts a request for proposals for distribution of program funds, those who would like to apply are required to attend a workshop where the grant proposal is reviewed and potential grantees may ask questions about the process.

PLAN EAST TENNESSEE EQUITY PROFILE

MARCH 2014



opportunity

access

equity

WHAT IS PlanET?

PlanET is a partnership of local governments, businesses, non-profits and community organizations coming together to have a regional conversation about our future. This partnership will work to improve the prosperity of our five-county region—Anderson, Blount, Knox, Loudon and Union counties—over the next three decades. The project will develop a plan for action that lays out strategies to reach the region’s goals, as well as tools for implementation, including leadership and capacity-building programs. PlanET will focus on the region, but it will not lose sight of our individual communities. It will help us solve tough issues together so that we grow and innovate in ways that benefit the entire regional community.

www.planeasttn.org

Where Do We Go From Here?

The map to the right overlays areas of opportunity with areas of concentrated stressors. It shows where we have been successful from the perspective of access to opportunity, as well as the areas where things could be much better.

The challenges identified in this Equity Profile did not occur overnight and will not be remedied soon. By having the information compiled in this report, we have a tool for making the PlanET region stronger, healthier and more competitive over time.

Recommendations

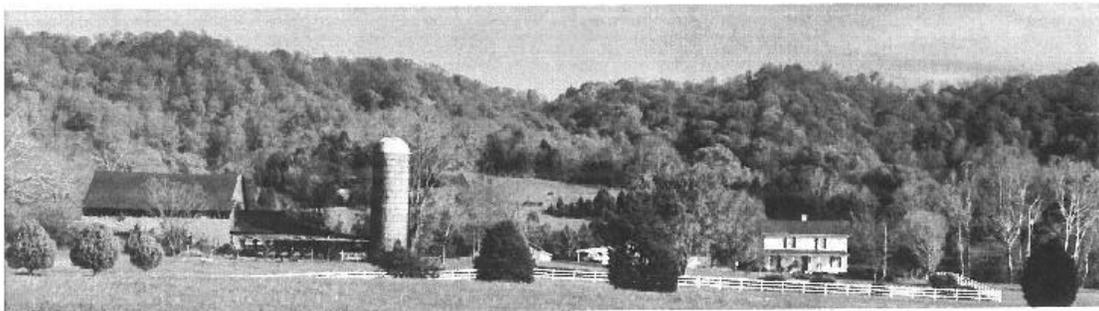
This Equity Profile provides an overview of where the PlanET region has been and where the region currently stands. The intent of this report is to help inform decision-makers throughout the region and also to serve as a benchmark for creating a stronger, more equitable East Tennessee in the years to come.

Specific actions community leaders can take to move towards a more equitable East Tennessee include:

- Support and promote mixed-use zoning to encourage housing located near commercial and retail development.
- Create incentives to preserve or establish affordable housing located near job centers.
- Incentivize rehabilitation of blighted property that is located near public transportation routes.
- Incentivize new businesses that offer "company" transportation or bus service to employees living in rural or less densely populated areas.
- Continue to track data over time and share data with other community partners.
- Support workforce development initiatives.
- Get involved in community organizations and efforts that promote equity and access to opportunity, such as Together! Healthy Knox, East TN PBS, TN Achieves, Great Schools Partnership, iCare Union County and East Tennessee Quality Growth.



Map 20. Access to Opportunity and Areas of Concern



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 ICPMP.xls document of the CPMP tool.

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

5/15/2015	62-6000326	Type of Submission	
Date Received by state	State Identifier	Application	Pre-application
Date Received by HUD	Federal Identifier	<input checked="" type="checkbox"/> Construction	<input type="checkbox"/> Construction
		<input checked="" type="checkbox"/> Non Construction	<input type="checkbox"/> Non Construction
Applicant Information			
Jurisdiction City of Knoxville		TN 471014 KNOXVILLE	
400 Main Street		Organizational DUNS: 04-245-3530	
		Organizational Unit: City of Knoxville	
Knoxville	Tennessee	Department: Community Development	
37902	U.S.A.	Division	
Employer Identification Number (EIN):		County	
62-6000326		Program Year Start Date (07/01/2015)	
Applicant Type:		Specify Other Type if necessary:	
City		Specify Other Type	
Program Funding		U.S. Department of Housing and Urban Development	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding			
Community Development Block Grant		14.218 Entitlement Grant	
CDBG Project Titles Owner-Occupied and Rental Housing Rehabilitation/Development, Energy Efficiency/Weatherization, Emergency and Minor Home Repair, Property Acquisition, Development and Maintenance, Infrastructure, Commercial Façade Rehabilitation, Technical Assistance, Catholic Charities Roof Repair, Housing Rehabilitation Administration and CDBG Administration		Description of Areas Affected by CDBG Project(s) The City of Knoxville.	
\$1,355,235	\$1,134,110 Additional HUD Grant(s) Leveraged	Describe CDBG carryover from previous years	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income \$250,000		Other (Describe)	
Total Funds Leveraged for CDBG-based Project(s) \$2,739,345			
Home Investment Partnerships Program		4.239 HOME	
HOME Project Titles Owner-Occupied and Rental Housing Rehabilitation, Down payment Assistance, CHDO activities, Model Block and HOME administration		Description of Areas Affected by HOME Project(s) The City of Knoxville.	

\$690,541	\$725,000 Additional HUD Grant(s) Leveraged	Describe HOME carryover from previous years
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged
\$Locally Leveraged Funds		\$Grantee Funds Leveraged
\$Anticipated Program Income \$600,000 Program Income,		
Total Funds Leveraged for HOME-based Project(s) \$7,015,586		

Housing Opportunities for People with AIDS		14.241 HOPWA
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)
\$HOPWA Grant Amount \$0	\$Additional HUD Grant(s) Leveraged	Describe
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged
\$Locally Leveraged Funds		\$Grantee Funds Leveraged
\$Anticipated Program Income		Other (Describe)
Total Funds Leveraged for HOPWA-based Project(s) \$0		

Emergency Solutions Grants Program		14.231 ESG
ESG Project Titles Catholic Charities Samaritan Place, CAC Homeward Bound, VMC Day Resource Center and Minville, YWCA Transitional Housing, Salvation Army Joy Baker Center, Connect Ministries, HMIS and ESG Administration		Description of Areas Affected by ESG Project(s) The City of Knoxville.
\$0	\$Additional HUD Grant(s) Leveraged	Describe
\$Additional Federal Funds Leveraged		\$130,308 (anticipated) Additional State Funds Leveraged
\$115,000 Locally Leveraged Funds		\$Grantee Funds Leveraged
\$Anticipated Program Income \$0		Other (Describe)
Total Funds Leveraged for ESG-based Project(s) \$245,308		

Congressional Districts of:		Is application subject to review by state Executive Order 12372 Process?	
TN-2	TN-2	<input type="checkbox"/> Yes	This application was made available to the state EO 12372 process for review on DATE
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		<input checked="" type="checkbox"/> No	Program is not covered by EO 12372
<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> N/A	Program has not been selected by the state for review

Person to be contacted regarding this application		
Becky	Wade	
Director	865-215-2322	865-215-2962
bwade@cityofknoxville.org	www.cityofknoxville.org	Becky Wade 865-215-2322
Signature of Authorized Representative <i>Madeline Rogers</i> Mayor, City of Knoxville		Date Signed 4/24/15



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.

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

5/15/2015	62-6000326	Type of Submission	
Date Received by state	State Identifier	Application	Pre-application
Date Received by HUD	Federal Identifier	<input checked="" type="checkbox"/> Construction	<input type="checkbox"/> Construction
		<input checked="" type="checkbox"/> Non Construction	<input type="checkbox"/> Non Construction
Applicant Information			
Jurisdiction City of Knoxville		TN 471014 KNOXVILLE	
400 Main Street		Organizational DUNS: 04-245-3530	
		Organizational Unit: City of Knoxville	
Knoxville	Tennessee	Department: Community Development	
37902	U.S.A.	Division	
Employer Identification Number (EIN):		County	
62-60000326		Program Year Start Date (07/01/2015)	
Applicant Type:		Specify Other Type If necessary:	
City		Specify Other Type	
Program Funding		U.S. Department of Housing and Urban Development	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding			
Community Development Block Grant		14.218 Entitlement Grant	
CDBG Project Titles Owner-Occupied and Rental Housing Rehabilitation/Development, Energy Efficiency/Weatherization, Emergency and Minor Home Repair, Property Acquisition, Development and Maintenance, Infrastructure, Commercial Façade Rehabilitation, Technical Assistance, Catholic Charities Roof Repair, Housing Rehabilitation Administration and CDBG Administration		Description of Areas Affected by CDBG Project(s) The City of Knoxville.	
\$1,355,235	\$1,134,110 Additional HUD Grant(s) Leveraged	Describe CDBG carryover from previous years	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income \$250,000		Other (Describe)	
Total Funds Leveraged for CDBG-based Project(s) \$2,739,345			
Home Investment Partnerships Program		14.239 HOME	
HOME Project Titles Owner-Occupied and Rental Housing Rehabilitation, Down payment Assistance, CHDO activities, Model Block and HOME administration		Description of Areas Affected by HOME Project(s) The City of Knoxville.	

\$690,541	\$725,000 Additional HUD Grant(s) Leveraged	Describe HOME carryover from previous years
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged
\$Locally Leveraged Funds		\$Grantee Funds Leveraged
\$Anticipated Program Income \$600,000 Program Income.		
Total Funds Leveraged for HOME-based Project(s) \$2,015,586		
Housing Opportunities for People with AIDS		14,241 HOPWA
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)
\$HOPWA Grant Amount \$0	\$Additional HUD Grant(s) Leveraged	Describe
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged
\$Locally Leveraged Funds		\$Grantee Funds Leveraged
\$Anticipated Program Income		Other (Describe)
Total Funds Leveraged for HOPWA-based Project(s) \$0		
Emergency Solutions Grants Program		14,231 ESG
ESG Project Titles Catholic Charities Samaritan Place, CAC Homeward Bound, VMC Day Resource Center and Minvilla, YWCA Transitional Housing, Salvation Army Joy Baker Center, Connect Ministries, HMIS and ESG Administration		Description of Areas Affected by ESG Project(s) The City of Knoxville.
\$0	\$Additional HUD Grant(s) Leveraged	Describe
\$Additional Federal Funds Leveraged		\$130,308 (anticipated) Additional State Funds Leveraged
\$115,000 Locally Leveraged Funds		\$Grantee Funds Leveraged
\$Anticipated Program Income \$0		Other (Describe)
Total Funds Leveraged for ESG-based Project(s) \$245,308		
Congressional Districts of: TN-2 TN-2		Is application subject to review by state Executive Order 12372 Process?
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		<input type="checkbox"/> Yes This application was made available to the state EO 12372 process for review on DATE
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<input checked="" type="checkbox"/> No Program is not covered by EO 12372
		<input type="checkbox"/> N/A Program has not been selected by the state for review
Person to be contacted regarding this application		
Becky		Wade
Director	865-215-2322	865-215-2962
bwade@cityofknoxville.org	www.cityofknoxville.org	Becky Wade 865-215-2322
Signature of Authorized Representative <i>Madeline Rogers</i> Mayor, City of Knoxville		Date Signed 4/24/15

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 antidisplacement and relocation assistance plan required under section 104(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.

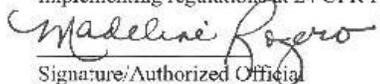
Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

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-L.L.L., "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.

 5/12/15
Signature/Authorized Official Date

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 24 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 Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) _____, _____ (a period specified by the grantee consisting of one, two, or three specific 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.

Madelina Rogero 5/12/15
Signature/Authorized Official Date

C. Mayer
Title

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;

Madeleine Rogers 5/12/15
Signature/Authorized Official Date

Mayor
Title

ESG Certifications

The Emergency Solutions Grants Program Recipient certifies that:

Major rehabilitation/conversion – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the jurisdiction will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the jurisdiction serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The jurisdiction will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for such individuals.

Matching Funds – The jurisdiction will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The jurisdiction has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the jurisdiction will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the jurisdiction undertakes with assistance under ESG are consistent with the jurisdiction's consolidated plan.

Discharge Policy – The jurisdiction will establish and implement, to the maximum extent practicable and where appropriate policies and protocols for the discharge of persons from

publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

Madeline Rogers
Signature/Authorized Official

5/12/15
Date

Mayor
Title

Appendix - Alternate/Local Data Sources

1	Data Source Name	KCDC Dashboard Effective 10/31/2014
	List the name of the organization or individual who originated the data set.	Knoxville's Community Development Corporation (KCDC) is the Public Housing Authority for Knoxville.
	Provide a brief summary of the data set.	These are numbers of housing units by program type provided from the PHA from KCDC Dashboard.
	What was the purpose for developing this data set?	This is the data set used by KCDC.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?	Knox County
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?	October 31, 2014
	What is the status of the data set (complete, in progress, or planned)?	Complete
	2	Data Source Name
List the name of the organization or individual who originated the data set.		The Knoxville Knox County Metropolitan Planning Commission (MPC) provided this analysis from the 2007-2011 American Community Survey, 5 Year Estimates: Tables B25118 and B25012..
Provide a brief summary of the data set.		ACS Data for information on households with children present by housing tenure by household income levels.
What was the purpose for developing this data set?		Review of ACS data.
Provide the year (and optionally month, or month and day) for when the data was collected.		2/24/2015

	<p>Briefly describe the methodology for the data collection.</p> <p>Review of ACS data.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Renter Occupied Units: 8,742</p> <p>Owner-Occupied Housing Units: 9,298</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Renter Occupied Units: 8,742</p> <p>Owner-Occupied Housing Units: 9,298</p>
3	<p>Data Source Name</p> <p>U.S. Census Bureau, 2013</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>According to a 2013 U.S. Census Bureau study, abandoned housing units comprise 6.7 percent of the Census Bureau's classification, "other" vacant units, nationally. The same study showed that foreclosures comprise 11.7 percent of "other" vacant units. There are 2,931 "other" vacant units in Knoxville (2013).</p>
	<p>What was the purpose for developing this data set?</p> <p>The foreclosure estimate is derived from national vacancy averages.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>It's a national study.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2013</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete.</p>